## 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

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	<u>At Issue</u>	<u>Mar - 14</u>
Total pool size:	\$32,112,964.30	\$19,706,245.35
Total Number Of Loans (UnConsolidated):	182	116
Total number of loans (consolidating split loans):	117	77
Average loan Size:	\$274,469.78	\$255,925.26
Maximum loan size:	\$612,887.20	\$557,000.00
Total property value:	\$59,513,000.00	\$38,391,000.00
Number of Properties:	122	79
Average property value:	\$487,811.48	\$485,962.03
Average current LVR:	58.22%	54.67%
Average Term to Maturity (months):	293.07	273.27
Maximum Remaining Term to Maturity (months):	348.89	326.79
Weighted Average Seasoning (months):	35.48	55.27
Weighted Average Current LVR:	62.98%	63.47%
Weighted Average Term to Maturity (months):	309.21	291.41
% of pool with loans > \$500,000:	5.29%	5.37%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	90.00%
% Fixed Rate Loans(Value):	26.00%	14.26%
% Interst Only loans (Value):	45.19%	42.45%
Weighted Average Coupon:	6.57%	5.34%
Investment Loans:	25.26%	24.91%
micronicit Eduly	25.25%	21.51%
Outstanding Balance Distribution	\$ % at Issue	<u>Mar - 14</u>
> \$0 and ≤ \$100,000	1.62%	1.68%
> \$100,000 and ≤ \$150,000	4.92%	4.87%
> \$150,000 and ≤ \$200,000	8.91%	9.00%
> \$200,000 and ≤ \$250,000	11.37%	12.79%
> \$250,000 and ≤ \$300,000	15.33%	13.86%
> \$300,000 and ≤ \$350,000	17.41%	16.54%
> \$350,000 and ≤ \$400,000	13.03%	13.50%
> \$400,000 and ≤ \$450,000	16.04%	12.62%
> \$450,000 and ≤ \$500,000	6.09%	9.78%
> \$500,000 and ≤ \$550,000	1.65%	2.54%
> \$550,000 and ≤ \$600,000	1.73%	2.83%
> \$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	Mar - 14
> 0% and ≤ 25%	3.35%	3.53%
> 25% and ≤ 30%	3.09%	1.79%
> 30% and ≤ 35%	3.93%	2.96%
> 35% and ≤ 40%	1.90%	1.12%
> 40% and ≤ 45%	5.01%	5.76%
> 45% and ≤ 50%	6.59%	3.70%
> 50% and ≤ 55%	5.56%	7.59%
> 55% and ≤ 60%	10.22%	13.67%
> 60% and ≤ 65%	9.13%	5.66%
> 65% and ≤ 70%	2.91%	12.25%
> 70% and ≤ 75%	14.60%	12.84%
> 75% and ≤ 80%	27.46%	21.69%
> 80% and ≤ 85%	1.77%	2.07%
> 85% and ≤ 90%	4.47%	5.36%
> 90% and ≤ 95%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	\$ % at Issue	<u>Mar - 14</u>
Genworth	25.41%	19.04%

20 miles and 2.1 miles   2.0 miles   0.000	Seasoning Analysis > 6 mths and ≤ 9 mths		<u>\$ % at Issue</u> 0.50%		<u>Mar - 14</u> 0.00%
12 mbm sor 15 mbm   12 mbm sor 15	> 9 mths and ≤ 12 mths				
13 mmb and \$2 1 mm	> 12 mths and ≤ 15 mths				0.00%
22 mbm and 23 mbm 23 mbm and 24 mbm 24 mbm and 24 mbm 24 mbm and 25 mbm 24 mbm and 25 mbm 24 mbm and 25 mbm 25 mbm 26 mbm 26 mbm and 25 mbm 27 mbm and 26 mbm 27 mbm and 25 mbm 27 mbm 27 mbm and 25 mbm 27	> 15 mths and ≤ 18 mths		28.42%		0.00%
24 mbs. and 5 is forms	> 18 mths and ≤ 21 mths		14.09%		0.00%
18 min and \$5 8 min					0.00%
All controls and \$ 50 miles   \$ .71 kg   \$ .21 kg   \$ .21 kg   \$ .21 kg   \$ .22 kg   \$					
72 mmbs and 5 58 mmbs					
24 mbs and 5 6 mbs   0.45%   2.12%   3.46%					
95-miles and \$1 000 miles 200 miles and \$1 200 m					
130 m/mb					
230 m/m   2,55%   3,					
CC   Martin	> 120 mths				3.95%
CET Martor  1	Fotal		100.00%		100.00%
CET Martor  1			***		
SW - Inner city	ACT - Metro				0.00%
SW-Menric     26.29%   30.13	Fotal ACT		2.01%		0.00%
SSW - Non-metro	NSW - Inner city				0.00%
Table   Tabl					
17 Non meters of colors	osw - Non metro Total NSW				
17 Non meters of colors	JT - Metro		0.00%		0.00%
Do - Inner city	NT - Metro NT - Non metro				0.00%
ID-Metro					
10.0 - Merro	QLD - Inner city		0.00%		0.00%
LD - Non metro					
A - Inner city	QLD - Non metro				
A - Merro	otal QLD		12.78%		13.17%
A - Non metro olos 18	A - Inner city		0.00%		0.00%
