

# 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:** 6.86%

## COLLATERAL INFORMATION

|  | <u>At Issue</u> | <u>Apr - 23</u> |
|--|-----------------|-----------------|
| Total pool size:                                   | \$34,804,876    | \$24,511,813    |
| Average loan Size:                                 | \$552,458       | \$462,487       |
| Maximum loan size:                                 | \$1,407,816     | \$1,025,651     |
| Total property value:                              | \$45,347,648    | \$36,264,485    |
| Average property value:                            | \$719,804       | \$671,565       |
| Maximum current LVR:                               | 92.37%          | 89.26%          |
| Average current LVR:                               | 79.53%          | 72.67%          |
| Weighted average current LVR:                      | 79.22%          | 76.13%          |
| Total number of loans (unconsolidated):            | 80              | 71              |
| Total number of loans (consolidating split loans): | 63              | 53              |
| Number of properties:                              | 63              | 54              |
| Average term to maturity (months):                 | 320.02          | 300.26          |
| Maximum remaining term to maturity (months):       | 343.79          | 350.93          |
| Weighted average seasoning (months):               | 34.62           | 48.99           |
| Weighted average term to maturity (months):        | 324.13          | 307.18          |
| % of pool with loans > \$500,000:                  | 74.29%          | 60.95%          |
| % of pool (amount) LoDoc Loans:                    | 0.00%           | 0.00%           |
| % Fixed Rate Loans(Value):                         | 30.19%          | 25.88%          |
| % Interest Only loans (Value):                     | 10.41%          | 16.38%          |
| Weighted Average Coupon:                           | 2.66%           | 5.20%           |
| InVestment Loans:                                  | 22.93%          | 40.09%          |
| Weighted Average Fixed Rate:                       |                 | 2.31%           |
| Weighted Average Variable Rate:                    |                 | 6.22%           |

