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 sufficient 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 surposes. Each Prospective noteholder should ensure that they comply with the implementing provisions in repect of Article 122a in their relevant jurisdiction.

Total Number Of Loans (UnConsolidated): 190 Total number of loans (consolidating split loans): 141 Average loan Size: \$282,538.98 \$1 Maximum loan size: \$628,102.10 \$3 Total property value: \$68,269,888.00 \$7,3 Number of Properties: 151	263,254.16 23 18 125,736.34 388,000.00 348,500.00 18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Total Number Of Loans (LINConsolidated): 190 Total number of loans (consolidating split loans): 141 Average loan Size: \$282,538.98 \$1 Maximum loan size: \$628,102.10 \$3 Total property value: \$68,869,888.00 \$7,3 Number of Properties: 151 Average porty value: \$456,091.97 \$4 Average current LVR: \$9.13% Average Term to Maturity (months): 326,60 Maximum Remaining Term to Maturity (months): 356,78 Weighted Average Seasoning (months): 19.96 Weighted Average Term to Maturity (months): 64,94% Weighted Average Term to Maturity (months): 334,98 Vol pool with loans > \$500,000: 12,38% 12,38%	23 18 125,736.34 388,000.00 348,500.00 18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Total number of loans (consolidating split loans): 141 Average loan State: \$282,538.98 \$1 Maximum loan size: \$68,80,888.00 \$7.3 Total property value: \$8,699,888.00 \$7.3 Number of Properties: 151 48.609,988.00 \$7.3 Average property value: \$45,091,97 \$4 Average Term to Maturity (months): \$25,33% \$4 Average Term to Maturity (months): 356,78 \$4 Weighted Average Seasoning (months): 19.96 \$4 Weighted Average Current LVR: 64,94% \$4 Weighted Average Term to Maturity (months): 334,98 \$4 X of pool with loans > \$50,000: 12,38% \$4	18 125,736.34 388,000.00 348,500.00 18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Average loan Size: \$282,538.98 \$1 \$1 \$1 \$282,538.98 \$1 \$1 \$282,538.98 \$1 \$1 \$282,538.98 \$1 \$1 \$282,538.98 \$1 \$1 \$282,538.99 \$1	388,000.00 348,500.00 18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Maximum loan size: \$58,28,102.10 \$3 Total property value: \$68,689,888.00 \$7,3 Number of Properties: \$151 \$4 Average property value: \$5,091,97 \$4 Average current LVR: \$9,13% \$4 Average Ferrn to Maturity (months): 326,60 \$4 Maximum Remaining Term to Maturity (months): 19,96 \$4 Weighted Average Current LVR: 64,94% \$4 Weighted Average Term to Maturity (months): 334,98 \$4 % of pool with loans > \$500,000: 12,38% \$4	388,000.00 348,500.00 18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Number of Properties: 151 Average property value: \$456,091.97 \$4 Average Current LVR: 59.13% 4 Average Term to Maturity (months): 326,60 4 Maximum Remaining Term to Maturity (months): 356,78 4 Weighted Average Seasoning (months): 64,94% 4 Weighted Average Term to Maturity (months): 334,98 4 % of pool with lanars > 550,000: 12,38% 4	18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Number of Properties: 151 Average property value: \$456,091.97 \$4 Average Current LVR: 59.13% 4 Average Term to Maturity (months): 326,60 4 Maximum Remaining Term to Maturity (months): 356,78 4 Weighted Average Seasoning (months): 64,94% 4 Weighted Average Term to Maturity (months): 334,98 4 % of pool with lanars > 550,000: 12,38% 4	18 408,250.00 35.26% 231.78 257.33 120.25 61.63%
