

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 Regulation EU Securitisation Regulation

Current Risk Retention pool balance as percentage of securitisation exposure: 7.13%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Sep - 25</u>
Total pool size:	\$34,804,876	\$12,272,644
Average loan Size:	\$552,458	\$438,309
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%	86.48%
Average current LVR:	79.53%	67.73%
Weighted average current LVR:	79.22%	74.55%
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	272.77
Maximum remaining term to maturity (months):	343.79	315.58
Weighted average seasoning (months):	34.62	78.94
Weighted average term to maturity (months):	324.13	277.93
% of pool with loans > \$500,000:	74.29%	62.18%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	30.19%	0.00%
% Interest Only loans (Value):	10.41%	15.93%
Weighted Average Coupon:	2.66%	6.14%
InVestment Loans:	22.93%	48.25%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:		6.14%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Sep - 25</u>
≤ \$0	0.00%	-0.98%
> \$0 and ≤ \$100,000	0.00%	0.00%
> \$100,000 and ≤ \$150,000	0.38%	1.14%
> \$150,000 and ≤ \$200,000	1.11%	1.32%
> \$200,000 and ≤ \$250,000	1.90%	0.00%
> \$250,000 and ≤ \$300,000	0.00%	4.67%
> \$300,000 and ≤ \$350,000	5.66%	8.06%
> \$350,000 and ≤ \$400,000	7.50%	5.85%
> \$400,000 and ≤ \$450,000	3.65%	10.16%
> \$450,000 and ≤ \$500,000	5.52%	7.61%
> \$500,000 and ≤ \$550,000	7.46%	16.88%
> \$550,000 and ≤ \$600,000	19.86%	4.59%
> \$600,000 and ≤ \$650,000	7.28%	20.06%
> \$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%	12.30%
> \$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%	8.36%
> \$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>Sep - 25</u>
≤ 0%	0.00%	-0.98%
> 0% and ≤ 25%	0.54%	1.32%
> 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%	4.28%
> 55% and ≤ 60%	0.00%	4.59%
> 60% and ≤ 65%	1.03%	0.00%
> 65% and ≤ 70%	2.84%	19.64%
> 70% and ≤ 75%	8.92%	21.18%
> 75% and ≤ 80%	32.94%	16.29%
> 80% and ≤ 85%	25.35%	27.11%
> 85% and ≤ 90%	23.46%	6.58%
> 90% and ≤ 95%	1.63%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Sep - 25</u>
Genworth	60.07%	49.43%
QBE	0.00%	0.00%
Not Insured	39.93%	50.57%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Sep - 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%	2.27%
> 48 mths and ≤ 60 mths	3.29%	18.08%
> 60 mths and ≤ 72 mths	2.96%	45.11%
> 72 mths and ≤ 84 mths	3.30%	7.61%
> 84 mths and ≤ 96 mths	3.24%	0.00%
> 96 mths and ≤ 108 mths	0.00%	8.63%
> 108 mths and ≤ 120 mths	0.54%	14.24%
> 120 mths	2.10%	4.06%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Sep - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	8.17%	0.00%
ACT - Non metro	0.00%	0.00%
Total ACT	8.17%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	29.89%	30.14%
NSW - Non metro	8.24%	9.59%
Total NSW	38.13%	39.73%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	0.00%	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	8.71%	13.54%
QLD - Non metro	9.54%	0.00%
Total QLD	18.24%	13.54%
SA - Inner city	0.00%	0.00%
SA - Metro	0.00%	0.00%
SA - Non metro	0.00%	0.00%
Total SA	0.00%	0.00%
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	2.78%	0.00%
VIC - Metro	21.12%	31.08%
VIC - Non metro	1.86%	5.02%
Total VIC	25.75%	36.11%

WA - Inner city	0.88%	0.00%
WA - Metro	7.83%	10.62%
WA - Non metro	1.00%	0.00%
Total WA	9.71%	10.62%
Total Inner City	0.00%	0.00%
Total Metro	83.04%	85.39%
Total Non Metro	16.96%	14.61%
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>
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%
Sep-25	0.00%	0.00%	4.94%	4.94%

MORTGAGE SAFETY NET

	<u>No of Accounts</u>	<u>Amount (\$)</u>
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
Sep-25	1	606,311

MORTGAGE IN POSSESSION

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Oct-24	-	-
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-

PRINCIPAL LOSS

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2022	-	-	-	-
Total	-	-	-	-