

# Torrens 2013-1 Pool Statistics

Loan Pool Data as at Close of Business Thursday, 31 March 2022

Summary of Portfolio						
Number Of Housing Loans:						716
Housing Loan Pool Size:						\$83,240,732.13
Total Valuation of Properties:						245,753,439.00
Average Housing Loan Balance:						\$116,258.01
Maximum Housing Loan Balance:						\$416,626.22
Minimum Housing Loan Balance:						0.22
Loan Seasoning / Term to Maturity						
Maximum Remaining Term to Maturity in months						249
Weighted Average Remaining Term to Maturity in months						217
Weighted Average Seasoning in months						134
Loan-to-Value Ratio (LVR)						
Maximum Current LVR						95.12%
Weighted Average Original LVR						71.56%
Weighted Average Current LVR						47.13%
Weighted Average Fixed Rate						2.47%
Weighted Average Variable Rate						3.42%
Weighted Average Rate						3.05%

Summary of Year of Origination						
Year Of Origination	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	-	0.00%	-	0.00%
2000	3	388,000.00	43,785.46	16.65%	14,595.15	0.05%
2001	7	1,662,000.00	251,418.12	22.30%	35,916.87	0.30%
2002	3	596,000.00	101,104.21	17.53%	33,701.40	0.12%
2003	8	2,427,000.00	506,009.39	28.24%	63,251.17	0.61%
2004	12	3,680,000.00	524,740.17	27.87%	43,728.35	0.63%
2005	13	3,848,750.00	1,222,356.24	39.28%	94,027.40	1.47%
2006	26	8,003,500.00	2,314,802.57	35.74%	89,030.87	2.78%
2007	21	6,061,000.00	1,292,547.44	34.63%	61,549.88	1.55%
2008	18	7,636,000.00	2,329,080.23	41.65%	129,393.35	2.80%
2009	53	17,838,500.00	6,028,441.25	46.46%	113,744.17	7.24%
2010	155	52,500,869.00	17,854,888.33	44.82%	115,192.83	21.45%
2011	133	47,889,420.00	19,748,697.94	53.13%	148,486.45	23.72%
2012	264	93,222,400.00	31,022,860.78	47.84%	117,510.84	37.27%
2013	-	-	-	0.00%	-	0.00%
TOTAL	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%

Summary of Geographic Distribution						
Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia						
Metro	46	14,880,249.00	4,764,118.43	48.25%	103,567.79	5.72%
Non Metro	15	5,095,000.00	1,083,633.19	39.39%	72,242.21	1.30%
Northern Territory						
Metro	2	810,000.00	446,349.97	55.11%	223,174.99	0.54%
Non Metro	2	1,020,000.00	304,162.25	30.63%	152,081.13	0.37%
New South Wales						
Metro	11	5,555,000.00	1,155,890.73	38.65%	105,080.98	1.39%
Non Metro	49	14,237,000.00	5,237,537.05	46.51%	106,888.51	6.29%
Victoria						
Metro	125	54,251,610.00	16,981,343.32	45.27%	135,850.75	20.40%
Non Metro	265	79,791,395.00	26,674,908.09	46.43%	100,660.03	32.05%
Queensland						
Metro	22	9,471,750.00	3,873,151.35	51.33%	176,052.33	4.65%
Non Metro	104	34,290,435.00	12,488,522.50	50.54%	120,081.95	15.00%
Western Australia						
Metro	17	6,966,000.00	2,761,667.92	49.35%	162,451.05	3.32%
Non Metro	26	8,993,000.00	3,622,835.64	48.08%	139,339.83	4.35%
Tasmania						
Metro	15	5,652,000.00	1,996,733.51	47.50%	133,115.57	2.40%
Non Metro	14	3,412,000.00	1,309,257.45	47.70%	93,518.39	1.57%
Australian Capital Territory						
Metro	3	1,328,000.00	540,620.73	43.75%	180,206.91	0.65%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%

Summary of Balance Outstanding						
Current Loan Balance	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	197	57,168,529.00	4,082,443.71	16.21%	20,723.06	4.90%
\$50,000.01 to \$100,000	146	43,821,360.00	11,034,149.29	31.30%	75,576.37	13.26%
\$100,000.01 to \$150,000	137	43,789,000.00	16,867,390.98	44.00%	123,119.64	20.26%
\$150,000.01 to \$200,000	116	44,505,985.00	20,382,272.91	50.00%	175,709.25	24.49%
\$200,000.01 to \$250,000	66	27,559,000.00	14,779,661.68	55.84%	223,934.27	17.76%
\$250,000.01 to \$300,000	33	16,849,999.00	9,035,677.08	55.60%	273,808.40	10.85%
\$300,000.01 to \$350,000	16	9,127,566.00	5,137,536.01	56.97%	321,096.00	6.17%
\$350,000.01 to \$400,000	3	1,497,000.00	1,099,288.95	73.64%	366,429.65	1.32%
\$400,000.01 to \$450,000	2	1,435,000.00	822,311.52	59.86%	411,155.76	0.99%
\$450,000.01 to \$500,000	-	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	-	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	-	0.00%	-	0.00%
TOTAL	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%

