

Progress 2020-1 Trust Risk Retention Pool

Transaction Name:	Progress 2020-1 Risk Retention Pool
Closing Date:	Wednesday, 30th September 2020
Maturity Date:	Tuesday, 21th March 2051
Payment Date:	21 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: 6.76%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 21</u>
Total pool size:	\$64,690,631	\$58,173,875
Average loan Size:	\$420,069	\$409,675
Maximum loan size:	\$992,000	\$968,172
Total property value:	\$109,204,288	\$102,707,147
Average property value:	\$657,857	\$666,930
Maximum current LVR:	80.00%	80.00%
Average current LVR:	60.50%	58.45%
Weighted average current LVR:	66.44%	64.92%
Total number of loans (unconsolidated):	234	214
Total number of loans (consolidating split loans):	154	142
Number of properties:	166	154
Average term to maturity (months):	291.94	285.85
Maximum remaining term to maturity (months):	346.95	341.92
Weighted average seasoning (months):	34.99	39.95
Weighted average term to maturity (months):	320.84	315.75
% of pool with loans > \$500,000:	\$5,700,000	54.28%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	35.47%	32.44%
% Interest Only loans (Value):	22.74%	19.15%
Weighted Average Coupon:	3.44%	3.33%
Investment Loans:	36.15%	36.82%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	1.04%	1.08%
> \$100,000 and ≤ \$150,000	1.32%	1.30%
> \$150,000 and ≤ \$200,000	2.19%	2.12%
> \$200,000 and ≤ \$250,000	1.06%	1.17%
> \$250,000 and ≤ \$300,000	8.12%	8.99%
> \$300,000 and ≤ \$350,000	5.53%	6.73%
> \$350,000 and ≤ \$400,000	7.52%	8.39%
> \$400,000 and ≤ \$450,000	7.91%	5.93%
> \$450,000 and ≤ \$500,000	6.71%	10.01%
> \$500,000 and ≤ \$550,000	15.44%	13.54%
> \$550,000 and ≤ \$600,000	11.57%	12.86%
> \$600,000 and ≤ \$650,000	6.66%	3.23%
> \$650,000 and ≤ \$700,000	4.16%	4.66%
> \$700,000 and ≤ \$750,000	3.31%	2.43%
> \$750,000 and ≤ \$800,000	4.82%	6.69%
> \$800,000 and ≤ \$850,000	2.51%	1.41%
> \$850,000 and ≤ \$900,000	2.71%	4.52%
> \$900,000 and ≤ \$950,000	1.40%	1.63%
> \$950,000 and ≤ \$1,000,000	6.01%	3.31%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Jan - 21</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.85%	3.94%
> 25% and ≤ 30%	0.62%	0.79%
> 30% and ≤ 35%	0.99%	2.35%
> 35% and ≤ 40%	3.05%	2.98%
> 40% and ≤ 45%	1.60%	2.25%
> 45% and ≤ 50%	3.77%	2.85%
> 50% and ≤ 55%	3.04%	4.94%
> 55% and ≤ 60%	7.05%	5.95%
> 60% and ≤ 65%	5.22%	8.89%
> 65% and ≤ 70%	15.66%	12.03%
> 70% and ≤ 75%	18.02%	28.39%
> 75% and ≤ 80%	37.12%	24.64%
> 80% and ≤ 85%	0.00%	0.00%
> 85% and ≤ 90%	0.00%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	\$ % at Issue	Jan - 21
Genworth	9.88%	10.59%
QBE	3.78%	2.97%
Not Insured	86.34%	86.44%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	Jan - 21
> 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	14.18%	0.00%
> 15 mths and ≤ 18 mths	30.89%	0.00%
> 18 mths and ≤ 21 mths	9.52%	19.12%
> 21 mths and ≤ 24 mths	10.46%	32.39%
> 24 mths and ≤ 36 mths	17.55%	27.58%
> 36 mths and ≤ 48 mths	2.30%	6.34%
> 48 mths and ≤ 60 mths	4.31%	0.94%
> 60 mths and ≤ 72 mths	1.35%	3.72%
> 72 mths and ≤ 84 mths	1.13%	0.39%
> 84 mths and ≤ 96 mths	0.53%	0.85%
> 96 mths and ≤ 108 mths	0.00%	0.58%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	7.77%	8.08%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	Jan - 21
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.07%	1.18%
ACT - Non metro	0.00%	0.00%
Total ACT	1.07%	1.18%
NSW - Inner city	0.06%	0.05%
NSW - Metro	36.62%	38.46%
NSW - Non metro	8.60%	7.28%
Total NSW	45.29%	45.78%
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	12.80%	13.59%
QLD - Non metro	5.84%	6.42%
Total QLD	18.64%	20.01%
SA - Inner city	0.00%	0.00%
SA - Metro	1.55%	1.70%
SA - Non metro	0.43%	0.47%
Total SA	1.98%	2.16%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.56%	0.63%
TAS - Non metro	0.00%	0.00%
Total TAS	0.56%	0.63%
VIC - Inner city	0.59%	0.65%
VIC - Metro	22.38%	20.83%
VIC - Non metro	2.05%	2.09%
Total VIC	25.01%	23.57%
WA - Inner city	0.00%	0.00%
WA - Metro	6.77%	5.91%
WA - Non metro	0.69%	0.76%
Total WA	7.46%	6.66%
Total Inner City	0.65%	0.70%
Total Metro	81.75%	82.29%
Total Non Metro	17.60%	17.02%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
Oct-20	0.00%	0.00%	0.00%	0.00%
Nov-20	0.00%	0.00%	0.00%	0.00%
Dec-20	0.00%	0.00%	0.00%	0.00%
Jan-21	0.00%	0.00%	0.00%	0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)
Oct-20	5	2,313,785
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

COVID-19 HARDSHIP

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Oct-20	-	-
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

MORTGAGE IN POSSESSION

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Oct-20	-	-
Nov-20	-	-
Dec-20	-	-
Jan-21	-	-

PRINCIPAL LOSS

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2019	-	-	-	-
Total	-	-	-	-