

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 required to comply with Article 122a (as implemented in each relevant jurisdiction) is required to independently 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 Limited 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 respect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION

	At Issue	Nov - 18
Total pool size:	\$32,112,964.30	\$4,556,544.95
Total Number Of Loans (UnConsolidated):	182	40
Total number of loans (consolidating split loans):	117	27
Average loan Size:	\$274,469.78	\$168,760.92
Maximum loan size:	\$612,887.20	\$471,520.11
Total property value:	\$59,513,000.00	\$14,761,100.00
Number of Properties:	122	27
Average property value:	\$487,811.48	\$546,707.41
Average current LVR:	58.22%	34.79%
Average Term to Maturity (months):	293.07	202.14
Maximum Remaining Term to Maturity (months):	348.89	266.53
Weighted Average Seasoning (months):	35.48	109.42
Weighted Average Current LVR:	62.98%	56.61%
Weighted Average Term to Maturity (months):	309.21	243.29
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	84.93%
% Fixed Rate Loans(Value):	26.00%	4.36%
% Interest Only loans (Value):	45.19%	4.30%
Weighted Average Coupon:	6.57%	4.72%
Investment Loans:	25.26%	30.51%

Outstanding Balance Distribution

	\$ % at Issue	Nov - 18
≤ \$0	0.00%	-0.31%
> \$0 and ≤ \$100,000	1.62%	1.78%
> \$100,000 and ≤ \$150,000	4.92%	4.73%
> \$150,000 and ≤ \$200,000	8.91%	18.84%
> \$200,000 and ≤ \$250,000	11.37%	9.96%
> \$250,000 and ≤ \$300,000	15.33%	22.82%
> \$300,000 and ≤ \$350,000	17.41%	7.10%
> \$350,000 and ≤ \$400,000	13.03%	24.73%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	10.35%
> \$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	Nov - 18
≤ 0%	0.00%	-0.31%
> 0% and ≤ 25%	3.35%	8.50%
> 25% and ≤ 30%	3.09%	2.33%
> 30% and ≤ 35%	3.93%	0.00%
> 35% and ≤ 40%	1.90%	9.31%
> 40% and ≤ 45%	5.01%	7.51%
> 45% and ≤ 50%	6.59%	9.26%
> 50% and ≤ 55%	5.56%	17.20%
> 55% and ≤ 60%	10.22%	0.00%
> 60% and ≤ 65%	9.13%	0.00%
> 65% and ≤ 70%	2.91%	14.03%
> 70% and ≤ 75%	14.60%	16.45%
> 75% and ≤ 80%	27.46%	5.37%
> 80% and ≤ 85%	1.77%	10.35%
> 85% and ≤ 90%	4.47%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance

	\$ % at Issue	Nov - 18
Genworth	25.41%	15.86%
QBE	8.95%	9.27%
Total	34.36%	25.13%

Seasoning Analysis

	\$ % at Issue	Nov - 18
> 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%	0.00%
> 72 mths and ≤ 84 mths	3.44%	0.00%
> 84 mths and ≤ 96 mths	0.43%	39.27%
> 96 mths and ≤ 108 mths	4.29%	29.06%
> 108 mths and ≤ 120 mths	0.00%	15.78%
> 120 mths	2.55%	15.89%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue			Nov - 18
ACT - Metro		2.01%		0.00%
Total ACT		2.01%		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		26.29%		20.98%
NSW - Non metro		8.37%		10.84%
Total NSW		34.67%		31.82%
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%		8.68%
QLD - Non metro		5.12%		6.43%
Total QLD		12.78%		15.11%
SA - Inner city		0.00%		0.00%
SA - Metro		7.65%		20.13%
SA - Non metro		0.61%		0.00%
Total SA		8.26%		20.13%
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%		21.12%
VIC - Non metro		4.58%		0.00%
Total VIC		24.65%		21.12%
WA - Inner city		0.00%		0.00%
WA - Metro		16.82%		11.82%
WA - Non metro		0.00%		0.00%
Total WA		16.82%		11.82%
Total Inner City		0.81%		0.00%
Total Metro		80.52%		82.73%
Total Non Metro		18.68%		17.27%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Dec-17	0.00%	0.00%	0.00%	0.00%
Jan-18	6.33%	0.00%	0.00%	6.33%
Feb-18	0.00%	6.61%	0.00%	6.61%
Mar-18	0.00%	0.00%	7.07%	7.07%
Apr-18	0.00%	0.00%	7.22%	7.22%
May-18	0.00%	0.00%	7.48%	7.48%
Jun-18	0.00%	0.00%	7.47%	7.47%
Jul-18	0.00%	0.00%	0.00%	0.00%
Aug-18	0.00%	0.00%	0.00%	0.00%
Sep-18	0.00%	0.00%	0.00%	0.00%
Oct-18	0.00%	0.00%	0.00%	0.00%
Nov-18	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Dec-17	-	-		
Jan-18	1	397,588		
Feb-18	1	399,067		
Mar-18	1	400,552		
Apr-18	1	401,010		
May-18	1	400,329		
Jun-18	1	399,485		
Jul-18	-	-		
Aug-18	-	-		
Sep-18	-	-		
Oct-18	-	-		
Nov-18	-	-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	NIL	NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
Total	-	-	-	-