## Progress 2019-1 Trust Kisk Ketention Pool

Transaction Name:Risk Retention PoolClosing Date:Thursday, 13th June 2019Maturity Date:Friday, 24th June 2050Payment Date:24th day of each monthBusiness Day for Payments:Sydney & Melbourne

**Determination Date & Ex-Interest Date:**3 Business Days before each Payment Date.

Note: EU Securitisation RegulationEU Securitisation RegulationNote: Japanese Risk RetentionJapanese risk retention

Prospective investors should make their own independent investigation and seek their own independent advice (i) as to the

Current Risk Retention pool balance as percentage of 5.26%

COLLATERAL INFORMATION	At Issue	<u>Nov - 24</u>
Total pool size:	\$64,986,667	\$12,147,323
Average loan Size:	\$515,767	\$404,911
Maximum loan size:	\$985,081	\$794,952
Total property value:	\$103,573,136	\$23,701,417
Average property value:	\$822,009	\$790,047
Maximum current LVR:	92.27%	73.08%
Average current LVR:	67.01%	53.17%
Weighted average current LVR:	66.66%	58.34%
Total number of loans (unconsolidated):	167	43
Total number of loans (consolidating split loans):	126	30
Number of properties:	126	30
Average term to maturity (months):	328.25	260.80
Maximum remaining term to maturity (months):	348.00	279.12
Weighted average seasoning (months):	20.20	85.52
Weighted average term to maturity (months):	332.82	266.99
% of pool with loans > \$500,000:	71.20%	54.32%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	7.56%	4.80%
% Interest Only loans (Value):	5.04%	1.70%
Weighted Average Coupon:	3.99%	6.34%
InVestment Loans:	9.03%	10.18%
Weighted Average Fixed Rate:		2.29%
Weighted Average Variable Rate:		6.54%

Outstanding Balance Distribution	<u>\$ % at Issue</u>	<u>Nov - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.18%	0.33%
> \$100,000 and ≤ \$150,000	0.40%	2.04%
> \$150,000 and ≤ \$200,000	0.85%	1.55%
> \$200,000 and ≤ \$250,000	0.00%	7.40%
> \$250,000 and ≤ \$300,000	3.44%	0.00%
> \$300,000 and ≤ \$350,000	5.94%	5.09%
> \$350,000 and ≤ \$400,000	6.42%	6.41%
> \$400,000 and ≤ \$450,000	5.82%	6.77%
> \$450,000 and ≤ \$500,000	5.75%	16.11%
> \$500,000 and ≤ \$550,000	12.13%	17.19%
> \$550,000 and ≤ \$600,000	12.41%	19.02%
> \$600,000 and ≤ \$650,000	15.27%	5.31%
> \$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%	12.80%
> \$800,000 and ≤ \$850,000	7.65%	0.00%
> \$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	<u>Nov - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.55%	1.87%
> 25% and ≤ 30%	1.44%	3.23%
> 30% and ≤ 35%	0.00%	0.00%
> 35% and ≤ 40%	2.03%	0.00%
> 40% and ≤ 45%	1.77%	8.92%
> 45% and ≤ 50%	6.02%	5.12%
> 50% and ≤ 55%	10.25%	19.57%
> 55% and ≤ 60%	11.32%	8.20%
> 60% and ≤ 65%	7.69%	14.42%
> 65% and ≤ 70%	11.25%	23.77%
> 70% and ≤ 75%	10.81%	14.90%
> 75% and ≤ 80%	23.64%	0.00%
> 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	<u>Nov - 24</u>
Genworth	13.15%	16.65%
QBE	2.83%	2.03%
Uninsured	84.03%	81.32%
Total	100.00%	100.00%
Seasoning Analysis	\$ % at Issue	<u>Nov - 24</u>
> 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 minis and 2 5 minis	0.00%	
> 9 mths and ≤ 12 mths	0.00% 0.00%	0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths	0.00% 3.39%	0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths	0.00% 3.39% 65.64%	0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	0.00% 3.39% 65.64% 17.35%	0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths	0.00% 3.39% 65.64% 17.35% 3.12%	0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28%	0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths	0.00% 3.39% 65.64% 17.35% 3.12%	0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28%	0.00% 0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00% 0.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.63% 70.37%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00% 0.45% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.03% 70.37% 23.52%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00% 0.45%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.03% 70.37% 23.52%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths > 48 mths and ≤ 60 mths > 60 mths and ≤ 72 mths > 72 mths and ≤ 84 mths > 84 mths and ≤ 96 mths > 96 mths and ≤ 108 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00% 0.45% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.03% 70.37% 23.52% 3.45%
> 9 mths and ≤ 12 mths > 12 mths and ≤ 15 mths > 15 mths and ≤ 18 mths > 18 mths and ≤ 21 mths > 21 mths and ≤ 24 mths > 24 mths and ≤ 36 mths > 36 mths and ≤ 48 mths	0.00% 3.39% 65.64% 17.35% 3.12% 5.28% 1.31% 0.90% 0.00% 0.00% 0.00%	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.03% 70.37% 23.52% 3.45% 0.00% 2.03%

