

## 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:** 8.04%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Dec - 25</u>
Total pool size:	\$79,575,686	\$73,555,646
Average loan Size:	\$652,260	\$645,225
Maximum loan size:	\$1,875,243	\$1,870,739
Total property value:	\$155,061,430	\$144,331,568
Average property value:	\$1,099,726	\$1,093,421
Maximum current LVR:	87.25%	86.91%
Average current LVR:	52.43%	51.88%
Weighted average current LVR:	62.32%	62.66%
Total number of loans (unconsolidated):	203	187
Total number of loans (consolidating split loans):	122	114
Number of properties:	141	132
Average term to maturity (months):	301.64	296.22
Maximum remaining term to maturity (months):	349.45	346.42
Weighted average seasoning (months):	38.26	41.72
Weighted average term to maturity (months):	312.75	308.99
% of pool with loans > \$500,000:	80.62%	81.31%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	27.43%	26.95%
Weighted Average Coupon:	5.62%	5.61%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:	5.62%	5.61%
Investment Loans:	43.10%	45.16%
<b><u>Outstanding Balance Distribution</u></b>	<b><u>\$ % at Issue</u></b>	<b><u>Dec - 25</u></b>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.50%	0.64%
> \$100,000 and ≤ \$150,000	1.08%	1.13%
> \$150,000 and ≤ \$200,000	1.56%	1.71%
> \$200,000 and ≤ \$250,000	0.85%	1.30%
> \$250,000 and ≤ \$300,000	3.46%	2.64%
> \$300,000 and ≤ \$350,000	2.92%	1.75%
> \$350,000 and ≤ \$400,000	3.37%	4.61%
> \$400,000 and ≤ \$450,000	3.84%	2.96%
> \$450,000 and ≤ \$500,000	1.81%	1.94%
> \$500,000 and ≤ \$550,000	2.65%	2.87%
> \$550,000 and ≤ \$600,000	5.02%	4.63%
> \$600,000 and ≤ \$650,000	2.38%	3.40%
> \$650,000 and ≤ \$700,000	2.50%	1.79%
> \$700,000 and ≤ \$750,000	5.49%	4.98%
> \$750,000 and ≤ \$800,000	2.86%	4.14%
> \$800,000 and ≤ \$850,000	1.03%	3.41%
> \$850,000 and ≤ \$900,000	6.57%	3.57%
> \$900,000 and ≤ \$950,000	1.18%	2.55%
> \$950,000 and ≤ \$1,000,000	4.85%	5.29%
> \$1,000,000 and ≤ \$1,050,000	1.27%	0.00%
> \$1,050,000 and ≤ \$1,100,000	6.72%	5.78%
> \$1,100,000 and ≤ \$1,150,000	1.41%	1.52%
> \$1,150,000 and ≤ \$1,200,000	1.41%	1.52%
> \$1,200,000 and ≤ \$1,250,000	1.46%	1.57%
> \$1,250,000 and ≤ \$1,300,000	0.00%	1.65%
> \$1,300,000 and ≤ \$1,400,000	4.79%	1.72%
> \$1,400,000 and ≤ \$1,500,000	5.07%	7.43%
> \$1,500,000 and ≤ \$1,750,000	1.80%	1.95%
> \$1,750,000 and ≤ \$2,000,000	14.25%	13.02%
<b>Total</b>	<b>100.00%</b>	<b>101.52%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Dec - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	4.68%	5.18%
> 25% and ≤ 30%	2.32%	1.34%
> 30% and ≤ 35%	2.88%	3.57%
> 35% and ≤ 40%	5.31%	8.26%
> 40% and ≤ 45%	6.76%	3.32%
> 45% and ≤ 50%	7.25%	6.01%
> 50% and ≤ 55%	3.88%	1.98%
> 55% and ≤ 60%	2.65%	4.75%
> 60% and ≤ 65%	4.05%	4.40%
> 65% and ≤ 70%	8.97%	8.41%
> 70% and ≤ 75%	13.33%	11.47%
> 75% and ≤ 80%	33.24%	36.26%
> 80% and ≤ 85%	2.27%	2.45%
> 85% and ≤ 90%	2.41%	2.60%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Dec - 25</u>
Helia	9.97%	4.56%
QBE	0.58%	3.27%
Not Insured	89.45%	92.16%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Dec - 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	0.00%	0.00%
> 9 mths and ≤ 12 mths	4.71%	0.00%
> 12 mths and ≤ 15 mths	7.69%	4.81%
> 15 mths and ≤ 18 mths	0.00%	6.89%
> 18 mths and ≤ 21 mths	0.31%	0.00%
> 21 mths and ≤ 24 mths	7.72%	0.33%
> 24 mths and ≤ 36 mths	42.58%	42.58%
> 36 mths and ≤ 48 mths	20.21%	24.34%
> 48 mths and ≤ 60 mths	7.24%	7.80%
> 60 mths and ≤ 72 mths	3.54%	6.31%
> 72 mths and ≤ 84 mths	0.00%	0.63%
> 84 mths and ≤ 96 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	2.23%	0.52%
> 108 mths and ≤ 120 mths	0.00%	1.95%
> 120 mths	3.77%	3.85%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>
<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Dec - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.30%	1.41%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>1.30%</b>	<b>1.41%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	48.60%	47.59%
NSW - Non metro	5.62%	5.20%
<b>Total NSW</b>	<b>54.22%</b>	<b>52.79%</b>
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
<b>Total NT</b>	<b>0.00%</b>	<b>0.00%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	12.72%	13.71%
QLD - Non metro	0.96%	0.95%
<b>Total QLD</b>	<b>13.68%</b>	<b>14.66%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	4.79%	5.11%
SA - Non metro	1.67%	1.89%
<b>Total SA</b>	<b>6.47%</b>	<b>7.00%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.40%	0.00%
TAS - Non metro	0.45%	0.48%
<b>Total TAS</b>	<b>0.85%</b>	<b>0.48%</b>
VIC - Inner city	0.00%	0.00%
VIC - Metro	20.16%	20.59%
VIC - Non metro	0.88%	0.84%
<b>Total VIC</b>	<b>21.03%</b>	<b>21.43%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	2.45%	2.22%
WA - Non metro	0.00%	0.00%
<b>Total WA</b>	<b>2.45%</b>	<b>2.22%</b>
Total Inner City	0.00%	0.00%
Total Metro	90.42%	90.63%
Total Non Metro	9.58%	9.37%

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>
Jan-25				
Feb-25				
Mar-25				
Apr-25				
May-25				
Jun-25				
Jul-25				
Aug-25				
Sep-25				
Oct-25				
Nov-25	0.67%	0.00%	0.00%	0.67%
Dec-25	0.00%	0.70%	0.00%	0.70%
<u>MORTGAGE SAFETY NET (inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Jan-25				
Feb-25				
Mar-25				
Apr-25				
May-25				
Jun-25				
Jul-25				
Aug-25				
Sep-25				
Oct-25				
Nov-25	1	1		
Dec-25	1	1		
<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>		
Jan-25				
Feb-25				
Mar-25				
Apr-25				
May-25				
Jun-25				
Jul-25				
Aug-25				
Sep-25				
Oct-25				
Nov-25	-	-		
Dec-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	-	-	-	-