## 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	At Issue	Nov - 17
Total pool size: Total Number Of Loans (UnConsolidated):	\$32,503,842.35 161	\$9,706,313.58 61
Total number of loans (consolidating split loans):	96	37
Average loan Size:	\$338,581.69	\$262,332.80
Maximum loan size:	\$958,925.07	\$619,970.13
Total property value: Number of Properties:	\$51,352,189.00 106	\$19,011,564.00 39
Average property value:	\$484,454.61	\$487,476.00
Average current LVR:	62.98%	52.07%
Average Term to Maturity (months):	313.49	262.21
Maximum Remaining Term to Maturity (months):	351.88 37.68	295.96 90.40
Weighted Average Seasoning (months): Weighted Average Current LVR:	68.40%	61.24%
Weighted Average Term to Maturity (months):	316.74	265.51
% of pool with loans > \$500,000:	33.66%	23.50%
% of pool (amount) LoDoc Loans: Maximum Current LVR:	0.00%	0.00% 80.00%
% Fixed Rate Loans(Value):	90.00% 35.51%	7.87%
% Interst Only loans (Value):	40.27%	29.76%
Weighted Average Mortgage Interest:	5.60%	4.39%
Investment Loans:	17.20%	15.93%
Outstanding Balance Distribution	\$ % at Issue	Nov - 17
> \$0 and ≤ \$100,000	0.87%	1.40%
> \$100,000 and ≤ \$150,000	2.82%	7.05%
> \$150,000 and ≤ \$200,000	8.35%	10.70%
> \$200,000 and ≤ \$250,000 > \$250,000 and ≤ \$300,000	4.13% 12.55%	11.54% 14.20%
> \$300,000 and ≤ \$350,000	10.88%	10.18%
> \$350,000 and ≤ \$400,000	10.64%	3.85%
> \$400,000 and ≤ \$450,000	8.99%	12.71%
> \$450,000 and ≤ \$500,000	7.11%	4.86%
> \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000	3.18% 5.24%	5.29% 11.82%
> \$600,000 and ≤ \$650,000	5.80%	6.39%
> \$650,000 and ≤ \$700,000	2.12%	0.00%
> \$700,000 and ≤ \$750,000	6.69%	0.00%
> \$750,000 and ≤ \$800,000 > \$800,000 and ≤ \$850,000	0.00% 4.97%	0.00% 0.00%
> \$850,000 and ≤ \$900,000	2.71%	0.00%
> \$900,000 and $\leq$ \$950,000	0.00%	0.00%
> 6050 000 and $<$ 61 000 000	2.054/	0.000/
> \$950,000 and ≤ \$1,000,000	2.95%	0.00%
7 3530,000 and 5 31,000,000 Total	2.95%	100.00%
Total	100.00%	100.00%
Total Outstanding Balance LVR Distribution	100.00% <b>\$ % at Issue</b>	100.00% Nov - 17
Total	100.00%	100.00%
Outstanding Balance LVR Distribution         > 0% and ≤ 25%	100.00% <b><u>\$ % at Issue</u></b> 1.42%	<u>100.00%</u> <u>Nov - 17</u> 2.84%
Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%	100.00% <b>\$ % at Issue</b> 1.42% 0.34% 2.34% 2.64%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32%
Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 35%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%	100.00% <b>\$ % at Issue</b> 1.42% 0.34% 2.34% 2.64% 2.54%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 45%           > 40% and ≤ 45%           > 45% and ≤ 50%	100.00% \$% at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02% 3.93%
Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 35%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%	100.00% <b>\$ % at Issue</b> 1.42% 0.34% 2.34% 2.64% 2.54%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02%
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%           > 50% and ≤ 55%	100.00% \$ % at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.59% 3.13% 7.08% 7.44%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 33%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 40% and ≤ 45%           > 55% and ≤ 50%           > 50% and ≤ 65%           > 50% and ≤ 65%           > 60% and ≤ 65%           > 65% and ≤ 70%	100.00% <u>\$ % at Issue</u> 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 5.69%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 50% and ≤ 55%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%	100.00% \$% at Issue 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27% 12.39%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 5.69% 17.03%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 33%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 40% and ≤ 45%           > 55% and ≤ 50%           > 50% and ≤ 65%           > 50% and ≤ 65%           > 60% and ≤ 65%           > 65% and ≤ 70%	100.00% <u>\$ % at Issue</u> 1.42% 0.34% 2.34% 2.64% 2.54% 2.39% 3.13% 7.08% 7.44% 13.27%	100.00% <u>Nov - 17</u> 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 5.69%
