

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: 7.62%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Jul - 26</u>
Total pool size:	\$79,990,687	\$70,258,012
Average loan Size:	\$596,945	\$585,483
Maximum loan size:	\$1,932,264	\$1,974,400
Total property value:	\$151,163,337	\$135,275,456
Average property value:	\$1,028,322	\$1,024,814
Maximum current LVR:	88.47%	87.87%
Average current LVR:	56.05%	54.95%
Weighted average current LVR:	62.61%	63.23%
Total number of loans (unconsolidated):	187	169
Total number of loans (consolidating split loans):	134	120
Number of properties:	147	132
Average term to maturity (months):	309.31	304.83
Maximum remaining term to maturity (months):	354.90	351.88
Weighted average seasoning (months):	31.49	35.37
Weighted average term to maturity (months):	325.60	321.76
% of pool with loans > \$500,000:	78.11%	78.51%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	20.97%	21.55%
Weighted Average Coupon:	6.11%	6.36%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:	6.11%	6.36%
Investment Loans:	45.48%	44.28%
<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.41%	0.59%
> \$100,000 and ≤ \$150,000	0.57%	0.49%
> \$150,000 and ≤ \$200,000	1.28%	1.19%
> \$200,000 and ≤ \$250,000	2.30%	2.89%
> \$250,000 and ≤ \$300,000	3.69%	4.23%
> \$300,000 and ≤ \$350,000	0.77%	0.43%
> \$350,000 and ≤ \$400,000	5.25%	3.75%
> \$400,000 and ≤ \$450,000	1.63%	1.83%
> \$450,000 and ≤ \$500,000	5.98%	6.09%
> \$500,000 and ≤ \$550,000	6.60%	4.49%
> \$550,000 and ≤ \$600,000	7.89%	6.48%
> \$600,000 and ≤ \$650,000	3.94%	5.34%
> \$650,000 and ≤ \$700,000	5.08%	2.88%
> \$700,000 and ≤ \$750,000	5.38%	7.13%
> \$750,000 and ≤ \$800,000	4.83%	7.67%
> \$800,000 and ≤ \$850,000	2.06%	1.19%
> \$850,000 and ≤ \$900,000	2.24%	1.25%
> \$900,000 and ≤ \$950,000	4.66%	3.96%
> \$950,000 and ≤ \$1,000,000	3.63%	5.46%
> \$1,000,000 and ≤ \$1,050,000	1.30%	1.47%
> \$1,050,000 and ≤ \$1,100,000	1.32%	1.50%
> \$1,100,000 and ≤ \$1,150,000	2.85%	1.62%
> \$1,150,000 and ≤ \$1,200,000	1.47%	1.66%
> \$1,200,000 and ≤ \$1,250,000	1.53%	1.73%
> \$1,250,000 and ≤ \$1,300,000	4.85%	3.67%
> \$1,300,000 and ≤ \$1,400,000	10.14%	11.47%
> \$1,400,000 and ≤ \$1,500,000	1.86%	2.10%
> \$1,500,000 and ≤ \$1,750,000	4.08%	4.63%
> \$1,750,000 and ≤ \$2,000,000	2.42%	2.81%
Total	100.00%	100.00%

Outstanding Balance LVR Distribution
\$ % at Issue
Jul - 26

≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.55%	3.19%
> 25% and ≤ 30%	2.66%	3.68%
> 30% and ≤ 35%	4.77%	4.43%
> 35% and ≤ 40%	3.65%	3.35%
> 40% and ≤ 45%	12.36%	10.05%
> 45% and ≤ 50%	3.57%	2.68%
> 50% and ≤ 55%	2.86%	4.64%
> 55% and ≤ 60%	3.54%	3.01%
> 60% and ≤ 65%	0.87%	0.00%
> 65% and ≤ 70%	9.00%	9.20%
> 70% and ≤ 75%	13.08%	20.76%
> 75% and ≤ 80%	27.02%	22.68%
> 80% and ≤ 85%	7.48%	7.70%
> 85% and ≤ 90%	5.58%	4.62%
> 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>Jul - 26</u>
Helia	14.78%	14.46%
QBE	4.47%	5.02%
Not Insured	80.75%	80.52%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jul - 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%	0.75%
> 9 mths and ≤ 12 mths	14.57%	7.61%
> 12 mths and ≤ 15 mths	5.11%	13.29%
> 15 mths and ≤ 18 mths	10.67%	4.72%
> 18 mths and ≤ 21 mths	6.18%	9.96%
> 21 mths and ≤ 24 mths	4.98%	6.96%
> 24 mths and ≤ 36 mths	23.21%	19.70%
> 36 mths and ≤ 48 mths	17.03%	22.28%
> 48 mths and ≤ 60 mths	4.87%	7.99%
> 60 mths and ≤ 72 mths	1.54%	1.72%
> 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%	5.01%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.63%	2.96%
ACT - Non metro	0.00%	0.00%
Total ACT	2.63%	2.96%

NSW - Inner city	0.00%	0.00%
NSW - Metro	51.24%	51.71%
NSW - Non metro	3.15%	2.05%
Total NSW	54.38%	53.76%

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	13.54%	12.07%
QLD - Non metro	2.12%	1.88%
Total QLD	15.65%	13.95%

SA - Inner city	0.00%	0.00%
SA - Metro	2.75%	3.04%
SA - Non metro	0.00%	0.00%
Total SA	2.75%	3.04%

TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.52%	0.59%
Total TAS	0.52%	0.59%

VIC - Inner city	0.00%	0.00%
VIC - Metro	18.07%	19.66%
VIC - Non metro	0.93%	1.05%
Total VIC	19.00%	20.72%

WA - Inner city	0.00%	0.00%
WA - Metro	5.07%	4.99%
WA - Non metro	0.00%	0.00%
Total WA	5.07%	4.99%

Total Inner City	0.00%	0.00%
Total Metro	93.29%	94.43%
Total Non Metro	6.71%	5.57%
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>
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%
Jul-26	0.00%	0.00%	0.00%	0.00%
	<u>No of</u>	<u>Amount (\$)</u>		
	<u>Accounts</u>			
<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>				
Aug-25				
Sep-25				
Oct-25				
Nov-25				
Dec-25				
Jan-26				
Feb-26				
Mar-26				
Apr-26				
May-26				
Jun-26	-			
Jul-26	-		-	
	<u>No of</u>	<u>Amount (\$)</u>		
	<u>Accounts</u>			
<u>MORTGAGE IN POSSESSION</u>				
Aug-25				
Sep-25				
Oct-25				
Nov-25				
Dec-25				
Jan-26				
Feb-26				
Mar-26				
Apr-26				
May-26				
Jun-26	-			
Jul-26	-		-	
	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI</u>	<u>Net loss</u>
			<u>payment</u>	
			<u>(A\$)</u>	
<u>PRINCIPAL LOSS</u>				
2025	-	-	-	-
Total	-	-	-	-