

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: 6.66%

COLLATERAL INFORMATION

| | <u>At Issue</u> | <u>Aug - 23</u> |
|--|-----------------|-----------------|
| Total pool size: | \$34,804,876 | \$21,036,326 |
| Average loan Size: | \$552,458 | \$457,311 |
| Maximum loan size: | \$1,407,816 | \$1,025,640 |
| Total property value: | \$45,347,648 | \$30,533,485 |
| Average property value: | \$719,804 | \$649,649 |
| Maximum current LVR: | 92.37% | 88.98% |
| Average current LVR: | 79.53% | 74.50% |
| Weighted average current LVR: | 79.22% | 76.39% |
| Total number of loans (unconsolidated): | 80 | 61 |
| Total number of loans (consolidating split loans): | 63 | 46 |
| Number of properties: | 63 | 47 |
| Average term to maturity (months): | 320.02 | 298.56 |
| Maximum remaining term to maturity (months): | 343.79 | 346.88 |
| Weighted average seasoning (months): | 34.62 | 53.80 |
| Weighted average term to maturity (months): | 324.13 | 301.76 |
| % of pool with loans > \$500,000: | 74.29% | 57.28% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 30.19% | 23.86% |
| % Interest Only loans (Value): | 10.41% | 17.31% |
| Weighted Average Coupon: | 2.66% | 5.62% |
| InVestment Loans: | 22.93% | 36.89% |
| Weighted Average Fixed Rate: | | 2.37% |
| Weighted Average Variable Rate: | | 6.64% |

Outstanding Balance Distribution

| | <u>\$ % at Issue</u> | <u>Aug - 23</u> |
|---------------------------------|----------------------|-----------------|
| ≤ \$0 | 0.00% | 0.00% |
| > \$0 and ≤ \$100,000 | 0.00% | 0.00% |
| > \$100,000 and ≤ \$150,000 | 0.38% | 1.29% |
| > \$150,000 and ≤ \$200,000 | 1.11% | 0.85% |
| > \$200,000 and ≤ \$250,000 | 1.90% | 1.08% |
| > \$250,000 and ≤ \$300,000 | 0.00% | 2.71% |
| > \$300,000 and ≤ \$350,000 | 5.66% | 10.89% |
| > \$350,000 and ≤ \$400,000 | 7.50% | 7.06% |
| > \$400,000 and ≤ \$450,000 | 3.65% | 14.34% |
| > \$450,000 and ≤ \$500,000 | 5.52% | 4.51% |
| > \$500,000 and ≤ \$550,000 | 7.46% | 9.96% |
| > \$550,000 and ≤ \$600,000 | 19.86% | 13.68% |
| > \$600,000 and ≤ \$650,000 | 7.28% | 17.88% |
| > \$650,000 and ≤ \$700,000 | 7.61% | 3.15% |
| > \$700,000 and ≤ \$750,000 | 0.00% | 0.00% |
| > \$750,000 and ≤ \$800,000 | 6.64% | 0.00% |
| > \$800,000 and ≤ \$850,000 | 2.44% | 7.74% |
| > \$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% | 4.88% |
| > \$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% |

| Outstanding Balance LVR Distribution | \$ % at Issue | Aug - 23 |
|---|----------------------|-----------------|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.54% | 0.85% |
| > 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% | 3.15% |
| > 50% and ≤ 55% | 0.00% | 0.00% |
| > 55% and ≤ 60% | 0.00% | 1.81% |
| > 60% and ≤ 65% | 1.03% | 5.84% |
| > 65% and ≤ 70% | 2.84% | 9.72% |
| > 70% and ≤ 75% | 8.92% | 10.51% |
| > 75% and ≤ 80% | 32.94% | 31.59% |
| > 80% and ≤ 85% | 25.35% | 21.08% |
| > 85% and ≤ 90% | 23.46% | 15.47% |
| > 90% and ≤ 95% | 1.63% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |

| Mortgage Insurance | \$ % at Issue | Aug - 23 |
|---------------------------|----------------------|-----------------|
| Genworth | 60.07% | 54.07% |
| QBE | 0.00% | 0.00% |
| Not Insured | 39.93% | 45.93% |
| Total | 100.00% | 100.00% |

