Progress 2022-2 Trust Risk Retention Pool

Transaction Name:Progress 2022-2 Risk Retention PoolClosing Date:Wednesday, 28th September 2022Maturity Date:Tuesday, 18th March 2053Payment Date:18th day of each monthBusiness Day for Payments:Sydney & Melbourne

Determination Date & Ex-Interest Date:3 Business Days before each Payment Date.

Note: EU Securitisation Regulation EU Securitisation Regulation

Current Risk Retention pool balance as percentage of

6.54%

securitisation exposure:

| COLLATERAL INFORMATION | At Issue | <u>May - 24</u> |
|--|----------------|------------------|
| Total pool size: | \$51,416,491 | \$27,111,578 |
| Average loan Size: | \$659,186 | \$531,600 |
| Maximum loan size: | \$1,924,784 | \$1,508,342 |
| Total property value: | \$68,207,384 | \$44,639,271 |
| Average property value: | \$874,454 | \$875,280 |
| Maximum current LVR: | 80.00% | 80.00% |
| Average current LVR: | 75.37% | 60.01% |
| Weighted average current LVR: | 75.71% | 68.43% |
| Total number of loans (unconsolidated): | 111 | 51 |
| Total number of loans (consolidating split loans): | 78 | 51 |
| Number of properties: | 78 | 51 |
| Average term to maturity (months): | 331.30 | 309.36 |
| Maximum remaining term to maturity (months): | 340.01 | 319.00 |
| Weighted average seasoning (months): | 25.20 | 45.94 |
| Weighted average term to maturity (months): | 333.77 | 313.81 |
| % of pool with loans > \$500,000: | 74.92% | 67.94% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 39.33% | 4.70% |
| % Interest Only loans (Value): | 28.65% | 26.44% |
| Weighted Average Coupon: | 3.71% | 6.36% |
| InVestment Loans: | 37.17% | 45.33% |
| Outstanding Balance Distribution | \$ % at Issue | <u> May - 24</u> |
| ≤ \$0 | 0.00% | 0.00% |
| > \$0 and ≤ \$100,000 | 0.00% | 0.57% |
| > \$100,000 and ≤ \$150,000 | 0.00% | 1.05% |
| > \$150,000 and ≤ \$200,000 | 1.08% | 1.29% |
| > \$200,000 and ≤ \$250,000 | 0.45% | 2.56% |
| > \$250,000 and ≤ \$300,000 | 2.23% | 5.18% |
| > \$300,000 and ≤ \$350,000 | 3.03% | 2.24% |
| > \$350,000 and ≤ \$400,000 | 4.43% | 4.17% |
| > \$400,000 and ≤ \$450,000 | 5.69% | 6.36% |
| > \$450,000 and ≤ \$500,000 | 8.16% | 8.64% |
| > \$500,000 and ≤ \$550,000 | 5.11% | 3.89% |
| > \$550,000 and ≤ \$600,000 | 1.11% | 2.07% |
| > \$600,000 and ≤ \$650,000 | 7.33% | 9.36% |
| > \$650,000 and ≤ \$700,000 | 6.51% | 7.48% |
| > \$700,000 and ≤ \$750,000 | 2.82% | 0.00% |
| > \$750,000 and ≤ \$800,000 | 2.99% | 2.84% |
| > \$800,000 and ≤ \$850,000 | 4.78% | 5.98% |
| > \$850,000 and ≤ \$900,000 | 5.12% | 3.26% |
| > \$900,000 and ≤ \$950,000 | 1.77% | 0.00% |
| > \$950,000 and ≤ \$1,000,000 | 0.00% | 3.64% |
| > \$1,000,000 and ≤ \$1,050,000 | 5.93% | 0.00% |
| > \$1,050,000 and ≤ \$1,100,000 | 0.00% | 0.00% |
| > \$1,100,000 and ≤ \$1,150,000 | 4.33% | 0.00% |
| > \$1,150,000 and ≤ \$1,200,000 | 4.64% | 8.73% |
| > \$1,200,000 and ≤ \$1,250,000 | 2.40% | 0.00% |
| > \$1,250,000 and < \$1,300,000 | 4.90% 2.70% | 0.00% |
| > \$1,300,000 and < \$1,400,000 | | 9.89% 5.25% |
| > \$1,400,000 and < \$1,500,000 | 5.59% | |
| > \$1,500,000 and < \$1,750,000 | 3.15% 3.74% | 5.56% |
| > \$1,750,000 and ≤ \$2,000,000 | 3.74% 0.00% | 0.00% |
| > \$2,000,000 Total | 100.00% | 0.00% 100.00% |
| Total | 100.00% | 100.00% |

