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 Regulation	EU Securitisation Regulation
Current Risk Retention pool balance as percentage of securitisation exposure:	8.27%

COLLATERAL INFORMATION	At Issue	Oct - 25
Total pool size:	51,166,887	$30,964,836
Average loan Size:	647,682	$516,081
Maximum loan size:	1,721,900	$1,553,912
Total property value:	87,800,863	$56,548,368
Average property value:	836,199	$819,542
Maximum current LVR:	78.57%	81.24%
Average current LVR:	62.22%	56.98%
Weighted average current LVR:	62.98%	60.58%
Total number of loans (unconsolidated):	162	101
Total number of loans (consolidating split loans):	79	60
Number of properties:	105	69
Average term to maturity (months):	309.30	270.79
Maximum remaining term to maturity (months):	338.96	319.99
Weighted average seasoning (months):	31.77	61.08
Weighted average term to maturity (months):	317.56	283.60
% of pool with loans > $500,000:	79.36%	69.05%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	63.94%	2.73%
% InterEst Only loans (Value):	13.48%	13.91%
Weighted Average Coupon:	3.63%	5.51%
Weighted Average Fixed Rate:	2.15%	4.48%
Weighted Average Variable Rate:	6.26%	5.54%
InVestment Loans:	29.96%	27.71%

Outstanding Balance Distribution	$ % at Issue	Oct - 25
≤ $0	0.00%	0.00%
> $0 and ≤ $100,000	0.17%	0.35%
> $100,000 and ≤ $150,000	0.48%	0.82%
> $150,000 and ≤ $200,000	0.34%	1.25%
> $200,000 and ≤ $250,000	1.79%	2.12%
> $250,000 and ≤ $300,000	1.67%	6.95%
> $300,000 and ≤ $350,000	4.38%	3.21%
> $350,000 and ≤ $400,000	2.84%	4.96%
> $400,000 and ≤ $450,000	3.38%	8.15%
> $450,000 and ≤ $500,000	5.59%	3.14%
> $500,000 and ≤ $550,000	7.18%	10.19%
> $550,000 and ≤ $600,000	6.74%	3.63%
> $600,000 and ≤ $650,000	1.19%	10.01%
> $650,000 and ≤ $700,000	5.27%	8.58%
> $700,000 and ≤ $750,000	8.52%	4.68%
> $750,000 and ≤ $800,000	1.49%	2.55%
> $800,000 and ≤ $850,000	3.28%	2.72%
> $850,000 and ≤ $900,000	3.42%	0.00%
> $900,000 and ≤ $950,000	5.39%	5.99%
> $950,000 and ≤ $1,000,000	1.86%	0.00%
> $1,000,000 and ≤ $1,050,000	6.03%	3.31%
> $1,050,000 and ≤ $1,100,000	2.11%	3.41%
> $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%	4.22%
> $1,400,000 and ≤ $1,500,000	5.71%	4.72%
> $1,500,000 and ≤ $1,750,000	6.54%	5.02%
> $1,750,000 and ≤ $2,000,000	0.00%	0.00%
Total	**100.00%**	**100.00%**

Outstanding Balance LVR Distribution	$ % at Issue	Oct - 25
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	0.48%	1.99%
> 25% and ≤ 30%	2.40%	2.47%
> 30% and ≤ 35%	2.14%	0.68%
> 35% and ≤ 40%	1.42%	0.82%
> 40% and ≤ 45%	10.20%	9.15%
> 45% and ≤ 50%	9.74%	5.01%
> 50% and ≤ 55%	5.42%	7.50%
> 55% and ≤ 60%	0.63%	15.68%
> 60% and ≤ 65%	7.92%	9.73%
> 65% and ≤ 70%	7.90%	21.42%
> 70% and ≤ 75%	31.75%	16.27%
> 75% and ≤ 80%	19.99%	7.68%
> 80% and ≤ 85%	0.00%	1.59%
> 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%**

Mortgage Insurance	$ % at Issue	Oct - 25
Helia	2.00%	2.61%
QBE	1.89%	2.09%
Not Insured	96.11%	95.30%
Total	**100.00%**	**100.00%**

Seasoning Analysis	$ % at Issue	Oct - 25
> 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%	0.96%
> 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%	2.86%
> 36 mths and ≤ 48 mths	4.67%	20.04%
> 48 mths and ≤ 60 mths	1.37%	43.24%
> 60 mths and ≤ 72 mths	4.04%	12.23%
> 72 mths and ≤ 84 mths	1.30%	10.74%
> 84 mths and ≤ 96 mths	0.00%	1.55%
> 96 mths and ≤ 108 mths	0.00%	3.32%
> 108 mths and ≤ 120 mths	2.51%	0.00%
> 120 mths	1.89%	5.06%
Total	**100.00%**	**100.00%**

Geographic Distribution	$ % at Issue	Oct - 25
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.87%	0.73%
ACT - Non metro	0.00%	0.00%
Total ACT	**2.87%**	0.73%
NSW - Inner city	1.43%	0.00%
NSW - Metro	33.36%	29.13%
NSW - Non metro	6.34%	4.00%
Total NSW	**41.13%**	33.13%
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%	24.00%
QLD - Non metro	6.57%	0.10%
Total QLD	**11.01%**	24.10%
SA - Inner city	0.00%	0.00%
SA - Metro	0.59%	4.22%
SA - Non metro	0.63%	0.82%
Total SA	**1.21%**	5.04%
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%	0.93%
VIC - Metro	28.62%	23.12%
VIC - Non metro	1.56%	3.33%
Total VIC	**31.50%**	27.38%
WA - Inner city	3.38%	2.67%
WA - Metro	7.73%	6.95%
WA - Non metro	0.00%	0.00%
Total WA	**11.11%**	9.62%
Total Inner City	**6.14%**	3.59%
Total Metro	**78.77%**	88.15%
Total Non Metro	**15.09%**	8.25%

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	60-90	90+	Total
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%
Sep-25	0.00%	0.00%	0.00%	0.00%
Oct-25	1.57%	0.00%	0.00%	1.57%

MORTGAGE SAFETY NET	No of Accounts	Amount ($)
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
Sep-25	2	385,976
Oct-25	1	191,895

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

PRINCIPAL LOSS	Gross Loss	LMI claim (A$)	LMI payment (A$)	Net loss
2023	-	-	-	-
2024	-	-	-	-
Total	-	-	-	-