

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 to

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Nov - 13</u>
Total pool size:	\$32,503,842.35	\$31,536,472.33
Total Number Of Loans (UnConsolidated):	161	158
Total number of loans (consolidating split loans):	96	93
Average loan Size:	\$338,581.69	\$339,101.85
Maximum loan size:	\$958,925.07	\$954,986.90
Total property value:	\$51,352,189.00	\$50,122,189.00
Number of Properties:	106	103
Average property value:	\$484,454.61	\$486,623.19
Average current LVR:	62.98%	62.47%
Average Term to Maturity (months):	313.49	310.25
Maximum Remaining Term to Maturity (months):	351.88	348.89
Weighted Average Seasoning (months):	37.68	40.21
Weighted Average Current LVR:	68.40%	68.25%
Weighted Average Term to Maturity (months):	316.74	314.07
% of pool with loans > \$500,000:	33.66%	34.54%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	90.00%
% Fixed Rate Loans(Value):	35.51%	33.15%
% Interst Only loans (Value):	40.27%	40.01%
Weighted Average Coupon:	5.60%	5.55%
Investment Loans:	17.20%	17.04%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Nov - 13</u>
> \$0 and ≤ \$100,000	0.87%	1.05%
> \$100,000 and ≤ \$150,000	2.82%	2.93%
> \$150,000 and ≤ \$200,000	8.35%	7.42%
> \$200,000 and ≤ \$250,000	4.13%	3.60%
> \$250,000 and ≤ \$300,000	12.55%	12.88%
> \$300,000 and ≤ \$350,000	10.88%	11.30%
> \$350,000 and ≤ \$400,000	10.64%	11.04%
> \$400,000 and ≤ \$450,000	8.99%	7.92%
> \$450,000 and ≤ \$500,000	7.11%	7.32%
> \$500,000 and ≤ \$550,000	3.18%	5.00%
> \$550,000 and ≤ \$600,000	5.24%	3.64%
> \$600,000 and ≤ \$650,000	5.80%	5.97%
> \$650,000 and ≤ \$700,000	2.12%	2.16%
> \$700,000 and ≤ \$750,000	6.69%	6.87%
> \$800,000 and ≤ \$850,000	4.97%	5.10%
> \$850,000 and ≤ \$900,000	2.71%	2.77%
> \$950,000 and ≤ \$1,000,000	2.95%	3.03%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Nov - 13</u>
> 0% and ≤ 25%	1.42%	1.96%
> 25% and ≤ 30%	0.34%	0.00%
> 30% and ≤ 35%	2.34%	2.24%
> 35% and ≤ 40%	2.64%	2.20%
> 40% and ≤ 45%	2.54%	2.15%
> 45% and ≤ 50%	2.39%	2.44%
> 50% and ≤ 55%	3.13%	4.43%
> 55% and ≤ 60%	7.08%	5.43%
> 60% and ≤ 65%	7.44%	7.10%
> 65% and ≤ 70%	13.27%	15.37%
> 70% and ≤ 75%	12.39%	12.71%
> 75% and ≤ 80%	35.41%	35.05%
> 80% and ≤ 85%	7.99%	8.22%
> 85% and ≤ 90%	1.63%	0.71%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Nov - 13</u>
Genworth	24.88%	23.24%
QBE	9.43%	9.54%
Total	34.30%	32.78%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Nov - 13</u>
> 6 mths and ≤ 9 mths	1.49%	0.00%
> 9 mths and ≤ 12 mths	0.44%	1.53%
> 12 mths and ≤ 15 mths	1.06%	0.00%
> 15 mths and ≤ 18 mths	2.57%	1.11%
> 18 mths and ≤ 21 mths	22.76%	2.65%
> 21 mths and ≤ 24 mths	6.40%	23.33%
> 24 mths and ≤ 36 mths	30.62%	32.28%
> 36 mths and ≤ 48 mths	10.42%	12.62%
> 48 mths and ≤ 60 mths	11.39%	12.50%
> 60 mths and ≤ 72 mths	2.88%	4.34%
> 72 mths and ≤ 84 mths	3.37%	2.72%
> 84 mths and ≤ 96 mths	1.29%	2.15%
> 96 mths and ≤ 108 mths	3.24%	2.68%
> 108 mths and ≤ 120 mths	1.47%	1.51%
> 120 mths	0.58%	0.59%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Nov - 13</u>
ACT - Metro	4.83%	4.95%
Total ACT	4.83%	4.95%
NSW - Inner city	0.00%	0.00%
NSW - Metro	25.61%	25.30%
NSW - Non metro	12.37%	11.96%
Total NSW	37.97%	37.26%
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%	3.84%
QLD - Non metro	0.57%	0.75%
Total QLD	4.31%	4.59%
SA - Inner city	0.00%	0.00%
SA - Metro	8.40%	8.67%
SA - Non metro	2.87%	2.90%
Total SA	11.27%	11.57%
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%	24.55%
VIC - Non metro	2.38%	1.99%
Total VIC	26.90%	26.55%
WA - Inner city	0.00%	0.00%
WA - Metro	13.27%	13.59%
WA - Non metro	1.45%	1.50%
Total WA	14.72%	15.09%
Total Inner City	0.00%	0.00%
Total Metro	80.36%	80.89%
Total Non Metro	19.64%	19.11%
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-13	0.00%	0.00%	0.00%	0.00%

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

MORTGAGE IN POSSESSION**No of Accounts****Amount (\$)**

NIL

NIL

MORTGAGE INSURANCE**No. of claims****Gross claim (A\$)****Gross payment (A\$)****LMI net loss**

2013

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Total

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ANNUALISED CPR**CPR % p.a**

Sep-13

1.76%

Oct-13

12.91%

Nov-13

13.09%