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.

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$\begin{array}{cccc} > 85\% and \le 90\% & 6.11\% & 0.00\% & 0.00\% \\ > 90\% and \le 95\% & 0.00\% & 0.00\% \\ \hline \end{titue} \e$	> 75% and ≤ 80%	34.39%	24.48%
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$\begin{array}{c c c c c c } > 90\% and \le 95\% & 0.00\% & 0.00\% \\ \hline > 100\% & 0.00\% & 0.00\% \\ \hline Total & 100.00\% & 100.00\% & 100.00\% \\ \hline \hline Morgage Insurace & $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$	> 85% and ≤ 90%	6.11%	0.00%
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$3 \text{ mths and } \le 6 \text{ mths}$ 5.04% 0.00% $s \text{ mths and } \le 9 \text{ mths and } \le 9 \text{ mths and } \le 12.03\%$ 0.00% $9 \text{ mths and } \le 12 \text{ mths}$ 12.03% 0.00% > 12 mths and $\le 15 \text{ mths}$ 8.00% 0.00% > 12 mths and $\le 15 \text{ mths}$ 8.00% 0.00% > 15 mths and $\le 21 \text{ mths}$ 12.98% 0.00% > 18 mths and $\le 21 \text{ mths}$ 11.75% 0.00% > 18 mths and $\le 24 \text{ mths}$ 6.24% 0.00% > 24 mths and $\le 24 \text{ mths}$ 6.24% 0.00% > 24 mths and $\le 60 \text{ mths}$ 4.30% 0.00% > 48 mths and $\le 60 \text{ mths}$ 4.15% 0.00% > 60 mths and $\le 40 \text{ mths}$ 0.00% 0.00% > 60 mths and $\le 96 \text{ mths}$ 0.46% 34.45% > 96 mths and $\le 100 \text{ mths}$ 0.00% 23.91% > 108 mths and $\le 100 \text{ mths}$ 0.20% 6.13%	Total		5.07%
> 3 mths and s 6 mths5.04%0.00%> 6 mths and s 9 mths12.03%0.00%> 9 mths and s 12 mths16.77%0.00%> 12 mths and s 15 mths8.00%0.00%> 15 mths and s 18 mths12.98%0.00%> 18 mths and s 21 mths11.75%0.00%> 18 mths and s 21 mths6.24%0.00%> 21 mths and s 24 mths6.24%0.00%> 24 mths and s 36 mths4.30%0.00%> 36 mths and s 48 mths4.30%0.00%> 48 mths and s 60 mths4.15%0.00%> 60 mths and s 72 mths0.00%0.00%> 60 mths and s 96 mths0.46%34.45%> 96 mths and s 108 mths0.00%23.51%> 108 mths and s 120 mths0.20%6.13%			
> 9 mths and \leq 12 mths16.77%0.00%> 12 mths and \leq 13 mths8.00%0.00%> 15 mths and \leq 13 mths12.98%0.00%> 15 mths and \leq 21 mths11.75%0.00%> 18 mths and \leq 24 mths6.24%0.00%> 24 mths and \leq 24 mths6.24%0.00%> 24 mths and \leq 36 mths4.30%0.00%> 36 mths and \leq 48 mths4.30%0.00%> 48 mths and \leq 60 mths0.00%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 72 mths and \leq 96 mths0.00%0.00%> 84 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 108 mths0.00%23.51%> 108 mths and \leq 120 mths0.29%6.13%	Seasoning Analysis	<u>\$ % at Issue</u>	<u>May - 19</u>
> 12 mths and \leq 15 mths8.00%0.00%> 15 mths and \leq 18 mths12.98%0.00%> 18 mths and \leq 21 mths11.75%0.00%> 21 mths and \leq 24 mths6.24%0.00%> 21 mths and \leq 24 mths6.24%0.00%> 24 mths and \leq 36 mths18.00%0.00%> 36 mths and \leq 48 mths4.30%0.00%> 48 mths and \leq 60 mths4.15%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 60 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 108 mths0.00%23.51%> 108 mths and \leq 120 mths0.20%6.38%> 120 mths0.29%6.13%			
