# 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:** | 7.50% |

| COLLATERAL INFORMATION | At Issue | Aug - 26 |
|---|---|---|
| Total pool size: | $79,990,687 | $67,862,830 |
| Average loan Size: | $596,945 | $585,024 |
| Maximum loan size: | $1,932,264 | $1,998,147 |
| Total property value: | $151,163,337 | $131,900,271 |
| Average property value: | $1,028,322 | $1,038,585 |
| Maximum current LVR: | 88.47% | 87.75% |
| Average current LVR: | 56.05% | 54.69% |
| Weighted average current LVR: | 62.61% | 63.39% |
| Total number of loans (unconsolidated): | 187 | 165 |
| Total number of loans (consolidating split loans): | 134 | 116 |
| Number of properties: | 147 | 127 |
| Average term to maturity (months): | 309.31 | 303.41 |
| Maximum remaining term to maturity (months): | 354.90 | 350.86 |
| Weighted average seasoning (months): | 31.49 | 36.58 |
| Weighted average term to maturity (months): | 325.60 | 320.42 |
| % of pool with loans > $500,000: | 78.11% | 78.79% |
| % of pool (amount) LoDoc Loans: | 0.00% | 0.00% |
| % Fixed Rate Loans(Value): | 0.00% | 0.00% |
| % InterEst Only loans (Value): | 20.97% | 22.35% |
| Weighted Average Coupon: | 6.11% | 6.36% |
| Weighted Average Fixed Rate: | | |
| Weighted Average Variable Rate: | 6.11% | 6.36% |
| Investment Loans: | 45.48% | 44.56% |

| Outstanding Balance Distribution | $ % at Issue | Aug - 26 |
|---|---|---|
| ≤ $0 | 0.00% | -0.01% |
| > $0 and ≤ $100,000 | 0.41% | 0.62% |
| > $100,000 and ≤ $150,000 | 0.57% | 0.50% |
| > $150,000 and ≤ $200,000 | 1.28% | 1.00% |
| > $200,000 and ≤ $250,000 | 2.30% | 3.03% |
| > $250,000 and ≤ $300,000 | 3.69% | 3.55% |
| > $300,000 and ≤ $350,000 | 0.77% | 0.44% |
| > $350,000 and ≤ $400,000 | 5.25% | 3.89% |
| > $400,000 and ≤ $450,000 | 1.63% | 1.89% |
| > $450,000 and ≤ $500,000 | 5.98% | 6.29% |
| > $500,000 and ≤ $550,000 | 6.60% | 4.65% |
| > $550,000 and ≤ $600,000 | 7.89% | 6.71% |
| > $600,000 and ≤ $650,000 | 3.94% | 4.62% |
| > $650,000 and ≤ $700,000 | 5.08% | 3.96% |
| > $700,000 and ≤ $750,000 | 5.38% | 7.38% |
| > $750,000 and ≤ $800,000 | 4.83% | 6.82% |
| > $800,000 and ≤ $850,000 | 2.06% | 1.24% |
| > $850,000 and ≤ $900,000 | 2.24% | 1.28% |
| > $900,000 and ≤ $950,000 | 4.66% | 2.71% |
| > $950,000 and ≤ $1,000,000 | 3.63% | 5.64% |
| > $1,000,000 and ≤ $1,050,000 | 1.30% | 1.52% |
| > $1,050,000 and ≤ $1,100,000 | 1.32% | 1.56% |
| > $1,100,000 and ≤ $1,150,000 | 2.85% | 1.67% |
| > $1,150,000 and ≤ $1,200,000 | 1.47% | 1.72% |
| > $1,200,000 and ≤ $1,250,000 | 1.53% | 1.80% |
| > $1,250,000 and ≤ $1,300,000 | 4.85% | 3.79% |
| > $1,300,000 and ≤ $1,400,000 | 10.14% | 11.85% |
| > $1,400,000 and ≤ $1,500,000 | 1.86% | 2.17% |
| > $1,500,000 and ≤ $1,750,000 | 4.08% | 4.76% |
| > $1,750,000 and ≤ $2,000,000 | 2.42% | 2.94% |
| **Total** | **100.00%** | **100.00%** |

