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:

COLLATERAL INFORMATION

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 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.

Nov - 13

At Issue

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Nov - 13</u>
	400 440 054 00	404 550 550 00
Total pool size:	\$32,112,964.30	\$21,578,553.23
Total Number Of Loans (UnConsolidated):	182	127
Total number of loans (consolidating split loans):	117	84
Average loan Size:	\$274,469.78	\$256,887.54
Maximum loan size:	\$612,887.20	\$557,000.00
Total property value:	\$59,513,000.00	\$42,038,000.00
Number of Properties:	122	86
Average property value:	\$487,811.48	\$488,813.95
Average current LVR:	58.22%	54.76%
Average Term to Maturity (months):	293.07	275.53
Maximum Remaining Term to Maturity (months):	348.89	330.74
Weighted Average Seasoning (months):	35.48	51.30
Weighted Average Current LVR:	62.98%	63.80%
Weighted Average Term to Maturity (months):	309.21	295.23
% of pool with loans > \$500,000:	5.29%	2.58%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	90.00%
% Fixed Rate Loans(Value):	26.00%	19.68%
% Interst Only loans (Value):	45.19%	41.29%
Weighted Average Coupon:	6.57%	5.58%
Investment Loans:	25.26%	22.79%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 13</u>
> \$0 and ≤ \$100,000	1.62%	1.13%
> \$100,000 and ≤ \$150,000	4.92%	3.57%
> \$150,000 and ≤ \$200,000	8.91%	11.51%
> \$200,000 and ≤ \$250,000	11.37%	13.82%
> \$250,000 and ≤ \$300,000	15.33%	10.28%
> \$300,000 and ≤ \$350,000	17.41%	19.91%
> \$350,000 and ≤ \$400,000	13.03%	12.34%
> \$400,000 and ≤ \$450,000	16.04%	11.57%
> \$450,000 and ≤ \$500,000	6.09%	13.28%
> \$500,000 and ≤ \$550,000	1.65%	0.00%
> \$550,000 and ≤ \$600,000	1.73%	2.58%
> \$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	<u>Nov - 13</u>
Outstanding Balance LVR Distribution > 0% and ≤ 25%	\$ % at Issue 3.35%	2.42%
> 0% and ≤ 25% > 25% and ≤ 30%	3.35% 3.09%	2.42% 2.61%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	3.35% 3.09% 3.93%	2.42% 2.61% 2.98%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	3.35% 3.09% 3.93% 1.90%	2.42% 2.61% 2.98% 2.22%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	3.35% 3.09% 3.93% 1.90% 5.01%	2.42% 2.61% 2.98% 2.22% 5.29%
> 0% and ≤ 25% > 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%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43%
> 0% and ≤ 25% > 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%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88%
> 0% and ≤ 25% > 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%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46%
> 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65%	3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75%
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> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 11 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	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% \$\frac{\\$\frac{\\$\}}{\\$\} \at \text{ Issue}}{\\$\} 25.41% 8.95% 34.36% \$\frac{\\$\\$\} \at \text{ Issue}}{\\$\} 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	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*	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 32.44% 31.56%
> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 48 mths and ≤ 40 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 20 mths and	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% \$\frac{\\$\frac{\\$\}\\$ at Issue}{\\$\\$\}\\$ 25.41% 8.95% 34.36% \$\frac{\\$\\$\\$\}\ at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71%	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00%
> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 15 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 60 mths and	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% \$\frac{\	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.00% 0.00% 0.00% 0.00% 0.00% 17.58% 3.89%
> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	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% \$\\$\\$\ \\$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 17.58% 3.89% 5.27% 2.25%
> 0% and ≤ 25% > 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% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths	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% \$\frac{5}{8} \text{ at Issue}}{25.41}\text{ 8.95}\text{ 34.36}\text{ 34.36}\text{ 32.7}\text{ 28.42}\text{ 14.09}\text{ 3.57}\text{ 21.13}\text{ 6.03}\text{ 6.03}\text{ 6.71}\text{ 6.03}\text{ 6.71}\text{ 2.52}\text{ 3.44}\text{ 3.44}\text{ 3.44}\text{ 6.03}\text{ 6.71}\text{ 2.52}\text{ 3.44}\text{ 3.44}	2.42% 2.61% 2.98% 2.22% 5.29% 2.43% 7.88% 10.46% 10.75% 7.80% 14.40% 23.95% 1.90% 4.90% 0.00% 100.00% Nov - 13 17.35% 10.95% 28.31% Nov - 13 0.00%

