

# 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:**                      **6.74%**

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Jun - 25</u>
Total pool size:	\$34,804,876	\$12,791,302
Average loan Size:	\$552,458	\$456,832
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%	86.84%
Average current LVR:	79.53%	70.84%
Weighted average current LVR:	79.22%	74.25%
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	275.80
Maximum remaining term to maturity (months):	343.79	318.61
Weighted average seasoning (months):	34.62	77.34
Weighted average term to maturity (months):	324.13	279.64
% of pool with loans > \$500,000:	74.29%	60.05%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	30.19%	0.00%
% Interest Only loans (Value):	10.41%	22.39%
Weighted Average Coupon:	2.66%	6.17%
InVestment Loans:	22.93%	42.43%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:		6.17%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Jun - 25</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.01%
> \$100,000 and ≤ \$150,000	0.38%	1.09%
> \$150,000 and ≤ \$200,000	1.11%	1.28%
> \$200,000 and ≤ \$250,000	1.90%	0.00%
> \$250,000 and ≤ \$300,000	0.00%	4.48%
> \$300,000 and ≤ \$350,000	5.66%	13.03%
> \$350,000 and ≤ \$400,000	7.50%	2.92%
> \$400,000 and ≤ \$450,000	3.65%	9.80%
> \$450,000 and ≤ \$500,000	5.52%	7.32%
> \$500,000 and ≤ \$550,000	7.46%	16.37%
> \$550,000 and ≤ \$600,000	19.86%	4.45%
> \$600,000 and ≤ \$650,000	7.28%	19.30%
> \$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%	11.90%
> \$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%	8.02%
> \$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>Jun - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.54%	1.30%
> 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%	4.19%
> 55% and ≤ 60%	0.00%	4.45%
> 60% and ≤ 65%	1.03%	0.00%
> 65% and ≤ 70%	2.84%	16.79%
> 70% and ≤ 75%	8.92%	22.67%
> 75% and ≤ 80%	32.94%	18.21%
> 80% and ≤ 85%	25.35%	26.06%
> 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>Jun - 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>Jun - 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%	21.02%
> 60 mths and ≤ 72 mths	2.96%	39.92%
> 72 mths and ≤ 84 mths	3.30%	7.35%
> 84 mths and ≤ 96 mths	3.24%	3.22%
> 96 mths and ≤ 108 mths	0.00%	8.84%
> 108 mths and ≤ 120 mths	0.54%	13.49%
> 120 mths	2.10%	3.95%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jun - 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%	29.03%
NSW - Non metro	8.24%	9.26%
Total NSW	<b>38.13%</b>	38.29%
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%	13.08%
QLD - Non metro	9.54%	0.00%
Total QLD	<b>18.24%</b>	13.08%
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%	30.03%
VIC - Non metro	1.86%	4.85%
Total VIC	<b>25.75%</b>	34.88%
WA - Inner city	0.88%	0.00%
WA - Metro	7.83%	13.75%
WA - Non metro	1.00%	0.00%

Total WA	9.71%	13.75%
Total Inner City	0.00%	0.00%
Total Metro	83.04%	85.89%
Total Non Metro	16.96%	14.11%
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>
Jul-24	0.87%	0.00%	0.00%	0.87%
Aug-24	2.69%	0.00%	0.00%	2.69%
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%
<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Jul-24	-	-		
Aug-24	-	-		
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	-	-		
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Jul-24	-	-		
Aug-24	-	-		
Sep-24	-	-		
Oct-24	-	-		
Nov-24	-	-		
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-	-		
Mar-25	-	-		
Apr-25	-	-		
May-25	-	-		
Jun-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	-	-	-	-