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 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>Aug - 18</u>
Total pool size:	\$32,112,964.30	\$5,336,554.18
Total Number Of Loans (UnConsolidated):	182	43
Total number of loans (consolidating split loans):	117	29
Average loan Size:	\$274,469.78	\$184,019.11
Maximum loan size:	\$612,887.20	\$473,334.55
Total property value:	\$59,513,000.00	\$16,401,100.00
Number of Properties:	122	29
Average property value:	\$487,811.48	\$565,555.17
Average current LVR:	58.22%	35.89%
Average Term to Maturity (months):	293.07	203.13
Maximum Remaining Term to Maturity (months):	348.89	269.52
Weighted Average Seasoning (months):	35.48	106.75
Weighted Average Current LVR:	62.98%	55.22%
Weighted Average Term to Maturity (months):	309.21	239.84
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	85.25%
% Fixed Rate Loans(Value):	26.00%	3.75%
% Interst Only loans (Value):	45.19% 6.57%	11.20% 4.68%
Weighted Average Coupon: Investment Loans:	25.26%	26.14%
investment Loans.	25.20%	20.14/6
Outstanding Balance Distribution	\$ % at Issue	Aug - 18
<u>≤</u> \$0	0.00%	-0.28%
> \$0 and ≤ \$100,000	1.62%	1.70%
> \$100,000 and ≤ \$150,000	4.92%	4.14%
> \$150,000 and ≤ \$200,000	8.91%	12.59%
> \$200,000 and ≤ \$250,000	11.37%	12.30%
> \$250,000 and ≤ \$300,000	15.33%	19.76%
> \$300,000 and ≤ \$350,000	17.41%	12.19%
> \$350,000 and ≤ \$400,000	13.03%	28.74%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	8.87%
> \$500,000 and ≤ \$550,000	1.65%	0.00%
> \$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%
Outstanding Balance LVR Distribution	\$ % at Issue	Aug - 18
Outstanding Balance LVR Distribution ≤ 0%	<u>\$ % at Issue</u> 0.00%	<u>Aug - 18</u> -0.28%
≤ 0%	0.00%	-0.28%
≤ 0% > 0% and ≤ 25%	0.00% 3.35% 3.09% 3.93%	-0.28% 7.55%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 3.35% 3.09% 3.93% 1.90%	-0.28% 7.55% 2.08% 0.00% 8.04%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02% 14.79%
≤ 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%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02% 14.79% 0.00%
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≤ 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 ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% 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 ≤ 12 mths > 18 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 36 mths and ≤ 48 mths	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{\fra	-0.28% 7.55% 2.08% 0.00% 8.04% 8.04% 420.10% 8.02% 14.79% 0.00% 12.08% 7.44% 11.131% 0.00% 100.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 335% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 85% > 80% and ≤ 85% > 85% and ≤ 90% > 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 ≤ 15 mths > 15 mths and ≤ 11 mths > 15 mths and ≤ 12 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths 48 mths and ≤ 60 mths	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{5}{2}\$ \text{at issue} 25.41% 8.95% 34.36% \$\frac{5}{2}\$ \text{at issue} 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71%	-0.28% 7.55% 2.08% 0.00% 8.04% 8.02% 14.79% 0.00% 12.08% 11.31% 0.00% 11.31% 0.00% 100.00% 100.00% 100.00% 14.24% 27.91% Aug - 18 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 50% 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% > 90% 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 ≤ 15 mths > 15 mths and ≤ 11 mths > 15 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 ≤ 77 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 80 mths and ≤ 96 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 98 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 86 mths and ≤ 96 mths > 88 mths and ≤ 96 mths	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.02% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% \$\frac{5}{2}\text{ at issue}{2}\text{ 25.41}\text{ 48.95%} 34.36% \$\frac{5}{2}\text{ at issue}{2}\text{ 25.41}\text{ 48.95%} 34.36% \$\frac{5}{2}\text{ at issue}{2}\text{ 25.41}\text{ 49.43}\text{ 40.9%} 3.17% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02% 14.79% 0.00% 12.08% 7.44% 11.31% 0.00% 100.00% 100.00% 100.00% 100.00% 14.24% 27.91%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 