

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

Transaction Name: CRD2 Pool  
 Closing Date: Thursday, 30th August 2012  
 Maturity Date: Saturday, 18th June 2044  
 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 [Sep - 16](#)

| <a href="#">COLLATERAL INFORMATION</a>             | <a href="#">At Issue</a> | <a href="#">Sep - 16</a> |
|----------------------------------------------------|--------------------------|--------------------------|
| Total pool size:                                   | \$39,837,995.62          | \$10,052,099.40          |
| Total Number Of Loans (UnConsolidated):            | 190                      | 72                       |
| Total number of loans (consolidating split loans): | 141                      | 52                       |
| Average loan size:                                 | \$282,538.98             | \$193,309.60             |
| Maximum loan size:                                 | \$628,102.10             | \$475,978.66             |
| Total property value:                              | \$68,869,888.00          | \$22,461,548.00          |
| Number of Properties:                              | 151                      | 54                       |
| Average property value:                            | \$456,091.97             | \$415,954.59             |
| Average current LVR:                               | 59.13%                   | 46.92%                   |
| Average Term to Maturity (months):                 | 326.60                   | 265.61                   |
| Maximum Remaining Term to Maturity (months):       | 356.78                   | 306.38                   |
| Weighted Average Seasoning (months):               | 19.96                    | 70.17                    |
| Weighted Average Current LVR:                      | 64.94%                   | 58.29%                   |
| Weighted Average Term to Maturity (months):        | 334.98                   | 279.57                   |
| % of pool with loans > \$500,000:                  | 12.38%                   | 0.00%                    |
| % of pool (amount) LoDoc Loans:                    | 0.00%                    | 0.00%                    |
| Maximum Current LVR:                               | 89.76%                   | 83.07%                   |
| % Fixed Rate Loans(Value):                         | 22.85%                   | 11.76%                   |
| % Interest Only loans (Value):                     | 45.45%                   | 31.38%                   |
| Weighted Average Coupon:                           | 6.26%                    | 4.58%                    |
| Investment Loans:                                  | 29.97%                   | 26.19%                   |
| <b>Outstanding Balance Distribution</b>            | <b>\$ % at Issue</b>     | <b>Sep - 16</b>          |
| ≤ \$0                                              | 0.00%                    | 0.00%                    |
| > \$0 and ≤ \$100,000                              | 1.79%                    | 7.22%                    |
| > \$100,000 and ≤ \$150,000                        | 5.35%                    | 3.74%                    |
| > \$150,000 and ≤ \$200,000                        | 7.04%                    | 20.53%                   |
| > \$200,000 and ≤ \$250,000                        | 10.16%                   | 8.74%                    |
| > \$250,000 and ≤ \$300,000                        | 12.33%                   | 33.19%                   |
| > \$300,000 and ≤ \$350,000                        | 15.32%                   | 6.18%                    |
| > \$350,000 and ≤ \$400,000                        | 12.31%                   | 15.67%                   |
| > \$400,000 and ≤ \$450,000                        | 14.80%                   | 0.00%                    |
| > \$450,000 and ≤ \$500,000                        | 8.52%                    | 4.74%                    |
| > \$500,000 and ≤ \$550,000                        | 7.89%                    | 0.00%                    |
| > \$550,000 and ≤ \$600,000                        | 1.38%                    | 0.00%                    |
| > \$600,000 and ≤ \$650,000                        | 3.10%                    | 0.00%                    |
| Total                                              | 100.00%                  | 100.00%                  |
| <b>Outstanding Balance LVR Distribution</b>        | <b>\$ % at Issue</b>     | <b>Sep - 16</b>          |
| ≤ 0%                                               | 0.00%                    | 0.00%                    |
| > 0% and ≤ 25%                                     | 1.44%                    | 7.95%                    |
| > 25% and ≤ 30%                                    | 3.46%                    | 4.44%                    |
| > 30% and ≤ 35%                                    | 2.74%                    | 8.18%                    |
| > 35% and ≤ 40%                                    | 3.46%                    | 4.30%                    |
| > 40% and ≤ 45%                                    | 4.16%                    | 1.83%                    |
| > 45% and ≤ 50%                                    | 5.66%                    | 6.96%                    |
| > 50% and ≤ 55%                                    | 3.65%                    | 5.83%                    |
| > 55% and ≤ 60%                                    | 7.65%                    | 7.35%                    |
| > 60% and ≤ 65%                                    | 11.48%                   | 1.99%                    |
| > 65% and ≤ 70%                                    | 7.43%                    | 14.13%                   |
| > 70% and ≤ 75%                                    | 8.37%                    | 7.91%                    |
| > 75% and ≤ 80%                                    | 34.39%                   | 24.87%                   |
| > 80% and ≤ 85%                                    | 0.00%                    | 4.27%                    |
| > 85% and ≤ 90%                                    | 6.11%                    | 0.00%                    |
| > 90% and ≤ 95%                                    | 0.00%                    | 0.00%                    |
