## 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 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 relevant jurisdiction.

COLLATERAL INFORMATION	At Issue	Aug - 20
Total pool size:	\$32,503,842.35	\$5,198,895.65
Total Number Of Loans (UnConsolidated):	161	36
Total number of loans (consolidating split loans):	96	25
Average loan Size:	\$338,581.69	\$207,955.83
Maximum loan size:	\$958,925.07	\$575,000.00
Total property value:	\$51,352,189.00	\$11,593,751.00
Number of Properties:	106	25
Average property value:	\$484,454.61	\$463,750.04
Average current LVR:	62.98%	43.88%
Average Term to Maturity (months):	313.49	227.52
Maximum Remaining Term to Maturity (months):	351.88	258.15
Weighted Average Seasoning (months):	37.68	123.85
Weighted Average Current LVR:	68.40% 316.74	60.08%
Weighted Average Term to Maturity (months):	33.66%	231.75 20.87%
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	79.98%
% Fixed Rate Loans(Value):	35.51%	3.01%
% Interst Only loans (Value):	40.27%	20.87%
Weighted Average Mortgage Interest:	5.60%	3.33%
Investment Loans:	17.20%	0.00%
Outstanding Balance Distribution	\$ % at Issue	Aug - 20
> \$0 and ≤ \$100,000	0.87%	3.08%
> \$100,000 and ≤ \$150,000	2.82%	12.71%
> \$150,000 and ≤ \$200,000	8.35%	10.50%
> \$200,000 and ≤ \$250,000	4.13%	17.55%
> \$250,000 and ≤ \$300,000	12.55%	5.16%
> \$300,000 and ≤ \$350,000	10.88%	5.95%
> \$350,000 and ≤ \$400,000	10.64%	15.18%
> \$400,000 and ≤ \$450,000	8.99%	0.00%
> \$450,000 and ≤ \$500,000	7.11%	8.99%
> \$500,000 and ≤ \$550,000	3.18%	9.81%
> \$550,000 and ≤ \$600,000	5.24%	11.06%
> \$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 \( \left\) \$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%
> \$950,000 and ≤ \$1,000,000	2.95%	0.00%
> \$950,000 and ≤ \$1,000,000	2.95%	0.00%
> \$950,000 and ≤ \$1,000,000 Total	2.95% 100.00%	0.00% 100.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution	2.95% 100.00% \$ % at Issue	0.00% 100.00% Aug - 20
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> \$950,000 and ≤ \$1,000,000  Total   Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% 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 ≤ 15 mths > 15 mths and ≤ 15 mths	2.95% 100.00%  \$\frac{5}{8} \text{ at issue} \\ 1.42\% 0.34\% 2.34\% 2.64\% 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}{8} \text{ at issue} 1.49\% 0.44\% 1.06\% 2.57\%	0.00% 100.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 2.32% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 26.48% 0.00% 26.48%  Aug - 20 26.48%  Aug - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution  > 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 55%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 75%  > 75% and ≤ 80%  > 80% and ≤ 85%  > 80% and ≤ 85%  > 80% and ≤ 85%  > 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 ≤ 12 mths  > 13 mths and ≤ 21 mths  > 12 mths and ≤ 21 mths	2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 16.33\times 100.00\times \$\frac{5\times at Issue}{4.88\times 9.43\times 34.30\times 24.88\times 9.43\times 34.30\times 2.57\times 2.57\times 22.76\times 22.76\times 22.76\times 22.76\times 22.76\times 22.76\times 2.57\times 2.2.76\times 2.57\times 22.76\times 2.57\times 22.76\times 2.57\times 22.76\times 2.57\times 2.76\times 2.76\times 2.57\times 2.76\times 2.76\times 2.57\times 2.76\times 2.	