Average Current LVR: 59.13% Average Term to Maturity (months): 326.60 Maximum Remaining Term to Maturity (months): 356.78 Weighted Average Seasoning (months): 19.96 Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with Inancars >550,000: 12.38%	35.26% 231.78 257.33 120.25 61.63%
Average Current LVR: 59.13% Average Term to Maturity (months): 326.60 Maximum Remaining Term to Maturity (months): 356.78 Weighted Average Seasoning (months): 19.96 Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with Inancars >550,000: 12.38%	35.26% 231.78 257.33 120.25 61.63%
Average Term to Maturity (months): 326.60 Maximum Remaining Term to Maturity (months): 356.78 Weighted Average Seasoning (months): 19.96 Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with loans > 5500,000: 12.38%	257.33 120.25 61.63%
Maximum Remaining Term to Maturity (months): 356.78 Weighted Average Easonning (months): 19.96 Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with Inancs > 5500,000: 12.38%	257.33 120.25 61.63%
Weighted Average Seasoning (months): 19.96 Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with loans > 5500.000: 12.38%	61.63%
Weighted Average Current LVR: 64.94% Weighted Average Term to Maturity (months): 334.98 % of pool with loans > 5500,000: 12.38%	
Weighted Average Term to Maturity (months): 334.98 % of pool with loans > \$500,000: 12.38%	
% of pool with loans > \$500,000: 12.38%	238.43
	0.00%
	0.00%
Maximum Current LVR: 89.76%	80.00%
% Fixed Rate Loans(Value): 22.85%	18.45%
% Interst Only loans (Value): 45.45%	17.20%
Weighted Average Coupon: 6.26%	3.72%
Investment Loans: 29.97%	35.05%
Outstanding Balance Distribution \$ % at Issue	Oct - 20
\$ \$ 0 0.00%	-3.05%
> \$0 and ≤ \$100,000 1.79%	5.16%
> \$100,000 and ≤ \$150,000 5.35%	12.92%
> \$150,000 and ≤ \$200,000 7.0%	22.19%
> \$19,000 and \$ \$20,000	20.89%
> \$200,000 and \$ \$300,000 12.33%	20.89%
> \$20,000 and \$ \$50,000 12,35% \$30,000 15,32%	0.00%
> \$350,000 and \$ \$400,000 12.31%	17.14%
> \$400,000 and ≤ \$450,000 14.80% > \$450,000 and ≤ \$500,000 8.57%	0.00%
	0.00%
> \$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%
Av. a. Av. a.	
Outstanding Balance LVR Distribution \$ % at Issue ≤ 0% 0.00%	Oct - 20 -3.05%
5 0% 0.00% > 0% and ≤ 25% 1.44%	
	8.53%
> 25% and ≤ 30% 3.46%	6.38%
> 30% and ≤ 35% 2.74%	0.00%
> 35% and ≤ 40% 3.46%	0.00%
> 40% and ≤ 45% 4.16%	10.51%
> 45% and ≤ 50% 5.66%	0.00%
> 50% and ≤ 55% 3.65%	10.38%
> 55% and ≤ 60% 7.65%	15.06%
> 60% and ≤ 65% 11.48%	3.51%
> 65% and ≤ 70% 7.43%	0.00%
> 70% and ≤ 75% 8.37%	18.69%
> 75% and ≤ 80% 34.39%	29.99%
> 80% and ≤ 85% 0.00%	0.00%
> 85% and ≤ 90% 6.11%	0.00%
> 90% and ≤ 95% 0.00%	0.00%
> 100% 0.00%	0.00%
