

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: 7.78%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Sep - 22</u>
Total pool size:	\$74,977,706	\$49,972,057
Average loan Size:	\$503,206	\$442,231
Maximum loan size:	\$1,119,018	\$1,041,617
Total property value:	\$118,518,651	\$86,282,663
Average property value:	\$795,427	\$763,563
Maximum current LVR:	91.50%	88.53%
Average current LVR:	65.57%	60.50%
Weighted average current LVR:	68.21%	65.76%
Total number of loans (unconsolidated):	212	158
Total number of loans (consolidating split loans):	149	113
Number of properties:	149	113
Average term to maturity (months):	332.35	315.31
Maximum remaining term to maturity (months):	357.04	341.03
Weighted average seasoning (months):	12.02	27.48
Weighted average term to maturity (months):	338.06	322.90
% of pool with loans > \$500,000:	64.84%	59.46%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	39.58%
% Interest Only loans (Value):	7.54%	7.81%
Weighted Average Coupon:	2.58%	3.99%
InVestment Loans:	23.77%	26.63%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Sep - 22</u>
≤ \$0	0.00%	-0.05%
> \$0 and ≤ \$100,000	0.39%	0.65%
> \$100,000 and ≤ \$150,000	0.50%	1.03%
> \$150,000 and ≤ \$200,000	1.37%	1.36%
> \$200,000 and ≤ \$250,000	3.10%	5.14%
> \$250,000 and ≤ \$300,000	3.21%	3.27%
> \$300,000 and ≤ \$350,000	5.60%	6.52%
> \$350,000 and ≤ \$400,000	3.41%	2.94%
> \$400,000 and ≤ \$450,000	7.38%	9.12%
> \$450,000 and ≤ \$500,000	10.20%	10.55%
> \$500,000 and ≤ \$550,000	9.20%	14.65%
> \$550,000 and ≤ \$600,000	6.11%	5.73%
> \$600,000 and ≤ \$650,000	5.05%	3.76%
> \$650,000 and ≤ \$700,000	9.93%	6.67%
> \$700,000 and ≤ \$750,000	7.70%	5.80%
> \$750,000 and ≤ \$800,000	6.21%	6.15%
> \$800,000 and ≤ \$850,000	3.35%	3.24%
> \$850,000 and ≤ \$900,000	2.33%	1.80%
> \$900,000 and ≤ \$950,000	1.25%	5.55%
> \$950,000 and ≤ \$1,000,000	5.21%	1.96%
> \$1,000,000 and ≤ \$1,050,000	2.69%	4.16%
> \$1,050,000 and ≤ \$1,100,000	4.32%	0.00%
> \$1,100,000 and ≤ \$1,150,000	1.49%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Sep - 22</u>
≤ 0%	0.00%	-0.05%
> 0% and ≤ 25%	0.69%	0.69%
> 25% and ≤ 30%	1.76%	1.30%
> 30% and ≤ 35%	0.58%	0.88%
> 35% and ≤ 40%	1.80%	0.96%
> 40% and ≤ 45%	3.88%	5.57%
> 45% and ≤ 50%	3.93%	4.15%
> 50% and ≤ 55%	2.39%	7.29%
> 55% and ≤ 60%	8.16%	6.43%
> 60% and ≤ 65%	7.15%	12.29%
> 65% and ≤ 70%	10.44%	11.37%
> 70% and ≤ 75%	15.44%	20.79%
> 75% and ≤ 80%	37.24%	22.89%
> 80% and ≤ 85%	2.77%	2.47%
> 85% and ≤ 90%	2.42%	2.97%
> 90% and ≤ 95%	1.34%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance	\$ % at Issue	Sep - 22
Genworth	8.48%	8.70%
QBE	2.02%	2.83%
Not Insured	89.49%	88.48%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	Sep - 22
> 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%	0.00%
> 12 mths and ≤ 15 mths	9.50%	0.00%
> 15 mths and ≤ 18 mths	0.13%	0.00%
> 18 mths and ≤ 21 mths	1.49%	21.30%
> 21 mths and ≤ 24 mths	1.04%	33.65%
> 24 mths and ≤ 36 mths	0.94%	38.12%
> 36 mths and ≤ 48 mths	2.92%	1.63%
> 48 mths and ≤ 60 mths	0.19%	2.32%
> 60 mths and ≤ 72 mths	1.10%	0.00%
> 72 mths and ≤ 84 mths	0.40%	0.54%
> 84 mths and ≤ 96 mths	0.78%	0.36%
> 96 mths and ≤ 108 mths	0.40%	0.55%
> 108 mths and ≤ 120 mths	0.00%	0.27%
> 120 mths	0.49%	1.26%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	Sep - 22
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.14%	3.12%
ACT - Non metro	0.00%	0.00%
Total ACT	2.14%	3.12%
NSW - Inner city	0.00%	0.00%
NSW - Metro	40.00%	34.08%
NSW - Non metro	7.51%	8.79%
Total NSW	47.50%	42.87%
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	8.66%	10.95%
QLD - Non metro	4.85%	4.56%
Total QLD	13.51%	15.51%
SA - Inner city	0.00%	0.00%
SA - Metro	0.68%	1.00%
SA - Non metro	1.02%	1.44%
Total SA	1.69%	2.43%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.30%	0.00%
TAS - Non metro	0.03%	0.03%
Total TAS	0.34%	0.03%
VIC - Inner city	0.00%	0.00%
VIC - Metro	22.06%	22.40%
VIC - Non metro	3.56%	3.08%
Total VIC	25.62%	25.47%
WA - Inner city	0.00%	0.00%
WA - Metro	9.20%	10.57%
WA - Non metro	0.00%	0.00%
Total WA	9.20%	10.57%
Total Inner City	0.00%	0.00%
Total Metro	83.04%	82.11%
Total Non Metro	16.96%	17.89%
Total	100.00%	100.00%

ARREARS \$ % (scheduled balance basis)	31-60	61-90	90+	Total
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%
Feb-22	0.00%	0.00%	0.00%	0.00%
Mar-22	0.00%	0.00%	0.00%	0.00%
Apr-22	0.00%	0.00%	0.00%	0.00%
May-22	0.00%	0.00%	0.00%	0.00%
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%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
<u>COVID-19 HARDSHIP</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
Aug-22	-	-		
Sep-22	-	-		
<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2019	-	-	-	-
Total	-	-	-	-