

Progress 2026-1 Trust Risk Retention Pool

Transaction Name:	Progress 2026-1 Trust
Closing Date:	Wednesday, 27th May 2026
Maturity Date:	Wednesday, 7th November 2057
Payment Date:	The 7th 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:

8.16%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jun - 26</u>
Total pool size:	\$79,990,687	\$75,870,648
Average loan Size:	\$596,945	\$606,965
Maximum loan size:	\$1,932,264	\$2,348,250
Total property value:	\$151,163,337	\$142,929,244
Average property value:	\$1,028,322	\$1,043,279
Maximum current LVR:	88.47%	87.95%
Average current LVR:	56.05%	55.90%
Weighted average current LVR:	62.61%	63.79%
Total number of loans (unconsolidated):	187	175
Total number of loans (consolidating split loans):	134	125
Number of properties:	147	137
Average term to maturity (months):	309.31	306.47
Maximum remaining term to maturity (months):	354.90	352.90
Weighted average seasoning (months):	31.49	33.57
Weighted average term to maturity (months):	325.60	323.77
% of pool with loans > \$500,000:	78.11%	79.47%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	20.97%	20.11%
Weighted Average Coupon:	6.11%	6.34%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:	6.11%	6.34%
Investment Loans:	45.48%	42.99%

Outstanding Balance Distribution

	<u>\$ % at Issue</u>	<u>Jun - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.41%	0.42%
> \$100,000 and ≤ \$150,000	0.57%	0.59%
> \$150,000 and ≤ \$200,000	1.28%	1.11%
> \$200,000 and ≤ \$250,000	2.30%	2.40%
> \$250,000 and ≤ \$300,000	3.69%	3.92%
> \$300,000 and ≤ \$350,000	0.77%	1.25%
> \$350,000 and ≤ \$400,000	5.25%	3.49%
> \$400,000 and ≤ \$450,000	1.63%	1.70%
> \$450,000 and ≤ \$500,000	5.98%	5.65%
> \$500,000 and ≤ \$550,000	6.60%	4.84%
> \$550,000 and ≤ \$600,000	7.89%	7.55%
> \$600,000 and ≤ \$650,000	3.94%	4.96%
> \$650,000 and ≤ \$700,000	5.08%	2.66%
> \$700,000 and ≤ \$750,000	5.38%	6.60%
> \$750,000 and ≤ \$800,000	4.83%	7.12%
> \$800,000 and ≤ \$850,000	2.06%	1.11%
> \$850,000 and ≤ \$900,000	2.24%	1.16%
> \$900,000 and ≤ \$950,000	4.66%	6.14%
> \$950,000 and ≤ \$1,000,000	3.63%	3.80%
> \$1,000,000 and ≤ \$1,050,000	1.30%	1.36%
> \$1,050,000 and ≤ \$1,100,000	1.32%	1.39%
> \$1,100,000 and ≤ \$1,150,000	2.85%	1.50%
> \$1,150,000 and ≤ \$1,200,000	1.47%	1.54%
> \$1,200,000 and ≤ \$1,250,000	1.53%	1.61%
> \$1,250,000 and ≤ \$1,300,000	4.85%	3.40%
> \$1,300,000 and ≤ \$1,400,000	10.14%	10.64%
> \$1,400,000 and ≤ \$1,500,000	1.86%	1.95%
> \$1,500,000 and ≤ \$1,750,000	4.08%	4.29%
> \$1,750,000 and ≤ \$2,000,000	2.42%	0.00%
Total	100.00%	94.16%

Outstanding Balance LVR Distribution

	<u>\$ % at Issue</u>	<u>Jun - 26</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.55%	3.10%
> 25% and ≤ 30%	2.66%	3.87%
> 30% and ≤ 35%	4.77%	4.10%
> 35% and ≤ 40%	3.65%	3.26%
> 40% and ≤ 45%	12.36%	7.36%
> 45% and ≤ 50%	3.57%	5.22%
> 50% and ≤ 55%	2.86%	3.38%
> 55% and ≤ 60%	3.54%	3.72%
> 60% and ≤ 65%	0.87%	0.00%
> 65% and ≤ 70%	9.00%	9.78%
> 70% and ≤ 75%	13.08%	16.80%
> 75% and ≤ 80%	27.02%	27.30%
> 80% and ≤ 85%	7.48%	7.82%
> 85% and ≤ 90%	5.58%	4.29%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
Total	100.00%	100.00%

Mortgage Insurance

	<u>\$ % at Issue</u>	<u>Jun - 26</u>
Helia	14.78%	14.09%
QBE	4.47%	4.67%
Not Insured	80.75%	81.24%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jun - 26</u>
> 0 mths and ≤ 3 mths	0.00%	0.00%
> 3 mths and ≤ 6 mths	0.66%	0.00%
> 6 mths and ≤ 9 mths	6.71%	3.30%
> 9 mths and ≤ 12 mths	14.57%	14.14%
> 12 mths and ≤ 15 mths	5.11%	9.51%
> 15 mths and ≤ 18 mths	10.67%	5.49%
> 18 mths and ≤ 21 mths	6.18%	8.98%
> 21 mths and ≤ 24 mths	4.98%	6.80%
> 24 mths and ≤ 36 mths	23.21%	19.54%
> 36 mths and ≤ 48 mths	17.03%	17.89%
> 48 mths and ≤ 60 mths	4.87%	7.40%
> 60 mths and ≤ 72 mths	1.54%	2.27%
> 72 mths and ≤ 84 mths	0.00%	0.00%
> 84 mths and ≤ 96 mths	0.00%	0.00%
> 96 mths and ≤ 108 mths	0.00%	0.00%
> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	4.46%	4.66%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jun - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.63%	2.75%
ACT - Non metro	0.00%	0.00%
Total ACT	2.63%	2.75%
NSW - Inner city	0.00%	0.00%
NSW - Metro	51.24%	52.86%
NSW - Non metro	3.15%	3.35%
Total NSW	54.38%	56.21%
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	13.54%	11.95%
QLD - Non metro	2.12%	1.74%
Total QLD	15.65%	13.69%
SA - Inner city	0.00%	0.00%
SA - Metro	2.75%	2.98%
SA - Non metro	0.00%	0.00%
Total SA	2.75%	2.98%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.52%	0.54%
Total TAS	0.52%	0.54%
VIC - Inner city	0.00%	0.00%
VIC - Metro	18.07%	18.21%
VIC - Non metro	0.93%	0.98%
Total VIC	19.00%	19.19%
WA - Inner city	0.00%	0.00%
WA - Metro	5.07%	4.63%
WA - Non metro	0.00%	0.00%
Total WA	5.07%	4.63%
Total Inner City	0.00%	0.00%

Total Metro	93.29%	93.38%
Total Non Metro	6.71%	6.62%
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>
Jul-25				
Aug-25				
Sep-25				
Oct-25				
Nov-25				
Dec-25				
Jan-26				
Feb-26				
Mar-26				
Apr-26				
May-26				
Jun-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>
Jul-25		
Aug-25		
Sep-25		
Oct-25		
Nov-25		
Dec-25		
Jan-26		
Feb-26		
Mar-26		
Apr-26		
May-26		
Jun-26	-	-

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

	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
<u>PRINCIPAL LOSS</u>				
2025	-	-	-	-
Total	-	-	-	-