

## 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

### COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 21</u>
Total pool size:	\$39,837,995.62	\$2,264,196.36
Total Number Of Loans (UnConsolidated):	190	23
Total number of loans (consolidating split loans):	141	18
Average loan Size:	\$282,538.98	\$125,788.69
Maximum loan size:	\$628,102.10	\$388,000.00
Total property value:	\$68,869,888.00	\$7,348,500.00
Number of Properties:	151	18
Average property value:	\$456,091.97	\$408,250.00
Average current LVR:	59.13%	34.76%
Average Term to Maturity (months):	326.60	228.75
Maximum Remaining Term to Maturity (months):	356.78	254.30
Weighted Average Seasoning (months):	19.96	123.47
Weighted Average Current LVR:	64.94%	60.13%
Weighted Average Term to Maturity (months):	334.98	235.28
% of pool with loans > \$500,000:	12.38%	0.00%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
Maximum Current LVR:	89.76%	80.00%
% Fixed Rate Loans(Value):	22.85%	18.22%
% Interest Only loans (Value):	45.45%	17.19%
Weighted Average Coupon:	6.26%	3.66%
Investment Loans:	29.97%	34.69%

### Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ \$0	0.00%	-1.48%
> \$0 and ≤ \$100,000	1.79%	5.05%
> \$100,000 and ≤ \$150,000	5.35%	12.62%
> \$150,000 and ≤ \$200,000	7.04%	21.61%
> \$200,000 and ≤ \$250,000	10.16%	20.54%
> \$250,000 and ≤ \$300,000	12.33%	24.52%
> \$300,000 and ≤ \$350,000	15.32%	0.00%
> \$350,000 and ≤ \$400,000	12.31%	17.14%
> \$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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

### Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ 0%	0.00%	-1.48%
> 0% and ≤ 25%	1.44%	14.47%
> 25% and ≤ 30%	3.46%	0.00%
> 30% and ≤ 35%	2.74%	0.00%
> 35% and ≤ 40%	3.46%	0.00%
> 40% and ≤ 45%	4.16%	10.26%
> 45% and ≤ 50%	5.66%	0.00%
> 50% and ≤ 55%	3.65%	10.27%
> 55% and ≤ 60%	7.65%	14.64%
> 60% and ≤ 65%	11.48%	3.47%
> 65% and ≤ 70%	7.43%	0.00%
> 70% and ≤ 75%	8.37%	18.50%
> 75% and ≤ 80%	34.39%	29.86%
> 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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
Genworth	6.57%	0.00%
QBE	0.29%	0.00%
<b>Total</b>	<b>6.85%</b>	<b>0.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
> 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 mths and ≤ 72 mths	0.00%	0.00%
> 72 mths and ≤ 84 mths	0.00%	0.00%
> 84 mths and ≤ 96 mths	0.46%	0.00%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 108 mths and ≤ 120 mths	0.00%	45.34%
> 120 mths	0.29%	54.66%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 21</u>
ACT - Metro	0.51%	0.00%
Total ACT	0.51%	0.00%
NSW - Inner city	0.92%	0.00%
NSW - Metro	23.32%	34.08%
NSW - Non metro	8.33%	12.72%
Total NSW	32.57%	46.81%
NT - Metro	0.82%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.82%	0.00%
QLD - Inner city	0.50%	0.00%
QLD - Metro	10.61%	13.45%
QLD - Non metro	14.00%	1.28%
Total QLD	25.11%	14.73%
SA - Inner city	0.00%	0.00%
SA - Metro	9.77%	16.69%
SA - Non metro	0.54%	0.25%
Total SA	10.31%	16.94%
TAS - Inner city	0.00%	0.00%
TAS - Metro	2.00%	0.00%
TAS - Non metro	1.80%	3.47%
Total TAS	3.81%	3.47%
VIC - Inner city	1.05%	0.00%
VIC - Metro	15.60%	18.06%
VIC - Non metro	1.44%	0.00%
Total VIC	18.09%	18.06%
WA - Inner city	0.00%	0.00%
WA - Metro	8.46%	0.00%
WA - Non metro	0.32%	0.00%
Total WA	8.78%	0.00%
Total Inner City	2.48%	0.00%
Total Metro	71.10%	82.28%
Total Non Metro	26.43%	17.72%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Feb-20	0.00%	0.00%	8.70%	8.70%
Mar-20	0.00%	0.00%	9.47%	9.47%
Apr-20	0.00%	0.00%	9.93%	9.93%
May-20	0.00%	0.00%	10.98%	10.98%
Jun-20	0.00%	0.00%	11.02%	11.02%
Jul-20	0.00%	0.00%	11.11%	11.11%
Aug-20	0.00%	0.00%	11.78%	11.78%
Sep-20	0.00%	0.00%	11.96%	11.96%
Oct-20	0.00%	0.00%	0.00%	0.00%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	0.00%	0.00%	0.00%	0.00%

	<u>No of</u>	<u>Amount (\$)</u>
	<u>Accounts</u>	
<b>MORTGAGE SAFETY NET (Incl COV-19)</b>		
Feb-20	1	300,758
Mar-20	1	301,793
Apr-20	-	-
May-20	1	303,900
Jun-20	1	304,919
Jul-20	1	305,942
Aug-20	1	307,002
Sep-20	1	308,066
Oct-20	-	-
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

	<u>No of</u>	<u>Amount (\$)</u>
	<u>Accounts</u>	
<b>Incl. COVID-19</b>		
Feb-20	-	-
Mar-20	-	-
Apr-20	-	-
May-20	-	-
Jun-20	-	-
Jul-20	-	-
Aug-20	-	-
Sep-20	-	-
Oct-20	-	-
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

	<u>No of</u>	<u>Amount (\$)</u>
	<u>Accounts</u>	
<b>MORTGAGE IN POSSESSION</b>		
	NIL	NIL

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
<b>PRINCIPAL LOSS</b>				
2019	37,840	-	-	37,840
Total	37,840	-	-	37,840