

Torrens 2016-1 Pool Statistics

Loan Pool Data as at Close of Business Monday, 31 March 2025

| Summary of Portfolio | |
|---|-----------------|
| Number Of Housing Loans: | 686 |
| Housing Loan Pool Size: | \$91,965,311.28 |
| Average Housing Loan Balance: | \$134,060.22 |
| Maximum Housing Loan Balance: | \$450,952.20 |
| Minimum Housing Loan Balance: | 0.01 |
| Loan Seasoning / Term to Maturity | |
| Maximum Remaining Term to Maturity in months | 250 |
| Weighted Average Remaining Term to Maturity in months | 208 |
| Weighted Average Seasoning in months | 140 |
| Loan-to-Value Ratio (LVR) | |
| Maximum Current LVR | 73.00% |
| Weighted Average Original LVR | 70.30% |
| Weighted Average Current LVR * | 44.01% |
| Weighted Average Current LVR based on RBA Guidelines ** | 44.94% |
| Weighted Average Fixed Rate | 5.53% |
| Weighted Average Variable Rate | 6.09% |
| Weighted Average Rate | 5.97% |
| * 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 | 7 | 205,064.98 | 20.27% | 29,295.00 | 0.22% |
| 2002 | 5 | 145,555.14 | 5.97% | 29,111.03 | 0.16% |
| 2003 | 8 | 330,085.14 | 15.66% | 41,260.64 | 0.36% |
| 2004 | 7 | 501,035.10 | 32.44% | 71,576.44 | 0.54% |
| 2005 | 11 | 795,814.41 | 30.39% | 72,346.76 | 0.87% |
| 2006 | 15 | 834,916.47 | 28.06% | 55,661.10 | 0.91% |
| 2007 | 9 | 852,123.96 | 36.73% | 94,680.44 | 0.93% |
| 2008 | 18 | 2,282,755.82 | 38.11% | 126,819.77 | 2.48% |
| 2009 | 23 | 2,834,244.13 | 35.20% | 123,228.01 | 3.08% |
| 2010 | 27 | 3,108,310.42 | 37.23% | 115,122.61 | 3.38% |
| 2011 | 33 | 4,128,061.69 | 41.59% | 125,092.78 | 4.49% |
| 2012 | 67 | 8,748,490.16 | 43.46% | 130,574.48 | 9.51% |
| 2013 | 100 | 14,507,606.11 | 45.09% | 145,076.06 | 15.78% |
| 2014 | 193 | 26,439,998.51 | 45.87% | 136,994.81 | 28.75% |
| 2015 | 153 | 24,636,576.76 | 46.18% | 161,023.38 | 26.79% |
| 2016 | 10 | 1,614,672.48 | 51.45% | 161,467.25 | 1.76% |
| 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 | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 24 | 2,540,649.57 | 43.42% | 105,860.40 | 2.76% |
| Non Metro | 16 | 1,822,536.08 | 44.81% | 113,908.51 | 1.98% |
| Northern Territory | | | | | |
| Metro | 4 | 684,516.85 | 55.74% | 171,129.21 | 0.74% |
| Non Metro | 1 | 84,656.96 | 25.00% | 84,656.96 | 0.09% |
| New South Wales | | | | | |
| Metro | 8 | 1,962,149.85 | 37.91% | 245,268.73 | 2.13% |
| Non Metro | 49 | 5,071,469.23 | 47.84% | 103,499.37 | 5.51% |
| Victoria | | | | | |
| Metro | 112 | 16,134,260.08 | 37.40% | 144,055.89 | 17.54% |
| Non Metro | 285 | 33,500,444.14 | 43.28% | 117,545.42 | 36.43% |
| Queensland | | | | | |
| Metro | 20 | 2,871,671.02 | 43.34% | 143,583.55 | 3.12% |
| Non Metro | 93 | 14,065,151.89 | 47.37% | 151,238.19 | 15.29% |
| Western Australia | | | | | |
| Metro | 24 | 5,189,950.76 | 54.58% | 216,247.95 | 5.64% |
| Non Metro | 15 | 3,009,266.89 | 51.70% | 200,617.79 | 3.27% |
| Tasmania | | | | | |
| Metro | 17 | 2,510,995.06 | 39.13% | 147,705.59 | 2.73% |
| Non Metro | 12 | 1,444,662.64 | 49.09% | 120,388.55 | 1.57% |
| Australian Capital Territory | | | | | |
| Metro | 6 | 1,072,930.26 | 43.06% | 178,821.71 | 1.17% |
| Non Metro | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 167 | 3,456,661.83 | 14.21% | 20,698.57 | 3.76% |
| \$50,000.01 to \$100,000 | 110 | 8,120,167.75 | 28.19% | 73,819.71 | 8.83% |
| \$100,000.01 to \$150,000 | 126 | 15,639,454.08 | 38.44% | 124,122.65 | 17.01% |
| \$150,000.01 to \$200,000 | 117 | 20,665,846.77 | 45.47% | 176,631.17 | 22.47% |
