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

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 (a simplemented 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	<u>Dec - 19</u>
Total pool size:	\$32,112,964.30	\$2,708,826.23
Total Number Of Loans (UnConsolidated):	182	31
Total number of loans (consolidating split loans):	117	20
Average loan Size:	\$274,469.78	\$135,441.31
Maximum loan size:	\$612,887.20	\$459,461.80
Total property value:	\$59,513,000.00	\$10,766,200.00
Number of Properties:	122	20
Average property value:	\$487,811.48	\$538,310.00
Average current LVR:	58.22%	27.02%
Average Term to Maturity (months):	293.07	173.99
Maximum Remaining Term to Maturity (months):	348.89	253.51
Weighted Average Seasoning (months):	35.48	124.83
Weighted Average Current LVR:	62.98%	54.44%
Weighted Average Term to Maturity (months):	309.21	224.33
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	82.76%
% Fixed Rate Loans(Value):	26.00%	0.00%
% Interst Only loans (Value):	45.19%	-0.20%
Weighted Average Coupon:	6.57%	4.27%
Investment Loans:	25.26%	25.78%
Outstanding Balance Distribution ≤ \$0	\$ % at Issue 0.00%	<u>Dec - 19</u> -0.24%
> \$0 and ≤ \$100,000	1.62%	5.12%
> \$100,000 and ≤ \$150,000	4.92%	4.65%
> \$150,000 and ≤ \$200,000	8.91%	12.60%
> \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$250,000	11.37%	25.39%
> \$250,000 and ≤ \$300,000	15.33%	9.66%
> \$300,000 and ≤ \$350,000	17.41%	11.66%
> \$350,000 and ≤ \$400,000	13.03%	14.19%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	16.96%
> \$500,000 and ≤ \$550,000	1.65%	0.00%
> \$550,000 and ≤ \$600,000	1.73%	0.00%
> \$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%
Total	100.0076	
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Dec - 19</u>
Outstanding Balance LVR Distribution ≤ 0%	\$ % at Issue 0.00%	<u>Dec - 19</u> -0.24%
Outstanding Balance LVR Distribution < 0% > 0% and < 25%	\$ % at Issue 0.00% 3.35%	<u>Dec - 19</u> -0.24% 5.12%
Outstanding Balance LVR Distribution < 0% > 0% and ≤ 25% > 25% and ≤ 30%	\$ % at Issue 0.00% 3.35% 3.09%	<u>Dec - 19</u> -0.24% 5.12% 4.65%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	\$ % at issue 0.00% 3.35% 3.09% 3.93%	Dec - 19 -0.24% 5.12% 4.65% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 30% and ≤ 40%	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63%
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Outstanding Balance LVR Distribution < 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 40% > 45% and ≤ 50%	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00%
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Outstanding Balance LVR Distribution ≤ 0% > 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% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% Total Mortage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 4.47% 0.00% \$ ** at Issue 25.41% 8.95% 34.36% \$ ** \$ ** at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.03% 6.03%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 100.00% 100.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 33% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 70% > 70% and ≤ 75% > 75% and \$ 80% > 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 13 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 12 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 12 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 48 mths and ≤ 72 mths	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 6.59% 10.22% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% \$ * * * * * * * * * * * * * * * * * * *	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 16.96% 0.00% 10.00% 10.00% 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% ■ 80% and ≤ 95% ■ 85% and ≤ 90% ■ 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 18 mths and ≤ 11 mths > 11 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 70 mths and ≤ 84 mths	\$ % at Issue 0.00% 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% 3.57% 21.13% 6.03% 6.71% 2.52%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 10.00% 10.00% 10.00% 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 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 ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 9 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 77 mths > 70 mths > 17 mths > 17 mths > 18 mths and ≤ 60 mths > 60 mths and ≤ 77 mths > 17 mths > 17 mths > 18 mths and ≤ 16 mths > 16 mths and ≤ 96 mths > 80 mths and ≤ 96 mths > 80 mths and ≤ 96 mths	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22% 9.13% 2.91% 14.60% 27.46% 4.47% 0.00% 100.00% \$ **x issue 25.41% 8.95% 34.36% \$ **x issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.03% 6.03% 6.03% 6.71% 2.52% 3.44%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 19.13% 0.00% 14.19% 0.00% 16.96% 10.00% 100.00% 100.00% 100.