

# Progress 2024-2 Trust Risk Retention Pool

**Transaction Name:** Progress 2024-2 Trust  
**Closing Date:** Tuesday, 29th October 2024  
**Maturity Date:** Thursday, 12th August 2055  
**Payment Date:** The 12th 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:** 6.66%

## COLLATERAL INFORMATION

	<u>At Issue</u>	<u>Feb - 25</u>
Total pool size:	\$67,466,428	\$58,519,232
Average loan Size:	\$581,607	\$557,326
Maximum loan size:	\$1,929,537	\$1,907,692
Total property value:	\$127,650,473	\$117,846,795
Average property value:	\$981,927	\$1,007,238
Maximum current LVR:	89.14%	88.67%
Average current LVR:	58.24%	55.50%
Weighted average current LVR:	62.47%	60.81%
Total number of loans (unconsolidated):	183	169
Total number of loans (consolidating split loans):	116	105
Number of properties:	130	117
Average term to maturity (months):	321.44	317.10
Maximum remaining term to maturity (months):	349.08	344.12
Weighted average seasoning (months):	29.92	34.37
Weighted average term to maturity (months):	327.96	323.29
% of pool with loans > \$500,000:	71.82%	72.62%
% of pool (amount) LoDoc Loans:	0.00%	0.00%
% Fixed Rate Loans(Value):	0.00%	0.00%
% InterEst Only loans (Value):	16.67%	18.35%
Weighted Average Coupon:	6.35%	6.34%
Weighted Average Fixed Rate:		0.00%
Weighted Average Variable Rate:	6.35%	6.34%
Investment Loans:	36.26%	35.13%

<u>Outstanding Balance Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 25</u>
≤ \$0	0.00%	0.00%
> \$0 and ≤ \$100,000	0.00%	0.05%
> \$100,000 and ≤ \$150,000	0.93%	1.00%
> \$150,000 and ≤ \$200,000	0.50%	1.55%
> \$200,000 and ≤ \$250,000	1.33%	1.21%
> \$250,000 and ≤ \$300,000	3.70%	4.29%
> \$300,000 and ≤ \$350,000	5.77%	7.81%
> \$350,000 and ≤ \$400,000	5.54%	3.93%
> \$400,000 and ≤ \$450,000	6.90%	4.37%
> \$450,000 and ≤ \$500,000	3.51%	3.17%
> \$500,000 and ≤ \$550,000	7.03%	8.02%
> \$550,000 and ≤ \$600,000	4.32%	4.94%
> \$600,000 and ≤ \$650,000	6.58%	7.53%
> \$650,000 and ≤ \$700,000	6.02%	6.83%
> \$700,000 and ≤ \$750,000	1.05%	1.21%
> \$750,000 and ≤ \$800,000	9.24%	9.29%
> \$800,000 and ≤ \$850,000	3.66%	2.83%
> \$850,000 and ≤ \$900,000	5.23%	4.43%
> \$900,000 and ≤ \$950,000	2.77%	0.00%
> \$950,000 and ≤ \$1,000,000	1.43%	3.31%
> \$1,000,000 and ≤ \$1,050,000	3.08%	1.76%
> \$1,050,000 and ≤ \$1,100,000	1.59%	1.83%
> \$1,100,000 and ≤ \$1,150,000	0.00%	1.96%
> \$1,100,000 and ≤ \$1,150,000	0.00%	1.96%
> \$1,150,000 and ≤ \$1,200,000	5.25%	2.00%
> \$1,200,000 and ≤ \$1,250,000	0.00%	0.00%
> \$1,250,000 and ≤ \$1,300,000	0.00%	0.00%
> \$1,300,000 and ≤ \$1,400,000	4.02%	4.61%
> \$1,400,000 and ≤ \$1,500,000	0.00%	0.00%
> \$1,500,000 and ≤ \$1,750,000	4.86%	5.58%
> \$1,750,000 and ≤ \$2,000,000	5.69%	6.50%
<b>Total</b>	<b>100.00%</b>	<b>101.96%</b>

