# Progress 2019-1 Trust Risk Retention Pool

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|---|---|
| **Transaction Name:** | Risk Retention Pool |
| **Closing Date:** | Thursday, 13th June 2019 |
| **Maturity Date:** | Friday, 24th June 2050 |
| **Payment Date:** | 24th day of each month |
| **Business Day for Payments:** | Sydney & Melbourne |
| **Determination Date & Ex-Interest Date:** | 3 Business Days before each Payment Date. |

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|---|---|
| **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 |

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|---|---|
| **Current Risk Retention pool balance as percentage of** | 5.26% |

## COLLATERAL INFORMATION

| | At Issue | Sep - 24 |
|---|---|---|
| Total pool size: | $64,986,667 | $13,920,629 |
| Average loan Size: | $515,767 | $397,732 |
| Maximum loan size: | $985,081 | $800,269 |
| Total property value: | $103,573,136 | $26,861,417 |
| Average property value: | $822,009 | $767,469 |
| Maximum current LVR: | 92.27% | 77.53% |
| Average current LVR: | 67.01% | 53.13% |
| Weighted average current LVR: | 66.66% | 58.97% |
| Total number of loans (unconsolidated): | 167 | 48 |
| Total number of loans (consolidating split loans): | 126 | 35 |
| Number of properties: | 126 | 35 |
| Average term to maturity (months): | 328.25 | 264.40 |
| Maximum remaining term to maturity (months): | 348.00 | 281.13 |
| Weighted average seasoning (months): | 20.20 | 83.20 |
| Weighted average term to maturity (months): | 332.82 | 270.18 |
| % of pool with loans > $500,000: | 71.20% | 55.60% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 7.56% | 4.21% |
| % Interest Only loans (Value): | 5.04% | 1.48% |
| Weighted Average Coupon: | 3.99% | 6.37% |
| InVestment Loans: | 9.03% | 13.46% |
| Weighted Average Fixed Rate: | | 2.29% |
| Weighted Average Variable Rate: | | 6.55% |

| Outstanding Balance Distribution | $ % at Issue | Sep - 24 |
|---|---|---|
| ≤ $0 | 0.00% | 0.00% |
| > $0 and ≤ $100,000 | 0.18% | 0.30% |
| > $100,000 and ≤ $150,000 | 0.40% | 1.79% |
| > $150,000 and ≤ $200,000 | 0.85% | 1.39% |
| > $200,000 and ≤ $250,000 | 0.00% | 6.50% |
| > $250,000 and ≤ $300,000 | 3.44% | 2.03% |
| > $300,000 and ≤ $350,000 | 5.94% | 6.99% |
| > $350,000 and ≤ $400,000 | 6.42% | 5.68% |
| > $400,000 and ≤ $450,000 | 5.82% | 5.95% |
| > $450,000 and ≤ $500,000 | 5.75% | 13.76% |
| > $500,000 and ≤ $550,000 | 12.13% | 18.66% |
| > $550,000 and ≤ $600,000 | 12.41% | 16.76% |
| > $600,000 and ≤ $650,000 | 15.27% | 8.99% |
| > $650,000 and ≤ $700,000 | 5.22% | 0.00% |
| > $700,000 and ≤ $750,000 | 7.89% | 0.00% |
| > $750,000 and ≤ $800,000 | 3.54% | 5.45% |
| > $800,000 and ≤ $850,000 | 7.65% | 5.75% |
| > $850,000 and ≤ $900,000 | 4.09% | 0.00% |
| > $900,000 and ≤ $950,000 | 0.00% | 0.00% |
| > $950,000 and ≤ $1,000,000 | 3.01% | 0.00% |
| Total | 100.00% | 100.00% |

| Outstanding Balance LVR Distribution | $ % at Issue | Sep - 24 |
|---|---|---|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.55% | 1.69% |
| > 25% and ≤ 30% | 1.44% | 2.86% |
| > 30% and ≤ 35% | 0.00% | 0.00% |
| > 35% and ≤ 40% | 2.03% | 0.00% |
| > 40% and ≤ 45% | 1.77% | 7.78% |
| > 45% and ≤ 50% | 6.02% | 4.53% |
| > 50% and ≤ 55% | 10.25% | 20.52% |
| > 55% and ≤ 60% | 11.32% | 11.60% |
| > 60% and ≤ 65% | 7.69% | 15.11% |
| > 65% and ≤ 70% | 11.25% | 16.65% |
| > 70% and ≤ 75% | 10.81% | 17.22% |
| > 75% and ≤ 80% | 23.64% | 2.03% |
| > 80% and ≤ 85% | 7.48% | 0.00% |
| > 85% and ≤ 90% | 4.67% | 0.00% |
| > 90% and ≤ 95% | 1.08% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |

| Mortgage Insurance | $ % at Issue | Sep - 24 |
|---|---|---|
| Genworth | 13.15% | 14.56% |
| QBE | 2.83% | 1.78% |
| Uninsured | 84.03% | 83.66% |
| Total | 100.00% | 100.00% |

| Seasoning Analysis | $ % at Issue | Sep - 24 |
|---|---|---|
| > 0 mths and ≤ 3 mths | 1.29% | 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 | 3.39% | 0.00% |
| > 15 mths and ≤ 18 mths | 65.64% | 0.00% |
| > 18 mths and ≤ 21 mths | 17.35% | 0.00% |
| > 21 mths and ≤ 24 mths | 3.12% | 0.00% |
| > 24 mths and ≤ 36 mths | 5.28% | 0.00% |
| > 36 mths and ≤ 48 mths | 1.31% | 0.00% |
| > 48 mths and ≤ 60 mths | 0.90% | 0.00% |
| > 60 mths and ≤ 72 mths | 0.00% | 0.55% |
| > 72 mths and ≤ 84 mths | 0.45% | 93.58% |
| > 84 mths and ≤ 96 mths | 0.00% | 2.39% |
| > 96 mths and ≤ 108 mths | 0.00% | 1.70% |
| > 108 mths and ≤ 120 mths | 0.00% | 0.00% |
| > 120 mths | 1.27% | 1.78% |
| Total | 100.00% | 100.00% |

| Geographic Distribution | $ % at Issue | Sep - 24 |
|---|---|---|
| ACT - Inner city | 0.00% | 0.00% |
| ACT - Metro | 2.38% | 0.00% |
| ACT - Non metro | 0.00% | 0.00% |
| Total ACT | 2.38% | 0.00% |
| | | |
| NSW - Inner city | 0.00% | 0.00% |
| NSW - Metro | 30.95% | 34.83% |
| NSW - Non metro | 6.35% | 4.54% |
| Total NSW | 37.30% | 39.37% |
| | | |
| 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 | 7.94% | 17.51% |
| QLD - Non metro | 6.35% | 0.90% |
| Total QLD | 14.29% | 18.40% |
| | | |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 3.17% | 3.82% |
| SA - Non metro | 0.00% | 0.00% |
| Total SA | 3.17% | 3.82% |
| | | |
| TAS - Inner city | 0.00% | 0.00% |
| TAS - Metro | 0.00% | 0.00% |
| TAS - Non metro | 0.79% | 0.00% |
| Total TAS | 0.79% | 0.00% |
| | | |
| VIC - Inner city | 0.00% | 0.00% |
| VIC - Metro | 30.16% | 25.56% |
| VIC - Non metro | 1.59% | 0.00% |
| Total VIC | 31.75% | 25.56% |
| | | |
| WA - Inner city | 0.00% | 0.00% |
| WA - Metro | 9.52% | 11.07% |
| WA - Non metro | 0.79% | 1.78% |
| Total WA | 10.32% | 12.85% |
| | | |
| Total Inner City | 0.00% | 0.00% |
| Total Metro | 88.02% | 92.78% |
| Total Non Metro | 11.98% | 7.22% |
| 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 |
|---|---|---|---|---|
| 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% |
| Jun-24 | 0.00% | 0.00% | 0.00% | 0.00% |

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|---|---|---|---|---|
| Jul-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Aug-24 | 0.00% | 0.00% | 0.00% | 0.00% |
| Sep-24 | 0.00% | 0.00% | 0.00% | 0.00% |

**MORTGAGE SAFETY NET (Inclusive COV-19)**

| | No of Accounts | Amount ($) |
|---|---|---|
| Oct-23 | - | - |
| Nov-23 | - | - |
| Dec-23 | - | - |
| Jan-24 | - | - |
| Feb-24 | - | - |
| Mar-24 | - | - |
| Apr-24 | - | - |
| May-24 | - | - |
| Jun-24 | - | - |
| Jul-24 | - | - |
| Aug-24 | - | - |
| Sep-24 | - | - |

**MORTGAGE IN POSSESSION**

| | No of Accounts | Amount ($) |
|---|---|---|
| Oct-23 | - | - |
| Nov-23 | - | - |
| Dec-23 | - | - |
| Jan-24 | - | - |
| Feb-24 | - | - |
| Mar-24 | - | - |
| Apr-24 | - | - |
| May-24 | - | - |
| Jun-24 | - | - |
| Jul-24 | - | - |
| Aug-24 | - | - |
| Sep-24 | - | - |

**PRINCIPAL LOSS**

| | Gross Loss | LMI claim (A$) | LMI payment (A$) | Net loss |
|---|---|---|---|---|
| 2019 | - | - | - | - |
| 2020 | - | - | - | - |
| 2021 | - | - | - | - |
| 2022 | - | - | - | - |
| Total | - | - | - | - |