78 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 > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 12 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 ≤ 7 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	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{5}{2}\text{ at Issue}}{2}\text{ 25.41%} 8.95% 34.36% \$\frac{5}{3}\text{ at Issue}}{2}\text{ 25.41%} 8.95% 34.36% \$\frac{5}{3}\text{ 41 Sue}}{2}\text{ 25.41%} 8.95% 34.36%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02% 14.79% 0.00% 12.08% 7.44% 11.31% 0.00% 100.00% 100.00% 100.00% 100.00% 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% > 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 ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% 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 ≤ 12 mths > 18 mths and ≤ 12 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 24 mths and ≤ 60 mths > 60 mths and ≤ 9 mths > 72 mths and ≤ 84 mths > 72 mths and ≤ 96 mths > 72 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 10 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 10 mths > 108 mths and ≤ 100 mths 108 mths and ≤ 100 mths	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{5}{8} \text{ at Issue} 25.41% 8.95% 34.36% \$\frac{5}{8} \text{ at Issue} 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29% 0.00%	-0.28% 7.55% 2.08% 0.00% 8.04% 8.04% 420.10% 8.02% 14.79% 0.00% 12.08% 7.44% 11.131% 0.00% 100
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 33% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 60% and ≤ 70% > 70% and ≤ 70% > 70% and ≤ 70% > 78 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 > 12 mths and ≤ 12 mths > 13 mths and ≤ 12 mths > 12 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 ≤ 7 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	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{5}{2}\text{ at Issue}}{2}\text{ 25.41%} 8.95% 34.36% \$\frac{5}{3}\text{ at Issue}}{2}\text{ 25.41%} 8.95% 34.36% \$\frac{5}{3}\text{ 41 Sue}}{2}\text{ 25.41%} 8.95% 34.36%	-0.28% 7.55% 2.08% 0.00% 8.04% 20.10% 8.02% 14.79% 0.00% 12.08% 7.44% 11.31% 0.00% 100.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Geographic Distribution		\$ % at Issue		Aug - 18
ACT - Metro Total ACT		2.01% 2.01%		0.00% 0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro NSW - Non metro		26.29% 8.37%		31.57% 9.32%
Total NSW		34.67%		40.89%
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%		7.53%
QLD - Non metro Total QLD		5.12% 12.78%		5.54% 13.08%
SA - Inner city SA - Metro		0.00% 7.65%		0.00% 17.35%
SA - Non metro		0.61%		0.00%
Total SA		8.26%		17.35%
TAS - Inner city		0.81%		0.00%
TAS - Metro TAS - Non metro		0.00% 0.00%		0.00% 0.00%
Total TAS		0.81%		0.00%
VIC - Inner city		0.00%		0.00%
VIC - Metro		20.07%		18.36%
VIC - Non metro Total VIC		4.58% 24.65%		0.00% 18.36%
WA - Inner city WA - Metro		0.00% 16.82%		0.00% 10.32%
WA - Non metro		0.00%		0.00%
Total WA		16.82%		10.32%
Total Inner City		0.81%		0.00%
Total Metro Total Non Metro		80.52% 18.68%		85.13% 14.87%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Sep-16 Oct-16	0.00% 0.00%	0.00% 0.00%	7.33% 3.76%	7.33% 3.76%
Nov-16	0.00%	0.00%	0.00%	0.00%
Dec-16 Jan-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Feb-17	0.00%	0.00%	0.00%	0.00%
Mar-17 Apr-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
May-17	0.00%	0.00%	0.00%	0.00%
Jun-17	0.00%	0.00%	0.00%	0.00%
Jul-17 Aug-17	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Sep-17	0.00%	0.00%	0.00%	0.00%
Oct-17 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%
Jan-18 Feb-18	6.33% 0.00%	0.00% 6.61%	0.00% 0.00%	6.33% 6.61%
Mar-18	0.00%	0.00%	7.07%	7.07%
Apr-18 May-18	0.00% 0.00%	0.00% 0.00%	7.22% 7.48%	7.22% 7.48%
Jun-18	0.00%	0.00%	7.47%	7.47%
Jul-18 Aug-18	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
MORTGAGE SAFETY NET	No of Assessmen	Amount (\$)		
Sep-16	No of Accounts 1	403,830		
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	-	-		
Dec-17	-	-		
Jan-18 Feb-18	1	397,588 399,067		
Mar-18	1	400,552		
Apr-18 May-18	1 1	401,010 400,329		
Jun-18	1	399,485		
Jul-18 Aug-18	-	-		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
			-	
Total				