| Outstanding Balance LVR Distribution | \$ % at Issue | <u>May - 24</u> |
|---|---|---|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.00% | 3.09% |
| > 25% and ≤ 30% | 0.00% | 0.80% |
| > 30% and ≤ 35% | 0.00% | 0.94% |
| > 35% and ≤ 40% | 0.00% | 1.64% |
| > 40% and ≤ 45% | 0.00% | 4.90% |
| > 45% and ≤ 50% | 0.35% | 0.84% |
| | | |
| > 50% and ≤ 55% | 0.00% | 0.00% |
| > 55% and ≤ 60% | 3.05% | 2.95% |
| > 60% and ≤ 65% | 1.30% | 5.33% |
| > 65% and ≤ 70% | 2.99% | 5.86% |
| > 70% and ≤ 75% | 13.54% | 39.65% |
| > 75% and ≤ 80% | 78.77% | 34.02% |
| > 80% and ≤ 85% | 0.00% | 0.00% |
| > 85% and ≤ 90% | 0.00% | 0.00% |
| | | |
| > 90% and ≤ 95% | 0.00% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |
| | | |
| Mortgage Insurance | \$ % at Issue | <u> May - 24</u> |
| Genworth | 9.73% | 9.24% |
| QBE | 0.76% | 1.37% |
| Not Insured | 89.51% | 89.39% |
| Total | 100.00% | 100.00% |
| Total | 100.0076 | 100.00% |
| | A 44 | |
| Seasoning Analysis | \$ % at Issue | <u>May - 24</u> |
| > 0 mths and ≤ 3 mths | 0.00% | 0.00% |
| > 3 mths and ≤ 6 mths | 0.00% | 0.00% |
| > 6 mths and ≤ 9 mths | 0.00% | 0.00% |
| > 9 mths and ≤ 12 mths | 0.00% | 0.00% |
| > 12 mths and ≤ 15 mths | 0.00% | 0.00% |
| > 15 mths and ≤ 18 mths | 0.00% | 0.00% |
| | | |
| > 18 mths and ≤ 21 mths | 24.56% | 0.00% |
| > 21 mths and ≤ 24 mths | 46.67% | 0.00% |
| > 24 mths and ≤ 36 mths | 23.58% | 0.00% |
| > 36 mths and ≤ 48 mths | 0.81% | 89.39% |
| > 48 mths and ≤ 60 mths | 1.49% | 6.28% |
| > 60 mths and ≤ 72 mths | 2.11% | 1.58% |
| > 72 mths and ≤ 84 mths | 0.00% | 0.33% |
| > 84 mths and ≤ 96 mths | 0.00% | 1.04% |
| | | |
| > 96 mths and ≤ 108 mths | 0.00% | 0.00% |
| | | |
| > 108 mths and ≤ 120 mths | 0.00% | 0.00% |
| | 0.00% 0.76% | 0.00% 1.37% |
| > 108 mths and ≤ 120 mths | | |
| > 108 mths and ≤ 120 mths > 120 mths | 0.76% | 1.37% |
| > 108 mths and ≤ 120 mths > 120 mths Total | 0.76% 100.00% | 1.37% 100.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution | 0.76% 100.00% \$ % at Issue | 1.37% 100.00% May - 24 |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city | 0.76% 100.00% \$ % at Issue 0.00% | 1.37% 100.00% May - 24 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro | 0.76% 100.00% \$ % at Issue 0.00% 2.17% | 1.37% 100.00% May - 24 0.00% 2.38% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro | 0.76% 100.00% \$ % at Issue 0.00% 2.17% 0.00% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% |
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| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW | 0.76% 100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% |
