

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: 6.97%

COLLATERAL INFORMATION

| | <u>At Issue</u> | <u>Aug - 24</u> |
|--|-----------------|-----------------|
| Total pool size: | \$51,416,491 | \$26,462,146 |
| Average loan Size: | \$659,186 | \$529,243 |
| Maximum loan size: | \$1,924,784 | \$1,493,139 |
| Total property value: | \$68,207,384 | \$43,889,271 |
| Average property value: | \$874,454 | \$877,785 |
| Maximum current LVR: | 80.00% | 80.09% |
| Average current LVR: | 75.37% | 59.15% |
| Weighted average current LVR: | 75.71% | 68.44% |
| 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 | 306.14 |
| Maximum remaining term to maturity (months): | 340.01 | 315.88 |
| Weighted average seasoning (months): | 25.20 | 48.95 |
| Weighted average term to maturity (months): | 333.77 | 310.77 |
| % of pool with loans > \$500,000: | 74.92% | 69.57% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 39.33% | 4.79% |
| % Interest Only loans (Value): | 28.65% | 25.30% |
| Weighted Average Coupon: | 3.71% | 6.33% |
| Investment Loans: | 37.17% | 44.57% |

Outstanding Balance Distribution

| | <u>\$ % at Issue</u> | <u>Aug - 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% | 3.55% |
| > \$250,000 and ≤ \$300,000 | 2.23% | 4.33% |
| > \$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% | 7.62% |
| > \$700,000 and ≤ \$750,000 | 2.82% | 0.00% |
| > \$750,000 and ≤ \$800,000 | 2.99% | 5.92% |
| > \$800,000 and ≤ \$850,000 | 4.78% | 3.08% |
| > \$850,000 and ≤ \$900,000 | 5.12% | 3.27% |
| > \$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% | 10.09% |
| > \$1,400,000 and ≤ \$1,500,000 | 5.59% | 11.00% |
| > \$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% |

| Outstanding Balance LVR Distribution | \$ % at Issue | Aug - 24 |
|---|----------------------|-----------------|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.00% | 2.67% |
| > 25% and ≤ 30% | 0.00% | 1.76% |
| > 30% and ≤ 35% | 0.00% | 0.00% |
| > 35% and ≤ 40% | 0.00% | 1.67% |
| > 40% and ≤ 45% | 0.00% | 5.82% |
| > 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% | 5.37% |
| > 65% and ≤ 70% | 2.99% | 13.24% |
| > 70% and ≤ 75% | 13.54% | 35.50% |
| > 75% and ≤ 80% | 78.77% | 28.02% |
| > 80% and ≤ 85% | 0.00% | 2.94% |
| > 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 | Aug - 24 |
|---------------------------|----------------------|-----------------|
| Genworth | 9.73% | 9.40% |
| QBE | 0.76% | 1.39% |
| Not Insured | 89.51% | 89.21% |
| Total | 100.00% | 100.00% |

| Seasoning Analysis | \$ % at Issue | Aug - 24 |
|---------------------------|----------------------|-----------------|
| > 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% | 74.93% |
| > 48 mths and ≤ 60 mths | 1.49% | 19.12% |
| > 60 mths and ≤ 72 mths | 2.11% | 1.54% |
| > 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% | 1.39% |
| Total | 100.00% | 100.00% |

| Geographic Distribution | \$ % at Issue | Aug - 24 |
|--------------------------------|----------------------|-----------------|
| 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% | 41.26% |
| NSW - Non metro | 9.60% | 2.66% |
| Total NSW | 51.82% | 43.93% |
| 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% | 14.04% |
| QLD - Non metro | 7.26% | 1.86% |
| Total QLD | 16.06% | 15.90% |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 0.74% | 0.84% |
| SA - Non metro | 0.00% | 0.00% |
| Total SA | 0.74% | 0.84% |
| 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% | 10.68% |
| VIC - Metro | 16.34% | 22.94% |
| VIC - Non metro | 2.46% | 0.00% |
| Total VIC | 25.51% | 33.62% |
| 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% | 11.76% |
| Total Metro | 70.00% | 83.71% |
| Total Non Metro | 20.91% | 4.53% |
| 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> |
|---|--------------|--------------|------------|--------------|
| 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% |
| Aug-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> |
|---|-----------------------|--------------------|
| Sep-23 | - | - |
| Oct-23 | - | - |
| Nov-23 | - | - |
| Dec-23 | - | - |
| Jan-24 | - | - |
| Feb-24 | - | - |
| Mar-24 | - | - |
| Apr-24 | - | - |
| May-24 | - | - |
| Jun-24 | - | - |
| Jul-24 | - | - |
| Aug-24 | - | - |

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