

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
Note: Japanese Risk Retention Japanese risk retention
Prospective investors should make their own independent investigation and seek their own independent advice (I) as to the scope and

Current Risk Retention pool balance as percentage of securitisation exposure: 6.06%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Apr - 24</u>
Total pool size:	\$64,690,631	\$16,408,050
Average loan Size:	\$420,069	\$293,001
Maximum loan size:	\$992,000	\$754,174
Total property value:	\$109,204,288	\$40,776,299
Average property value:	\$657,857	\$703,040
Maximum current LVR:	80.00%	79.51%
Average current LVR:	60.50%	44.41%
Weighted average current LVR:	66.44%	58.23%
Total number of loans (unconsolidated):	234	77
Total number of loans (consolidating split loans):	154	56
Number of properties:	166	58
Average term to maturity (months):	291.94	223.53
Maximum remaining term to maturity (months):	346.95	302.76
Weighted average seasoning (months):	34.99	83.52
Weighted average term to maturity (months):	320.84	274.90
% of pool with loans > \$500,000:	58.60%	32.51%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	35.47%	7.55%
% Interest Only loans (Value):	22.74%	5.20%
Weighted Average Coupon:	3.44%	6.45%
InVestment Loans:	36.15%	40.51%
Weighted Average Fixed Rate:		3.39%
Weighted Average Variable Rate:		6.70%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Apr - 24</u>
≤ \$0	0.00%	-0.01%
> \$0 and ≤ \$100,000	1.04%	1.41%
> \$100,000 and ≤ \$150,000	1.32%	0.77%
> \$150,000 and ≤ \$200,000	2.19%	2.09%
> \$200,000 and ≤ \$250,000	1.06%	8.30%
> \$250,000 and ≤ \$300,000	8.12%	10.06%
> \$300,000 and ≤ \$350,000	5.53%	7.97%
> \$350,000 and ≤ \$400,000	7.52%	11.44%
> \$400,000 and ≤ \$450,000	7.91%	8.01%
> \$450,000 and ≤ \$500,000	6.71%	17.46%
> \$500,000 and ≤ \$550,000	15.44%	12.71%
> \$550,000 and ≤ \$600,000	11.57%	6.95%
> \$600,000 and ≤ \$650,000	6.66%	0.00%
> \$650,000 and ≤ \$700,000	4.16%	8.25%
> \$700,000 and ≤ \$750,000	3.31%	0.00%
> \$750,000 and ≤ \$800,000	4.82%	4.60%
> \$800,000 and ≤ \$850,000	2.51%	0.00%
> \$850,000 and ≤ \$900,000	2.71%	0.00%
> \$900,000 and ≤ \$950,000	1.40%	0.00%
> \$950,000 and ≤ \$1,000,000	6.01%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Apr - 24</u>
≤ 0%	0.00%	-0.01%
> 0% and ≤ 25%	3.85%	10.47%
> 25% and ≤ 30%	0.62%	0.77%
> 30% and ≤ 35%	0.99%	2.07%
> 35% and ≤ 40%	3.05%	3.04%
> 40% and ≤ 45%	1.60%	7.79%
> 45% and ≤ 50%	3.77%	0.00%
> 50% and ≤ 55%	3.04%	1.42%
> 55% and ≤ 60%	7.05%	10.78%
> 60% and ≤ 65%	5.22%	6.18%
> 65% and ≤ 70%	15.66%	35.78%
> 70% and ≤ 75%	18.02%	16.02%
> 75% and ≤ 80%	37.12%	5.69%
> 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	Apr - 24
Genworth	9.88%	12.38%
QBE	3.78%	4.71%
Not Insured	86.34%	82.90%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	Apr - 24
> 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%	0.00%
> 21 mths and ≤ 24 mths	10.46%	0.00%
> 24 mths and ≤ 36 mths	17.55%	0.00%
> 36 mths and ≤ 48 mths	2.30%	0.00%
> 48 mths and ≤ 60 mths	4.31%	19.07%
> 60 mths and ≤ 72 mths	1.35%	48.81%
> 72 mths and ≤ 84 mths	1.13%	13.35%
> 84 mths and ≤ 96 mths	0.53%	2.72%
> 96 mths and ≤ 108 mths	0.00%	1.68%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	7.77%	14.38%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	Apr - 24
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.07%	0.00%
ACT - Non metro	0.00%	0.00%
Total ACT	1.07%	0.00%
NSW - Inner city	0.06%	0.00%
NSW - Metro	36.62%	37.85%
NSW - Non metro	8.60%	5.36%
Total NSW	45.29%	43.21%
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%	25.82%
QLD - Non metro	5.84%	0.43%
Total QLD	18.64%	26.26%
SA - Inner city	0.00%	0.00%
SA - Metro	1.55%	0.00%
SA - Non metro	0.43%	1.67%
Total SA	1.98%	1.67%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.56%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	0.56%	0.00%
VIC - Inner city	0.59%	2.20%
VIC - Metro	22.38%	17.08%
VIC - Non metro	2.05%	2.98%
Total VIC	25.01%	22.26%
WA - Inner city	0.00%	0.00%
WA - Metro	6.77%	4.24%
WA - Non metro	0.69%	2.36%
Total WA	7.46%	6.60%
Total Inner City	0.65%	2.20%
Total Metro	81.75%	84.99%
Total Non Metro	17.60%	12.81%
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

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
May-23	0.00%	0.00%	0.00%	0.00%
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%

MORTGAGE SAFETY NET (Inclusive COV-19)

	<u>No of Accounts</u>	<u>Amount (\$)</u>
May-23	-	-
Jun-23	-	-
Jul-23	-	-
Aug-23	-	-
Sep-23	-	-
Oct-23	-	-
Nov-23	-	-
Dec-23	2	354,218
Jan-24	2	350,717
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-

MORTGAGE IN POSSESSION

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

PRINCIPAL LOSS

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
Total	-	-	-	-