

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: 6.88%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Oct - 25</u>
Total pool size:	\$69,107,488	\$59,951,199
Average loan Size:	\$606,206	\$605,568
Maximum loan size:	\$1,939,897	\$1,934,340
Total property value:	\$123,333,766	\$110,738,715
Average property value:	\$941,479	\$971,392
Maximum current LVR:	90.47%	85.94%
Average current LVR:	59.33%	57.98%
Weighted average current LVR:	65.22%	63.96%
Total number of loans (unconsolidated):	192	167
Total number of loans (consolidating split loans):	114	99
Number of properties:	131	114
Average term to maturity (months):	307.78	303.32
Maximum remaining term to maturity (months):	354.18	349.15
Weighted average seasoning (months):	29.58	33.99
Weighted average term to maturity (months):	326.95	322.66
% of pool with loans > \$500,000:	77.98%	77.77%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	23.63%	24.01%
Weighted Average Coupon:	6.07%	5.55%
Weighted Average Fixed Rate:		2.39%
Weighted Average Variable Rate:	6.07%	5.55%
Investment Loans:	40.60%	41.32%
<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 25</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.37%	0.31%
> \$100,000 and ≤ \$150,000	0.99%	1.11%
> \$150,000 and ≤ \$200,000	0.00%	0.00%
> \$200,000 and ≤ \$250,000	3.75%	3.51%
> \$250,000 and ≤ \$300,000	1.66%	0.49%
> \$300,000 and ≤ \$350,000	3.27%	4.81%
> \$350,000 and ≤ \$400,000	5.92%	5.00%
> \$400,000 and ≤ \$450,000	1.89%	1.42%
> \$450,000 and ≤ \$500,000	4.16%	5.58%
> \$500,000 and ≤ \$550,000	6.18%	6.25%
> \$550,000 and ≤ \$600,000	9.21%	7.72%
> \$600,000 and ≤ \$650,000	1.84%	2.11%
> \$650,000 and ≤ \$700,000	2.89%	4.48%
> \$700,000 and ≤ \$750,000	3.11%	2.41%
> \$750,000 and ≤ \$800,000	7.94%	7.78%
> \$800,000 and ≤ \$850,000	2.33%	2.74%
> \$850,000 and ≤ \$900,000	3.82%	2.94%
> \$900,000 and ≤ \$950,000	0.00%	1.58%
> \$950,000 and ≤ \$1,000,000	5.62%	3.19%
> \$1,000,000 and ≤ \$1,050,000	4.40%	5.03%
> \$1,050,000 and ≤ \$1,100,000	4.64%	5.38%
> \$1,100,000 and ≤ \$1,150,000	4.88%	1.88%
> \$1,100,000 and ≤ \$1,150,000	4.88%	1.88%
> \$1,150,000 and ≤ \$1,200,000	6.75%	7.83%
> \$1,200,000 and ≤ \$1,250,000	3.58%	6.19%
> \$1,250,000 and ≤ \$1,300,000	1.82%	0.00%
> \$1,300,000 and ≤ \$1,400,000	3.88%	4.44%
> \$1,400,000 and ≤ \$1,500,000	0.00%	0.00%
> \$1,500,000 and ≤ \$1,750,000	2.26%	2.60%
> \$1,750,000 and ≤ \$2,000,000	2.81%	3.23%
Total	100.00%	101.88%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Oct - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.22%	4.84%
> 25% and ≤ 30%	1.95%	1.60%
> 30% and ≤ 35%	2.88%	2.47%
> 35% and ≤ 40%	3.76%	3.16%
> 40% and ≤ 45%	6.07%	8.74%
> 45% and ≤ 50%	2.18%	1.22%
> 50% and ≤ 55%	4.16%	4.54%
> 55% and ≤ 60%	0.55%	0.63%
> 60% and ≤ 65%	7.72%	13.04%
> 65% and ≤ 70%	11.03%	8.37%
> 70% and ≤ 75%	15.98%	14.12%
> 75% and ≤ 80%	30.71%	30.71%
> 80% and ≤ 85%	5.42%	4.56%
> 85% and ≤ 90%	1.74%	2.00%
> 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>Oct - 25</u>
Helia	9.97%	7.18%
QBE	0.58%	0.63%
Not Insured	89.45%	92.18%
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	3.88%	0.00%
> 9 mths and ≤ 12 mths	5.50%	3.67%
> 12 mths and ≤ 15 mths	0.00%	3.79%
> 15 mths and ≤ 18 mths	0.91%	2.42%
> 18 mths and ≤ 21 mths	5.37%	0.77%
> 21 mths and ≤ 24 mths	32.95%	0.34%
> 24 mths and ≤ 36 mths	32.20%	59.34%
> 36 mths and ≤ 48 mths	13.12%	20.62%
> 48 mths and ≤ 60 mths	3.47%	6.23%
> 60 mths and ≤ 72 mths	0.28%	0.00%
> 72 mths and ≤ 84 mths	0.00%	0.35%
> 84 mths and ≤ 96 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	0.45%	0.51%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	1.87%	1.96%
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	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%	35.28%
NSW - Non metro	9.16%	8.38%
Total NSW	44.54%	43.66%
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%	16.10%
QLD - Non metro	1.76%	1.98%
Total QLD	17.46%	18.08%
SA - Inner city	0.00%	0.00%
SA - Metro	3.38%	3.82%
SA - Non metro	0.00%	0.00%
Total SA	3.38%	3.82%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.78%	0.89%
Total TAS	0.78%	0.89%
VIC - Inner city	0.00%	0.00%
VIC - Metro	28.88%	28.44%
VIC - Non metro	1.54%	1.76%
Total VIC	30.41%	30.21%
WA - Inner city	0.00%	0.00%
WA - Metro	2.93%	3.35%
WA - Non metro	0.42%	0.00%
Total WA	3.35%	3.35%
Total Inner City	0.00%	0.00%
Total Metro	86.35%	86.99%
Total Non Metro	13.65%	13.01%

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>
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%
Sep-25	0.00%	0.00%	0.00%	0.00%
Oct-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>		
Nov-24				
Dec-24				
Jan-25				
Feb-25				
Mar-25				
Apr-25				
May-25				
Jun-25	-	-		
Jul-25	-	-		
Aug-25	-	-		
Sep-25	-	-		
Oct-25	-	-		
<u>MORTGAGE IN POSSESSION</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	-	-		
<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2025	-	-	-	-
Total	-	-	-	-