

## Progress 2025-1 Trust Risk Retention Pool

**Transaction Name:** Progress 2025-1 Trust  
**Closing Date:** Wednesday, 25th June 2025  
**Maturity Date:** Tuesday, 17th July 1956  
**Payment Date:** The 17th 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:** 6.80%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Jan - 26</u>
Total pool size:	\$69,107,488	<span style="color: red;">\$55,391,396</span>
Average loan Size:	\$606,206	<span style="color: red;">\$589,270</span>
Maximum loan size:	\$1,939,897	<span style="color: red;">\$1,931,057</span>
Total property value:	\$123,333,766	<span style="color: red;">\$104,489,774</span>
Average property value:	\$941,479	<span style="color: red;">\$967,498</span>
Maximum current LVR:	90.47%	<span style="color: red;">85.07%</span>
Average current LVR:	59.33%	<span style="color: red;">56.93%</span>
Weighted average current LVR:	65.22%	<span style="color: red;">63.33%</span>
Total number of loans (unconsolidated):	192	<span style="color: red;">158</span>
Total number of loans (consolidating split loans):	114	<span style="color: red;">94</span>
Number of properties:	131	<span style="color: red;">108</span>
Average term to maturity (months):	307.78	<span style="color: red;">298.78</span>
Maximum remaining term to maturity (months):	354.18	<span style="color: red;">346.13</span>
Weighted average seasoning (months):	29.58	<span style="color: red;">37.27</span>
Weighted average term to maturity (months):	326.95	<span style="color: red;">319.10</span>
% of pool with loans > \$500,000:	77.98%	<span style="color: red;">77.60%</span>
% of pool (amount) LoDoc Loans:	0.00%	<span style="color: red;">0.00%</span>
% Fixed Rate Loans(Value):	0.00%	<span style="color: red;">0.00%</span>
% InterEst Only loans (Value):	23.63%	<span style="color: red;">26.01%</span>
Weighted Average Coupon:	6.07%	<span style="color: red;">5.55%</span>
Weighted Average Fixed Rate:		<span style="color: red;">0.00%</span>
Weighted Average Variable Rate:	6.07%	<span style="color: red;">5.55%</span>
Investment Loans:	40.60%	<span style="color: red;">42.15%</span>
<b><u>Outstanding Balance Distribution</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Jan - 26</u></b>
≤ \$0	0.00%	<span style="color: red;">0.00%</span>
> \$0 and ≤ \$100,000	0.37%	<span style="color: red;">0.31%</span>
> \$100,000 and ≤ \$150,000	0.99%	<span style="color: red;">0.92%</span>
> \$150,000 and ≤ \$200,000	0.00%	<span style="color: red;">0.28%</span>
> \$200,000 and ≤ \$250,000	3.75%	<span style="color: red;">3.78%</span>
> \$250,000 and ≤ \$300,000	1.66%	<span style="color: red;">1.55%</span>
> \$300,000 and ≤ \$350,000	3.27%	<span style="color: red;">4.05%</span>
> \$350,000 and ≤ \$400,000	5.92%	<span style="color: red;">3.98%</span>
> \$400,000 and ≤ \$450,000	1.89%	<span style="color: red;">2.34%</span>
> \$450,000 and ≤ \$500,000	4.16%	<span style="color: red;">5.19%</span>
> \$500,000 and ≤ \$550,000	6.18%	<span style="color: red;">5.77%</span>
> \$550,000 and ≤ \$600,000	9.21%	<span style="color: red;">9.34%</span>
> \$600,000 and ≤ \$650,000	1.84%	<span style="color: red;">2.28%</span>
> \$650,000 and ≤ \$700,000	2.89%	<span style="color: red;">4.84%</span>
> \$700,000 and ≤ \$750,000	3.11%	<span style="color: red;">3.94%</span>
> \$750,000 and ≤ \$800,000	7.94%	<span style="color: red;">8.49%</span>
> \$800,000 and ≤ \$850,000	2.33%	<span style="color: red;">1.51%</span>
> \$850,000 and ≤ \$900,000	3.82%	<span style="color: red;">3.17%</span>
> \$900,000 and ≤ \$950,000	0.00%	<span style="color: red;">3.40%</span>
> \$950,000 and ≤ \$1,000,000	5.62%	<span style="color: red;">3.52%</span>
> \$1,000,000 and ≤ \$1,050,000	4.40%	<span style="color: red;">5.51%</span>
