

# 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:** 7.01%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>May - 24</u>
Total pool size:	\$34,804,876	\$17,797,420
Average loan Size:	\$552,458	\$481,011
Maximum loan size:	\$1,407,816	\$1,025,640
Total property value:	\$45,347,648	\$25,809,485
Average property value:	\$719,804	\$679,197
Maximum current LVR:	92.37%	87.97%
Average current LVR:	79.53%	73.44%
Weighted average current LVR:	79.22%	73.29%
Total number of loans (unconsolidated):	80	48
Total number of loans (consolidating split loans):	63	37
Number of properties:	63	38
Average term to maturity (months):	320.02	291.03
Maximum remaining term to maturity (months):	343.79	337.87
Weighted average seasoning (months):	34.62	63.00
Weighted average term to maturity (months):	324.13	294.58
% of pool with loans > \$500,000:	74.29%	58.49%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	30.19%	9.82%
% Interest Only loans (Value):	10.41%	22.56%
Weighted Average Coupon:	2.66%	6.37%
InVestment Loans:	22.93%	35.56%
Weighted Average Fixed Rate:		2.76%
Weighted Average Variable Rate:		6.76%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>May - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.00%
> \$100,000 and ≤ \$150,000	0.38%	0.80%
> \$150,000 and ≤ \$200,000	1.11%	0.97%
> \$200,000 and ≤ \$250,000	1.90%	1.26%
> \$250,000 and ≤ \$300,000	0.00%	3.26%
> \$300,000 and ≤ \$350,000	5.66%	7.44%
> \$350,000 and ≤ \$400,000	7.50%	8.24%
> \$400,000 and ≤ \$450,000	3.65%	14.26%
> \$450,000 and ≤ \$500,000	5.52%	5.30%
> \$500,000 and ≤ \$550,000	7.46%	5.93%
> \$550,000 and ≤ \$600,000	19.86%	22.78%
> \$600,000 and ≤ \$650,000	7.28%	10.66%
> \$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%	13.36%
> \$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%	5.76%
> \$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>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>May - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.54%	0.97%
> 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%	7.80%
> 45% and ≤ 50%	3.30%	0.00%
> 50% and ≤ 55%	0.00%	0.00%
> 55% and ≤ 60%	0.00%	8.66%
> 60% and ≤ 65%	1.03%	2.33%
> 65% and ≤ 70%	2.84%	3.57%
> 70% and ≤ 75%	8.92%	15.43%
> 75% and ≤ 80%	32.94%	33.53%
> 80% and ≤ 85%	25.35%	18.36%
> 85% and ≤ 90%	23.46%	9.35%
> 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>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>May - 24</u>
Genworth	60.07%	49.54%
QBE	0.00%	0.00%
Not Insured	39.93%	50.46%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>May - 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%	2.35%
> 24 mths and ≤ 36 mths	42.78%	1.61%
> 36 mths and ≤ 48 mths	3.74%	26.88%
> 48 mths and ≤ 60 mths	3.29%	36.35%
> 60 mths and ≤ 72 mths	2.96%	3.00%
> 72 mths and ≤ 84 mths	3.30%	2.41%
> 84 mths and ≤ 96 mths	3.24%	15.01%
> 96 mths and ≤ 108 mths	0.00%	6.32%
> 108 mths and ≤ 120 mths	0.54%	3.10%
> 120 mths	2.10%	2.98%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>May - 24</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	8.17%	0.00%
ACT - Non metro	0.00%	0.00%
Total ACT	<b>8.17%</b>	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	29.89%	29.71%
NSW - Non metro	8.24%	6.85%
Total NSW	<b>38.13%</b>	36.56%
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
Total NT	<b>0.00%</b>	0.00%
QLD - Inner city	0.00%	0.00%
QLD - Metro	8.71%	13.98%
QLD - Non metro	9.54%	0.00%
Total QLD	<b>18.24%</b>	13.98%
SA - Inner city	0.00%	0.00%
SA - Metro	0.00%	0.00%
SA - Non metro	0.00%	0.00%
Total SA	<b>0.00%</b>	0.00%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	<b>0.00%</b>	0.00%
VIC - Inner city	2.78%	3.35%
VIC - Metro	21.12%	24.49%
VIC - Non metro	1.86%	4.83%
Total VIC	<b>25.75%</b>	32.67%
WA - Inner city	0.88%	0.00%

WA - Metro	7.83%	16.78%
WA - Non metro	1.00%	0.00%
Total WA	<b>9.71%</b>	<b>16.78%</b>
Total Inner City	0.00%	3.35%
Total Metro	83.04%	84.97%
Total Non Metro	16.96%	11.68%
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>
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%
Sep-23	0.00%	0.00%	0.00%	0.00%
Oct-23	0.00%	0.00%	0.00%	0.00%
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%

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

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