

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 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 Limited 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 respect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jun - 12</u>
Total pool size:	\$32,112,964.30	\$31,956,549.56
Total Number Of Loans (UnConsolidated):	182	199
Total number of loans (consolidating split loans):	117	123
Average loan Size:	\$274,469.78	\$259,809.35
Maximum loan size:	\$612,887.20	\$706,625.64
Total property value:	\$59,513,000.00	\$59,768,500.00
Number of Properties:	122	131
Average property value:	\$487,811.48	\$456,248.09
Average current LVR:	58.22%	56.91%
Average Term to Maturity (months):	293.07	285.48
Maximum Remaining Term to Maturity (months):	348.89	348.89
Weighted Average Seasoning (months):	35.48	40.43
Weighted Average Current LVR:	62.98%	63.17%
Weighted Average Term to Maturity (months):	309.21	303.58
% of pool with loans > \$500,000:	5.29%	5.47%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	90.02%
% Fixed Rate Loans(Value):	26.00%	23.25%
% Interest Only loans (Value):	45.19%	45.61%
Weighted Average Coupon:	6.57%	6.60%
Investment Loans:	25.26%	18.81%

Outstanding Balance Distribution

	<u>% at Issue</u>	<u>Jun - 12</u>
> \$0 up to and including \$100,000	1.62%	2.03%
> \$100,000 up to and including \$150,000	4.92%	5.47%
> \$150,000 up to and including \$200,000	8.91%	11.16%
> \$200,000 up to and including \$250,000	11.37%	9.39%
> \$250,000 up to and including \$300,000	15.33%	18.69%
> \$300,000 up to and including \$350,000	17.41%	17.58%
> \$350,000 up to and including \$400,000	13.03%	13.06%
> \$400,000 up to and including \$450,000	16.04%	9.51%
> \$450,000 up to and including \$500,000	6.09%	7.63%
> \$500,000 up to and including \$550,000	1.65%	3.26%
> \$550,000 up to and including \$600,000	1.73%	0.00%
> \$600,000 up to and including \$650,000	1.91%	0.00%
> \$650,000 up to and including \$700,000	0.00%	0.00%
> \$700,000 up to and including \$750,000	0.00%	2.21%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>% at Issue</u>	<u>Jun - 12</u>
> 0% up to and including 25%	3.35%	3.52%
> 25% up to and including 30%	3.09%	1.81%
> 30% up to and including 35%	3.93%	4.03%
> 35% up to and including 40%	1.90%	2.99%
> 40% up to and including 45%	5.01%	6.77%
> 45% up to and including 50%	6.59%	6.63%
> 50% up to and including 55%	5.56%	3.03%
> 55% up to and including 60%	10.22%	9.82%
> 60% up to and including 65%	9.13%	7.14%
> 65% up to and including 70%	2.91%	7.02%
> 70% up to and including 75%	14.60%	14.18%
> 75% up to and including 80%	27.46%	24.63%
> 80% up to and including 85%	1.77%	2.69%
> 85% up to and including 90%	4.47%	3.54%
> 90% up to and including 95%	0.00%	2.21%
Total	100.00%	100.00%

Mortgage Insurance

	<u>% at Issue</u>	<u>Jun - 12</u>
Genworth	25.41%	24.94%
PMI Mortgage Insurance Ltd	8.95%	9.13%
Total	34.36%	34.07%

Seasoning Analysis

	<u>% at Issue</u>	<u>Jun - 12</u>
> 6 months up to and including 9 months	0.50%	0.00%
> 9 months up to and including 12 months	3.04%	1.78%
> 12 months up to and including 15 months	3.27%	1.55%
> 15 months up to and including 18 months	28.42%	25.81%
> 18 months up to and including 21 months	14.09%	13.00%
> 21 months up to and including 24 months	3.57%	3.08%
> 24 months up to and including 36 months	21.13%	19.63%
> 36 months up to and including 48 months	6.03%	7.08%
> 48 months up to and including 60 months	6.71%	9.82%
> 60 months up to and including 72 months	2.52%	4.95%
> 72 months up to and including 84 months	3.44%	6.53%
> 84 months up to and including 96 months	0.43%	0.43%
> 96 months up to and including 108 months	4.29%	2.11%
> 108 months up to and including 120 months	0.00%	0.00%
> 120 months	2.55%	4.23%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>				<u>Jun - 12</u>
ACT - Metro		2.01%			0.77%
Total ACT		2.01%			0.77%
NSW - Inner city		0.00%			0.00%
NSW - Metro		26.29%			24.76%
NSW - Non metro		8.37%			10.48%
Total NSW		34.67%			35.24%
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%			6.25%
QLD - Non metro		5.12%			6.99%
Total QLD		12.78%			13.24%
SA - Inner city		0.00%			0.00%
SA - Metro		7.65%			7.79%
SA - Non metro		0.61%			0.61%
Total SA		8.26%			8.40%
TAS - Inner city		0.81%			0.81%
TAS - Metro		0.00%			0.00%
TAS - Non metro		0.00%			0.00%
Total TAS		0.81%			0.81%
VIC - Inner city		0.00%			0.00%
VIC - Metro		20.07%			22.04%
VIC - Non metro		4.58%			5.70%
Total VIC		24.65%			27.74%
WA - Inner city		0.00%			0.00%
WA - Metro		16.82%			13.80%
WA - Non metro		0.00%			0.00%
Total WA		16.82%			13.80%
Total Inner City		0.81%			0.81%
Total Metro		80.52%			75.41%
Total Non Metro		18.68%			23.77%
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>	
Jun-12	0.00%	0.00%	0.00%	0.00%	
<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>			
Jun-12	-	-			
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>			
Jun-12	-	-			
<u>MORTGAGE INSURANCE</u>	<u>No. of claims</u>	<u>Gross claim (A\$)</u>	<u>Gross payment (A\$)</u>	<u>LMI net loss</u>	
2012	-	-	-	-	
Total	-	-	-	-	
<u>ANNUALISED CPR</u>	<u>CPR % p.a</u>				
Jun-12	16.67%				