Progress 2021-1 Trust Risk Retention Pool

Transaction Name: Closing Date: Maturity Date: Payment Date: Business Day for Payments: Determination Date & Ex-Interest Date:

Note: EU Securitisation Regulation

securitisation exposure:

EU Securitisation Regulation

7.59%

Progress 2021-1 Risk Retention Pool

nd day of each month Sydney & Melbourne 3 Business Days before each Payment Date.

Tuesday, 22th June 2021 Monday, 23th September 2052

Current Risk Retention pool balance as percentage of

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COLLATERAL INFORMATION	<u>At Issue</u>	<u>Oct - 22</u>
Total pool size:	\$74,977,706	\$47,896,393
Average Ioan Size:	\$503,206	\$435,422
Maximum loan size:	\$1,119,018	\$1,039,475
Total property value:	\$118,518,651	\$84,092,663
Average property value:	\$795,427	\$764,479
Maximum current LVR:	91.50%	88.31%
Average current LVR:	65.57%	59.26%
Weighted average current LVR:	68.21%	65.34%
Total number of loans (unconsolidated):	212	152
Total number of loans (consolidating split loans):	149	110
Number of properties:	149	110
Average term to maturity (months):	332.35	313.44
Maximum remaining term to maturity (months):	357.04	340.01
Weighted average seasoning (months):	12.02	28.49
Weighted average term to maturity (months):	338.06	321.53
% of pool with loans > \$500,000:	64.84%	59.44%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	32.88%
% Interst Only loans (Value):	7.54%	7.93%
Weighted Average Coupon:	2.58%	4.32%
InVestment Loans:	23.77%	25.83%
Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Oct - 22</u>
≤ \$0	0.00%	-0.05%
> \$0 and ≤ \$100,000	0.39%	0.66%
> \$100,000 and ≤ \$150,000	0.50%	1.36%
> \$150,000 and ≤ \$200,000	1.37%	1.03%
> \$200,000 and ≤ \$250,000	3.10%	4.83%
> \$250,000 and ≤ \$300,000	3.21%	3.40%
> \$300,000 and ≤ \$350,000	5.60%	6.77%
> \$350,000 and ≤ \$400,000	3.41%	3.05%
> \$400,000 and ≤ \$450,000	7.38%	9.50%
> \$450,000 and ≤ \$500,000	10.20%	10.00%
> \$500,000 and ≤ \$550,000	9.20%	14.17%
> \$550,000 and ≤ \$600,000	6.11%	4.77%
> \$600,000 and ≤ \$650,000	5.05%	3.90%
> \$650,000 and ≤ \$700,000	9.93%	6.94%
> \$700,000 and ≤ \$750,000	7.70%	6.04%
> \$750,000 and ≤ \$800,000	6.21%	6.39% 5.14%
> \$800,000 and ≤ \$850,000 > \$850,000 and ≤ \$900,000	3.35% 2.33%	1.88%
> \$900,000 and ≤ \$950,000	1.25%	3.83%
> \$950,000 and ≤ \$1,000,000	5.21%	2.04%
$>$ \$1,000,000 and \leq \$1,050,000	2.69%	4.33%
> \$1,050,000 and ≤ \$1,100,000	4.32%	0.00%
$>$ \$1,100,000 and \leq \$1,150,000	1.49%	0.00%
Total	100.00%	100.00%
Outstanding Balance LVR Distribution	\$ % at Issue	<u>Oct - 22</u>
≤ 0%	0.00%	-0.05%
> 0% and ≤ 25%	0.69%	1.60%
> 25% and ≤ 30%	1.76%	0.35%
> 30% and ≤ 35%	0.58%	0.92%
> 35% and ≤ 40%	1.80%	1.00%
> 40% and ≤ 45%	3.88%	6.03%
> 45% and ≤ 50%	3.93%	5.81%
> 50% and ≤ 55%	2.39%	5.64%
> 55% and ≤ 60%	8.16%	6.70%
> 60% and ≤ 65%	7.15%	11.84%
> 65% and ≤ 70%	10.44%	11.83%
> 70% and ≤ 75%	15.44%	20.69%
> 75% and ≤ 80%	37.24%	21.99%
> 80% and ≤ 85%	2.77%	2.57%
> 85% and ≤ 90%	2.42%	3.09%
> 90% and ≤ 95%	1.34%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance		<u>\$ % at Issue</u>		<u>Oct - 22</u>
Genworth		8.48%		8.94%
QBE		2.02%		2.94% 88.12%
Not Insured Total		89.49% 100.00%		100.00%
		100,0070		10010075
Seasoning Analysis		\$ % at Issue		<u>Oct - 22</u>
> 0 mths and ≤ 3 mths		0.46%		0.00%
$>$ 3 mths and \leq 6 mths		25.27%		0.00%
> 6 mths and ≤ 9 mths		34.88%		0.00%
> 9 mths and \leq 12 mths		20.01%		0.00%
> 12 mths and \leq 15 mths		9.50%		0.00%
> 15 mths and \leq 18 mths		0.13%		0.00%
> 18 mths and \leq 21 mths		1.49%		13.23%
> 21 mths and \leq 24 mths		1.04%		26.75%
> 24 mths and \leq 36 mths		0.94%		50.90%
> 36 mths and \leq 48 mths		2.92%		3.71%
> 48 mths and \leq 60 mths		0.19%		2.42%
> 60 mths and \leq 72 mths		1.10%		0.00%
> 72 mths and \leq 84 mths > 84 mths and \leq 96 mths		0.40%		0.57% 0.37%
> 96 mths and \leq 108 mths		0.78%		
> 108 mths and \leq 120 mths		0.40% 0.00%		0.57% 0.28%
> 120 mths		0.49%		1.20%
Total		100.00%		100.00%
Geographic Distribution		\$% at Issue		<u>Oct - 22</u>
ACT - Inner city		0.00%		0.00%
ACT - Metro		2.14%		3.25%
ACT - Non metro		0.00%		0.00%
Total ACT		2.14%		3.25%
NSW - Inner city		0.00%		0.00%
NSW - Metro		40.00%		35.29%
NSW - Non metro		7.51%		8.05%
Total NSW		47.50%		43.35%
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%		10.41%
QLD - Non metro		4.85%		4.73%
Total QLD		13.51%		15.14%
SA - Inner city		0.00%		0.00%
SA - Metro		0.68%		1.04%
SA - Non metro		1.02%		1.50%
Total SA		1.69%		2.54%
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%		22.80%
VIC - Non metro		3.56%		3.20%
Total VIC		25.62%		26.00%
W/A lange site		0.00%		0.00%
WA - Inner city WA - Metro		9.20%		9.70%
WA - Non metro		0.00%		0.00%
Total WA		9.20%		9.70%
Total Inner City		0.00%		0.00%
Total Metro		83.04%		82.49%
Total Non Metro Total		<u>16.96%</u> 100.00%		<u> </u>
		100.00%		100.0078
ARREARS \$ % (scheduled balance basis)	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	Total
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%
Oct-22	0.00%	0.00%	0.00%	0.00%

Dec-21 Immune Immune Immune 1972 Immune Immune Immune Viral 22 Immune Immune Immune Sep 22 Immune Immune Immune COVID 19 IARDSHIP No of Accounts Amount (5) Dec-21 Immune Immune Immune Viral 22 Immune Immune	MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
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