Total 100.00%	100.00%
Mortgage Insurance \$ % at Issue	Oct - 20
Genworth 6.57%	0.00%
QBE 0.29%	0.00%
Total 6.85%	0.00%
Seasoning Analysis \$ % at Issue	Oct - 20
> 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%	0.00%
> 60 mbs and ≤ 72 mbs 0.00%	0.00%
	0.00%
> 72 mths and < 84 mths 0.00%	0.00%
> 72 mths and ≤ 84 mths 0.00%	
> 84 mths and ≤ 96 mths 0.46%	
> 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths 0.00%	11.10%
> 84 mths and ≤ 95 mths	11.10% 50.03%
> 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths 0.00%	11.10%

ACT-Metro Total ACT Total ACT Total ACT Total ACT 10.51% NSW - Inner city NSW - Inner city NSW - Metro NSW - Morn metro NSW - STAN NT - Metro NSW - Morn Metro		Oct - 20
NSW - Inner city NSW - Netro NSW - Normetro SNSW - Normetro SN		0.00%
NSW - Nometro		0.00%
NSW - Non metro Total NSW NT - Non metro O. 82% NT - Non metro O. 00% CID - Metro CID -		0.00%
Total NSW NT - Metro NT - Metro NT - Non metro CLD - Inner city CLD - Inner city CLD - Inner city CLD - Metro CLD		34.53%
NT - Metro NT - Non metro Total NT CID - Inner city CID - Metro		12.85% 47.38%
NT - Non metro Total NT QLD - Inner city QLD - Metro		47.30%
Total NT		0.00%
OLD- Inner city		0.00%
DID - Nom metro		0.00%
ADD - Non metro		0.00%
Total Club		12.25%
SA - Inner city SA - Metro SA - Morn metro SA - Non metro Total SA Total SA Total SA Total SA Total SA Total TAS TOT		1.39%
SA - Morn metro		13.64%
SA - Non metro		0.00%
TAS- Inner city		16.92%
TAS - Inner city 2.00% TAS - Metro 2.00% TAS - Normetro 2.00% TAS - Normetro 1.80% 3.81% 1.80%		0.21% 17.12%
TAS- Nom metro TAS-		17.12%
TAS- Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC - Non metro WA - Inner city WA - Inner city WA - Inner city WA - Inner city WA - Non metro Total VIC - Non metro Total Metro Total Inner City Total Metro Total Non Metro Total Non Metro Total Non Metro Total Non Metro Total VIC - Non Metro Total Metro Total VIC - Non Metro Total		0.00%
Total TAS		0.00%
VIC - Inner city 1.05% VIC - Metro 15.60% VIC - Morm metro 1.44% Total VIC 18.09% WA - Inner city 0.00% WA - Non metro 3.25% Total WA 8.78% Total MA 8.78% Total Metro 7.110% Total Metro 7.110% Total Metro 7.110% Total Metro 2.48% Total Metro 7.100% ARREARS \$ (scheduled balance basis) 31.60 61.90 Nov-19 0.00% 0.00% Dec-19 8.59% 0.00% Jan-20 0.00% 0.00% Peb-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Jul-20 0.00% 0.00% Jul-20 0.00% 0.00% Jul-20 0.00% 0.00% Sep-20 0.00% 0.00%		3.51%
VIC Metro 15,60% VIC Non metro 1,44% VIC Non metro 0,00% W.A Metro 8,46% W.A Mon metro 0,22% Total WA 8,78% Total Metro 2,48% Total Metro 71,10% Total Metro 2,84% Total Metro 100,00% ARREARS \$ (scheduled balance basis) 31-60 61-90 Nov-19 0,00% 0,00% Dec-19 8,59% 0,00% Jan-20 0,00% 0,00% Dec-19 8,59% 0,00% Jan-20 0,00% 0,00% Mar-20 0,00% 0,00% Mar-20 0,00% 0,00% Jun-20 0,00% 0,00% Sep-20 0,00% 0,00% Oct-20 0		3.51%