> \$1,050,000 and ≤ \$1,100,000	4.64%	<span style="color: red;">3.90%</span>
> \$1,100,000 and ≤ \$1,150,000	4.88%	<span style="color: red;">0.00%</span>
> \$1,100,000 and ≤ \$1,150,000	4.88%	<span style="color: red;">0.00%</span>
> \$1,150,000 and ≤ \$1,200,000	6.75%	<span style="color: red;">6.33%</span>
> \$1,200,000 and ≤ \$1,250,000	3.58%	<span style="color: red;">2.22%</span>
> \$1,250,000 and ≤ \$1,300,000	1.82%	<span style="color: red;">2.31%</span>
> \$1,300,000 and ≤ \$1,400,000	3.88%	<span style="color: red;">4.77%</span>
> \$1,400,000 and ≤ \$1,500,000	0.00%	<span style="color: red;">0.00%</span>
> \$1,500,000 and ≤ \$1,750,000	2.26%	<span style="color: red;">2.81%</span>
> \$1,750,000 and ≤ \$2,000,000	2.81%	<span style="color: red;">3.49%</span>
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 26</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.22%	5.14%
> 25% and ≤ 30%	1.95%	2.21%
> 30% and ≤ 35%	2.88%	1.70%
> 35% and ≤ 40%	3.76%	4.24%
> 40% and ≤ 45%	6.07%	9.04%
> 45% and ≤ 50%	2.18%	1.31%
> 50% and ≤ 55%	4.16%	4.91%
> 55% and ≤ 60%	0.55%	0.67%
> 60% and ≤ 65%	7.72%	12.00%
> 65% and ≤ 70%	11.03%	7.89%
> 70% and ≤ 75%	15.98%	15.12%
> 75% and ≤ 80%	30.71%	29.43%
> 80% and ≤ 85%	5.42%	4.90%
> 85% and ≤ 90%	1.74%	1.44%
> 90% and ≤ 95%	1.64%	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>Jan - 26</u>
Helia	9.97%	7.02%
QBE	0.58%	0.66%
Not Insured	89.45%	92.32%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jan - 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	3.88%	0.00%
> 9 mths and ≤ 12 mths	5.50%	0.00%
> 12 mths and ≤ 15 mths	0.00%	3.96%
> 15 mths and ≤ 18 mths	0.91%	4.06%
> 18 mths and ≤ 21 mths	5.37%	2.62%
> 21 mths and ≤ 24 mths	32.95%	0.81%
> 24 mths and ≤ 36 mths	32.20%	50.15%
> 36 mths and ≤ 48 mths	13.12%	25.01%
> 48 mths and ≤ 60 mths	3.47%	10.37%
> 60 mths and ≤ 72 mths	0.28%	0.00%
> 72 mths and ≤ 84 mths	0.00%	0.40%
> 84 mths and ≤ 96 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	0.45%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.55%
> 120 mths	1.87%	2.06%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jan - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	0.08%	0.00%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>0.08%</b>	<b>0.00%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	35.39%	35.93%
NSW - Non metro	9.16%	6.80%
<b>Total NSW</b>	<b>44.54%</b>	<b>42.72%</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	15.70%	14.68%
QLD - Non metro	1.76%	2.14%
<b>Total QLD</b>	<b>17.46%</b>	<b>16.81%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	3.38%	4.05%
SA - Non metro	0.00%	0.00%
<b>Total SA</b>	<b>3.38%</b>	<b>4.05%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.78%	0.96%
<b>Total TAS</b>	<b>0.78%</b>	<b>0.96%</b>
VIC - Inner city	0.00%	0.00%
VIC - Metro	28.88%	29.94%
VIC - Non metro	1.54%	1.90%
<b>Total VIC</b>	<b>30.41%</b>	<b>31.84%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	2.93%	3.61%
WA - Non metro	0.42%	0.00%
<b>Total WA</b>	<b>3.35%</b>	<b>3.61%</b>
Total Inner City	0.00%	0.00%
Total Metro	86.35%	88.21%
Total Non Metro	13.65%	11.79%

Total	100.00%	100.00%
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<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>60-90</u>	<u>90+</u>	<u>Total</u>
Feb-25				
Mar-25				
Apr-25				
May-25				
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%

  

<u>MORTGAGE SAFETY NET (inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Feb-25		
Mar-25		
Apr-25		
May-25		
Jun-25	-	-
Jul-25	-	-
Aug-25	-	-
Sep-25	-	-
Oct-25	-	-
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-

  

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

  

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2025	-	-	-	-
Total	-	-	-	-