# Progress 2019-1 Trust Risk Retention Pool

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|---|---|
| **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** | **At Issue** | **Oct - 26** |
|---|---|---|
| Total pool size: | $64,986,667 | $8,496,433 |
| Average loan Size: | $515,767 | $369,410 |
| Maximum loan size: | $985,081 | $781,022 |
| Total property value: | $103,573,136 | $19,017,431 |
| Average property value: | $822,009 | $826,845 |
| Maximum current LVR: | 92.27% | 68.67% |
| Average current LVR: | 67.01% | 45.31% |
| Weighted average current LVR: | 66.66% | 53.56% |
| Total number of loans (unconsolidated): | 167 | 30 |
| Total number of loans (consolidating split loans): | 126 | 23 |
| Number of properties: | 126 | 23 |
| Average term to maturity (months): | 328.25 | 242.13 |
| Maximum remaining term to maturity (months): | 348.00 | 256.11 |
| Weighted average seasoning (months): | 20.20 | 109.57 |
| Weighted average term to maturity (months): | 332.82 | 244.51 |
| % of pool with loans > $500,000: | 71.20% | 37.49% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 7.56% | 0.00% |
| % Interest Only loans (Value): | 5.04% | 0.00% |
| Weighted Average Coupon: | 3.99% | 6.66% |
| InVestment Loans: | 9.03% | 12.20% |
| Weighted Average Fixed Rate: | | 0.00% |
| Weighted Average Variable Rate: | | 6.66% |

| Outstanding Balance Distribution | $ % at Issue | Oct - 26 |
|---|---|---|
| ≤ $0 | 0.00% | 0.00% |
| > $0 and ≤ $100,000 | 0.18% | 1.11% |
| > $100,000 and ≤ $150,000 | 0.40% | 1.34% |
| > $150,000 and ≤ $200,000 | 0.85% | 4.24% |
| > $200,000 and ≤ $250,000 | 0.00% | 2.57% |
| > $250,000 and ≤ $300,000 | 3.44% | 0.00% |
| > $300,000 and ≤ $350,000 | 5.94% | 15.75% |
| > $350,000 and ≤ $400,000 | 6.42% | 4.48% |
| > $400,000 and ≤ $450,000 | 5.82% | 4.90% |
| > $450,000 and ≤ $500,000 | 5.75% | 28.10% |
| > $500,000 and ≤ $550,000 | 12.13% | 12.00% |
| > $550,000 and ≤ $600,000 | 12.41% | 0.00% |
| > $600,000 and ≤ $650,000 | 15.27% | 7.28% |
| > $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% | 18.21% |
| > $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% |

| Outstanding Balance LVR Distribution | $ % at Issue | Oct - 26 |
|---|---|---|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 0.55% | 6.99% |
| > 25% and ≤ 30% | 1.44% | 0.00% |
| > 30% and ≤ 35% | 0.00% | 3.96% |
| > 35% and ≤ 40% | 2.03% | 6.24% |
| > 40% and ≤ 45% | 1.77% | 12.86% |
| > 45% and ≤ 50% | 6.02% | 0.00% |
| > 50% and ≤ 55% | 10.25% | 5.74% |
| > 55% and ≤ 60% | 11.32% | 19.19% |
| > 60% and ≤ 65% | 7.69% | 12.69% |
| > 65% and ≤ 70% | 11.25% | 32.34% |
| > 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% |

| Mortgage Insurance | $ % at Issue | Oct - 26 |
|---|---|---|
| Genworth | 13.15% | 15.21% |
| QBE | 2.83% | 2.57% |
| Uninsured | 84.03% | 82.22% |
| Total | 100.00% | 100.00% |

| Seasoning Analysis | $ % at Issue | Oct - 26 |
|---|---|---|
| > 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% | 0.00% |
| > 84 mths and ≤ 96 mths | 0.00% | 0.00% |
| > 96 mths and ≤ 108 mths | 0.00% | 89.26% |
| > 108 mths and ≤ 120 mths | 0.00% | 4.09% |
| > 120 mths | 1.27% | 6.65% |
| Total | 100.00% | 100.00% |

| Geographic Distribution | $ % at Issue | Oct - 26 |
|---|---|---|
| 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% | 43.53% |
| NSW - Non metro | 6.35% | 0.00% |
| Total NSW | 37.30% | 43.53% |
| | | |
| 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% | 20.15% |
| QLD - Non metro | 6.35% | 0.00% |
| Total QLD | 14.29% | 20.15% |
| | | |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 3.17% | 0.79% |
| SA - Non metro | 0.00% | 0.00% |
| Total SA | 3.17% | 0.79% |
| | | |
| 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% | 22.60% |
| VIC - Non metro | 1.59% | 0.00% |
| Total VIC | 31.75% | 22.60% |
| | | |
| WA - Inner city | 0.00% | 0.00% |
| WA - Metro | 9.52% | 10.36% |
| WA - Non metro | 0.79% | 2.57% |
| Total WA | 10.32% | 12.93% |
| | | |
| Total Inner City | 0.00% | 0.00% |
| Total Metro | 88.02% | 97.43% |
| Total Non Metro | 11.98% | 2.57% |
| 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 |
|---|---|---|---|---|
| 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% |
| Feb-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Mar-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Apr-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| May-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Jun-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Jul-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Aug-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Sep-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Oct-26 | 0.00% | 0.00% | 0.00% | 0.00% |

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

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

| PRINCIPAL LOSS | Gross Loss | LMI claim (A$) | LMI payment (A$) | Net loss |
|---|---|---|---|---|
| 2019 | - | - | - | - |
| 2020 | - | - | - | - |
| 2021 | - | - | - | - |
| 2022 | - | - | - | - |
| Total | - | - | - | - |