

## Progress 2019-1 Trust Risk Retention Pool

**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.

**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

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

### COLLATERAL INFORMATION

	<u>At Issue</u>	<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%

<u>Outstanding Balance Distribution</u>	<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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<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%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Nov - 24</u>
Genworth	13.15%	16.65%
QBE	2.83%	2.03%
Uninsured	84.03%	81.32%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<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%	0.00%
> 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%	0.63%
> 72 mths and ≤ 84 mths	0.45%	70.37%
> 84 mths and ≤ 96 mths	0.00%	23.52%
> 96 mths and ≤ 108 mths	0.00%	3.45%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	1.27%	2.03%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Nov - 24</u>
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%	34.73%
NSW - Non metro	6.35%	0.00%
Total NSW	37.30%	34.73%
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%	19.96%
QLD - Non metro	6.35%	1.02%
Total QLD	14.29%	20.98%
SA - Inner city	0.00%	0.00%
SA - Metro	3.17%	4.32%
SA - Non metro	0.00%	0.00%
Total SA	3.17%	4.32%
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%	25.44%
VIC - Non metro	1.59%	0.00%
Total VIC	31.75%	25.44%
WA - Inner city	0.00%	0.00%
WA - Metro	9.52%	12.50%
WA - Non metro	0.79%	2.03%
Total WA	10.32%	14.52%
Total Inner City	0.00%	0.00%
Total Metro	88.02%	96.95%
Total Non Metro	11.98%	3.05%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

\*The Geographic Distribution has been updated according to the S&P Assumptions:Australian RMBS Postcode Classification Assumptions, 07/01/2024

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<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)**

	<u>No of Accounts</u>	<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	-	-

**MORTGAGE IN POSSESSION**

	<u>No of Accounts</u>	<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**

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2019	-	-	-	-
2020	-	-	-	-
2021	-	-	-	-
2022	-	-	-	-
Total	-	-	-	-