

Progress 2022-2 Trust Risk Retention Pool

Transaction Name: Progress 2022-2 Risk Retention Pool
Closing Date: Wednesday, 28th September 2022
Maturity Date: Tuesday, 18th March 2053
Payment Date: 18th day of each month
Business 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 securitisation exposure: 6.78%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jul - 24</u>
Total pool size:	\$51,416,491	\$26,505,604
Average loan Size:	\$659,186	\$530,112
Maximum loan size:	\$1,924,784	\$1,498,120
Total property value:	\$68,207,384	\$43,889,271
Average property value:	\$874,454	\$877,785
Maximum current LVR:	80.00%	80.00%
Average current LVR:	75.37%	59.23%
Weighted average current LVR:	75.71%	68.54%
Total number of loans (unconsolidated):	111	50
Total number of loans (consolidating split loans):	78	50
Number of properties:	78	50
Average term to maturity (months):	331.30	307.16
Maximum remaining term to maturity (months):	340.01	316.90
Weighted average seasoning (months):	25.20	47.96
Weighted average term to maturity (months):	333.77	311.78
% of pool with loans > \$500,000:	74.92%	69.58%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	39.33%	4.79%
% Interest Only loans (Value):	28.65%	25.25%
Weighted Average Coupon:	3.71%	6.33%
InVestment Loans:	37.17%	44.51%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jul - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.59%
> \$100,000 and ≤ \$150,000	0.00%	0.56%
> \$150,000 and ≤ \$200,000	1.08%	1.33%
> \$200,000 and ≤ \$250,000	0.45%	2.61%
> \$250,000 and ≤ \$300,000	2.23%	5.28%
> \$300,000 and ≤ \$350,000	3.03%	2.28%
> \$350,000 and ≤ \$400,000	4.43%	4.25%
> \$400,000 and ≤ \$450,000	5.69%	6.49%
> \$450,000 and ≤ \$500,000	8.16%	7.04%
> \$500,000 and ≤ \$550,000	5.11%	3.98%
> \$550,000 and ≤ \$600,000	1.11%	2.10%
> \$600,000 and ≤ \$650,000	7.33%	9.55%
> \$650,000 and ≤ \$700,000	6.51%	7.64%
> \$700,000 and ≤ \$750,000	2.82%	0.00%
> \$750,000 and ≤ \$800,000	2.99%	5.91%
> \$800,000 and ≤ \$850,000	4.78%	3.09%
> \$850,000 and ≤ \$900,000	5.12%	3.29%
> \$900,000 and ≤ \$950,000	1.77%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	3.71%
> \$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%	4.50%
> \$1,200,000 and ≤ \$1,250,000	2.40%	0.00%
> \$1,250,000 and ≤ \$1,300,000	4.90%	4.73%
> \$1,300,000 and ≤ \$1,400,000	2.70%	10.08%
> \$1,400,000 and ≤ \$1,500,000	5.59%	11.01%
> \$1,500,000 and ≤ \$1,750,000	3.15%	0.00%
> \$1,750,000 and ≤ \$2,000,000	3.74%	0.00%
> \$2,000,000	0.00%	0.00%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.00%	2.67%
> 25% and ≤ 30%	0.00%	0.81%
> 30% and ≤ 35%	0.00%	0.95%
> 35% and ≤ 40%	0.00%	1.67%
> 40% and ≤ 45%	0.00%	5.85%
> 45% and ≤ 50%	0.35%	0.00%
> 50% and ≤ 55%	0.00%	0.00%
> 55% and ≤ 60%	3.05%	3.01%
> 60% and ≤ 65%	1.30%	5.39%
> 65% and ≤ 70%	2.99%	13.24%
> 70% and ≤ 75%	13.54%	35.49%
> 75% and ≤ 80%	78.77%	30.93%
> 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%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
Genworth	9.73%	9.41%
QBE	0.76%	1.40%
Not Insured	89.51%	89.19%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jul - 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%	85.32%
> 48 mths and ≤ 60 mths	1.49%	10.27%
> 60 mths and ≤ 72 mths	2.11%	0.00%
> 72 mths and ≤ 84 mths	0.00%	1.94%
> 84 mths and ≤ 96 mths	0.00%	1.06%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	0.76%	1.40%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.17%	2.43%
ACT - Non metro	0.00%	0.00%
Total ACT	2.17%	2.43%
NSW - Inner city	1.18%	0.00%
NSW - Metro	41.04%	41.24%
NSW - Non metro	9.60%	2.66%
Total NSW	51.82%	43.91%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.63%	0.00%
QLD - Metro	8.17%	14.06%
QLD - Non metro	7.26%	1.86%
Total QLD	16.06%	15.92%
SA - Inner city	0.00%	0.00%
SA - Metro	0.74%	0.85%
SA - Non metro	0.00%	0.00%
Total SA	0.74%	0.85%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	0.00%	0.00%
VIC - Inner city	6.71%	10.69%
VIC - Metro	16.34%	22.92%
VIC - Non metro	2.46%	0.00%
Total VIC	25.51%	33.61%
WA - Inner city	0.58%	1.08%
WA - Metro	1.53%	2.20%
WA - Non metro	1.58%	0.00%
Total WA	3.69%	3.28%
Total Inner City	9.10%	11.77%
Total Metro	70.00%	83.71%
Total Non Metro	20.91%	4.52%
Total	100.00%	100.00%

*The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Aug-23	0.00%	0.00%	0.00%	0.00%
Sep-23	0.00%	0.00%	0.00%	0.00%
Oct-23	0.00%	0.00%	0.00%	0.00%
Nov-23	0.00%	0.00%	0.00%	0.00%
Dec-23	0.00%	0.00%	0.00%	0.00%
Jan-24	0.00%	0.00%	0.00%	0.00%
Feb-24	0.00%	0.00%	0.00%	0.00%
Mar-24	0.00%	0.00%	0.00%	0.00%
Apr-24	0.00%	0.00%	0.00%	0.00%
May-24	0.00%	0.00%	0.00%	0.00%
Jun-24	0.00%	0.00%	0.00%	0.00%
Jul-24	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Aug-23	-	-
Sep-23	-	-
Oct-23	-	-
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Aug-23	-	-
Sep-23	-	-
Oct-23	-	-
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2023	-	-	-	-
Total	-	-	-	-