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 65% > 56% and ≤ 55% > 66% and ≤ 65% > 66% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 12 mths and ≤ 18 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 77 mths and ≤ 72 mths > 17 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 6.59% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% \$ **at Issue 25.41% 8.95% 34.36% \$ **\$\$ **at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 6.71% 6.03% 6.71% 6.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 16.96% 0.00% 10.00% 10.00% 10.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 60% > 50% and ≤ 55% > 55% and ≤ 60% > 60% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 95% ■ 80% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 11 mths and ≤ 15 mths > 11 mths and ≤ 21 mths > 12 mths and ≤ 16 mths > 36 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 77 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 100 mths	\$ % at Issue 0.00% 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% \$ **x at Issue 25.41% 8.95% 34.36% \$ **x at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29% 0.00%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 10.00% 10.00% 10.00% 10.00% 0.00%
Outstanding Balance LVR Distribution ≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 65% > 56% and ≤ 55% > 66% and ≤ 65% > 66% and ≤ 70% > 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 75% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 9 mths > 12 mths and ≤ 18 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 12 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 48 mths > 48 mths and ≤ 72 mths > 77 mths and ≤ 72 mths > 17 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 72 mths > 72 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	\$ % at Issue 0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 6.59% 9.13% 2.91% 14.60% 27.46% 1.77% 4.47% 0.00% \$ **at Issue 25.41% 8.95% 34.36% \$ **\$\$ **at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 6.71% 6.03% 6.71% 6.13% 6.03% 6.71% 2.52% 3.44% 0.43% 4.29%	Dec - 19 -0.24% 5.12% 4.65% 0.00% 14.63% 15.90% 0.00% 19.13% 0.00% 9.66% 14.19% 0.00% 16.96% 0.00% 10.00% 10.00% 10.00% 0.00%

Geographic Distribution		\$ % at Issue		Dec - 19
ACT - Metro Total ACT		2.01% 2.01%		0.00% 0.00%
TOTAL ACT		2.01%		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		26.29%		19.88%
NSW - Non metro		8.37%		12.12%
Total NSW		34.67%		32.00%
IT - Metro		0.00%		0.00%
IT - Non metro		0.00%		0.00%
otal NT		0.00%		0.00%
QLD - Inner city		0.00%		0.00%
ILD - Metro		7.67%		0.00%
LD - Non metro		5.12%		0.80%
otal QLD		12.78%		0.80%
- Inner city		0.00%		0.00%
a - Metro		7.65%		32.67%
- Non metro		0.61%		0.00%
ral SA		8.26%		32.67%
C. Innor city		0.040/		0.0007
S - Inner city S - Metro		0.81% 0.00%		0.00% 0.00%
S - Metro S - Non metro		0.00%		0.00%
tal TAS		0.81%		0.00%
·· ·		0.0170		3.3370
C - Inner city		0.00%		0.00%
C - Metro		20.07%		22.12%
C - Non metro		4.58%		0.00%
tal VIC		24.65%		22.12%
A Inner site.		0.000		0.0001
A - Inner city A - Metro		0.00% 16.82%		0.00% 12.40%
A - Non metro		0.00%		0.00%
tal WA		16.82%		12.40%
otal Inner City		0.81%		0.00%
otal Metro		80.52%		87.08%
otal Non Metro		18.68%		12.92%
tal		100.00%		100.00%
REARS \$ % (scheduled balance basis)	21 60	61-90	90+	Total
1-19	31-60 0.00%	0.00%	0.00%	Total 0.00%
-19	8.65%	0.00%	0.00%	8.65%
-19	0.00%	0.00%	0.00%	0.00%
-19	0.00%	0.00%	0.00%	0.00%
y-19	0.00%	0.00%	0.00%	0.00%
-19	0.00%	0.00%	0.00%	0.00%
19	0.00%	0.00%	0.00%	0.00%
g-19	0.00%	0.00%	0.00%	0.00%
0-19	0.00%	0.00%	0.00%	0.00%
-19 -10	0.00%	0.00%	0.00%	0.00%
v-19 c-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
C 13	0.00%	0.00%	0.00%	0.00%
	No of Accounts	Amount (\$)		
ORTGAGE SAFETY NET				
	-	-		
-19		-		
-19 -19		-		
-19 -19 r-19	-			
-19 -19 -19 -19	-	- - - -		
-19 -19 r-19 r-19 y-19		- - - -		
-19 -19 r-19 -19 y-19 -19		- - - - - -		
-19 -19 -19 -19 -19 19	-	- - - - - - -		
i-19 i-19 i-19 i-19 i-19 g-19	-	-		
-19 -19 -19 -19 γ-19 -19 -19 -1-19		-		
n-19 b-19 ar-19 r-19 r-19 ay-19 h-19 g-19 g-19 p-19 p-19 t-19	-	-		
n-19 b-19 ara-19 ay-19 n-19 -1-19 ag-19 p-19 t-19 g-19 p-19 t-19		-		
n-19 b-19 ar-19 ar-19 ar-19 ay-19 n-19 l-19 lg-19 p-19 t-19 pov-19 ac-19	- - - - - - - - - - -	-		
n-19 b-19 ar-19 ar-19 ar-19 ay-19 n-19 l-19 lg-19 p-19 t-19 pov-19 ac-19		- - - - - - - - - - - - - - - - - - -		
ORTGAGE SAFETY NET n-19 ar-19 b-19 ar-19 ar-19 ay-19 l-19 l-19 l-19 p-19 ct-19 ov-19 ec-19 ORTGAGE IN POSSESSION	- - - - - - - - - - -			
n-19 b-19 ar-19 or-19 ar-19 ar-19 ar-19 ay-19 n-19 le-19 lg-19 t-19 ov-19 ac-19 ORTGAGE IN POSSESSION		NIL	IMI pourse (AC)	Not loca
n-19 b-19 ar-19 r-19 r-19 ay-19 ay-19 -19 g-19 g-19 p-19 t-19 t-19			LMI payment (A\$)	Net loss
1-19 1-19 1-19 1-19 1-19 1-19 1-19 1-19		NIL	LMI payment (A\$)	Net loss -