VIC Metro 15,60% VIC Non metro 1,44% VIC Non metro 0,00% W.A Metro 8,46% W.A Mon metro 0,22% Total WA 8,78% Total Metro 2,48% Total Metro 71,10% Total Metro 2,84% Total Metro 100,00% ARREARS \$ (scheduled balance basis) 31-60 61-90 Nov-19 0,00% 0,00% Dec-19 8,59% 0,00% Jan-20 0,00% 0,00% Dec-19 8,59% 0,00% Jan-20 0,00% 0,00% Mar-20 0,00% 0,00% Mar-20 0,00% 0,00% Jun-20 0,00% 0,00% Sep-20 0,00% 0,00% Oct-20 0		0.00%
Total VIC WA - Inner city WA - Non metro Total WA Non metro Total Inner City Total Inner City Total Inner City Total Metro Total Metro Total Metro Total Inner City Total Metro Total Metro Total City ARREARS \$ % (scheduled balance basis) Nov-19 0.00% 10.00% Nov-19 0.00% 0.		18.35%
WA- Inner city		0.00%
WA - Morn metro 3.23% Total MA 8.78% Total MA 2.24% Total Metro 2.48% Total Metro 7.110% Total Mondetro 56.43% Total Mondetro 6.190 ARREARS 5 % (scheduled balance basis) 31-60 Nov-19 0.00% 0.00% Dec-19 8.59% 0.00% Jan-20 0.00% 0.00% Peb-20 0.00% 0.00% Agr-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Aug-20 0.00% 0.00% Oct-20 0.00% 0.00% Mov-19 - - Mov-19 - - Dec-19		18.35%
WA - Morn metro 3.23% Total MA 8.78% Total MA 2.24% Total Metro 2.48% Total Metro 7.110% Total Mondetro 56.43% Total Mondetro 6.190 ARREARS 5 % (scheduled balance basis) 31-60 Nov-19 0.00% 0.00% Dec-19 8.59% 0.00% Jan-20 0.00% 0.00% Peb-20 0.00% 0.00% Agr-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Mar-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Aug-20 0.00% 0.00% Oct-20 0.00% 0.00% Mov-19 - - Mov-19 - - Dec-19		0.00%
Total Mar		0.00%
Total Inner City		0.00%
Total MonMetro 71.10% Total Total Non Metro 56.39% Total 100.00% ARREARS \$ % (scheduled balance basis) 31-60 61-90 Nov-19 8.59% 0.00% Dec-19 8.59% 0.00% Jan-20 0.00% 0.00% Feb-20 0.00% 0.00% Mar-20 0.00% 0.00% Apr-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Aug-20 0.00% 0.00% Jun-20 0.00% 0.00% Sep-20 0.00% 0.00% Oct-20 0.00% 0.00% Doct-19 No of Accounts Amount (\$) Nov-19 1 242,067.26 Dec-19 1 242,067.26 Dec-19 1 242,067.26 Dec-19 1 243,067.26 Dec-19 1 300.759.87 Mar-20 1 300.759.87 <td></td> <td>0.00%</td>		0.00%
Total Non Metro 26.43% 100.00		0.00%
Total 100.00%		82.05%
ARREARS 5 % (scheduled balance basis) Nov.19 0.00% 0.00% 0.00% 0.00% 1an-20 0.00% 0.0		17.95%
Nov-19 0.00% 0.00% Dec-19 8.55% 0.00% Jan-20 0.00% 0.05% Feb-20 0.00% 0.00% Mar-20 0.00% 0.00% Abr-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Aug-20 0.00% 0.00% Sep-20 0.00% 0.00% Oct-20 0.00% 0.00% Nov-19 No of Accounts 1 Nov-19 No of Accounts 1 Nov-19 1 242,067.26 Be-20 1 300,757.87 Mar-20 1 301,792.56 Apr-20 1 301,792.56 Apr-20 1 301,792.56 Apr-20 1 303,901.8 Jun-20 1 305,941.81 Jul-20 1 305,941.81 Jul-20 1 307,9		100.00%
Dec-19 8.59% 0.00% Jan-20 0.00% 8.65% Feb-20 0.00% 0.00% Mar-20 0.00% 0.00% Agr-20 0.00% 0.00% Jun-20 0.00% 0.00% Jun-20 0.00% 0.00% Aug-20 0.00% 0.00% Sep-20 0.00% 0.00% Oct-20 0.00% 0.00% MORTGAGE SAFETY NET (Incl COV-19) No of Accounts Amount (\$) Nov-19 1 242,067-26 Dec-19 1 242,067-26 Jan-20 1 299,655.88 Feb-20 1 300,779.87 Mar-20 1 301,792.56 Mar-20 1 303,792.56 May-20 1 304,912.92 Jul-20 1 305,491.91 Jul-20 1 305,491.91 Sep-20 1 305,491.91 Oct-20 1 308,665.78 Oct-20	90+	Total
Jan-20	6.53%	6.53%
