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:

7.09%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Nov - 23</u>
Total pool size:	\$34,804,876	\$20,699,761
Average loan Size:	\$552,458	\$470,449
Maximum loan size:	\$1,407,816	\$1,025,640
Total property value:	\$45,347,648	\$29,563,485
Average property value:	\$719,804	\$656,966
Maximum current LVR:	92.37%	88.63%
Average current LVR:	79.53%	74.29%
Weighted average current LVR:	79.22%	74.26%
Total number of loans (unconsolidated):	80	58
Total number of loans (consolidating split loans):	63	44
Number of properties:	63	45
Average term to maturity (months):	320.02	295.97
Maximum remaining term to maturity (months):	343.79	343.89
Weighted average seasoning (months):	34.62	56.28
Weighted average term to maturity (months):	324.13	299.30
% of pool with loans > \$500,000:	74.29%	58.41%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	30.19%	21.21%
% Interest Only loans (Value):	10.41%	17.37%
Weighted Average Coupon:	2.66%	5.90%
InVestment Loans:	22.93%	35.87%
Weighted Average Fixed Rate:		2.36%
Weighted Average Variable Rate:		6.85%
Outstanding Balance Distribution	\$ % at Issue	<u>Nov - 23</u>
≤\$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.00%
> \$100,000 and ≤ \$150,000	0.38%	1.30%
> \$150,000 and ≤ \$200,000	1.11%	0.85%
> \$200,000 and ≤ \$250,000	1.90%	1.09%
> \$250,000 and ≤ \$300,000	0.00%	2.82%
> \$300,000 and ≤ \$350,000	5.66%	9.44%
> \$350,000 and ≤ \$400,000	7.50%	7.08%
> \$400,000 and ≤ \$450,000	3.65%	14.43%
> \$450,000 and ≤ \$500,000	5.52%	4.57%
> \$500,000 and ≤ \$550,000	7.46%	7.62%
> \$550,000 and ≤ \$600,000	19.86%	13.84%
> \$600,000 and ≤ \$650,000	7.28%	21.02%
> \$650,000 and ≤ \$700,000	7.61%	3.17% 0.00%
> \$700,000 and ≤ \$750,000 > \$750,000 and ≤ \$800,000	0.00% 6.64%	0.00%
> \$800,000 and ≤ \$850,000	2.44%	7.80%
> \$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%	4.95%
> \$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%

District Principle Distric			
\$ 0.000	Outstanding Balance LVR Distribution	\$ % at Issue	Nov - 23
50% and 10% 0.5% 0.5% 50% and 20% 0.00% 0.00% 1,20% and 26% 0.00% 1.00% 2,5% and 26% 0.00% 1.00% 2,5% and 20% 0.00% 1.20% 2,5% and 20% 0.20% 1.20% 2,5% and 45% 0.00% 1.20% 2,5% and 45% 0.20% 1.00% 2,5% and 45% 0.20% 0.00% 2,5% and 45% 0.20% 0.00% 3,5% and 45% 0.20% 0.00% 4,5% and 45% 0			· · · · · · · · · · · · · · · · · · ·
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\$ 0,000	> 55% and ≤ 60%		1.79%
\$ 0,000	> 60% and ≤ 65%	1.03%	
> 295 mart 280% 21.24 mg 1.18 mg 280% and 280% 23.40 mg 2.14 mg 280% and 280% 23.40 mg 2.10 mg 280% and 280% 20.00 mg 0.00 mg Total 20.00 mg 0.00 mg 1810 20.00 mg 0.00 mg Martane Instruction 10.00 mg 0.00 mg Oble 10.00 mg 0.00 mg Nat Insured 39.91 mg 0.00 mg Sessening Analysis 9.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg 0.00 mg 2 miles and 5 in miles 0.00 mg<	> 65% and ≤ 70%	2.84%	6.44%
\$285 and 586	> 70% and ≤ 75%	8.92%	12.00%
> \$50 km and \$500 km 22.46km 2.00 km 2.00 km <td>> 75% and ≤ 80%</td> <td>32.94%</td> <td>31.87%</td>	> 75% and ≤ 80%	32.94%	31.87%
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> 18 mths and 5 24 mths 1.1.48% 0.00% > 24 mths and 5 36 mths 4.2.78% 1.39% > 24 mths and 5 36 mths 4.2.78% 1.39% > 28 mths and 5 60 mths 3.29% 1.0.7% > 26 mths and 5 60 mths 3.29% 0.00% > 72 mths and 5 84 mths 1.3.10% 8.44% > 86 mths and 5 106 mths 0.00% 3.77% > 96 mths and 5 106 mths 0.00% 3.77% > 96 mths and 5 100 mths 0.00% 3.77% > 96 mths and 5 100 mths 0.00% 3.77% > 96 mths and 5 100 mths 0.00% 0.00% Now 100 mth 0.00% 0.00% ACT - Men mth 0.00% 0.00% ACT - Men mth 0.00% 0.00% ACT - Men mth 0.00% 0.00% NGW - Inner city 0.00% 0.00% <td></td> <td></td> <td></td>			