AS - Inner city         8.26%         10.58%           AS - Inner city         0.81%         1.06%           AS - Metro         0.00%         0.00%           AS - Nometro         0.00%         0.00%           10C - Inner city         0.00%         0.00%           10C - Non metro         2.007%         2.2348           10C - Non metro         4.38%         3.322           10T - VIC         4.58%         3.025           VA - Inner city         0.00%         0.00%           VA - Non metro         0.00%         0.00%           AL - Non metro         0.00%         0.00%           Otal Mero         0.00%         0.00%           Otal Metro         1.00%         0.00%           Otal Metro         18.68%         1.1.26           Otal Metro         18.68%         1.4.36           Otal         1.00         0.00%         0.00%           Nati Li         0.00%         0.00%         0.00%         0.00%           Otal         1.00 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
AS - Inner city AS - Metro AS - Non	A - Non metro		0.61%		0.99%
AS - Metro	otal SA		8.26%		10.58%
AS- Non metro  10 0.00%  10 0.00	TAS - Inner city		0.81%		1.26%
1.266   1.267   1.268   1.269   1.26	AS - Metro				
11. Metro	AS - Non metro otal TAS				
11. Metro	//C - Inner city		0.00%		0.00%
1.5 Non metro   1.5 SW   2.6.259					
NA - Inner city NA - Metro NA - M	/IC - Non metro				3.92%
VA - Netro metro	Total VIC		24.65%		26.25%
NA-Non metro of all WA 16.82% 12.58% 12.58% 12.69% of all MA 16.82% 12.58% 12.69% of all MA 16.82% 12.58% 12.69% of all Metro 80.52% 84.328% of all Non Metro 18.689% 14.36% of all Metro 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 100.00% 10.00% 100.00% 100.00% 100.00% 10.00%	NA - Inner city				0.00%
otal Inner City         0.81%         1.258           otal Inner City         0.81%         1.266           otal Metro         80.52%         84.389           otal otal Non Metro         10.00%         100.00%           IRREARS S. (scheduled balance basis)         31.60         61.90         90±         Total           un-12         1.01%         0.00%         0.00%         0.00%         1.01%           un-12         0.057%         0.00%         0.00%         0.00%         0.00%           up-12         0.00%         0.00%         0.00%         0.00%         0.00%           up-12         0.00%         0.00%         0.00%         0.00%         0.00%           vc-12         1.18%         0.00%         0.00%         0.00%         0.00%         0.00%           vc-12         1.18%         0.00%         0.00%         1.18%         0.00%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%         1.18%         0.00%					
otal Metro         80.52%         84.38%           otal         18.68%         14.36%           otal         100.00%         100.00%           IRREARS 5% (scheduled balance basis)         31.60         61.90         90+         Total           un-12         1.01%         0.00%         0.00%         0.00%         0.00%           ub-12         0.57%         0.00%         0.00%         0.00%         0.00%           ug-12         0.00%         0.00%         0.00%         0.00%         0.00%           vc-12         1.118%         0.00%         0.00%         0.00%         0.00%           vc-12         1.188%         0.00%         0.00%         1.18%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         1.16%         1.47%         2.63%         0.00%         1.25%         0.00%         2.51%         2.63%         0.00%         1.25%         0.00%         2.27%         2.67%         2.67%         2.67%         0.67%         0.00%         1.24%         2.79%         0.00%         0.00%	vA - Non metro Total WA				12.58%
