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

Transaction Name:

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

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected exposure equivalent to no less than 5% of the aggregate principal balance of the securitised exposure in accordance with paragraph (1)(c) of Article 122a. Each prospective investor that is required to comply with Article 122a ( as implemented in each relevant jurisdiction) is required to independantly assess and determine the sufficiency of the information described in this report generally for the purposes of complying with Article 122a and none of the Trustee, AMP Bank Lmited and each other party to a Transaction Document makes any representation that the information described in this report is sufficient in all circumstances for such purposes. Each Prospective noteholder should ensure that they comply with the implementing provisions in repect of Article 122a in their

	<u>At Issue</u>	<u>Nov - 18</u>
Total pool size:	\$32,503,842.35	\$6,613,234.95
Total Number Of Loans (UnConsolidated):	161	46
Total number of loans (consolidating split loans):	96	29
Average loan Size:	\$338,581.69	\$228,042.58
Maximum loan size:	\$958,925.07	\$575,000.00
Total property value:	\$51,352,189.00	\$13,703,751.00
Number of Properties:	106	29
Average property value:	\$484,454.61	\$472,543.14
Average current LVR:	62.98%	47.27%
Average Term to Maturity (months):	313.49	249.24
Maximum Remaining Term to Maturity (months):	351.88	279.19
Weighted Average Seasoning (months):	37.68	101.13
Weighted Average Current LVR:	68.40%	60.53%
Weighted Average Term to Maturity (months):	316.74	253.57
% of pool with loans > \$500,000:	33.66%	16.32%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	80.00%
% Fixed Rate Loans(Value):	35.51%	0.00%
% Interst Only loans (Value):	40.27%	30.44%
Weighted Average Mortgage Interest:	5.60%	4.29%
Investment Loans:	17.20%	5.26%
Outstanding Delegas Distribution	¢ 0/ at lasse	Nov. 10
Outstanding Balance Distribution	\$ % at Issue	Nov - 18 1.92%
> \$0 and \( \leq \frac{100,000}{100,000} \)	0.87%	
> \$100,000 and ≤ \$150,000 > \$150,000 and ≤ \$200,000	2.82% 8.35%	11.77% 13.49%
> \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000	8.35% 4.13%	13.49%
> \$250,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	4.13% 12.55%	4.41%
> \$300,000 and ≤ \$350,000 > \$300,000 and ≤ \$350,000	10.88%	14.71%
> \$350,000 and ≤ \$400,000	10.64%	0.00%
> \$400,000 and ≤ \$450,000 > \$400,000 and ≤ \$450,000	8.99%	12.58%
> \$450,000 and ≤ \$500,000	7.11%	14.13%
> \$500,000 and ≤ \$550,000	3.18%	7.63%
> \$550,000 and ≤ \$600,000	5.24%	8.69%
> \$600,000 and ≤ \$650,000	5.80%	0.00%
> \$650,000 and ≤ \$700,000	2.12%	0.00%
> \$700,000 and ≤ \$750,000	6.69%	0.00%
> \$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%	0.00%
> \$950,000 and ≤ \$1,000,000	2.95%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Nov - 18
> 0% and ≤ 25%	1.42%	3.90%
> 25% and ≤ 30%	0.34%	0.00%
> 30% and ≤ 35%	2.34%	
> 35% and ≤ 40%		0.00%
	2.64%	17.08%
> 40% and ≤ 45%	2.54%	17.08% 3.79%
> 45% and ≤ 50%	2.54% 2.39%	17.08% 3.79% 0.00%
> 45% and ≤ 50% > 50% and ≤ 55%	2.54% 2.39% 3.13%	17.08% 3.79% 0.00% 2.33%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60%	2.54% 2.39% 3.13% 7.08%	17.08% 3.79% 0.00% 2.33% 9.89%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	2.54% 2.39% 3.13% 7.08% 7.44%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 85%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00%
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> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%  Total  Mortgage Insurance Genworth QBE Total	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{{\frac{\$\frac{\$\frac{\$\frac{{\frac{\$\frac{{\frac{{\frac{{\frac{\$\frac{\$\frac{\$\frac{{\frac{\$\frac{{\frac{{\frac{\$\frac{{\frac{{\frac{\$\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frack}}{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frac{{\frack}}{2}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00% 100.00% Nov - 18 25.94% 0.00%
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> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%  Total  Mortgage Insurance Genworth QBE  Total  Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 12 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 60 mths and ≤ 48 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 8 mths > 72 mths and ≤ 8 mths	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{5}{8} \text{ at Issue} 24.88% 9.43% 34.30%  \$\frac{5}{4} \text{ at Issue} 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.55% 0.00% 100.00% 100.00%  Nov - 18 25.94% 0.00%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 11 mths > 15 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 60 mths and ≤ 48 mths > 60 mths and ≤ 77 mths > 77 mths and ≤ 84 mths	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$ **x at Issue 24.88% 9.43% 34.30%  \$ **x at Issue 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37% 1.29%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00%
> 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 66% > 60% and ≤ 66% > 60% and ≤ 75% > 70% and ≤ 77% > 77% and ≤ 77% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 12 mths > 15 mths and ≤ 13 mths > 15 mths and ≤ 14 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 18 mths > 18 mths and ≤ 18 mths > 18 mths and ≤ 4 mths > 24 mths and ≤ 36 mths > 60 mths and ≤ 48 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 73 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 97 mths > 75 mths and ≤ 98 mths > 96 mths and ≤ 90 mths > 96 mths and ≤ 90 mths > 96 mths and ≤ 108 mths	2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00%  \$\frac{\$\$\$ at Issue}{\$}\$ 24.88% 9.43% 34.30%  \$\frac{\$\$\$\$\$ at Issue}{\$}\$ 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37% 1.29% 3.24%	17.08% 3.79% 0.00% 2.33% 9.89% 12.79% 14.71% 9.99% 25.50% 0.00% 100.00% 100.00% 25.94% 0.00%