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> 24 aft man as 3 8 mults 42.78% 13.74% 38.21% >8.2 1% >9.2 1% >9.2 1% >9.2 1% \$9.2 1%<	> 18 mths and ≤ 21 mths	11.48%	0.00%
> 38 mtss and 56 0m ths 3.29% 10.75% > 60 mtss and 57 2m ths 2.96% 0.00% > 27 mths and 5.8 4m ths 3.30% 8.44% > 34 mtss and 5.96 mths 3.24% 11.34% > 36 mtss and 5.108 mts 0.00% 3.77% > 106 mtss and 5.120 mths 0.54% 1.09% > 120 mths 3.00% 0.00% ACT - Inter City 0.00% 0.00% NSW - Inner city 0.00% 0.00% OLD - Inner city 0.00% 0.00% N - Norm metro	> 21 mths and ≤ 24 mths	13.36%	1.39%
> 8 Brits and 5 CP mits 3.29% 0.075% > 50 mits and 5 SP mits 3.30% 8.44% > 28 mits and 5 SP mits 3.24% 14.34% > 98 mits and 5 108 mits 0.00% 3.77% > 106 mits and 5 120 mits 0.00% 2.61% Total 100.00% 1.000% Segraphic Distribution \$% tissue Nov. 23 ACT - Inner city 0.00% 0.00% ACT - Metro 0.00% 0.00% NSW - Non metro 0.00% 0.00% NSW - Metro 0.00% 0.00% NSW - Non metro 0.00% 0.00% NSW - Non metro 0.00% 0.00% NSW - Non metro 0.00% 0.00% NT - Metro 0.00%	> 24 mths and ≤ 36 mths	42.78%	16.37%
> 50 mtss and s 22 mts 2.96% .000% > 28 mtss and s 96 mts 3.30% 8.44% > 86 mtss and s 180 mts 0.00% 3.77% > 100 mts and s 120 mts 0.54% 1.09% 120 mts 2.10% 2.61% Total 100.00% 100.00% Geographic Distribution \$ 3.84 tsss Nev. 23 ACT - Inner city 0.00% 0.00% ACT - Mon meto 0.00% 0.00% ACT - Non meto 0.00% 0.00% NSW - Inner city 0.00 0.00% NSW - Inner city 0.00% 0.00% NT - Non meto 0.00% 0.00% NT - Non meto 0.00% 0.00% QLD - Inner city 0.00% 0.00% QLD - Inner city 0.00% 0.00% ACT - Inner city 0.00% 0.00% ACT - Inner city	> 36 mths and ≤ 48 mths	3.74%	39.21%
> 50 mtss and s 22 mts 2.96% .000% > 28 mtss and s 96 mts 3.30% 8.44% > 86 mtss and s 180 mts 0.00% 3.77% > 100 mts and s 120 mts 0.54% 1.09% 120 mts 2.10% 2.61% Total 100.00% 100.00% Geographic Distribution \$ 3.84 tsss Nev. 23 ACT - Inner city 0.00% 0.00% ACT - Mon meto 0.00% 0.00% ACT - Non meto 0.00% 0.00% NSW - Inner city 0.00 0.00% NSW - Inner city 0.00% 0.00% NT - Non meto 0.00% 0.00% NT - Non meto 0.00% 0.00% QLD - Inner city 0.00% 0.00% QLD - Inner city 0.00% 0.00% ACT - Inner city 0.00% 0.00% ACT - Inner city	> 48 mths and ≤ 60 mths	3.29%	10.75%
> 28 mitss and 58 mits 3.30% 8.44xs > 26 mitss and 5 108 mits 0.00% 3.77% > 100 mits and 6 120 mits 0.054% 1.09% > 100 mits and 6 120 mits 2.10% 2.61% Total 100,00% 100,00% ACT - Inner city 0.00% 0.00% ACT - Merto 0.00% 0.00% NSW - Inner city 0.00% 0.00% NSW - Non-meto 0.00% 0.00% NSW - Non-meto 0.00% 0.00% Total NSW 0.00% 0.00% NT - Merro 0.00% 0.00% NT - Merro 0.00% 0.00% NT - Merro 0.00% 0.00% ND - Inner city 0.00% 0.00% QLD - Merro 0.00% 0.00%			
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WA - Inner city 0.88% 1.43% WA - Metro 7.83% 15.90% WA - Non metro 1.00% 0.00% Total WA 9.71% 17.32% Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro	\$ % at Issue 0.00% 8.17% 0.00% 8.176 0.00% 29.89% 8.24% 38.13% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
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WA - Metro 7.83% 15.90% WA - Non metro 1.00% 0.00% Total WA 9.71% 17.32% Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Metro 7.83% 15.90% WA - Non metro 1.00% 0.00% Total WA 9.71% 17.32% Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Non metro	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