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Total           Outstanding Balance LVR Distribution           > 0% and \$ 25%           > 25% and \$ 30%           > 30% and \$ 35%           > 35% and \$ 40%           > 40% and \$ 45%           > 40% and \$ 45%           > 50% and \$ 55%           > 50% and \$ 55%           > 50% and \$ 65%           > 60% and \$ 65%           > 65% and \$ 70%           > 70% and \$ 80%           > 80% and \$ 80%           > 80% and \$ 80%	100.00% <u>\$ % at Issue</u> 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%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 5.69% 17.03% 29.90% 0.00%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 35% and ≤ 40%           > 40% and ≤ 45%           > 40% and ≤ 50%           > 50% and ≤ 55%           > 50% and ≤ 55%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 80%           > 80% and ≤ 80%           > 80% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 80%           > 80% and ≤ 80%           > 80% and ≤ 90%           Total	100.00% \$% 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%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 5.69% 17.03% 29.90% 0.00% 100.00%
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Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 33% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 15%           > 80% and ≤ 12 mths           2 mths and ≤ 12 mths           > 15 mths and ≤ 15 mths           > 15 mths and ≤ 12 mths           > 24 mths and ≤ 24 mths           > 24 mths and ≤ 24 mths           > 36 mths and ≤ 48 mths	100.00% \$ % 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 24.88% 9.43% 34.30% \$ \$ % at issue 1.49% 0.44% 1.06% 2.57% 2.76% 6.40% 30.62% 10.42%	100.00%           Nov - 17           2.84%           4.28%           2.92%           4.32%           12.02%           3.93%           1.63%           3.40%           12.05%           5.69%           17.03%           0.00%           0.00%           100.00%           Nov - 17           24.94%           4.15%           29.09%           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%
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 ≤ 65%           > 60% and ≤ 65%           > 60% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 60%           > 60% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 95%           > 80% and ≤ 95%           > 80% and ≤ 90%           Total           Mortgage Insurance Genworth QBE           Total           Seasoning Analysis           > 6 mths and ≤ 12 mths           > 12 mths and ≤ 12 mths           > 12 mths and ≤ 11 mths           > 13 mths and ≤ 11 mths           > 14 mths and ≤ 21 mths           > 21 mths and ≤ 24 mths           > 24 mths and ≤ 34 mths	100.00% \$% 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 24.88% 9.43% 34.30% \$ \$% at Issue 1.49% 0.44% 1.06% 2.57% 22.76% 6.40% 30.62%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.33% 1.63% 3.40% 12.05% 5.69% 17.03% 29.90% 0.00% 0.00% 0.00% 100.00% Nov - 17 24.94% 4.15% 29.09% Nov - 17 24.94% 4.15% 29.09%
Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 33% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 50%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 65% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 80%           > 80% and ≤ 15%           > 70% and ≤ 15 mths           > 9 mths and ≤ 12 mths           > 12 mths and ≤ 15 mths           > 13 mths and ≤ 11 mths           > 14 mths and ≤ 24 mths           > 24 mths and ≤ 24 mths           > 24 mths and ≤ 60 mths           > 36 mths and ≤ 60 mths           > 37 mths and ≤ 60 mths           > 37 mths and ≤ 8 mths	100.00% \$ % at issue 1.42% 0.34% 2.34% 2.64% 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% 22.76% 6.40% 30.62% 10.42% 11.39%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.93% 1.63% 3.93% 1.63% 3.93% 1.05% 5.69% 17.03% 29.90% 0.00% 0
TotalOutstanding Balance LVR Distribution> 0% and $\leq$ 25%> 25% and $\leq$ 30%> 30% and $\leq$ 35%> 33% and $\leq$ 40%> 40% and $\leq$ 45%> 45% and $\leq$ 50%> 50% and $\leq$ 55%> 55% and $\leq$ 60%> 60% and $\leq$ 55%> 55% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 80%> 80% and $\leq$ 90%Total <b>Mortgage Insurance</b> Genworth QBETotal <b>Seasoning Analysis</b> > 6 mths and $\leq$ 9 mths> 12 mths and $\leq$ 12 mths> 12 mths and $\leq$ 15 mths> 13 mths and $\leq$ 21 mths> 21 mths and $\leq$ 24 mths> 24 mths and $\leq$ 36 mths> 36 mths and $\leq$ 40 mths> 48 mths and $\leq$ 60 mths> 60 mths and $\leq$ 72 mths> 72 mths and $\leq$ 27 mths> 72 mths and $\leq$ 26 mths	100.00%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 12.05% 29.90% 0.00% 0.00% 0.00% 100.00% Nov - 17 24.94% 4.15% 29.90% Nov - 17 0.00% 0.0%
