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

Transaction Name:

Closing Date: Maturity Date: Wednesday, 18th September 2013 Friday, 23th September 2044

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 relevant jurisdiction.

COLLATERAL INFORMATION	At Issue	<u>Dec - 17</u>
Total pool size:	\$32,503,842.35	\$9,296,799.06
Total Number Of Loans (UnConsolidated):	161	59
Total number of loans (consolidating split loans):	96	36
Average loan Size:	\$338,581.69	\$258,244.42
Maximum loan size:	\$958,925.07	\$619,970.13
Total property value:	\$51,352,189.00	\$18,471,564.00
Number of Properties:	106	38
Average property value:	\$484,454.61	\$486,093.79
Average current LVR:	62.98%	51.46%
Average Term to Maturity (months):	313.49	260.62
Maximum Remaining Term to Maturity (months):	351.88	294.94
Weighted Average Seasoning (months):	37.68	92.12
Weighted Average Current LVR:	68.40% 316.74	60.70%
Weighted Average Term to Maturity (months):	33.66%	263.92 24.43%
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	90.00%	80.00%
% Fixed Rate Loans(Value):	35.51%	8.21%
% Interst Only loans (Value):	40.27%	31.10%
Weighted Average Mortgage Interest:	5.60%	4.34%
Investment Loans:	17.20%	16.66%
investment Edulish	17.2070	10.00%
Outstanding Balance Distribution	\$ % at Issue	<u>Dec - 17</u>
> \$0 and ≤ \$100,000	0.87%	1.46%
> \$100,000 and ≤ \$150,000	2.82%	7.42%
> \$150,000 and ≤ \$200,000	8.35%	11.12%
> \$200,000 and ≤ \$250,000	4.13%	11.98%
> \$250,000 and ≤ \$300,000	12.55%	14.97%
> \$300,000 and ≤ \$350,000	10.88%	10.61%
> \$350,000 and ≤ \$400,000	10.64%	4.01%
> \$400,000 and ≤ \$450,000	8.99%	8.91%
> \$450,000 and ≤ \$500,000	7.11%	5.08%
> \$500,000 and ≤ \$550,000	3.18%	5.51%
> \$550,000 and ≤ \$600,000	5.24%	12.26%
> \$600,000 and ≤ \$650,000	5.80%	6.67%
> \$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%
> \$950,000 and ≤ \$1,000,000 Total	2.95% 100.00%	0.00% 100.00%
<u>Total</u>	100.00%	100.00%
Total Outstanding Balance LVR Distribution	100.00% \$ % at Issue	100.00% Dec - 17
Total Outstanding Balance LVR Distribution > 0% and ≤ 25%	100.00% <u>\$ % at issue</u> 1.42%	100.00% Dec - 17 3.00%
Total Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30%	100.00% 5 % at Issue 1.42% 0.34%	100.00% Dec - 17 3.00% 4.44%
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Total 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% 2.39%	100.00% Dec - 17 3.00% 4.44% 3.04% 4.49% 12.44% 4.07% 1.69% 3.358%
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Total Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 35% and ≤ 40% > 40% and ≤ 45% > 55% and ≤ 60% > 55% and ≤ 60% > 60% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 70% > 70% 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 ≤ 17 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths	\$\\$\\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Dec - 17 3.00% 4.4.44% 3.04% 4.4.4% 4.07% 1.69% 3.3.58% 12.57% 5.93% 10.48% 3.4.28% 0.00% 100.00% 26.09% 0.00% 26.09% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% 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 ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 36 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 60 mths	\$5\%\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Dec - 17 3 .00% 4 .44% 4 .44% 4 .47% 1 .69% 3 .58% 1 .2.57% 5 .93% 1 .0.48% 3 .4.28% 0 .00% 1 .000% 1 .000% 2 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000% 0 .000%
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% > 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 ≤ 11 mths > 13 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 36 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	\$\frac{\\$ \text{at Issue}}{1.42\%}\$ 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{at Issue}}{2.4.88\%}\$ 9.43\% 34.30\% \$\frac{\\$ \text{at Issue}}{2.7\%}\$ 1.49\% 0.44\% 1.06\% 2.57\% 2.76\% 6.40\% 30.62\% 11.39\% 2.88\%	Dec - 17 3 .00% 4 .44% 4 .44% 4 .44% 4 .07% 1 .69% 3 .58% 12 .57% 5 .93% 10 .48% 3 .4.28% 0 .00% 100.00% 26 .09% 0 .00%
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% > 55% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 70% > 70% and ≤ 85% > 85% and ≤ 70% > 75% and ≤ 80% > 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 > 18 mths and ≤ 11 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	\$\frac{\\$ \text{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{at Issue}}{\} \text{2.48\%} \\ 9.43\% \\ 34.30\% \\ \$\frac{\\$ \text{3t Issue}}{\} \text{2.76\%} \\ 6.40\% \\ 30.62\% \\ 10.42\% \\ 11.39\% \\ 2.88\% \\ 3.37\% \\ \$\frac{2.76\%}{2.88\%} \\ 3.37\%	Dec - 17 3.00% 4.4.44% 3.04% 4.4.4% 4.07% 1.69% 3.3.58% 12.57% 5.93% 10.48% 3.4.28% 0.00% 100.00% 26.09% 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% 0.00%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 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 ≤ 18 mths > 18 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 8 mths > 84 mths and ≤ 96 mths	\$\frac{\\$ \text{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{at issue}}{\} \text{24.88\%} \\ 9.43\% \\ 34.30\% \\ \$\frac{\\$ \text{2 at issue}}{\} \text{1.9\%} \\ 0.44\% \\ 0.44\% \\ 0.44\% \\ 1.06\% \\ 2.57\% \\ 2.76\% \\ 6.40\% \\ 30.62\% \\ 10.42\% \\ 11.39\% \\ 2.88\% \\ 3.37\% \\ 1.29\%	Dec - 17 3.00% 4.44% 3.04% 4.49% 1.69% 3.58% 1.2.57% 5.93% 10.48% 3.4.28% 0.00% 0.00% 0.00% 26.09% Dec - 17 0.00%
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% > 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 ≤ 11 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 48 mths > 24 mths and ≤ 60 mths > 60 mths and ≤ 48 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$\frac{\\$ \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{\\$ \text{at Issue}}{2.4.88\%}\$ 9.43\% 34.30\% \$\frac{\\$ \text{at Issue}}{2.57\%}\$ 2.76\% 6.40\% 30.62\% 10.42\% 11.39\% 2.88\% 3.37\% 1.29\% 3.24\%	Dec - 17 3.00% 4.44% 3.04% 4.49% 1.24% 4.07% 1.69% 3.58% 12.57% 5.93% 10.48% 34.28% 0.00% 100.00% 20.00% 0.00%
Total Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 45% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 55% and ≤ 70% > 70% and ≤ 85% > 85% and ≤ 70% > 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 > 15 mths and ≤ 15 mths > 15 mths and ≤ 17 mths > 12 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 24 mths and ≤ 80 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 96 mths > 70 mths and ≤ 108 mths > 70 mths and ≤ 108 mths > 108 mths and ≤ 100 mths	\$\\$\\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Dec - 17 3.00% 4.4.44% 3.04% 4.07% 1.69% 3.5.8% 12.57% 5.93% 10.48% 34.28% 0.00% 100.00% 26.09% Dec - 17 0.00%
Outstanding Balance LVR Distribution > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 55% > 55% and ≤ 50% > 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 ≤ 11 mths > 13 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$\frac{\\$ \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{\\$ \text{at Issue}}{2.4.88\%}\$ 9.43\% 34.30\% \$\frac{\\$ \text{at Issue}}{2.57\%}\$ 2.76\% 6.40\% 30.62\% 10.42\% 11.39\% 2.88\% 3.37\% 1.29\% 3.24\%	Dec - 17 3.00% 4.44% 3.04% 4.49% 1.24% 4.07% 1.69% 3.58% 12.57% 5.93% 10.48% 34.28% 0.00% 100.00% 20.00% 0.00%