| \$200,000.01 to \$250,000 | 86 | 19,145,774.60 | 49.20% | 222,625.29 | 20.82% |
| \$250,000.01 to \$300,000 | 35 | 9,508,603.13 | 45.10% | 271,674.38 | 10.34% |
| \$300,000.01 to \$350,000 | 28 | 8,891,496.44 | 55.16% | 317,553.44 | 9.67% |
| \$350,000.01 to \$400,000 | 13 | 4,828,262.34 | 57.53% | 371,404.80 | 5.25% |
| \$400,000.01 to \$450,000 | 3 | 1,258,092.14 | 56.54% | 419,364.05 | 1.37% |
| \$450,000.01 to \$500,000 | 1 | 450,952.20 | 41.00% | 450,952.20 | 0.49% |
| \$500,000.01 to \$750,000 | - | - | 0.00% | - | 0.00% |
| Greater than \$750,000 | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 126 | 2,102,742.91 | 6.56% | 16,688.44 | 2.29% |
| 11 to 20 | 84 | 6,040,907.41 | 16.50% | 71,915.56 | 6.57% |
| 21 to 30 | 99 | 12,675,650.17 | 26.24% | 128,036.87 | 13.78% |
| 31 to 40 | 104 | 16,403,915.50 | 34.99% | 157,729.96 | 17.84% |
| 41 to 50 | 102 | 17,895,855.36 | 45.79% | 175,449.56 | 19.46% |
| 51 to 55 | 45 | 9,051,308.85 | 53.07% | 201,140.20 | 9.84% |
| 56 to 60 | 49 | 10,316,532.18 | 58.19% | 210,541.47 | 11.22% |
| 61 to 65 | 57 | 12,082,952.26 | 62.51% | 211,981.62 | 13.14% |
| 66 to 70 | 15 | 4,014,668.59 | 67.83% | 267,644.57 | 4.37% |
| 71 to 75 | 5 | 1,380,778.05 | 72.17% | 276,155.61 | 1.50% |
| 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 | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 6,033.09 | 1.86% | 3,016.55 | 0.01% |
| 2026 | - | - | 0.00% | - | 0.00% |
| 2027 | 3 | 88,261.21 | 13.59% | 29,420.40 | 0.10% |
| 2028 | 4 | 40,129.97 | 5.42% | 10,032.49 | 0.04% |
| 2029 | 14 | 329,975.91 | 9.32% | 23,569.71 | 0.36% |
| 2030 | 14 | 428,004.98 | 12.57% | 30,571.78 | 0.47% |
| 2031 | 6 | 253,669.34 | 20.96% | 42,278.22 | 0.28% |
| 2032 | 4 | 144,953.65 | 16.31% | 36,238.41 | 0.16% |
| 2033 | 15 | 1,129,480.39 | 32.33% | 75,298.69 | 1.23% |
| 2034 | 29 | 2,288,981.23 | 31.21% | 78,930.39 | 2.49% |
| 2035 | 30 | 2,744,594.66 | 32.76% | 91,486.49 | 2.98% |
| 2036 | 19 | 1,198,380.66 | 29.58% | 63,072.67 | 1.30% |
| 2037 | 16 | 1,709,666.08 | 33.13% | 106,854.13 | 1.86% |
| 2038 | 24 | 3,237,056.63 | 40.72% | 134,877.36 | 3.52% |
| 2039 | 27 | 3,678,729.22 | 36.96% | 136,249.23 | 4.00% |
| 2040 | 43 | 6,224,029.67 | 42.35% | 144,744.88 | 6.77% |
| 2041 | 33 | 4,387,626.46 | 42.77% | 132,958.38 | 4.77% |
| 2042 | 57 | 8,360,051.39 | 46.06% | 146,667.57 | 9.09% |
| 2043 | 83 | 12,907,704.50 | 46.56% | 155,514.51 | 14.04% |
| 2044 | 149 | 22,632,648.19 | 46.85% | 151,896.97 | 24.61% |
| 2045 | 108 | 19,000,540.97 | 48.02% | 175,930.93 | 20.66% |
| 2046 | 6 | 1,174,793.08 | 52.83% | 195,798.85 | 1.28% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 633 | 85,699,680.43 | 44% | 135,386.54 | 93.19% |
| Investment | 53 | 6,265,630.85 | 46% | 118,219.45 | 6.81% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 686 | 91,965,311.28 | 44% | 134,060.22 | 100.00% |
| Interest Only | - | - | 0% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 51 | 8,047,353.06 | 50.00% | 157,791.24 | 8.75% |
| Helia | 75 | 13,427,894.14 | 55.07% | 179,038.59 | 14.60% |
| Insurable | 560 | 70,490,064.08 | 41.22% | 125,875.11 | 76.65% |
| | - | - | - | - | - |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 550 | 72,514,149.06 | 43.08% | 131,843.91 | 78.85% |
| Fixed 1 year | 7 | 1,140,937.69 | 43.39% | 162,991.10 | 1.24% |
| Fixed 2 year | 56 | 8,327,235.17 | 49.95% | 148,700.63 | 9.05% |
| Fixed 3 year | 22 | 3,108,337.56 | 41.50% | 141,288.07 | 3.38% |
| Fixed 4 year | 31 | 4,614,124.95 | 48.04% | 148,842.74 | 5.02% |
| Fixed 5 year | 20 | 2,260,526.85 | 47.40% | 113,026.34 | 2.46% |
