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

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: Note

CRD2 Pool Wednesday, 18th September 2013 Friday, 23th September 2044

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	<u>At Issue</u>	<u>Oct - 20</u>
Total pool size:	\$32,503,842,35	\$4,884,838.47
Total Number Of Loans (UnConsolidated):	161	33
Total number of loans (consolidating split loans):	96	24
Average loan Size:	\$338,581.69	\$203,534.94
Maximum loan size: Total property value:	\$958,925.07 \$51,352,189.00	\$575,000.00 \$11,213,751.00
Number of Properties:	106	24
Average property value:	\$484,454.61	\$467,239.63
Average current LVR:	62.98%	42.32%
Average Term to Maturity (months):	313.49	227.65
Maximum Remaining Term to Maturity (months): Weighted Average Seasoning (months):	351.88 37.68	256.14 124.16
Weighted Average Current LVR:	68.40%	59.34%
Weighted Average Term to Maturity (months):	316.74	231.51
% of pool with loans > \$500,000:	33.66%	22.20%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR: % Fixed Rate Loans(Value):	90.00% 35.51%	79.98% 12.78%
% Interst Only loans (Value):	40.27%	22.20%
Weighted Average Mortgage Interest:	5.60%	3.27%
Investment Loans:	17.20%	0.00%
Outstanding Balance Distribution	\$ % at Issue	Oct - 20
> \$0 and ≤ \$100,000	<u>5 % at issue</u> 0.87%	3.09%
> \$100,000 and ≤ \$150,000	2.82%	13.34%
> \$150,000 and ≤ \$200,000	8.35%	11.03%
> \$200,000 and ≤ \$250,000	4.13%	18.40%
> \$250,000 and ≤ \$300,000	12.55%	0.00%
> \$300,000 and ≤ \$350,000 > \$350,000 and ≤ \$400,000	10.88% 10.64%	6.30% 16.03%
> \$400,000 and ≤ \$450,000	8.99%	0.00%
> \$450,000 and ≤ \$500,000	7.11%	9.61%
> \$500,000 and ≤ \$550,000	3.18%	10.43%
> \$550,000 and ≤ \$600,000	5.24%	11.77%
> \$600,000 and ≤ \$650,000 > \$650,000 and ≤ \$700,000	5.80% 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 > \$950,000 and ≤ \$1,000,000	0.00% 2.95%	0.00%
> 3530,000 and 2 31,000,000	2.55/6	0.00%
Total	100.00%	100.00%
Total	100.00%	100.00%
Total Outstanding Balance LVR Distribution > 0% and ≤ 25%	<u>\$ % at Issue</u> 1.42%	<u>0ct - 20</u> 5.55%
Outstanding Balance LVR Distribution	<u>\$ % at Issue</u>	<u>Oct - 20</u>
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	<u>\$ % at Issue</u> 1.42% 0.34% 2.34%	<u>Oct - 20</u> 5.55% 0.00% 12.36%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	<mark>\$ % at Issue</mark> 1.42% 0.34% 2.34% 2.64%	<u>Oct - 20</u> 5.55% 0.00% 12.36% 2.72%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	<u>\$ % at Issue</u> 1.42% 0.34% 2.34% 2.64% 2.54%	<u>Oct - 20</u> 5.55% 0.00% 12.36% 2.72% 2.42%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	<mark>\$ % at Issue</mark> 1.42% 0.34% 2.34% 2.64%	<u>Oct - 20</u> 5.55% 0.00% 12.36% 2.72%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	\$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.54% 2.39%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65%	\$ % at Issue 1.42% 0.34% 2.54% 2.54% 2.54% 3.33% 7.08% 7.44%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 4.38%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70%	\$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.54% 3.13% 7.08% 7.44% 13.27%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 65% > 60% and ≤ 70% > 70% and ≤ 80%	\$ % at Issue 1.42% 0.34% 2.54% 2.54% 2.54% 3.33% 7.08% 7.44% 13.27% 12.39% 35.41%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 31.81%
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Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 65% > 60% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 10% Total Besoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 13 mths and ≤ 12 mths > 14 mths and ≤ 24 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 36 mths and ≤ 40 mths > 36 mths and ≤ 60 mths > 36 mths and ≤ 60 mths > 40 mths and ≤ 60 mths > 60 mths and ≤ 21 m	\$% 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% \$% at Issue 2.4.88% 9.43% 34.30% \$% at Issue 1.49% 0.44% 1.06% 2.57% 2.76% 6.40% 30.62% 10.42% 11.39% 2.88% 3.37%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 31.81% 0.00% 22.24% 0.00% 22.24% 0.00%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 50% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 55% and ≤ 60% > 60% and ≤ 65% > 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 > 13 mths and ≤ 12 mths > 21 mths and ≤ 23 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 > 80 mths and ≤ 72 mths > 70 mths and ≤ 48 mths > 80 mths and ≤ 40 mths <td< td=""><td>\$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.59% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ % at Issue 24.88% 9.43% 34.30% \$ \$ 4 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%</td><td>Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 31.81% 0.00% 22.24% 0.00% 22.24% 0.00% </td></td<>	\$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.59% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ % at Issue 24.88% 9.43% 34.30% \$ \$ 4 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%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 31.81% 0.00% 22.24% 0.00% 22.24% 0.00%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 40% > 40% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 80% and ≤ 180% > 70% and ≤ 75% > 75% and ≤ 90% Total Seconing Analysis > 6 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 24 mths > 12 mths and ≤ 24 mths > 12 mths and ≤ 24 mths > 14 mths and ≤ 21 mths > 12 mths and ≤ 48 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 120 mths > 72 mths and ≤ 80 mths <td>§ % at Issue 1.42% 0.34% 2.34% 2.54% 2.54% 2.59% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ \$ % at Issue 24.88% 9.43% 34.30% \$ \$ % at Issue 1.49% 0.44% 1.06% 2.57% 6.40% 30.62% 10.42% 11.33% 2.88% 3.37% 1.29% 3.24% 1.47%</td> <td>Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 10.00% 2.24% 0.00% 22.24% 0.00% <</td>	§ % at Issue 1.42% 0.34% 2.34% 2.54% 2.54% 2.59% 3.13% 7.08% 7.44% 13.27% 12.39% 35.41% 7.99% 1.63% 100.00% \$ \$ % at Issue 24.88% 9.43% 34.30% \$ \$ % at Issue 1.49% 0.44% 1.06% 2.57% 6.40% 30.62% 10.42% 11.33% 2.88% 3.37% 1.29% 3.24% 1.47%	Oct - 20 5.55% 0.00% 12.36% 2.72% 2.42% 10.85% 0.00% 10.72% 4.38% 19.20% 0.00% 10.00% 2.24% 0.00% 22.24% 0.00% <