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 26.48% 0.00% 26.48% 0.00% 26.48% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 55% 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 ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths	2.95% 100.00%  \$\frac{\\$ \text{x at issue}}{\} \text{1.42\%} \\ 0.34\% \\ 2.34\% \\ 2.64\% \\ 2.54\% \\ 2.39\% \\ 3.13\% \\ 7.08\% \\ 7.44\% \\ 13.27\% \\ 12.39\% \\ 35.41\% \\ 7.99\% \\ 1.63\% \\ 100.00\%  \$\frac{\\$ \text{x at issue}}{\} \\ 24.88\% \\ 9.43\% \\ 34.30\%  \$\frac{\\$ \text{x at issue}}{\} \\ 1.49\% \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 22.76\% \\ 6.40\%	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 100.00% 26.48% Aug - 20 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total   Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.08\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 1.63\times 100.00\times \frac{5\times at Issue}{35\times 41\times 34.30\times 24.88\times 9.43\times 34.30\times \frac{5\times at Issue}{34\times 34.30\times 2.57\times 2.76\times 6.40\times 30.62\times 6.40\times 30.62\times 40.34\times 34\times 34\times 34\times 34\times 34\times 36.62\times 34\times 34	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 2.32% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 26.48%  Aug - 20 26.48%  Aug - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution  > 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 55%  > 75% and ≤ 80%  > 80% and ≤ 85%  > 80% and ≤ 15%  > 80% and ≤ 15%  > 80% and ≤ 55%  > 15% and ≤ 70%  > 10% and ≤ 75%  > 10% and ≤ 75%  > 10% and ≤ 75%  > 10% and ≤ 15%  > 10% and ≤ 15%  > 10% and ≤ 10%  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 ≤ 12 mths  > 13 mths and ≤ 12 mths  > 14 mths and ≤ 21 mths  > 14 mths and ≤ 21 mths  > 14 mths and ≤ 24 mths  > 24 mths and ≤ 36 mths  > 36 mths and ≤ 48 mths	2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.05\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 100.00\times \$\frac{5\times at Issue}{4.88\times 9.43\times 34.30\times 24.88\times 9.43\times 34.30\times 2.57\times 22.76\times 6.40\times 30.62\times 10.42\times 10	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 26.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 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 ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.08\times 7.08\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 1.63\times 100.00\times \frac{5\times at Issue}{35\times 41\times 34.30\times 24.88\times 9.43\times 34.30\times \frac{5\times at Issue}{34\times 34.30\times 2.57\times 2.76\times 6.40\times 30.62\times 6.40\times 30.62\times 40.34\times 34\times 34\times 34\times 34\times 34\times 36.62\times 34\times 34	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 2.32% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 26.48%  Aug - 20 26.48%  Aug - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution  > 0% and ≤ 25%  > 25% and ≤ 30%  > 30% and ≤ 35%  > 35% and ≤ 40%  > 40% and ≤ 45%  > 45% and ≤ 50%  > 50% and ≤ 55%  > 55% and ≤ 60%  > 60% and ≤ 65%  > 65% and ≤ 70%  > 70% and ≤ 55%  > 75% and ≤ 80%  > 80% and ≤ 85%  > 80% and ≤ 15%  > 80% and ≤ 15%  > 80% and ≤ 55%  > 15% and ≤ 70%  > 10% and ≤ 75%  > 10% and ≤ 75%  > 10% and ≤ 75%  > 10% and ≤ 15%  > 10% and ≤ 15%  > 10% and ≤ 10%  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 ≤ 12 mths  > 13 