

# Progress 2024-1 Trust Risk Retention Pool

**Transaction Name:** Progress 2024-1  
**Closing Date:** Wednesday, 29th May 2024  
**Maturity Date:** Monday, 12th July 2055  
**Payment Date:** The 10th 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:** 7.41%

## COLLATERAL INFORMATION

|  | <u>At Issue</u> | <u>Sep - 24</u> |
|--|-----------------|-----------------|
| Total pool size:                                   | \$55,916,748    | \$49,047,493    |
| Average loan Size:                                 | \$635,418       | \$613,094       |
| Maximum loan size:                                 | \$1,958,399     | \$1,934,553     |
| Total property value:                              | \$129,349,048   | \$119,705,083   |
| Average property value:                            | \$937,312       | \$981,189       |
| Maximum current LVR:                               | 88.45%          | 87.80%          |
| Average current LVR:                               | 47.01%          | 44.52%          |
| Weighted average current LVR:                      | 54.61%          | 54.19%          |
| Total number of loans (unconsolidated):            | 208             | 185             |
| Total number of loans (consolidating split loans): | 88              | 80              |
| Number of properties:                              | 138             | 122             |
| Average term to maturity (months):                 | 263.24          | 258.15          |
| Maximum remaining term to maturity (months):       | 273.73          | 268.70          |
| Weighted average seasoning (months):               | 87.15           | 92.14           |
| Weighted average term to maturity (months):        | 265.31          | 259.81          |
| % of pool with loans > \$500,000:                  | 75.81%          | 75.70%          |
| % of pool (amount) LoDoc Loans:                    | 0.00%           | 0.00%           |
| % Fixed Rate Loans(Value):                         | 0.00%           | 0.00%           |
| % InterEst Only loans (Value):                     | 24.66%          | 24.05%          |
| Weighted Average Coupon:                           | 6.54%           | 6.55%           |
| Weighted Average Fixed Rate:                       |                 | 0.00%           |
| Weighted Average Variable Rate:                    | 6.54%           | 6.55%           |
| Investment Loans:                                  | 41.44%          | 38.59%          |

| <u>Outstanding Balance Distribution</u> | <u>\$ % at Issue</u> | <u>Sep - 24</u> |
|---|----------------------|-----------------|
| ≤ \$0                                   | 0.00%                | 0.00%           |
| > \$0 and ≤ \$100,000                   | 0.86%                | 0.83%           |
| > \$100,000 and ≤ \$150,000             | 0.70%                | 0.69%           |
| > \$150,000 and ≤ \$200,000             | 2.14%                | 1.65%           |
| > \$200,000 and ≤ \$250,000             | 1.20%                | 1.82%           |
| > \$250,000 and ≤ \$300,000             | 0.47%                | 1.11%           |
| > \$300,000 and ≤ \$350,000             | 4.15%                | 4.05%           |
| > \$350,000 and ≤ \$400,000             | 2.73%                | 3.09%           |
| > \$400,000 and ≤ \$450,000             | 6.83%                | 4.37%           |
| > \$450,000 and ≤ \$500,000             | 5.11%                | 6.68%           |
| > \$500,000 and ≤ \$550,000             | 1.93%                | 3.29%           |
| > \$550,000 and ≤ \$600,000             | 4.08%                | 1.16%           |
| > \$600,000 and ≤ \$650,000             | 4.55%                | 3.80%           |
| > \$650,000 and ≤ \$700,000             | 1.17%                | 2.68%           |
| > \$700,000 and ≤ \$750,000             | 1.25%                | 1.43%           |
| > \$750,000 and ≤ \$800,000             | 6.98%                | 6.26%           |
| > \$800,000 and ≤ \$850,000             | 3.03%                | 3.40%           |
| > \$850,000 and ≤ \$900,000             | 3.09%                | 1.74%           |
| > \$900,000 and ≤ \$950,000             | 3.28%                | 1.88%           |
| > \$950,000 and ≤ \$1,000,000           | 0.00%                | 1.97%           |
| > \$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%                | 4.54%           |
| > \$1,150,000 and ≤ \$1,200,000         | 0.00%                | 4.54%           |
| > \$1,200,000 and ≤ \$1,250,000         | 4.31%                | 2.41%           |
| > \$1,250,000 and ≤ \$1,300,000         | 2.28%                | 2.45%           |
| > \$1,300,000 and ≤ \$1,350,000         | 0.00%                | 2.58%           |
| > \$1,350,000 and ≤ \$1,400,000         | 7.82%                | 0.00%           |
| > \$1,400,000 and ≤ \$1,450,000         | 20.71%               | 8.90%           |
| > \$1,450,000 and ≤ \$1,500,000         | 3.50%                | 23.27%          |
| > \$1,500,000 and ≤ \$1,550,000         | 0.00%                | 3.94%           |
| <b>Total</b>                            | <b>100.00%</b>       | <b>104.54%</b>  |