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| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS | 0.76% 100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro TAS - Non metro | 0.76% 100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 1.63% 8.17% 7.26% 16.06% 16.06% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS | 0.76% 100.00% \$ % at Issue 0.00% 2.17% 0.00% 2.17% 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro | 0.76% 100.00% \$\frac{\\$ \text{ at Issue}}{\ 0.00\%} \\ 2.17\% \\ 0.00\% \\ 2.17\% 1.18\% \\ 41.04\% \\ 9.60\% \\ 51.82\% 0.00\% \\ 0.00\% \\ 0.00\% 0.00\% 1.63\% 8.17\% 7.26\% 16.06\% 16.06\% 0.00\% 0.74\% 0.00\% 0.74\% 0.00\% 0.74\% 1.00\% 0.00\% 0.74\% 1.00\% 0.00\% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.84% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro | 0.76% 100.00% \$\frac{\\$ \text{stue}}{0.00\%} 2.17\% 0.00\% 2.17\% 1.18\% 41.04\% 9.60\% 51.82\% 0.00\% 0.00\% 0.00\% 0.00\% 0.63\% 8.17\% 7.26\% 16.06\% 16.06\% 0.00\% 0.74\% 0.00\% 0.00\% 0.74\% 0.00\% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths > 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Non metro Total TAS VIC - Inner city VIC - Metro | 0.76% 100.00% \$\frac{\\$ \text{ at Issue}}{\ 0.00\%} \\ 2.17\% \\ 0.00\% \\ 2.17\% 1.18\% \\ 41.04\% \\ 9.60\% \\ 51.82\% 0.00\% \\ 0.00\% \\ 0.00\% 0.00\% 1.63\% 8.17\% 7.26\% 16.06\% 16.06\% 0.00\% 0.74\% 0.00\% 0.74\% 0.00\% 0.74\% 1.00\% 0.00\% 0.74\% 1.00\% 0.00\% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |
| > 108 mths and ≤ 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Inner city VIC - Non metro Total TAS | 0.76% 100.00% \$\frac{\\$\\$ at Issue}{\} 0.00\% 2.17\% 0.00\% 2.17\% 1.18\% 41.04\% 9.60\% 51.82\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 0.00\% 16.06\% 16.06\% 0.63\% 8.17\% 7.26\% 16.06\% 16.06\% 0.00\% 0.74\% 0.00\% 0.74\% 0.00\% 0.74\% 0.00\% 0 | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.84% 0.00% |
| > 108 mths and ≤ 120 mths Total Geographic Distribution ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro | 0.76% 100.00% \$\frac{\\$ \text{stue}}{0.00\%} 2.17\% 0.00\% 2.17\% 1.18\% 41.04\% 9.60\% 51.82\% 0.00\% 0.00\% 0.00\% 0.00\% 0.63\% 8.17\% 7.26\% 16.06\% 16.06\% 0.00\% 0.74\% 0.00\% 0.00\% 0.74\% 0.00\% | 1.37% 100.00% May - 24 0.00% 2.38% 0.00% 2.38% 0.00% 42.69% 2.61% 45.29% 0.00% 0.00% 0.00% 13.82% 1.81% 15.63% 0.00% 0.00% 0.84% 0.00% 0.84% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% |

