

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: 6.42%

COLLATERAL INFORMATION

	At Issue	Jul - 24
Total pool size:	\$74,977,706	\$21,458,139
Average loan Size:	\$503,206	\$363,697
Maximum loan size:	\$1,119,018	\$1,022,492
Total property value:	\$118,518,651	\$43,394,894
Average property value:	\$795,427	\$735,507
Maximum current LVR:	91.50%	80.00%
Average current LVR:	65.57%	52.36%
Weighted average current LVR:	68.21%	60.60%
Total number of loans (unconsolidated):	212	75
Total number of loans (consolidating split loans):	149	59
Number of properties:	149	59
Average term to maturity (months):	332.35	283.84
Maximum remaining term to maturity (months):	357.04	319.00
Weighted average seasoning (months):	12.02	50.31
Weighted average term to maturity (months):	338.06	296.98
% of pool with loans > \$500,000:	64.84%	42.54%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	42.08%	6.01%
% Interest Only loans (Value):	7.54%	8.16%
Weighted Average Coupon:	2.58%	6.48%
InVestment Loans:	23.77%	26.28%
Weighted Average Fixed Rate:		5.24%
Weighted Average Variable Rate:		6.56%

Outstanding Balance Distribution

	\$ % at Issue	Jul - 24
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.39%	1.58%
> \$100,000 and ≤ \$150,000	0.50%	0.00%
> \$150,000 and ≤ \$200,000	1.37%	2.97%
> \$200,000 and ≤ \$250,000	3.10%	7.32%
> \$250,000 and ≤ \$300,000	3.21%	7.76%
> \$300,000 and ≤ \$350,000	5.60%	7.54%
> \$350,000 and ≤ \$400,000	3.41%	6.92%
> \$400,000 and ≤ \$450,000	7.38%	9.99%
> \$450,000 and ≤ \$500,000	10.20%	13.38%
> \$500,000 and ≤ \$550,000	9.20%	2.34%
> \$550,000 and ≤ \$600,000	6.11%	7.99%
> \$600,000 and ≤ \$650,000	5.05%	5.77%
> \$650,000 and ≤ \$700,000	9.93%	3.16%
> \$700,000 and ≤ \$750,000	7.70%	6.58%
> \$750,000 and ≤ \$800,000	6.21%	3.57%
> \$800,000 and ≤ \$850,000	3.35%	0.00%
> \$850,000 and ≤ \$900,000	2.33%	4.06%
> \$900,000 and ≤ \$950,000	1.25%	4.29%
> \$950,000 and ≤ \$1,000,000	5.21%	0.00%
> \$1,000,000 and ≤ \$1,050,000	2.69%	4.77%
> \$1,050,000 and ≤ \$1,100,000	4.32%	0.00%
> \$1,100,000 and ≤ \$1,150,000	1.49%	0.00%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution

	\$ % at Issue	Jul - 24
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.69%	3.84%
> 25% and ≤ 30%	1.76%	0.36%
> 30% and ≤ 35%	0.58%	3.62%
> 35% and ≤ 40%	1.80%	2.16%
> 40% and ≤ 45%	3.88%	3.19%
> 45% and ≤ 50%	3.93%	6.49%
> 50% and ≤ 55%	2.39%	8.87%
> 55% and ≤ 60%	8.16%	5.24%
> 60% and ≤ 65%	7.15%	16.35%
> 65% and ≤ 70%	10.44%	10.17%
> 70% and ≤ 75%	15.44%	36.58%
> 75% and ≤ 80%	37.24%	3.12%
> 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%

Total

100.00%

100.00%

Mortgage Insurance	\$ % at Issue	Jul - 24
Genworth	8.48%	5.06%
QBE	2.02%	5.13%
Not Insured	89.49%	89.81%
Total	100.00%	100.00%

Seasoning Analysis	\$ % at Issue	Jul - 24
> 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%	67.40%
> 48 mths and ≤ 60 mths	0.19%	24.50%
> 60 mths and ≤ 72 mths	1.10%	3.16%
> 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%	0.78%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	0.49%	4.15%
Total	100.00%	100.00%

Geographic Distribution	\$ % at Issue	Jul - 24
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.14%	0.00%
ACT - Non metro	0.00%	0.00%
Total ACT	2.14%	0.00%
NSW - Inner city	0.00%	0.00%
NSW - Metro	40.00%	34.03%
NSW - Non metro	7.51%	4.01%
Total NSW	47.50%	38.04%
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%	16.77%
QLD - Non metro	4.85%	0.74%
Total QLD	13.51%	17.51%
SA - Inner city	0.00%	0.00%
SA - Metro	0.68%	0.00%
SA - Non metro	1.02%	1.34%
Total SA	1.69%	1.34%
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%	30.59%
VIC - Non metro	3.56%	5.17%
Total VIC	25.62%	35.76%
WA - Inner city	0.00%	0.00%
WA - Metro	9.20%	7.32%
WA - Non metro	0.00%	0.00%
Total WA	9.20%	7.32%
Total Inner City	0.00%	0.00%
Total Metro	83.04%	88.71%
Total Non Metro	16.96%	11.29%
Total	100.00%	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+	Total
Aug-23	0.00%	0.00%	0.25%	0.25%
Sep-23	1.62%	0.00%	0.26%	1.88%
Oct-23	0.00%	0.00%	0.28%	0.28%
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%

MORTGAGE SAFETY NET (Inclusive COV-19)

	<u>No of Accounts</u>	<u>Amount (\$)</u>
Aug-23	1	483,833
Sep-23	1	486,192
Oct-23	-	-
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	-	-

MORTGAGE IN POSSESSION

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

PRINCIPAL LOSS

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