Geographic Distribution		\$% at Issue		<u>Oct - 20</u>
ACT - Metro Total ACT		4.83% 4.83%		0.00% 0.00%
		4.0370		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		25.61%		27.92%
NSW - Non metro Total NSW		12.37% 37.97%		0.00% 27.92%
		57.97%		27.92%
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%		0.00%
QLD - Non metro		0.57%		0.00%
Total QLD		4.31%		0.00%
CA Innor site		0.00%		0.00%
SA - Inner city SA - Metro		8.40%		18.83%
SA - Non metro		2.87%		0.00%
Total SA		11.27%		18.83%
TAS - Inner city TAS - Metro		0.00%		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% 2.38%		22.85%
VIC - Non metro Total VIC		2.38%		4.00% 26.85%
		20.5070		20.0570
WA - Inner city		0.00%		0.00%
WA - Metro		13.27%		16.79%
WA - Non metro Total WA		1.45% 14.72%		9.61% 26.40%
I OLDI WA		14.7270		20.40%
Total Inner City		0.00%		0.00%
Total Metro		80.36%		86.39%
Total Non Metro		19.64%		13.61%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Nov-19	0.00%	0.00%	0.00%	0.00%
Dec-19	0.00%	0.00%	0.00%	0.00%
Jan-20 Feb-20	0.00%	0.00% 0.00%	0.00%	0.00%
Mar-20	0.00%	0.00%	0.00%	0.00%
Apr-20	0.00%	0.00%	0.00%	0.00%
May-20	0.00%	0.00%	0.00%	0.00%
Jun-20 Jul-20	0.00% 0.00%	0.00%	0.00%	0.00% 0.00%
Aug-20	0.00%	0.00%	0.00%	0.00%
Sep-20	0.00%	0.00%	0.00%	0.00%
Oct-20	0.00%	0.00%	0.00%	0.00%
	No 6	A		
MORTGAGE SAFETY NET Nov-19	No of	Amount (\$)		
Dec-19	-	-		
Jan-20	-	-		
Feb-20	-	-		
Mar-20 Apr-20	- 7	- 1,648,089		
May-20	7	1,651,615		
Jun-20	7	1,645,493		
Jul-20	7	1,645,989		
Aug-20	4			
Sep-20 Oct-20	4	1,375,199		
00020		-		
Incl. COVID-19 HARDSHIP	No of	Amount (\$)		
Apr-20	7	1,648,089.04		
May-20	7	1,651,615		
Jun-20	7			
Jul-20	7	1,645,989		
Aug-20 Sep-20	4			
Oct-20	-			
MORTGAGE IN POSSESSION	No of	Amount (\$)		
	NIL	NIL		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment	Net loss
Total	-	-	-	-