

Torrens 2013-1 CRD Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	70
Housing Loan Pool Size:	\$8,343,815.09
Total Valuation of Properties:	26,471,750.00
Average Housing Loan Balance:	\$119,197.36
Maximum Housing Loan Balance:	\$412,907.94
Minimum Housing Loan Balance:	0.01
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	255
Weighted Average Remaining Term to Maturity in months	221
Weighted Average Seasoning in months	130
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	72.54%
Weighted Average Original LVR	68.46%
Weighted Average Current LVR	43.18%
Weighted Average Fixed Rate	2.58%
Weighted Average Variable Rate	3.36%
Weighted Average Rate	3.09%

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	-	-	-	0.00%	-	0.00%
2001	-	-	-	0.00%	-	0.00%
2002	-	-	-	0.00%	-	0.00%
2003	-	-	-	0.00%	-	0.00%
2004	1	203,000.00	33,195.98	16.35%	33,195.98	0.40%
2005	1	220,000.00	100,882.55	45.85%	100,882.55	1.21%
2006	2	310,000.00	73,854.43	29.26%	36,927.22	0.89%
2007	1	120,000.00	59,069.82	49.22%	59,069.82	0.71%
2008	3	1,148,000.00	369,196.89	42.18%	123,065.63	4.42%
2009	4	833,500.00	292,645.81	40.47%	73,161.45	3.51%
2010	10	4,390,750.00	1,054,170.31	43.62%	105,417.03	12.63%
2011	19	7,814,500.00	2,669,345.97	42.83%	140,491.89	31.99%
2012	29	11,432,000.00	3,691,453.33	43.98%	127,291.49	44.24%
2013	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	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	8	2,888,000.00	863,351.75	42.19%	107,918.97	10.35%
Non Metro	6	2,168,500.00	810,368.05	45.85%	135,061.34	9.71%
Northern Territory						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
New South Wales						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	10	3,280,000.00	1,264,766.95	47.29%	126,476.70	15.16%
Victoria						
Metro	16	8,536,250.00	2,308,285.67	38.73%	144,267.85	27.66%
Non Metro	10	3,223,000.00	1,053,759.84	45.83%	105,375.98	12.63%
Queensland						
Metro	3	1,065,000.00	385,037.52	50.24%	128,345.84	4.61%
Non Metro	10	2,599,500.00	846,819.22	47.80%	84,681.92	10.15%
Western Australia						
Metro	2	1,030,000.00	187,907.68	29.44%	93,953.84	2.25%
Non Metro	1	310,000.00	140,000.00	45.16%	140,000.00	1.68%
Tasmania						
Metro	2	833,000.00	291,512.29	36.39%	145,756.15	3.49%
Non Metro	2	538,500.00	192,006.12	36.09%	96,003.06	2.30%
Australian Capital Territory						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	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	17	4,201,000.00	494,173.50	22.38%	29,069.03	5.92%
\$50,000.01 to \$100,000	13	4,122,500.00	975,617.56	34.11%	75,047.50	11.69%
\$100,000.01 to \$150,000	21	8,234,000.00	2,467,191.81	42.88%	117,485.32	29.57%
\$150,000.01 to \$200,000	10	4,604,250.00	1,685,374.05	39.11%	168,537.41	20.20%
\$200,000.01 to \$250,000	2	775,000.00	471,200.48	61.05%	235,600.24	5.65%
\$250,000.01 to \$300,000	3	1,535,000.00	797,266.28	53.55%	265,755.43	9.56%
\$300,000.01 to \$350,000	2	1,575,000.00	682,968.80	45.66%	341,484.40	8.19%
\$350,000.01 to \$400,000	1	650,000.00	357,114.67	54.94%	357,114.67	4.28%
\$400,000.01 to \$450,000	1	775,000.00	412,907.94	53.27%	412,907.94	4.95%
\$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	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	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	5	1,203,000.00	26,221.37	3.34%	5,244.27	0.31%
11 to 20	14	4,423,000.00	682,661.01	17.05%	48,761.50	8.18%
21 to 30	7	4,727,000.00	729,352.49	24.98%	104,193.21	8.74%
31 to 40	13	5,539,250.00	1,974,051.16	36.27%	151,850.09	23.66%
41 to 50	16	4,887,000.00	1,980,563.51	44.47%	123,785.22	23.74%
51 to 55	4	1,955,000.00	1,035,059.46	53.77%	258,764.87	12.41%
56 to 60	6	2,000,000.00	1,140,803.95	57.06%	190,133.99	13.67%
61 to 65	3	1,175,000.00	623,414.74	62.62%	207,804.91	7.47%
66 to 70	1	415,000.00	44,688.01	69.76%	44,688.01	0.54%
71 to 75	1	147,500.00	106,999.39	72.54%	106,999.39	1.28%
76 to 80	-	-	-	0.00%	-	0.00%
81 to 85	-	-	-	0.00%	-	0.00%
86 to 90	-	-	-	0.00%	-	0.00%
91 to 95	-	-	-	0.00%	-	0.00%
96 to 100	-	-	-	0.00%	-	0.00%
Over 100	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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
2025	-	-	-	-	-	-
2026	1	265,000.00	3,864.66	1.45%	3,864.66	0.05%
2027	1	300,000.00	53,633.46	17.87%	53,633.46	0.64%
2028	-	-	-	0.00%	-	0.00%
2029	1	203,000.00	33,195.98	16.35%	33,195.98	0.40%
2030	-	-	-	0.00%	-	0.00%
2031	-	-	-	0.00%	-	0.00%
2032	2	1,330,000.00	224,380.28	22.34%	112,190.14	2.69%
2033	2	310,000.00	73,854.43	29.26%	36,927.22	0.89%
2034	1	168,500.00	50,192.56	29.78%	50,192.56	0.60%
2035	2	700,000.00	196,862.87	33.24%	98,431.44	2.36%
2036	1	415,000.00	44,688.01	69.76%	44,688.01	0.54%
2037	5	1,771,250.00	420,115.67	35.16%	84,023.13	5.04%
2038	2	668,000.00	273,216.57	49.97%	136,608.29	3.27%
2039	4	1,165,000.00	393,956.34	39.81%	98,489.09	4.72%
2040	10	4,404,500.00	1,068,839.15	43.87%	106,883.92	12.81%
2041	15	6,009,500.00	2,121,230.47	40.78%	141,415.36	25.42%
2042	21	8,102,000.00	3,094,678.32	48.51%	147,365.63	37.09%
2043	2	660,000.00	291,106.32	44.13%	145,553.16	3.49%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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	61	22,715,750.00	7,423,531.06	44%	121,697.23	88.97%
Investment	9	3,756,000.00	920,284.03	36%	102,253.78	11.03%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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	70	26,471,750.00	8,343,815.09	43%	119,197.36	100.00%
Interest Only	-	-	-	0%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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
OBE	38	12,502,250.00	3,535,209.45	38.30%	93,031.83	42.37%
Genworth	11	3,444,500.00	1,662,586.96	53.00%	151,144.27	19.93%
Insurable	21	10,525,000.00	3,146,018.68	43.48%	149,810.41	37.70%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

