

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

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 21</u>
Total pool size:	\$32,112,964.30	\$2,592,935.30
Total Number Of Loans (UnConsolidated):	182	22
Total number of loans (consolidating split loans):	117	15
Average loan Size:	\$274,469.78	\$172,862.35
Maximum loan size:	\$612,887.20	\$465,071.64
Total property value:	\$59,513,000.00	\$7,354,200.00
Number of Properties:	122	15
Average property value:	\$487,811.48	\$490,280.00
Average current LVR:	58.22%	36.10%
Average Term to Maturity (months):	293.07	193.41
Maximum Remaining Term to Maturity (months):	348.89	240.46
Weighted Average Seasoning (months):	35.48	132.33
Weighted Average Current LVR:	62.98%	59.28%
Weighted Average Term to Maturity (months):	309.21	222.66
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	83.77%
% Fixed Rate Loans(Value):	26.00%	0.00%
% Interest Only loans (Value):	45.19%	0.00%
Weighted Average Coupon:	6.57%	3.91%
Investment Loans:	25.26%	37.26%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ \$0	0.00%	-2.16%
> \$0 and ≤ \$100,000	1.62%	2.37%
> \$100,000 and ≤ \$150,000	4.92%	4.50%
> \$150,000 and ≤ \$200,000	8.91%	19.79%
> \$200,000 and ≤ \$250,000	11.37%	8.59%
> \$250,000 and ≤ \$300,000	15.33%	10.64%
> \$300,000 and ≤ \$350,000	17.41%	23.92%
> \$350,000 and ≤ \$400,000	13.03%	14.42%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	17.94%
> \$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

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ 0%	0.00%	-2.16%
> 0% and ≤ 25%	3.35%	6.87%
> 25% and ≤ 30%	3.09%	0.00%
> 30% and ≤ 35%	3.93%	0.00%
> 35% and ≤ 40%	1.90%	21.24%
> 40% and ≤ 45%	5.01%	0.00%
> 45% and ≤ 50%	6.59%	7.14%
> 50% and ≤ 55%	5.56%	11.74%
> 55% and ≤ 60%	10.22%	0.00%
> 60% and ≤ 65%	9.13%	0.00%
> 65% and ≤ 70%	2.91%	37.24%
> 70% and ≤ 75%	14.60%	0.00%
> 75% and ≤ 80%	27.46%	0.00%
> 80% and ≤ 85%	1.77%	17.94%
> 85% and ≤ 90%	4.47%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
Genworth	25.41%	22.44%
QBE	8.95%	10.30%
Total	34.36%	32.74%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 21</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%	0.00%
> 72 mths and ≤ 84 mths	3.44%	0.00%
> 84 mths and ≤ 96 mths	0.43%	0.00%
> 96 mths and ≤ 108 mths	4.29%	0.00%
> 108 mths and ≤ 120 mths	0.00%	17.94%
> 120 mths	2.55%	82.06%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
ACT - Metro	2.01%	0.00%
Total ACT	2.01%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	26.29%	19.64%
NSW - Non metro	8.37%	11.64%
Total NSW	34.67%	31.28%
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%	0.00%
QLD - Non metro	5.12%	0.66%
Total QLD	12.78%	0.66%
SA - Inner city	0.00%	0.00%
SA - Metro	7.65%	25.06%
SA - Non metro	0.61%	0.00%
Total SA	8.26%	25.06%
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%	32.52%
VIC - Non metro	4.58%	0.00%
Total VIC	24.65%	32.52%
WA - Inner city	0.00%	0.00%
WA - Metro	16.82%	10.49%
WA - Non metro	0.00%	0.00%
Total WA	16.82%	10.49%
Total Inner City	0.81%	0.00%
Total Metro	80.52%	87.70%
Total Non Metro	18.68%	12.30%
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>
Feb-20	0.00%	0.00%	0.00%	0.00%
Mar-20	0.00%	0.00%	0.00%	0.00%
Apr-20	0.00%	0.00%	0.00%	0.00%
May-20	0.00%	0.00%	0.00%	0.00%
Jun-20	0.00%	0.00%	0.00%	0.00%
Jul-20	0.00%	0.00%	0.00%	0.00%
Aug-20	0.00%	0.00%	0.00%	0.00%
Sep-20	0.00%	0.00%	0.00%	0.00%
Oct-20	0.00%	0.00%	0.00%	0.00%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	0.00%	0.00%	0.00%	0.00%

	<u>No of Accounts</u>	<u>Amount (\$)</u>
MORTGAGE SAFETY NET		
Feb-20	-	-
Mar-20	-	-
Apr-20	2	270,583
May-20	3	729,394
Jun-20	3	731,906
Jul-20	3	734,415
Aug-20	3	737,003
Sep-20	3	739,312
Oct-20	3	741,952
Nov-20	2	274,572
Dec-20	2	275,213
Jan-21	2	275,878

	<u>No of Accounts</u>	<u>Amount (\$)</u>
* Incl. COVID-19 HARDSHIP		
Feb-20	-	-
Mar-20	-	-
Apr-20	-	-
May-20	-	-
Jun-20	-	-
Jul-20	-	-
Aug-20	3	737,003
Sep-20	3	739,312
Oct-20	3	741,952
Nov-20	2	274,572
Dec-20	2	275,213
Jan-21	2	275,878

	<u>No of Accounts</u>	<u>Amount (\$)</u>
MORTGAGE IN POSSESSION		
2021	NIL	NIL

	<u>No. of loans</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
PRINCIPAL LOSS				
2021	-	-	-	-
Total	-	-	-	-