Article 122a of CRD2 retention of interest report for Progress 2012-2 Trust

Transaction Name:
Closing Date:
Maturity Date:
Payment Date:
Business Day for Payments:
Determination Date & Ex-Interest Date:

CRD2 Pool Thursday, 30th August 2012 Saturday, 18th June 2044

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 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 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 repect of Article 122a in their relevant jurisdiction.

COLLATERAL INFORMATION	At Issue	Apr - 17
Total pool size:	\$39,837,995.62	\$8,038,462.77
Total Number Of Loans (UnConsolidated):	190	61
Total number of loans (consolidating split loans): Average loan Size:	141 \$282,538.98	43 \$186,940.99
Maximum loan size: Total property value:	\$628,102.10 \$68,869,888.00	\$474,035.02 \$18,558,548.00
Number of Properties:	151 \$456,091.97	45
Average property value: Average current LVR:	59.13%	\$412,412.18 46.38%
Average Term to Maturity (months): Maximum Remaining Term to Maturity (months):	326.60 356.78	259.16 299.41
Weighted Average Seasoning (months):	19.96 64.94%	77.42 58.29%
Weighted Average Current LVR: Weighted Average Term to Maturity (months):	334.98	270.28
% of pool with loans > \$500,000: % of pool (amount) LoDoc Loans:	12.38% 0.00%	0.00% 0.00%
Maximum Current LVR: % Fixed Rate Loans(Value):	89.76% 22.85%	82.19% 15.38%
% Interst Only loans (Value):	45.45%	34.36%
Weighted Average Coupon: Investment Loans:	6.26% 29.97%	4.61% 20.75%
Outstanding Balance Distribution	\$ % at Issue	<u> Apr - 17</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000 > \$100,000 and ≤ \$150,000	1.79% 5.35%	5.74% 6.44%
> \$150,000 and ≤ \$200,000 > \$200,000 and ≤ \$250,000	7.04% 10.16%	21.54% 5.14%
> \$250,000 and ≤ \$300,000 > \$300,000 and ≤ \$350,000	12.33% 15.32%	37.77% 7.74%
> \$350,000 and ≤ \$400,000	12.31%	9.74%
> \$400,000 and ≤ \$450,000 > \$450,000 and ≤ \$500,000	14.80% 8.52%	0.00% 5.90%
> \$500,000 and ≤ \$550,000 > \$550,000 and ≤ \$600,000	7.89% 1.38%	0.00%
> \$600,000 and ≤ \$650,000	3.10%	0.00%
<u>Total</u>	100.00%	100.00%
Outstanding Balance LVR Distribution ≤ 0%	\$ % at Issue 0.00%	<u>Apr - 17</u> 0.00%
> 0% and ≤ 25% > 25% and ≤ 30%	1.44% 3.46%	8.72% 1.95%
> 30% and ≤ 35%	2.74%	8.93%
> 35% and ≤ 40% > 40% and ≤ 45%	3.46% 4.16%	1.98% 5.84%
> 45% and ≤ 50% > 50% and ≤ 55%	5.66% 3.65%	5.49% 5.20%
> 55% and ≤ 60%	7.65%	9.13%
> 60% and ≤ 65% > 65% and ≤ 70%	11.48% 7.43%	2.49% 15.36%
> 70% and ≤ 75% > 75% and ≤ 80%	8.37% 34.39%	2.30% 27.31%
> 80% and ≤ 85%	0.00%	5.31%
> 85% and ≤ 90% > 90% and ≤ 95%	6.11% 0.00%	0.00% 0.00%
Total	100.00%	100.00%
Mortgage Insurance Genworth	<u>\$ % at Issue</u> 6.57%	Apr - 17 7.71%
QBE Total	0.29% 6.85%	0.00% 7.71%
Seasoning Analysis	\$ % at Issue	Apr - 17
Seasoning Analysis > 3 mths and ≤ 6 mths	\$ % at Issue 5.04%	<u>Apr - 17</u> 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths	5.04% 12.03% 16.77%	0.00% 0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths	5.04% 12.03%	0.00% 0.00%
> 3 mths and ≤ 6 mths > 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	5.04% 12.03% 16.77% 8.00% 12.98% 11.75%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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> 3 mths and ≤ 6 mths > 9 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 18 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 10 mths > 108 mths and ≤ 10 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths and ≤ 100	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.29% 100.00% 0.51% 0.50% 0.50% 0.60% 0.82% 0.50% 0.60% 0.82% 0.50% 0.60% 0.77% 0.55% 1.60% 1.16%	0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 88 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths and ≤ 100 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.11% 0.50% 0.50% 0	0.00% 0.00%
> 3 mths and ≤ 6 mths > 9 mths and ≤ 19 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 60 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 100 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 100 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.29% 100.00% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.51% 0.92% 2.3.2% 8.33% 3.2.57% 0.82% 0.00% 1.61% 14.00% 25.11% 0.00% 1.0.61% 14.00% 25.11% 0.00% 1.0.61% 14.00% 25.11% 0.00% 1.0.61% 14.00% 25.11% 0.00% 1.0.61% 1.0.00% 1.80% 3.81% 1.05% 1.560% 1.44% 1.80% 3.81%	0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 22 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 48 mths > 36 mths and ≤ 80 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 10 mths > 84 mths and ≤ 120 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 120 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.51% 0.50% 0	0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 22 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 10 mths > 84 mths and ≤ 10 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 100 mths > 100 mths and ≤ 100 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 10.00% 0.51% 0.00% 0.82% 0.50% 10.61% 14.00% 25.11% 0.00% 0.77% 0.54% 10.51% 0.00% 0.32% 0.55% 10.61% 14.00% 25.11% 0.00% 0.31% 0.00% 0.31% 0.00% 0.31% 0.00% 0.31% 0.00% 1.50% 1.50% 1.44% 1.05% 1.55% 1.55% 0.00% 1.50% 1.55% 0.00% 1.50% 1.50% 1.44% 1.50% 1.55% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00% 0.22% 0.00%	0.00% 0.00%
> 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 12 mths and ≤ 13 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 22 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 100 mths > 84 mths and ≤ 100 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 120 mths > 108 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths and ≤ 100 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.30% 4.15% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.51% 0.00% 0.82% 0.55% 10.61% 14.00% 0.82% 0.56% 10.61% 14.00% 25.11% 0.00% 9.77% 0.54% 10.31% 0.00% 9.77% 0.54% 10.31% 1.00% 1.50% 1.50% 1.44% 1.80% 0.00% 1.50% 1.50% 1.44% 1.80% 0.00% 0.22% 8.78% 0.00% 8.46% 0.02% 8.78%	0.00% 0.00%
> 3 mths and ≤ 6 mths > 9 mths and ≤ 19 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 24 mths and ≤ 60 mths > 36 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 10 mths > 84 mths and ≤ 100 mths > 84 mths and ≤ 100 mths > 108 mths and ≤ 100 mths > 100 mths and ≤ 100 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 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% 0.1% 0.50% 1.61% 1.61% 1.1.00% 1.61% 1.1.00% 1.5.60% 1.80% 1.	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% 0.00% 11.13% 0.22% 5.57% 0.56% 100.00% Apr - 17 1.98% 0.00% 1.98% 0.00% 1.98% 0.00% 1.98% 0.00% 1.98% 0.00% 1.44% 1.49% 1.98% 0.00% 1.49% 1.59% 0.00% 1.49% 1.59% 0.00% 1.49% 1.59% 0.00% 1.59% 1.59%

ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	61-90	90+	Total
Oct-15	0.00%	0.00%	0.00%	0.00%
lov-15	2.33%	0.00%	0.00%	2.33%
0ec-15	2.34%	0.00%	0.00%	2.34%
an-16	1.87%	2.38%	0.00%	4.25%
eb-16	0.00%	0.00%	2.41%	2.41%
Mar-16	0.00%	0.00%	2.50%	2.50%
Apr-16	1.94%	0.00%	2.49%	4.43%
May-16	2.04%	0.00%	0.00%	2.04%
un-16	2.09%	0.00%	0.00%	2.09%
ul-16	0.00%	2.34%	0.00%	2.34%
Aug-16	0.00%	2.55%	0.00%	2.55%
Sep-16	0.00%	0.00%	0.00%	0.00%
Oct-16	0.00%	0.00%	0.00%	0.00%
lov-16	0.00%	0.00%	0.00%	0.00%
Dec-16	3.24%	0.00%	0.00%	3.24%
an-17	0.00%	3.44%	0.00%	3.44%
eb-17	5.30%	0.00%	0.00%	5.30%
Aar-17	0.00%	1.52%	0.00%	1.52%
Apr-17	3.89%	1.56%	0.00%	5.45%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
ict-15	-	-		
lov-15		_		
Dec-15				
an-16		_		
eb-16	1	256,973.15		
Aar-16	1	255,964.27		
pr-16	1	257.034.21		
May-16	1	256,840.84		
un-16	1	256,752.09		
ul-16	1	256,662.88		
ug-16	1	256,540.98		
ep-16	1	230,340.36		
Oct-16				
lov-16				
0ec-16				
an-17	1	125,032.45		
eb-17	1	125,032.45		
ео-17 Лаг-17				
лаг-17 Apr-17	1 1	125,936.08 125,418.17		
•				
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
	NIL	NIL		
PRINCIPAL LOSS	No. of loans	LMI claim (A\$)	LMI payment (A\$)	Net loss
	-			
otal	-	-	-	