Progress 2022-2 Trust Risk Retention Pool

Transaction Name:Progress 2022-2 Risk Retention PoolClosing Date:Wednesday, 28th September 2022Maturity Date:Tuesday, 18th March 2053Payment Date:18th day of each monthBusiness 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:

6.37%

COLLATERAL INFORMATION	<u>At Issue</u>	<u>Jan - 24</u>
Total pool size:	\$51,416,491	\$28,990,913
Average loan Size:	\$659,186	\$546,998
Maximum loan size:	\$1,924,784	\$1,528,888
Total property value:	\$68,207,384	\$46,599,271
Average property value:	\$874,454	\$879,232
Maximum current LVR:	80.00%	80.00%
Average current LVR:	75.37%	61.94%
Weighted average current LVR:	75.71%	69.29%
Total number of loans (unconsolidated):	111	53
Total number of loans (consolidating split loans):	78	53
Number of properties:	78	53
Average term to maturity (months):	331.30	312.85
Maximum remaining term to maturity (months):	340.01	322.98
Weighted average seasoning (months):	25.20	41.90
Weighted average term to maturity (months):	333.77	316.72
% of pool with loans > \$500,000:	74.92%	68.36%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	39.33%	8.39%
% Interest Only loans (Value):	28.65%	25.67%
Weighted Average Coupon:	3.71%	6.23%
InVestment Loans:	37.17%	47.81%
Outstanding Balance Distribution	\$ % at Issue	Jan - 24
<u>≤</u> \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.53%
> \$100,000 and ≤ \$150,000	0.00%	0.99%
> \$150,000 and ≤ \$200,000	1.08%	1.77%
> \$200,000 and ≤ \$250,000	0.45%	2.42%
> \$250,000 and ≤ \$300,000	2.23%	5.79%
> \$300,000 and ≤ \$350,000	3.03%	2.11%
> \$350,000 and ≤ \$400,000	4.43%	3.93%
> \$400,000 and ≤ \$450,000	5.69%	6.00%
> \$450,000 and ≤ \$500,000	8.16%	8.10%
> \$500,000 and ≤ \$550,000	5.11%	3.64%
> \$550,000 and ≤ \$600,000	1.11%	1.95%
> \$600,000 and ≤ \$650,000	7.33%	6.55%
> \$650,000 and ≤ \$700,000	6.51%	9.27%
> \$700,000 and ≤ \$750,000	2.82%	0.00%
> \$750,000 and ≤ \$800,000	2.99%	2.66%
> \$800,000 and ≤ \$850,000	4.78%	5.65%
> \$850,000 and ≤ \$900,000	5.12%	0.00%
> \$900,000 and ≤ \$950,000	1.77%	3.14%
> \$950,000 and ≤ \$1,000,000	0.00%	3.42%
> \$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%	8.23%
> \$1,200,000 and ≤ \$1,250,000	2.40%	0.00%
> \$1,250,000 and ≤ \$1,300,000	4.90%	4.37%
> \$1,300,000 and ≤ \$1,400,000	2.70%	9.28%
> \$1,400,000 and ≤ \$1,500,000	5.59%	4.94%
> \$1,500,000 and ≤ \$1,750,000	3.15%	5.27%
> \$1,750,000 and ≤ \$2,000,000	3.74%	0.00%
> \$2,000,000	0.00%	0.00%
Total	100.00%	100.00%

TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Metro WA - Non metro Total WA Total Inner City Total Metro Total Metro Total Non Metro	6.71% 16.34% 2.46% 25.51% 0.58% 1.53% 1.58% 3.69% 9.10% 70.00% 20.91%	9.92% 20.82% 0.00% 30.74% 1.00% 2.59% 0.00% 3.59% 10.92% 84.94% 4.14%
Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro Total WA	16.34% 2.46% 25.51% 0.58% 1.53% 1.58% 3.69%	9.92% 20.82% 0.00% 30.74% 1.00% 2.59% 0.00% 3.59%
Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro WA - Non metro	16.34% 2.46% 25.51% 0.58% 1.53% 1.58%	9.92% 20.82% 0.00% 30.74% 1.00% 2.59% 0.00%
Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro WA - Non metro WA - Non metro	16.34% 2.46% 25.51% 0.58% 1.53% 1.58%	9.92% 20.82% 0.00% 30.74% 1.00% 2.59% 0.00%
Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	16.34% 2.46% 25.51% 0.58%	9.92% 20.82% 0.00% 30.74% 1.00%
Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC	16.34% 2.46% 25.51%	9.92% 20.82% 0.00% 30.74%
VIC - Inner city VIC - Metro VIC - Non metro	16.34% 2.46%	9.92% 20.82% 0.00%
VIC - Inner city VIC - Metro	16.34%	9.92% 20.82%
Total TAS VIC - Inner city		9.92%
Total TAS	£ 710/	
TAS - Non metro	0.00%	0.00%
	0.00%	0.00%
TAS - Inner city TAS - Metro	0.00%	0.00%
TAS - Inner city	0.00%	0.00%
Total SA	0.74%	0.81%
SA - Non metro	0.00%	0.00%
SA - Inner city SA - Metro	0.00% 0.74%	0.00% 0.81%
SA Innersity	0.000/	0.0001
Total QLD	16.06%	15.66%
QLD - Non metro	7.26%	1.69%
QLD - Inner city QLD - Metro	0.63% 8.17%	0.00% 13.97%
OLD Innor city	0.639/	0.000/
Total NT	0.00%	0.00%
NT - Non metro	0.00%	0.00%
NT - Metro	0.00%	0.00%
Total NSW	51.82%	46.95%
NSW - Non metro	9.60% 51.82%	2.45%
NSW - Metro	41.04%	44.50%
NSW - Inner city	1.18%	0.00%
TOTAL ACT	2.1/%	2.25%
ACT - Non metro Total ACT	0.00% 2.17%	0.00% 2.25%
ACT - Metro	2.17%	2.25%
ACT - Inner city	0.00%	0.00%
Geographic Distribution	\$ % at Issue	<u>Jan - 24</u>
Iotai	100.00%	100.00%
> 120 mths Total	0.76% 100.00 %	1.30% 100.00%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 84 mths and ≤ 96 mths	0.00%	0.99%
> 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	2.11% 0.00%	1.81% 0.56%
> 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	1.49% 2.11%	3.79% 1.81%
> 36 mths and ≤ 48 mths	0.81%	91.56%
> 24 mths and ≤ 36 mths	23.58%	0.00%
> 21 mths and ≤ 21 mths > 21 mths and ≤ 24 mths	46.67%	0.00%
> 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	0.00% 24.56%	0.00% 0.00%
> 12 mths and ≤ 15 mths	0.00%	0.00%
> 9 mths and ≤ 12 mths	0.00%	0.00%
> 6 mths and ≤ 9 mths	0.00%	0.00%
> 0 mths and ≤ 3 mths > 3 mths and ≤ 6 mths	0.00% 0.00%	0.00% 0.00%
Seasoning Analysis	\$ % at Issue	<u>Jan - 24</u>
Total	100.00%	100.00%
QBE Not Insured	0.76% 89.51%	1.30% 89.44%
Genworth	9.73%	9.26%
Mortgage Insurance	\$ % at Issue	<u>Jan - 24</u>
Total	100.00%	100.00%
> 95% and ≤ 100%	0.00%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 85% and ≤ 90%	0.00%	0.00%
> 75% and ≤ 80% > 80% and ≤ 85%	78.77% 0.00%	37.19% 0.00%
> 70% and ≤ 75%	13.54%	37.36%
> 65% and ≤ 70%	2.99%	8.64%
> 60% and ≤ 65%	1.30%	1.95%
> 50% and ≤ 55% > 55% and ≤ 60%	0.00% 3.05%	0.00% 2.79%
> 45% and ≤ 50%	0.35%	0.81%
> 40% and ≤ 45%	0.00%	5.18%
> 35% and ≤ 40%	0.00%	1.54%
> 30% and ≤ 35%	0.00%	0.74%
	0.00% 0.00%	2.91% 0.74%
> 25% and ≤ 30%	0.00%	0.00%
		Jan - 24
> 0% and ≤ 25% > 25% and ≤ 30%	\$ % at Issue	Jan - 24

^{*}The Geographic Distribution has been updated according to the S&P Assumptions: Australian RMBS Postcode Classification Assumptions, 07/01/2024