**Outstanding Balance Distribution** 

\$ % at Issue

<u>Nov - 24</u>

ACT - Metro	Geographic Distribution	\$ % at Issue	<u>Nov - 24</u>
ACT - Non metro Total ACT Total ACT Total ACT  10,00% 10,0	ACT - Inner city	0.00%	0.00%
Total ACT  NSW - Inner city  NSW - Inner city  NSW - No metro  100,95%  NSW - No metro  101 ASSW  NT - Metro  NT - Metro  NT - No metro  101 NT  QLD - Inner city  QLD - Inner city  QLD - Inner city  QLD - Metro  QLD - Metro  QLD - No metro  101 QLD - No metro  102 ASSW  103 ASSW  103 ASSW  104 ASSW  105 ASSW  105 ASSW  105 AS - Inner city  NSA - No metro  100 ASSW  100 ASSW	ACT - Metro	2.38%	0.00%
NSW - Inner city NSW - Metro NSW - Metro NSW - Non metro NSW - Non metro NSW - Non metro NT - Non metro NO0% NO - Non metro NO - No	ACT - Non metro	0.00%	0.00%
NSW - Metro 3.0,95% 3.	Total ACT	2.38%	0.00%
NSW - Non metro         6.35%           Total NSW         37.30%           NT - Metro         0.00%           NT - Non metro         0.00%           Total NT         0.00%           QLD - Inner city         0.00%           QLD - Metro         7.94%           QLD - Non metro         6.35%           Total QLD         14.29%           SA - Inner city         0.00%           SA - Non metro         3.17%           Total SA         3.17%           TAS - Inner city         0.00%           TAS - Metro         3.17%           SA - Non metro         0.00%           Total SA         3.17%           VIC - Inner city         0.00%           VIC - Non metro         0.79%           Total TAS         0.79%           VIC - Non metro         1.59%           Total VIC         31.75%           WA - Inner city         0.00%           WA - Non metro         0.00%           Total WA         10.32%           Total Inner City         0.00%           WA - Non metro         0.79%           Total Inner City         0.00%	NSW - Inner city	0.00%	0.00%
Total NSW 37.30% 38.30% 39.30%	NSW - Metro	30.95%	34.73%
NT - Metro	NSW - Non metro	6.35%	0.00%
NT - Non metro       0.00%       0.00%         QLD - Inner city       0.00%       0.00%         QLD - Metro       7.94%       18         QLD - Non metro       6.35%       3         Total QLD       14.29%       28         SA - Inner city       0.00%       6         SA - Metro       3.17%       6         SA - Non metro       0.00%       6         Total SA       3.17%       6         TAS - Inner city       0.00%       6         TAS - Metro       0.00%       6         TAS - Non metro       0.00%       6         Total TAS       0.79%       6         VIC - Inner city       0.00%       6         VIC - Metro       30.16%       22         VIC - Non metro       1.59%       6         Total VIC       31.75%       22         WA - Inner city       0.00%       6         WA - Non metro       0.00%       6         Total WA       10.32%       1         Total Inner City       0.00%       6         Total Inner City       0.00%       6	Total NSW	37.30%	34.73%
Total NT 0.00% 0.0	NT - Metro	0.00%	0.00%
QLD - Inner city QLD - Metro QLD - Metro QLD - Non metro QLD - Non metro QLD - Non metro Total QLD  SA - Inner city SA - Metro SA - Metro SA - Non metro Total SA  TAS - Inner city QLO - Non metro Total SA  TAS - Inner city QLO - Non metro QLO - Non metro Total SA  TAS - Inner city QLO - Non metro QLO	NT - Non metro	0.00%	0.00%
QLD - Metro       7.94%       18         QLD - Non metro       6.35%       3         Total QLD       14.29%       2         SA - Inner city       0.00%       6         SA - Metro       3.17%       6         SA - Non metro       0.00%       6         Total SA       3.17%       6         TAS - Inner city       0.00%       6         TAS - Metro       0.00%       6         TAS - Non metro       0.79%       6         Total TAS       0.79%       6         VIC - Inner city       0.00%       6         VIC - Metro       30.16%       22         VIC - Non metro       1.59%       6         Total VIC       31.75%       22         WA - Inner city       0.00%       6         WA - Metro       9.52%       1.7         WA - Metro       9.52%       1.7         Total WA       10.32%       1.7         Total Inner City       0.00%       6         Total Inner City       0.00%       6	Total NT	0.00%	0.00%
