

# 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:** 7.55%

## COLLATERAL INFORMATION

|                                                    | <u>At Issue</u> | <u>Jun - 26</u> |
|----------------------------------------------------|-----------------|-----------------|
| Total pool size:                                   | \$67,466,428    | \$42,469,429    |
| Average loan Size:                                 | \$581,607       | \$517,920       |
| Maximum loan size:                                 | \$1,929,537     | \$1,758,101     |
| Total property value:                              | \$127,650,473   | \$93,073,979    |
| Average property value:                            | \$981,927       | \$1,045,775     |
| Maximum current LVR:                               | 89.14%          | 86.95%          |
| Average current LVR:                               | 58.24%          | 52.73%          |
| Weighted average current LVR:                      | 62.47%          | 57.91%          |
| Total number of loans (unconsolidated):            | 183             | 133             |
| Total number of loans (consolidating split loans): | 116             | 82              |
| Number of properties:                              | 130             | 89              |
| Average term to maturity (months):                 | 321.44          | 299.48          |
| Maximum remaining term to maturity (months):       | 349.08          | 328.11          |
| Weighted average seasoning (months):               | 29.92           | 51.75           |
| Weighted average term to maturity (months):        | 327.96          | 306.62          |
| % of pool with loans > \$500,000:                  | 71.82%          | 68.76%          |
| % of pool (amount) LoDoc Loans:                    | 0.00%           | 0.00%           |
| % Fixed Rate Loans(Value):                         | 0.00%           | 0.00%           |
| % InterEst Only loans (Value):                     | 16.67%          | 17.13%          |
| Weighted Average Coupon:                           | 6.35%           | 6.31%           |
| Weighted Average Fixed Rate:                       |                 | 0.00%           |
| Weighted Average Variable Rate:                    | 6.35%           | 6.31%           |
| Investment Loans:                                  | 36.26%          | 38.72%          |

| <u>Outstanding Balance Distribution</u> | <u>\$ % at Issue</u> | <u>Jun - 26</u> |
|-----------------------------------------|----------------------|-----------------|
| ≤ \$0                                   | 0.00%                | 0.00%           |
| > \$0 and ≤ \$100,000                   | 0.00%                | 0.25%           |
| > \$100,000 and ≤ \$150,000             | 0.93%                | 1.12%           |
| > \$150,000 and ≤ \$200,000             | 0.50%                | 0.87%           |
| > \$200,000 and ≤ \$250,000             | 1.33%                | 1.55%           |
| > \$250,000 and ≤ \$300,000             | 3.70%                | 4.55%           |
| > \$300,000 and ≤ \$350,000             | 5.77%                | 8.25%           |
| > \$350,000 and ≤ \$400,000             | 5.54%                | 6.20%           |
| > \$400,000 and ≤ \$450,000             | 6.90%                | 5.02%           |
| > \$450,000 and ≤ \$500,000             | 3.51%                | 3.42%           |
| > \$500,000 and ≤ \$550,000             | 7.03%                | 7.43%           |
| > \$550,000 and ≤ \$600,000             | 4.32%                | 8.12%           |
| > \$600,000 and ≤ \$650,000             | 6.58%                | 8.88%           |
| > \$650,000 and ≤ \$700,000             | 6.02%                | 1.56%           |
| > \$700,000 and ≤ \$750,000             | 1.05%                | 3.48%           |
| > \$750,000 and ≤ \$800,000             | 9.24%                | 3.67%           |
| > \$800,000 and ≤ \$850,000             | 3.66%                | 5.82%           |
| > \$850,000 and ≤ \$900,000             | 5.23%                | 0.00%           |
| > \$900,000 and ≤ \$950,000             | 2.77%                | 2.23%           |
| > \$950,000 and ≤ \$1,000,000           | 1.43%                | 0.00%           |
| > \$1,000,000 and ≤ \$1,050,000         | 3.08%                | 4.83%           |
| > \$1,050,000 and ≤ \$1,100,000         | 1.59%                | 5.06%           |
| > \$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%                | 2.91%           |
| > \$1,250,000 and ≤ \$1,300,000         | 0.00%                | 0.00%           |
| > \$1,300,000 and ≤ \$1,400,000         | 4.02%                | 3.11%           |
| > \$1,400,000 and ≤ \$1,500,000         | 0.00%                | 0.00%           |
| > \$1,500,000 and ≤ \$1,750,000         | 4.86%                | 7.50%           |
| > \$1,750,000 and ≤ \$2,000,000         | 5.69%                | 4.14%           |
| <b>Total</b>                            | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Outstanding Balance LVR Distribution</u> | <u>\$ % at Issue</u> | <u>Jun - 26</u> |
|---------------------------------------------|----------------------|-----------------|
| ≤ 0%                                        | 0.00%                | 0.00%           |
| > 0% and ≤ 25%                              | 3.22%                | 4.31%           |
| > 25% and ≤ 30%                             | 4.14%                | 6.49%           |
| > 30% and ≤ 35%                             | 3.53%                | 2.53%           |
| > 35% and ≤ 40%                             | 4.54%                | 11.15%          |
| > 40% and ≤ 45%                             | 4.45%                | 4.77%           |
| > 45% and ≤ 50%                             | 8.54%                | 5.85%           |
| > 50% and ≤ 55%                             | 4.45%                | 4.73%           |
| > 55% and ≤ 60%                             | 3.95%                | 3.56%           |
| > 60% and ≤ 65%                             | 1.73%                | 2.42%           |
| > 65% and ≤ 70%                             | 10.57%               | 16.75%          |
| > 70% and ≤ 75%                             | 21.78%               | 21.43%          |
| > 75% and ≤ 80%                             | 18.70%               | 11.80%          |
| > 80% and ≤ 85%                             | 6.32%                | 3.47%           |
| > 85% and ≤ 90%                             | 4.08%                | 0.75%           |
| > 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>Jun - 26</u> |
|---------------------------|----------------------|-----------------|
| Helia                     | 12.33%               | 12.62%          |
| QBE                       | 0.00%                | 0.00%           |
| Not Insured               | 87.67%               | 87.38%          |
| <b>Total</b>              | <b>100.00%</b>       | <b>100.00%</b>  |