Mar-23	ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Apr-23	Feb-23	0.00%	0.00%	0.00%	0.00%
May-23	Mar-23	0.00%	0.00%	0.00%	0.00%
Line 23	Apr-23	0.00%	0.00%	0.00%	0.00%
LUL23	May-23	0.00%	0.00%	0.00%	0.00%
Aug. 23	Jun-23	0.00%	0.00%	0.00%	0.00%
Sep-23	Jul-23	0.00%	0.00%	0.00%	0.00%
Decision	Aug-23	0.00%	0.00%	0.00%	0.00%
Nov-23	Sep-23	0.00%	0.00%	0.00%	0.00%
Dec-23	Oct-23	0.00%	0.00%	0.00%	0.00%
No of Accounts	Nov-23	0.00%	0.00%	0.00%	0.00%
No of Accounts	Dec-23	0.00%	0.00%	0.00%	0.00%
Feb-23 Mar-23 May-23 May-23 Lun-23 Lun-24 Lun-23 Lun-24 Lun-23 Lun-24 Lun-23 Lun-24 Lun-23 Lun-24 Lun-23 Lun-23 Lun-24 Lun-23 Lun-24 Lun-28 Lu	Jan-24	0.00%	0.00%	0.00%	0.00%
Mar-23 Apr-23 Apr-24 Apr-25 Apr-26 Apr-27 Apr-28 Ap	MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Apr-23 May-23 May-23 May-23 Mul-23 Mul-23 Mul-23 Mug-24 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-25 Aug-26 Aug-27 Aug-28 Aug-29 Aug-2	Feb-23		-		
May-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-23 Jun-24 MORTGAGE IN POSSESSION No of Accounts May-23 Jun-23 Jun-24 Jun-25 Jun-26 Jun-27 Jun-28 Jun-28 Jun-28 Jun-28 Jun-28 Jun-29 Jun-29 Jun-29 Jun-20 Jun-	Mar-23		-		
	Apr-23		-		
	May-23		-		
Aug-23 Sep-23 Cot-23 Cot-23 Cot-23 Cot-23 Cot-23 Cot-23 Cot-23 Cot-24 Cot-25 Cot-25 Cot-25 Cot-26 Cot-26 Cot-27 Co	Jun-23		-		
Sep-23	Jul-23		-		
Coct-23	Aug-23		-		
Nov-23 Dec-23 Dec-23 Jan-24 MORTGAGE IN POSSESSION No of Accounts Amount (\$) Feb-23 Apr-23 Apr-24 Apr-24 Apr-24 Apr-25 Apr-26 Apr-27 Apr-28 Apr-28 Apr-29 Apr-29 Apr-29 Apr-29 Apr-20 Apr-2	Sep-23		-		
Dec-23	Oct-23		-		
MORTGAGE IN POSSESSION No of Accounts Amount (\$) Feb-23	Nov-23		-		
No of Accounts	Dec-23		-		
Feb-23 Mar-23 Apr-23 Apr-23 May-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Aug-24 Aug-23 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Au	Jan-24		-		
Mar-23 - <td>MORTGAGE IN POSSESSION</td> <td>No of Accounts</td> <td>Amount (\$)</td> <td></td> <td></td>	MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Apr-23 May-23 Jun-23 Jun-23 Jun-23 Jun-23 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-23 Aug-24 Aug-24 Aug-25 Aug-26 Aug-27 Aug-28 Aug-29 Au	Feb-23		-		
May-23 - <td>Mar-23</td> <td></td> <td>-</td> <td></td> <td></td>	Mar-23		-		
Uni-23			-		
Jul-23 - <td>May-23</td> <td></td> <td>-</td> <td></td> <td></td>	May-23		-		
Aug-23 - <td></td> <td></td> <td>-</td> <td></td> <td></td>			-		
Sep-23	Jul-23		-		
Oct-23 - <td>Aug-23</td> <td></td> <td>-</td> <td></td> <td></td>	Aug-23		-		
Nov-23 Dec-23	Sep-23		-		
Dec-23 - <td>Oct-23</td> <td></td> <td>-</td> <td></td> <td></td>	Oct-23		-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Nov-23		-		
PRINCIPAL LOSS Gross Loss LMI claim (A\$) LMI payment (A\$) Net loss	Dec-23		-		
2023	Jan-24		-		
	PRINCIPAL LOSS	<u>Gross Loss</u>		LMI payment (A\$)	Net loss
	Z023 Total				-