QLD - Non metro       6.35%         Total QLD       14.29%         SA - Inner city       0.00%         SA - Metro       3.17%         SA - Non metro       0.00%         Total SA       3.17%         TAS - Inner city       0.00%         TAS - Metro       0.00%         TAS - Non metro       0.09%         Total TAS       0.79%         VIC - Inner city       0.00%         VIC - Metro       30.16%         VIC - Non metro       1.59%         Total VIC       31.75%         WA - Inner city       0.00%         WA - Metro       9.52%         WA - Metro       9.52%         Total WA       10.32%         Total Inner City       0.00%	QLD - Inner city	0.00%	0.00%
Total QLD       14.29%       2         SA - Inner city       0.00%       0         SA - Non metro       0.00%       0         Total SA       3.17%       0         TAS - Inner city       0.00%       0         TAS - Metro       0.00%       0         TAS - Non metro       0.79%       0         Total TAS       0.79%       0         VIC - Inner city       0.00%       0         VIC - Metro       30.16%       22         VIC - Non metro       1.59%       0         Total VIC       31.75%       2         WA - Inner city       0.00%       0         WA - Metro       9.52%       1         WA - Non metro       0.79%       0         Total WA       10.32%       1         Total Inner City       0.00%       0	QLD - Metro	7.94%	19.96%
SA - Inner city	QLD - Non metro	6.35%	1.02%
SA - Metro       3.17%         SA - Non metro       0.00%         Total SA       3.17%         TAS - Inner city       0.00%         TAS - Metro       0.00%         TAS - Non metro       0.79%         Total TAS       0.79%         VIC - Inner city       0.00%         VIC - Metro       30.16%         VIC - Non metro       1.59%         Total VIC       31.75%         WA - Inner city       0.00%         WA - Metro       9.52%         TOtal WA       10.32%         Total Inner City       0.00%	Total QLD	14.29%	20.98%
SA - Non metro       0.00%       0.00%         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%       22         VIC - Non metro       1.59%       0.00%         Total VIC       31.75%       25         WA - Inner city       0.00%       0.00%         WA - Metro       9.52%       11         WA - Non metro       0.79%       25         Total WA       10.32%       14         Total Inner City       0.00%       0.00%	SA - Inner city	0.00%	0.00%
Total SA       3.17%         TAS - Inner city       0.00%         TAS - Metro       0.00%         TAS - Non metro       0.79%         Total TAS       0.79%         VIC - Inner city       0.00%         VIC - Metro       30.16%         VIC - Non metro       1.59%         Total VIC       31.75%         WA - Inner city       0.00%         WA - Metro       9.52%         WA - Non metro       0.79%         Total WA       10.32%         Total Inner City       0.00%	SA - Metro	3.17%	4.32%
TAS - Inner city	SA - Non metro	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%       2.00%         VIC - Non metro       1.59%       0.00%         Total VIC       31.75%       2.00%         WA - Inner city       0.00%       0.00%         WA - Metro       9.52%       1.00%         WA - Non metro       0.79%       0.00%         Total WA       10.32%       1.00%         Total Inner City       0.00%       0.00%	Total SA	3.17%	4.32%
