PROGRESS 2010-1 TRUST

Friday, 12 July 2013 - Payment Date

Transaction Name:	Progress 2010-1 Trust
Trustee:	Perpetual Trustee Company Limited
Security Trustee:	P.T. Limited
Originator:	AMP Bank Limited
Servicer & Custodian:	AMP Bank Limited
Issue Date:	Friday, 29th January 2010
Maturity Date:	Monday, 12th March 2040
Payment Date:	The 12th day of each month
Business Day for Payments:	Sydney, Canberra & Melbourne
Determination Date & Ex-Interest Date:	Three Business Days before each Payment Date.

	Base	Margin	Interest Calculation
Class A Notes	1 M BBSW	130bps	Actual/365
Class AB Notes	1 M BBSW	180bps	Actual/365
Class B Notes	1 M BBSW	200bps	Actual/365

	Currency	Initial Stated Amount	Current Invested Amount	Current Stated Amount	Percentages at Issue	Current Percentages	Rating S&P/Fitch
Class A Notes	A$	920,000,000.00	366,766,820.74	366,766,820.74	92.0000%	83.6960%	AAA / AAA
Class AB Notes	A$	56,000,000.00	50,012,548.03	50,012,548.03	5.6000%	11.4128%	AAA / AAA
Class B Notes	A$	24,000,000.00	21,433,949.15	21,433,949.15	2.4000%	4.8912%	AA- / NR
TOTAL		1,000,000,000.00	438,213,317.92	438,213,317.92	100.0000%	100.0000%	

Current Payment Date: Friday, 12 July 2013

	Pre Payment Date Bond Factors	Coupon Rate	Coupon Rate Reset Date	Initial Issued Notes (No.)	Interest Payment (per security)	Principal Payment (per security)	Post Payment Date Bond Factors
Class A Notes	0.4078	4.1000%	12-Jul-13	92,000	13.74	91.38	0.3987
Class AB Notes	0.9136	4.6000%	12-Jul-13	5,600	34.54	204.72	0.8931
Class B Notes	0.9136	4.8000%	12-Jul-13	2,400	36.04	204.72	0.8931
TOTAL				100,000	84.32	500.83	

COLLATERAL INFORMATION	At Issue	Jun - 13
Total pool size:	$987,593,727.50	$432,834,216.10
Total Number Of Loans (UnConsolidated):	5867	3002
Total number of loans (consolidating split loans):	4226	2260
Average loan Size:	$233,694.68	$191,519.56
Maximum loan size:	$747,634.37	$1,009,015.15
Total property value:	$1,835,289,537.00	$960,000,660.00
Number of Properties:	4521	2376
Average property value:	$405,947.70	$404,040.68
Average current LVR:	54.74%	45.49%
Average Term to Maturity (months):	289.27	243.98
Maximum Remaining Term to Maturity (months):	354.08	312.23
Weighted Average Seasoning (months):	33.56	73.19
Weighted Average Current LVR:	65.32%	62.25%
Weighted Average Term to Maturity (months):	311.08	273.36
% of pool (amount) LoDoc Loans:	2.38%	2.39%
Maximum Current LVR:	95.00%	168.21%
% Fixed Rate Loans(Value):	12.21%	5.95%
% Interst Only loans (Value):	43.96%	35.72%
Weighted Average Coupon:	6.29%	5.69%
Investment Loans:	29.93%	32.27%

