

## Torrens 2014-2 Pool Statistics

Loan Pool Data as at Close of Business Friday, 31 May 2024

### Summary of Portfolio

Number Of Housing Loans:	481
Housing Loan Pool Size:	\$58,595,262.13
Average Housing Loan Balance:	\$121,819.67
Maximum Housing Loan Balance:	\$469,531.62
Minimum Housing Loan Balance:	0.02
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	242
Weighted Average Remaining Term to Maturity in months	212
Weighted Average Seasoning in months	136
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	76.76%
Weighted Average Original LVR	67.31%
Weighted Average Current LVR *	42.95%
Weighted Average Current LVR based on RBA Guidelines **	43.00%
Weighted Average Fixed Rate	4.55%
Weighted Average Variable Rate	6.49%
Weighted Average Rate	6.02%

\* The Weighted Average Current LVR is calculated based on the definitions stated within the TORRENS trust transaction documents

\*\* The Weighted Average Current LVR Based on RBA Guidelines is calculated based on the RBA's Securitisation System Reporting Guidance

Summary of Year of Origination					
Year Of Origination	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	0.00%	-	0.00%
2000	1	80,059.76	26.96%	80,059.76	0.14%
2001	2	4,519.15	0.45%	2,259.58	0.01%
2002	-	-	0.00%	-	0.00%
2003	1	79,316.88	19.63%	79,316.88	0.14%
2004	2	56,911.88	33.07%	28,455.94	0.10%
2005	7	599,537.43	30.87%	85,648.20	1.02%
2006	4	439,272.65	32.99%	109,818.16	0.75%
2007	7	549,661.07	38.52%	78,523.01	0.94%
2008	4	534,876.19	31.13%	133,719.05	0.91%
2009	11	1,634,065.07	42.30%	148,551.37	2.79%
2010	8	1,333,195.67	40.86%	166,649.46	2.28%
2011	12	2,146,097.20	45.43%	178,841.43	3.66%
2012	49	7,502,740.58	47.96%	153,117.15	12.80%
2013	287	33,048,121.45	42.97%	115,150.25	56.40%
2014	86	10,586,887.15	41.48%	123,103.34	18.07%
2015	-	-	0.00%	-	0.00%
2016	-	-	0.00%	-	0.00%
2017	-	-	0.00%	-	0.00%
2018	-	-	0.00%	-	0.00%
2019	-	-	0.00%	-	0.00%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Geographic Distribution					
Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
Metro	21	2,798,656.28	43.75%	133,269.35	4.78%
Non Metro	12	1,572,953.97	45.02%	131,079.50	2.68%
<b>Northern Territory</b>					
Metro	1	191,244.72	40.69%	191,244.72	0.33%
Non Metro	3	710,007.24	46.56%	236,669.08	1.21%
<b>New South Wales</b>					
Metro	10	2,017,381.48	41.21%	201,738.15	3.44%
Non Metro	44	4,871,931.39	45.54%	110,725.71	8.31%
<b>Victoria</b>					
Metro	93	13,897,797.84	39.69%	149,438.69	23.72%
Non Metro	166	15,834,981.02	41.15%	95,391.45	27.02%
<b>Queensland</b>					
Metro	15	1,383,089.68	37.04%	92,205.98	2.36%
Non Metro	67	8,121,087.15	47.27%	121,210.26	13.86%
<b>Western Australia</b>					
Metro	13	1,839,626.26	42.49%	141,509.71	3.14%
Non Metro	14	2,982,732.06	56.21%	213,052.29	5.09%
<b>Tasmania</b>					
Metro	4	484,126.43	45.69%	121,031.61	0.83%
Non Metro	10	822,124.94	39.83%	82,212.49	1.40%
<b>Australian Capital Territory</b>					
Metro	8	1,067,521.67	36.07%	133,440.21	1.82%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Balance Outstanding					
Current Loan Balance	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	129	2,841,457.91	12.82%	22,026.81	4.85%
\$50,000.01 to \$100,000	96	7,148,533.13	28.16%	74,463.89	12.20%
\$100,000.01 to \$150,000	81	10,216,281.07	40.94%	126,126.93	17.44%
\$150,000.01 to \$200,000	81	14,058,693.44	44.38%	173,564.12	23.99%
\$200,000.01 to \$250,000	49	10,949,475.93	51.98%	223,458.69	18.69%
\$250,000.01 to \$300,000	27	7,409,687.70	52.47%	274,432.88	12.65%
\$300,000.01 to \$350,000	16	5,139,700.51	46.55%	321,231.28	8.77%
\$350,000.01 to \$400,000	1	361,900.82	48.25%	361,900.82	0.62%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$450,000.01 to \$500,000	1	469,531.62	46.95%	469,531.62	0.80%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Current Loan to Value Ratio					
Current LVR (%)	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	83	1,249,826.93	6.56%	15,058.16	2.13%
11 to 20	62	3,532,248.23	15.19%	56,971.75	6.03%
21 to 30	74	7,400,468.63	24.00%	100,006.33	12.63%
31 to 40	72	10,445,371.21	34.68%	145,074.60	17.83%
41 to 50	78	13,971,664.61	45.06%	179,123.91	23.84%
51 to 55	37	6,622,633.13	52.54%	178,990.08	11.30%
56 to 60	33	6,791,942.44	58.23%	205,816.44	11.59%
61 to 65	33	6,843,939.88	61.66%	207,392.12	11.68%
66 to 70	7	1,267,966.59	67.09%	181,138.08	2.16%
71 to 75	1	246,609.81	71.48%	246,609.81	0.42%
76 to 80	1	222,590.67	76.76%	222,590.67	0.38%
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%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Year of Maturity					
Year of Maturity	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2023	-	-	-	-	-
2024	1	1,339.25	1.08%	1,339.25	0.00%
2025	-	-	0.00%	-	0.00%
2026	1	10.57	0.01%	10.57	0.00%
2027	1	14,113.01	7.63%	14,113.01	0.02%
2028	16	373,285.38	13.58%	23,330.34	0.64%
2029	4	89,949.48	13.08%	22,487.37	0.15%
2030	2	159,376.64	23.31%	79,688.32	0.27%
2031	4	119,934.72	20.38%	29,983.68	0.20%
2032	2	466,537.46	41.57%	233,268.73	0.80%
2033	28	1,691,385.70	26.28%	60,406.63	2.89%
2034	16	803,151.60	25.08%	50,196.97	1.37%
2035	9	800,123.18	31.36%	88,902.58	1.37%
2036	6	583,267.88	30.91%	97,211.31	1.00%
2037	9	867,329.73	37.15%	96,369.97	1.48%
2038	19	2,388,716.28	33.02%	125,721.91	4.08%
2039	18	2,561,949.48	43.29%	142,330.53	4.37%
2040	11	1,663,300.49	42.17%	151,209.14	2.84%
2041	10	1,897,639.25	46.30%	189,763.93	3.24%
2042	48	7,375,646.08	48.08%	153,659.29	12.59%
2043	217	27,925,491.31	45.00%	128,688.90	47.66%
2044	59	8,812,714.64	43.77%	149,368.04	15.04%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Property Ownership Type					
Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	439	54,070,283.73	43%	123,166.93	92.28%
Investment	42	4,524,978.40	44%	107,737.58	7.72%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Amortisation Type					
Payment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	481	58,595,262.13	43%	121,819.67	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Mortgage Insurer Distribution					
Mortgage Insurer	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	462	55,172,021.84	42.37%	119,419.96	94.16%
Helia	19	3,423,240.29	52.22%	180,170.54	5.84%
Insurable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Product					
Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>					
Variable	375	44,448,678.07	42.08%	118,529.81	75.86%
Fixed 1 year	6	545,372.28	31.70%	90,895.38	0.93%
Fixed 2 year	30	3,744,379.41	40.85%	124,812.65	6.39%
Fixed 3 year	15	2,388,512.56	51.69%	159,234.17	4.08%
Fixed 4 year	31	4,231,259.35	45.08%	136,492.24	7.22%
Fixed 5 year	24	3,237,060.46	49.89%	134,877.52	5.52%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	481	58,595,262.13	42.95%	121,819.67	100.00%
Wholesale	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Current Interest Rate