## Outstanding Balance Distribution

|                                 | <u>\$ % at Issue</u> | <u>Apr - 23</u> |
|---------------------------------|----------------------|-----------------|
| ≤ \$0                           | 0.00%                | 0.00%           |
| > \$0 and ≤ \$100,000           | 0.00%                | 0.29%           |
| > \$100,000 and ≤ \$150,000     | 0.38%                | 1.12%           |
| > \$150,000 and ≤ \$200,000     | 1.11%                | 0.73%           |
| > \$200,000 and ≤ \$250,000     | 1.90%                | 1.78%           |
| > \$250,000 and ≤ \$300,000     | 0.00%                | 1.09%           |
| > \$300,000 and ≤ \$350,000     | 5.66%                | 13.30%          |
| > \$350,000 and ≤ \$400,000     | 7.50%                | 4.50%           |
| > \$400,000 and ≤ \$450,000     | 3.65%                | 10.51%          |
| > \$450,000 and ≤ \$500,000     | 5.52%                | 5.72%           |
| > \$500,000 and ≤ \$550,000     | 7.46%                | 8.54%           |
| > \$550,000 and ≤ \$600,000     | 19.86%               | 16.45%          |
| > \$600,000 and ≤ \$650,000     | 7.28%                | 12.81%          |
| > \$650,000 and ≤ \$700,000     | 7.61%                | 5.44%           |
| > \$700,000 and ≤ \$750,000     | 0.00%                | 3.02%           |
| > \$750,000 and ≤ \$800,000     | 6.64%                | 0.00%           |
| > \$800,000 and ≤ \$850,000     | 2.44%                | 6.72%           |
| > \$850,000 and ≤ \$900,000     | 7.45%                | 0.00%           |
| > \$900,000 and ≤ \$950,000     | 5.42%                | 3.80%           |
| > \$950,000 and ≤ \$1,000,000   | 2.78%                | 0.00%           |
| > \$1,000,000 and ≤ \$1,050,000 | 0.00%                | 4.18%           |
| > \$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%           |
| <b>Total</b>                    | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Outstanding Balance LVR Distribution</b> | <b>\$ % at Issue</b> | <b>Apr - 23</b> |
|---|----------------------|-----------------|
| ≤ 0%  | 0.00%                | 0.00%           |
| > 0% and ≤ 25%                              | 0.54%                | 1.87%           |
| > 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%                | 0.00%           |
| > 50% and ≤ 55%                             | 0.00%                | 4.14%           |
| > 55% and ≤ 60%                             | 0.00%                | 0.00%           |
| > 60% and ≤ 65%                             | 1.03%                | 5.05%           |
| > 65% and ≤ 70%                             | 2.84%                | 11.36%          |
| > 70% and ≤ 75%                             | 8.92%                | 9.07%           |
| > 75% and ≤ 80%                             | 32.94%               | 32.09%          |
| > 80% and ≤ 85%                             | 25.35%               | 20.27%          |
| > 85% and ≤ 90%                             | 23.46%               | 16.15%          |
| > 90% and ≤ 95%                             | 1.63%                | 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>Apr - 23</b> |
|---------------------------|----------------------|-----------------|
| Genworth                  | 60.07%               | 52.62%          |
| QBE                       | 0.00%                | 0.29%           |
| Not Insured               | 39.93%               | 47.09%          |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Seasoning Analysis</b> | <b>\$ % at Issue</b> | <b>Apr - 23</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%                | 1.69%           |
| > 12 mths and ≤ 15 mths   | 0.00%                | 0.00%           |
| > 15 mths and ≤ 18 mths   | 13.22%               | 1.09%           |
| > 18 mths and ≤ 21 mths   | 11.48%               | 0.00%           |
| > 21 mths and ≤ 24 mths   | 13.36%               | 3.89%           |
| > 24 mths and ≤ 36 mths   | 42.78%               | 29.39%          |
| > 36 mths and ≤ 48 mths   | 3.74%                | 34.10%          |
| > 48 mths and ≤ 60 mths   | 3.29%                | 0.00%           |
| > 60 mths and ≤ 72 mths   | 2.96%                | 6.32%           |
| > 72 mths and ≤ 84 mths   | 3.30%                | 15.31%          |
| > 84 mths and ≤ 96 mths   | 3.24%                | 3.41%           |
| > 96 mths and ≤ 108 mths  | 0.00%                | 2.26%           |
| > 108 mths and ≤ 120 mths | 0.54%                | 0.00%           |
| > 120 mths                | 2.10%                | 2.54%           |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <b>Geographic Distribution</b> | <b>\$ % at Issue</b> | <b>Apr - 23</b> |
|--------------------------------|----------------------|-----------------|
| 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%               | 33.05%          |
| NSW - Non metro                | 8.24%                | 5.05%           |
| Total NSW                      | 38.13%               | 38.10%          |
| 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%                | 9.74%           |
| QLD - Non metro                | 9.54%                | 5.97%           |
| Total QLD                      | 18.24%               | 15.71%          |
| 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%                | 2.78%           |
| VIC - Metro                    | 21.12%               | 23.46%          |
| VIC - Non metro                | 1.86%                | 5.67%           |
| Total VIC                      | 25.75%               | 31.92%          |
| WA - Inner city                | 0.88%                | 1.22%           |
| WA - Metro                     | 7.83%                | 13.05%          |
| WA - Non metro                 | 1.00%                | 0.00%           |
| Total WA                       | 9.71%                | 14.28%          |
| Total Inner City               | 0.00%                | 4.01%           |
| Total Metro                    | 83.04%               | 79.30%          |
| Total Non Metro                | 16.96%               | 16.69%          |
| <b>Total</b>                   | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>ARREARS \$ % (scheduled balance basis)</u> | <u>31-60</u> | <u>61-90</u> | <u>90+</u> | <u>Total</u> |
|---|--------------|--------------|------------|--------------|
| Jun-22  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Jul-22  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Aug-22  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| 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%        |

| <u>MORTGAGE SAFETY NET (Inclusive COV-19)</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|---|-----------------------|--------------------|
| Jun-22  | -                     | -                  |
| Jul-22  | -                     | -                  |
| Aug-22  | -                     | -                  |
| Sep-22  | -                     | -                  |
| Oct-22  | -                     | -                  |
| Nov-22  | -                     | -                  |
| Dec-22  | -                     | -                  |
| Jan-23  | -                     | -                  |
| Feb-23  | -                     | -                  |
| Mar-23  | -                     | -                  |
| Apr-23  | -                     | -                  |

| <u>COVID-19 HARDSHIP</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|--------------------------|-----------------------|--------------------|
| Jun-22                   | -                     | -                  |
| Jul-22                   | -                     | -                  |
| Aug-22                   | -                     | -                  |
| Sep-22                   | -                     | -                  |
| Oct-22                   | -                     | -                  |
| Nov-22                   | -                     | -                  |

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

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