

# 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:** 6.32%

## COLLATERAL INFORMATION

|  | <u>At Issue</u> | <u>Mar - 26</u> |
|--|-----------------|-----------------|
| Total pool size:                                   | \$51,416,491    | \$15,726,293    |
| Average loan Size:                                 | \$659,186       | \$524,210       |
| Maximum loan size:                                 | \$1,924,784     | \$1,381,299     |
| Total property value:                              | \$68,207,384    | \$26,128,500    |
| Average property value:                            | \$874,454       | \$870,950       |
| Maximum current LVR:                               | 80.00%          | 79.49%          |
| Average current LVR:                               | 75.37%          | 60.99%          |
| Weighted average current LVR:                      | 75.71%          | 67.09%          |
| Total number of loans (unconsolidated):            | 111             | 30              |
| Total number of loans (consolidating split loans): | 78              | 30              |
| Number of properties:                              | 78              | 30              |
| Average term to maturity (months):                 | 331.30          | 283.49          |
| Maximum remaining term to maturity (months):       | 340.01          | 296.91          |
| Weighted average seasoning (months):               | 25.20           | 69.39           |
| Weighted average term to maturity (months):        | 333.77          | 290.27          |
| % of pool with loans > \$500,000:                  | 74.92%          | 64.88%          |
| % of pool (amount) LoDoc Loans:                    | 0.00%           | 0.00%           |
| % Fixed Rate Loans(Value):                         | 39.33%          | 2.88%           |
| % Interest Only loans (Value):                     | 28.65%          | 6.35%           |
| Weighted Average Coupon:                           | 3.71%           | 6.14%           |
| InVestment Loans:                                  | 37.17%          | 40.83%          |

## Outstanding Balance Distribution

|                                 | <u>\$ % at Issue</u> | <u>Mar - 26</u> |
|---------------------------------|----------------------|-----------------|
| ≤ \$0                           | 0.00%                | 0.00%           |
| > \$0 and ≤ \$100,000           | 0.00%                | 0.00%           |
| > \$100,000 and ≤ \$150,000     | 0.00%                | 1.81%           |
| > \$150,000 and ≤ \$200,000     | 1.08%                | 1.26%           |
| > \$200,000 and ≤ \$250,000     | 0.45%                | 1.43%           |
| > \$250,000 and ≤ \$300,000     | 2.23%                | 5.20%           |
| > \$300,000 and ≤ \$350,000     | 3.03%                | 4.12%           |
| > \$350,000 and ≤ \$400,000     | 4.43%                | 9.78%           |
| > \$400,000 and ≤ \$450,000     | 5.69%                | 2.76%           |
| > \$450,000 and ≤ \$500,000     | 8.16%                | 8.76%           |
| > \$500,000 and ≤ \$550,000     | 5.11%                | 6.78%           |
| > \$550,000 and ≤ \$600,000     | 1.11%                | 3.73%           |
| > \$600,000 and ≤ \$650,000     | 7.33%                | 7.90%           |
| > \$650,000 and ≤ \$700,000     | 6.51%                | 0.00%           |
| > \$700,000 and ≤ \$750,000     | 2.82%                | 0.00%           |
| > \$750,000 and ≤ \$800,000     | 2.99%                | 9.89%           |
| > \$800,000 and ≤ \$850,000     | 4.78%                | 0.00%           |
| > \$850,000 and ≤ \$900,000     | 5.12%                | 0.00%           |
| > \$900,000 and ≤ \$950,000     | 1.77%                | 11.80%          |
| > \$950,000 and ≤ \$1,000,000   | 0.00%                | 0.00%           |
| > \$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%                | 7.70%           |
| > \$1,250,000 and ≤ \$1,300,000 | 4.90%                | 0.00%           |
| > \$1,300,000 and ≤ \$1,400,000 | 2.70%                | 17.08%          |
| > \$1,400,000 and ≤ \$1,500,000 | 5.59%                | 0.00%           |
| > \$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%           |
| <b>Total</b>                    | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Outstanding Balance LVR Distribution</b> | <b>\$ % at Issue</b> | <b>Mar - 26</b> |
|---|----------------------|-----------------|
| ≤ 0%  | 0.00%                | 0.00%           |
| > 0% and ≤ 25%                              | 0.00%                | 1.81%           |
| > 25% and ≤ 30%                             | 0.00%                | 1.43%           |
| > 30% and ≤ 35%                             | 0.00%                | 0.00%           |
| > 35% and ≤ 40%                             | 0.00%                | 2.76%           |
| > 40% and ≤ 45%                             | 0.00%                | 7.40%           |
| > 45% and ≤ 50%                             | 0.35%                | 0.00%           |
| > 50% and ≤ 55%                             | 0.00%                | 0.00%           |
| > 55% and ≤ 60%                             | 3.05%                | 0.00%           |
| > 60% and ≤ 65%                             | 1.30%                | 1.77%           |
| > 65% and ≤ 70%                             | 2.99%                | 24.40%          |
| > 70% and ≤ 75%                             | 13.54%               | 49.44%          |
| > 75% and ≤ 80%                             | 78.77%               | 10.99%          |
| > 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%           |
| <b>Total</b>                                | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Mortgage Insurance</b> | <b>\$ % at Issue</b> | <b>Mar - 26</b> |
|---------------------------|----------------------|-----------------|
| Genworth                  | 9.73%                | 10.46%          |
| QBE                       | 0.76%                | 2.20%           |
| Not Insured               | 89.51%               | 87.34%          |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Seasoning Analysis</b> | <b>\$ % at Issue</b> | <b>Mar - 26</b> |
|---------------------------|----------------------|-----------------|
| > 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%                | 0.00%           |
| > 48 mths and ≤ 60 mths   | 1.49%                | 0.00%           |
| > 60 mths and ≤ 72 mths   | 2.11%                | 87.34%          |
| > 72 mths and ≤ 84 mths   | 0.00%                | 6.25%           |
| > 84 mths and ≤ 96 mths   | 0.00%                | 2.52%           |
| > 96 mths and ≤ 108 mths  | 0.00%                | 0.00%           |
| > 108 mths and ≤ 120 mths | 0.00%                | 1.69%           |
| > 120 mths                | 0.76%                | 2.20%           |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Geographic Distribution</b> | <b>\$ % at Issue</b> | <b>Mar - 26</b> |
|--------------------------------|----------------------|-----------------|
| ACT - Inner city               | 0.00%                | 0.00%           |
| ACT - Metro                    | 2.17%                | 3.93%           |
| ACT - Non metro                | 0.00%                | 0.00%           |
| <b>Total ACT</b>               | <b>2.17%</b>         | <b>3.93%</b>    |
| NSW - Inner city               | 1.18%                | 0.00%           |
| NSW - Metro                    | 41.04%               | 36.84%          |
| NSW - Non metro                | 9.60%                | 2.52%           |
| <b>Total NSW</b>               | <b>51.82%</b>        | <b>39.37%</b>   |
| NT - Metro                     | 0.00%                | 0.00%           |
| NT - Non metro                 | 0.00%                | 0.00%           |
| <b>Total NT</b>                | <b>0.00%</b>         | <b>0.00%</b>    |
| QLD - Inner city               | 0.63%                | 0.00%           |
| QLD - Metro                    | 8.17%                | 18.78%          |
| QLD - Non metro                | 7.26%                | 0.00%           |
| <b>Total QLD</b>               | <b>16.06%</b>        | <b>18.78%</b>   |
| SA - Inner city                | 0.00%                | 0.00%           |
| SA - Metro                     | 0.74%                | 0.00%           |
| SA - Non metro                 | 0.00%                | 0.00%           |
| <b>Total SA</b>                | <b>0.74%</b>         | <b>0.00%</b>    |
| TAS - Inner city               | 0.00%                | 0.00%           |
| TAS - Metro                    | 0.00%                | 0.00%           |
| TAS - Non metro                | 0.00%                | 0.00%           |
| <b>Total TAS</b>               | <b>0.00%</b>         | <b>0.00%</b>    |
| VIC - Inner city               | 6.71%                | 4.19%           |
| VIC - Metro                    | 16.34%               | 30.22%          |
| VIC - Non metro                | 2.46%                | 0.00%           |
| <b>Total VIC</b>               | <b>25.51%</b>        | <b>34.41%</b>   |
| WA - Inner city                | 0.58%                | 1.74%           |
| WA - Metro                     | 1.53%                | 1.77%           |
| WA - Non metro                 | 1.58%                | 0.00%           |
| <b>Total WA</b>                | <b>3.69%</b>         | <b>3.51%</b>    |
| <b>Total Inner City</b>        | <b>9.10%</b>         | <b>5.94%</b>    |
| <b>Total Metro</b>             | <b>70.00%</b>        | <b>91.54%</b>   |
| <b>Total Non Metro</b>         | <b>20.91%</b>        | <b>2.52%</b>    |