| <u>Outstanding Balance LVR Distribution</u> | <u>\$ % at Issue</u> | <u>Sep - 24</u> |
|---|----------------------|-----------------|
| ≤ 0%  | 0.00%                | 0.00%           |
| > 0% and ≤ 25%                              | 6.42%                | 6.09%           |
| > 25% and ≤ 30%                             | 5.68%                | 5.05%           |
| > 30% and ≤ 35%                             | 1.99%                | 2.75%           |
| > 35% and ≤ 40%                             | 2.58%                | 6.01%           |
| > 40% and ≤ 45%                             | 9.82%                | 12.16%          |
| > 45% and ≤ 50%                             | 13.72%               | 6.86%           |
| > 50% and ≤ 55%                             | 11.53%               | 14.73%          |
| > 55% and ≤ 60%                             | 7.77%                | 8.96%           |
| > 60% and ≤ 65%                             | 10.79%               | 7.31%           |
| > 65% and ≤ 70%                             | 3.34%                | 2.95%           |
| > 70% and ≤ 75%                             | 10.41%               | 13.22%          |
| > 75% and ≤ 80%                             | 11.91%               | 10.93%          |
| > 80% and ≤ 85%                             | 0.95%                | 1.07%           |
| > 85% and ≤ 90%                             | 3.09%                | 1.92%           |
| > 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>Sep - 24</u> |
|---------------------------|----------------------|-----------------|
| Genworth                  | 6.97%                | 6.35%           |
| QBE                       | 0.00%                | 0.00%           |
| Not Insured               | 93.03%               | 93.65%          |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Seasoning Analysis</u> | <u>\$ % at Issue</u> | <u>Sep - 24</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%                | 0.11%           |
| > 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%                | 2.55%           |
| > 36 mths and ≤ 48 mths   | 1.59%                | 0.92%           |
| > 48 mths and ≤ 60 mths   | 0.80%                | 0.68%           |
| > 60 mths and ≤ 72 mths   | 0.57%                | 0.92%           |
| > 72 mths and ≤ 84 mths   | 0.54%                | 0.61%           |
| > 84 mths and ≤ 96 mths   | 94.15%               | 55.03%          |
| > 96 mths and ≤ 108 mths  | 0.00%                | 39.18%          |

|                           |                |                |
|---------------------------|----------------|----------------|
| > 108 mths and ≤ 120 mths | 0.00%          | 0.00%          |
| > 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>Sep - 24</u> |
|--------------------------------|----------------------|-----------------|
| ACT - Inner city               | 0.00%                | 0.00%           |
| ACT - Metro                    | 1.41%                | 1.57%           |
| ACT - Non metro                | 0.00%                | 0.00%           |
| <b>Total ACT</b>               | <b>1.41%</b>         | <b>1.57%</b>    |
| NSW - Inner city               | 0.00%                | 0.00%           |
| NSW - Metro                    | 45.88%               | 44.32%          |
| NSW - Non metro                | 5.84%                | 6.62%           |
| <b>Total NSW</b>               | <b>51.73%</b>        | <b>50.94%</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%               | 12.61%          |
| QLD - Non metro                | 1.45%                | 1.59%           |
| <b>Total QLD</b>               | <b>13.32%</b>        | <b>14.20%</b>   |
| SA - Inner city                | 0.00%                | 0.00%           |
| SA - Metro                     | 9.00%                | 6.72%           |
| SA - Non metro                 | 0.32%                | 0.91%           |
| <b>Total SA</b>                | <b>9.32%</b>         | <b>7.63%</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%                | 1.43%           |
| VIC - Metro                    | 16.22%               | 17.42%          |
| VIC - Non metro                | 0.00%                | 0.00%           |
| <b>Total VIC</b>               | <b>17.47%</b>        | <b>18.85%</b>   |
| WA - Inner city                | 0.00%                | 0.00%           |
| WA - Metro                     | 6.06%                | 6.03%           |
| WA - Non metro                 | 0.69%                | 0.78%           |
| <b>Total WA</b>                | <b>6.75%</b>         | <b>6.80%</b>    |
| Total Inner City               | 1.25%                | 1.43%           |
| Total Metro                    | 90.45%               | 88.67%          |
| Total Non Metro                | 8.30%                | 9.90%           |
| <b>Total</b>                   | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>ARREARS \$ % (scheduled balance basis)</u> | <u>31-60</u> | <u>60-90</u> | <u>90+</u> | <u>Total</u> |
|---|--------------|--------------|------------|--------------|
| Jun-24  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Jul-24  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Aug-24  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |
| Sep-24  | 0.00%        | 0.00%        | 0.00%      | 0.00%        |

| <u>MORTGAGE SAFETY NET (Inclusive COV-19)</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|---|-----------------------|--------------------|
| Jun-24  | -                     | -                  |
| Jul-24  | -                     | -                  |
| Aug-24  | -                     | -                  |
| Sep-24  | -                     | -                  |

| <u>MORTGAGE IN POSSESSION</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> |
|-------------------------------|-----------------------|--------------------|
| Jun-24                        | -                     | -                  |
| Jul-24                        | -                     | -                  |
| Aug-24                        | -                     | -                  |
| Sep-24                        | -                     | -                  |

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