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:	6.70%

COLLATERAL INFORMATION	**At Issue**	**Oct - 26**
Total pool size:	$69,107,488	$43,417,850
Average loan Size:	$606,206	$563,868
Maximum loan size:	$1,939,897	$1,921,069
Total property value:	$123,333,766	$85,941,963
Average property value:	$941,479	$976,613
Maximum current LVR:	90.47%	84.11%
Average current LVR:	59.33%	53.84%
Weighted average current LVR:	65.22%	62.44%
Total number of loans (unconsolidated):	192	132
Total number of loans (consolidating split loans):	114	77
Number of properties:	131	88
Average term to maturity (months):	307.78	285.64
Maximum remaining term to maturity (months):	354.18	337.15
Weighted average seasoning (months):	29.58	47.17
Weighted average term to maturity (months):	326.95	308.74
% of pool with loans > $500,000:	77.98%	76.06%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	3.02%
% InterEst Only loans (Value):	23.63%	20.13%
Weighted Average Coupon:	6.07%	6.50%
Weighted Average Fixed Rate:		6.21%
Weighted Average Variable Rate:	6.07%	6.51%
Investment Loans:	40.60%	38.91%

Outstanding Balance Distribution	**$ % at Issue**	**Oct - 26**
≤ $0	0.00%	0.00%
> $0 and ≤ $100,000	0.37%	0.47%
> $100,000 and ≤ $150,000	0.99%	0.53%
> $150,000 and ≤ $200,000	0.00%	1.29%
> $200,000 and ≤ $250,000	3.75%	3.65%
> $250,000 and ≤ $300,000	1.66%	2.63%
> $300,000 and ≤ $350,000	3.27%	4.41%
> $350,000 and ≤ $400,000	5.92%	2.60%
> $400,000 and ≤ $450,000	1.89%	2.91%
> $450,000 and ≤ $500,000	4.16%	5.44%
> $500,000 and ≤ $550,000	6.18%	6.07%
> $550,000 and ≤ $600,000	9.21%	6.57%
> $600,000 and ≤ $650,000	1.84%	4.32%
> $650,000 and ≤ $700,000	2.89%	1.60%
> $700,000 and ≤ $750,000	3.11%	4.96%
> $750,000 and ≤ $800,000	7.94%	10.74%
> $800,000 and ≤ $850,000	2.33%	0.00%
> $850,000 and ≤ $900,000	3.82%	3.98%
> $900,000 and ≤ $950,000	0.00%	6.44%
> $950,000 and ≤ $1,000,000	5.62%	4.51%
> $1,000,000 and ≤ $1,050,000	4.40%	2.39%
> $1,050,000 and ≤ $1,100,000	4.64%	2.46%
> $1,100,000 and ≤ $1,150,000	4.88%	2.63%
> $1,100,000 and ≤ $1,150,000	4.88%	2.63%
> $1,150,000 and ≤ $1,200,000	6.75%	2.71%
> $1,200,000 and ≤ $1,250,000	3.58%	2.78%
> $1,250,000 and ≤ $1,300,000	1.82%	5.92%
> $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%	3.56%
> $1,750,000 and ≤ $2,000,000	2.81%	4.42%
Total	**100.00%**	**102.63%**

Outstanding Balance LVR Distribution	$ % at Issue	Oct - 26
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.22%	6.02%
> 25% and ≤ 30%	1.95%	2.18%
> 30% and ≤ 35%	2.88%	3.76%
> 35% and ≤ 40%	3.76%	3.50%
> 40% and ≤ 45%	6.07%	5.13%
> 45% and ≤ 50%	2.18%	0.89%
> 50% and ≤ 55%	4.16%	5.43%
> 55% and ≤ 60%	0.55%	3.78%
> 60% and ≤ 65%	7.72%	10.87%
> 65% and ≤ 70%	11.03%	11.23%
> 70% and ≤ 75%	15.98%	17.04%
> 75% and ≤ 80%	30.71%	26.24%
> 80% and ≤ 85%	5.42%	3.95%
> 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%**

Mortgage Insurance	$ % at Issue	Oct - 26
Helia	9.97%	7.33%
QBE	0.58%	0.76%
Not Insured	89.45%	91.91%
Total	**100.00%**	**100.00%**

Seasoning Analysis	$ % at Issue	Oct - 26
> 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%	2.18%
> 24 mths and ≤ 36 mths	32.20%	6.36%
> 36 mths and ≤ 48 mths	13.12%	57.61%
> 48 mths and ≤ 60 mths	3.47%	24.28%
> 60 mths and ≤ 72 mths	0.28%	6.08%
> 72 mths and ≤ 84 mths	0.00%	0.00%
> 84 mths and ≤ 96 mths	0.00%	0.46%
> 96 mths and ≤ 108 mths	0.45%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.68%
> 120 mths	1.87%	2.35%
Total	**100.00%**	**100.00%**

Geographic Distribution	$ % at Issue	Oct - 26
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%	38.16%
NSW - Non metro	9.16%	8.22%
Total NSW	**44.54%**	**46.38%**
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%	13.51%
QLD - Non metro	1.76%	2.52%
Total QLD	**17.46%**	**16.03%**
SA - Inner city	0.00%	0.00%
SA - Metro	3.38%	3.53%
SA - Non metro	0.00%	0.00%
Total SA	**3.38%**	**3.53%**
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%	28.23%
VIC - Non metro	1.54%	1.30%
Total VIC	**30.41%**	**29.53%**
WA - Inner city	0.00%	0.00%
WA - Metro	2.93%	4.53%
WA - Non metro	0.42%	0.00%
Total WA	**3.35%**	**4.53%**
Total Inner City	0.00%	0.00%
Total Metro	86.35%	87.96%
Total Non Metro	13.65%	12.04%

Total	**100.00%**	**100.00%**

ARREARS $ % (scheduled balance basis)	31-60	60-90	90+	Total
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%
Sep-26	0.00%	0.00%	0.00%	0.00%
Oct-26	0.00%	0.00%	0.00%	0.00%

MORTGAGE SAFETY NET (Inclusive COV-19)	No of Accounts	Amount ($)
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
Sep-26	-	-
Oct-26	-	-

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

PRINCIPAL LOSS	Gross Loss	LMI claim (A$)	LMI payment (A$)	Net loss
2025	-	-	-	-
Total	-	-	-	-