Outstanding Balance Distribution	$ % at Issue	Jun - 13
> $0 and ≤ $100,000	6.23%	5.84%
> $100,000 and ≤ $150,000	9.66%	6.68%
> $150,000 and ≤ $200,000	12.84%	11.01%
> $200,000 and ≤ $250,000	19.37%	16.10%
> $250,000 and ≤ $300,000	11.69%	14.11%
> $300,000 and ≤ $350,000	10.76%	12.47%
> $350,000 and ≤ $400,000	7.37%	10.64%
> $400,000 and ≤ $450,000	6.33%	6.31%
> $450,000 and ≤ $500,000	3.50%	4.72%
> $500,000 and ≤ $550,000	4.69%	3.88%
> $550,000 and ≤ $600,000	2.90%	3.07%
> $600,000 and ≤ $650,000	2.10%	2.34%
> $650,000 and ≤ $700,000	2.56%	1.08%
> $700,000 and ≤ $750,000	0.00%	1.51%
> $900,000 and ≤ $950,000	0.00%	0.00%
> $950,000 and ≤ $1,000,000	0.00%	0.00%
> $1,000,000 and ≤ $1,050,000	0.00%	0.23%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution	$ % at Issue	Jun - 13
> 0% and ≤ 25%	3.76%	5.44%
> 25% and ≤ 30%	2.16%	3.00%
> 30% and ≤ 35%	2.26%	3.07%
> 35% and ≤ 40%	3.03%	3.67%
> 40% and ≤ 45%	3.88%	4.70%
> 45% and ≤ 50%	4.60%	5.38%
> 50% and ≤ 55%	5.16%	6.36%
> 55% and ≤ 60%	6.29%	7.04%
> 60% and ≤ 65%	7.43%	7.69%
> 65% and ≤ 70%	8.82%	8.08%
> 70% and ≤ 75%	12.11%	11.84%
> 75% and ≤ 80%	31.77%	24.99%
> 80% and ≤ 85%	1.83%	4.42%
> 85% and ≤ 90%	4.03%	2.98%
> 90% and ≤ 95%	2.88%	0.90%
> 95% and ≤ 100%	0.00%	0.11%
> 100%	0.00%	0.33%
Total	100.00%	100.00%

Mortgage Insurance	**$ % at Issue**	**Jun - 13**
Genworth	80.73%	82.59%
QBE	19.27%	17.41%
Total	100.00%	100.00%

Seasoning Analysis	**$ % at Issue**	**Jun - 13**
> 6 mths and ≤ 9 mths	10.14%	0.00%
> 9 mths and ≤ 12 mths	8.33%	0.00%
> 12 mths and ≤ 15 mths	11.96%	0.00%
> 15 mths and ≤ 18 mths	10.61%	0.00%
> 18 mths and ≤ 21 mths	17.56%	0.00%
> 21 mths and ≤ 24 mths	9.43%	0.00%
> 24 mths and ≤ 36 mths	11.36%	0.00%
> 36 mths and ≤ 48 mths	1.20%	0.00%
> 48 mths and ≤ 60 mths	0.47%	45.57%
> 60 mths and ≤ 72 mths	0.46%	32.24%
> 72 mths and ≤ 84 mths	4.10%	4.91%
> 84 mths and ≤ 96 mths	6.44%	0.42%
> 96 mths and ≤ 108 mths	2.82%	0.36%
> 108 mths and ≤ 120 mths	1.16%	0.44%
> 120 mths	3.97%	16.07%
Total	100.00%	100.00%

Geographic Distribution	**$ % at Issue**	**Jun - 13**
NSW - Inner City	0.03%	0.09%
NSW - Metro	33.88%	32.13%
NSW - Non Metro	8.93%	9.25%
Total NSW	42.84%	41.47%
ACT - Inner City	0.00%	0.00%
ACT - Metro	1.80%	1.81%
ACT - Non Metro	0.00%	0.00%
Total ACT	1.80%	1.81%
VIC - Inner City	0.56%	0.51%
VIC - Metro	18.25%	17.60%
VIC - Non Metro	2.25%	2.21%
Total VIC	21.06%	20.32%
TAS - Inner City	0.07%	0.14%
TAS - Metro	0.55%	0.64%
TAS - Non Metro	0.60%	0.91%
Total TAS	1.21%	1.69%
QLD - Inner City	0.12%	0.22%
QLD - Metro	8.70%	9.74%
QLD - Non Metro	7.08%	8.77%
Total QLD	15.90%	18.72%
WA - Inner City	0.13%	0.10%
WA - Metro	9.03%	7.94%
WA - Non Metro	0.93%	1.02%
Total WA	10.09%	9.06%
SA - Inner City	0.06%	0.02%
SA - Metro	5.91%	5.72%
SA - Non Metro	0.80%	0.89%
Total SA	6.76%	6.62%
NT - Inner City	0.00%	0.00%
NT - Metro	0.27%	0.22%
NT - Non Metro	0.06%	0.09%
Total NT	0.33%	0.30%
Total Inner City	0.97%	1.08%
Total Metro	78.38%	75.80%
Total Non Metro	20.65%	23.13%
Total	100.00%	100.00%

