PROGRESS 2012-1 TRUST

Thursday, 11 July 2013 - Payment Date

Transaction Name: Trustee:

Security Trustee: Originator: Servicer & Custodian: Issue Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: Progress 2012-1 Trust Perpetual Trustee Company Limited P.T. Limited AMP Bank Limited AMP Bank Limited AMP Bank Limited Tuesday, 29th May 2012 Friday, 11th December 2043 The 11th day of each month Sydney & Melbourne Three Business Days before each Payment Date.

		Base	Margin	Interest Calculation			
Class A Notes		1 M BBSW	155bps	Actual/365			
Class AB Notes		1 M BBSW	285bps	Actual/365			
Class B1 Notes		1 M BBSW	425bps	Actual/365			
Class B2 Notes		1 M BBSW	undisclosed	Actual/365			
			Current Invested			Current	
	Currency	Initial Stated Amount	Amount	Current Stated Amount	Percentages at Issue	Percentages	Rating S&P/Fitch
Class A Notes	A\$	602,750,000.00	447,780,656.30	447,780,656.30	92.50%	90.16%	AAA / AAA
Class AB Notes	A\$	31,280,000.00	31,280,000.00	31,280,000.00	4.80%	6.30%	AAA / AAA
Class B1 Notes	A\$	14,340,000.00	14,340,000.00	14,340,000.00	2.20%	2.89%	AA-/n.r.
Class B2 Notes	A\$	1,630,000.00	1,630,000.00	1,630,000.00	0.25%	0.33%	AA-/n.r.
TOTAL		650,000,000.00	495,030,656.30	495,030,656.30	99.75%	99.67%	
Capital Units	A\$	1,630,000.00	1,630,000.00	1,630,000.00	0.25%	0.33%	
TOTAL		651,630,000.00	496.660.656.30	496,660,656.30	100.00%	100.00%	-
Current Payment Date:		Thursday, 11 July 2013	190,000,090.90	150,000,050.50	10010070	10010070	
current Payment Date.	Pre Payment	111u13uay, 11 July 2013					
	Date Bond			Initial Issued Notes	Interest Payment (per	Principal Payment	Post Payment Date Bond
	Factors	Coupon Rate	Coupon Rate Reset Date	(No.)	security)	(per security)	Factors
Class A Notes	0.7603	4.3500%	11-Jul-13	60,275	27.18	173.66	0.7429
Class AB Notes	1.0000	5.6500%	11-Jul-13	3,128	46.44	1/5.00	1.0000
Class B1 Notes	1.0000	7.0500%	11-Jul-13	1,434	57.95		1.0000
Class B2 Notes	1.0000	undisclosed	11-Jul-13	163	undisclosed	-	1.0000
TOTAL				64,837	131.57	173.66	
				04,857	131.57	175.00	
COLLATERAL INFORMATION			At Issue		<u>Jun - 13</u>		
Total pool size:			\$645,129,623.00		\$491,605,676.88		
Total Number Of Loans (UnConsolidated):			4054		3139		
Total number of loans (consolidating split loans):			2424		1927		
Average loan Size:			\$266,143.00		\$255,114.52		
Maximum loan size:			\$750,000.00		\$750,000.00		
Total property value:			\$1,186,909,227.00		\$941,283,987.00		
Number of Properties:			2575		2038		
Average property value:			\$460,936.00		\$461,866.53		
Average current LVR:			57.00%		54.87%		
A							
Average Term to Maturity (months):			289		277.74		
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):			350		335.93		

