Article 122a of CRD2 retention of interest report for Progress 2012-1 Trust

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date: CRD2 Pool Tuesday, 29th May 2012 Friday, 11th December 2043

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	At Issue	Sep - 12
Total pool size:	\$32,112,964.30	\$30,635,527.08
Total Number Of Loans (UnConsolidated): Total number of loans (consolidating split loans):	182 117	172 112
Average loan Size:	\$274,469.78	\$273,531.49
Maximum loan size:	\$612,887.20	\$608,215.50
Total property value:	\$59,513,000.00	\$57,291,000.00
Number of Properties:	122	117
Average property value:	\$487,811.48	\$489,666.67
Average current LVR:	58.22%	57.56%
Average Term to Maturity (months):	293.07	288.95
Maximum Remaining Term to Maturity (months):	348.89	344.84
Weighted Average Seasoning (months):	35.48 62.98%	39.67 62.85%
Weighted Average Current LVR: Weighted Average Term to Maturity (months):	62.98% 309.21	304.82
% of pool with loans > \$500,000:	5.29%	5.59%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	89.93%
% Fixed Rate Loans(Value):	26.00%	24.65%
% Interst Only loans (Value):	45.19%	44.39%
Weighted Average Coupon:	6.57%	6.37%
Investment Loans:	25.26%	24.01%
Outstanding Balance Distribution	\$ % at Issue	Sep - 12
> \$0 up to and including \$100,000	1.62%	1.62%
> \$100,000 up to and including \$150,000	4.92%	4.58%
> \$150,000 up to and including \$200,000	8.91%	9.57%
> \$200,000 up to and including \$250,000	11.37%	10.82%
> \$250,000 up to and including \$300,000	15.33%	16.59%
> \$300,000 up to and including \$350,000	17.41%	16.83%
> \$350,000 up to and including \$400,000	13.03%	14.53%
> \$400,000 up to and including \$450,000	16.04% 6.09%	12.31% 7.65%
> \$450,000 up to and including \$500,000 > \$500,000 up to and including \$550,000	1.65%	0.00%
> \$550,000 up to and including \$600,000	1.73%	3.56%
> \$600,000 up to and including \$650,000	1.91%	1.95%
> \$650,000 up to and including \$700,000	0.00%	0.00%
> \$700,000 up to and including \$750,000	0.00%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	Sep - 12
> 0% and < 25%		
$> 0\%$ and $\le 25\%$ > 25% and $\le 30\%$	3.35% 3.09%	2.92% 3.25%
$> 25\%$ and $\le 30\%$ > 30% and $\le 35\%$	3.35% 3.09% 3.93%	2.92% 3.25% 3.40%
> 25% and \le 30% > 30% and \le 35% > 35% and \le 40%	3.35% 3.09% 3.93% 1.90%	2.92% 3.25% 3.40% 2.99%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	3.35% 3.09% 3.93% 1.90% 5.01%	2.92% 3.25% 3.40% 2.99% 4.26%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49% 11.44%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 50% > 50% and ≤ 65%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49% 11.44%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 60%	3.35% 3.09% 3.95% 1.90% 5.01% 6.50% 5.56% 10.22% 9.13% 2.91%	2.92% 3.25% 3.40% 4.26% 5.51% 3.49% 11.44% 13.91% 5.29%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49% 11.44% 13.91% 5.29%
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> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 80% and ≤ 95%	3.35% 3.09% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 2.7.46% 1.77% 4.47% 0.00% 100.00% \$ ** at Issue 25.41% 8.95% 34.36% \$ \$ ** (3.32% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43%	2-92% 3-25% 3-25% 3-25% 3-25% 3-25% 3-25% 3-25% 3-25% 3-25% 3-25% 3-27%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 50% > 60% and ≤ 55% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 75% and ≤ 80% > 80% and ≤ 55%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% \$ * at Issue 25.41% 8.95% 34.36% \$ \$ * at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.27% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49% 11.44% 13.91% 5.29% 23.01% 3.27% 4.67% 0.00% 10.000% Sep - 12 23.41% 10.27% 33.68% Sep - 12 4.67% 3.41% 10.27% 33.68% Sep - 12 3.41% 3.41% 3.41% 3.40%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 40% and ≤ 45% > 50% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 55% > 65% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 85% > 80% and ≤ 95% Total Mortgage Insurance Genworth Mortgage Insurance I.d	3.35% 3.09% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% \$\$\frac{\$\frac{\$\text{t}}{\$\text{t}}\$}\$	2.92% 3.25% 3.25% 3.40% 2.99% 4.26% 5.51% 13.41% 13.91% 5.29% 12.58% 0.00% 10.000% Sep. 12 23.41% 10.27% 33.68% 0.00% 6.14% 22.23% 18.15% 18.15% 5.81% 3.66% 3.46% 3.99% 4.40%
> 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 50% > 55% and ≤ 50% > 60% and ≤ 55% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 75% and ≤ 80% > 80% and ≤ 55%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% 100.00% \$ * at Issue 25.41% 8.95% 34.36% \$ \$ * at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.27% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29%	2.92% 3.25% 3.40% 2.99% 4.26% 5.51% 3.49% 11.44% 13.91% 5.29% 23.01% 3.27% 4.67% 0.00% 10.000% Sep - 12 23.41% 10.27% 33.68% Sep - 12 4.67% 3.41% 10.27% 33.68% Sep - 12 3.41% 3.41% 3.41% 3.40%

