

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

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

Note 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 11(c) of Article 122a. Each prospective investor that is

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Jul - 16</u>
Total pool size:	\$32,112,964.30	\$10,622,875.06
Total Number Of Loans (UnConsolidated):	182	71
Total number of loans (consolidating split loans):	117	46
Average loan Size:	\$274,469.78	\$230,932.07
Maximum loan size:	\$612,887.20	\$506,376.39
Total property value:	\$59,513,000.00	\$23,722,000.00
Number of Properties:	122	47
Average property value:	\$487,811.48	\$504,723.40
Average current LVR:	58.22%	49.05%
Average Term to Maturity (months):	293.07	234.00
Maximum Remaining Term to Maturity (months):	348.89	298.75
Weighted Average Seasoning (months):	35.48	81.84
Weighted Average Current LVR:	62.98%	61.30%
Weighted Average Term to Maturity (months):	309.21	259.75
% of pool with loans > \$500,000:	5.29%	4.77%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	89.21%
% Fixed Rate Loans(Value):	26.00%	8.95%
% Interest Only loans (Value):	45.19%	17.61%
Weighted Average Coupon:	6.57%	4.75%
Investment Loans:	25.26%	26.12%
<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 16</u>
≤ \$0	0.00%	-0.39%
> \$0 and ≤ \$100,000	1.62%	1.76%
> \$100,000 and ≤ \$150,000	4.92%	4.78%
> \$150,000 and ≤ \$200,000	8.91%	11.83%
> \$200,000 and ≤ \$250,000	11.37%	10.56%
> \$250,000 and ≤ \$300,000	15.33%	17.85%
> \$300,000 and ≤ \$350,000	17.41%	15.15%
> \$350,000 and ≤ \$400,000	13.03%	17.59%
> \$400,000 and ≤ \$450,000	16.04%	11.44%
> \$450,000 and ≤ \$500,000	6.09%	4.66%
> \$500,000 and ≤ \$550,000	1.65%	4.77%
> \$550,000 and ≤ \$600,000	1.73%	0.00%
> \$600,000 and ≤ \$650,000	1.91%	0.00%
> \$650,000 and ≤ \$700,000	0.00%	0.00%
> \$700,000 and ≤ \$750,000	0.00%	0.00%
Total	100.00%	100.00%
<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 16</u>
≤ 0%	0.00%	-0.39%
> 0% and ≤ 25%	3.35%	4.93%
> 25% and ≤ 30%	3.09%	0.83%
> 30% and ≤ 35%	3.93%	2.95%
> 35% and ≤ 40%	1.90%	3.52%
> 40% and ≤ 45%	5.01%	1.64%
> 45% and ≤ 50%	6.59%	16.07%
> 50% and ≤ 55%	5.56%	6.14%
> 55% and ≤ 60%	10.22%	13.94%
> 60% and ≤ 65%	9.13%	0.00%
> 65% and ≤ 70%	2.91%	12.82%
> 70% and ≤ 75%	14.60%	8.81%
> 75% and ≤ 80%	27.46%	16.91%
> 80% and ≤ 85%	1.77%	7.16%
> 85% and ≤ 90%	4.47%	4.66%
> 90% and ≤ 95%	0.00%	0.00%
Total	100.00%	100.00%
<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jul - 16</u>
Genworth	25.41%	16.52%
QBE	8.95%	14.14%
Total	34.36%	30.66%
<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jul - 16</u>
> 6 mths and ≤ 9 mths	0.50%	0.00%
> 9 mths and ≤ 12 mths	3.04%	0.00%
> 12 mths and ≤ 15 mths	3.27%	0.00%
> 15 mths and ≤ 18 mths	28.42%	0.00%
> 18 mths and ≤ 21 mths	14.09%	0.00%
> 21 mths and ≤ 24 mths	3.57%	0.00%
> 24 mths and ≤ 36 mths	21.13%	0.00%
> 36 mths and ≤ 48 mths	6.03%	0.00%
> 48 mths and ≤ 60 mths	6.71%	0.00%
> 60 mths and ≤ 72 mths	2.52%	57.22%
> 72 mths and ≤ 84 mths	3.44%	18.10%
> 84 mths and ≤ 96 mths	0.43%	10.05%
> 96 mths and ≤ 108 mths	4.29%	2.76%
> 108 mths and ≤ 120 mths	0.00%	3.69%
> 120 mths	2.55%	8.19%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 16</u>
ACT - Metro	2.01%	0.00%
Total ACT	2.01%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	26.29%	28.10%
NSW - Non metro	8.37%	9.42%
Total NSW	34.67%	37.51%
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	7.67%	7.75%
QLD - Non metro	5.12%	5.95%
Total QLD	12.78%	13.69%
SA - Inner city	0.00%	0.00%
SA - Metro	7.65%	13.08%
SA - Non metro	0.61%	1.82%
Total SA	8.26%	14.90%
TAS - Inner city	0.81%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	0.81%	0.00%
VIC - Inner city	0.00%	0.00%
VIC - Metro	20.07%	18.78%
VIC - Non metro	4.58%	0.00%
Total VIC	24.65%	18.78%
WA - Inner city	0.00%	0.00%
WA - Metro	16.82%	15.11%
WA - Non metro	0.00%	0.00%
Total WA	16.82%	15.11%
Total Inner City	0.81%	0.00%
Total Metro	80.52%	82.82%
Total Non Metro	18.68%	17.18%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Jan-15	0.00%	0.00%	0.00%	0.00%
Feb-15	0.96%	0.00%	0.00%	0.96%
Mar-15	1.00%	0.00%	0.00%	1.00%
Apr-15	1.01%	0.00%	0.00%	1.01%
May-15	1.10%	0.00%	0.00%	1.10%
Jun-15	1.39%	1.10%	0.00%	2.49%
Jul-15	1.11%	0.00%	0.00%	1.11%
Aug-15	0.00%	0.00%	0.00%	0.00%
Sep-15	0.00%	0.00%	0.00%	0.00%
Oct-15	2.77%	0.00%	0.00%	2.77%
Nov-15	2.78%	0.00%	0.00%	2.78%
Dec-15	0.00%	1.25%	0.00%	1.25%
Jan-16	1.26%	0.00%	0.00%	1.26%
Feb-16	1.60%	1.27%	0.00%	2.86%
Mar-16	3.39%	2.92%	0.00%	6.31%
Apr-16	0.00%	5.12%	1.34%	6.45%
May-16	0.00%	0.00%	6.53%	6.53%
Jun-16	0.00%	0.00%	6.73%	6.73%
Jul-16	0.00%	0.00%	7.16%	7.16%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Jan-15	-	-
Feb-15	-	-
Mar-15	-	-
Apr-15	-	-
May-15	-	-
Jun-15	-	-
Jul-15	-	-
Aug-15	-	-
Sep-15	-	-
Oct-15	-	-
Nov-15	-	-
Dec-15	-	-
Jan-16	-	-
Feb-16	-	-
Mar-16	-	-
Apr-16	-	-
May-16	1	404,994
Jun-16	1	406,726
Jul-16	1	406,946

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
	NIL	NIL

<u>MORTGAGE INSURANCE</u>	<u>No. of claims</u>	<u>Gross claim (A\$)</u>	<u>Gross payment (A\$)</u>	<u>LMI net loss</u>
Total	-	-	-	-