> 15 mths and \leq 12 mths12.98%0.00%> 18 mths and \leq 21 mths11.75%0.00%> 21 mths and \leq 24 mths6.24%0.00%> 24 mths and \leq 36 mths18.00%0.00%> 36 mths and \leq 48 mths4.30%0.00%> 36 mths and \leq 60 mths4.15%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 72 mths and \leq 84 mths0.00%0.00%> 84 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 96 mths0.00%35.51%> 108 mths and \leq 108 mths0.00%23.91%> 120 mths0.29%6.13%	> 3 mths and ≤ 6 mths	5.04%	0.00%
> 18 mths and \leq 21 mths11.75%0.00%> 21 mths and \leq 24 mths 6.24% 0.00%> 24 mths and \leq 36 mths18.00%0.00%> 36 mths and \leq 48 mths4.30%0.00%> 36 mths and \leq 60 mths4.15%0.00%> 48 mths and \leq 60 mths0.00%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 72 mths and \leq 84 mths0.00%0.00%> 84 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 108 mths0.00%23.51%> 108 mths and \leq 120 mths0.20%6.13%> 120 mths0.29%6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths 	5.04% 12.03% 16.77%	0.00% 0.00%
> 21 mths and \le 24 mths6.24%0.00%> 24 mths and \le 36 mths and \le 36 mths and \le 48 mths18.00%0.00%> 36 mths and \le 48 mths4.30%0.00%> 48 mths and \le 60 mths4.15%0.00%> 60 mths and \le 72 mths and \le 81 mths0.00%0.00%> 60 mths and \le 96 mths0.46%34.45%> 96 mths and \le 108 mths0.00%35.51%> 108 mths and \le 120 mths0.20%23.91%> 120 mths0.29%6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths 	5.04% 12.03% 16.77%	0.00% 0.00% 0.00%
> 24 mths and \leq 36 mths18.00%0.00%> 36 mths and \leq 48 mths4.30%0.00%> 48 mths and \leq 60 mths4.15%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 72 mths and \leq 84 mths0.00%0.00%> 72 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 108 mths0.00%35.51%> 108 mths and \leq 120 mths0.00%23.91%> 120 mths0.29%6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths 	5.04% 12.03% 16.77% 8.00%	0.00% 0.00% 0.00% 0.00%
> 36 mths and \leq 48 mths4.30%0.00%> 48 mths and \leq 60 mths4.15%0.00%> 60 mths and \leq 72 mths0.00%0.00%> 72 mths and \leq 84 mths0.00%0.00%> 84 mths and \leq 96 mths0.46%34.45%> 96 mths and \leq 108 mths0.00%35.51%> 108 mths and \leq 120 mths0.00%23.91%> 120 mths0.29%6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths 	5.04% 12.03% 16.77% 8.00% 12.98%	0.00% 0.00% 0.00% 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% 34.45% > 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24%	0.00% 0.00% 0.00% 0.00% 0.00% 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% 34.45% > 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24%	0.00% 0.00% 0.00% 0.00% 0.00% 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% 34.45% > 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 84 mths and ≤ 96 mths 0.46% 34.45% > 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	$> 3 mths and \le 6 mths$ $> 6 mths and \le 9 mths$ $> 9 mths and \le 12 mths$ $> 12 mths and \le 15 mths$ $> 15 mths and \le 21 mths$ $> 18 mths and \le 21 mths$ $> 11 mths and \le 24 mths$ $> 24 mths and \le 36 mths$ $> 36 mths and \le 48 mths$	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 84 mths and ≤ 96 mths 0.46% 34.45% > 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 38 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 96 mths and ≤ 108 mths 0.00% 35.51% > 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 108 mths and ≤ 120 mths 0.00% 23.91% > 120 mths 0.29% 6.13%	$> 3 \text{ mths and } \le 6 \text{ mths}$ $> 6 \text{ mths and } \le 9 \text{ mths}$ $> 9 \text{ mths and } \le 12 \text{ mths}$ $> 12 \text{ mths and } \le 12 \text{ mths}$ $> 15 \text{ mths and } \le 18 \text{ mths}$ $> 18 \text{ mths and } \le 24 \text{ mths}$ $> 21 \text{ mths and } \le 24 \text{ mths}$ $> 24 \text{ mths and } \le 36 \text{ mths}$ $> 36 \text{ mths and } \le 48 \text{ mths}$ $> 48 \text{ mths and } \le 60 \text{ mths}$ $> 36 \text{ mths and } \le 64 \text{ mths}$	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