Weighted Average Current LVR:	64.10%	63.35%
Weighted Average Term to Maturity (months):	303	293.19
% of pool with loans > \$500,000:	13.00%	11.97%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	95.00%	95.01%
% Fixed Rate Loans(Value):	17.30%	17.74%
% Interst Only loans (Value):	48.90%	47.83%
Weighted Average Coupon:	6.80%	5.79%
Investment Loans:	28.00%	28.72%
Outstanding Balance Distribution	\$ % at Issue	<u>Jun - 13</u>
> \$0 and ≤ \$100,000	3.88%	2.68%
> \$100,000 and ≤ \$150,000	9.12%	4.38%
> \$150,000 and ≤ \$200,000	13.65%	9.53%
> \$200,000 and ≤ \$250,000	18.26%	13.93%
> \$250,000 and ≤ \$300,000	13.09%	15.66%
> \$300,000 and ≤ \$350,000	13.64%	13.55%
> \$350,000 and ≤ \$400,000	9.35%	14.00%
> \$400,000 and ≤ \$450,000	5.95%	8.80%
> \$450,000 and ≤ \$500,000	4.45%	5.50%
> \$500,000 and ≤ \$550,000	3.48%	4.04%
> \$550,000 and ≤ \$600,000	2.43%	3.74%
> \$600,000 and ≤ \$650,000	1.78%	2.17%
> \$650,000 and ≤ \$700,000	0.90%	0.83%
> \$700,000 and ≤ \$750,000	0.00%	1.19%
Total	100.00%	100.00%

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ul-12 0.04% 0.00% 0.00% 0.04%	1.40% 10.08% 0.65% 76.18% 23.17% 100.00%	
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	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03%	
	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03% 0.04%	
	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03% 0.05%	
	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.05% 0.14%	
	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.05% 0.14% 0.28%	
	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% 100.00% 0.03% 0.03% 0.05% 0.14% 0.28% 0.13%	
an-13 0.26% 0.06% 0.02% 0.34%	1.40% 10.08% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.05% 0.14% 0.28% 0.13% 0.29%	
eb-13 0.17% 0.13% 0.05% 0.35%	1.40% 10.08% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.28% 0.14% 0.28% 0.13% 0.28% 0.28% 0.28%	
Aar-13 0.14% 0.07% 0.11% 0.32%	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% 100.03% 0.03% 0.03% 0.04% 0.03% 0.04% 0.14% 0.28% 0.13% 0.28% 0.13% 0.33%	
ppr-13 0.17% 0.11% 0.12% 0.39%	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% 100.03% 0.03% 0.03% 0.04% 0.03% 0.04% 0.14% 0.28% 0.13% 0.28% 0.13% 0.33%	
hay-13 0.06% 0.10% 0.15% 0.32%	1.40% 10.08% 0.65% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.05% 0.14% 0.28% 0.13% 0.29% 0.33% 0.35% 0.35%	
0.26% 0.04% 0.12% 0.41%	1.40% 10.08% 76.18% 23.17% 100.00% Total 0.03% 0.04% 0.05% 0.14% 0.28% 0.13% 0.28% 0.34% 0.28% 0.34% 0.35% 0.32% 0.32%	

MORTGAGE SAFETY NET	No of Accounts	Amount (\$)
Jul-12	4.00	833,766
Aug-12	4.00	826,133
Sep-12	4.00	829,084
Oct-12	6.00	1,030,002
Nov-12	7.00	1,291,138
Dec-12	7.00	1,290,678
Jan-13	7.00	1,292,648
Feb-13	6.00	1,123,880
Mar-13	18.00	3,616,767
Apr-13	18.00	3,621,156
May-13	23.00	3,153,580
Jun-13	21.00	2,822,120

MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)	
	NIL	NIL	
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)
2012	-	-	-