Summary of Product

Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan						
Variable	47	17,524,250.00	5,453,460.60	42.74%	116,031.08	65.36%
Fixed 1 year	2	1,970,000.00	481,408.73	46.98%	240,704.37	5.77%
Fixed 2 year	11	3,695,000.00	1,284,917.17	46.57%	116,810.65	15.40%
Fixed 3 year	5	1,714,500.00	531,564.17	34.66%	106,312.83	6.37%
Fixed 4 year	-	-	-	0.00%	-	0.00%
Fixed 5 year	5	1,568,000.00	592,464.42	44.45%	118,492.88	7.10%
Line of Credit						
Variable	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%
Wholesale	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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%	4	1,140,000.00	448,305.16	53.84%	112,076.29	5.37%
2.00% - 3.00%	36	14,798,250.00	4,478,049.99	41.23%	124,390.28	53.67%
3.00% - 4.00%	12	5,256,500.00	1,887,230.34	46.85%	157,269.20	22.62%
4.00% - 5.00%	18	5,277,000.00	1,530,229.60	41.26%	85,012.76	18.34%
5.00% - 6.00%	-	-	-	0.00%	-	0.00%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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	67	25,531,750.00	7,941,383.62	43.20%	118,528.11	95.18%
1 to 30 Days	2	880,000.00	374,193.58	42.61%	187,096.79	4.48%
31 to 60 Days	-	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	1	60,000.00	28,237.89	47.06%	28,237.89	0.34%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

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 Construction	5	2,598,500.00	921,269.43	42.30%	184,253.89	11.04%
Established Property	6	2,579,000.00	842,220.00	45.85%	140,370.00	10.09%
Refinance	32	11,060,000.00	3,732,036.77	45.80%	116,626.15	44.73%
Additions and Alterations	18	6,901,000.00	1,925,671.89	39.12%	106,981.77	23.08%
Home Equity	2	942,000.00	101,275.51	14.87%	50,637.76	1.21%
Other	7	2,391,250.00	821,341.49	42.57%	117,334.50	9.84%
Other	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

Summary of Term Remaining

Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Interest Only Term Remaining						
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%
Principal & Interest Term Remaining						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	2	565,000.00	57,498.12	16.77%	28,749.06	0.69%
5 to 10 years	1	203,000.00	33,195.98	16.35%	33,195.98	0.40%
10 to 15 years	9	3,384,750.00	759,156.71	32.32%	84,350.75	9.10%
15 to 20 years	41	16,227,000.00	5,300,536.61	44.27%	129,281.38	63.53%
20 to 25 years	17	6,092,000.00	2,193,427.67	45.42%	129,025.16	26.29%
25 to 30 years	-	-	-	0.00%	-	0.00%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%

Summary of Term Remaining

Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining						
1 year or less	7	3,724,500.00	1,093,622.01	41.87%	156,231.72	13.11%
1 to 2 years	11	3,633,000.00	1,253,135.54	46.05%	113,921.41	15.02%
2 to 3 years	1	235,000.00	31,664.69	13.47%	31,664.69	0.38%
3 to 4 years	2	460,000.00	135,603.25	38.04%	67,801.63	1.63%
4 to 5 years	2	895,000.00	376,329.00	48.18%	188,164.50	4.51%
5 Years or greater	-	-	-	0.00%	-	0.00%
Variable Term Remaining						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	1	265,000.00	3,864.66	1.45%	3,864.66	0.05%
5 to 10 years	1	203,000.00	33,195.98	16.35%	33,195.98	0.40%
10 to 15 years	9	3,384,750.00	759,156.71	32.32%	84,350.75	9.10%
15 to 20 years	25	9,393,500.00	3,209,891.20	43.92%	128,395.65	38.47%
20 to 25 years	11	4,278,000.00	1,447,352.05	46.32%	131,577.46	17.35%
25 to 30 years	-	-	-	0.00%	-	0.00%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	70	26,471,750.00	8,343,815.09	43.18%	119,197.36	100.00%