ARREARS $ % (scheduled balance basis)	**31-60**	**61-90**	**90+**	**Total**
Jan-11	0.39%	0.06%	0.10%	0.55%
Feb-11	0.43%	0.08%	0.12%	0.63%
Mar-11	0.40%	0.05%	0.18%	0.62%
Apr-11	0.59%	0.23%	0.13%	0.96%
May-11	0.58%	0.50%	0.17%	1.25%
Jun-11	0.54%	0.39%	0.21%	1.13%
Jul-11	0.20%	0.19%	0.25%	0.64%
Aug-11	0.28%	0.22%	0.31%	0.82%
Sep-11	0.29%	0.12%	0.38%	0.78%
Oct-11	0.25%	0.22%	0.40%	0.86%
Nov-11	0.30%	0.20%	0.36%	0.86%
Dec-11	0.18%	0.08%	0.48%	0.74%
Jan-12	0.44%	0.08%	0.36%	0.87%
Feb-12	0.37%	0.17%	0.37%	0.91%
Mar-12	0.36%	0.15%	0.34%	0.86%
Apr-12	0.42%	0.21%	0.33%	0.96%
May-12	0.46%	0.09%	0.46%	1.01%
Jun-12	0.34%	0.12%	0.48%	0.94%
Jul-12	0.17%	0.07%	0.46%	0.71%
Aug-12	0.04%	0.04%	0.36%	0.43%
Sep-12	0.12%	0.05%	0.37%	0.54%
Oct-12	0.42%	0.00%	0.39%	0.81%
Nov-12	0.43%	0.16%	0.36%	0.95%
Dec-12	0.46%	0.08%	0.50%	1.03%
Jan-13	0.37%	0.24%	0.58%	1.18%
Feb-13	0.23%	0.14%	0.61%	0.98%
Mar-13	0.45%	0.00%	0.66%	1.12%
Apr-13	0.62%	0.15%	0.59%	1.36%
May-13	0.45%	0.34%	0.59%	1.38%
Jun-13	0.95%	0.08%	0.66%	1.69%

MORTGAGE IN POSSESSION	No of Accounts	Amount ($)
Mar-12	1.00	423,141
Apr-12	1.00	426,719
May-12	-	-
Jun-12	1.00	430,078

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
Feb-12	2.00	561,071
Mar-12	3.00	1,072,590
Apr-12	4.00	1,074,220
May-12	4.00	1,073,963
Jun-12	4.00	1,071,479
Jul-12	4.00	1,069,293
Aug-12	4.00	1,042,912
Sep-12	4.00	1,047,509
Oct-12	5.00	1,529,829
Nov-12	7.00	1,911,784
Dec-12	7.00	1,744,626
Jan-13	6.00	1,750,636
Feb-13	6.00	1,740,298
Mar-13	11.00	2,601,047
Apr-13	13.00	2,709,116
May-13	14.00	2,787,722
Jun-13	13.00	2,387,646

MORTGAGE INSURANCE	No. of claims	Gross claim (A$)	Gross payment (A$)	LMI net loss
NIL	NIL	NIL	NIL	NIL