| Total                                              | 100.00%                  | 100.00%                  |
| <b>Mortgage Insurance</b>                          | <b>\$ % at Issue</b>     | <b>Sep - 16</b>          |
| Genworth                                           | 6.57%                    | 6.23%                    |
| QBE                                                | 0.29%                    | 0.08%                    |
| Total                                              | 6.85%                    | 6.31%                    |
| <b>Seasoning Analysis</b>                          | <b>\$ % at Issue</b>     | <b>Sep - 16</b>          |
| > 3 mths and ≤ 6 mths                              | 5.04%                    | 0.00%                    |
| > 6 mths and ≤ 9 mths                              | 12.03%                   | 0.00%                    |
| > 9 mths and ≤ 12 mths                             | 16.77%                   | 0.00%                    |
| > 12 mths and ≤ 15 mths                            | 8.00%                    | 0.00%                    |
| > 15 mths and ≤ 18 mths                            | 12.98%                   | 0.00%                    |
| > 18 mths and ≤ 21 mths                            | 11.75%                   | 0.00%                    |
| > 21 mths and ≤ 24 mths                            | 6.24%                    | 0.00%                    |
| > 24 mths and ≤ 36 mths                            | 18.00%                   | 0.00%                    |
| > 36 mths and ≤ 48 mths                            | 4.30%                    | 0.00%                    |
| > 48 mths and ≤ 60 mths                            | 4.15%                    | 20.06%                   |
| > 60 mths and ≤ 72 mths                            | 0.00%                    | 41.45%                   |
| > 72 mths and ≤ 84 mths                            | 0.00%                    | 26.48%                   |
| > 84 mths and ≤ 96 mths                            | 0.46%                    | 7.03%                    |
| > 96 mths and ≤ 108 mths                           | 0.00%                    | 4.52%                    |
| > 108 mths and ≤ 120 mths                          | 0.00%                    | 0.00%                    |
| > 120 mths                                         | 0.29%                    | 0.46%                    |
| Total                                              | 100.00%                  | 100.00%                  |
| <b>Geographic Distribution</b>                     | <b>\$ % at Issue</b>     | <b>Sep - 16</b>          |
| ACT - Metro                                        | 0.51%                    | 1.66%                    |
| Total ACT                                          | 0.51%                    | 1.66%                    |
| NSW - Inner city                                   | 0.92%                    | 0.00%                    |
| NSW - Metro                                        | 23.32%                   | 29.24%                   |
| NSW - Non metro                                    | 8.33%                    | 7.22%                    |
| Total NSW                                          | 32.57%                   | 36.47%                   |
| NT - Metro                                         | 0.82%                    | 0.00%                    |
| NT - Non metro                                     | 0.00%                    | 0.00%                    |
| Total NT                                           | 0.82%                    | 0.00%                    |
| QLD - Inner city                                   | 0.50%                    | 1.99%                    |
| QLD - Metro                                        | 10.61%                   | 12.39%                   |
| QLD - Non metro                                    | 14.00%                   | 8.42%                    |
| Total QLD                                          | 25.11%                   | 22.79%                   |
| SA - Inner city                                    | 0.00%                    | 0.00%                    |
| SA - Metro                                         | 9.77%                    | 9.05%                    |
| SA - Non metro                                     | 0.54%                    | 0.12%                    |
| Total SA                                           | 10.31%                   | 9.17%                    |
| TAS - Inner city                                   | 0.00%                    | 0.00%                    |
| TAS - Metro                                        | 2.00%                    | 2.06%                    |
| TAS - Non metro                                    | 1.80%                    | 2.22%                    |
| Total TAS                                          | 3.81%                    | 4.28%                    |
| VIC - Inner city                                   | 1.05%                    | 3.93%                    |
| VIC - Metro                                        | 15.60%                   | 8.28%                    |
| VIC - Non metro                                    | 1.44%                    | 2.36%                    |
| Total VIC                                          | 18.09%                   | 14.58%                   |
| WA - Inner city                                    | 0.00%                    | 0.00%                    |
| WA - Metro                                         | 8.46%                    | 11.06%                   |
| WA - Non metro                                     | 0.32%                    | 0.00%                    |
| Total WA                                           | 8.78%                    | 11.06%                   |
| Total Inner City                                   | 2.48%                    | 5.92%                    |
| Total Metro                                        | 71.10%                   | 73.73%                   |
| Total Non Metro                                    | 26.43%                   | 20.35%                   |
