

# 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:** 7.71%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jul - 22</u>
Total pool size:	\$74,977,706	\$52,358,563
Average loan Size:	\$503,206	\$447,509
Maximum loan size:	\$1,119,018	\$1,046,087
Total property value:	\$118,518,651	\$89,082,697
Average property value:	\$795,427	\$761,391
Maximum current LVR:	91.50%	88.90%
Average current LVR:	65.57%	61.32%
Weighted average current LVR:	68.21%	66.39%
Total number of loans (unconsolidated):	212	165
Total number of loans (consolidating split loans):	149	117
Number of properties:	149	117
Average term to maturity (months):	332.35	318.21
Maximum remaining term to maturity (months):	357.04	343.04
Weighted average seasoning (months):	12.02	25.33
Weighted average term to maturity (months):	338.06	325.39
% of pool with loans > \$500,000:	64.84%	59.47%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	44.39%
% Interst Only loans (Value):	7.54%	7.46%
Weighted Average Coupon:	2.58%	3.30%
InVestment Loans:	23.77%	25.52%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jul - 22</u>
≤ \$0	0.00%	-0.04%
> \$0 and ≤ \$100,000	0.39%	0.47%
> \$100,000 and ≤ \$150,000	0.50%	1.20%
> \$150,000 and ≤ \$200,000	1.37%	1.31%
> \$200,000 and ≤ \$250,000	3.10%	4.93%
> \$250,000 and ≤ \$300,000	3.21%	3.14%
> \$300,000 and ≤ \$350,000	5.60%	6.31%
> \$350,000 and ≤ \$400,000	3.41%	3.50%
> \$400,000 and ≤ \$450,000	7.38%	9.60%
> \$450,000 and ≤ \$500,000	10.20%	10.11%
> \$500,000 and ≤ \$550,000	9.20%	12.98%
> \$550,000 and ≤ \$600,000	6.11%	7.64%
> \$600,000 and ≤ \$650,000	5.05%	3.61%
> \$650,000 and ≤ \$700,000	9.93%	6.40%
> \$700,000 and ≤ \$750,000	7.70%	6.91%
> \$750,000 and ≤ \$800,000	6.21%	5.91%
> \$800,000 and ≤ \$850,000	3.35%	3.12%
> \$850,000 and ≤ \$900,000	2.33%	1.72%
> \$900,000 and ≤ \$950,000	1.25%	5.32%
> \$950,000 and ≤ \$1,000,000	5.21%	1.88%
> \$1,000,000 and ≤ \$1,050,000	2.69%	3.99%
> \$1,050,000 and ≤ \$1,100,000	4.32%	0.00%
> \$1,100,000 and ≤ \$1,150,000	1.49%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

## Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Jul - 22</u>
≤ 0%	0.00%	-0.04%
> 0% and ≤ 25%	0.69%	0.69%
> 25% and ≤ 30%	1.76%	1.06%
> 30% and ≤ 35%	0.58%	1.05%
> 35% and ≤ 40%	1.80%	0.92%
> 40% and ≤ 45%	3.88%	4.27%
> 45% and ≤ 50%	3.93%	3.85%
> 50% and ≤ 55%	2.39%	6.73%
> 55% and ≤ 60%	8.16%	6.20%
> 60% and ≤ 65%	7.15%	11.57%
> 65% and ≤ 70%	10.44%	13.52%
> 70% and ≤ 75%	15.44%	19.81%
> 75% and ≤ 80%	37.24%	24.72%
> 80% and ≤ 85%	2.77%	2.80%
> 85% and ≤ 90%	2.42%	2.84%
> 90% and ≤ 95%	1.34%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Mortgage Insurance</b>	<b>\$ % at Issue</b>	<b>Jul - 22</b>
Genworth	8.48%	8.36%
QBE	2.02%	2.73%
Not Insured	89.49%	88.91%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Seasoning Analysis</b>	<b>\$ % at Issue</b>	<b>Jul - 22</b>
> 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%	13.00%
> 18 mths and ≤ 21 mths	1.49%	27.02%
> 21 mths and ≤ 24 mths	1.04%	28.95%
> 24 mths and ≤ 36 mths	0.94%	24.36%
> 36 mths and ≤ 48 mths	2.92%	1.58%
> 48 mths and ≤ 60 mths	0.19%	2.23%
> 60 mths and ≤ 72 mths	1.10%	0.00%
> 72 mths and ≤ 84 mths	0.40%	0.86%
> 84 mths and ≤ 96 mths	0.78%	0.00%
> 96 mths and ≤ 108 mths	0.40%	0.79%
> 108 mths and ≤ 120 mths	0.00%	0.54%
> 120 mths	0.49%	0.67%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>Jul - 22</b>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.14%	2.98%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>2.14%</b>	<b>2.98%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	40.00%	35.98%
NSW - Non metro	7.51%	8.45%
<b>Total NSW</b>	<b>47.50%</b>	<b>44.44%</b>
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
<b>Total NT</b>	<b>0.00%</b>	<b>0.00%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	8.66%	10.51%
QLD - Non metro	4.85%	4.39%
<b>Total QLD</b>	<b>13.51%</b>	<b>14.89%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	0.68%	0.95%
SA - Non metro	1.02%	1.38%
<b>Total SA</b>	<b>1.69%</b>	<b>2.34%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.30%	0.00%
TAS - Non metro	0.03%	0.03%
<b>Total TAS</b>	<b>0.34%</b>	<b>0.03%</b>
VIC - Inner city	0.00%	0.00%
VIC - Metro	22.06%	21.57%
VIC - Non metro	3.56%	3.58%
<b>Total VIC</b>	<b>25.62%</b>	<b>25.15%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	9.20%	10.17%
WA - Non metro	0.00%	0.00%
<b>Total WA</b>	<b>9.20%</b>	<b>10.17%</b>
<b>Total Inner City</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Metro</b>	<b>83.04%</b>	<b>82.16%</b>
<b>Total Non Metro</b>	<b>16.96%</b>	<b>17.84%</b>
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>ARREARS \$ % (scheduled balance basis)</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
Sep-21	0.00%	0.00%	0.00%	0.00%
Oct-21	0.00%	0.00%	0.00%	0.00%
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%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Sep-21	-	-		
Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
<u>COVID-19 HARDSHIP</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Sep-21	-	-		
Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-22	-	-		
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Sep-21	-	-		
Oct-21	-	-		
Nov-21	-	-		
Dec-21	-	-		
Jan-22	-	-		
Feb-22	-	-		
Mar-22	-	-		
Apr-22	-	-		
May-22	-	-		
Jun-22	-	-		
Jul-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	-	-	-	-