Feb-20 0.00% 0.00% Mar-20 0.00% 0.00% Apr-20 0.00% 0.00% Jul-20 0.00% 0.00% Jul-20 0.00% 0.00% Jul-20 0.00% 0.00% Aug-20 0.00% 0.00% Oct-20 0.00% 0.00% Oct-20 0.00% 0.00% MORTGAGE SAFETY NET (Incl COV-19) No of Accounts Amount (\$) Nov-19 1 242,067.26 Dec-19 1 242,067.26 Jan-20 1 299,655.88 Feb-20 1 300,779.87 Mar-20 1 301,792.56 Mar-20 1 303,791.81 Jun-20 1 334,919.29 Jul-20 1 304,919.29 Jul-20 1 305,941.81 Aug-20 1 305,941.81 Sep-20 1 308,065.78 Cot-20 2 - Int-20 <	0.00%	8.59% 8.65%
Apr-20 A	8.70%	8.70%
May-20 0.00% 0.00% Jul-20 0.00% 0.00% Jul-20 0.00% 0.00% Aug-20 0.00% 0.00% Sep-20 0.00% 0.00% Oct-20 0.00% 0.00% MORTGAGE SAFETY NET (Incl COV-19) No of Accounts Amount (5) No-19 1 242,067.26 Dec 19 1 299,655.88 Teb 20 1 300,779.87 Mar-20 1 301,792.56 Apr-20 - 1 303,900.18 Jul-20 1 304,919.29 1 Jul-20 1 305,941.81 1 Aug-20 1 306,065.78 2 Cot-20 2 - - Oct-20 308,065.78 - Ind. COVID-19 No of Accounts Amount (5) May-20 - - - Jul-20 - - - Jul-20 - - -	9.47%	9.47%
Jun-20	9.93%	9.93%
Jul-20	10.98% 11.02%	10.98% 11.02%
Sep-20	11.11%	11.11%
Oct-20 0.00% 0.00% MORTGAGE SAFETY NET (Incl COV-19) No of Accounts Amount (5) Nov-19 1 242,067.26 Dec 19 1 242,067.26 Jan-20 1 299,655.88 Feb-20 1 301,792.56 Mar-20 1 303,900.18 Jun-20 1 303,900.18 Jun-20 1 304,919.29 Jul-20 1 307,001.96 Sep-20 1 307,001.96 Oct-20 1 308,065.78 Oct-20 1 308,065.78 Oct-20 1 308,065.78 Oct-20 2 4 Incl. COVID-19 No of Accounts Amount (5) Apr-20 2 - Jun-20 3 - Jun-20 4 - Jun-20 5 - Jun-20 6 - Jun-20 7 - Jun-20 8 - </td <td>11.78%</td> <td>11.78%</td>	11.78%	11.78%
MORTGAGE SAFETY NET (Incl COV-19) No of Accounts Amount (S)	11.96%	11.96%
Nov-19	0.00%	0.00%
Nov-19 Doc-19 Doc-19 Doc-19 Doc-19 Jan-20 1 299,655.88 Feb-20 1 300,759.87 Mar-20 1 301,792.56 Apr-20 1 303,990.18 Jun-20 1 303,990.18 Jun-20 1 303,990.18 Jun-20 1 303,990.18 Jun-20 1 305,994.81 307,001.96 Sep-20 1 308,065.78 Oct-20 Incl. COVID-19 No of Accounts No of Accounts May-20 Jun-20 J		
Jan-20		
Feb-20 1 300,757.87 Mar-20 1 301,792.56 May-20 1 303,900.18 Jun-20 1 304,919.29 Jul-20 1 305,941.81 Aug-20 1 307,001.96 Sep-20 1 308,065.78 Oct-20 1 308,065.78 No of Accounts Amount (\$) Amount (\$) Jun-20 2 - Jun-20 3 - Jun-20 4 - Jun-20 5 - Jun-20 6 - Jun-20 7 - Jun-20 8 - Jun-20 9 -		
Man-20 1 301,792,56 May-20 1 303,900,18 Jun-20 1 303,901,18 Jun-20 1 305,941,81 Aug. 20 1 307,001,96 Sep-20 1 308,065,78 Oct-20 2 - Incl. COVID-19 No of Accounts Amount (\$) Apr-20 2 - Jun-20 2 - Jul-20 2 - Aug. 20 2 - Sep-20 2 - Cot-20 3 - Move TGAGE IN POSSESSION No of Accounts Amount (\$)		
May-20		
Jun-20		
Jul-20		
Aug. 20 1 307,001.96 Sep- 20 1 308,065.78 Oct: 20 1 Amount (\$) Incl. COVID-19 No of Accounts Amount (\$) Apr- 20 - - - Jun- 20 - - - - Jul- 20 - - - - Jul- 20 - - - - - Jul- 20 -		
Sep-20		
Incl. COVID-19		
Apr-20 MAW-20 Jun-20 Jun-20 Jun-20 Jun-20 Jun-20		
Apr-20 MAW-20 Jun-20 Jun-20 Jun-20 Jun-20 Jun-20		
Jun-20		
Jul-20		
Aug 20		
Sep.20		
MORTGAGE IN POSSESSION No of Accounts Amount (\$)		
NIL NIL		
PRINCIPAL LOSS Gross Loss LMI claim (A\$)	LMI payment (A\$)	Net loss
2019 37,840 - Total 37,840 -	-	37,840 37,840