

Torrens 2015-1 Pool Statistics

Loan Pool Data as at Close of Business Thursday, 31 October 2024

Summary of Portfolio	
Number Of Housing Loans:	376
Housing Loan Pool Size:	\$50,372,074.30
Average Housing Loan Balance:	\$133,968.28
Maximum Housing Loan Balance:	\$488,404.12
Minimum Housing Loan Balance:	1.17
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	346
Weighted Average Remaining Term to Maturity in months	189
Weighted Average Seasoning in months	169
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	80.00%
Weighted Average Original LVR	75.69%
Weighted Average Current LVR *	44.99%
Weighted Average Current LVR based on RBA Guidelines **	45.31%
Weighted Average Fixed Rate	4.91%
Weighted Average Variable Rate	7.24%
Weighted Average Rate	6.90%

* 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	2	10,345.72	2.43%	5,172.86	0.02%
2001	1	66,507.33	36.00%	66,507.33	0.13%
2002	7	425,693.94	25.12%	60,813.42	0.85%
2003	10	647,056.61	28.89%	64,705.66	1.28%
2004	32	2,028,953.41	30.24%	63,404.79	4.03%
2005	41	2,878,913.51	23.93%	70,217.40	5.72%
2006	30	2,301,697.79	27.52%	76,723.26	4.57%
2007	14	2,072,383.15	36.89%	148,027.37	4.11%
2008	3	374,485.39	34.13%	124,828.46	0.74%
2009	8	1,404,359.07	45.58%	175,544.88	2.79%
2010	42	7,153,798.82	52.13%	170,328.54	14.20%
2011	68	10,259,556.03	46.29%	150,875.82	20.37%
2012	75	11,892,492.91	48.66%	158,566.57	23.61%
2013	43	8,855,830.62	52.09%	205,949.55	17.58%
2014	-	-	0.00%	-	0.00%
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%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Geographic Distribution					
Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia					
Metro	116	13,741,623.69	42.55%	118,462.27	27.28%
Non Metro	19	1,824,233.74	51.09%	96,012.30	3.62%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	1	126,146.42	27.00%	126,146.42	0.25%
New South Wales					
Metro	48	8,607,792.69	42.06%	179,329.01	17.09%
Non Metro	22	2,227,495.95	39.10%	101,249.82	4.42%
Victoria					
Metro	43	5,543,144.32	45.85%	128,910.33	11.00%
Non Metro	18	1,922,437.77	43.16%	106,802.10	3.82%
Queensland					
Metro	44	6,409,982.56	47.45%	145,681.42	12.73%
Non Metro	23	3,136,730.13	46.73%	136,379.57	6.23%
Western Australia					
Metro	33	5,405,602.27	50.81%	163,806.13	10.73%
Non Metro	2	260,358.99	47.69%	130,179.50	0.52%
Tasmania					
Metro	2	169,475.36	55.28%	84,737.68	0.34%
Non Metro	1	11,494.99	3.00%	11,494.99	0.02%
Australian Capital Territory					
Metro	4	985,555.42	52.39%	246,388.86	1.96%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

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	82	2,194,156.33	14.54%	26,758.00	4.36%
\$50,000.01 to \$100,000	87	6,445,653.68	25.65%	74,087.97	12.80%
\$100,000.01 to \$150,000	62	7,838,070.38	38.88%	126,420.49	15.56%
\$150,000.01 to \$200,000	63	10,942,033.66	46.48%	173,683.07	21.72%
\$200,000.01 to \$250,000	38	8,462,340.42	53.09%	222,693.17	16.80%
\$250,000.01 to \$300,000	13	3,486,314.09	51.94%	268,178.01	6.92%
\$300,000.01 to \$350,000	20	6,582,680.73	55.06%	329,134.04	13.07%
\$350,000.01 to \$400,000	6	2,213,189.37	61.99%	368,864.90	4.39%
\$400,000.01 to \$450,000	4	1,719,231.52	53.64%	429,807.88	3.41%
\$450,000.01 to \$500,000	1	488,404.12	69.00%	488,404.12	0.97%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

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	53	1,353,715.98	7.50%	25,541.81	2.69%
11 to 20	57	3,935,470.74	16.24%	69,043.35	7.81%
21 to 30	64	6,549,411.09	25.30%	102,334.55	13.00%
31 to 40	48	6,507,248.11	35.13%	135,567.67	12.92%
41 to 50	61	10,480,222.30	45.64%	171,806.92	20.81%
51 to 55	24	4,403,651.34	53.40%	183,485.47	8.74%
56 to 60	33	7,480,378.42	58.17%	226,678.13	14.85%
61 to 65	15	3,711,222.26	63.00%	247,414.82	7.37%
66 to 70	16	4,185,248.29	67.71%	261,578.02	8.31%
71 to 75	4	1,401,414.46	73.59%	350,353.61	2.78%
76 to 80	1	364,091.31	80.00%	364,091.31	0.72%
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	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Year of Maturity