> 120 mths	2.55%	3.17%
Total	100.00%	100.00%

Geographic Distribution		\$ % at Issue		<u>Nov - 13</u>
ACT - Metro		2.01%		0.00%
Total ACT		2.01%		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		26.29%		29.86%
NSW - Non metro		8.37%		8.14%
Total NSW		34.67%		38.00%
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%		9.89%
QLD - Non metro		5.12%		3.73%
Total QLD		12.78%		13.61%
SA - Inner city		0.00%		0.00%
SA - Metro		7.65%		10.42%
SA - Non metro		0.61%		0.90%
Total SA		8.26%		11.33%
TAS - Inner city		0.81%		1.15%
TAS - Metro		0.00%		0.00%
TAS - Non metro		0.00%		0.00%
Total TAS		0.81%		1.15%
VIC - Inner city		0.00%		0.00%
VIC - Metro		20.07%		20.56%
VIC - Non metro		4.58%		3.58%
Total VIC		24.65%		24.14%
WA - Inner city		0.00%		0.00%
WA - Metro		16.82%		11.77%
WA - Non metro		0.00%		0.00%
Total WA		16.82%		11.77%
Total Inner City		0.81%		1.15%
Total Metro		80.52%		82.50%
Total Non Metro		18.68%		16.35%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Jun-12	1.01%	0.00%	0.00%	1.01%
Jul-12	0.57%	0.00%	0.00%	0.57%
Aug-12	0.00%	0.00%	0.00%	0.00%
Sep-12	0.00%	0.00%	0.00%	0.00%
Oct-12	1.18%	0.00%	0.00%	1.18%
Nov-12	1.38%	0.00%	0.00%	1.38%
Dec-12	1.11%	1.40%	0.00%	2.51%
Jan-13	0.00%	1.16%	1.47%	2.63%
Feb-13	0.00%	0.00%	2.67%	2.67%
Mar-13	0.00%	0.00%	2.77%	2.77%
Apr-13	1.55%	0.00%	1.24%	2.79%
May-13	1.66%	0.00%	0.00%	1.66%
Jun-13	0.61%	1.71%	0.00%	2.32%
Jul-13	0.00%	0.00%	1.75%	1.75%
Aug-13	0.00%	0.00%	1.77%	1.77%
Sep-13	0.00%	0.00%	1.84%	1.84%
Oct-13	0.00%	0.00%	1.91%	1.91%
Nov-13	0.00%	0.00%	0.00%	0.00%

MORTGAGE SAFETY NET

No of Accounts

NIL

NIL

NIL

MORTGAGE IN POSSESSION

No of Accounts

NIL

NIL

 MORTGAGE INSURANCE
 No. of claims
 Gross claim (A\$)
 Gross payment (A\$)
 LMI net loss

 2012

 Total
 -

ANNUALISED CPR	<u>CPR % p.a</u>
Jun-12	16.67%
Jul-12	13.844%
Aug-12	14.70%
Sep-12	2.56%
Oct-12	18.06%
Nov-12	14.04%
Dec-12	14.25%
Jan-13	36.21%
Feb-13	15.16%
Mar-13	30.98%
Apr-13	22.67%
May-13	51.60%
Jun-13	27.73%
Jul-13	19.38%
Aug-13	17.00%
Sep-13	34.97%
Oct-13	29.39%
Nov-13	-2.48%