Article 122a of CRD2 retention of interest report for Progress 2012-1 Trust

Transaction Name:
Closing Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date: CRD2 Pool Tuesday, 29th May 2012 Friday, 11th December 2043

Note

AMP Bank Limited will retain on an ongoing basis a net economic interest in randomly selected

Total pool stars: Total pool s		exposure equivalent to no less than 5% of the aggregate principal balance of the securitised			
Total policy S12,122,964.00 S11,669,911.27 Total number of barns (concolidating-spit barns): 117 9. 2. 2. 2. 2. 2. 2. 2.	COLLATERAL INEOPMATION	exposure in accordance with paragraph (1)(c) of Article 1	22a . Fach prospective investor that is		
Total Insuher Of Lorns (Linconnicillatens): 132 1, 174, 1751 anumber of Lorns (consolicatine galt Learn): 131, 174, 184, 184, 184, 184, 184, 184, 184, 18	COLLATERAL INFORMATION	At issue	<u> </u>		
Total number of loans (consolidating spit learn):			\$11,846,911.24		
Average lean Size					
Maximum Joan size					
Total property value: \$85,313,0000 \$33,323,0000 Aurnag property value: \$487,813,48 \$500,0000 Aurnag property value: \$487,813,48 \$500,0000 Aurnage Ferrito Multurity (months): 348,89 302,75 Maximum Remaining Territ to Multurity (months): 35.48 75.76 Weighted Average Security (months): 5.286 62.46 Weighted Average Security (months): 5.298 8.78 Weighted Average Security (months): 5.298 8.884 Weighted Average Security (months): 5.299 8.884 Sof pool deformacing Loboc Leans: 0.00% 0.00% Sof pool deformacing Loboc Leans: 5.200 1.500 Weighted Average Coupon: 6.57% 1.500 Investment Loans: 35.200 1.200 Value Section of Coupons of Status (Coupons) 1.000 1.000 Local Section of Coupons of Status (Coupons) 1.000 1.000 Sell Social Section of Coupons of Status (Coupons) 1.128 2.328 Sell Social Section of Coupons (Coupons) 1.128 2.328 Sell					
Number of Properties: 122 55 50 50 50 50 50 50					
Average property value: \$487,811.88 \$507,04000					
Average Current LVPR S22% S24% S24% Average Current LVPR S223/37 S205/30 S27 S205/30 S27 S205/30 S205/					
Averagin Ferm to Maturity (months): 293.07 203.05 Michairmus Remaining Ferm to Maturity (months): 33.48 76.75 Michairmus Remaining Ferm to Maturity (months): 39.21 36.54 Michairmus Remaining Ferm to Maturity (months): 39.21 36.54 Michairmus Remaining Ferm to Maturity (months): 39.21 36.54 Michairmus Current LVK: 89.06 39.21 Maturity (Long Lance): 10.00 Maximum Current LVK: 89.06 39.20 Michair Long Long Long Long Long Long Long Long					
Maximum Remaining Term to Maturity (morths): 38.89 30.25.7					
Weighted Average form to Muturity (months): 309-21 306-42 % of pool with learns > 500,000 1.29% 8.95% % of pool with learns > 500,000 1.29% 9.95% % file of with learns > 500,000 1.29% 9.95% % Fisced fate Loand/Value): 2.00% 1.51% 9.95% % Fisced fate Loand/Value): 4.55% 4.95%		348.89	302.76		
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Section Sect			62.46%		
For poor Comment Control Con		309.21	266.42		
Maximum Current LVR:					
% Fixed Rate Loanty/Value): 25.00% 15.15% Wieghted Average Coupon: 6.57% 45.99% Weighted Average Coupon: 6.57% 4.95% Use Tour Councils 25.26.26% 28.28 55 25.00 0.00 1.02% 5 Go and \$5100,000 1.02% 0.88% 5.25% 5 1500,000 and \$5150,000 4.92% 5.25% 5.25% 5 1500,000 and \$5100,000 8.91% 1.050% \$1.05% 5 2500,000 and \$5200,000 1.137% 3.105% \$1.95% 5 3500,000 and \$5200,000 1.137% 1.050% \$1.95% 5 3500,000 and \$5500,000 1.604% 1.234% 1.95% 5 4500,000 and \$5500,000 1.604% 1.24% 1.95% 5 5500,000 and \$5500,000 1.604% 1.24% 1.95% 5 5500,000 and \$5500,000 1.604% 1.24% 1.004% 5 5500,000 and \$5500,000 1.005% 1.27% 4.75% 5 5500,000 and \$5700,000 0.00% 0.00% 0.00% 5 5500,000 and \$5700,000 0.00					
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Weighted Average Coupon:					
Investment Loans: 25.26% 28.28% Mar - 16.56% 26.28% Mar - 16.56% 26.28% Mar - 16.56% 26.28%					
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>120 mths 2.55% 5.37%	Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 12 mths and ≤ 11 mths > 11 mths and ≤ 21 mths > 12 mths and ≤ 21 mths > 14 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 60 mths and ≤ 72 mths > 60 mths and ≤ 72 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths	\$\\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Mar - 16 -0.12% -4.66% -0.76% -4.14% -2.42% -2.35% -5.71% -12.61% -12.68% -7.56% -7.95		
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Total 100.00% 100.00%	Outstanding Balance LVR Distribution ≤ 0% > 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 ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 12 mths and ≤ 21 mths > 12 mths and ≤ 21 mths > 24 mths and ≤ 36 mths > 26 mths and ≤ 48 mths > 8 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 8 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 108 m	\$\frac{\\$\tau}{\}\text{sue}}{0.00\%}\$ 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 5.50\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\text{xt Issue}}{\}\text{25.41\%} 8.95\% 34.36\% \$\frac{\\$\\$\\$\text{st Issue}}{\}\text{2.52\%}\$ 28.42\% 14.09\% 3.57\% 21.13\% 6.03\% 6.71\% 2.52\% 3.44\% 0.43\% 4.29\% 0.00\%	Mar - 16 -0.12% -4.66% -0.76% -4.14% -2.42% -2.35% -5.71% -12.61% -12.68% -8.82% -7.56% -7.95% -18.15% -3.39% -8.91% -0.00% -100.		
	Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 11 mths > 11 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths	\$\frac{\\$\text{st Issue}}{0.00\%}\$ 3.35\% 3.09\% 3.93\% 1.90\% 5.01\% 6.59\% 5.56\% 10.22\% 9.13\% 2.91\% 14.60\% 27.46\% 1.77\% 4.47\% 0.00\% 100.00\% \$\frac{\\$\\$\text{st Issue}}{\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\\$\	Mar - 16 -0.12% -0.12% -0.6% -0.76% -0.12% -0.6% -0.76% -0.12% -0.76% -0.12% -0		