otal Metro         80.52%         84.38%           otal         18.68%         14.36%           otal         100.00%         100.00%           IRREARS 5% (scheduled balance basis)         31.60         61.90         90+         Total           un-12         1.01%         0.00%         0.00%         0.00%         0.00%           ub-12         0.57%         0.00%         0.00%         0.00%         0.00%           ug-12         0.00%         0.00%         0.00%         0.00%         0.00%           vc-12         1.118%         0.00%         0.00%         0.00%         0.00%           vc-12         1.188%         0.00%         0.00%         1.18%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         0.00%         1.38%         0.00%         1.16%         1.47%         2.63%         0.00%         1.25%         0.00%         2.51%         2.63%         0.00%         1.25%         0.00%         2.27%         2.67%         2.67%         2.67%         0.67%         0.00%         1.24%         2.79%         0.00%         0.00%	Total Inner City		0.81%		1 26%
100.00%   100.	Fotal Metro				84.38%
Second   S	otal Non Metro		18.68%		14.36%
1.01%   0.00%   0.00%   1.01%   0.00%   0.00%   0.00%   0.07%   0.07%   0.07%   0.07%   0.00	otal		100.00%		100.00%
ul-12     0.57%     0.00%     0.00%     0.57%       ug-12     0.00%     0.00%     0.00%     0.00%       ct-12     0.00%     0.00%     0.00%     0.00%       ct-12     1.18%     0.00%     0.00%     1.18%       lov-12     1.38%     0.00%     0.00%     1.38%       ve-13     0.00%     1.16%     1.47%     2.63%       an-13     0.00%     0.00%     2.67%     2.67%       an-13     0.00%     0.00%     2.67%     2.77%       an-13     0.00%     0.00%     2.77%     2.77%       an-13     0.00%     0.00%     1.24%     2.79%       up-13     0.00%     0.00%     1.24%     2.79%       un-13     0.00%     0.00%     1.77%     1.75%       ug-13     0.00%     0.00%     1.77%     1.77%       uc-13     0.00%     0.00%     1.67%     1.77%       uc-13     0.00%     0.00%     0.00%     0.00%       uc-13     0.00%     0.00% <td>ARREARS \$ % (scheduled balance basis)</td> <td><u>31-60</u></td> <td><u>61-90</u></td> <td><u>90+</u></td> <td><u>Total</u></td>	ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
aug-12     0.00%     0.00%     0.00%     0.00%       ep-12     0.00%     0.00%     0.00%     0.00%       bct-12     1.18%     0.00%     0.00%     1.18%       iov-12     1.38%     0.00%     0.00%     1.38%       pec-12     1.11%     1.40%     0.00%     2.51%       an-13     0.00%     1.16%     1.47%     2.65%       eb-13     0.00%     0.00%     2.67%     2.67%       dAr-13     0.00%     0.00%     2.77%     2.77%       pp-13     1.55%     0.00%     1.24%     2.79%       day-13     1.66%     0.00%     0.00%     1.66%       uul-13     0.61%     1.71%     0.00%     2.32%       uul-13     0.00%     0.00%     1.77%     1.75%       uug-13     0.00%     0.00%     1.77%     1.77%       ep-13     0.00%     0.00%     1.77%     1.77%       ep-13     0.00%     0.00%     1.84%     1.84%       vc-13     0.00%     0.00%     1.00%     0.00%       iov-13     0.00%     0.00%     0.00%     0.00%       iov-13     0.00%     0.00%     0.00%     0.00%       iov-13     0.00% <td< td=""><td>un-12</td><td></td><td></td><td>0.00%</td><td></td></td<>	un-12			0.00%	
Pep-12					
1.18%   0.00%   0.00%   1.18%   0.0012   1.38%   0.00%   0.00%   1.38%   0.0012   1.38%   0.00%   0.00%   0.00%   1.38%   0.00%   0.00%   0.00%   0.51%   0.00%   0.00%   0.00%   0.00%   0.66%   0.66%   0.66%   0.00%   0.					
