

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 RegulationEU Securitisation Regulation

Current Risk Retention pool balance as percentage of securitisation exposure:6.87%

COLLATERAL INFORMATION

| | At Issue | Aug - 25 |
|--|---------------|---------------|
| Total pool size: | \$69,107,488 | \$63,195,982 |
| Average loan Size: | \$606,206 | \$607,654 |
| Maximum loan size: | \$1,939,897 | \$1,936,529 |
| Total property value: | \$123,333,766 | \$115,647,383 |
| Average property value: | \$941,479 | \$971,827 |
| Maximum current LVR: | 90.47% | 86.15% |
| Average current LVR: | 59.33% | 58.23% |
| Weighted average current LVR: | 65.22% | 64.39% |
| Total number of loans (unconsolidated): | 192 | 177 |
| Total number of loans (consolidating split loans): | 114 | 104 |
| Number of properties: | 131 | 119 |
| Average term to maturity (months): | 307.78 | 305.45 |
| Maximum remaining term to maturity (months): | 354.18 | 351.16 |
| Weighted average seasoning (months): | 29.58 | 32.50 |
| Weighted average term to maturity (months): | 326.95 | 324.25 |
| % of pool with loans > \$500,000: | 77.98% | 77.23% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 0.00% | 0.00% |
| % InterEst Only loans (Value): | 23.63% | 24.25% |
| Weighted Average Coupon: | 6.07% | 5.55% |
| Weighted Average Fixed Rate: | | 0.00% |
| Weighted Average Variable Rate: | 6.07% | 5.55% |
| Investment Loans: | 40.60% | 41.87% |

Outstanding Balance Distribution

| | \$ % at Issue | Aug - 25 |
|---------------------------------|---------------|----------|
| ≤ \$0 | 0.00% | 0.00% |
| > \$0 and ≤ \$100,000 | 0.37% | 0.30% |
| > \$100,000 and ≤ \$150,000 | 0.99% | 1.04% |
| > \$150,000 and ≤ \$200,000 | 0.00% | 0.00% |
| > \$200,000 and ≤ \$250,000 | 3.75% | 3.77% |
| > \$250,000 and ≤ \$300,000 | 1.66% | 0.88% |
| > \$300,000 and ≤ \$350,000 | 3.27% | 4.08% |
| > \$350,000 and ≤ \$400,000 | 5.92% | 5.32% |
| > \$400,000 and ≤ \$450,000 | 1.89% | 2.06% |
| > \$450,000 and ≤ \$500,000 | 4.16% | 5.31% |
| > \$500,000 and ≤ \$550,000 | 6.18% | 5.95% |
| > \$550,000 and ≤ \$600,000 | 9.21% | 7.34% |
| > \$600,000 and ≤ \$650,000 | 1.84% | 2.01% |
| > \$650,000 and ≤ \$700,000 | 2.89% | 4.26% |
| > \$700,000 and ≤ \$750,000 | 3.11% | 2.29% |
| > \$750,000 and ≤ \$800,000 | 7.94% | 7.40% |
| > \$800,000 and ≤ \$850,000 | 2.33% | 1.27% |
| > \$850,000 and ≤ \$900,000 | 3.82% | 4.15% |
| > \$900,000 and ≤ \$950,000 | 0.00% | 0.00% |
| > \$950,000 and ≤ \$1,000,000 | 5.62% | 6.11% |
| > \$1,000,000 and ≤ \$1,050,000 | 4.40% | 4.79% |
| > \$1,050,000 and ≤ \$1,100,000 | 4.64% | 6.82% |
| > \$1,100,000 and ≤ \$1,150,000 | 4.88% | 3.61% |
| > \$1,100,000 and ≤ \$1,150,000 | 4.88% | 3.61% |
| > \$1,150,000 and ≤ \$1,200,000 | 6.75% | 3.68% |
| > \$1,200,000 and ≤ \$1,250,000 | 3.58% | 7.79% |
| > \$1,250,000 and ≤ \$1,300,000 | 1.82% | 0.00% |
| > \$1,300,000 and ≤ \$1,400,000 | 3.88% | 4.22% |
| > \$1,400,000 and ≤ \$1,500,000 | 0.00% | 0.00% |
| > \$1,500,000 and ≤ \$1,750,000 | 2.26% | 2.47% |
| > \$1,750,000 and ≤ \$2,000,000 | 2.81% | 3.06% |
| Total | 100.00% | 103.61% |

| <u>Outstanding Balance LVR Distribution</u> | <u>\$ % at Issue</u> | <u>Aug - 25</u> |
|---|----------------------|-----------------|
| ≤ 0% | 0.00% | 0.00% |
| > 0% and ≤ 25% | 4.22% | 4.65% |
| > 25% and ≤ 30% | 1.95% | 1.52% |
| > 30% and ≤ 35% | 2.88% | 2.85% |
| > 35% and ≤ 40% | 3.76% | 3.91% |
| > 40% and ≤ 45% | 6.07% | 7.82% |
| > 45% and ≤ 50% | 2.18% | 1.17% |
| > 50% and ≤ 55% | 4.16% | 4.31% |
| > 55% and ≤ 60% | 0.55% | 0.60% |
| > 60% and ≤ 65% | 7.72% | 8.38% |
| > 65% and ≤ 70% | 11.03% | 12.03% |
| > 70% and ≤ 75% | 15.98% | 12.94% |
| > 75% and ≤ 80% | 30.71% | 32.03% |
| > 80% and ≤ 85% | 5.42% | 5.90% |
| > 85% and ≤ 90% | 1.74% | 1.90% |
| > 90% and ≤ 95% | 1.64% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| Total | 100.00% | 100.00% |

