

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: 6.83%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Aug - 26</u>
Total pool size:	\$69,107,488	\$46,449,861
Average loan Size:	\$606,206	\$580,623
Maximum loan size:	\$1,939,897	\$1,923,430
Total property value:	\$123,333,766	\$91,086,501
Average property value:	\$941,479	\$969,005
Maximum current LVR:	90.47%	84.50%
Average current LVR:	59.33%	54.29%
Weighted average current LVR:	65.22%	62.36%
Total number of loans (unconsolidated):	192	140
Total number of loans (consolidating split loans):	114	80
Number of properties:	131	94
Average term to maturity (months):	307.78	288.99
Maximum remaining term to maturity (months):	354.18	339.16
Weighted average seasoning (months):	29.58	44.93
Weighted average term to maturity (months):	326.95	311.15
% of pool with loans > \$500,000:	77.98%	77.45%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	1.14%
% InterEst Only loans (Value):	23.63%	22.59%
Weighted Average Coupon:	6.07%	6.26%
Weighted Average Fixed Rate:		5.94%
Weighted Average Variable Rate:	6.07%	6.27%
Investment Loans:	40.60%	40.41%
<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.37%	0.64%
> \$100,000 and ≤ \$150,000	0.99%	0.25%
> \$150,000 and ≤ \$200,000	0.00%	0.84%
> \$200,000 and ≤ \$250,000	3.75%	3.91%
> \$250,000 and ≤ \$300,000	1.66%	2.50%
> \$300,000 and ≤ \$350,000	3.27%	4.12%
> \$350,000 and ≤ \$400,000	5.92%	2.45%
> \$400,000 and ≤ \$450,000	1.89%	2.74%
> \$450,000 and ≤ \$500,000	4.16%	5.10%
> \$500,000 and ≤ \$550,000	6.18%	5.69%
> \$550,000 and ≤ \$600,000	9.21%	7.36%
> \$600,000 and ≤ \$650,000	1.84%	1.32%
> \$650,000 and ≤ \$700,000	2.89%	4.33%
> \$700,000 and ≤ \$750,000	3.11%	4.67%
> \$750,000 and ≤ \$800,000	7.94%	10.07%
> \$800,000 and ≤ \$850,000	2.33%	1.81%
> \$850,000 and ≤ \$900,000	3.82%	1.87%
> \$900,000 and ≤ \$950,000	0.00%	6.06%
> \$950,000 and ≤ \$1,000,000	5.62%	4.23%
> \$1,000,000 and ≤ \$1,050,000	4.40%	2.25%
> \$1,050,000 and ≤ \$1,100,000	4.64%	2.29%
> \$1,100,000 and ≤ \$1,150,000	4.88%	4.84%
> \$1,150,000 and ≤ \$1,200,000	6.75%	5.04%
> \$1,200,000 and ≤ \$1,250,000	3.58%	2.61%
> \$1,250,000 and ≤ \$1,300,000	1.82%	5.54%
> \$1,300,000 and ≤ \$1,400,000	3.88%	0.00%
> \$1,400,000 and ≤ \$1,500,000	0.00%	0.00%
> \$1,500,000 and ≤ \$1,750,000	2.26%	3.33%
> \$1,750,000 and ≤ \$2,000,000	2.81%	4.14%
Total	100.00%	104.84%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 26</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.22%	5.70%
> 25% and ≤ 30%	1.95%	2.04%
> 30% and ≤ 35%	2.88%	2.48%
> 35% and ≤ 40%	3.76%	4.40%
> 40% and ≤ 45%	6.07%	7.34%
> 45% and ≤ 50%	2.18%	0.83%
> 50% and ≤ 55%	4.16%	5.08%
> 55% and ≤ 60%	0.55%	0.80%
> 60% and ≤ 65%	7.72%	14.12%
> 65% and ≤ 70%	11.03%	9.34%
> 70% and ≤ 75%	15.98%	16.16%
> 75% and ≤ 80%	30.71%	26.33%
> 80% and ≤ 85%	5.42%	5.36%
> 85% and ≤ 90%	1.74%	0.00%
> 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 - 26</u>
Helia	9.97%	6.88%
QBE	0.58%	0.72%
Not Insured	89.45%	92.40%
Total	100.00%	100.00%
<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Aug - 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%	0.00%
> 18 mths and ≤ 21 mths	5.37%	0.00%
> 21 mths and ≤ 24 mths	32.95%	4.47%
> 24 mths and ≤ 36 mths	32.20%	11.17%
> 36 mths and ≤ 48 mths	13.12%	57.65%
> 48 mths and ≤ 60 mths	3.47%	18.87%
> 60 mths and ≤ 72 mths	0.28%	4.47%
> 72 mths and ≤ 84 mths	0.00%	0.47%
> 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%	0.64%
> 120 mths	1.87%	2.25%
Total	100.00%	100.00%
<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 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%	38.30%
NSW - Non metro	9.16%	7.72%
Total NSW	44.54%	46.02%
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%	14.18%
QLD - Non metro	1.76%	2.34%
Total QLD	17.46%	16.52%
SA - Inner city	0.00%	0.00%
SA - Metro	3.38%	3.31%
SA - Non metro	0.00%	0.00%
Total SA	3.38%	3.31%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.78%	0.00%
Total TAS	0.78%	0.00%
VIC - Inner city	0.00%	0.00%
VIC - Metro	28.88%	28.70%
VIC - Non metro	1.54%	1.22%
Total VIC	30.41%	29.92%
WA - Inner city	0.00%	0.00%
WA - Metro	2.93%	4.24%
WA - Non metro	0.42%	0.00%
Total WA	3.35%	4.24%
Total Inner City	0.00%	0.00%
Total Metro	86.35%	88.72%
Total Non Metro	13.65%	11.28%

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>
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%
May-26	0.00%	0.00%	0.00%	0.00%
Jun-26	0.00%	0.00%	0.00%	0.00%
Jul-26	0.00%	0.00%	0.00%	0.00%
Aug-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>
Sep-25	-	-
Oct-25	-	-
Nov-25	-	-
Dec-25	-	-
Jan-26	-	-
Feb-26	-	-
Mar-26	-	-
Apr-26	-	-
May-26	-	-
Jun-26	2	696,403
Jul-26	2	699,765
Aug-26	2	703,357

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