Image: Total           Outstanding Balance LVR Distribution           > 0% and ≤ 25%           > 25% and ≤ 30%           > 30% and ≤ 35%           > 30% and ≤ 40%           > 40% and ≤ 45%           > 45% and ≤ 60%           > 50% and ≤ 55%           > 55% and ≤ 60%           > 60% and ≤ 65%           > 60% and ≤ 65%           > 60% and ≤ 70%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 85%           > 80% and ≤ 80%           > 80% and ≤ 80%           > 70% and ≤ 75%           > 75% and ≤ 80%           > 80% and ≤ 85%           > 80% and ≤ 90%           Total           Mortgage Insurance Genworth QBE           Total           Seasoning Analysis           > 6 mths and ≤ 12 mths           > 12 mths and ≤ 12 mths           > 12 mths and ≤ 12 mths           > 13 mths and ≤ 11 mths           > 14 mths and ≤ 21 mths           > 24 mths and ≤ 48 mths           > 24 mths and ≤ 48 mths           > 24 mths and ≤ 48 mths           > 36 mths and ≤ 60 mths           > 60 mths and ≤ 72 mths           > 7	100.00%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 4.32% 12.05% 5.69% 17.03% 29.90% 0.00% 0.00% 0.00% 100.00% 100.00% 100.00% 0
TotalOutstanding Balance LVR Distribution> 0% and $\leq$ 25%> 25% and $\leq$ 30%> 30% and $\leq$ 35%> 33% and $\leq$ 40%> 40% and $\leq$ 45%> 45% and $\leq$ 50%> 50% and $\leq$ 55%> 55% and $\leq$ 60%> 60% and $\leq$ 55%> 55% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 75%> 70% and $\leq$ 80%> 80% and $\leq$ 90%Total <b>Mortgage Insurance</b> Genworth QBETotal <b>Seasoning Analysis</b> > 6 mths and $\leq$ 9 mths> 12 mths and $\leq$ 12 mths> 12 mths and $\leq$ 15 mths> 13 mths and $\leq$ 21 mths> 21 mths and $\leq$ 24 mths> 24 mths and $\leq$ 36 mths> 36 mths and $\leq$ 40 mths> 48 mths and $\leq$ 60 mths> 60 mths and $\leq$ 72 mths> 72 mths and $\leq$ 27 mths> 72 mths and $\leq$ 26 mths	100.00%	100.00% Nov - 17 2.84% 4.28% 2.92% 4.32% 12.02% 3.93% 1.63% 3.40% 12.05% 12.05% 29.90% 0.00% 0.00% 0.00% 100.00% Nov - 17 24.94% 4.15% 29.90% Nov - 17 0.00% 0.0%
TotalOutstanding Balance LVR Distribution> 0% and $\leq$ 25%> 25% and $\leq$ 30%> 30% and $\leq$ 35%> 33% and $\leq$ 40%> 40% and $\leq$ 45%> 45% and $\leq$ 40%> 40% and $\leq$ 55%> 55% and $\leq$ 60%> 60% and $\leq$ 65%> 56% and $\leq$ 70%> 70% and $\leq$ 75%> 75% and $\leq$ 80%> 80% and $\leq$ 85%> 80% and $\leq$ 85%> 80% and $\leq$ 85%> 80% and $\leq$ 80%> 80% and $\leq$ 85%> 108 mbs and $\leq$ 11 mbs> 108 mbs and $\leq$ 12 mbs> 108 mbs and $\leq$ 40 mbs> 30 mbs and $\leq$ 42 mbs> 24 mbs and $\leq$ 24 mbs> 24 mbs and $\leq$ 40 mbs> 36 mbs and $\leq$ 40	100.00% \$ % 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 24.88% 9.43% 34.30% \$ % at issue 24.88% 9.43% 34.30% \$ 2.57% 2.76% 6.40% 30.62% 10.42% 11.39% 3.37% 1.29% 3.37% 1.29% 3.24%	100.00%           Nov - 17           2.84%           4.28%           2.92%           4.33%           12.02%           3.93%           1.63%           3.40%           2.92%           12.02%           3.93%           1.63%           3.40%           1.2.05%           5.69%           17.03%           29.90%           0.00%           0.00%           100.00%           Nov - 17           0.00%

Jul-17 Aug-17 Sep-17	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Apr-17 May-17 Jun-17	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Feb-17 Mar-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Nov-16 Dec-16 Jan-17	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Sep-16 Oct-16	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Jun-16 Jul-16 Aug-16	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
ARREARS \$ % (scheduled balance basis) Jun-16	<b>31-60</b> 0.00%	<b>61-90</b> 0.00%	<b>90+</b> 0.00%	<b>Total</b> 0.00%
Total Non Metro Total		19.64% 100.00%		18.93% 100.00%
Total Inner City Total Metro		14.72% 22.85 0.00% 0.00 80.36% 81.07		
WA - Metro WA - Non metro Total WA		13.27% 17 1.45% 4		
Total VIC WA - Inner city	26.90% 24.65 0.00% 0.00			
VIC - Inner city VIC - Metro VIC - Non metro	0.00% 24.52% 2.38%			0.00% 22.69% 1.97%
TAS - Non metro Total TAS	0.00% 0.00% 0.00%			0.00%
Total SA TAS - Inner city TAS - Metro		15.93% 0.00% 0.00%		
SA - Inner city SA - Metro SA - Non metro		0.00% 8.40% 2.87%		0.00% 15.93% 0.00%
QLD - Non metro Total QLD		0.57% 4.31%		1.42% 7.80%
Total NT QLD - Inner city QLD - Metro		0.00% 0.00% 3.74%		0.00% 0.00% 6.39%
NT - Metro NT - Non metro		0.00% 0.00%		
NSW - Inner city NSW - Metro NSW - Non metro Total NSW		0.00% 25.61% 12.37% 37.97%		0.00% 17.13% 10.68% 27.81%
ACT - Metro Total ACT		4.83% 4.83%		0.95% 0.95%