

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: 6.82%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Oct - 24</u>
Total pool size:	\$51,416,491	\$24,363,552
Average loan Size:	\$659,186	\$529,642
Maximum loan size:	\$1,924,784	\$1,483,655
Total property value:	\$68,207,384	\$40,599,271
Average property value:	\$874,454	\$882,593
Maximum current LVR:	80.00%	80.00%
Average current LVR:	75.37%	59.33%
Weighted average current LVR:	75.71%	67.83%
Total number of loans (unconsolidated):	111	46
Total number of loans (consolidating split loans):	78	46
Number of properties:	78	46
Average term to maturity (months):	331.30	303.54
Maximum remaining term to maturity (months):	340.01	313.87
Weighted average seasoning (months):	25.20	51.21
Weighted average term to maturity (months):	333.77	308.49
% of pool with loans > \$500,000:	74.92%	70.09%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	39.33%	1.86%
% Interest Only loans (Value):	28.65%	22.58%
Weighted Average Coupon:	3.71%	6.42%
InVestment Loans:	37.17%	41.64%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Oct - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.64%
> \$100,000 and ≤ \$150,000	0.00%	0.60%
> \$150,000 and ≤ \$200,000	1.08%	1.45%
> \$200,000 and ≤ \$250,000	0.45%	3.83%
> \$250,000 and ≤ \$300,000	2.23%	4.70%
> \$300,000 and ≤ \$350,000	3.03%	1.25%
> \$350,000 and ≤ \$400,000	4.43%	4.60%
> \$400,000 and ≤ \$450,000	5.69%	5.20%
> \$450,000 and ≤ \$500,000	8.16%	7.64%
> \$500,000 and ≤ \$550,000	5.11%	4.33%
> \$550,000 and ≤ \$600,000	1.11%	2.27%
> \$600,000 and ≤ \$650,000	7.33%	10.36%
> \$650,000 and ≤ \$700,000	6.51%	8.28%
> \$700,000 and ≤ \$750,000	2.82%	2.88%
> \$750,000 and ≤ \$800,000	2.99%	3.16%
> \$800,000 and ≤ \$850,000	4.78%	3.33%
> \$850,000 and ≤ \$900,000	5.12%	3.54%
> \$900,000 and ≤ \$950,000	1.77%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	4.02%
> \$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%	0.00%
> \$1,200,000 and ≤ \$1,250,000	2.40%	5.11%
> \$1,250,000 and ≤ \$1,300,000	4.90%	0.00%
> \$1,300,000 and ≤ \$1,400,000	2.70%	10.92%
> \$1,400,000 and ≤ \$1,500,000	5.59%	11.90%
> \$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>Oct - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.00%	2.90%
> 25% and ≤ 30%	0.00%	1.90%
> 30% and ≤ 35%	0.00%	0.00%
> 35% and ≤ 40%	0.00%	1.80%
> 40% and ≤ 45%	0.00%	6.30%
> 45% and ≤ 50%	0.35%	0.00%
> 50% and ≤ 55%	0.00%	2.88%
> 55% and ≤ 60%	3.05%	0.00%
> 60% and ≤ 65%	1.30%	5.81%
> 65% and ≤ 70%	2.99%	13.10%
> 70% and ≤ 75%	13.54%	39.48%
> 75% and ≤ 80%	78.77%	25.83%
> 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>Oct - 24</u>
Genworth	9.73%	10.17%
QBE	0.76%	1.51%
Not Insured	89.51%	88.32%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Oct - 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%	56.21%
> 48 mths and ≤ 60 mths	1.49%	34.60%
> 60 mths and ≤ 72 mths	2.11%	4.44%
> 72 mths and ≤ 84 mths	0.00%	2.10%
> 84 mths and ≤ 96 mths	0.00%	1.15%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	0.76%	1.51%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 24</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.17%	2.63%
ACT - Non metro	0.00%	0.00%
Total ACT	2.17%	2.63%
NSW - Inner city	1.18%	0.00%
NSW - Metro	41.04%	44.31%
NSW - Non metro	9.60%	1.67%
Total NSW	51.82%	45.98%
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%	15.22%
QLD - Non metro	7.26%	2.02%
Total QLD	16.06%	17.24%
SA - Inner city	0.00%	0.00%
SA - Metro	0.74%	0.90%
SA - Non metro	0.00%	0.00%
Total SA	0.74%	0.90%
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%	9.74%
VIC - Metro	16.34%	19.96%
VIC - Non metro	2.46%	0.00%
Total VIC	25.51%	29.70%
WA - Inner city	0.58%	1.17%
WA - Metro	1.53%	2.39%
WA - Non metro	1.58%	0.00%
Total WA	3.69%	3.56%
Total Inner City	9.10%	10.91%
Total Metro	70.00%	85.40%
Total Non Metro	20.91%	3.69%
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>
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%
Sep-24	0.00%	0.00%	0.00%	0.00%
Oct-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>
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-

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