

Progress 2024-1 Trust Risk Retention Pool

Transaction Name: Progress 2024-1
Closing Date: Wednesday, 29th May 2024
Maturity Date: Monday, 12th July 2055
Payment Date: The 10th 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: 7.41%

COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Jul - 24</u>
Total pool size:	\$55,916,748	\$51,578,657
Average loan Size:	\$635,418	\$629,008
Maximum loan size:	\$1,958,399	\$1,943,907
Total property value:	\$129,349,048	\$121,974,048
Average property value:	\$937,312	\$952,922
Maximum current LVR:	88.45%	88.04%
Average current LVR:	47.01%	46.40%
Weighted average current LVR:	54.61%	54.50%
Total number of loans (unconsolidated):	208	191
Total number of loans (consolidating split loans):	88	82
Number of properties:	138	128
Average term to maturity (months):	263.24	260.42
Maximum remaining term to maturity (months):	273.73	270.71
Weighted average seasoning (months):	87.15	90.23
Weighted average term to maturity (months):	265.31	261.98
% of pool with loans > \$500,000:	75.81%	77.44%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	24.66%	23.03%
Weighted Average Coupon:	6.54%	6.55%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:	6.54%	6.55%
Investment Loans:	41.44%	40.17%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
≤ \$0	0.00%	-0.09%
> \$0 and ≤ \$100,000	0.86%	0.63%
> \$100,000 and ≤ \$150,000	0.70%	0.67%
> \$150,000 and ≤ \$200,000	2.14%	2.23%
> \$200,000 and ≤ \$250,000	1.20%	0.86%
> \$250,000 and ≤ \$300,000	0.47%	1.09%
> \$300,000 and ≤ \$350,000	4.15%	3.85%
> \$350,000 and ≤ \$400,000	2.73%	2.93%
> \$400,000 and ≤ \$450,000	6.83%	5.79%
> \$450,000 and ≤ \$500,000	5.11%	4.62%
> \$500,000 and ≤ \$550,000	1.93%	3.13%
> \$550,000 and ≤ \$600,000	4.08%	3.30%
> \$600,000 and ≤ \$650,000	4.55%	4.88%
> \$650,000 and ≤ \$700,000	1.17%	2.53%
> \$700,000 and ≤ \$750,000	1.25%	1.36%
> \$750,000 and ≤ \$800,000	6.98%	5.99%
> \$800,000 and ≤ \$850,000	3.03%	1.62%
> \$850,000 and ≤ \$900,000	3.09%	5.06%
> \$900,000 and ≤ \$950,000	3.28%	1.78%
> \$950,000 and ≤ \$1,000,000	0.00%	1.88%
> \$1,000,000 and ≤ \$1,050,000	0.00%	0.00%
> \$1,050,000 and ≤ \$1,100,000	3.83%	0.00%
> \$1,100,000 and ≤ \$1,150,000	4.00%	4.32%
> \$1,100,000 and ≤ \$1,150,000	0.00%	4.32%
> \$1,150,000 and ≤ \$1,200,000	4.31%	2.31%
> \$1,200,000 and ≤ \$1,250,000	2.28%	2.33%
> \$1,250,000 and ≤ \$1,300,000	0.00%	2.46%
> \$1,300,000 and ≤ \$1,400,000	7.82%	0.00%
> \$1,400,000 and ≤ \$1,500,000	20.71%	8.47%
> \$1,500,000 and ≤ \$1,750,000	3.50%	22.26%
> \$1,750,000 and ≤ \$2,000,000	0.00%	3.77%
Total	100.00%	104.32%

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
≤ 0%	0.00%	-0.09%
> 0% and ≤ 25%	6.42%	5.50%
> 25% and ≤ 30%	5.68%	4.82%
> 30% and ≤ 35%	1.99%	1.04%
> 35% and ≤ 40%	2.58%	9.27%
> 40% and ≤ 45%	9.82%	11.68%
> 45% and ≤ 50%	13.72%	7.63%
> 50% and ≤ 55%	11.53%	10.92%
> 55% and ≤ 60%	7.77%	8.37%
> 60% and ≤ 65%	10.79%	11.64%
> 65% and ≤ 70%	3.34%	3.64%
> 70% and ≤ 75%	10.41%	11.25%
> 75% and ≤ 80%	11.91%	10.85%
> 80% and ≤ 85%	0.95%	1.65%
> 85% and ≤ 90%	3.09%	1.83%
> 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 - 24</u>
Genworth	6.97%	6.65%
QBE	0.00%	0.00%
Not Insured	93.03%	93.35%
Total	100.00%	100.00%

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Jul - 24</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	0.00%	0.00%
> 12 mths and ≤ 15 mths	0.10%	0.00%
> 15 mths and ≤ 18 mths	0.00%	0.10%
> 18 mths and ≤ 21 mths	0.00%	0.00%
> 21 mths and ≤ 24 mths	0.72%	0.00%
> 24 mths and ≤ 36 mths	1.54%	2.43%
> 36 mths and ≤ 48 mths	1.59%	0.80%
> 48 mths and ≤ 60 mths	0.80%	0.65%
> 60 mths and ≤ 72 mths	0.57%	0.87%
> 72 mths and ≤ 84 mths	0.54%	0.58%
> 84 mths and ≤ 96 mths	94.15%	81.26%
> 96 mths and ≤ 108 mths	0.00%	13.30%

> 108 mths and ≤ 120 mths	0.00%	0.00%
> 120 mths	0.00%	0.00%
Total	100.00%	100.00%

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Jul - 24</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	1.41%	1.54%
ACT - Non metro	0.00%	0.00%
Total ACT	1.41%	1.54%
NSW - Inner city	0.00%	0.00%
NSW - Metro	45.88%	43.53%
NSW - Non metro	5.84%	6.31%
Total NSW	51.73%	49.84%
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	11.88%	11.97%
QLD - Non metro	1.45%	1.58%
Total QLD	13.32%	13.55%
SA - Inner city	0.00%	0.00%
SA - Metro	9.00%	7.97%
SA - Non metro	0.32%	0.83%
Total SA	9.32%	8.80%
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.00%	0.00%
Total TAS	0.00%	0.00%
VIC - Inner city	1.25%	1.36%
VIC - Metro	16.22%	17.61%
VIC - Non metro	0.00%	0.00%
Total VIC	17.47%	18.97%
WA - Inner city	0.00%	0.00%
WA - Metro	6.06%	6.56%
WA - Non metro	0.69%	0.74%
Total WA	6.75%	7.30%
Total Inner City	1.25%	1.36%
Total Metro	90.45%	89.18%
Total Non Metro	8.30%	9.46%
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>
Jun-24	0.00%	0.00%	0.00%	0.00%
Jul-24	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Jun-24	-	-
Jul-24	-	-

<u>MORTGAGE IN POSSESSION</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Jun-24	-	-
Jul-24	-	-

<u>PRINCIPAL LOSS</u>	<u>Gross Loss</u>	<u>LMI claim (A\$)</u>	<u>LMI payment (A\$)</u>	<u>Net loss</u>
2024	-	-	-	-
Total	-	-	-	-