

# Progress 2023-2 Trust Risk Retention Pool

<b>Transaction Name:</b>	Progress 2023-2
<b>Closing Date:</b>	Wednesday, 20th September 2023
<b>Maturity Date:</b>	Monday, 13th July 2054
<b>Payment Date:</b>	The 12th day of each month
<b>Business Day for Payments:</b>	Sydney & Melbourne
<b>Determination Date &amp; Ex-Interest Date:</b>	3 Business Days before each Payment Date.

**Note: EU Securitisation Regulation** EU Securitisation Regulation

**Current Risk Retention pool balance as percentage of securitisation exposure:** 4.97%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jul - 25</u>
Total pool size:	51,166,887	\$20,049,724
Average loan Size:	647,682	\$489,018
Maximum loan size:	1,721,900	\$1,293,250
Total property value:	87,800,863	\$36,975,604
Average property value:	836,199	\$697,653
Maximum current LVR:	78.57%	77.21%
Average current LVR:	62.22%	56.27%
Weighted average current LVR:	62.98%	60.35%
Total number of loans (unconsolidated):	162	76
Total number of loans (consolidating split loans):	79	41
Number of properties:	105	53
Average term to maturity (months):	309.30	274.75
Maximum remaining term to maturity (months):	338.96	315.81
Weighted average seasoning (months):	31.77	55.90
Weighted average term to maturity (months):	317.56	291.53
% of pool with loans > \$500,000:	79.36%	64.48%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	63.94%	0.00%
% InterEst Only loans (Value):	13.48%	8.66%
Weighted Average Coupon:	3.63%	5.78%
Weighted Average Fixed Rate:	2.15%	2.89%
Weighted Average Variable Rate:	6.26%	5.78%
InVestment Loans:	29.96%	32.86%

## Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jul - 25</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.17%	0.61%
> \$100,000 and ≤ \$150,000	0.48%	0.00%
> \$150,000 and ≤ \$200,000	0.34%	2.50%
> \$200,000 and ≤ \$250,000	1.79%	2.17%
> \$250,000 and ≤ \$300,000	1.67%	8.14%
> \$300,000 and ≤ \$350,000	4.38%	3.33%
> \$350,000 and ≤ \$400,000	2.84%	5.79%
> \$400,000 and ≤ \$450,000	3.38%	8.26%
> \$450,000 and ≤ \$500,000	5.59%	4.72%
> \$500,000 and ≤ \$550,000	7.18%	5.42%
> \$550,000 and ≤ \$600,000	6.74%	2.77%
> \$600,000 and ≤ \$650,000	1.19%	6.15%
> \$650,000 and ≤ \$700,000	5.27%	10.00%
> \$700,000 and ≤ \$750,000	8.52%	7.11%
> \$750,000 and ≤ \$800,000	1.49%	7.74%
> \$800,000 and ≤ \$850,000	3.28%	0.00%
> \$850,000 and ≤ \$900,000	3.42%	4.24%
> \$900,000 and ≤ \$950,000	5.39%	9.27%
> \$950,000 and ≤ \$1,000,000	1.86%	0.00%
> \$1,000,000 and ≤ \$1,050,000	6.03%	0.00%
> \$1,050,000 and ≤ \$1,100,000	2.11%	5.33%
> \$1,100,000 and ≤ \$1,150,000	2.23%	0.00%
> \$1,150,000 and ≤ \$1,200,000	2.25%	0.00%
> \$1,200,000 and ≤ \$1,250,000	0.00%	0.00%
> \$1,250,000 and ≤ \$1,300,000	4.96%	6.45%
> \$1,300,000 and ≤ \$1,400,000	5.19%	0.00%
> \$1,400,000 and ≤ \$1,500,000	5.71%	0.00%
> \$1,500,000 and ≤ \$1,750,000	6.54%	0.00%
> \$1,750,000 and ≤ \$2,000,000	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.48%	2.06%
> 25% and ≤ 30%	2.40%	3.87%
> 30% and ≤ 35%	2.14%	0.00%
> 35% and ≤ 40%	1.42%	1.30%
> 40% and ≤ 45%	10.20%	7.01%
> 45% and ≤ 50%	9.74%	9.31%
> 50% and ≤ 55%	5.42%	4.69%
> 55% and ≤ 60%	0.63%	15.05%
> 60% and ≤ 65%	7.92%	5.30%
> 65% and ≤ 70%	7.90%	21.59%
> 70% and ≤ 75%	31.75%	23.37%
> 75% and ≤ 80%	19.99%	6.45%
> 80% and ≤ 85%	0.00%	0.00%
> 85% and ≤ 90%	0.00%	0.00%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Jul - 25</u>
Helia	2.00%	0.00%
QBE	1.89%	2.22%
Not Insured	96.11%	97.78%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jul - 25</u>
> 0 mths and ≤ 3 mths	0.00%	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	0.00%	0.00%
> 15 mths and ≤ 18 mths	0.00%	0.00%
> 18 mths and ≤ 21 mths	0.00%	0.00%
> 21 mths and ≤ 24 mths	52.91%	0.00%
> 24 mths and ≤ 36 mths	31.31%	0.00%
> 36 mths and ≤ 48 mths	4.67%	63.94%
> 48 mths and ≤ 60 mths	1.37%	19.24%
> 60 mths and ≤ 72 mths	4.04%	1.47%
> 72 mths and ≤ 84 mths	1.30%	5.85%
> 84 mths and ≤ 96 mths	0.00%	2.08%
> 96 mths and ≤ 108 mths	0.00%	3.12%
> 108 mths and ≤ 120 mths	2.51%	0.00%
> 120 mths	1.89%	4.30%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.87%	1.07%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>2.87%</b>	<b>1.07%</b>
NSW - Inner city	1.43%	0.00%
NSW - Metro	33.36%	15.91%
NSW - Non metro	6.34%	3.49%
<b>Total NSW</b>	<b>41.13%</b>	<b>19.40%</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	4.44%	22.58%
QLD - Non metro	6.57%	0.22%
<b>Total QLD</b>	<b>11.01%</b>	<b>22.80%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	0.59%	0.00%
SA - Non metro	0.63%	1.31%
<b>Total SA</b>	<b>1.21%</b>	<b>1.31%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	1.17%	0.00%
TAS - Non metro	0.00%	0.00%
<b>Total TAS</b>	<b>1.17%</b>	<b>0.00%</b>
VIC - Inner city	1.32%	1.47%
VIC - Metro	28.62%	39.70%
VIC - Non metro	1.56%	0.98%
<b>Total VIC</b>	<b>31.50%</b>	<b>42.16%</b>
WA - Inner city	3.38%	4.15%
WA - Metro	7.73%	9.12%
WA - Non metro	0.00%	0.00%

Total WA	11.11%	13.27%
Total Inner City	6.14%	5.63%
Total Metro	78.77%	88.37%
Total Non Metro	15.09%	6.00%
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>60-90</u>	<u>90+</u>	<u>Total</u>
Aug-24	0.00%	0.00%	0.00%	0.00%
Sep-24	0.00%	0.00%	0.00%	0.00%
Oct-24	0.00%	0.00%	0.00%	0.00%
Nov-24	0.00%	0.00%	0.00%	0.00%
Dec-24	0.00%	0.00%	0.00%	0.00%
Jan-25	0.00%	0.00%	0.00%	0.00%
Feb-25	0.00%	0.00%	0.00%	0.00%
Mar-25	0.88%	0.00%	0.00%	0.88%
Apr-25	0.90%	0.00%	0.00%	0.90%
May-25	0.94%	0.00%	0.00%	0.94%
Jun-25	0.00%	0.00%	0.00%	0.00%
Jul-25	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	1	1

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Aug-24	-	-
Sep-24	-	-
Oct-24	-	-
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2023	-	-	-	-
2024	-	-	-	-
Total	-	-	-	-