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 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.

	<u>At Issue</u>	<u>Sep - 19</u>
Total pool size:	\$39,837,995.62	\$3,781,926.00
Total Number Of Loans (UnConsolidated):	190	33
Total number of loans (consolidating split loans):	141	27
Average loan Size:	\$282,538.98	\$140,071.33
Maximum loan size:	\$628,102.10	\$388,000.00
Total property value:	\$68,869,888.00	\$10,883,500.00
Number of Properties:	151	27
Average property value:	\$456,091.97	\$403,092.59
Average current LVR:	59.13%	37.42%
Average Term to Maturity (months):	326.60	232.72
Maximum Remaining Term to Maturity (months):	356.78	270.38
Weighted Average Seasoning (months):	19.96	107.64
Weighted Average Current LVR:	64.94%	61.31%
Weighted Average Term to Maturity (months):	334.98	247.04
% of pool with loans > \$500,000:	12.38%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.76%	109.67%
% Fixed Rate Loans(Value):	22.85%	19.47%
% Interst Only loans (Value):	45.45%	18.26%
Weighted Average Coupon:	6.26%	4.24%
Investment Loans:	29.97%	28.05%
Outstanding Balance Distribution	\$ % at Issue	<u>Sep - 19</u>
≤ \$0	0.00%	-1.26%
> \$0 and ≤ \$100,000	1.79%	4.23%
> \$100,000 and ≤ \$150,000	5.35%	7.02%
> \$150,000 and ≤ \$200,000	7.04%	17.21%
> \$200,000 and ≤ \$250,000	10.16%	25.42%
> \$250,000 and ≤ \$300,000	12.33%	37.11%
> \$300,000 and ≤ \$350,000	15.32%	0.00%
> \$350,000 and ≤ \$400,000	12.31%	10.26%
> \$400,000 and ≤ \$450,000	14.80%	0.00%
> \$450,000 and ≤ \$500,000	8.52%	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%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Sep - 19</u>
≤ 0%	0.00%	-1.26%
> 0% and ≤ 25%	1.44%	2.04%
> 25% and ≤ 30%	3.46%	12.10%
> 30% and ≤ 35%	2.74%	3.66%
> 35% and ≤ 40%	3.46%	0.00%
> 40% and ≤ 45%	4.16%	6.36%
> 45% and ≤ 50%	5.66%	7.24%
> 50% and ≤ 55%	3.65%	14.34%
> 55% and ≤ 60%	7.65%	0.00%
> 60% and ≤ 65%	11.48%	
		13.16%
> 65% and ≤ 70%	7.43%	13.16% 0.00%
> 70% and ≤ 75%	7.43% 8.37%	0.00% 6.24%
> 70% and ≤ 75% > 75% and ≤ 80%	7.43% 8.37% 34.39%	0.00% 6.24% 29.74%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85%	7.43% 8.37% 34.39% 0.00%	0.00% 6.24% 29.74% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%	7.43% 8.37% 34.39% 0.00% 6.11%	0.00% 6.24% 29.74% 0.00% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95%	7.43% 8.37% 34.39% 0.00%	0.00% 6.24% 29.74% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90%	7.43% 8.37% 34.39% 0.00% 6.11%	0.00% 6.24% 29.74% 0.00% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95%	7.43% 8.37% 34.39% 0.00% 6.11% 0.00%	0.00% 6.24% 29.74% 0.00% 0.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 0.00% 100.00%	0.00% 6.24% 29.74% 0.00% 0.00% 6.38% 100.00%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total Mortgage Insurance Genworth	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 0.00% 100.00%	0.00% 6.22% 29.74% 0.00% 0.00% 6.38%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total Mortgage Insurance Genworth QBE	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 100.00% \$\frac{5}{8} \text{ t ssue} \\ 6.57\% 0.29\%	0.00% 6.24% 29.74% 0.00% 0.00% 6.38% 100.00% \$\frac{\sep - 19}{11.29\sep - 0.01\sep - 0
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total Mortgage Insurance Genworth	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 0.00% 100.00%	0.00% 6.24% 29.74% 0.00% 0.00% 6.38% 100.00% Sep - 19 11.29%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total Mortgage Insurance Genworth QBE Total	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 0.00% 100.00% \$\frac{{\frac{\$\frac{\$\frac{{\frac{\$\frac{{\frac{\$\frac{\$\frac{{\frack}}{\frac{{\frac{{\frac{{\frac{{\frack}}}}}}}}}}}}}}}}}} }} }} } } } } } } }	0.00% 6.24% 0.00% 0.00% 0.00% 6.38% 100.00% Sep - 19 11.29% -0.01%
> 70% and ≤ 75% > 75% and ≤ 80% > 80% and ≤ 85% > 85% and ≤ 90% > 90% and ≤ 95% > 100% Total Mortgage Insurance Genworth QBE	7.43% 8.37% 34.39% 0.00% 6.11% 0.00% 100.00% \$\frac{5}{8} \text{ t ssue} \\ 6.57\% 0.29\%	0.00% 6.24% 29.74% 0.00% 0.00% 6.38% 100.00% \$\frac{\sep - 19}{11.29\sep - 0.01\sep - 0
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Geographic Distribution		\$ % at Issue	!	<u>Sep - 19</u>