Year of Maturity	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2024	-	-	-	-	-
2025	2	6,656.08	1.00%	3,328.04	0.01%
2026	1	7,417.75	3.00%	7,417.75	0.01%
2027	2	96,424.58	17.30%	48,212.29	0.19%
2028	3	131,454.01	19.69%	43,818.00	0.26%
2029	6	252,003.45	25.65%	42,000.58	0.50%
2030	6	226,283.57	23.96%	37,713.93	0.45%
2031	4	190,210.80	24.93%	47,552.70	0.38%
2032	6	382,747.66	25.95%	63,791.28	0.76%
2033	5	414,999.95	36.19%	82,999.99	0.82%
2034	23	1,472,671.60	29.92%	64,029.20	2.92%
2035	44	3,242,444.76	26.87%	73,691.93	6.44%
2036	33	2,707,385.15	32.18%	82,041.97	5.37%
2037	20	2,757,765.20	36.72%	137,888.26	5.47%
2038	5	475,093.89	27.96%	95,018.78	0.94%
2039	7	1,372,461.38	46.20%	196,065.91	2.72%
2040	34	6,162,999.06	52.29%	181,264.68	12.23%
2041	63	9,567,410.79	46.97%	151,863.66	18.99%
2042	65	11,087,415.72	48.94%	170,575.63	22.01%
2043	46	9,631,148.04	51.89%	209,372.78	19.12%
2044	-	-	0.00%	-	0.00%
2045	-	-	0.00%	-	0.00%
2046	-	-	0.00%	-	0.00%
2047	-	-	0.00%	-	0.00%
2048	-	-	0.00%	-	0.00%
2049	-	-	0.00%	-	0.00%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	187,080.86	55.00%	187,080.86	0.37%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Property Ownership Type

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	322	42,730,721.20	44%	132,704.10	84.83%
Investment	54	7,641,353.10	49%	141,506.54	15.17%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Amortisation Type

Payment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	376	50,372,074.30	45%	133,968.28	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Mortgage Insurer Distribution

Mortgage Insurer	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	103	11,319,181.38	44.06%	109,894.96	22.47%
Hella	101	15,034,939.06	53.40%	148,860.78	29.85%
Insurable	172	24,017,953.86	40.17%	139,639.27	47.68%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Product

Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan					
Variable	321	43,013,283.51	45.02%	133,997.77	85.39%
Fixed 1 year	10	1,085,008.17	39.51%	108,500.82	2.15%
Fixed 2 year	11	1,515,220.90	49.66%	137,747.35	3.01%
Fixed 3 year	18	3,056,830.45	49.25%	169,823.91	6.07%
Fixed 4 year	3	445,732.84	48.09%	148,577.61	0.88%
Fixed 5 year	13	1,255,998.43	31.92%	96,615.26	2.49%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	0.00%	-	0.00%
Wholesale	376	50,372,074.30	44.99%	133,968.28	100.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

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%	11	1,624,518.06	37.04%	147,683.46	3.23%
3.00% - 4.00%	2	339,173.78	57.64%	169,586.89	0.67%
4.00% - 5.00%	3	349,232.25	50.53%	116,410.75	0.69%
5.00% - 6.00%	29	5,054,052.62	49.04%	174,277.68	10.03%
6.00% - 10.00%	329	42,876,154.48	44.73%	130,322.66	85.12%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Arrears

Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	365	48,731,414.63	45.04%	133,510.73	96.74%
1 to 30 Days	3	681,265.93	58.55%	227,088.64	1.35%
31 to 60 Days	2	272,621.19	52.83%	136,310.60	0.54%
61 to 90 Days	1	59,361.20	21.00%	59,361.20	0.12%
91+ Days	5	627,411.35	25.47%	125,482.27	1.25%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

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	376	50,372,074.30	44.99%	133,968.28	100.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Income Type

Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	376	50,372,074.30	44.99%	133,968.28	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property Construction	23	3,804,997.63	52.09%	165,434.68	7.55%
Established Property Refinance	353	46,567,076.67	44.41%	131,918.06	92.45%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Term Remaining

Repayment Type	No. of Accounts	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	2	6,656.08	1.00%	3,328.04	0.01%
1 to 5 years	12	487,299.79	22.04%	40,608.32	0.97%
5 to 10 years	36	2,208,774.84	28.56%	61,354.86	4.38%
10 to 15 years	114	10,158,390.89	32.04%	89,108.69	20.17%
15 to 20 years	211	37,323,871.84	49.75%	176,890.39	74.10%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	1	187,080.86	55.00%	187,080.86	0.37%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%

Summary of Term Remaining

Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining					
1 year or less	26	3,353,181.94	45.47%	128,968.54	6.66%
1 to 2 years	20	3,343,767.38	45.51%	167,188.37	6.64%
2 to 3 years	5	465,211.81	41.54%	93,042.36	0.92%
3 to 4 years	3	148,352.70	30.19%	49,450.90	0.29%
4 to 5 years	1	48,276.96	36.00%	48,276.96	0.10%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	2	6,656.08	1.00%	3,328.04	0.01%
1 to 5 years	12	487,299.79	22.04%	40,608.32	0.97%
5 to 10 years	32	1,964,741.86	29.25%	61,398.18	3.90%
10 to 15 years	88	7,934,061.04	31.64%	90,159.78	15.75%
15 to 20 years	186	32,433,443.88	49.54%	174,373.35	64.39%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	1	187,080.86	55.00%	187,080.86	0.37%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	376	50,372,074.30	44.99%	133,968.28	100.00%