LMI net loss

MORTGAGE INSURANCE	No. of claims	Gross claim (AS)	Gross payment (AS)	LIVII net loss
2012	-		-	
Total	-	-	-	
EXCESS SPREAD	Excess Spread (A\$)	Excess Spread % p.a	Opening Bond Balance	
Jun-12			\$ 650,000,000	
Jul-12		0.00%		
Aug-12		0.00%		
Sep-12		0.00%		
Oct-12		0.00%		
Nov-12		0.00%		
Dec-12		0.00%		
Jan-13		0.00%		
Feb-13	388,114.59	0.86%		
Mar-13	500,114.55	0.00%		
Apr-13	338,706.53	0.78%		
May-13	356,972.13	0.83%		
Jun-13	222,750.38	0.53%		
Total	1,306,543.63	0.55%	5 303,437,543	
	1,500,515,05			
ANNUALISED CPR	<u>CPR % p.a</u>			
Jun-12	21.03%			
Jul-12	16.19%			
Aug-12	21.12%			
Sep-12	16.89%			
Oct-12	27.75%			
Nov-12	20.48%			
Dec-12	20.56%			
Jan-13	16.13%			
Feb-13	17.43%			
Mar-13	17.77%			
Apr-13	14.54%			
May-13	20.98%			
Jun-13	20.52%			
RESERVES	Available	Drawn		
	n/a	Diawii		
Principal Draw				
Principal Draw				
Liquidity Reserve Account	5,054,979.43	-		
		-		
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u>	5,054,979.43 1,630,000.00			
Liquidity Reserve Account Overcollateralisation	5,054,979.43	- <u>Current Rating S&P /</u>	Rating Trigger S&P /	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u>	5,054,979.43 1,630,000.00 <u>Party</u>	Fitch	Fitch	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider	5,054,979.43 1,630,000.00 <u>Partv</u> AMP Bank Limited	Fitch A-1/not rated	Fitch A-1/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider Liquidity Reserve Account Holder	5,054,979.43 1,630,000.00 <u>Party</u> AMP Bank Limited Commonwealth Bank	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider	5,054,979.43 1,630,000.00 <u>Partv</u> AMP Bank Limited	Fitch A-1/not rated	Fitch A-1/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider Liquidity Reserve Account Holder	5,054,979.43 1,630,000.00 <u>Party</u> AMP Bank Limited Commonwealth Bank	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider <u>SERVICER</u>	5,054,979.43 1,630,000.00 <u>Partv</u> AMP Bank Limited Commonwealth Bank Westpac	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer:	5,054,979.43 1,630,000.00 <u>Party</u> AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider <u>SERVICER</u> Servicer: Servicer: Servicer: Annking or Rating:	5,054,979.43 1,630,000.00 <u>Party</u> AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 <u>Partv</u> AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation <u>SUPPORTING RATINGS</u> <u>Role</u> Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider <u>SERVICER</u> Servicer: Servicer: Servicer: Annking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2005-2 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2005-2 Trust Progress 2005-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2007-1G Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2007-1 Trust Progress 2007-1 Trust Progress 2007-1 Trust Progress 2007-1 Trust Progress 2007-1 Trust Progress 2007-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2008-18 Trust Progress 2008-18 Trust Progress 2008-11 Trust Progress 2008-11 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2006-1 Trust Progress 2009-1 G Trust Progress 2009-1 Trust Progress 2009-1 Trust Progress 2009-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2006-1 Trust Progress 2006-1 Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2010-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2008-1 Trust Progress 2008-1 Trust Progress 2008-1 Trust Progress 2009-1 Trust Progress 2011-1 Trust Progress 2011-1 Trust Progress 2011-1 Trust	Fitch A-1/not rated A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2005-1 Trust Progress 2005-1 Trust Progress 2005-1 Trust Progress 2009-1 Trust Progress 2009-1 Trust Progress 2010-1 Trust Progress 2011-1 Trust	Fitch A-1/not rated A-1+/F1+ A-1+/F1+	Fitch A-1/F1 A-1+/F1	
Liquidity Reserve Account Overcollateralisation SUPPORTING RATINGS Role Fixed Rate Swap Provider Liquidity Reserve Account Holder Bank Account Provider SERVICER Servicer Ranking or Rating: Servicer Ranking or Rating:	5,054,979.43 1,630,000.00 Party AMP Bank Limited Commonwealth Bank Westpac AMP Bank Limited A / A2 N/A Progress 2005-1 Trust Progress 2006-1 Trust Progress 2008-1 Trust Progress 2008-1 Trust Progress 2008-1 Trust Progress 2009-1 Trust Progress 2011-1 Trust Progress 2011-1 Trust Progress 2011-1 Trust	Fitch A-1/not rated A-1+/F1+ A-1+/F1+	Fitch A-1/F1 A-1+/F1	