

Progress 2024-2 Trust Risk Retention Pool

Transaction Name: Progress 2024-2 Trust
Closing Date: Tuesday, 29th October 2024
Maturity Date: Thursday, 12th August 2055
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: 7.36%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Apr - 26</u>
Total pool size:	\$67,466,428	\$44,352,347
Average loan Size:	\$581,607	\$528,004
Maximum loan size:	\$1,929,537	\$1,780,887
Total property value:	\$127,650,473	\$94,463,979
Average property value:	\$981,927	\$1,038,066
Maximum current LVR:	89.14%	87.07%
Average current LVR:	58.24%	53.69%
Weighted average current LVR:	62.47%	59.20%
Total number of loans (unconsolidated):	183	135
Total number of loans (consolidating split loans):	116	84
Number of properties:	130	91
Average term to maturity (months):	321.44	301.61
Maximum remaining term to maturity (months):	349.08	330.12
Weighted average seasoning (months):	29.92	49.67
Weighted average term to maturity (months):	327.96	308.76
% of pool with loans > \$500,000:	71.82%	69.84%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	16.67%	16.60%
Weighted Average Coupon:	6.35%	6.06%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:	6.35%	6.06%
Investment Loans:	36.26%	38.70%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Apr - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.24%
> \$100,000 and ≤ \$150,000	0.93%	1.06%
> \$150,000 and ≤ \$200,000	0.50%	0.87%
> \$200,000 and ≤ \$250,000	1.33%	1.49%
> \$250,000 and ≤ \$300,000	3.70%	4.39%
> \$300,000 and ≤ \$350,000	5.77%	7.93%
> \$350,000 and ≤ \$400,000	5.54%	6.06%
> \$400,000 and ≤ \$450,000	6.90%	4.84%
> \$450,000 and ≤ \$500,000	3.51%	3.29%
> \$500,000 and ≤ \$550,000	7.03%	5.90%
> \$550,000 and ≤ \$600,000	4.32%	10.39%
> \$600,000 and ≤ \$650,000	6.58%	8.56%
> \$650,000 and ≤ \$700,000	6.02%	1.50%
> \$700,000 and ≤ \$750,000	1.05%	3.35%
> \$750,000 and ≤ \$800,000	9.24%	3.52%
> \$800,000 and ≤ \$850,000	3.66%	3.67%
> \$850,000 and ≤ \$900,000	5.23%	1.92%
> \$900,000 and ≤ \$950,000	2.77%	0.00%
> \$950,000 and ≤ \$1,000,000	1.43%	2.15%
> \$1,000,000 and ≤ \$1,050,000	3.08%	9.25%
> \$1,050,000 and ≤ \$1,100,000	1.59%	2.39%
> \$1,100,000 and ≤ \$1,150,000	0.00%	0.00%
> \$1,100,000 and ≤ \$1,150,000	0.00%	0.00%
> \$1,150,000 and ≤ \$1,200,000	5.25%	0.00%
> \$1,200,000 and ≤ \$1,250,000	0.00%	0.00%
> \$1,250,000 and ≤ \$1,300,000	0.00%	0.00%
> \$1,300,000 and ≤ \$1,400,000	4.02%	6.00%
> \$1,400,000 and ≤ \$1,500,000	0.00%	0.00%
> \$1,500,000 and ≤ \$1,750,000	4.86%	7.22%
> \$1,750,000 and ≤ \$2,000,000	5.69%	4.02%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Apr - 26</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.22%	4.17%
> 25% and ≤ 30%	4.14%	5.51%
> 30% and ≤ 35%	3.53%	3.32%
> 35% and ≤ 40%	4.54%	7.22%
> 40% and ≤ 45%	4.45%	10.40%
> 45% and ≤ 50%	8.54%	3.14%
> 50% and ≤ 55%	4.45%	4.54%
> 55% and ≤ 60%	3.95%	3.43%
> 60% and ≤ 65%	1.73%	2.34%
> 65% and ≤ 70%	10.57%	11.98%
> 70% and ≤ 75%	21.78%	24.37%
> 75% and ≤ 80%	18.70%	15.54%
> 80% and ≤ 85%	6.32%	3.33%
> 85% and ≤ 90%	4.08%	0.72%
> 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>Apr - 26</u>
Helia	12.33%	12.13%
QBE	0.00%	0.00%
Not Insured	87.67%	87.87%
Total	100.00%	100.00%

<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	5.10%	0.00%
> 12 mths and ≤ 15 mths	15.15%	0.00%
> 15 mths and ≤ 18 mths	13.82%	0.00%
> 18 mths and ≤ 21 mths	4.58%	0.00%
> 21 mths and ≤ 24 mths	6.30%	0.00%
> 24 mths and ≤ 36 mths	29.51%	28.45%
> 36 mths and ≤ 48 mths	14.16%	26.88%
> 48 mths and ≤ 60 mths	5.86%	29.82%
> 60 mths and ≤ 72 mths	2.34%	4.66%
> 72 mths and ≤ 84 mths	0.00%	6.13%
> 84 mths and ≤ 96 mths	0.58%	1.16%

> 96 mths and ≤ 108 mths	1.16%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.63%
> 120 mths	1.43%	2.26%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Apr - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	3.74%	5.32%
ACT - Non metro	0.00%	0.00%
Total ACT	3.74%	5.32%
NSW - Inner city	0.00%	0.00%
NSW - Metro	43.49%	43.11%
NSW - Non metro	6.62%	6.23%
Total NSW	50.11%	49.34%
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	12.51%	11.84%
QLD - Non metro	0.48%	0.72%
Total QLD	12.99%	12.56%
SA - Inner city	0.00%	0.00%
SA - Metro	3.87%	4.08%
SA - Non metro	0.30%	0.44%
Total SA	4.17%	4.53%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.43%	0.64%
Total TAS	0.43%	0.64%
VIC - Inner city	0.91%	1.43%
VIC - Metro	16.67%	15.10%
VIC - Non metro	1.68%	2.57%
Total VIC	19.26%	19.10%
WA - Inner city	0.00%	0.00%
WA - Metro	8.88%	7.91%
WA - Non metro	0.42%	0.61%
Total WA	9.29%	8.51%
Total Inner City	0.91%	1.43%
Total Metro	89.16%	87.36%
Total Non Metro	9.93%	11.21%
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>
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	0.69%	0.00%	0.00%	0.00%
Mar-26	0.69%	0.00%	0.00%	0.00%
Apr-26	0.70%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
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

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

PRINCIPAL LOSS

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2019	-	-	-	-
Total	-	-	-	-