>120 mths 0.29% 6.13%	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 72 mths and ≤ 24 mths > 72 mths and ≤ 24 mths > 84 mths and ≤ 96 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.46%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.44.45%
	 > 3 mths and ≤ 6 mths > 6 mths and ≤ 9 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 24 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 10 mths 	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.46% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 34.45% 35.51%
	> 3 mths and ≤ 6 mths > 6 mths and ≤ 12 mths > 9 mths and ≤ 12 mths > 12 mths and ≤ 12 mths > 15 mths and ≤ 18 mths > 15 mths and ≤ 21 mths > 18 mths and ≤ 24 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths > 108 mths and ≤ 108 mths > 108 mths and ≤ 120 mths	5.04% 12.03% 16.77% 8.00% 12.98% 11.75% 6.24% 18.00% 4.30% 4.15% 0.00% 0.00% 0.46% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%

Geographic Distribution ACT - Metro		<mark>\$ % at lss</mark> 0.5:	1%	<u>May - 19</u> 0.00%
Total ACT		0.53	1%	0.00%
NSW - Inner city		0.93	2%	0.00%
NSW - Metro		23.32		33.57%
NSW - Non metro		8.33		12.67%
Total NSW		32.5	7%	46.24%
NT - Metro		0.82	2%	0.00%
NT - Non metro		0.00		0.00%
Total NT		0.82	2%	0.00%
QLD - Inner city		0.50	0%	0.00%
QLD - Metro		10.63		7.53%
QLD - Non metro		14.00		6.33%
Total QLD		25.13	1%	13.86%
SA - Inner city		0.00		0.00%
SA - Metro		9.7		16.03%
SA - Non metro Total SA		0.54 10.3		0.48% 16.51%
Total SA		10.5.	170	10.51%
TAS - Inner city		0.00		0.00%
TAS - Metro TAS - Non metro		2.00		0.00% 1.82%
Total TAS		3.8		1.82%
VIC - Inner city		1.05		0.00%
VIC - Metro VIC - Non metro		15.60 1.44		16.45% 2.22%
Total VIC		18.09		18.67%
M/A lange she		0.00	201	0.00%
WA - Inner city WA - Metro		0.00		0.00% 2.90%
WA - Non metro		0.32		0.00%
Total WA		8.78		2.90%
Total Inner City		2.48	3%	0.00%
Total Metro		71.10		76.49%
Total Non Metro		26.43%		23.51%
Total		100.00	0%	100.00%
ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Jun-18	0.00%	0.00%	5.26%	5.26%
Jul-18	0.00% 0.00%	0.00% 5.23%	5.25% 0.00%	5.25% 5.23%
Aug-18 Sep-18	0.00%	5.23%	0.00%	5.23%
Oct-18	0.00%	0.00%	0.00%	0.00%
Nov-18	0.00%	0.00%	0.00%	0.00%
Dec-18	0.00%	0.00%	0.00%	0.00%
Jan-19	0.00%	0.00%	0.00%	0.00%
Feb-19 Mar-19	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%	0.00% 0.00%
Apr-19	0.00%	0.00%	0.00%	0.00%
May-19	0.00%	0.00%	0.00%	0.00%
MORTGAGE SAFETY NET	No of Accounts	Amount (\$)		
Jun-18	-	Aniouni (9)		
Jul-18	-	-		
Aug-18	-	-		
Sep-18	-	-		
Oct-18 Nov-18	-	-		
Dec-18	-	-		
Jan-19	-	-		
Feb-19	-	-		
Mar-19 Apr-19	-	-		
Apr-19 May-19	-	-		
MORTGAGE IN POSSESSION	No of Accounts NIL	Amount (\$) NIL		
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
Total	-	-		<u> </u>
IUtai			-	