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

Transaction Name: C
Closing Date: Ti
Maturity Date: Fi
Payment Date:

Business Day for Payments:
Determination Date & Ex-Interest Date:

COLLATERAL INFORMATION

Note

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.

At Issue

Mar - 20

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Mar - 20</u>
Total pool size:	\$32,112,964.30	\$2,402,557.40
Total Number Of Loans (UnConsolidated):	\$52,112,504.50 182	\$2,402,537.40 26
Total number of loans (consolidating split loans):	117	18
Average loan Size:	\$274,469.78	\$133,475.41
Maximum loan size:	\$612,887.20	\$457,188.05
Total property value:	\$59,513,000.00	\$9,989,200.00
Number of Properties:	122	<del>\$3,363,266.66</del>
Average property value:	\$487,811.48	\$554,955.56
Average current LVR:	58.22%	27.52%
Average Term to Maturity (months):	293.07	175.69
Maximum Remaining Term to Maturity (months):	348.89	250.52
Weighted Average Seasoning (months):	35.48	125.21
Weighted Average Current LVR:	62.98%	56.47%
Weighted Average Term to Maturity (months):	309.21	226.64
% of pool with loans > \$500,000:	5.29%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.96%	82.35%
% Fixed Rate Loans(Value):	26.00%	0.00%
% Interst Only loans (Value):	45.19%	-1.04%
Weighted Average Coupon:	6.57%	4.16%
Investment Loans:	25.26%	28.59%
investment bours.	25.2070	20.33%
Outstanding Balance Distribution	\$ % at Issue	Mar - 20
≤ \$0	0.00%	-1.10%
> \$0 and ≤ \$100,000	1.62%	5.04%
> \$100,000 and ≤ \$150,000	4.92%	5.00%
> \$150,000 and ≤ \$200,000	8.91%	22.33%
> \$200,000 and ≤ \$250,000 > \$200,000 and ≤ \$250,000	11.37%	10.05%
> \$250,000 and ≤ \$300,000 > \$250,000 and ≤ \$300,000	15.33%	10.03%
> \$300,000 and ≤ \$350,000	17.41%	13.05%
> \$350,000 and ≤ \$400,000	13.03%	15.83%
> \$400,000 and ≤ \$450,000	16.04%	0.00%
> \$450,000 and ≤ \$500,000	6.09%	19.03%
> \$500,000 and \( \leq \) \$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%
Outstanding Releases IV/R Distribution	£ 0/ at lance	May 20
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Mar - 20</u>
≤ 0%	0.00%	-1.10%
≤ 0% > 0% and ≤ 25%	0.00% 3.35%	-1.10% 10.04%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30%	0.00% 3.35% 3.09%	-1.10% 10.04% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35%	0.00% 3.35% 3.09% 3.93%	-1.10% 10.04% 0.00% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40%	0.00% 3.35% 3.09% 3.93% 1.90%	-1.10% 10.04% 0.00% 0.00% 6.47%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 49% and ≤ 45% > 49% and ≤ 50%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 50% > 50% and ≤ 55%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31%
≤ 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%	0.00% 3.35% 3.09% 3.93% 1.90% 5.01% 6.59% 5.56% 10.22%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00%
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<pre>≤ 0% &gt; 0% and ≤ 25% &gt; 25% and ≤ 30% &gt; 30% and ≤ 35% &gt; 35% and ≤ 40% &gt; 40% and ≤ 45% &gt; 445% and ≤ 55% &gt; 55% and ≤ 66% &gt; 60% and ≤ 65% &gt; 66% and ≤ 70% &gt; 70% and ≤ 70% &gt; 70% and ≤ 85% &gt; 85% and ≤ 90% &gt; 90% and ≤ 85%  &gt; 85% and ≤ 90% &gt; 90% and ≤ 85%  &gt; 85% and ≤ 90% &gt; 90% and ≤ 95%  Total  Mortgage Insurance Genworth QBE Total  Seasoning Analysis &gt; 6 mths and ≤ 9 mths &gt; 9 mths and ≤ 12 mths &gt; 12 mths and ≤ 15 mths &gt; 12 mths and ≤ 15 mths &gt; 15 mths and ≤ 21 mths &gt; 18 mths and ≤ 21 mths </pre>	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%  \$\frac{5}{2}\text{ at Issue}}{2}\$ 25.41% 8.95% 34.36%  \$\frac{5}{2}\text{ at Issue}}{2}\$ 0.50% 3.04% 3.27% 28.42% 14.09%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 0.00% 100.00% 100.00%  Mar - 20 24.03% 12.88% 36.91%  Mar - 20 0.00% 0.00% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 65% > 65% and ≤ 65% > 65% and ≤ 70% > 70% and ≤ 75% > 70% and ≤ 75% > 70% and ≤ 85% > 85% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% Total Mortgage Insurance Genworth QBE Total Seasoning Analysis > 6 mths and ≤ 19 mths > 9 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 12 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths	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%  \$\frac{5}{2}\text{ at Issue}}{2} 25.41 8.95\text{ 8.95\text{ 34.36\text{ 36.36\text{	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 0.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00% 10.00%
≤ 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 > 9 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 11 mths > 15 mths and ≤ 21 mths > 15 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 24 mths and ≤ 36 mths	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%  \$\frac{5}{2}\text{ at issue}}{2}\text{2.41}\text{3.436}\text{3.27}\text{4.48}\text{3.27}\text{4.48}\text{3.27}\text{4.48}\text{3.27}\text{4.48}\text{3.27}\text{4.48}\text{3.27}\text{4.49}\text{3.27}\text{4.49}\text{3.27}\text{4.49}\text{3.27}\text{4.49}\text{3.27}\text{4.49}\text{3.27}\text{4.409}\text{3.57}\text{3.436}\text{6.03}\text{4.13}\text{6.00}\text{6.00}	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 0.00% 100.00% 12.88% 36.91%  Mar - 20 0.00% 0.00% 0.00% 0.00% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 65% > 66% 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 Description Seasoning Analysis > 6 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	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%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 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% > 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 > 12 mths and ≤ 15 mths > 15 mths and ≤ 11 mths > 12 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 36 mths > 36 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 37 mths > 24 mths and ≤ 36 mths > 38 mths and ≤ 36 mths > 38 mths and ≤ 72 mths > 48 mths and ≤ 70 mths > 48 mths and ≤ 72 mths > 48 mths and ≤ 72 mths > 48 mths and ≤ 72 mths > 50 mths and ≤ 72 mths > 60 mths and ≤ 72 mths	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%  \$\frac{5}{2}\$ at Issue 25.41% 8.95% 34.36%  \$\frac{5}{2}\$ at Issue 0.50% 3.04% 3.27% 28.42% 14.09% 3.57% 21.13% 6.03% 6.71% 2.52%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 0.00% 100.00% 12.83% 36.91%  Mar - 20 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
≤ 0% > 0% and ≤ 25% > 25% and ≤ 30% > 30% and ≤ 35% > 35% and ≤ 40% > 40% and ≤ 45% > 45% and ≤ 55% > 55% and ≤ 55% > 55% and ≤ 65% > 66% 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 Description Seasoning Analysis > 6 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 15 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	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%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%  \$\frac{5}{2}\text{ at Issue}}{2}\text{ 25.41}\text{ 8.95%} 34.36%	-1.10% 10.04% 0.00% 0.00% 6.47% 17.65% 0.00% 21.31% 0.00% 10.78% 0.00% 15.83% 0.00% 19.03% 0.00% 10.00% 10.00% 10.00% 10.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

