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:

Note

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

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.

COLLATERAL INFORMATION	At Issue	<u> Apr - 19</u>
Total pool size:	\$39,837,995.62	\$4,630,102.73
Total Number Of Loans (UnConsolidated):	190	43
Total number of loans (consolidating split loans):	141	31
Average loan Size:	\$282,538.98	\$149,358.15
Maximum loan size:	\$628,102.10	\$388,000.00
Total property value:	\$68,869,888.00	\$13,650,048.00
Number of Properties:	151	33
Average property value:	\$456,091.97	\$413,637.82
Average current LVR:	59.13%	36.35%
Average Term to Maturity (months):	326.60	239.38
Maximum Remaining Term to Maturity (months):	356.78	275.41
Weighted Average Seasoning (months):	19.96	102.37
Weighted Average Current LVR:	64.94%	55.00%
Weighted Average Term to Maturity (months):	334.98	249.07
% 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%	16.08%
% Interst Only loans (Value):	45.45%	27.78%
Weighted Average Coupon:	6.26%	4.71%
Investment Loans:	29.97%	28.15%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u> Apr - 19</u>
≤ \$0	0.00%	-1.10%
> \$0 and ≤ \$100,000	1.79%	6.96%
> \$100,000 and ≤ \$150,000	5.35%	8.18%
> \$150,000 and ≤ \$200,000	7.04%	18.71%
> \$200,000 and ≤ \$250,000	10.16%	21.08%
> \$250,000 and ≤ \$300,000	12.33%	24.13%
> \$300,000 and ≤ \$350,000	15.32%	13.65%
> \$350,000 and ≤ \$400,000	12.31%	8.38%
> \$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	<u>\$ % at Issue</u>	<u>Apr - 19</u>
≤ 0%	0.00%	-1.10%
> 0% and ≤ 25%	1.44%	7.33%
> 25% and ≤ 30%	3.46%	14.64%
> 30% and ≤ 35%	2.74%	0.00%
> 35% and ≤ 40%	3.46%	3.00%
> 40% and ≤ 45%	4.16%	0.00%
> 45% and \leq 50%	5.66%	18.52%
> 50% and \leq 55%	3.65%	11.84%
> 55% and ≤ 60%	7.65%	0.00%
> 60% and \leq 65%	11.48% 7.43%	10.97%
> 65% and ≤ 70%		0.00%
> 70% and ≤ 75%	8.37%	10.37%
> 75% and < 80%	34.39%	24.42%
> 80% and ≤ 85%	0.00%	0.00% 0.00%
> 85% and ≤ 90% > 90% and ≤ 95%	6.11% 0.00%	0.00%
> 100%	0.00%	0.00%
Total	100.00%	100.00%
Mortgage Insurance	<u>\$ % at Issue</u>	<u>Apr - 19</u>
Genworth	6.57%	10.14%
QBE	0.29%	0.00%
Total	6.85%	10.14%

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May-18 - - Jun-18 - - Jul-18 - - Aug-18 - - Sep-18 - - Oct.18 - - Nov-18 - - Dec.18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL Nul	MORTCAGE SAFETY NET	No -f A	Amount (A)		
Jun-18 - - Jul-18 - - Aug-18 - - Sep-18 - - Oct-18 - - Nov-18 - - Dec-18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL		NO OT ACCOUNTS	Amount (\$)		
Jul-18 - - Aug-18 - - Sep-18 - - Oct.18 - - Nov-18 - - Dec.18 - - Jan-19 - - Feb.19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) Net loss			-		
Aug-18 - - Sep-18 - - Oct-18 - - Dec-18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) Net loss		-	-		
Sep-18 - - Oct.18 - - Nov-18 - - Dec.18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL		_	-		
Oct-18 - - Nov-18 - - Dec-18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) Net loss		_	-		
Nov-18 - - Dec.18 - - Jan-19 - - Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI payment (A\$) Net loss			-		
Dec-18 - - - Jan-19 - - - Feb-19 - - - Mar-19 - - - Apr-19 - - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL - PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss			-		
Jan-19 Feb 19 Mar-19 Apr-19 MORTGAGE IN POSSESSION No of Accounts NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss			-		
Feb-19 - - Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI payment (A\$) Net loss		-	-		
Mar-19 - - Apr-19 - - MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$)	Jau-1a				
Apr-19		-	-		
MORTGAGE IN POSSESSION No of Accounts NIL Amount (\$) NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$)	Feb-19 Mar-19	-	-		
NIL NIL PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$)	Feb-19	-	-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Feb-19 Mar-19	- - -	-		
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· · · · · · · · · · · · · · · · · · ·	Feb-19 Mar-19 Apr-19				
Total Total	Feb-19 Mar-19 Apr-19 MORTGAGE IN POSSESSION	NIL	NIL	1	N -21-21
	Feb-19 Mar-19 Apr-19	NIL	NIL	LMI payment (A\$)	Net loss