Summary of Current Loan to Value Ratio						
Current LVR (%)	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	117	41,708,139.00	1,426,757.52	6.71%	12,194.51	1.71%
11 to 20	96	34,174,000.00	5,059,057.48	15.41%	52,698.52	6.08%
21 to 30	88	29,886,250.00	7,348,010.68	24.87%	83,500.12	8.83%
31 to 40	93	33,844,801.00	11,435,513.64	35.06%	122,962.51	13.74%
41 to 50	115	39,479,585.00	17,928,437.29	45.61%	155,899.45	21.54%
51 to 55	47	15,968,915.00	8,359,860.41	52.38%	177,869.37	10.04%
56 to 60	55	18,779,500.00	10,736,735.55	57.21%	195,213.37	12.90%
61 to 65	53	16,217,749.00	10,057,060.73	62.04%	189,755.86	12.08%
66 to 70	34	10,376,500.00	6,984,548.16	67.34%	205,427.89	8.39%
71 to 75	15	4,448,000.00	3,186,190.41	71.64%	212,412.69	3.83%
76 to 80	2	650,000.00	509,292.57	78.36%	254,646.29	0.61%
81 to 85	-	-	-	0.00%	-	0.00%
86 to 90	-	-	-	0.00%	-	0.00%
91 to 95	-	-	-	0.00%	-	0.00%
96 to 100	1	220,000.00	209,267.69	95.12%	209,267.69	0.25%
Over 100	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Year of Maturity						
Year of Maturity	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2021	-	-	-	0.00%	-	0.00%
2022	3	702,000.00	6,553.94	1.06%	2,184.65	0.01%
2023	-	-	-	0.00%	-	0.00%
2024	3	1,275,000.00	68,078.59	7.13%	22,692.86	0.08%
2025	3	976,000.00	28,763.67	3.71%	9,587.89	0.03%
2026	8	2,202,600.00	151,439.54	12.63%	18,929.94	0.18%
2027	15	3,924,000.00	480,800.45	18.86%	32,053.36	0.58%
2028	8	1,796,000.00	237,341.42	20.47%	29,667.68	0.29%
2029	7	1,685,500.00	215,752.06	17.76%	30,821.72	0.26%
2030	12	3,347,000.00	765,402.47	26.77%	63,783.54	0.92%
2031	10	3,375,000.00	665,837.72	28.97%	66,583.77	0.80%
2032	15	7,127,000.00	1,317,081.56	42.94%	87,805.44	1.58%
2033	6	1,905,000.00	339,946.95	19.17%	56,657.83	0.41%
2034	16	5,342,500.00	1,218,111.61	33.76%	76,131.98	1.46%
2035	22	6,702,750.00	2,053,876.15	38.83%	93,358.01	2.47%
2036	26	8,078,500.00	2,641,679.81	41.59%	101,603.07	3.17%
2037	34	11,180,000.00	2,846,058.66	35.84%	83,707.61	3.42%
2038	17	6,821,000.00	2,380,988.11	44.92%	140,058.12	2.86%
2039	42	13,956,500.00	5,255,418.73	48.33%	125,129.02	6.31%
2040	139	47,507,869.00	16,909,179.11	45.57%	121,648.77	20.31%
2041	117	43,646,419.00	18,753,956.01	53.78%	160,290.22	22.53%
2042	213	74,202,801.00	26,904,465.57	49.34%	126,312.04	32.32%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Property Ownership Type						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	654	223,723,939.00	75,492,896.86	47%	115,432.56	90.69%
Investment	62	22,029,500.00	7,747,835.27	46%	124,965.09	9.31%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Amortisation Type						
Payment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	716	245,753,439.00	83,240,732.13	47%	116,258.01	100.00%
Interest Only	-	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Mortgage Insurer Distribution						
Mortgage Insurer	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	581	199,329,721.00	62,374,941.68	44.02%	107,357.90	74.93%
Genworth	135	46,423,718.00	20,865,790.45	56.44%	154,561.41	25.07%
Insurable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>						
Variable	492	167,681,006.00	50,740,272.64	45.25%	103,130.64	60.96%
Fixed 1 year	11	4,358,000.00	1,202,114.82	36.51%	109,283.17	1.44%
Fixed 2 year	116	42,045,434.00	18,169,346.90	51.21%	156,632.30	21.83%
Fixed 3 year	53	18,147,999.00	7,585,406.17	50.81%	143,120.87	9.11%
Fixed 4 year	26	8,588,000.00	3,431,208.45	47.20%	131,969.56	4.12%
Fixed 5 year	18	4,933,000.00	2,112,383.15	49.97%	117,354.62	2.54%
<b>Line of Credit</b>						
Variable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%
Wholesale	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Current Interest Rate						
Interest Rate Band	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	-	-	-	0.00%	-	0.00%
1.00% - 2.00%	26	9,901,500.00	4,178,167.50	50.79%	160,698.75	5.02%
2.00% - 3.00%	340	125,488,511.00	46,549,641.50	47.42%	136,910.71	55.92%
3.00% - 4.00%	126	43,042,749.00	15,331,789.94	48.05%	121,680.87	18.42%
4.00% - 5.00%	223	67,140,679.00	17,147,189.56	44.69%	76,893.23	20.60%
5.00% - 6.00%	1	180,000.00	33,943.63	18.85%	33,943.63	0.04%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Arrears						
Days in Arrears	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	695	237,554,439.00	79,494,198.63	46.74%	114,380.14	95.50%
1 to 30 Days	14	5,429,000.00	2,321,065.29	52.25%	165,790.38	2.79%
31 to 60 Days	3	1,400,000.00	619,381.11	50.23%	206,460.37	0.74%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	4	1,370,000.00	806,087.10	68.74%	201,521.78	0.97%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Loan Seasoning						
Months of Seasoning	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
3 months or less	-	-	-	0.00%	-	0.00%
4 to 6 months	-	-	-	0.00%	-	0.00%
7 to 9 months	-	-	-	0.00%	-	0.00%
10 to 12 months	-	-	-	0.00%	-	0.00%
13 to 18 months	-	-	-	0.00%	-	0.00%
19 to 24 months	-	-	-	0.00%	-	0.00%
25 to 30 months	-	-	-	0.00%	-	0.00%
31 to 36 months	-	-	-	0.00%	-	0.00%
37 to 42 months	-	-	-	0.00%	-	0.00%
43 to 48 months	-	-	-	0.00%	-	0.00%
49 to 54 months	-	-	-	0.00%	-	0.00%
55 to 60 months	-	-	-	0.00%	-	0.00%
More than 60 months	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Income Type						
Income Verification Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	716	245,753,439.00	83,240,732.13	47.13%	116,258.01	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Loan Purpose						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property	70	25,945,512.00	9,899,989.19	50.51%	141,428.42	11.89%
Construction	56	22,957,868.00	7,138,026.53	45.72%	127,464.76	8.58%
Established Property	356	120,324,110.00	43,550,400.82	48.79%	122,332.59	52.32%
Refinance	175	56,870,250.00	16,934,505.20	42.22%	96,768.60	20.34%
Additions and Alterations	12	3,581,000.00	820,527.76	44.01%	68,377.31	0.99%
Home Equity	47	16,074,699.00	4,897,282.63	45.15%	104,197.50	5.88%
Other	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Term Remaining						
Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 2 years	-	-	-	0.00%	-	0.00%
2 to 3 years	-	-	-	0.00%	-	0.00%
3 to 4 years	-	-	-	0.00%	-	0.00%
4 to 5 years	-	-	-	0.00%	-	0.00%
5 to 6 years	-	-	-	0.00%	-	0.00%
6 to 7 years	-	-	-	0.00%	-	0.00%
7 to 8 years	-	-	-	0.00%	-	0.00%
8 to 9 years	-	-	-	0.00%	-	0.00%
9 to 10 years	-	-	-	0.00%	-	0.00%
10 years or greater	-	-	-	0.00%	-	0.00%
<b>Principal &amp; Interest Term Remaining</b>						
1 year or less	3	702,000.00	6,553.94	1.06%	2,184.65	0.01%
1 to 5 years	17	5,116,600.00	341,679.08	12.17%	20,098.77	0.41%
5 to 10 years	50	13,884,500.00	2,405,669.12	25.01%	48,113.38	2.89%
10 to 15 years	86	29,235,750.00	7,576,913.83	38.75%	88,103.65	9.10%
15 to 20 years	374	131,861,788.00	49,467,353.73	49.02%	132,265.65	59.43%
20 to 25 years	186	64,952,801.00	23,442,562.43	48.66%	126,035.28	28.16%
25 to 30 years	-	-	-	0.00%	-	0.00%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>

