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

COLLATERAL INFORMATION	At Issue	Sep - 16
Total pool size:	$32,112,964.30	$10,412,918.73
Total Number Of Loans (UnConsolidated):	182	70
Total number of loans (consolidating split loans):	117	45
Average loan Size:	$274,469.78	$231,398.19
Maximum loan size:	$612,887.20	$506,456.94
Total property value:	$59,513,000.00	$23,132,000.00
Number of Properties:	122	46
Average property value:	$487,811.48	$502,869.57
Average current LVR:	58.22%	49.41%
Average Term to Maturity (months):	293.07	231.17
Maximum Remaining Term to Maturity (months):	348.89	296.75
Weighted Average Seasoning (months):	35.48	83.66
Weighted Average Current LVR:	62.98%	61.99%
Weighted Average Term to Maturity (months):	309.21	257.68
% of pool with loans > $500,000:	5.29%	4.86%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	88.89%
% Fixed Rate Loans(Value):	26.00%	9.13%
% Interst Only loans (Value):	45.19%	17.99%
Weighted Average Coupon:	6.57%	4.60%
Investment Loans:	25.26%	26.53%

Outstanding Balance Distribution	$ % at Issue	Sep - 16
≤ $0	0.00%	-0.60%
> $0 and ≤ $100,000	1.62%	1.82%
> $100,000 and ≤ $150,000	4.92%	6.22%
> $150,000 and ≤ $200,000	8.91%	10.53%
> $200,000 and ≤ $250,000	11.37%	6.44%
> $250,000 and ≤ $300,000	15.33%	18.10%
> $300,000 and ≤ $350,000	17.41%	18.36%
> $350,000 and ≤ $400,000	13.03%	17.91%
> $400,000 and ≤ $450,000	16.04%	11.62%
> $450,000 and ≤ $500,000	6.09%	4.74%
> $500,000 and ≤ $550,000	1.65%	4.86%
> $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	Sep - 16
≤ 0%	0.00%	-0.60%
> 0% and ≤ 25%	3.35%	5.04%
> 25% and ≤ 30%	3.09%	0.82%
> 30% and ≤ 35%	3.93%	1.03%
> 35% and ≤ 40%	1.90%	3.50%
> 40% and ≤ 45%	5.01%	1.67%
> 45% and ≤ 50%	6.59%	13.97%
> 50% and ≤ 55%	5.56%	8.05%
> 55% and ≤ 60%	10.22%	12.26%
> 60% and ≤ 65%	9.13%	4.85%
> 65% and ≤ 70%	2.91%	11.17%
> 70% and ≤ 75%	14.60%	8.96%
> 75% and ≤ 80%	27.46%	17.20%
> 80% and ≤ 85%	1.77%	7.33%
> 85% and ≤ 90%	4.47%	4.74%
> 90% and ≤ 95%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	$ % at Issue	Sep - 16
Genworth	25.41%	17.55%
QBE	8.95%	14.15%
Total	34.36%	31.69%

Seasoning Analysis	$ % at Issue	Sep - 16
> 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%	47.59%
> 72 mths and ≤ 84 mths	3.44%	23.51%
> 84 mths and ≤ 96 mths	0.43%	14.30%
> 96 mths and ≤ 108 mths	4.29%	1.55%
> 108 mths and ≤ 120 mths	0.00%	4.28%
> 120 mths	2.55%	8.77%
Total	100.00%	100.00%

Geographic Distribution	$ % at Issue	Sep - 16
ACT - Metro	2.01%	0.00%
Total ACT	2.01%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	26.29%	29.12%
NSW - Non metro	8.37%	7.58%
Total NSW	34.67%	36.70%
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%	7.85%
QLD - Non metro	5.12%	5.98%
Total QLD	12.78%	13.83%
SA - Inner city	0.00%	0.00%
SA - Metro	7.65%	13.25%
SA - Non metro	0.61%	1.85%
Total SA	8.26%	15.09%
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%	18.84%
VIC - Non metro	4.58%	0.00%
Total VIC	24.65%	18.84%
WA - Inner city	0.00%	0.00%
WA - Metro	16.82%	15.53%
WA - Non metro	0.00%	0.00%
Total WA	16.82%	15.53%
Total Inner City	0.81%	0.00%
Total Metro	80.52%	84.59%
Total Non Metro	18.68%	15.41%
Total	100.00%	100.00%

ARREARS $ % (scheduled balance basis)	31-60	61-90	90+	Total
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%
Aug-16	0.00%	0.00%	7.31%	7.31%
Sep-16	0.00%	0.00%	7.33%	7.33%

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
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
Aug-16	1	406,258
Sep-16	1	403,830

MORTGAGE IN POSSESSION	No of Accounts	Amount ($)
	NIL	NIL

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