

Progress 2022-1 Trust Risk Retention Pool

|                                        |                                           |
|----------------------------------------|-------------------------------------------|
| Transaction Name:                      | Progress 2022-1 Risk Retention Pool       |
| Closing Date:                          | Thursday, 26th May 2022                   |
| Maturity Date:                         | Monday, 17th March 2053                   |
| Payment Date:                          | 17th 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 RegulationEU Securitisation Regulation

Current Risk Retention pool balance as percentage of securitisation exposure:7.17%

| COLLATERAL INFORMATION                             | At Issue      | Aug - 25     |
|----------------------------------------------------|---------------|--------------|
| Total pool size:                                   | \$34,804,876  | \$12,737,547 |
| Average loan Size:                                 | \$552,458     | \$454,912    |
| Maximum loan size:                                 | \$1,407,816   | \$1,025,640  |
| Total property value:                              | \$45,347,648  | \$20,049,538 |
| Average property value:                            | \$719,804     | \$691,363    |
| Maximum current LVR:                               | 92.37%        | 86.59%       |
| Average current LVR:                               | 79.53%        | 70.58%       |
| Weighted average current LVR:                      | 79.22%        | 74.01%       |
| Total number of loans (unconsolidated):            | 80            | 34           |
| Total number of loans (consolidating split loans): | 63            | 28           |
| Number of properties:                              | 63            | 29           |
| Average term to maturity (months):                 | 320.02        | 273.76       |
| Maximum remaining term to maturity (months):       | 343.79        | 316.57       |
| Weighted average seasoning (months):               | 34.62         | 79.29        |
| Weighted average term to maturity (months):        | 324.13        | 277.67       |
| % of pool with loans > \$500,000:                  | 74.29%        | 60.03%       |
| % of pool (amount) LoDoc Loans:                    | 0.00%         | 0.00%        |
| % Fixed Rate Loans(Value):                         | 30.19%        | 0.00%        |
| % Interest Only loans (Value):                     | 10.41%        | 18.81%       |
| Weighted Average Coupon:                           | 2.66%         | 5.94%        |
| InVestment Loans:                                  | 22.93%        | 46.56%       |
| Weighted Average Fixed Rate:                       |               | 0.00%        |
| Weighted Average Variable Rate:                    |               | 5.94%        |
| Outstanding Balance Distribution                   | \$ % at Issue | Aug - 25     |
| ≤ \$0                                              | 0.00%         | 0.00%        |
| > \$0 and ≤ \$100,000                              | 0.00%         | 0.00%        |
| > \$100,000 and ≤ \$150,000                        | 0.38%         | 1.09%        |
| > \$150,000 and ≤ \$200,000                        | 1.11%         | 1.27%        |
| > \$200,000 and ≤ \$250,000                        | 1.90%         | 0.00%        |
| > \$250,000 and ≤ \$300,000                        | 0.00%         | 4.51%        |
| > \$300,000 and ≤ \$350,000                        | 5.66%         | 10.31%       |
| > \$350,000 and ≤ \$400,000                        | 7.50%         | 5.63%        |
| > \$400,000 and ≤ \$450,000                        | 3.65%         | 9.81%        |
| > \$450,000 and ≤ \$500,000                        | 5.52%         | 7.34%        |
| > \$500,000 and ≤ \$550,000                        | 7.46%         | 16.32%       |
| > \$550,000 and ≤ \$600,000                        | 19.86%        | 4.43%        |
| > \$600,000 and ≤ \$650,000                        | 7.28%         | 19.35%       |
| > \$650,000 and ≤ \$700,000                        | 7.61%         | 0.00%        |
| > \$700,000 and ≤ \$750,000                        | 0.00%         | 0.00%        |
| > \$750,000 and ≤ \$800,000                        | 6.64%         | 11.88%       |
| > \$800,000 and ≤ \$850,000                        | 2.44%         | 0.00%        |
| > \$850,000 and ≤ \$900,000                        | 7.45%         | 0.00%        |
| > \$900,000 and ≤ \$950,000                        | 5.42%         | 0.00%        |
| > \$950,000 and ≤ \$1,000,000                      | 2.78%         | 0.00%        |
| > \$1,000,000 and ≤ \$1,050,000                    | 0.00%         | 8.05%        |
| > \$1,050,000 and ≤ \$1,100,000                    | 0.00%         | 0.00%        |
| > \$1,100,000 and ≤ \$1,150,000                    | 3.30%         | 0.00%        |
| > \$1,150,000 and ≤ \$1,200,000                    | 0.00%         | 0.00%        |
| > \$1,200,000 and ≤ \$1,250,000                    | 0.00%         | 0.00%        |
| > \$1,250,000 and ≤ \$1,300,000                    | 0.00%         | 0.00%        |
| > \$1,300,000 and ≤ \$1,400,000                    | 0.00%         | 0.00%        |
| > \$1,400,000 and ≤ \$1,500,000                    | 4.04%         | 0.00%        |
| > \$1,500,000 and ≤ \$1,750,000                    | 0.00%         | 0.00%        |
| > \$1,750,000 and ≤ \$2,000,000                    | 0.00%         | 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>Aug - 25</u> |
|---------------------------------------------|----------------------|-----------------|
| ≤ 0%                                        | 0.00%                | 0.00%           |
| > 0% and ≤ 25%                              | 0.54%                | 1.27%           |
| > 25% and ≤ 30%                             | 0.00%                | 0.00%           |
| > 30% and ≤ 35%                             | 0.00%                | 0.00%           |
