

# Torrens 2015-1 CRR Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	19
Housing Loan Pool Size:	\$3,178,720.87
Average Housing Loan Balance:	\$167,301.10
Maximum Housing Loan Balance:	\$335,699.28
Minimum Housing Loan Balance:	61,119.84
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	218
Weighted Average Remaining Term to Maturity in months	177
Weighted Average Seasoning in months	170
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	71.00%
Weighted Average Original LVR	75.60%
Weighted Average Current LVR *	50.46%
Weighted Average Current LVR based on RBA Guidelines **	50.46%
Weighted Average Fixed Rate	5.67%
Weighted Average Variable Rate	7.38%
Weighted Average Rate	7.15%

\* 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	-	-	0.00%	-	0.00%
2001	-	-	0.00%	-	0.00%
2002	-	-	0.00%	-	0.00%
2003	-	-	0.00%	-	0.00%
2004	-	-	0.00%	-	0.00%
2005	3	233,637.10	24.29%	77,879.03	7.35%
2006	2	294,812.23	30.94%	147,406.12	9.27%
2007	1	212,027.23	51.00%	212,027.23	6.67%
2008	-	-	0.00%	-	0.00%
2009	-	-	0.00%	-	0.00%
2010	2	352,651.13	54.36%	176,325.57	11.09%
2011	4	599,293.11	44.81%	149,823.28	18.85%
2012	7	1,486,300.07	59.72%	212,328.58	46.76%
2013	-	-	0.00%	-	0.00%
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%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	6	932,261.05	53.59%	155,376.84	29.33%
Non Metro	-	-	0.00%	-	0.00%
<b>Northern Territory</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
<b>New South Wales</b>					
Metro	1	238,031.47	53.00%	238,031.47	7.49%
Non Metro	-	-	0.00%	-	0.00%
<b>Victoria</b>					
Metro	3	527,854.48	53.61%	175,951.49	16.61%
Non Metro	-	-	0.00%	-	0.00%
<b>Queensland</b>					
Metro	4	640,441.70	48.17%	160,110.43	20.15%
Non Metro	2	228,716.48	49.63%	114,358.24	7.20%
<b>Western Australia</b>					
Metro	1	127,274.58	36.00%	127,274.58	4.00%
Non Metro	-	-	0.00%	-	0.00%
<b>Tasmania</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
<b>Australian Capital Territory</b>					
Metro	2	484,141.11	46.96%	242,070.56	15.23%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	-	-	0.00%	-	0.00%
\$50,000.01 to \$100,000	4	294,756.94	21.54%	73,689.24	9.27%
\$100,000.01 to \$150,000	4	545,644.03	36.66%	136,411.01	17.17%
\$150,000.01 to \$200,000	6	1,018,963.71	53.52%	169,827.29	32.06%
\$200,000.01 to \$250,000	2	450,058.70	52.06%	225,029.35	14.16%
\$250,000.01 to \$300,000	2	533,598.21	68.61%	266,799.11	16.79%
\$300,000.01 to \$350,000	1	335,699.28	58.00%	335,699.28	10.56%
\$350,000.01 to \$400,000	-	-	0.00%	-	0.00%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$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%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	-	-	0.00%	-	0.00%
11 to 20	1	61,119.84	11.00%	61,119.84	1.92%
21 to 30	4	382,078.93	23.40%	95,519.73	12.02%
31 to 40	2	273,644.98	38.14%	136,822.49	8.61%
41 to 50	3	514,192.27	46.53%	171,397.42	16.18%
51 to 55	3	573,615.92	51.83%	191,205.31	18.05%
56 to 60	2	522,619.45	58.72%	261,309.73	16.44%
61 to 65	2	317,851.27	61.00%	158,925.64	10.00%
66 to 70	1	254,707.41	66.00%	254,707.41	8.01%
71 to 75	1	278,890.80	71.00%	278,890.80	8.77%
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%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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
2030	-	-	-	-	-
2031	1	148,441.83	22.00%	148,441.83	4.67%
2032	1	61,119.84	11.00%	61,119.84	1.92%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	3	233,637.10	24.29%	77,879.03	7.35%
2036	1	146,370.40	40.00%	146,370.40	4.60%
2037	3	607,617.76	54.38%	202,539.25	19.12%
2038	-	-	0.00%	-	0.00%
2039	-	-	0.00%	-	0.00%
2040	2	352,651.13	54.36%	176,325.57	11.09%
2041	4	599,293.11	44.81%	149,823.28	18.85%
2042	4	1,029,589.70	63.97%	257,397.43	32.39%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	16	2,487,563.60	46%	155,472.73	78.26%
Investment	3	691,157.27	67%	230,385.76	21.74%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	19	3,178,720.87	50%	167,301.10	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	4	515,271.51	49.37%	128,817.88	16.21%
Helia	8	1,547,521.00	55.62%	193,440.13	48.68%
Insurable	7	1,115,928.36	43.80%	159,418.34	35.11%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	16	2,751,234.19	50.39%	171,952.14	86.55%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	1	157,559.06	61.00%	157,559.06	4.96%
Fixed 3 year	1	146,370.40	40.00%	146,370.40	4.60%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	1	123,557.22	51.00%	123,557.22	3.89%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	-	-	0.00%	-	0.00%
Wholesale	19	3,178,720.87	50.46%	167,301.10	100.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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%	-	-	0.00%	-	0.00%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	2	303,929.46	50.89%	151,964.73	9.56%
6.00% - 10.00%	17	2,874,791.41	50.41%	169,105.38	90.44%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	17	2,694,579.76	51.09%	158,504.69	84.77%
1 to 30 Days	1	335,699.28	58.00%	335,699.28	10.56%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	1	148,441.83	22.00%	148,441.83	4.67%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	19	3,178,720.87	50.46%	167,301.10	100.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	19	3,178,720.87	50.46%	167,301.10	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	-	-	0.00%	-	0.00%
Construction	-	-	0.00%	-	0.00%
Established Property	19	3,178,720.87	50.46%	167,301.10	100.00%
Refinance	-	-	0.00%	-	0.00%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	-	-	0.00%	-	0.00%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	2	209,561.67	18.79%	104,780.84	6.59%
10 to 15 years	7	987,625.26	45.13%	141,089.32	31.07%
15 to 20 years	10	1,981,533.94	56.46%	198,153.39	62.34%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</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	1	157,559.06	61.00%	157,559.06	4.96%
1 to 2 years	1	146,370.40	40.00%	146,370.40	4.60%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	1	123,557.22	51.00%	123,557.22	3.89%
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	-	-	0.00%	-	0.00%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	2	209,561.67	18.79%	104,780.84	6.59%
10 to 15 years	5	683,695.80	42.57%	136,739.16	21.51%
15 to 20 years	9	1,857,976.72	56.83%	206,441.86	58.45%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>19</b>	<b>3,178,720.87</b>	<b>50.46%</b>	<b>167,301.10</b>	<b>100.00%</b>