| <u>Seasoning Analysis</u> | <u>\$ % at Issue</u> | <u>Jun - 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%               | 16.30%          |
| > 36 mths and ≤ 48 mths   | 14.16%               | 34.94%          |
| > 48 mths and ≤ 60 mths   | 5.86%                | 24.71%          |
| > 60 mths and ≤ 72 mths   | 2.34%                | 13.46%          |
| > 72 mths and ≤ 84 mths   | 0.00%                | 6.39%           |
| > 84 mths and ≤ 96 mths   | 0.58%                | 1.21%           |

|                           |                |                |
|---------------------------|----------------|----------------|
| > 96 mths and ≤ 108 mths  | 1.16%          | 0.00%          |
| > 108 mths and ≤ 120 mths | 0.00%          | 0.66%          |
| > 120 mths                | 1.43%          | 2.34%          |
| <b>Total</b>              | <b>100.00%</b> | <b>100.00%</b> |

| <u>Geographic Distribution</u> | <u>\$ % at Issue</u> | <u>Jun - 26</u> |
|--------------------------------|----------------------|-----------------|
| ACT - Inner city               | 0.00%                | 0.00%           |
| ACT - Metro                    | 3.74%                | 5.52%           |
| ACT - Non metro                | 0.00%                | 0.00%           |
| <b>Total ACT</b>               | <b>3.74%</b>         | <b>5.52%</b>    |
| NSW - Inner city               | 0.00%                | 0.00%           |
| NSW - Metro                    | 43.49%               | 43.26%          |
| NSW - Non metro                | 6.62%                | 6.45%           |
| <b>Total NSW</b>               | <b>50.11%</b>        | <b>49.70%</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                    | 12.51%               | 12.44%          |
| QLD - Non metro                | 0.48%                | 0.75%           |
| <b>Total QLD</b>               | <b>12.99%</b>        | <b>13.19%</b>   |
| SA - Inner city                | 0.00%                | 0.00%           |
| SA - Metro                     | 3.87%                | 1.87%           |
| SA - Non metro                 | 0.30%                | 0.47%           |
| <b>Total SA</b>                | <b>4.17%</b>         | <b>2.34%</b>    |
| TAS - Inner city               | 0.00%                | 0.00%           |
| TAS - Metro                    | 0.00%                | 0.00%           |
| TAS - Non metro                | 0.43%                | 0.67%           |
| <b>Total TAS</b>               | <b>0.43%</b>         | <b>0.67%</b>    |
| VIC - Inner city               | 0.91%                | 1.49%           |
| VIC - Metro                    | 16.67%               | 15.71%          |
| VIC - Non metro                | 1.68%                | 2.63%           |
| <b>Total VIC</b>               | <b>19.26%</b>        | <b>19.83%</b>   |
| WA - Inner city                | 0.00%                | 0.00%           |
| WA - Metro                     | 8.88%                | 8.12%           |
| WA - Non metro                 | 0.42%                | 0.63%           |
| <b>Total WA</b>                | <b>9.29%</b>         | <b>8.75%</b>    |
| Total Inner City               | 0.91%                | 1.49%           |
| Total Metro                    | 89.16%               | 86.92%          |
| Total Non Metro                | 9.93%                | 11.59%          |
| <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> |
|-----------------------------------------------|--------------|--------------|------------|--------------|
| 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%        |
| May-26                                        | 0.71%        | 0.00%        | 0.00%      | 0.00%        |
| Jun-26                                        | 0.73%        | 0.00%        | 0.00%      | 0.00%        |

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

**MORTGAGE IN POSSESSION**

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

**PRINCIPAL LOSS**

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