

# Progress 2021-1 Trust Risk Retention Pool

**Transaction Name:** Progress 2021-1 Risk Retention Pool  
**Closing Date:** Tuesday, 22th June 2021  
**Maturity Date:** Monday, 23th September 2052  
**Payment Date:** nd 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:** 7.33%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 22</u>
Total pool size:	\$74,977,706	\$58,995,982
Average loan Size:	\$503,206	\$460,906
Maximum loan size:	\$1,119,018	\$1,062,225
Total property value:	\$118,518,651	\$97,399,431
Average property value:	\$795,427	\$760,933
Maximum current LVR:	91.50%	89.97%
Average current LVR:	65.57%	63.24%
Weighted average current LVR:	68.21%	67.27%
Total number of loans (unconsolidated):	212	180
Total number of loans (consolidating split loans):	149	128
Number of properties:	149	128
Average term to maturity (months):	332.35	325.33
Maximum remaining term to maturity (months):	357.04	348.99
Weighted average seasoning (months):	12.02	19.15
Weighted average term to maturity (months):	338.06	331.63
% of pool with loans > \$500,000:	64.84%	60.44%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	44.78%
% Interst Only loans (Value):	7.54%	8.62%
Weighted Average Coupon:	2.58%	2.58%
InVestment Loans:	23.77%	25.42%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jan - 22</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	0.39%	0.49%
> \$100,000 and ≤ \$150,000	0.50%	0.93%
> \$150,000 and ≤ \$200,000	1.37%	1.43%
> \$200,000 and ≤ \$250,000	3.10%	4.34%
> \$250,000 and ≤ \$300,000	3.21%	4.11%
> \$300,000 and ≤ \$350,000	5.60%	6.20%
> \$350,000 and ≤ \$400,000	3.41%	3.12%
> \$400,000 and ≤ \$450,000	7.38%	10.03%
> \$450,000 and ≤ \$500,000	10.20%	8.91%
> \$500,000 and ≤ \$550,000	9.20%	12.48%
> \$550,000 and ≤ \$600,000	6.11%	6.86%
> \$600,000 and ≤ \$650,000	5.05%	5.37%
> \$650,000 and ≤ \$700,000	9.93%	8.04%
> \$700,000 and ≤ \$750,000	7.70%	3.65%
> \$750,000 and ≤ \$800,000	6.21%	7.85%
> \$800,000 and ≤ \$850,000	3.35%	2.81%
> \$850,000 and ≤ \$900,000	2.33%	1.52%
> \$900,000 and ≤ \$950,000	1.25%	3.17%
> \$950,000 and ≤ \$1,000,000	5.21%	3.31%
> \$1,000,000 and ≤ \$1,050,000	2.69%	0.00%
> \$1,050,000 and ≤ \$1,100,000	4.32%	5.38%
> \$1,100,000 and ≤ \$1,150,000	1.49%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

## Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Jan - 22</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	0.69%	0.70%
> 25% and ≤ 30%	1.76%	1.35%
> 30% and ≤ 35%	0.58%	0.40%
> 35% and ≤ 40%	1.80%	1.44%
> 40% and ≤ 45%	3.88%	5.01%
> 45% and ≤ 50%	3.93%	3.07%
> 50% and ≤ 55%	2.39%	3.20%
> 55% and ≤ 60%	8.16%	8.46%
> 60% and ≤ 65%	7.15%	9.52%
> 65% and ≤ 70%	10.44%	14.56%
> 70% and ≤ 75%	15.44%	15.04%
> 75% and ≤ 80%	37.24%	31.12%
> 80% and ≤ 85%	2.77%	3.61%
> 85% and ≤ 90%	2.42%	2.55%
> 90% and ≤ 95%	1.34%	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>Jan - 22</b>
Genworth	8.48%	7.55%
QBE	2.02%	2.49%
Not Insured	89.49%	89.97%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Seasoning Analysis</b>	<b>\$ % at Issue</b>	<b>Jan - 22</b>
> 0 mths and ≤ 3 mths	0.46%	0.00%
> 3 mths and ≤ 6 mths	25.27%	0.00%
> 6 mths and ≤ 9 mths	34.88%	0.00%
> 9 mths and ≤ 12 mths	20.01%	12.08%
> 12 mths and ≤ 15 mths	9.50%	27.30%
> 15 mths and ≤ 18 mths	0.13%	30.89%
> 18 mths and ≤ 21 mths	1.49%	19.11%
> 21 mths and ≤ 24 mths	1.04%	2.62%
> 24 mths and ≤ 36 mths	0.94%	3.16%
> 36 mths and ≤ 48 mths	2.92%	1.06%
> 48 mths and ≤ 60 mths	0.19%	1.18%
> 60 mths and ≤ 72 mths	1.10%	0.47%
> 72 mths and ≤ 84 mths	0.40%	0.31%
> 84 mths and ≤ 96 mths	0.78%	0.49%
> 96 mths and ≤ 108 mths	0.40%	0.26%
> 108 mths and ≤ 120 mths	0.00%	0.48%
> 120 mths	0.49%	0.61%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>Jan - 22</b>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.14%	2.68%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>2.14%</b>	<b>2.68%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	40.00%	35.68%
NSW - Non metro	7.51%	7.84%
<b>Total NSW</b>	<b>47.50%</b>	<b>43.52%</b>
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
<b>Total NT</b>	<b>0.00%</b>	<b>0.00%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	8.66%	10.26%
QLD - Non metro	4.85%	5.49%
<b>Total QLD</b>	<b>13.51%</b>	<b>15.75%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	0.68%	0.85%
SA - Non metro	1.02%	1.27%
<b>Total SA</b>	<b>1.69%</b>	<b>2.12%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.30%	0.38%
TAS - Non metro	0.03%	0.03%
<b>Total TAS</b>	<b>0.34%</b>	<b>0.41%</b>
VIC - Inner city	0.00%	0.00%
VIC - Metro	22.06%	21.76%
VIC - Non metro	3.56%	3.23%
<b>Total VIC</b>	<b>25.62%</b>	<b>25.00%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	9.20%	10.53%
WA - Non metro	0.00%	0.00%
<b>Total WA</b>	<b>9.20%</b>	<b>10.53%</b>
<b>Total Inner City</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Metro</b>	<b>83.04%</b>	<b>82.13%</b>
<b>Total Non Metro</b>	<b>16.96%</b>	<b>17.87%</b>
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>ARREARS \$ % (scheduled balance basis)</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
Jul-21	0.00%	0.00%	0.00%	0.00%
Aug-21	0.00%	0.00%	0.00%	0.00%
Sep-21	0.00%	0.00%	0.00%	0.00%
Oct-21	0.00%	0.00%	0.00%	0.00%
Nov-21	0.00%	0.00%	0.00%	0.00%
Dec-21	0.00%	0.00%	0.00%	0.00%
Jan-22	0.00%	0.00%	0.00%	0.00%

<b>MORTGAGE SAFETY NET (Inclusive COV-19)</b>	<b>No of Accounts</b>	<b>Amount (\$)</b>
Jul-21	-	-
Aug-21	-	-
Sep-21	-	-
Oct-21	-	-
Nov-21	-	-
Dec-21	-	-
Jan-22	-	-

**COVID-19 HARDSHIP**

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Jul-21	-	-
Aug-21	-	-
Sep-21	-	-
Oct-21	-	-
Nov-21	-	-
Dec-21	-	-
Jan-22	-	-

**MORTGAGE IN POSSESSION**

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Jul-21	-	-
Aug-21	-	-
Sep-21	-	-
Oct-21	-	-
Nov-21	-	-
Dec-21	-	-
Jan-22	-	-

**PRINCIPAL LOSS**

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