Geographic Distribution		\$ % at Issue		<u>Dec - 17</u>
ACT - Metro Total ACT		4.83% 4.83%		0.99% 0.99%
NSW - Inner city		0.00%		0.00%
NSW - Metro		25.61%		17.89%
NSW - Non metro		12.37%		6.77%
Total NSW		37.97%		24.66%
NT - Metro NT - Non metro		0.00%		0.00%
Total NT		0.00% 0.00%		0.00% 0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		3.74%		6.67%
QLD - Non metro		0.57%		1.48%
Total QLD		4.31%		8.14%
SA - Inner city		0.00%		0.00%
SA - Metro SA - Non metro		8.40% 2.87%		16.64% 0.00%
Total SA		11.27%		16.64%
TAS - Inner city		0.00%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Non metro Total TAS		0.00%		0.00% 0.00%
		0.00%		
VIC - Inner city VIC - Metro		0.00% 24.52%		0.00% 23.68%
VIC - Metro		24.52%		2.04%
Total VIC		26.90%		25.72%
WA - Inner city		0.00%		0.00%
WA - Metro WA - Non metro		13.27%		18.77%
Total WA		1.45% 14.72%		5.08% 23.85%
Total Inner City		0.00%		0.00%
Total Metro		80.36%		84.63%
Total Non Metro Total		19.64% 100.00%		15.37% 100.00%
ARREARS \$ % (scheduled balance basis) Jul-16	31-60 0.00%	61-90 0.00%	<u>90+</u> 0.00%	<u>Total</u> 0.00%
Aug-16	0.00%	0.00%	0.00%	0.00%
Sep-16	0.00%	0.00%	0.00%	0.00%
Oct-16 Nov-16	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Dec-16	0.00%	0.00%	0.00%	0.00%
Jan-17	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%
Apr-17	0.00%	0.00%	0.00%	0.00%
May-17	0.00%	0.00%	0.00%	0.00%
Jun-17 Jul-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Aug-17	0.00%	0.00%	0.00%	0.00%
Sep-17 Oct-17	0.00%	0.00%	0.00%	0.00%
Nov-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Dec-17	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jul-16	1	145,275		
Aug-16 Sep-16	-	-		
Oct-16	-	-		
Nov-16 Dec-16	-	-		
Jan-17	-	-		
Feb-17	-	-		
Mar-17 Apr-17		-		
May-17	-	-		
Jun-17	-	-		
Jul-17 Aug-17	-	-		
Sep-17	-	-		
Oct-17 Nov-17	-	-		
Nov-17 Dec-17	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$) NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
2013	- 140. 01 IUdiis	<u>Livii Ciallii (A3)</u> -		-
Z014 Total	-	<u> </u>		
	-	-		<u>-</u>