TAS - Non metro       0.79%       0.79%         Total TAS       0.09%       0.00%         VIC - Inner city       0.00%       0.00%         VIC - Metro       30.16%       2.00%         VIC - Non metro       1.59%       0.00%         Total VIC       31.75%       2.00%         WA - Inner city       0.00%       0.00%         WA - Metro       9.52%       1.00%         WA - Non metro       0.79%       2.00%         Total WA       10.32%       1.00%	TAS - Inner city	0.00%	0.00%
Total TAS       0.79%         VIC - Inner city       0.00%         VIC - Metro       30.16%         VIC - Non metro       1.59%         Total VIC       31.75%         WA - Inner city       0.00%         WA - Metro       9.52%         WA - Non metro       0.79%         Total WA       10.32%         Total Inner City       0.00%	TAS - Metro	0.00%	0.00%
VIC - Inner city       0.00%       0.00%         VIC - Metro       30.16%       25         VIC - Non metro       1.59%       0.00%         Total VIC       31.75%       25         WA - Inner city       0.00%       0.00%         WA - Metro       9.52%       11         WA - Non metro       0.79%       12         Total WA       10.32%       12         Total Inner City       0.00%       0.00%	TAS - Non metro	0.79%	0.00%
VIC - Metro       30.16%       25         VIC - Non metro       1.59%       0         Total VIC       31.75%       25         WA - Inner city       0.00%       0         WA - Metro       9.52%       15         WA - Non metro       0.79%       25         Total WA       10.32%       16         Total Inner City       0.00%       0	Total TAS	0.79%	0.00%
VIC - Non metro       1.59%       0         Total VIC       31.75%       25         WA - Inner city       0.00%       0         WA - Metro       9.52%       12         WA - Non metro       0.79%       2         Total WA       10.32%       1         Total Inner City       0.00%       0	VIC - Inner city	0.00%	0.00%
Total VIC       31.75%       25         WA - Inner city       0.00%       0         WA - Metro       9.52%       12         WA - Non metro       0.79%       2         Total WA       10.32%       14         Total Inner City       0.00%       0	VIC - Metro	30.16%	25.44%
WA - Inner city       0.00%       0         WA - Metro       9.52%       12         WA - Non metro       0.79%       2         Total WA       10.32%       14         Total Inner City       0.00%       0	VIC - Non metro	1.59%	0.00%
WA - Metro       9.52%       12         WA - Non metro       0.79%       2         Total WA       10.32%       14         Total Inner City       0.00%       0	Total VIC	31.75%	25.44%
WA - Non metro         0.79%         2.7           Total WA         10.32%         14           Total Inner City         0.00%         0.00%	WA - Inner city		0.00%
Total WA 10.32% 17. Total Inner City 0.00% 0.00%			12.50%
Total Inner City 0.00%			2.03%
·	Total WA	10.32%	14.52%
T . I A A			0.00%
	Total Metro	88.02%	96.95%
			3.05%
Total 100.00% 100 *The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024			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+	<u>Total</u>
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%
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%
Oct-24 0.00% 0.00% 0.00%	0.00%
Nov-24 0.00% 0.00% 0.00%	0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount (\$)		
Dec-23			-	
Jan-24			-	
Feb-24	-		-	
Mar-24	-		-	
Apr-24	-		-	
May-24	-		-	
Jun-24			-	
Jul-24	-		-	
Aug-24	-		-	
Sep-24	-		-	
Oct-24			-	
Nov-24			-	
MORTGAGE IN POSSESSION	No of Accounts	<u>Amount (\$)</u>		
Dec-23	•		-	
Jan-24	•		-	
Feb-24	-		-	
Mar-24	-		-	
Apr-24	-		-	
May-24	-		-	
Jun-24	-		-	
Jul-24	-		-	
Aug-24	-		-	
Sep-24			-	
Oct-24			-	
Nov-24	-		-	
PRINCIPAL LOSS	Gross Loss	LMI claim (A\$)	LMI payment (A\$)	<u>Net loss</u>
2019	-	-	-	-
2020	-	-	-	-
2021	-	-	-	-
2022		-	-	-
Total	-	-	-	