ACT - Metro		0.51%		0.00%
Total ACT		0.51%		0.00%
NCW Innor city		0.92%		0.00%
NSW - Inner city NSW - Metro		23.32%		35.18%
NSW - Non metro		8.33%		11.42%
Total NSW		32.57%		46.60%
NT - Metro		0.82%	i	0.00%
NT - Non metro		0.00%		0.00%
Total NT		0.82%		0.00%
OLD Januarity		0.500/		0.000/
QLD - Inner city QLD - Metro		0.50% 10.61%		0.00% 9.22%
QLD - Non metro		14.00%		7.61%
Total QLD		25.11%		16.83%
SA - Inner city		0.00%	,	0.00%
SA - Metro		9.77%	i	10.68%
SA - Non metro		0.54%		0.49%
Total SA		10.31%		11.17%
TAC Innor city		0.000		0.00%
TAS - Inner city TAS - Metro		0.00% 2.00%		0.00% 0.06%
TAS - Metro		1.80%		2.19%
Total TAS		3.81%		2.25%
VIC - Inner city		1.05%	i	0.00%
VIC - Metro		15.60%		19.49%
VIC - Non metro		1.44%		0.00%
Total VIC		18.09%	i	19.49%
MA James etc.		0.000/		0.000/
WA - Inner city WA - Metro		0.00%		0.00% 3.66%
WA - Non metro		8.46% 0.32%		0.00%
Total WA		0.32% 8.78%		3.66%
Total Inner City		2.48%	•	0.00%
Total Metro		71.10%		78.29%
Total Non Metro		26.43%		21.71%
Total		100.00%	1	100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Oct-18	0.00%	0.00%	0.00%	0.00%
Nov-18	0.00%	0.00%	0.00%	0.00%
			0.000/	
Dec-18	0.00%	0.00%	0.00%	0.00%
Jan-19	0.00%	0.00%	0.00%	0.00%
Jan-19 Feb-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Jan-19 Feb-19 Mar-19	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%	0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19	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% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19	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% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19	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% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19	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% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19	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% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19	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% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.38%	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% 0.00% 0.00% 0.00% 0.00%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18	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% 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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET OCt-18 Nov-18 Dec-18 Jan-19 Feb-19	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% 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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Aug-19 Sep-19 MORTIGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET OCt-18 Nov-18 Dec-18 Jan-19 Feb-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 May-19 Jun-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Aug-19 Jun-19 Aug-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19	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%	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Sep-19	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% 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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET OCt-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Aug-19	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.38% No of Accounts	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$)	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19	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% 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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Aug-19 Sep-19	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 6.38% No of Accounts	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% Amount (\$)	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%
Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jul-19 Jul-19 Aug-19 Sep-19 MORTGAGE SAFETY NET Oct-18 Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 Mar-19 Apr-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Jul-19 Sep-19 MORTGAGE IN POSSESSION	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% 0.00% 0.00% Amount (\$)	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% 6.38%