

Progress 2023-2 Trust Risk Retention Pool

Transaction Name:	Progress 2023-2
Closing Date:	Wednesday, 20th September 2023
Maturity Date:	Monday, 13th July 2054
Payment Date:	The 12th 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 RegulationEU Securitisation Regulation

Current Risk Retention pool balance as percentage of securitisation exposure:4.75%

COLLATERAL INFORMATION	At Issue	Aug - 25
Total pool size:	51,166,887	\$18,692,140
Average loan Size:	647,682	\$467,304
Maximum loan size:	1,721,900	\$1,062,851
Total property value:	87,800,863	\$35,300,604
Average property value:	836,199	\$706,012
Maximum current LVR:	78.57%	73.68%
Average current LVR:	62.22%	55.52%
Weighted average current LVR:	62.98%	59.01%
Total number of loans (unconsolidated):	162	73
Total number of loans (consolidating split loans):	79	40
Number of properties:	105	50
Average term to maturity (months):	309.30	272.05
Maximum remaining term to maturity (months):	338.96	314.79
Weighted average seasoning (months):	31.77	57.77
Weighted average term to maturity (months):	317.56	288.79
% of pool with loans > \$500,000:	79.36%	62.10%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	63.94%	0.00%
% InterEst Only loans (Value):	13.48%	9.31%
Weighted Average Coupon:	3.63%	5.52%
Weighted Average Fixed Rate:	2.15%	0.00%
Weighted Average Variable Rate:	6.26%	5.52%
InVestment Loans:	29.96%	31.87%
Outstanding Balance Distribution	\$ % at Issue	Aug - 25
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.17%	0.64%
> \$100,000 and ≤ \$150,000	0.48%	0.79%
> \$150,000 and ≤ \$200,000	0.34%	1.86%
> \$200,000 and ≤ \$250,000	1.79%	2.36%
> \$250,000 and ≤ \$300,000	1.67%	8.66%
> \$300,000 and ≤ \$350,000	4.38%	3.55%
> \$350,000 and ≤ \$400,000	2.84%	6.18%
> \$400,000 and ≤ \$450,000	3.38%	8.83%
> \$450,000 and ≤ \$500,000	5.59%	5.04%
> \$500,000 and ≤ \$550,000	7.18%	5.80%
> \$550,000 and ≤ \$600,000	6.74%	2.97%
> \$600,000 and ≤ \$650,000	1.19%	6.58%
> \$650,000 and ≤ \$700,000	5.27%	10.69%
> \$700,000 and ≤ \$750,000	8.52%	11.62%
> \$750,000 and ≤ \$800,000	1.49%	4.26%
> \$800,000 and ≤ \$850,000	3.28%	4.54%
> \$850,000 and ≤ \$900,000	3.42%	0.00%
> \$900,000 and ≤ \$950,000	5.39%	9.94%
> \$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%	5.69%
> \$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%	0.00%
> \$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%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.48%	2.19%
> 25% and ≤ 30%	2.40%	4.14%
> 30% and ≤ 35%	2.14%	0.00%
> 35% and ≤ 40%	1.42%	1.38%
> 40% and ≤ 45%	10.20%	10.13%
> 45% and ≤ 50%	9.74%	7.29%
> 50% and ≤ 55%	5.42%	6.59%
> 55% and ≤ 60%	0.63%	14.51%
> 60% and ≤ 65%	7.92%	5.66%
> 65% and ≤ 70%	7.90%	23.10%
> 70% and ≤ 75%	31.75%	25.02%
> 75% and ≤ 80%	19.99%	0.00%
> 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%
Total	100.00%	100.00%

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Aug - 25</u>
Helia	2.00%	0.00%
QBE	1.89%	2.41%
Not Insured	96.11%	97.59%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Aug - 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%	52.69%
> 48 mths and ≤ 60 mths	1.37%	27.94%
> 60 mths and ≤ 72 mths	4.04%	2.93%
> 72 mths and ≤ 84 mths	1.30%	3.62%
> 84 mths and ≤ 96 mths	0.00%	4.86%
> 96 mths and ≤ 108 mths	0.00%	3.33%
> 108 mths and ≤ 120 mths	2.51%	0.00%
> 120 mths	1.89%	4.63%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.87%	1.18%
ACT - Non metro	0.00%	0.00%
Total ACT	2.87%	1.18%
NSW - Inner city	1.43%	0.00%
NSW - Metro	33.36%	16.97%
NSW - Non metro	6.34%	3.74%
Total NSW	41.13%	20.71%
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	4.44%	24.13%
QLD - Non metro	6.57%	0.22%
Total QLD	11.01%	24.35%
SA - Inner city	0.00%	0.00%
SA - Metro	0.59%	0.00%
SA - Non metro	0.63%	1.38%
Total SA	1.21%	1.38%
TAS - Inner city	0.00%	0.00%
TAS - Metro	1.17%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	1.17%	0.00%
VIC - Inner city	1.32%	1.55%
VIC - Metro	28.62%	35.57%
VIC - Non metro	1.56%	1.05%
Total VIC	31.50%	38.17%
WA - Inner city	3.38%	4.44%
WA - Metro	7.73%	9.77%
WA - Non metro	0.00%	0.00%
Total WA	11.11%	14.21%
Total Inner City	6.14%	5.99%
Total Metro	78.77%	87.62%
Total Non Metro	15.09%	6.38%
Total	100.00%	100.00%

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>60-90</u>	<u>90+</u>	<u>Total</u>
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%
Aug-25	0.00%	0.00%	0.00%	0.00%
<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Sep-24	-	-		
Oct-24	-	-		
Nov-24	-	-		
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-	-		
Mar-25	-	-		
Apr-25	-	-		
May-25	-	-		
Jun-25	-	-		
Jul-25	1	197,189		
Aug-25	1	196,172		
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Sep-24	-	-		
Oct-24	-	-		
Nov-24	-	-		
Dec-24	-	-		
Jan-25	-	-		
Feb-25	-	-		
Mar-25	-	-		
Apr-25	-	-		
May-25	-	-		
Jun-25	-	-		
Jul-25	-	-		
Aug-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	-	-	-	-