| > 35% and ≤ 40%                             | 0.00%                | 0.00%           |
| > 40% and ≤ 45%                             | 0.00%                | 0.00%           |
| > 45% and ≤ 50%                             | 3.30%                | 0.00%           |
| > 50% and ≤ 55%                             | 0.00%                | 4.15%           |
| > 55% and ≤ 60%                             | 0.00%                | 4.43%           |
| > 60% and ≤ 65%                             | 1.03%                | 0.00%           |
| > 65% and ≤ 70%                             | 2.84%                | 16.77%          |
| > 70% and ≤ 75%                             | 8.92%                | 22.65%          |
| > 75% and ≤ 80%                             | 32.94%               | 18.24%          |
| > 80% and ≤ 85%                             | 25.35%               | 26.14%          |
| > 85% and ≤ 90%                             | 23.46%               | 6.34%           |
| > 90% and ≤ 95%                             | 1.63%                | 0.00%           |
| > 95% and ≤ 100%                            | 0.00%                | 0.00%           |
| <b>Total</b>                                | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Mortgage Insurance</u> | <u>\$ % at Issue</u> | <u>Aug - 25</u> |
|---------------------------|----------------------|-----------------|
| Genworth                  | 60.07%               | 51.18%          |
| QBE                       | 0.00%                | 0.00%           |
| Not Insured               | 39.93%               | 48.82%          |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Seasoning Analysis</u> | <u>\$ % at Issue</u> | <u>Aug - 25</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   | 13.22%               | 0.00%           |
| > 18 mths and ≤ 21 mths   | 11.48%               | 0.00%           |
| > 21 mths and ≤ 24 mths   | 13.36%               | 0.00%           |
| > 24 mths and ≤ 36 mths   | 42.78%               | 0.00%           |
| > 36 mths and ≤ 48 mths   | 3.74%                | 2.20%           |
| > 48 mths and ≤ 60 mths   | 3.29%                | 17.45%          |
| > 60 mths and ≤ 72 mths   | 2.96%                | 43.55%          |
| > 72 mths and ≤ 84 mths   | 3.30%                | 7.35%           |
| > 84 mths and ≤ 96 mths   | 3.24%                | 3.21%           |
| > 96 mths and ≤ 108 mths  | 0.00%                | 5.12%           |
| > 108 mths and ≤ 120 mths | 0.54%                | 17.19%          |
| > 120 mths                | 2.10%                | 3.93%           |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Geographic Distribution</u> | <u>\$ % at Issue</u> | <u>Aug - 25</u> |
|--------------------------------|----------------------|-----------------|
| ACT - Inner city               | 0.00%                | 0.00%           |
| ACT - Metro                    | 8.17%                | 0.00%           |
| ACT - Non metro                | 0.00%                | 0.00%           |
| Total ACT                      | <b>8.17%</b>         | 0.00%           |
|                                |                      |                 |
| NSW - Inner city               | 0.00%                | 0.00%           |
| NSW - Metro                    | 29.89%               | 29.08%          |
| NSW - Non metro                | 8.24%                | 9.26%           |
| Total NSW                      | <b>38.13%</b>        | 38.34%          |
|                                |                      |                 |
| NT - Metro                     | 0.00%                | 0.00%           |
| NT - Non metro                 | 0.00%                | 0.00%           |
| Total NT                       | <b>0.00%</b>         | 0.00%           |
|                                |                      |                 |
| QLD - Inner city               | 0.00%                | 0.00%           |
| QLD - Metro                    | 8.71%                | 13.07%          |
| QLD - Non metro                | 9.54%                | 0.00%           |
| Total QLD                      | <b>18.24%</b>        | 13.07%          |
|                                |                      |                 |
| SA - Inner city                | 0.00%                | 0.00%           |
| SA - Metro                     | 0.00%                | 0.00%           |
| SA - Non metro                 | 0.00%                | 0.00%           |
| Total SA                       | <b>0.00%</b>         | 0.00%           |
|                                |                      |                 |
| TAS - Inner city               | 0.00%                | 0.00%           |
| TAS - Metro                    | 0.00%                | 0.00%           |
| TAS - Non metro                | 0.00%                | 0.00%           |
| Total TAS                      | <b>0.00%</b>         | 0.00%           |
|                                |                      |                 |
| VIC - Inner city               | 2.78%                | 0.00%           |
| VIC - Metro                    | 21.12%               | 30.01%          |
| VIC - Non metro                | 1.86%                | 4.85%           |
| Total VIC                      | <b>25.75%</b>        | 34.86%          |
|                                |                      |                 |
| WA - Inner city                | 0.88%                | 0.00%           |
| WA - Metro                     | 7.83%                | 13.73%          |
| WA - Non metro                 | 1.00%                | 0.00%           |
| Total WA                       | <b>9.71%</b>         | 13.73%          |
|                                |                      |                 |
| Total Inner City               | 0.00%                | 0.00%           |
| Total Metro                    | 83.04%               | 85.89%          |
| Total Non Metro                | 16.96%               | 14.11%          |
| <b>Total</b>                   | <b>100.00%</b>       | <b>100.00%</b>  |