| Total                                              | 100.00%                  | 100.00%                  |

|                                               |                        |                          |                            |                     |
|-----------------------------------------------|------------------------|--------------------------|----------------------------|---------------------|
| <b>ARREARS \$ % (scheduled balance basis)</b> | <b>31-60</b>           | <b>61-90</b>             | <b>90+</b>                 | <b>Total</b>        |
| Mar-15                                        | 0.00%                  | 0.00%                    | 5.26%                      | 5.26%               |
| Apr-15                                        | 0.00%                  | 0.00%                    | 3.23%                      | 3.23%               |
| May-15                                        | 0.00%                  | 0.00%                    | 3.28%                      | 3.28%               |
| Jun-15                                        | 0.00%                  | 0.00%                    | 0.00%                      | 0.00%               |
| Jul-15                                        | 0.00%                  | 0.00%                    | 0.00%                      | 0.00%               |
| Aug-15                                        | 0.00%                  | 0.00%                    | 0.00%                      | 0.00%               |
| Sep-15                                        | 0.00%                  | 0.00%                    | 0.00%                      | 0.00%               |
| Oct-15                                        | 0.00%                  | 0.00%                    | 0.00%                      | 0.00%               |
| Nov-15                                        | 2.33%                  | 0.00%                    | 0.00%                      | 2.33%               |
| Dec-15                                        | 2.34%                  | 0.00%                    | 0.00%                      | 2.34%               |
| Jan-16                                        | 1.87%                  | 2.38%                    | 0.00%                      | 4.25%               |
| Feb-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%               |
| Jun-16                                        | 2.09%                  | 0.00%                    | 0.00%                      | 2.09%               |
| Jul-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%               |
| <b>MORTGAGE SAFETY NET</b>                    | <b>No. of Accounts</b> | <b>Amount (\$)</b>       |                            |                     |
| Mar-15                                        | 4                      | 914,053.85               |                            |                     |
| Apr-15                                        | 2                      | 528,204.86               |                            |                     |
| May-15                                        | 2                      | 530,284.65               |                            |                     |
| Jun-15                                        | 0                      | -                        |                            |                     |
| Jul-15                                        | 0                      | -                        |                            |                     |
| Aug-15                                        | 0                      | -                        |                            |                     |
| Sep-15                                        | 0                      | -                        |                            |                     |
| Oct-15                                        | 0                      | -                        |                            |                     |
| Nov-15                                        | 0                      | -                        |                            |                     |
| Dec-15                                        | 0                      | -                        |                            |                     |
| Jan-16                                        | 0                      | -                        |                            |                     |
| Feb-16                                        | 1                      | 256,973.15               |                            |                     |
| Mar-16                                        | 1                      | 255,964.27               |                            |                     |
| Apr-16                                        | 1                      | 257,034.21               |                            |                     |
| May-16                                        | 1                      | 256,840.84               |                            |                     |
| Jun-16                                        | 1                      | 256,752.09               |                            |                     |
| Jul-16                                        | 1                      | 256,662.88               |                            |                     |
| Aug-16                                        | 1                      | 256,540.98               |                            |                     |
| Sep-16                                        | 0                      | -                        |                            |                     |
| <b>MORTGAGE IN POSSESSION</b>                 | <b>No. of Accounts</b> | <b>Amount (\$)</b>       |                            |                     |
|                                               | NIL                    | NIL                      |                            |                     |
| <b>MORTGAGE INSURANCE</b>                     | <b>No. of claims</b>   | <b>Gross claim (A\$)</b> | <b>Gross payment (A\$)</b> | <b>LMI net loss</b> |
| Total                                         | -                      | -                        | -                          | -                   |