May-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16 MORTGAGE IN POSSESSION MORTGAGE INSURANCE	No of Accounts NIL No. of claims	Amount (\$) NIL Gross claim (A\$)	Gross payment (A\$)	LMI net loss
May-15 Jun-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16 Feb-16 Mar-16				
May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15 Jan-16	: : : : :	- - - - - - -		
May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15 Nov-15 Dec-15	: : :	-		
May-15 Jun-15 Jul-15 Aug-15 Sep-15 Oct-15	: : :	- - - - -		
May-15 Jun-15 Jul-15 Aug-15 Sep-15	- - -			
May-15 Jun-15 Jul-15 Aug-15	-	- - -		
May-15 Jun-15		<u>-</u>		
May-15				
	-	-		
Apr-15	-	-		
Feb-15 Mar-15	-	-		
Jan-15	-	-		
Nov-14 Dec-14	-	-		
Oct-14	-	-		
MORTGAGE SAFETY NET Sep-14	No of Accounts	<u>Amount (\$)</u> -		
Mar-16	3.39%	2.92%	0.00%	6.31%
Jan-16 Feb-16	1.26% 1.60%	0.00% 1.27%	0.00% 0.00%	1.26% 2.86%
Dec-15	0.00%	1.25%	0.00%	1.25%
Nov-15	2.78%	0.00%	0.00%	2.78%
Sep-15 Oct-15	0.00% 2.77%	0.00% 0.00%	0.00% 0.00%	0.00% 2.77%
Aug-15	0.00%	0.00%	0.00%	0.00%
Jul-15	1.11%	0.00%	0.00%	1.11%
Jun-15	1.10% 1.39%	0.00% 1.10%	0.00%	1.10% 2.49%
Apr-15 May-15	1.01% 1.10%	0.00% 0.00%	0.00% 0.00%	1.01% 1.10%
Mar-15	1.00%	0.00%	0.00%	1.00%
Feb-15	0.96%	0.00%	0.00%	0.96%
Dec-14 Jan-15	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Nov-14 Dec-14	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Oct-14 Nov-14	1.91%	0.00%	0.00%	1.91%
Sep-14	1.88%	0.00%	1.79%	3.67%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Total		100.00%		100.00%
Total Metro Total Non Metro		80.52% 18.68%		82.97% 17.03%
Total Inner City Total Metro		0.81% 80.52%		0.00% 82 97%
Total WA		16.82%		13.56%
WA - Metro WA - Non metro		16.82% 0.00%		13.56% 0.00%
WA - Inner city		0.00% 16.82%		0.00%
VIC - Non metro Total VIC		4.58% 24.65%		1.50% 18.87%
VIC - Metro VIC - Non metro		20.07% 4.58%		17.37% 1.50%
VIC - Inner city		0.00%		0.00%
Total TAS		0.81%	,	0.00%
TAS - Non metro		0.00%		0.00%
TAS - Metro		0.00%		0.00%
TAS - Inner city		0.81%		0.00%
Total SA		8.26%		13.24%
SA - Metro SA - Non metro		7.65% 0.61%		11.61% 1.64%
SA - Inner city		0.00% 7.65%		0.00%
QLD - Non metro Total QLD		5.12% 12.78%		5.36% 12.38%
QLD - Metro		7.67%		7.02%
QLD - Inner city		0.00%		0.00%
NT - Non metro Total NT		0.00% 0.00%		0.00% 0.00%
NT - Metro		0.00%		0.00%
Total NSW		34.67%		41.94%
NSW - Non metro		8.37%		8.53%
NSW - Metro		26.29%		33.41%
NSW - Inner city		0.00%		0.00%
Total ACT		2.01%		0.00%
ACT - Metro		2.01%		0.00%
107 11 .		\$ % at Issue		<u>Mar - 16</u>
Geographic Distribution				