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|              |                |                |
|--------------|----------------|----------------|
| <b>Total</b> | <b>100.00%</b> | <b>100.00%</b> |
|--------------|----------------|----------------|

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\*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> |
|---|--------------|--------------|------------|--------------|
| Apr-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| May-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Jun-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Jul-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Aug-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Sep-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Oct-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Nov-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Dec-25  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Jan-26  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Feb-26  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Mar-26  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |

| <u>MORTGAGE SAFETY NET</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|----------------------------|-----------------------|--------------------|
| Apr-25                     | -                     | -                  |
| May-25                     | -                     | -                  |
| Jun-25                     | -                     | -                  |
| Jul-25                     | -                     | -                  |
| Aug-25                     | -                     | -                  |
| Sep-25                     | -                     | -                  |
| Oct-25                     | -                     | -                  |
| Nov-25                     | -                     | -                  |
| Dec-25                     | -                     | -                  |
| Jan-26                     | -                     | -                  |
| Feb-26                     | -                     | -                  |
| Mar-26                     | -                     | -                  |

| <u>MORTGAGE IN POSSESSION</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|-------------------------------|-----------------------|--------------------|
| Apr-25                        | -                     | -                  |
| May-25                        | -                     | -                  |
| Jun-25                        | -                     | -                  |
| Jul-25                        | -                     | -                  |
| Aug-25                        | -                     | -                  |
| Sep-25                        | -                     | -                  |
| Oct-25                        | -                     | -                  |
| Nov-25                        | -                     | -                  |
| Dec-25                        | -                     | -                  |
| Jan-26                        | -                     | -                  |
| Feb-26                        | -                     | -                  |
| Mar-26                        | -                     | -                  |

| <u>PRINCIPAL LOSS</u> | <u>Gross Loss</u> | <u>LMI claim (A\$)</u> | <u>LMI payment (A\$)</u> | <u>Net loss</u> |
|-----------------------|-------------------|------------------------|--------------------------|-----------------|
| 2023                  | -                 | -                      | -                        | -               |
| <b>Total</b>          | -                 | -                      | -                        | -               |