WA - Non metro 1.00% 0.00% Total WA 9.71% 17.32% Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00% 0.00% 0.00% 1.00% 0.00% 1.1% 9.54% 18.24% 18.24% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00%
Total WA 9.71% 17.32% Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.50% 6.64% 31.14%
Total Inner City 0.00% 4.43% Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Inner city WA - Metro	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00% 0.00% 0.00% 1.00% 0.0	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.14%
Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total SA VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00% 0.0	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.50% 6.64% 31.14%
Total Metro 83.04% 78.48% Total Non Metro 16.96% 17.09%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro Total SA VIC - Inner city VIC - Metro VIC - Non metro Total TAS VIC - Inner city VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00% 0.0	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.50% 6.64% 31.14%
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	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC WA - Inner city WA - Metro VIC - Non metro Total VIC	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 4.47% 14.22% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 14.32% 0.00% 15.50% 6.64% 31.14% 1.43% 15.90% 0.00% 17.32%
100.00% 100.00%	ACT - Inner city ACT - Metro ACT - Non metro Total ACT NSW - Inner city NSW - Metro NSW - Non metro Total NSW NT - Metro NT - Non metro Total NT QLD - Inner city QLD - Metro QLD - Non metro Total QLD SA - Inner city SA - Metro SA - Non metro Total SA TAS - Inner city TAS - Metro TAS - Non metro Total TAS VIC - Inner city VIC - Metro VIC - Metro VIC - Metro Total VIC WA - Inner city WA - Metro Total VIC WA - Inner city WA - Metro Total VIC VIC - Inner city VIC - Metro VIC - Non metro Total VIC VIA - Metro VIC - Non metro Total VIC VIA - Non metro Total VIC VIA - Non metro Total VIC VIA - Non metro Total WA Total Inner City Total Inner City Total Metro	\$ % at Issue 0.00% 8.17% 0.00% 8.17% 0.00% 8.17% 0.00% 29.89% 8.24% 38.13% 0.00% 0.00% 0.00% 1.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 31.33% 5.98% 37.31% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 14.33% 15.90% 0.00% 17.32%
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2022				
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	Net loss
Nov-23		-		
Oct-23		-		
Sep-23		-		
Aug-23		-		
Jul-23		-		
Jun-23		-		
May-23		-		
Apr-23		-		
Mar-23		-		
Feb-23		-		
Jan-23		-		
Dec-22		-		
MORTGAGE IN POSSESSION	No of Accounts	Amount (\$)		
Nov-22				
Oct-22				
Sep-22				
Aug-22		-		
Jul-22 Jul-22				
Jun-22	140 OF ACCOUNTS			
COVID-19 HARDSHIP	No of Accounts	Amount (\$)		
Nov-23		-		
Oct-23		-		
Sep-23		-		
Aug-23		-		
lul-23		_		
lun-23				
May-23				
Apr-23				
Mar-23				
Feb-23				
Jan-23				
Dec-22		-		
MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Nov-23	0.00%	0.00%	0.00%	0.00%
Oct-23	0.00%	0.00%	0.00%	0.00%
Sep-23	0.00%	0.00%	0.00%	0.00%
Aug-23	0.00%	0.00%	0.00%	0.00%
Jul-23	0.00%	0.00%	0.00%	0.00%
lun-23	0.00%	0.00%	0.00%	0.00%
May-23	2.53%	0.00%	0.00%	2.53%
Apr-23	0.00%	0.00%	0.00%	0.00%
Mar-23	0.00%	0.00%	0.00%	0.00%
Feb-23	0.00%	0.00%	0.00%	0.00%
lan-23	0.00%	0.00%	0.00%	0.00%
Dec-22	0.00%	0.00%	0.00%	0.00%