Interest Rate Band	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	-	-	0.00%	-	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	28	4,036,573.74	45.63%	144,163.35	6.89%
3.00% - 4.00%	14	1,855,377.59	50.18%	132,526.97	3.17%
4.00% - 5.00%	7	927,447.43	61.39%	132,492.49	1.58%
5.00% - 6.00%	84	11,452,290.87	39.87%	136,336.80	19.54%
6.00% - 10.00%	348	40,323,572.50	42.80%	115,872.33	68.82%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Arrears

Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	459	54,544,756.87	42.41%	118,833.89	93.09%
1 to 30 Days	13	2,254,408.51	54.38%	173,416.04	3.85%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	4	862,439.67	45.16%	215,609.92	1.47%
91+ Days	5	933,657.08	44.81%	186,731.42	1.59%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Loan Seasoning

Months of Seasoning	No. of Accounts	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	481	58,595,262.13	42.95%	121,819.67	100.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Income Type

Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	481	58,595,262.13	42.95%	121,819.67	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property	53	7,207,900.46	46.00%	135,998.12	12.30%
Construction	65	11,062,408.69	46.73%	170,190.90	18.88%
Established Property	215	23,864,980.46	41.83%	110,999.91	40.73%
Refinance	114	12,929,420.04	40.67%	113,415.97	22.07%
Additions and Alterations	15	2,023,855.18	41.21%	134,923.68	3.45%
Home Equity	19	1,506,697.30	40.18%	79,299.86	2.57%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Term Remaining

Repayment Type	No. of Accounts	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	1	1,339.25	1.08%	1,339.25	0.00%
1 to 5 years	22	477,358.44	13.31%	21,698.11	0.81%
5 to 10 years	50	3,183,474.24	27.73%	63,669.48	5.43%
10 to 15 years	54	5,951,360.45	34.68%	110,210.38	10.16%
15 to 20 years	353	48,768,021.49	45.15%	138,153.04	83.23%
20 to 25 years	1	213,708.26	62.86%	213,708.26	0.36%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>					
1 year or less	44	5,513,552.24	43.68%	125,308.01	9.41%
1 to 2 years	35	4,908,170.69	46.99%	140,233.45	8.38%
2 to 3 years	17	2,236,229.31	45.93%	131,542.90	3.82%
3 to 4 years	10	1,488,631.82	48.24%	148,863.18	2.54%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	1	1,339.25	1.08%	1,339.25	0.00%
1 to 5 years	17	355,356.62	12.82%	20,903.33	0.61%
5 to 10 years	35	1,909,288.88	26.03%	54,551.11	3.26%
10 to 15 years	44	4,823,524.76	34.00%	109,625.56	8.23%
15 to 20 years	277	37,145,460.30	44.12%	134,099.13	63.39%
20 to 25 years	1	213,708.26	62.86%	213,708.26	0.36%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>481</b>	<b>58,595,262.13</b>	<b>42.95%</b>	<b>121,819.67</b>	<b>100.00%</b>