BREACH OF REPS & WARRANTY	No. of loans	Amount (A$)
2013	1.00	78,916.08

EXCESS SPREAD	Excess Spread (A$)	Excess Spread % p.a	Opening Bond Balance
Jan-11	118,450.06	0.18%	$ 812,209,691
Feb-11	535,958.36	0.80%	$ 800,643,980
Mar-11	306,287.73	0.47%	$ 789,296,601
Apr-11	287,607.07	0.44%	$ 775,682,806
May-11	272,252.39	0.43%	$ 762,750,733
Jun-11	821,330.27	1.31%	$ 750,329,308
Jul-11	-	0.00%	$ 735,668,586
Aug-11	598,423.61	1.00%	$ 720,780,890
Sep-11	441,849.48	0.75%	$ 704,247,267
Oct-11	-	0.00%	$ 691,141,102
Nov-11	753,465.11	1.34%	$ 677,223,682
Dec-11	199,425.56	0.36%	$ 664,072,134
Jan-12	310,677.81	0.57%	$ 650,803,666
Feb-12	485,556.00	0.91%	$ 637,776,850
Mar-12	122,594.32	0.24%	$ 622,400,617
Apr-12	157,885.57	0.31%	$ 608,306,752
May-12	431,408.31	0.87%	$ 596,791,927
Jun-12	264,321.11	0.54%	$ 582,264,835
Jul-12	263,051.43	0.55%	$ 573,153,290
Aug-12	378,783.46	0.81%	$ 560,919,539
Sep-12	45,790.73	0.10%	$ 550,498,144
Oct-12	475,714.50	1.07%	$ 535,810,463
Nov-12	355,855.74	0.81%	$ 525,473,871
Dec-12	40,892.78	0.10%	$ 514,339,165
Jan-13	350,822.37	0.84%	$ 500,548,340
Feb-13	378,308.96	0.93%	$ 490,675,776
Mar-13	-	0.00%	$ 478,984,334
Apr-13	324,406.93	0.83%	$ 469,600,021
May-13	144,746.43	0.38%	$ 460,017,538
Jun-13	93,938.07	0.25%	$ 448,258,483
Total	9,212,734.60		

ANNUALISED CPR	CPR % p.a
Jan-11	13.98%
Feb-11	13.96%
Mar-11	17.37%
Apr-11	16.39%
May-11	16.18%
Jun-11	19.48%
Jul-11	20.14%
Aug-11	22.76%
Sep-11	18.47%
Oct-11	20.07%
Nov-11	19.29%
Dec-11	19.88%
Jan-12	19.91%
Feb-12	23.88%
Mar-12	22.43%
Apr-12	18.80%
May-12	24.11%
Jun-12	15.42%
Jul-12	21.27%
Aug-12	18.46%
Sep-12	26.29%
Oct-12	19.11%
Nov-12	21.08%
Dec-12	26.38%
Jan-13	19.54%
Feb-13	23.46%
Mar-13	19.86%
Apr-13	19.89%
May-13	25.24%
Jun-13	22.19%

RESERVES

	Available	Drawn
Principal Draw	n/a	-
Liquidity Reserve Account	5,379,101.79	-
Income Reserve	150,000.00	-

SUPPORTING RATINGS

Role	**Party**	**Current Rating S&P / Fitch**	**Rating Trigger S&P / Fitch**
Fixed Rate Swap Provider	AMP Bank Limited	A-1/not rated	A-1/F1
Liquidity Reserve Account Holder	Commonwealth Bank	A-1+/F1+	A-1+/F1
Bank Account Provider	Westpac	A-1+/F1+	A-1+/F1

SERVICER

Servicer:	AMP Bank Limited
Servicer Ranking or Rating:	A / A2
Servicer Rating:	N/A
Servicer Experience:	Progress 2005-1 Trust
	Progress 2005-2 Trust
	Progress 2006-1 Trust
	Progress 2007-1G Trust
	Progress 2008-1R Trust
	Progress 2009-1 Trust
	Progress 2010-1 Trust
	Progress 2011-1 Trust
	Progress 2012-1 Trust
	Progress 2012-2 Trust
	Progress Warehouse Trsut No .1
Back-Up Servicer:	Perpetual Trustee (Cold)