\$ % at Issue

May - 24

Outstanding Balance LVR Distribution

| Total | 100.00% | 100.00% |
|------------------|---------|---------|
| Total Non Metro | 20.91% | 4.41% |
| Total Metro | 70.00% | 84.03% |
| Total Inner City | 9.10% | 11.56% |
| Total WA | 3.69% | 3.22% |
| WA - Non metro | 1.58% | 0.00% |
| WA - Metro | 1.53% | 2.16% |

| Dec | ARREARS \$ % (scheduled balance basis) | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | <u>Total</u> |
|---|--|----------------|-----------------|-------------------|--------------|
| Jul 23 | Jun-23 | 0.00% | 0.00% | | |
| Aug. 23 | Jul-23 | | | | |
| Sep-23 | | | | | |
| Oct 23 | | | | | |
| Nov-23 0.00% <t< td=""><td></td><td></td><td></td><td></td><td></td></t<> | | | | | |
| Dec 23 | | | | | |
| | | | | | |
| Feb-24 0.00% | | | | | |
| Mar-24 | | | | | |
| Apr-24 0.00% | | | | | |
| MORTGAGE SAFETY NET (Inclusive COV-19) No of Accounts Amount (\$) Jun-23 Lul-23 Lul-24 Lul-25 Lul-25 Lul-25 Lul-25 Lul-25 Lul-26 Lul-26 Lul-26 Lul-27 Lul-27 Lul-28 Lu | | | | | |
| Juli-23 | May-24 | | | | |
| | MORTGAGE SAFETY NET (Inclusive COV-19) | No of Accounts | Amount (\$) | | |
| Aug. 23 Aug. 23 Aug. 23 Aug. 24 Aug. 24 Aug. 23 Aug. 24 Aug. 24 Aug. 24 Aug. 24 Aug. 25 Aug. 25 Aug. 26 Aug. 27 Aug. 27 Aug. 28 Aug. 29 Aug. 2 | Jun-23 | | - | | |
| Sep-23 - - - - - - - - - - - - - - - - -< | Jul-23 | | - | | |
| OCT-23 - <td>Aug-23</td> <td></td> <td>-</td> <td></td> <td></td> | Aug-23 | | - | | |
| Nov-23 Dec-23 Dec-23 Jan-24 Feb-24 Mar-24 Apr-24 May-24 MORTGAGE IN POSSESSION Mo of Accounts Jul-23 Aug-23 Aug-23 Aug-23 Aug-23 Aug-23 Aug-24 Aug-23 Aug-24 Aug-24 Aug-24 Aug-24 Aug-24 Aug-23 Aug-24 Aug-2 | Sep-23 | | - | | |
| Dec-23 | Oct-23 | | - | | |
| Sep-24 | Nov-23 | | - | | |
| Feb-24 Mar-24 Apr-24 Apr-24 May-24 MORTGAGE IN POSSESSION | Dec-23 | | - | | |
| Mar-24 - <td>Jan-24</td> <td></td> <td>-</td> <td></td> <td></td> | Jan-24 | | - | | |
| Apr-24 May-24 MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION MORTGAGE IN POSSESSION No of Accounts | Feb-24 | | - | | |
| MORTGAGE IN POSSESSION No of Accounts | Mar-24 | | - | | |
| No of Accounts Amount (\$) | Apr-24 | | - | | |
| Jul-23 | May-24 | | - | | |
| Nul-23 | MORTGAGE IN POSSESSION | No of Accounts | Amount (\$) | | |
| Aug-23 - <td>Jun-23</td> <td></td> <td>-</td> <td></td> <td></td> | Jun-23 | | - | | |
| Sep-23 - <td>Jul-23</td> <td></td> <td>-</td> <td></td> <td></td> | Jul-23 | | - | | |
| Oct-23 - <td>Aug-23</td> <td></td> <td>-</td> <td></td> <td></td> | Aug-23 | | - | | |
| Nov-23 - <td>Sep-23</td> <td></td> <td>-</td> <td></td> <td></td> | Sep-23 | | - | | |
| Dec-23 - <td>Oct-23</td> <td></td> <td>-</td> <td></td> <td></td> | Oct-23 | | - | | |
| Jan-24 - <td>Nov-23</td> <td></td> <td>-</td> <td></td> <td></td> | Nov-23 | | - | | |
| Feb-24 - <td>Dec-23</td> <td></td> <td>-</td> <td></td> <td></td> | Dec-23 | | - | | |
| Mar-24 - <td>Jan-24</td> <td></td> <td>-</td> <td></td> <td></td> | Jan-24 | | - | | |
| Apr-24 - <td>Feb-24</td> <td></td> <td>-</td> <td></td> <td></td> | Feb-24 | | - | | |
| PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss | Mar-24 | | - | | |
| PRINCIPAL LOSS LOSS LOSS LMI claim (A\$) LMI payment (A\$) Net loss | Apr-24 | | - | | |
| | May-24 | | - | | |
| 2023 | PRINCIPAL LOSS | Gross Loss | LMI claim (A\$) | LMI payment (A\$) | Net loss |
| | 2023 | | | <u> </u> | - |