

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 scope

Current Risk Retention pool balance as percentage of 5.26%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jan - 26</u>
Total pool size:	\$64,986,667	\$10,264,135
Average loan Size:	\$515,767	\$394,774
Maximum loan size:	\$985,081	\$794,399
Total property value:	\$103,573,136	\$21,762,431
Average property value:	\$822,009	\$837,017
Maximum current LVR:	92.27%	69.88%
Average current LVR:	67.01%	48.12%
Weighted average current LVR:	66.66%	55.51%
Total number of loans (unconsolidated):	167	38
Total number of loans (consolidating split loans):	126	26
Number of properties:	126	26
Average term to maturity (months):	328.25	247.71
Maximum remaining term to maturity (months):	348.00	265.08
Weighted average seasoning (months):	20.20	99.88
Weighted average term to maturity (months):	332.82	254.40
% of pool with loans > \$500,000:	71.20%	52.10%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	7.56%	5.45%
% Interest Only loans (Value):	5.04%	2.01%
Weighted Average Coupon:	3.99%	5.51%
InVestment Loans:	9.03%	11.29%
Weighted Average Fixed Rate:		2.29%
Weighted Average Variable Rate:		5.69%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.18%	0.77%
> \$100,000 and ≤ \$150,000	0.40%	1.15%
> \$150,000 and ≤ \$200,000	0.85%	3.64%
> \$200,000 and ≤ \$250,000	0.00%	2.23%
> \$250,000 and ≤ \$300,000	3.44%	2.83%
> \$300,000 and ≤ \$350,000	5.94%	3.37%
> \$350,000 and ≤ \$400,000	6.42%	10.98%
> \$400,000 and ≤ \$450,000	5.82%	4.38%
> \$450,000 and ≤ \$500,000	5.75%	18.57%
> \$500,000 and ≤ \$550,000	12.13%	25.03%
> \$550,000 and ≤ \$600,000	12.41%	5.45%
> \$600,000 and ≤ \$650,000	15.27%	6.24%
> \$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%	15.37%
> \$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%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 26</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.55%	2.52%
> 25% and ≤ 30%	1.44%	3.49%
> 30% and ≤ 35%	0.00%	0.00%
> 35% and ≤ 40%	2.03%	3.97%
> 40% and ≤ 45%	1.77%	15.62%
> 45% and ≤ 50%	6.02%	5.03%
> 50% and ≤ 55%	10.25%	9.39%
> 55% and ≤ 60%	11.32%	9.51%
> 60% and ≤ 65%	7.69%	15.54%
> 65% and ≤ 70%	11.25%	34.93%
> 70% and ≤ 75%	10.81%	0.00%
> 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%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jan - 26</u>
Genworth	13.15%	18.50%
QBE	2.83%	2.23%
Uninsured	84.03%	79.27%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 26</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%	0.00%
> 72 mths and ≤ 84 mths	0.45%	0.75%
> 84 mths and ≤ 96 mths	0.00%	18.06%
> 96 mths and ≤ 108 mths	0.00%	75.25%
> 108 mths and ≤ 120 mths	0.00%	3.71%
> 120 mths	1.27%	2.23%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 26</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%	37.80%
NSW - Non metro	6.35%	0.00%
Total NSW	37.30%	37.80%
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%	22.59%
QLD - Non metro	6.35%	0.00%
Total QLD	14.29%	22.59%
SA - Inner city	0.00%	0.00%
SA - Metro	3.17%	2.83%
SA - Non metro	0.00%	0.00%
Total SA	3.17%	2.83%
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%	20.79%
VIC - Non metro	1.59%	0.00%
Total VIC	31.75%	20.79%
WA - Inner city	0.00%	0.00%
WA - Metro	9.52%	13.77%
WA - Non metro	0.79%	2.23%
Total WA	10.32%	16.01%
Total Inner City	0.00%	0.00%
Total Metro	88.02%	97.77%
Total Non Metro	11.98%	2.23%
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

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>61-90</u>	<u>90+</u>	<u>Total</u>
Feb-25	0.00%	0.00%	0.00%	0.00%
Mar-25	0.00%	0.00%	0.00%	0.00%
Apr-25	0.00%	0.00%	0.00%	0.00%
May-25	0.00%	0.00%	0.00%	0.00%
Jun-25	0.00%	0.00%	0.00%	0.00%
Jul-25	0.00%	0.00%	0.00%	0.00%
Aug-25	0.00%	0.00%	0.00%	0.00%
Sep-25	0.00%	0.00%	0.00%	0.00%
Oct-25	0.00%	0.00%	0.00%	0.00%
Nov-25	0.00%	0.00%	0.00%	0.00%
Dec-25	0.00%	0.00%	0.00%	0.00%
Jan-26	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-
Oct-25	-	-
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-
Oct-25	-	-
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-

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