Geographic Distribution ACT - Metro		\$ % at Is		<u>Nov - 1</u> 1.28	
otal ACT		4.83% 4.83%		1.28	
SW - Inner city			00%	0.00	
SW - Metro			61%	20.74	
SW - Non metro			37%	10.30	
otal NSW		37.	97%	31.04	
T - Metro		0.	00%	0.00	
IT - Non metro			00%	0.00	
otal NT		0.	00%	0.00	
ID Innor situ		0	00%	0.00	
LLD - Inner city LLD - Metro			74%	0.00	
LD - Non metro			57%	0.00	
otal QLD			31%	0.00%	
A - Inner city			00%	0.00	
A - Metro A - Non metro			40% 87%	16.62 0.00	
otal SA			27%	16.62	
Juli 3A		11.	2176	10.02	
AS - Inner city			00%	0.00	
AS - Metro			00%	0.00	
AS - Non metro			00%	0.00	
otal TAS		0.	00%	0.00	
IC - Inner city		0.	00%	0.00	
IC - Metro			52%	23.61	
IC - Non metro		2.	38%	2.90	
otal VIC		26.	90%	26.50	
VA - Inner city		0	00%	0.00	
VA - Metro			27%	17.42	
VA - Non metro			45%	7.14	
otal WA			72%	24.55	
intel Inner City		0	000/	0.00	
otal Inner City otal Metro			00% 36%	0.00 <sup>o</sup> 79.66 <sup>o</sup>	
otal Non Metro				20.34	
otal		100.00% 100.0			
ARREARS \$ % (scheduled balance basis)	21.00	C1 00	00.	Tatal	
ec-17	<b>31-60</b> 0.00%	<b>61-90</b> 0.00%	<b>90+</b> 0.00%	<b>Total</b> 0.00%	
an-18	0.00%	0.00%	0.00%	0.00%	
eb-18	0.00%	0.00%	0.00%	0.00%	
1ar-18	2.75%	0.00%	0.00%	2.75%	
pr-18	0.00%	2.69%	0.00%	2.69%	
1ay-18	0.00%	3.19%	0.00%	3.19%	
ın-18	0.00%	3.19%	0.00%	3.19%	
ıl-18	0.00%	0.00%	0.00%	0.00%	
ug-18	0.00%	0.00%	0.00%	0.00%	
ep-18	0.00%	0.00%	0.00%	0.00%	
ct-18 ov-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	
<del></del>	0.0070	5.50%	0.0070	0.0070	
TORTGAGE SAFETY NET	No of	Amount (\$)			
ec-17	-		-		
n-18 eb-18	-		-		
lar-18	1	252,			
pr-18	1	252,:			
lay-18	1	253,			
ın-18	1	253,			
il-18	-		-		
ug-18	-		-		
ep-18	-		-		
ct-18	-		-		
lov-18	-		-		
MORTGAGE IN POSSESSION	No of	Amount (\$)			
	NIL	NIL			
				Net loss	
RINCIPAL LOSS	Gross Loss	IMI claim (AS)			
RINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI -	Net loss	