| Seasoning Analysis | \$ % at Issue | Aug - 23 |
|---------------------------|----------------------|-----------------|
| > 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% | 1.97% |
| > 15 mths and ≤ 18 mths | 13.22% | 0.00% |
| > 18 mths and ≤ 21 mths | 11.48% | 1.30% |
| > 21 mths and ≤ 24 mths | 13.36% | 0.00% |
| > 24 mths and ≤ 36 mths | 42.78% | 25.65% |
| > 36 mths and ≤ 48 mths | 3.74% | 34.83% |
| > 48 mths and ≤ 60 mths | 3.29% | 4.73% |
| > 60 mths and ≤ 72 mths | 2.96% | 2.09% |
| > 72 mths and ≤ 84 mths | 3.30% | 11.01% |
| > 84 mths and ≤ 96 mths | 3.24% | 13.21% |
| > 96 mths and ≤ 108 mths | 0.00% | 2.62% |
| > 108 mths and ≤ 120 mths | 0.54% | 0.00% |
| > 120 mths | 2.10% | 2.59% |
| Total | 100.00% | 100.00% |

| Geographic Distribution | \$ % at Issue | Aug - 23 |
|--------------------------------|----------------------|-----------------|
| 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% | 31.00% |
| NSW - Non metro | 8.24% | 5.85% |
| Total NSW | 38.13% | 36.85% |
| 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% | 11.26% |
| QLD - Non metro | 9.54% | 4.39% |
| Total QLD | 18.24% | 15.65% |
| 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% | 3.15% |
| VIC - Metro | 21.12% | 23.70% |
| VIC - Non metro | 1.86% | 6.56% |
| Total VIC | 25.75% | 33.41% |
| WA - Inner city | 0.88% | 1.42% |
| WA - Metro | 7.83% | 12.67% |
| WA - Non metro | 1.00% | 0.00% |
| Total WA | 9.71% | 14.09% |
| Total Inner City | 0.00% | 4.56% |
| Total Metro | 83.04% | 78.63% |
| Total Non Metro | 16.96% | 16.80% |
| Total | 100.00% | 100.00% |

| <u>ARREARS \$ % (scheduled balance basis)</u> | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | <u>Total</u> |
|---|--------------|--------------|------------|--------------|
| Sep-22 | 0.00% | 0.00% | 0.00% | 0.00% |
| Oct-22 | 0.00% | 0.00% | 0.00% | 0.00% |
| Nov-22 | 0.00% | 0.00% | 0.00% | 0.00% |
| Dec-22 | 0.00% | 0.00% | 0.00% | 0.00% |
| Jan-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Feb-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Mar-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Apr-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| May-23 | 2.53% | 0.00% | 0.00% | 2.53% |
| Jun-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Jul-23 | 0.00% | 0.00% | 0.00% | 0.00% |
| Aug-23 | 0.00% | 0.00% | 0.00% | 0.00% |

MORTGAGE SAFETY NET (Inclusive COV-19)

| | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|--------|-----------------------|--------------------|
| Sep-22 | - | - |
| Oct-22 | - | - |
| Nov-22 | - | - |
| Dec-22 | - | - |
| Jan-23 | - | - |
| Feb-23 | - | - |
| Mar-23 | - | - |
| Apr-23 | - | - |
| May-23 | - | - |
| Jun-23 | - | - |
| Jul-23 | - | - |
| Aug-23 | - | - |

COVID-19 HARDSHIP

| | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|--------|-----------------------|--------------------|
| Jun-22 | - | - |
| Jul-22 | - | - |
| Aug-22 | - | - |
| Sep-22 | - | - |
| Oct-22 | - | - |
| Nov-22 | - | - |

MORTGAGE IN POSSESSION

| | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|--------|-----------------------|--------------------|
| Sep-22 | - | - |
| Oct-22 | - | - |
| Nov-22 | - | - |
| Dec-22 | - | - |
| Jan-23 | - | - |
| Feb-23 | - | - |
| Mar-23 | - | - |
| Apr-23 | - | - |
| May-23 | - | - |
| Jun-23 | - | - |
| Jul-23 | - | - |
| Aug-23 | - | - |

PRINCIPAL LOSS

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