

# Progress 2024-1 Trust Risk Retention Pool

<b>Transaction Name:</b>	Progress 2024-1
<b>Closing Date:</b>	29-May-24
<b>Maturity Date:</b>	12-Jul-55
<b>Payment Date:</b>	The 10th 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

**Current Risk Retention pool balance as percentage of securitisation exposure:** 8.51%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Apr - 26</u>
Total pool size:	\$55,916,748	\$33,368,420
Average loan Size:	\$635,418	\$538,200
Maximum loan size:	\$1,958,399	\$1,659,651
Total property value:	\$129,349,048	\$94,548,174
Average property value:	\$937,312	\$1,016,647
Maximum current LVR:	88.45%	84.93%
Average current LVR:	47.01%	38.72%
Weighted average current LVR:	54.61%	50.53%
Total number of loans (unconsolidated):	208	141
Total number of loans (consolidating split loans):	88	62
Number of properties:	138	93
Average term to maturity (months):	263.24	239.74
Maximum remaining term to maturity (months):	273.73	249.73
Weighted average seasoning (months):	87.15	112.19
Weighted average term to maturity (months):	265.31	243.88
% of pool with loans > \$500,000:	75.81%	74.87%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	24.66%	22.73%
Weighted Average Coupon:	6.54%	6.25%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:	6.54%	6.25%
Investment Loans:	41.44%	36.00%

<b><u>Outstanding Balance Distribution</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Apr - 26</u></b>
≤ \$0	0.00%	-0.11%
> \$0 and ≤ \$100,000	0.86%	0.91%
> \$100,000 and ≤ \$150,000	0.70%	1.45%
> \$150,000 and ≤ \$200,000	2.14%	1.48%
> \$200,000 and ≤ \$250,000	1.20%	3.40%
> \$250,000 and ≤ \$300,000	0.47%	0.00%
> \$300,000 and ≤ \$350,000	4.15%	4.02%
> \$350,000 and ≤ \$400,000	2.73%	2.32%
> \$400,000 and ≤ \$450,000	6.83%	8.82%
> \$450,000 and ≤ \$500,000	5.11%	2.85%
> \$500,000 and ≤ \$550,000	1.93%	1.54%
> \$550,000 and ≤ \$600,000	4.08%	1.73%
> \$600,000 and ≤ \$650,000	4.55%	5.63%
> \$650,000 and ≤ \$700,000	1.17%	4.04%
> \$700,000 and ≤ \$750,000	1.25%	10.65%
> \$750,000 and ≤ \$800,000	6.98%	2.26%
> \$800,000 and ≤ \$850,000	3.03%	2.49%
> \$850,000 and ≤ \$900,000	3.09%	2.69%
> \$900,000 and ≤ \$950,000	3.28%	0.00%
> \$950,000 and ≤ \$1,000,000	0.00%	0.00%
> \$1,000,000 and ≤ \$1,050,000	0.00%	0.00%
> \$1,050,000 and ≤ \$1,100,000	3.83%	0.00%
> \$1,100,000 and ≤ \$1,150,000	4.00%	0.00%
> \$1,150,000 and ≤ \$1,200,000	4.31%	0.00%
> \$1,200,000 and ≤ \$1,250,000	2.28%	7.25%
> \$1,250,000 and ≤ \$1,300,000	0.00%	0.00%
> \$1,300,000 and ≤ \$1,400,000	7.82%	4.18%
> \$1,400,000 and ≤ \$1,500,000	20.71%	8.49%
> \$1,500,000 and ≤ \$1,750,000	3.50%	23.91%
> \$1,750,000 and ≤ \$2,000,000	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<b><u>Outstanding Balance LVR Distribution</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Apr - 26</u></b>
≤ 0%	0.00%	-0.11%
> 0% and ≤ 25%	6.42%	9.60%
> 25% and ≤ 30%	5.68%	8.21%
> 30% and ≤ 35%	1.99%	5.36%
> 35% and ≤ 40%	2.58%	5.80%
> 40% and ≤ 45%	9.82%	16.11%
> 45% and ≤ 50%	13.72%	2.95%
> 50% and ≤ 55%	11.53%	11.21%
> 55% and ≤ 60%	7.77%	10.91%
> 60% and ≤ 65%	10.79%	3.37%
> 65% and ≤ 70%	3.34%	4.18%
> 70% and ≤ 75%	10.41%	7.36%
> 75% and ≤ 80%	11.91%	10.78%
> 80% and ≤ 85%	0.95%	4.26%
> 85% and ≤ 90%	3.09%	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>

<b><u>Mortgage Insurance</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Apr - 26</u></b>
Genworth	6.97%	6.99%
QBE	0.00%	0.00%
Not Insured	93.03%	93.01%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Apr - 26</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	0.10%	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	0.72%	0.00%
> 24 mths and ≤ 36 mths	1.54%	0.00%
> 36 mths and ≤ 48 mths	1.59%	1.23%
> 48 mths and ≤ 60 mths	0.80%	1.19%
> 60 mths and ≤ 72 mths	0.57%	0.47%
> 72 mths and ≤ 84 mths	0.54%	0.00%
> 84 mths and ≤ 96 mths	94.15%	0.00%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 108 mths and ≤ 120 mths	0.00%	97.11%
> 120 mths	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Apr - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.41%	2.40%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>1.41%</b>	<b>2.40%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	45.88%	40.20%
NSW - Non metro	5.84%	6.05%
<b>Total NSW</b>	<b>51.73%</b>	<b>46.25%</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	11.88%	13.70%
QLD - Non metro	1.45%	1.50%
<b>Total QLD</b>	<b>13.32%</b>	<b>15.20%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	9.00%	3.38%
SA - Non metro	0.32%	2.11%
<b>Total SA</b>	<b>9.32%</b>	<b>5.49%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
<b>Total TAS</b>	<b>0.00%</b>	<b>0.00%</b>
VIC - Inner city	1.25%	2.10%
VIC - Metro	16.22%	21.03%
VIC - Non metro	0.00%	0.00%
<b>Total VIC</b>	<b>17.47%</b>	<b>23.13%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	6.06%	6.38%
WA - Non metro	0.69%	1.14%
<b>Total WA</b>	<b>6.75%</b>	<b>7.52%</b>

Total Inner City	1.25%	2.10%
Total Metro	90.45%	87.09%
Total Non Metro	8.30%	10.81%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

**ARREARS \$ % (scheduled balance basis)**

	<b><u>31-60</u></b>	<b><u>60-90</u></b>	<b><u>90+</u></b>	<b><u>Total</u></b>
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%
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%

**MORTGAGE SAFETY NET**

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

**MORTGAGE IN POSSESSION**

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

<b><u>Gross Loss</u></b>	<b><u>LMI claim (A\$)</u></b>	<b><u>LMI payment (A\$)</u></b>	<b><u>Net loss</u></b>
--------------------------	-------------------------------	---------------------------------	------------------------

**PRINCIPAL LOSS**

2024	-	-	-	-
<b>Total</b>	-	-	-	-