<u>Outstanding Balance LVR Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 25</u>
≤ 0%	0.00%	0.00%
> 0% and ≤ 25%	3.22%	4.46%
> 25% and ≤ 30%	4.14%	5.89%
> 30% and ≤ 35%	3.53%	1.88%
> 35% and ≤ 40%	4.54%	3.70%
> 40% and ≤ 45%	4.45%	7.63%
> 45% and ≤ 50%	8.54%	7.33%
> 50% and ≤ 55%	4.45%	6.67%
> 55% and ≤ 60%	3.95%	2.80%
> 60% and ≤ 65%	1.73%	1.46%
> 65% and ≤ 70%	10.57%	10.77%
> 70% and ≤ 75%	21.78%	22.10%
> 75% and ≤ 80%	18.70%	17.59%
> 80% and ≤ 85%	6.32%	3.84%
> 85% and ≤ 90%	4.08%	3.88%
> 90% and ≤ 95%	0.00%	0.00%
> 95% and ≤ 100%	0.00%	0.00%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Mortgage Insurance</u>	<u>\$ % at Issue</u>	<u>Feb - 25</u>
Helia	12.33%	11.80%
QBE	0.00%	0.00%
Not Insured	87.67%	88.20%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Seasoning Analysis</u>	<u>\$ % at Issue</u>	<u>Feb - 25</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	5.10%	0.00%
> 12 mths and ≤ 15 mths	15.15%	0.00%
> 15 mths and ≤ 18 mths	13.82%	10.63%
> 18 mths and ≤ 21 mths	4.58%	17.01%
> 21 mths and ≤ 24 mths	6.30%	9.32%
> 24 mths and ≤ 36 mths	29.51%	24.84%

> 36 mths and ≤ 48 mths	14.16%	27.26%
> 48 mths and ≤ 60 mths	5.86%	2.42%
> 60 mths and ≤ 72 mths	2.34%	4.65%
> 72 mths and ≤ 84 mths	0.00%	1.36%
> 84 mths and ≤ 96 mths	0.58%	0.66%
> 96 mths and ≤ 108 mths	1.16%	0.18%
> 108 mths and ≤ 120 mths	0.00%	0.05%
> 120 mths	1.43%	1.63%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>Geographic Distribution</u>	<u>\$ % at Issue</u>	<u>Feb - 25</u>
ACT - Inner city	0.00%	0.00%
ACT - Metro	3.74%	4.24%
ACT - Non metro	0.00%	0.00%
<b>Total ACT</b>	<b>3.74%</b>	<b>4.24%</b>
NSW - Inner city	0.00%	0.00%
NSW - Metro	43.49%	43.35%
NSW - Non metro	6.62%	6.93%
<b>Total NSW</b>	<b>50.11%</b>	<b>50.28%</b>
NT - Metro	0.00%	0.00%
NT - Non metro	0.00%	0.00%
<b>Total NT</b>	<b>0.00%</b>	<b>0.00%</b>
QLD - Inner city	0.00%	0.00%
QLD - Metro	12.51%	13.77%
QLD - Non metro	0.48%	0.55%
<b>Total QLD</b>	<b>12.99%</b>	<b>14.33%</b>
SA - Inner city	0.00%	0.00%
SA - Metro	3.87%	3.12%
SA - Non metro	0.30%	0.34%
<b>Total SA</b>	<b>4.17%</b>	<b>3.46%</b>
TAS - Inner city	0.00%	0.00%
TAS - Metro	0.00%	0.00%
TAS - Non metro	0.43%	0.50%
<b>Total TAS</b>	<b>0.43%</b>	<b>0.50%</b>
VIC - Inner city	0.91%	1.13%
VIC - Metro	16.67%	16.94%
VIC - Non metro	1.68%	2.08%
<b>Total VIC</b>	<b>19.26%</b>	<b>20.14%</b>
WA - Inner city	0.00%	0.00%
WA - Metro	8.88%	6.58%
WA - Non metro	0.42%	0.47%
<b>Total WA</b>	<b>9.29%</b>	<b>7.06%</b>
Total Inner City	0.91%	1.13%
Total Metro	89.16%	88.00%
Total Non Metro	9.93%	10.87%
<b>Total</b>	<b>100.00%</b>	<b>100.00%</b>

<u>ARREARS \$ % (scheduled balance basis)</u>	<u>31-60</u>	<u>60-90</u>	<u>90+</u>	<u>Total</u>
Nov-24	0.00%	0.00%	0.00%	0.00%
Dec-24	0.00%	0.00%	0.00%	0.00%
Jan-25	0.00%	0.00%	0.00%	0.00%
Feb-25	0.00%	0.00%	0.00%	0.00%

<u>MORTGAGE SAFETY NET (Inclusive COV-19)</u>	<u>No of Accounts</u>	<u>Amount (\$)</u>
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-

**COVID-19 HARDSHIP**

	<b><u>No of Accounts</u></b>	<b><u>Amount (\$)</u></b>
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-

**MORTGAGE IN POSSESSION**

	<b><u>No of Accounts</u></b>	<b><u>Amount (\$)</u></b>
Nov-24	-	-
Dec-24	-	-
Jan-25	-	-
Feb-25	-	-

**PRINCIPAL LOSS**

	<b><u>Gross Loss</u></b>	<b><u>LMI claim (A\$)</u></b>	<b><u>LMI payment (A\$)</u></b>	<b><u>Net loss</u></b>
2019	-	-	-	-
Total	-	-	-	-