| Line of Credit | | | | | |
| Variable | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 100.00% |

| Summary of Origination Channel | | | | | |
|--------------------------------|-----------------|----------------------|----------------------|----------------------|-------------------|
| Ledger | No. of Accounts | Total Loan Balance | Weighted Average LVR | Average Loan Balance | % by Loan Balance |
| Retail | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 100.00% |
| Third Party Banking | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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% | 9 | 1,226,550.32 | 38.88% | 136,283.37 | 1.33% |
| 3.00% - 4.00% | 9 | 763,222.15 | 51.35% | 84,802.46 | 0.83% |
| 4.00% - 5.00% | 3 | 560,405.28 | 49.75% | 186,801.76 | 0.61% |
| 5.00% - 6.00% | 419 | 63,998,003.48 | 43.33% | 152,739.87 | 69.59% |
| 6.00% - 10.00% | 246 | 25,417,130.05 | 45.64% | 103,321.67 | 27.64% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 666 | 88,883,244.49 | 43.99% | 133,458.33 | 96.65% |
| 1 to 30 Days | 9 | 1,170,053.20 | 44.69% | 130,005.91 | 1.27% |
| 31 to 60 Days | 4 | 817,127.24 | 41.15% | 204,281.81 | 0.89% |
| 61 to 90 Days | 2 | 120,114.03 | 36.63% | 60,057.02 | 0.13% |
| 91+ Days | 5 | 974,772.32 | 48.39% | 194,954.46 | 1.06% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 100.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 100.00% |
| Stated Income | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 66 | 9,343,829.21 | 48.30% | 141,573.17 | 10.16% |
| Construction | 128 | 19,891,903.12 | 45.01% | 155,405.49 | 21.63% |
| Established Property | 293 | 38,205,963.86 | 44.51% | 130,395.78 | 41.54% |
| Refinance | 150 | 20,405,390.25 | 42.45% | 136,035.94 | 22.19% |
| Additions and Alterations | 13 | 782,271.72 | 23.48% | 60,174.75 | 0.85% |
| Home Equity | 36 | 3,335,953.12 | 34.67% | 92,665.36 | 3.63% |
| Other | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 6,033.09 | 1.86% | 3,016.55 | 0.01% |
| 1 to 5 years | 27 | 655,105.48 | 12.12% | 24,262.17 | 0.71% |
| 5 to 10 years | 66 | 4,372,637.41 | 29.56% | 66,252.08 | 4.75% |
| 10 to 15 years | 120 | 13,389,606.60 | 36.20% | 111,580.06 | 14.56% |
| 15 to 20 years | 390 | 58,861,494.78 | 46.17% | 150,926.91 | 64.00% |
| 20 to 25 years | 81 | 14,680,433.92 | 48.22% | 181,239.92 | 15.96% |
| 25 to 30 years | - | - | 0.00% | - | 0.00% |
| 30 years or greater | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 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 | 59 | 8,105,401.09 | 46.83% | 137,379.68 | 8.81% |
| 1 to 2 years | 57 | 8,276,541.33 | 47.91% | 145,202.48 | 9.00% |
| 2 to 3 years | 15 | 2,176,717.93 | 46.13% | 145,114.53 | 2.37% |
| 3 to 4 years | 4 | 718,616.87 | 52.29% | 179,654.22 | 0.78% |
| 4 to 5 years | 1 | 173,885.00 | 53.00% | 173,885.00 | 0.19% |
| 5 Years or greater | - | - | 0.00% | - | 0.00% |
| Variable Term Remaining | | | | | |
| 1 year or less | 2 | 6,033.09 | 1.86% | 3,016.55 | 0.01% |
| 1 to 5 years | 23 | 541,829.49 | 13.38% | 23,557.80 | 0.59% |
| 5 to 10 years | 55 | 3,673,659.32 | 29.89% | 66,793.81 | 3.99% |
| 10 to 15 years | 95 | 10,714,307.70 | 35.43% | 112,782.19 | 11.65% |
| 15 to 20 years | 313 | 46,178,908.71 | 44.76% | 147,536.45 | 50.21% |
| 20 to 25 years | 62 | 11,399,410.75 | 49.19% | 183,861.46 | 12.40% |
| 25 to 30 years | - | - | 0.00% | - | 0.00% |
| 30 years or greater | - | - | 0.00% | - | 0.00% |
| TOTAL | 686 | 91,965,311.28 | 44.01% | 134,060.22 | 100.00% |