| <u>Mortgage Insurance</u> | <u>\$ % at Issue</u> | <u>Aug - 25</u> |
|---------------------------|----------------------|-----------------|
| Helia | 9.97% | 8.41% |
| QBE | 0.58% | 0.61% |
| Not Insured | 89.45% | 90.98% |
| Total | 100.00% | 100.00% |

| <u>Seasoning Analysis</u> | <u>\$ % at Issue</u> | <u>Aug - 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 | 3.88% | 0.00% |
| > 9 mths and ≤ 12 mths | 5.50% | 4.24% |
| > 12 mths and ≤ 15 mths | 0.00% | 5.16% |
| > 15 mths and ≤ 18 mths | 0.91% | 0.00% |
| > 18 mths and ≤ 21 mths | 5.37% | 0.97% |
| > 21 mths and ≤ 24 mths | 32.95% | 5.86% |
| > 24 mths and ≤ 36 mths | 32.20% | 57.26% |
| > 36 mths and ≤ 48 mths | 13.12% | 17.39% |
| > 48 mths and ≤ 60 mths | 3.47% | 6.37% |
| > 60 mths and ≤ 72 mths | 0.28% | 0.36% |
| > 72 mths and ≤ 84 mths | 0.00% | 0.00% |
| > 84 mths and ≤ 96 mths | 0.00% | 0.00% |
| > 96 mths and ≤ 108 mths | 0.45% | 0.49% |
| > 108 mths and ≤ 120 mths | 0.00% | 0.00% |
| > 120 mths | 1.87% | 1.90% |
| Total | 100.00% | 100.00% |

| <u>Geographic Distribution</u> | <u>\$ % at Issue</u> | <u>Aug - 25</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% | 37.72% |
| NSW - Non metro | 9.16% | 8.69% |
| Total NSW | 44.54% | 46.41% |
| 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% | 15.36% |
| QLD - Non metro | 1.76% | 1.86% |
| Total QLD | 17.46% | 17.22% |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 3.38% | 3.66% |
| SA - Non metro | 0.00% | 0.00% |
| Total SA | 3.38% | 3.66% |
| TAS - Inner city | 0.00% | 0.00% |
| TAS - Metro | 0.00% | 0.00% |
| TAS - Non metro | 0.78% | 0.85% |
| Total TAS | 0.78% | 0.85% |
| VIC - Inner city | 0.00% | 0.00% |
| VIC - Metro | 28.88% | 26.99% |
| VIC - Non metro | 1.54% | 1.68% |
| Total VIC | 30.41% | 28.66% |
| WA - Inner city | 0.00% | 0.00% |
| WA - Metro | 2.93% | 3.19% |
| WA - Non metro | 0.42% | 0.00% |
| Total WA | 3.35% | 3.19% |
| Total Inner City | 0.00% | 0.00% |
| Total Metro | 86.35% | 86.92% |
| Total Non Metro | 13.65% | 13.08% |
| 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> |
|---|-----------------------|------------------------|--------------------------|-----------------|
| Sep-24 | | | | |
| Oct-24 | | | | |
| Nov-24 | | | | |
| Dec-24 | | | | |
| Jan-25 | | | | |
| 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% |
| <u>MORTGAGE SAFETY NET (Inclusive COV-19)</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> | | |
| Sep-24 | | | | |
| Oct-24 | | | | |
| Nov-24 | | | | |
| Dec-24 | | | | |
| Jan-25 | | | | |
| Feb-25 | | | | |
| Mar-25 | | | | |
| Apr-25 | | | | |
| May-25 | | | | |
| Jun-25 | - | - | | |
| Jul-25 | - | - | | |
| Aug-25 | - | - | | |
| <u>MORTGAGE IN POSSESSION</u> | <u>No of Accounts</u> | <u>Amount (\$)</u> | | |
| Sep-24 | | | | |
| Oct-24 | | | | |
| Nov-24 | | | | |
| Dec-24 | | | | |
| Jan-25 | | | | |
| Feb-25 | | | | |
| Mar-25 | | | | |
| Apr-25 | | | | |
| May-25 | | | | |
| Jun-25 | - | - | | |
| Jul-25 | - | - | | |
| Aug-25 | - | - | | |
| <u>PRINCIPAL LOSS</u> | <u>Gross Loss</u> | <u>LMI claim (A\$)</u> | <u>LMI payment (A\$)</u> | <u>Net loss</u> |
| 2025 | - | - | - | - |
| Total | - | - | - | - |