Summary of Term Remaining						
Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>						
1 year or less	77	27,660,434.00	12,253,328.82	51.68%	159,134.14	14.72%
1 to 2 years	108	36,731,750.00	14,819,673.72	49.73%	137,219.20	17.80%
2 to 3 years	31	11,060,249.00	4,206,651.56	46.82%	135,698.44	5.05%
3 to 4 years	6	1,735,000.00	756,643.51	47.31%	126,107.25	0.91%
4 to 5 years	2	885,000.00	464,161.88	52.49%	232,080.94	0.56%
5 Years or greater	-	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>						
1 year or less	2	500,000.00	3,600.70	0.73%	1,800.35	0.00%
1 to 5 years	13	3,615,600.00	190,772.69	11.25%	14,674.82	0.23%
5 to 10 years	41	11,335,500.00	1,706,489.41	21.44%	41,621.69	2.05%
10 to 15 years	66	23,017,000.00	5,466,260.30	38.49%	82,822.13	6.57%
15 to 20 years	242	83,899,105.00	28,779,858.49	47.29%	118,925.04	34.57%
20 to 25 years	128	45,313,801.00	14,593,291.05	47.00%	114,010.09	17.53%
25 to 30 years	-	-	-	0.00%	-	0.00%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>245,753,439.00</b>	<b>83,240,732.13</b>	<b>47.13%</b>	<b>116,258.01</b>	<b>100.00%</b>