Progress 2022-2 Trust Risk Retention Pool

Progress 2022-2 Risk Retention Pool **Transaction Name: 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**

> \$2,000,000 Total

Current Risk Retention pool balance as percentage of 6.17% securitisation exposure:		
COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 23</u>
Total pool size:	\$51,416,491	\$30,444,787
Average loan Size:	\$659,186	\$534,119
Maximum loan size:	\$1,924,784	\$1,542,911
Total property value:	\$68,207,384	\$50,744,271
Average property value:	\$874,454	\$890,250
Maximum current LVR:	80.00%	80.00%
Average current LVR:	75.37%	60.42%
Weighted average current LVR:	75.71%	68.67%
Total number of loans (unconsolidated):	111	57
Total number of loans (consolidating split loans):	78	57
Number of properties:	78	57
Average term to maturity (months):	331.30	316.28
Maximum remaining term to maturity (months):	340.01	326.01
Weighted average seasoning (months):	25.20	38.79
Weighted average term to maturity (months):	333.77	319.92
% of pool with loans > \$500,000:	74.92%	65.40%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	39.33% 28.65%	15.03%
% Interest Only loans (Value):	28.65% 3.71%	32.69% 5.81%
Weighted Average Coupon: InVestment Loans:	37.17%	48.41%
investment Loans.	37.1770	48.4170
Outstanding Balance Distribution	\$ % at Issue	Oct - 23
<u>≤</u> \$0	0.00%	-0.02%
> \$0 and ≤ \$100,000	0.00%	0.51%
> \$100,000 and ≤ \$150,000	0.00%	1.44%
> \$150,000 and ≤ \$200,000	1.08%	1.20%
> \$200,000 and ≤ \$250,000	0.45%	2.32%
> \$250,000 and ≤ \$300,000	2.23%	4.56%
> \$300,000 and ≤ \$350,000	3.03%	3.00%
> \$350,000 and ≤ \$400,000	4.43%	2.44%
> \$400,000 and ≤ \$450,000	5.69%	9.85%
> \$450,000 and ≤ \$500,000	8.16%	9.28%
> \$500,000 and ≤ \$550,000	5.11%	3.46%
> \$550,000 and ≤ \$600,000	1.11%	1.87%
> \$600,000 and ≤ \$650,000	7.33%	6.25%
> \$650,000 and ≤ \$700,000	6.51%	8.86%
> \$700,000 and ≤ \$750,000	2.82%	0.00%
> \$750,000 and ≤ \$800,000	2.99%	2.53%
> \$800,000 and ≤ \$850,000	4.78%	5.40%
> \$850,000 and ≤ \$900,000	5.12%	0.00%
> \$900,000 and ≤ \$950,000 > \$950,000 and ≤ \$1,000,000	1.77% 0.00%	3.06% 3.26%
> \$1,000,000 and ≤ \$1,050,000 > \$1,000,000 and ≤ \$1,050,000	5.93%	0.00%
> \$1,050,000 and ≤ \$1,100,000	0.00%	0.00%
> \$1,000,000 and ≤ \$1,150,000 > \$1,100,000 and ≤ \$1,150,000	4.33%	0.00%
> \$1,150,000 and ≤ \$1,200,000 > \$1,150,000 and ≤ \$1,200,000	4.64%	7.87%
> \$1,200,000 and ≤ \$1,250,000 > \$1,200,000 and ≤ \$1,250,000	2.40%	0.00%
> \$1,250,000 and ≤ \$1,300,000	4.90%	4.16%
> \$1,300,000 and ≤ \$1,400,000	2.70%	8.89%
> \$1,400,000 and ≤ \$1,500,000	5.59%	4.72%
> \$1,500,000 and ≤ \$1,750,000	3.15%	5.07%
> \$1,750,000 and ≤ \$2,000,000	3.74%	0.00%
\\$2,000,000	0.00%	0.00%

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1.25	Mortgage Insurance		
Part	Genworth	9.73%	8.86%
Total	QBE		
Searching Analysis			
	Total	100.00%	100.00%
	Constitute Analysis	6.0/ -4.1	0-4 22
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1,25mt	> 96 mths and ≤ 108 mths	0.00%	0.00%
Total 100.00% 100.00	> 108 mths and ≤ 120 mths	0.00%	0.00%
Seeranhic Distribution	> 120 mths	0.76%	1.25%
ACT - Inter city 2.17% 2.15% ACT - Not metro 2.17% 2.15% ACT - Not metro 0.00% 0.00% 0.00% 1.00% 1.00% 1.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.18% 0.00% 1.19%	Total	100.00%	100.00%
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Total Inner City 9.10% 10.47% Total Metro 70.00% 70.46% Total Non Metro 20.91% 19.07%	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 Total VIC WA - Inner city WA - Metro	\$ % 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% 16.06% 16.06% 0.00% 0.74% 0.00% 0.74% 0.00% 0	0.00% 2.15% 0.00% 2.15% 0.00% 34.26% 11.99% 46.25% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 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%
Total Metro 70.00% 70.46% Total Non Metro 20.91% 19.07%	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 Total VIC WA - Inner city WA - Metro WA - Non metro	\$ % 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% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.0	0.00% 2.15% 0.00% 2.15% 0.00% 34.26% 11.99% 46.25% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.00% 0.80% 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%
Total Metro 70.00% 70.46% Total Non Metro 20.91% 19.07%	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 Total VIC WA - Inner city WA - Metro WA - Non metro	\$ % 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% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.0	0.00% 2.15% 0.00% 2.15% 0.00% 34.26% 11.99% 46.25% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.80% 0.00% 0.00% 0.80% 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%
Total Non Metro 20.91% 19.07%	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 Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	\$ at Issue 0.00% 2.17% 0.00% 2.1776 1.18% 41.04% 9.60% 51.82% 0.00% 0.00% 0.00% 0.00% 0.00% 0.63% 8.17% 7.26% 16.06% 0.00% 0.74% 0.00% 0.74% 0.00% 0.74% 0.00% 0.0	0.00% 2.15% 0.00% 2.15% 0.00% 34.26% 11.99% 46.25% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.80% 0.00% 0.80% 0.00% 0.00% 0.00% 0.80% 0.00%
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ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Nov-22	0.00%	0.00%	0.00%	0.00%
Dec-22	0.00%	0.00%	0.00%	0.00%
Jan-23	0.00%	0.00%	0.00%	0.00%
Feb-23	0.00%	0.00%	0.00%	0.00%
Mar-23	0.00%	0.00%	0.00%	0.00%
Apr-23	0.00%	0.00%	0.00%	0.00%
May-23	0.00%	0.00%	0.00%	0.00%
Jun-23	0.00%	0.00%	0.00%	0.00%
Jul-23	0.00%	0.00%	0.00%	0.00%
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%
MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	<u>Amount (\$)</u>		
Nov-22		-		
Dec-22		-		
Jan-23		-		
Feb-23		-		
Mar-23		-		
Apr-23		-		
May-23		-		
Jun-23		-		
Jul-23		-		
Aug-23		-		
Sep-23		-		
Oct-23		-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-22		-		
Dec-22		-		
Jan-23		-		
Feb-23		-		
Mar-23		-		
Apr-23		-		
May-23		-		
Jun-23		-		
Jul-23		-		
Aug-23		-		
Sep-23		-		
Oct-23		-		
PRINCIPAL LOCG		1841 -1-1 (84)	1001	Not loss
PRINCIPAL LOSS 2023	<u>Gross Loss</u>	LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>