

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: **6.78%**

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Oct - 25</u>
Total pool size:	\$67,466,428	\$48,723,366
Average loan Size:	\$581,607	\$529,602
Maximum loan size:	\$1,929,537	\$1,846,032
Total property value:	\$127,650,473	\$101,784,656
Average property value:	\$981,927	\$1,028,128
Maximum current LVR:	89.14%	87.80%
Average current LVR:	58.24%	53.79%
Weighted average current LVR:	62.47%	60.87%
Total number of loans (unconsolidated):	183	145
Total number of loans (consolidating split loans):	116	92
Number of properties:	130	99
Average term to maturity (months):	321.44	307.33
Maximum remaining term to maturity (months):	349.08	336.07
Weighted average seasoning (months):	29.92	43.63
Weighted average term to maturity (months):	327.96	314.63
% of pool with loans > \$500,000:	71.82%	71.21%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	16.67%	14.91%
Weighted Average Coupon:	6.35%	5.57%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:	6.35%	5.57%
Investment Loans:	36.26%	38.70%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 25</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.11%
> \$100,000 and ≤ \$150,000	0.93%	1.69%
> \$150,000 and ≤ \$200,000	0.50%	0.40%
> \$200,000 and ≤ \$250,000	1.33%	1.87%
> \$250,000 and ≤ \$300,000	3.70%	4.09%
> \$300,000 and ≤ \$350,000	5.77%	8.58%
> \$350,000 and ≤ \$400,000	5.54%	3.89%
> \$400,000 and ≤ \$450,000	6.90%	5.21%
> \$450,000 and ≤ \$500,000	3.51%	2.95%
> \$500,000 and ≤ \$550,000	7.03%	6.44%
> \$550,000 and ≤ \$600,000	4.32%	7.08%
> \$600,000 and ≤ \$650,000	6.58%	9.03%
> \$650,000 and ≤ \$700,000	6.02%	4.05%
> \$700,000 and ≤ \$750,000	1.05%	4.54%
> \$750,000 and ≤ \$800,000	9.24%	3.23%
> \$800,000 and ≤ \$850,000	3.66%	5.11%
> \$850,000 and ≤ \$900,000	5.23%	1.76%
> \$900,000 and ≤ \$950,000	2.77%	0.00%
> \$950,000 and ≤ \$1,000,000	1.43%	1.96%
> \$1,000,000 and ≤ \$1,050,000	3.08%	4.21%
> \$1,050,000 and ≤ \$1,100,000	1.59%	4.40%
> \$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%	5.50%
> \$1,400,000 and ≤ \$1,500,000	0.00%	0.00%
> \$1,500,000 and ≤ \$1,750,000	4.86%	10.11%
> \$1,750,000 and ≤ \$2,000,000	5.69%	3.79%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.22%	5.19%
> 25% and ≤ 30%	4.14%	4.63%
> 30% and ≤ 35%	3.53%	2.84%
> 35% and ≤ 40%	4.54%	3.20%
> 40% and ≤ 45%	4.45%	10.92%
> 45% and ≤ 50%	8.54%	3.51%
> 50% and ≤ 55%	4.45%	4.15%
> 55% and ≤ 60%	3.95%	2.25%
> 60% and ≤ 65%	1.73%	3.83%
> 65% and ≤ 70%	10.57%	11.16%
> 70% and ≤ 75%	21.78%	25.39%
> 75% and ≤ 80%	18.70%	16.70%
> 80% and ≤ 85%	6.32%	2.93%
> 85% and ≤ 90%	4.08%	3.30%
> 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>Oct - 25</u>
Helia	12.33%	11.94%
QBE	0.00%	0.00%
Not Insured	87.67%	88.06%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Oct - 25</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%	41.37%
> 36 mths and ≤ 48 mths	14.16%	30.12%
> 48 mths and ≤ 60 mths	5.86%	17.05%
> 60 mths and ≤ 72 mths	2.34%	5.29%
> 72 mths and ≤ 84 mths	0.00%	3.27%
> 84 mths and ≤ 96 mths	0.58%	0.00%

> 96 mths and ≤ 108 mths	1.16%	0.78%
> 108 mths and ≤ 120 mths	0.00%	0.23%
> 120 mths	1.43%	1.89%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	3.74%	4.95%
ACT - Non metro	0.00%	0.00%
Total ACT	3.74%	4.95%
NSW - Inner city	0.00%	0.00%
NSW - Metro	43.49%	43.67%
NSW - Non metro	6.62%	5.81%
Total NSW	50.11%	49.48%
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%	13.86%
QLD - Non metro	0.48%	0.66%
Total QLD	12.99%	14.51%
SA - Inner city	0.00%	0.00%
SA - Metro	3.87%	3.74%
SA - Non metro	0.30%	0.40%
Total SA	4.17%	4.15%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.43%	0.59%
Total TAS	0.43%	0.59%
VIC - Inner city	0.91%	1.30%
VIC - Metro	16.67%	14.24%
VIC - Non metro	1.68%	2.43%
Total VIC	19.26%	17.97%
WA - Inner city	0.00%	0.00%
WA - Metro	8.88%	7.79%
WA - Non metro	0.42%	0.56%
Total WA	9.29%	8.35%
Total Inner City	0.91%	1.30%
Total Metro	89.16%	88.25%
Total Non Metro	9.93%	10.45%
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>
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	0.00%	0.00%	0.00%	0.00%
Apr-25	0.00%	0.00%	0.00%	0.00%
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%

<u>MORTGAGE SAFETY NET</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-
Mar-25	-	-
Apr-25	-	-
May-25	-	-
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-
Oct-25	-	-

MORTGAGE IN POSSESSION

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

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