| Outstanding Balance LVR Distribution | $ % at Issue | Aug - 26 |
|---|---|---|

| | | |
|---|---|---|
| ≤ 0% | 0.00% | -0.01% |
| > 0% and ≤ 25% | 3.55% | 3.13% |
| > 25% and ≤ 30% | 2.66% | 3.80% |
| > 30% and ≤ 35% | 4.77% | 2.57% |
| > 35% and ≤ 40% | 3.65% | 4.38% |
| > 40% and ≤ 45% | 12.36% | 10.00% |
| > 45% and ≤ 50% | 3.57% | 2.78% |
| > 50% and ≤ 55% | 2.86% | 4.79% |
| > 55% and ≤ 60% | 3.54% | 3.12% |
| > 60% and ≤ 65% | 0.87% | 1.05% |
| > 65% and ≤ 70% | 9.00% | 8.46% |
| > 70% and ≤ 75% | 13.08% | 24.11% |
| > 75% and ≤ 80% | 27.02% | 20.74% |
| > 80% and ≤ 85% | 7.48% | 6.29% |
| > 85% and ≤ 90% | 5.58% | 4.80% |
| > 90% and ≤ 95% | 0.00% | 0.00% |
| > 95% and ≤ 100% | 0.00% | 0.00% |
| **Total** | **100.00%** | **100.00%** |

| Mortgage Insurance | $ % at Issue | Aug - 26 |
|---|---|---|
| Helia | 14.78% | 14.04% |
| QBE | 4.47% | 5.18% |
| Not Insured | 80.75% | 80.77% |
| **Total** | **100.00%** | **100.00%** |

| Seasoning Analysis | $ % at Issue | Aug - 26 |
|---|---|---|
| > 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% | 0.00% |
| > 9 mths and ≤ 12 mths | 14.57% | 3.68% |
| > 12 mths and ≤ 15 mths | 5.11% | 16.41% |
| > 15 mths and ≤ 18 mths | 10.67% | 5.23% |
| > 18 mths and ≤ 21 mths | 6.18% | 6.38% |
| > 21 mths and ≤ 24 mths | 4.98% | 8.88% |
| > 24 mths and ≤ 36 mths | 23.21% | 16.84% |
| > 36 mths and ≤ 48 mths | 17.03% | 24.47% |
| > 48 mths and ≤ 60 mths | 4.87% | 11.16% |
| > 60 mths and ≤ 72 mths | 1.54% | 1.78% |
| > 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% | 5.16% |
| **Total** | **100.00%** | **100.00%** |

| Geographic Distribution | $ % at Issue | Aug - 26 |
|---|---|---|
| ACT - Inner city | 0.00% | 0.00% |
| ACT - Metro | 2.63% | 3.06% |
| ACT - Non metro | 0.00% | 0.00% |
| **Total ACT** | **2.63%** | **3.06%** |
| | | |
| NSW - Inner city | 0.00% | 0.00% |
| NSW - Metro | 51.24% | 52.31% |
| NSW - Non metro | 3.15% | 3.11% |
| **Total NSW** | **54.38%** | **55.43%** |
| | | |
| 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% | 10.18% |
| QLD - Non metro | 2.12% | 1.95% |
| **Total QLD** | **15.65%** | **12.13%** |
| | | |
| SA - Inner city | 0.00% | 0.00% |
| SA - Metro | 2.75% | 3.20% |
| SA - Non metro | 0.00% | 0.00% |
| **Total SA** | **2.75%** | **3.20%** |
| | | |
| TAS - Inner city | 0.00% | 0.00% |
| TAS - Metro | 0.00% | 0.00% |
| TAS - Non metro | 0.52% | 0.60% |
| **Total TAS** | **0.52%** | **0.60%** |
| | | |
| VIC - Inner city | 0.00% | 0.00% |
| VIC - Metro | 18.07% | 19.71% |
| VIC - Non metro | 0.93% | 0.69% |
| **Total VIC** | **19.00%** | **20.40%** |
| | | |
| WA - Inner city | 0.00% | 0.00% |
| WA - Metro | 5.07% | 5.18% |
| WA - Non metro | 0.00% | 0.00% |
| **Total WA** | **5.07%** | **5.18%** |
| | | |
| Total Inner City | 0.00% | 0.00% |
| Total Metro | 93.29% | 93.64% |
| Total Non Metro | 6.71% | 6.36% |
| Total | **100.00%** | **100.00%** |

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

| MORTGAGE SAFETY NET (Inclusive COV-19) | No of Accounts | Amount ($) |
|---|---|---|
| Sep-25 | | |
| Oct-25 | | |
| Nov-25 | | |
| Dec-25 | | |
| Jan-26 | | |
| Feb-26 | | |
| Mar-26 | | |
| Apr-26 | | |
| May-26 | | |
| Jun-26 | - | |
| Jul-26 | - | |
| Aug-26 | - | - |

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

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