

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: 7.02%

| COLLATERAL INFORMATION | At Issue | Apr - 26 |
|--|---------------|---------------|
| Total pool size: | \$69,107,488 | \$52,426,539 |
| Average loan Size: | \$606,206 | \$595,756 |
| Maximum loan size: | \$1,939,897 | \$1,927,746 |
| Total property value: | \$123,333,766 | \$100,111,275 |
| Average property value: | \$941,479 | \$981,483 |
| Maximum current LVR: | 90.47% | 85.09% |
| Average current LVR: | 59.33% | 56.22% |
| Weighted average current LVR: | 65.22% | 62.79% |
| Total number of loans (unconsolidated): | 192 | 149 |
| Total number of loans (consolidating split loans): | 114 | 88 |
| Number of properties: | 131 | 102 |
| Average term to maturity (months): | 307.78 | 295.09 |
| Maximum remaining term to maturity (months): | 354.18 | 343.20 |
| Weighted average seasoning (months): | 29.58 | 39.96 |
| Weighted average term to maturity (months): | 326.95 | 316.39 |
| % of pool with loans > \$500,000: | 77.98% | 78.21% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 0.00% | 1.02% |
| % InterEst Only loans (Value): | 23.63% | 24.52% |
| Weighted Average Coupon: | 6.07% | 6.03% |
| Weighted Average Fixed Rate: | 6.07% | 5.94% |
| Weighted Average Variable Rate: | 6.07% | 6.03% |
| Investment Loans: | 40.60% | 39.66% |

| Outstanding Balance Distribution | \$ % at Issue | Apr - 26 |
|----------------------------------|----------------|----------------|
| ≤ \$0 | 0.00% | 0.00% |
| > \$0 and ≤ \$100,000 | 0.37% | 0.30% |
| > \$100,000 and ≤ \$150,000 | 0.99% | 1.01% |
| > \$150,000 and ≤ \$200,000 | 0.00% | 0.00% |
| > \$200,000 and ≤ \$250,000 | 3.75% | 4.38% |
| > \$250,000 and ≤ \$300,000 | 1.66% | 1.12% |
| > \$300,000 and ≤ \$350,000 | 3.27% | 4.88% |
| > \$350,000 and ≤ \$400,000 | 5.92% | 2.18% |
| > \$400,000 and ≤ \$450,000 | 1.89% | 2.44% |
| > \$450,000 and ≤ \$500,000 | 4.16% | 5.47% |
| > \$500,000 and ≤ \$550,000 | 6.18% | 5.03% |
| > \$550,000 and ≤ \$600,000 | 9.21% | 9.83% |
| > \$600,000 and ≤ \$650,000 | 1.84% | 1.17% |
| > \$650,000 and ≤ \$700,000 | 2.89% | 5.18% |
| > \$700,000 and ≤ \$750,000 | 3.11% | 2.81% |
| > \$750,000 and ≤ \$800,000 | 7.94% | 8.93% |
| > \$800,000 and ≤ \$850,000 | 2.33% | 0.00% |
| > \$850,000 and ≤ \$900,000 | 3.82% | 4.98% |
| > \$900,000 and ≤ \$950,000 | 0.00% | 3.56% |
| > \$950,000 and ≤ \$1,000,000 | 5.62% | 7.50% |
| > \$1,000,000 and ≤ \$1,050,000 | 4.40% | 1.99% |
| > \$1,050,000 and ≤ \$1,100,000 | 4.64% | 4.10% |
| > \$1,100,000 and ≤ \$1,150,000 | 4.88% | 2.19% |
| > \$1,100,000 and ≤ \$1,150,000 | 4.88% | 2.19% |
| > \$1,150,000 and ≤ \$1,200,000 | 6.75% | 4.48% |
| > \$1,200,000 and ≤ \$1,250,000 | 3.58% | 2.34% |
| > \$1,250,000 and ≤ \$1,300,000 | 1.82% | 2.47% |
| > \$1,300,000 and ≤ \$1,400,000 | 3.88% | 5.01% |
| > \$1,400,000 and ≤ \$1,500,000 | 0.00% | 0.00% |
| > \$1,500,000 and ≤ \$1,750,000 | 2.26% | 2.96% |
| > \$1,750,000 and ≤ \$2,000,000 | 2.81% | 3.68% |
| Total | 100.00% | 102.19% |