mths and ≤ 12 mths  > 14 mths and ≤ 21 mths  > 14 mths and ≤ 21 mths  > 14 mths and ≤ 24 mths  > 24 mths and ≤ 36 mths  > 36 mths and ≤ 48 mths	2.95% 100.00%  \$\frac{5\times at Issue}{1.42\times}\$ 0.34\times 2.34\times 2.64\times 2.54\times 2.39\times 3.13\times 7.05\times 7.44\times 13.27\times 12.39\times 35.41\times 7.99\times 1.63\times 100.00\times \$\frac{5\times at Issue}{4.88\times 9.43\times 34.30\times 24.88\times 9.43\times 34.30\times 2.57\times 22.76\times 6.40\times 30.62\times 10.42\times 10	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 100.00% 100.00% 26.48% 0.00% 26.48% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> \$950,000 and ≤ \$1,000,000  Total  Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 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 ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 24 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	2.95% 100.00%  \$\frac{\\$ \text{ at Issue}}{\} \text{ 1.42%} \\ 0.34% \\ 0.34% \\ 2.34% \\ 2.64% \\ 2.54% \\ 2.39% \\ 3.13% \\ 7.08% \\ 7.44% \\ 13.27% \\ 12.39% \\ 35.41% \\ 7.99% \\ 1.63% \\ 100.00%  \$\frac{\\$ \text{ at Issue}}{\} \text{ 24.88%} \\ 9.43% \\ 34.30%  \$\frac{\\$ \text{ 3t Issue}}{\} \text{ 1.49%} \\ 0.44% \\ 1.06% \\ 2.57% \\ 2.76% \\ 6.40% \\ 30.62% \\ 10.42% \\ 11.39%	0.00% 100.00%  Aug - 20 5.46% 0.00% 11.87% 2.57% 10.30% 0.00% 6.44% 7.88% 18.15% 5.16% 29.86% 0.00% 0.00% 100.00% 0.00% 26.48%  Aug - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

> 84 mths and ≤ 96 mths	1.29%	0.00%
> 96 mths and ≤ 108 mths	3.24%	25.75%
> 108 mths and ≤ 120 mths	1.47%	30.85%
> 120 mths	0.58%	43.41%
Total	100.00%	100.00%

Geographic Distribution ACT - Metro Total ACT		\$ % at Issue 4.83% 4.83%		Aug - 20 0.00% 0.00%
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.00% 25.61% 12.37% 37.97%		0.00% 26.62% 0.00% 26.62%
NT - Metro NT - Non metro Total NT		0.00% 0.00% 0.00%		0.00% 0.00% 0.00%
QLD - Inner city QLD - Metro QLD - Non metro Total QLD		0.00% 3.74% 0.57% 4.31%		0.00% 0.00% 0.00% 0.00%
SA - Inner city SA - Metro SA - Non metro Total SA		0.00% 8.40% 2.87% 11.27%		0.00% 17.96% 0.00% 17.96%
TAS - Inner city TAS - Metro TAS - Non metro		0.00% 0.00% 0.00%		0.00% 0.00% 0.00%
Total TAS  VIC - Inner city VIC - Metro VIC - Non metro		0.00% 0.00% 24.52% 2.38%		0.00% 0.00% 21.59% 3.76%
Total VIC WA - Inner city WA - Metro		26.90% 0.00% 13.27%		25.35% 0.00% 21.09%
WA - Non metro Total WA Total Inner City		1.45% 14.72% 0.00%		8.99% 30.08% 0.00%
Total Metro Total Non Metro Total		80.36% 19.64% <b>100.00%</b>		87.25% 12.75% 100.00%
ARREARS \$ % (scheduled balance basis) Sep-19 Oct-19 Nov-19 Dec-19 Jan-20 Feb-20 Mar-20 Apr-20 Jun-20 Jun-20 Jul-20 Jul-20 Aug-20	31-60 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	61-90 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	90+ 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Total 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
MORTGAGE SAFETY NET Sep-19 Oct-19	No of Accounts	Amount (\$)		
Nov-19 Dec-19 Jan-20 Feb-20 Mar-20	-	- - - -		
Apr-20 May-20 Jul-20 Jul-20 Aug-20	7 7 7 7 4	1,648,089 1,651,615 1,645,493 1,645,989 1,375,679		
Incl. COVID-19 HARDSHIP Apr-20 May-20 Jun-20 Jul-20 Aug-20	No of Accounts 7 7 7 7 7 4	Amount (\$)  1,648,089.04  1,651,615  1,645,493  1,645,989  1,375,679		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$) -	Net loss
Total	-	-	-	<u> </u>