

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: 7.57%

<u>COLLATERAL INFORMATION</u>	<u>At Issue</u>	<u>Sep - 26</u>
Total pool size:	\$79,990,687	\$67,064,593
Average loan Size:	\$596,945	\$588,286
Maximum loan size:	\$1,932,264	\$1,993,236
Total property value:	\$151,163,337	\$128,865,132
Average property value:	\$1,028,322	\$1,030,921
Maximum current LVR:	88.47%	87.94%
Average current LVR:	56.05%	54.82%
Weighted average current LVR:	62.61%	63.11%
Total number of loans (unconsolidated):	187	161
Total number of loans (consolidating split loans):	134	114
Number of properties:	147	125
Average term to maturity (months):	309.31	301.70
Maximum remaining term to maturity (months):	354.90	349.87
Weighted average seasoning (months):	31.49	37.52
Weighted average term to maturity (months):	325.60	319.36
% of pool with loans > \$500,000:	78.11%	78.55%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	20.97%	22.33%
Weighted Average Coupon:	6.11%	6.36%
Weighted Average Fixed Rate:		
Weighted Average Variable Rate:	6.11%	6.36%
Investment Loans:	45.48%	44.71%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Sep - 26</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.41%	0.59%
> \$100,000 and ≤ \$150,000	0.57%	0.52%
> \$150,000 and ≤ \$200,000	1.28%	1.00%
> \$200,000 and ≤ \$250,000	2.30%	3.06%
> \$250,000 and ≤ \$300,000	3.69%	4.03%
> \$300,000 and ≤ \$350,000	0.77%	0.00%
> \$350,000 and ≤ \$400,000	5.25%	3.37%
> \$400,000 and ≤ \$450,000	1.63%	2.54%
> \$450,000 and ≤ \$500,000	5.98%	6.35%
> \$500,000 and ≤ \$550,000	6.60%	4.69%
> \$550,000 and ≤ \$600,000	7.89%	7.66%
> \$600,000 and ≤ \$650,000	3.94%	2.77%
> \$650,000 and ≤ \$700,000	5.08%	4.00%
> \$700,000 and ≤ \$750,000	5.38%	7.45%
> \$750,000 and ≤ \$800,000	4.83%	6.88%
> \$800,000 and ≤ \$850,000	2.06%	1.25%
> \$850,000 and ≤ \$900,000	2.24%	2.63%
> \$900,000 and ≤ \$950,000	4.66%	1.40%
> \$950,000 and ≤ \$1,000,000	3.63%	5.70%
> \$1,000,000 and ≤ \$1,050,000	1.30%	1.53%
> \$1,050,000 and ≤ \$1,100,000	1.32%	1.57%
> \$1,100,000 and ≤ \$1,150,000	2.85%	1.69%
> \$1,150,000 and ≤ \$1,200,000	1.47%	1.74%
> \$1,200,000 and ≤ \$1,250,000	1.53%	1.82%
> \$1,250,000 and ≤ \$1,300,000	4.85%	3.83%
> \$1,300,000 and ≤ \$1,400,000	10.14%	11.95%
> \$1,400,000 and ≤ \$1,500,000	1.86%	2.19%
> \$1,500,000 and ≤ \$1,750,000	4.08%	4.82%
> \$1,750,000 and ≤ \$2,000,000	2.42%	2.97%
Total	100.00%	100.00%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Sep - 26</u>
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≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.55%	3.12%
> 25% and ≤ 30%	2.66%	3.84%
> 30% and ≤ 35%	4.77%	2.60%
> 35% and ≤ 40%	3.65%	4.31%
> 40% and ≤ 45%	12.36%	10.27%
> 45% and ≤ 50%	3.57%	2.81%
> 50% and ≤ 55%	2.86%	4.82%
> 55% and ≤ 60%	3.54%	3.16%
> 60% and ≤ 65%	0.87%	1.06%
> 65% and ≤ 70%	9.00%	10.74%
> 70% and ≤ 75%	13.08%	23.74%
> 75% and ≤ 80%	27.02%	18.33%
> 80% and ≤ 85%	7.48%	6.35%
> 85% and ≤ 90%	5.58%	4.85%
> 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>Sep - 26</u>
Helia	14.78%	14.18%
QBE	4.47%	5.28%
Not Insured	80.75%	80.54%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Sep - 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%	0.00%
> 9 mths and ≤ 12 mths	14.57%	3.72%
> 12 mths and ≤ 15 mths	5.11%	12.04%
> 15 mths and ≤ 18 mths	10.67%	9.82%
> 18 mths and ≤ 21 mths	6.18%	5.04%
> 21 mths and ≤ 24 mths	4.98%	9.31%
> 24 mths and ≤ 36 mths	23.21%	14.52%
> 36 mths and ≤ 48 mths	17.03%	27.35%
> 48 mths and ≤ 60 mths	4.87%	11.22%
> 60 mths and ≤ 72 mths	1.54%	1.79%
> 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%	5.19%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Sep - 26</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	2.63%	3.09%
ACT - Non metro	0.00%	0.00%
Total ACT	2.63%	3.09%
NSW - Inner city	0.00%	0.00%
NSW - Metro	51.24%	52.75%
NSW - Non metro	3.15%	3.15%
Total NSW	54.38%	55.89%
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%	10.29%
QLD - Non metro	2.12%	1.97%
Total QLD	15.65%	12.26%
SA - Inner city	0.00%	0.00%
SA - Metro	2.75%	3.28%
SA - Non metro	0.00%	0.00%
Total SA	2.75%	3.28%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.52%	0.61%
Total TAS	0.52%	0.61%
VIC - Inner city	0.00%	0.00%
VIC - Metro	18.07%	18.96%
VIC - Non metro	0.93%	0.70%
Total VIC	19.00%	19.66%
WA - Inner city	0.00%	0.00%
WA - Metro	5.07%	5.22%
WA - Non metro	0.00%	0.00%
Total WA	5.07%	5.22%
Total Inner City	0.00%	0.00%
Total Metro	93.29%	93.58%
Total Non Metro	6.71%	6.42%
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>
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%
Jul-26	0.00%	0.00%	0.00%	0.00%
Aug-26	0.00%	0.00%	0.00%	0.00%
Sep-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>
Oct-25		
Nov-25		
Dec-25		
Jan-26		
Feb-26		
Mar-26		
Apr-26		
May-26		
Jun-26	-	-
Jul-26	-	-
Aug-26	-	-
Sep-26	1	711,403

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