Geographic Distribution		\$ % at Issue		Sep - 12
ACT - Metro Total ACT		2.01% 2.01%		1.27%
Total ACT		2.01%		1.27%
NSW - Inner city		0.00%		0.00%
NSW - Metro		26.29%		26.40%
NSW - Non metro		8.37%		7.74%
Total NSW		34.67%		34.14%
A.W. A.C.				
NT - Metro NT - Non metro		0.00% 0.00%		0.00% 0.00%
Total NT		0.00%		0.00%
10tti 111		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
QLD - Metro		7.67%		8.01%
QLD - Non metro		5.12%		4.11%
Total QLD		12.78%		12.12%
SA - Inner city		0.00%		0.00%
SA - Metro		7.65%		7.99%
SA - Non metro		0.61%		0.64%
Total SA		8.26%		8.63%
10th 5/1		0.20%		0.03 %
TAS - Inner city		0.81%		0.85%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.00%		0.00%
Total TAS		0.81%		0.85%
VIC - Inner city		0.00%		0.00%
VIC - Inner city VIC - Metro		20.07%		21.50%
VIC - Non metro		4.58%		3.92%
Total VIC		24.65%		25.42%
Tom Tie		21.00 %		25.1270
WA - Inner city		0.00%		0.00%
WA - Metro	16.82%			17.57%
WA - Non metro		0.00%		0.00%
Total WA		16.82%		17.57%
Total Inner City		0.81%		0.85%
Total Metro		80.52%		82.74%
Total Non Metro	18.68%			
Total	100.00% 100.00%			
ARREARS \$ % (scheduled balance basis)	** **			m
Jun-12	31-60 0.00%	61-90 0.00%	90+ 0.00%	Total 0.00%
Jul-12 Jul-12	0.00%	0.00%	0.00%	0.00%
Aug-12	0.00%	0.00%	0.00%	0.00%
Sep-12	0.00%	0.00%	0.00%	0.00%
•				
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
MORTGAGE IN POSSESSION	N64	A (©)		
Jun-12	No of Accounts	Amount (\$)		
Juli-12	-	-		
MORTGAGE INSURANCE	No. of claims	Gross claim (A\$)	Gross payment (A\$)	LMI net loss
2012	-	-	-	-
Total		-	-	-
ANNUALISED CPR	CPR % p.a			
Jun-12	16.67%			
Jul-12	13.84%			
Aug-12	14.70%			
Sep-12	2.56%			