| <u>Outstanding Balance LVR Distribution</u> | <u>\$ % at Issue</u> | <u>Apr - 26</u> |
|---|----------------------|-----------------|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 4.22% | 5.27% |
| > 25% and ≤ 30% | 1.95% | 2.06% |
| > 30% and ≤ 35% | 2.88% | 1.77% |
| > 35% and ≤ 40% | 3.76% | 4.41% |
| > 40% and ≤ 45% | 6.07% | 10.15% |
| > 45% and ≤ 50% | 2.18% | 0.75% |
| > 50% and ≤ 55% | 4.16% | 4.50% |
| > 55% and ≤ 60% | 0.55% | 0.71% |
| > 60% and ≤ 65% | 7.72% | 12.63% |
| > 65% and ≤ 70% | 11.03% | 9.42% |
| > 70% and ≤ 75% | 15.98% | 13.47% |
| > 75% and ≤ 80% | 30.71% | 30.08% |
| > 80% and ≤ 85% | 5.42% | 3.25% |
| > 85% and ≤ 90% | 1.74% | 1.53% |
| > 90% and ≤ 95% | 1.64% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |
| Mortgage Insurance | | |
| | <u>\$ % at Issue</u> | <u>Apr - 26</u> |
| Helia | 9.97% | 6.14% |
| QBE | 0.58% | 0.68% |
| Not Insured | 89.45% | 93.18% |
| Total | 100.00% | 100.00% |
| Seasoning Analysis | | |
| | <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 | 3.88% | 0.00% |
| > 9 mths and ≤ 12 mths | 5.50% | 0.00% |
| > 12 mths and ≤ 15 mths | 0.00% | 0.00% |
| > 15 mths and ≤ 18 mths | 0.91% | 4.19% |
| > 18 mths and ≤ 21 mths | 5.37% | 4.25% |
| > 21 mths and ≤ 24 mths | 32.95% | 2.77% |
| > 24 mths and ≤ 36 mths | 32.20% | 44.08% |
| > 36 mths and ≤ 48 mths | 13.12% | 30.69% |
| > 48 mths and ≤ 60 mths | 3.47% | 10.00% |
| > 60 mths and ≤ 72 mths | 0.28% | 0.92% |
| > 72 mths and ≤ 84 mths | 0.00% | 0.43% |
| > 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% | 0.57% |
| > 120 mths | 1.87% | 2.10% |
| Total | 100.00% | 100.00% |
| Geographic Distribution | | |
| | <u>\$ % at Issue</u> | <u>Apr - 26</u> |
| ACT - Inner city | 0.00% | 0.00% |
| ACT - Metro | 0.08% | 0.00% |
| ACT - Non metro | 0.00% | 0.00% |
| Total ACT | 0.08% | 0.00% |
| NSW - Inner city | 0.00% | 0.00% |
| NSW - Metro | 35.39% | 37.66% |
| NSW - Non metro | 9.16% | 7.10% |
| Total NSW | 44.54% | 44.86% |
| 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 | 15.70% | 14.78% |
| QLD - Non metro | 1.76% | 2.26% |
| Total QLD | 17.46% | 17.05% |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 3.38% | 3.15% |
| SA - Non metro | 0.00% | 0.00% |
| Total SA | 3.38% | 3.15% |
| TAS - Inner city | 0.00% | 0.00% |
| TAS - Metro | 0.00% | 0.00% |
| TAS - Non metro | 0.78% | 1.01% |
| Total TAS | 0.78% | 1.01% |
| VIC - Inner city | 0.00% | 0.00% |
| VIC - Metro | 28.88% | 28.14% |
| VIC - Non metro | 1.54% | 2.01% |
| Total VIC | 30.41% | 30.14% |
| WA - Inner city | 0.00% | 0.00% |
| WA - Metro | 2.93% | 3.79% |
| WA - Non metro | 0.42% | 0.00% |
| Total WA | 3.35% | 3.79% |
| Total Inner City | 0.00% | 0.00% |
| Total Metro | 86.35% | 87.62% |
| Total Non Metro | 13.65% | 12.38% |

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 | | | | |
| 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 | 0.00% | 0.00% | 0.00% | 0.00% |
| Mar-26 | 0.00% | 0.00% | 0.00% | 0.00% |
| Apr-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> |
|---|-----------------------|--------------------|
| May-25 | | |
| Jun-25 | - | - |
| Jul-25 | - | - |
| Aug-25 | - | - |
| Sep-25 | - | - |
| Oct-25 | - | - |
| Nov-25 | - | - |
| Dec-25 | - | - |
| Jan-26 | - | - |
| Feb-26 | - | - |
| Mar-26 | - | - |
| Apr-26 | - | - |

| <u>MORTGAGE IN POSSESSION</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 | - | - |

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