

Progress 2025-2 Trust Risk Retention Pool

Transaction Name: Progress 2025-2 Trust
Closing Date: Monday, 27th October 2025
Maturity Date: Tuesday, 15th August 2056
Payment Date: The 15th 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: 8.14%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Aug - 26</u>
Total pool size:	\$79,575,686	\$58,500,777
Average loan Size:	\$652,260	\$615,798
Maximum loan size:	\$1,875,243	\$1,858,673
Total property value:	\$155,061,430	\$122,920,014
Average property value:	\$1,099,726	\$1,117,455
Maximum current LVR:	87.25%	86.06%
Average current LVR:	52.43%	48.70%
Weighted average current LVR:	62.32%	61.48%
Total number of loans (unconsolidated):	203	159
Total number of loans (consolidating split loans):	122	95
Number of properties:	141	110
Average term to maturity (months):	301.64	286.93
Maximum remaining term to maturity (months):	349.45	338.43
Weighted average seasoning (months):	38.26	49.70
Weighted average term to maturity (months):	312.75	299.73
% of pool with loans > \$500,000:	80.62%	77.67%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	27.43%	27.47%
Weighted Average Coupon:	5.62%	6.36%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:	5.62%	6.36%
Investment Loans:	43.10%	44.58%
<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.50%	1.18%
> \$100,000 and ≤ \$150,000	1.08%	0.69%
> \$150,000 and ≤ \$200,000	1.56%	2.15%
> \$200,000 and ≤ \$250,000	0.85%	1.62%
> \$250,000 and ≤ \$300,000	3.46%	2.41%
> \$300,000 and ≤ \$350,000	2.92%	3.38%
> \$350,000 and ≤ \$400,000	3.37%	3.84%
> \$400,000 and ≤ \$450,000	3.84%	2.93%
> \$450,000 and ≤ \$500,000	1.81%	4.12%
> \$500,000 and ≤ \$550,000	2.65%	2.71%
> \$550,000 and ≤ \$600,000	5.02%	2.90%
> \$600,000 and ≤ \$650,000	2.38%	3.19%
> \$650,000 and ≤ \$700,000	2.50%	0.00%
> \$700,000 and ≤ \$750,000	5.49%	6.18%
> \$750,000 and ≤ \$800,000	2.86%	0.00%
> \$800,000 and ≤ \$850,000	1.03%	5.66%
> \$850,000 and ≤ \$900,000	6.57%	1.50%
> \$900,000 and ≤ \$950,000	1.18%	0.00%
> \$950,000 and ≤ \$1,000,000	4.85%	3.32%
> \$1,000,000 and ≤ \$1,050,000	1.27%	5.32%
> \$1,050,000 and ≤ \$1,100,000	6.72%	3.72%
> \$1,100,000 and ≤ \$1,150,000	1.41%	5.74%
> \$1,150,000 and ≤ \$1,200,000	1.46%	0.00%
> \$1,200,000 and ≤ \$1,250,000	0.00%	2.12%
> \$1,250,000 and ≤ \$1,300,000	4.79%	0.00%
> \$1,300,000 and ≤ \$1,400,000	5.07%	6.94%
> \$1,400,000 and ≤ \$1,500,000	1.80%	4.98%
> \$1,500,000 and ≤ \$1,750,000	14.25%	10.83%
> \$1,750,000 and ≤ \$2,000,000	9.33%	12.54%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Aug - 26</u>
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≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.68%	6.30%
> 25% and ≤ 30%	2.32%	0.89%
> 30% and ≤ 35%	2.88%	3.14%
> 35% and ≤ 40%	5.31%	7.81%
> 40% and ≤ 45%	6.76%	3.65%
> 45% and ≤ 50%	7.25%	9.26%
> 50% and ≤ 55%	3.88%	4.82%
> 55% and ≤ 60%	2.65%	3.18%
> 60% and ≤ 65%	4.05%	0.58%
> 65% and ≤ 70%	8.97%	7.30%
> 70% and ≤ 75%	13.33%	14.71%
> 75% and ≤ 80%	33.24%	32.83%
> 80% and ≤ 85%	2.27%	4.47%
> 85% and ≤ 90%	2.41%	1.06%
> 90% and ≤ 95%	0.00%	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%	4.89%
QBE	0.58%	3.57%
Not Insured	89.45%	91.55%
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	0.00%	0.00%
> 9 mths and ≤ 12 mths	4.71%	0.00%
> 12 mths and ≤ 15 mths	7.69%	0.00%
> 15 mths and ≤ 18 mths	0.00%	0.00%
> 18 mths and ≤ 21 mths	0.31%	0.00%
> 21 mths and ≤ 24 mths	7.72%	5.95%
> 24 mths and ≤ 36 mths	42.58%	20.97%
> 36 mths and ≤ 48 mths	20.21%	38.83%
> 48 mths and ≤ 60 mths	7.24%	18.06%
> 60 mths and ≤ 72 mths	3.54%	6.30%
> 72 mths and ≤ 84 mths	0.00%	2.79%
> 84 mths and ≤ 96 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	2.23%	0.00%
> 108 mths and ≤ 120 mths	0.00%	3.12%
> 120 mths	3.77%	3.98%
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	1.30%	1.74%
ACT - Non metro	0.00%	0.00%
Total ACT	1.30%	1.74%
NSW - Inner city	0.00%	0.00%
NSW - Metro	48.60%	53.45%
NSW - Non metro	5.62%	2.31%
Total NSW	54.22%	55.76%
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	12.72%	10.07%
QLD - Non metro	0.96%	1.13%
Total QLD	13.68%	11.20%
SA - Inner city	0.00%	0.00%
SA - Metro	4.79%	4.33%
SA - Non metro	1.67%	2.29%
Total SA	6.47%	6.61%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.40%	0.00%
TAS - Non metro	0.45%	0.60%
Total TAS	0.85%	0.60%
VIC - Inner city	0.00%	0.00%
VIC - Metro	20.16%	20.41%
VIC - Non metro	0.88%	0.97%
Total VIC	21.03%	21.38%
WA - Inner city	0.00%	0.00%
WA - Metro	2.45%	2.71%
WA - Non metro	0.00%	0.00%
Total WA	2.45%	2.71%
Total Inner City	0.00%	0.00%
Total Metro	90.42%	92.71%
Total Non Metro	9.58%	7.29%
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-25				
Oct-25				
Nov-25	0.67%	0.00%	0.00%	0.67%
Dec-25	0.00%	0.70%	0.00%	0.70%
Jan-26	1.16%	0.00%	0.73%	1.89%
Feb-26	0.15%	1.18%	0.00%	1.33%
Mar-26	0.90%	1.34%	0.00%	2.23%
Apr-26	0.00%	0.92%	1.37%	2.30%
May-26	0.00%	0.00%	2.35%	2.35%
Jun-26	0.00%	0.00%	2.54%	2.54%
Jul-26	0.00%	0.00%	1.38%	1.38%
Aug-26	0.00%	0.00%	1.43%	1.43%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Sep-25		
Oct-25		
Nov-25	1	820,142
Dec-25	1	822,056
Jan-26	1	824,514
Feb-26	1	827,061
Mar-26	1	829,644
Apr-26	1	832,186
May-26	1	831,003
Jun-26	1	830,460
Jul-26	1	834,550
Aug-26	1	834,426

<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	-	-	-	-