

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: 6.83%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Oct - 24</u>
Total pool size:	\$34,804,876	\$15,011,575
Average loan Size:	\$552,458	\$469,112
Maximum loan size:	\$1,407,816	\$1,025,640
Total property value:	\$45,347,648	\$21,940,944
Average property value:	\$719,804	\$664,877
Maximum current LVR:	92.37%	86.77%
Average current LVR:	79.53%	73.32%
Weighted average current LVR:	79.22%	73.51%
Total number of loans (unconsolidated):	80	38
Total number of loans (consolidating split loans):	63	32
Number of properties:	63	33
Average term to maturity (months):	320.02	282.16
Maximum remaining term to maturity (months):	343.79	332.84
Weighted average seasoning (months):	34.62	70.28
Weighted average term to maturity (months):	324.13	286.96
% of pool with loans > \$500,000:	74.29%	56.12%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	30.19%	2.86%
% Interest Only loans (Value):	10.41%	24.09%
Weighted Average Coupon:	2.66%	6.71%
InVestment Loans:	22.93%	41.43%
Weighted Average Fixed Rate:		5.44%
Weighted Average Variable Rate:		6.75%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Oct - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.00%
> \$100,000 and ≤ \$150,000	0.38%	0.94%
> \$150,000 and ≤ \$200,000	1.11%	1.13%
> \$200,000 and ≤ \$250,000	1.90%	1.48%
> \$250,000 and ≤ \$300,000	0.00%	3.82%
> \$300,000 and ≤ \$350,000	5.66%	8.79%
> \$350,000 and ≤ \$400,000	7.50%	7.21%
> \$400,000 and ≤ \$450,000	3.65%	14.33%
> \$450,000 and ≤ \$500,000	5.52%	6.19%
> \$500,000 and ≤ \$550,000	7.46%	10.57%
> \$550,000 and ≤ \$600,000	19.86%	7.69%
> \$600,000 and ≤ \$650,000	7.28%	20.61%
> \$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%	10.40%
> \$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%	6.83%
> \$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>Oct - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.54%	1.13%
> 25% and ≤ 30%	0.00%	0.00%
> 30% and ≤ 35%	0.00%	4.00%
> 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%	0.00%
> 55% and ≤ 60%	0.00%	3.75%
> 60% and ≤ 65%	1.03%	4.04%
> 65% and ≤ 70%	2.84%	12.32%
> 70% and ≤ 75%	8.92%	19.85%
> 75% and ≤ 80%	32.94%	26.03%
> 80% and ≤ 85%	25.35%	23.50%
> 85% and ≤ 90%	23.46%	5.38%
> 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>Oct - 24</u>
Genworth	60.07%	47.84%
QBE	0.00%	0.00%
Not Insured	39.93%	52.16%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Oct - 24</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%	4.82%
> 36 mths and ≤ 48 mths	3.74%	15.08%
> 48 mths and ≤ 60 mths	3.29%	37.64%
> 60 mths and ≤ 72 mths	2.96%	10.54%
> 72 mths and ≤ 84 mths	3.30%	0.00%
> 84 mths and ≤ 96 mths	3.24%	5.07%
> 96 mths and ≤ 108 mths	0.00%	19.73%
> 108 mths and ≤ 120 mths	0.54%	2.17%
> 120 mths	2.10%	4.95%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 24</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%	24.92%
NSW - Non metro	8.24%	8.03%
Total NSW	38.13%	32.95%
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%	13.61%
QLD - Non metro	9.54%	0.00%
Total QLD	18.24%	13.61%
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%	29.09%
VIC - Non metro	1.86%	5.67%
Total VIC	25.75%	34.77%
WA - Inner city	0.88%	0.00%
WA - Metro	7.83%	18.67%
WA - Non metro	1.00%	0.00%
Total WA	9.71%	18.67%
Total Inner City	0.00%	0.00%
Total Metro	83.04%	86.30%
Total Non Metro	16.96%	13.70%
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>
Nov-23	0.00%	0.00%	0.00%	0.00%
Dec-23	0.00%	0.00%	0.00%	0.00%
Jan-24	0.00%	0.00%	0.00%	0.00%
Feb-24	0.00%	0.00%	0.00%	0.00%
Mar-24	0.00%	0.00%	0.00%	0.00%
Apr-24	0.00%	0.00%	0.00%	0.00%
May-24	0.00%	0.00%	0.00%	0.00%
Jun-24	0.00%	0.00%	0.00%	0.00%
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%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-
Aug-24	-	-
Sep-24	1	437,651
Oct-24	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-

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