1.38%   0.00%   0.00%   1.38%   0.00%   0.00%   1.38%   0.12   0.00%					
1.11%   1.40%   0.00%   2.51%   2.63%   2.63%   2.63%   2.67%   2.63%   2.67%   2.77					
1.16					
26-13					
Mar-13					
1.55%   0.00%   1.24%   2.79%   1.34   1.66%   0.00%   0.00%   1.66%   1.66%   1.713   0.61%   1.71%   0.00%   2.32%   1.413   0.00%   0.00%   1.75%					
1.66%   0.00%   0.00%   1.66%   1.71%   0.00%   2.32%   1.13   0.00%   0.00%   0.00%   1.75%					
1.713					
ul-13     0.00%     0.00%     1.75%     1.75%       ug-13     0.00%     0.00%     1.77%     1.77%       ep-13     0.00%     0.00%     1.84%     1.84%       bc-13     0.00%     0.00%     1.91%     1.91%       lov-13     0.00%     0.00%     0.00%     0.00%       bc-13     2.28%     0.00%     0.00%     0.00%       eb-14     0.15%     0.00%     1.64%     1.78%       eb-14     0.00%     0.00%     1.66%     1.66%       Aar-14     0.00%     0.00%     1.67%     1.67%       MORTGAGE SAFETY NET     No of Accounts     Amount (\$)       an-14     1     326,391.34       eb-14     1     327,965.54       dar-14     1     329,309.90       MORTGAGE IN POSSESSION       MORTGAGE IN POSSESSION     No of Accounts NIL     Amount (\$)       No. of claims     Gross payment (A\$)     LMI net loss					
Description					
Page   13   0.00%   0.00%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.84%   1.91%					
100-13					1.84%
2.28% 0.00% 0.00% 2.28% an-14 0.15% 0.00% 1.64% 1.78% eb-14 0.00% 0.00% 1.66% 1.66% 1.66% An-14 0.00% 0.00% 1.66% 1.66% 1.66% An-14 0.00% 0.00% 1.67%					1.91%
1.64%   1.78%   1.64%   1.78%   1.64%   1.78%   1.64%   1.78%   1.66%   1.66%   1.66%   1.66%   1.66%   1.66%   1.66%   1.66%   1.67	lov-13	0.00%	0.00%	0.00%	0.00%
Deb-14	Dec-13	2.28%	0.00%	0.00%	2.28%
Agr-14	an-14	0.15%	0.00%	1.64%	1.78%
No of Accounts					
1   326,391.34	Mar-14	0.00%	0.00%	1.67%	1.67%
1   327,965.54					
ANORTGAGE IN POSSESSION  NIL  NIL  NO. of Accounts  NO. of Claims  Gross claim (AS)  Gross payment (AS)  LMI net loss	eb-14	1	327,965.54		
NIL NIL  MORTGAGE INSURANCE  No. of claims Gross claim (AS) Gross payment (AS) LMI net loss	Mar-14	1	329,309.90		
MORTGAGE INSURANCE  No. of claims Gross claim (AS) Gross payment (AS) LMI net loss					
	MORTGAGE IN POSSESSION				
	MORTGAGE IN POSSESSION	NIL	NIL	C	1801 1

\$ % at Issue

Mar - 14

Seasoning Analysis