> 96 mths and ≤ 108 mths	4.29%	0.00%
> 108 mths and ≤ 120 mths	0.00%	58.95%
> 120 mths	2.55%	41.05%
Total	100.00%	100.00%

Geographic Distribution		\$ % at Issue		Mar - 20
ACT - Metro Total ACT		2.01% 2.01%		0.00% 0.00%
Total ACT		2.01/0		0.00%
NSW - Inner city		0.00%		0.00%
NSW - Metro		26.29%		21.84%
NSW - Non metro		8.37%		13.26%
Total NSW		34.67%		35.10%
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%		0.00%
QLD - Non metro Total QLD		5.12% 12.78%		0.85% 0.85%
SA - Inner city		0.00%		0.009 26.609
SA - Metro		7.65%		
SA - Non metro Total SA		0.61% 8.26%		0.00% 26.60%
Total SA		8.20%		20.007
TAS - Inner city TAS - Metro		0.81%		0.00%
TAS - Metro TAS - Non metro		0.00% 0.00%		0.00% 0.00%
Total TAS		0.81%		0.007
N/C Januarita		0.00%		0.000
VIC - Inner city VIC - Metro		0.00% 20.07%		0.00% 24.41%
VIC - Non metro		4.58%		0.00%
Total VIC		24.65%		24.41%
WA - Inner city		0.00%		0.00%
WA - Metro		16.82%		13.03%
WA - Non metro		0.00%		0.00%
Total WA		16.82%		13.03%
Total Inner City		0.81%		0.00%
Total Metro		80.52%		85.89%
Total Non Metro	18.68%			14.11%
Total		100.00%		100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Apr-19	0.00%	0.00%	0.00%	0.00%
May-19	0.00%	0.00%	0.00%	0.00%
Jun-19	0.00%	0.00%	0.00%	0.00%
Jul-19	0.00%	0.00%	0.00%	0.00%
Aug-19	0.00%	0.00%	0.00%	0.00%
Sep-19	0.00%	0.00%	0.00%	0.00%
Oct-19 Nov-19	0.00%	0.00%	0.00%	0.00%
Dec-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Jan-20	0.00%	0.00%	0.00%	0.00%
Feb-20	0.00%	0.00%	0.00%	0.00%
Mar-20	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Apr-19	-	-		
May-19	_			
Jun-19	_			
Jul-19		-		
Aug-19	-	-		
Sep-19	-	-		
Oct-19	-	-		
Nov-19	-	-		
Dec-19	-	-		
Jan-20	-	-		
Eab 20	-	-		
Feb-20 Mar-20	-	-		
Mar-20	No of Assessed	Amount (c)		
	No of Accounts NIL	Amount (\$) NIL		
Mar-20			LMI payment (A\$)	Net loss