\*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-24                                        | 0.00%                 | 2.92%                  | 0.00%                    | 2.92%           |
| Oct-24                                        | 0.00%                 | 0.00%                  | 2.93%                    | 2.93%           |
| Nov-24                                        | 0.00%                 | 0.00%                  | 0.00%                    | 0.00%           |
| Dec-24                                        | 0.00%                 | 0.00%                  | 0.00%                    | 0.00%           |
| Jan-25                                        | 0.00%                 | 0.00%                  | 0.00%                    | 0.00%           |
| Feb-25                                        | 0.00%                 | 0.00%                  | 0.00%                    | 0.00%           |
| Mar-25                                        | 0.00%                 | 0.00%                  | 0.00%                    | 0.00%           |
| Apr-25                                        | 4.31%                 | 0.00%                  | 0.00%                    | 4.31%           |
| May-25                                        | 0.00%                 | 4.34%                  | 0.00%                    | 4.34%           |
| Jun-25                                        | 0.00%                 | 0.00%                  | 4.72%                    | 4.72%           |
| Jul-25                                        | 0.00%                 | 0.00%                  | 4.75%                    | 4.75%           |
| Aug-25                                        | 0.00%                 | 0.00%                  | 4.76%                    | 4.76%           |
| <u>MORTGAGE SAFETY NET</u>                    | <u>No of Accounts</u> | <u>Amount (\$)</u>     |                          |                 |
| Sep-24                                        | 1                     | 437,651                |                          |                 |
| Oct-24                                        | -                     | -                      |                          |                 |
| Nov-24                                        | -                     | -                      |                          |                 |
| Dec-24                                        | -                     | -                      |                          |                 |
| Jan-25                                        | -                     | -                      |                          |                 |
| Feb-25                                        | -                     | -                      |                          |                 |
| Mar-25                                        | -                     | -                      |                          |                 |
| Apr-25                                        | 1                     | 597,599                |                          |                 |
| May-25                                        | -                     | -                      |                          |                 |
| Jun-25                                        | -                     | -                      |                          |                 |
| Jul-25                                        | 1                     | 606,311                |                          |                 |
| Aug-25                                        | 1                     | 606,311                |                          |                 |
| <u>MORTGAGE IN POSSESSION</u>                 | <u>No of Accounts</u> | <u>Amount (\$)</u>     |                          |                 |
| Sep-24                                        | -                     | -                      |                          |                 |
| Oct-24                                        | -                     | -                      |                          |                 |
| Nov-24                                        | -                     | -                      |                          |                 |
| Dec-24                                        | -                     | -                      |                          |                 |
| Jan-25                                        | -                     | -                      |                          |                 |
| Feb-25                                        | -                     | -                      |                          |                 |
| Mar-25                                        | -                     | -                      |                          |                 |
| Apr-25                                        | -                     | -                      |                          |                 |
| May-25                                        | -                     | -                      |                          |                 |
| Jun-25                                        | -                     | -                      |                          |                 |
| Jul-25                                        | -                     | -                      |                          |                 |
| Aug-25                                        | -                     | -                      |                          |                 |
| <u>PRINCIPAL LOSS</u>                         | <u>Gross Loss</u>     | <u>LMI claim (A\$)</u> | <u>LMI payment (A\$)</u> | <u>Net loss</u> |
| 2022                                          | -                     | -                      | -                        | -               |
| Total                                         | -                     | -                      | -                        | -               |