

# 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:** 6.27%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Oct - 24</u>
Total pool size:	\$74,977,706	\$19,979,179
Average loan Size:	\$503,206	\$356,771
Maximum loan size:	\$1,119,018	\$1,012,305
Total property value:	\$118,518,651	\$41,603,766
Average property value:	\$795,427	\$742,924
Maximum current LVR:	91.50%	80.00%
Average current LVR:	65.57%	50.83%
Weighted average current LVR:	68.21%	59.54%
Total number of loans (unconsolidated):	212	72
Total number of loans (consolidating split loans):	149	56
Number of properties:	149	56
Average term to maturity (months):	332.35	279.63
Maximum remaining term to maturity (months):	357.04	315.98
Weighted average seasoning (months):	12.02	53.45
Weighted average term to maturity (months):	338.06	293.77
% of pool with loans > \$500,000:	64.84%	44.84%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	6.39%
% Interest Only loans (Value):	7.54%	7.37%
Weighted Average Coupon:	2.58%	6.46%
InVestment Loans:	23.77%	25.70%
Weighted Average Fixed Rate:		5.24%
Weighted Average Variable Rate:		6.54%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Oct - 24</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.39%	1.62%
> \$100,000 and ≤ \$150,000	0.50%	0.00%
> \$150,000 and ≤ \$200,000	1.37%	3.16%
> \$200,000 and ≤ \$250,000	3.10%	7.73%
> \$250,000 and ≤ \$300,000	3.21%	9.54%
> \$300,000 and ≤ \$350,000	5.60%	5.03%
> \$350,000 and ≤ \$400,000	3.41%	7.54%
> \$400,000 and ≤ \$450,000	7.38%	10.89%
> \$450,000 and ≤ \$500,000	10.20%	9.63%
> \$500,000 and ≤ \$550,000	9.20%	5.26%
> \$550,000 and ≤ \$600,000	6.11%	8.73%
> \$600,000 and ≤ \$650,000	5.05%	6.27%
> \$650,000 and ≤ \$700,000	9.93%	3.33%
> \$700,000 and ≤ \$750,000	7.70%	3.50%
> \$750,000 and ≤ \$800,000	6.21%	3.79%
> \$800,000 and ≤ \$850,000	3.35%	0.00%
> \$850,000 and ≤ \$900,000	2.33%	4.33%
> \$900,000 and ≤ \$950,000	1.25%	4.56%
> \$950,000 and ≤ \$1,000,000	5.21%	0.00%
> \$1,000,000 and ≤ \$1,050,000	2.69%	5.07%
> \$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>Oct - 24</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.69%	4.09%
> 25% and ≤ 30%	1.76%	1.90%
> 30% and ≤ 35%	0.58%	2.25%
> 35% and ≤ 40%	1.80%	4.49%
> 40% and ≤ 45%	3.88%	2.46%
> 45% and ≤ 50%	3.93%	7.28%
> 50% and ≤ 55%	2.39%	6.71%
> 55% and ≤ 60%	8.16%	9.50%
> 60% and ≤ 65%	7.15%	13.22%
> 65% and ≤ 70%	10.44%	16.49%
> 70% and ≤ 75%	15.44%	28.26%
> 75% and ≤ 80%	37.24%	3.35%
> 80% and ≤ 85%	2.77%	0.00%
> 85% and ≤ 90%	2.42%	0.00%
> 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>Oct - 24</b>
Genworth	8.48%	5.37%
QBE	2.02%	5.42%
Not Insured	89.49%	89.21%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Seasoning Analysis</b>	<b>\$ % at Issue</b>	<b>Oct - 24</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%	0.00%
> 18 mths and ≤ 21 mths	1.49%	0.00%
> 21 mths and ≤ 24 mths	1.04%	0.00%
> 24 mths and ≤ 36 mths	0.94%	0.00%
> 36 mths and ≤ 48 mths	2.92%	35.51%
> 48 mths and ≤ 60 mths	0.19%	54.59%
> 60 mths and ≤ 72 mths	1.10%	4.72%
> 72 mths and ≤ 84 mths	0.40%	0.00%
> 84 mths and ≤ 96 mths	0.78%	0.00%
> 96 mths and ≤ 108 mths	0.40%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.84%
> 120 mths	0.49%	4.33%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b>Geographic Distribution</b>	<b>\$ % at Issue</b>	<b>Oct - 24</b>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.14%	0.00%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>2.14%</b>	<b>0.00%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	40.00%	36.19%
NSW - Non metro	7.51%	4.28%
<b>Total NSW</b>	<b>47.50%</b>	<b>40.46%</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%	16.28%
QLD - Non metro	4.85%	0.80%
<b>Total QLD</b>	<b>13.51%</b>	<b>17.08%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	0.68%	0.00%
SA - Non metro	1.02%	1.41%
<b>Total SA</b>	<b>1.69%</b>	<b>1.41%</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%	29.84%
VIC - Non metro	3.56%	3.48%
<b>Total VIC</b>	<b>25.62%</b>	<b>33.31%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	9.20%	7.70%
WA - Non metro	0.00%	0.00%
<b>Total WA</b>	<b>9.20%</b>	<b>7.70%</b>
<b>Total Inner City</b>	<b>0.00%</b>	<b>0.00%</b>
<b>Total Metro</b>	<b>83.04%</b>	<b>90.00%</b>
<b>Total Non Metro</b>	<b>16.96%</b>	<b>10.00%</b>
<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

<b>ARREARS \$ % (scheduled balance basis)</b>	<b>31-60</b>	<b>61-90</b>	<b>90+</b>	<b>Total</b>
Nov-23	0.00%	0.00%	0.29%	0.29%
Dec-23	0.00%	0.00%	0.32%	0.32%
Jan-24	0.00%	0.00%	0.33%	0.33%
Feb-24	0.00%	0.00%	0.34%	0.34%
Mar-24	0.00%	0.00%	0.34%	0.34%
Apr-24	0.00%	0.00%	0.34%	0.34%
May-24	0.00%	0.00%	0.35%	0.35%
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	0.79%	0.00%	0.00%	0.79%
Oct-24	0.84%	0.00%	0.00%	0.84%

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

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-23	-	-
Dec-23	1	77,672
Jan-24	1	78,620
Feb-24	1	79,100
Mar-24	1	78,941
Apr-24	1	78,847
May-24	1	78,289
Jun-24	-	-
Jul-24	-	-
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-

**MORTGAGE IN POSSESSION**

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-23	-	-
Dec-23	-	-
Jan-24	-	-
Feb-24	-	-
Mar-24	-	-
Apr-24	-	-
May-24	-	-
Jun-24	-	-
Jul-24	-	-
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-

**PRINCIPAL LOSS**

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