

Article 122a of CRD2 retention of interest report for Progress 2013-1 Trust

Transaction Name: CRD2 Pool
 Closing Date: Wednesday, 18th September 2013
 Maturity Date: Friday, 23th September 2044
 Payment Date:
 Business Day for Payments:
 Determination Date & Ex-Interest Date:

Note AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent

COLLATERAL INFORMATION

At Issue

Feb - 16

Total pool size:	\$32,503,842.35	\$15,466,820.49
Total Number Of Loans (UnConsolidated):	161	96
Total number of loans (consolidating split loans):	96	53
Average loan Size:	\$338,581.69	\$291,826.80
Maximum loan size:	\$958,925.07	\$912,910.48
Total property value:	\$51,352,189.00	\$27,478,689.00
Number of Properties:	106	59
Average property value:	\$484,454.61	\$465,740.49
Average current LVR:	62.98%	57.11%
Average Term to Maturity (months):	313.49	279.55
Maximum Remaining Term to Maturity (months):	351.88	317.00
Weighted Average Seasoning (months):	37.68	69.87
Weighted Average Current LVR:	68.40%	64.05%
Weighted Average Term to Maturity (months):	316.74	283.51
% of pool with loans > \$500,000:	33.66%	28.80%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	80.80%
% Fixed Rate Loans(Value):	35.51%	10.60%
% Interest Only loans (Value):	40.27%	32.83%
Weighted Average Mortgage Interest:	5.60%	4.82%
Investment Loans:	17.20%	18.42%

Outstanding Balance Distribution

\$ % at Issue

Feb - 16

> \$0 and ≤ \$100,000	0.87%	2.42%
> \$100,000 and ≤ \$150,000	2.82%	5.48%
> \$150,000 and ≤ \$200,000	8.35%	6.27%
> \$200,000 and ≤ \$250,000	4.13%	10.23%
> \$250,000 and ≤ \$300,000	12.55%	14.09%
> \$300,000 and ≤ \$350,000	10.88%	14.33%
> \$350,000 and ≤ \$400,000	10.64%	9.75%
> \$400,000 and ≤ \$450,000	8.99%	5.58%
> \$450,000 and ≤ \$500,000	7.11%	3.05%
> \$500,000 and ≤ \$550,000	3.18%	6.70%
> \$550,000 and ≤ \$600,000	5.24%	7.48%
> \$600,000 and ≤ \$650,000	5.80%	4.01%
> \$650,000 and ≤ \$700,000	2.12%	0.00%
> \$700,000 and ≤ \$750,000	6.69%	4.72%
> \$750,000 and ≤ \$800,000	0.00%	0.00%
> \$800,000 and ≤ \$850,000	4.97%	0.00%
> \$850,000 and ≤ \$900,000	2.71%	0.00%
> \$900,000 and ≤ \$950,000	0.00%	5.90%
> \$950,000 and ≤ \$1,000,000	2.95%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

\$ % at Issue

Feb - 16

> 0% and ≤ 25%	1.42%	4.30%
> 25% and ≤ 30%	0.34%	0.99%
> 30% and ≤ 35%	2.34%	3.77%
> 35% and ≤ 40%	2.64%	1.55%
> 40% and ≤ 45%	2.54%	6.00%
> 45% and ≤ 50%	2.39%	4.42%
> 50% and ≤ 55%	3.13%	8.23%
> 55% and ≤ 60%	7.08%	3.01%
> 60% and ≤ 65%	7.44%	7.51%
> 65% and ≤ 70%	13.27%	8.22%
> 70% and ≤ 75%	12.39%	16.25%
> 75% and ≤ 80%	35.41%	33.75%
> 80% and ≤ 85%	7.99%	1.99%
> 85% and ≤ 90%	1.63%	0.00%
Total	100.00%	100.00%

Mortgage Insurance

\$ % at Issue

Feb - 16

Genworth	24.88%	23.35%
QBE	9.43%	6.04%
Total	34.30%	29.39%

Seasoning Analysis

\$ % at Issue

Feb - 16

> 6 mths and ≤ 9 mths	1.49%	0.00%
> 9 mths and ≤ 12 mths	0.44%	0.00%
> 12 mths and ≤ 15 mths	1.06%	0.00%
> 15 mths and ≤ 18 mths	2.57%	0.00%
> 18 mths and ≤ 21 mths	22.76%	0.00%
> 21 mths and ≤ 24 mths	6.40%	0.00%
> 24 mths and ≤ 36 mths	30.62%	0.00%
> 36 mths and ≤ 48 mths	10.42%	6.54%
> 48 mths and ≤ 60 mths	11.39%	36.46%
> 60 mths and ≤ 72 mths	2.88%	20.68%
> 72 mths and ≤ 84 mths	3.37%	12.68%
> 84 mths and ≤ 96 mths	1.29%	13.92%
> 96 mths and ≤ 108 mths	3.24%	2.23%
> 108 mths and ≤ 120 mths	1.47%	2.23%
> 120 mths	0.58%	5.25%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 16</u>
ACT - Metro	4.83%	2.61%
Total ACT	4.83%	2.61%
NSW - Inner city	0.00%	0.00%
NSW - Metro	25.61%	20.37%
NSW - Non metro	12.37%	11.99%
Total NSW	37.97%	32.36%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	3.74%	6.06%
QLD - Non metro	0.57%	1.26%
Total QLD	4.31%	7.32%
SA - Inner city	0.00%	0.00%
SA - Metro	8.40%	12.45%
SA - Non metro	2.87%	0.00%
Total SA	11.27%	12.45%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	0.00%	0.00%
VIC - Inner city	0.00%	0.00%
VIC - Metro	24.52%	22.90%
VIC - Non metro	2.38%	2.97%
Total VIC	26.90%	25.88%
WA - Inner city	0.00%	0.00%
WA - Metro	13.27%	16.34%
WA - Non metro	1.45%	3.05%
Total WA	14.72%	19.39%
Total Inner City	0.00%	0.00%
Total Metro	80.36%	80.73%
Total Non Metro	19.64%	19.27%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Sep-14	0.00%	0.00%	0.00%	0.00%
Oct-14	0.00%	0.00%	0.00%	0.00%
Nov-14	0.00%	0.00%	0.00%	0.00%
Dec-14	0.00%	0.00%	0.00%	0.00%
Jan-15	0.00%	0.00%	0.00%	0.00%
Feb-15	0.00%	0.00%	0.00%	0.00%
Mar-15	0.00%	0.00%	0.00%	0.00%
Apr-15	0.00%	0.00%	0.00%	0.00%
May-15	0.00%	0.00%	0.00%	0.00%
Jun-15	0.00%	0.00%	0.00%	0.00%
Jul-15	0.00%	0.00%	0.00%	0.00%
Aug-15	0.00%	0.00%	0.00%	0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Oct-15	0.00%	0.00%	0.00%	0.00%
Nov-15	0.00%	0.00%	0.00%	0.00%
Dec-15	0.00%	0.00%	0.00%	0.00%
Jan-16	0.00%	0.00%	0.00%	0.00%
Feb-16	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
	NIL	NIL

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
	NIL	NIL

<u>MORTGAGE INSURANCE</u>	<u>No. of claims</u>	<u>Gross claim (A\$)</u>	<u>Gross payment (A\$)</u>	<u>LMI net loss</u>
2013	-	-	-	-
2014	-	-	-	-
Total	-	-	-	-