

## Torrens 2016-1 Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 30 April 2025

### Summary of Portfolio

Number Of Housing Loans:	677
Housing Loan Pool Size:	\$89,889,305.20
Average Housing Loan Balance:	\$132,775.93
Maximum Housing Loan Balance:	\$449,978.10
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	249
Weighted Average Remaining Term to Maturity in months	206
Weighted Average Seasoning in months	141
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	72.00%
Weighted Average Original LVR	70.06%
Weighted Average Current LVR *	43.67%
Weighted Average Current LVR based on RBA Guidelines **	44.42%
Weighted Average Fixed Rate	5.58%
Weighted Average Variable Rate	6.08%
Weighted Average Rate	5.98%

\* 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	198,601.64	20.70%	28,371.66	0.22%
2002	5	139,519.83	5.88%	27,903.97	0.16%
2003	8	323,067.27	15.51%	40,383.41	0.36%
2004	7	494,486.02	32.41%	70,640.86	0.55%
2005	11	799,826.02	30.09%	72,711.46	0.89%
2006	15	848,141.40	27.39%	56,542.76	0.94%
2007	9	842,802.93	36.81%	93,644.77	0.94%
2008	18	2,267,600.24	37.89%	125,977.79	2.52%
2009	23	2,790,373.88	34.71%	121,320.60	3.10%
2010	26	2,898,888.51	36.25%	111,495.71	3.22%
2011	32	4,046,732.03	42.03%	126,460.38	4.50%
2012	67	8,693,421.29	43.65%	129,752.56	9.67%
2013	98	14,036,626.32	44.53%	143,230.88	15.62%
2014	189	25,617,678.88	45.36%	135,543.27	28.50%
2015	152	24,284,530.36	45.89%	159,766.65	27.02%
2016	10	1,607,008.58	51.27%	160,700.86	1.79%
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>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	24	2,541,340.17	43.84%	105,889.17	2.83%
Non Metro	15	1,663,124.11	43.77%	110,874.94	1.85%
<b>Northern Territory</b>					
Metro	4	682,029.21	55.62%	170,507.30	0.76%
Non Metro	1	83,060.36	24.00%	83,060.36	0.09%
<b>New South Wales</b>					
Metro	8	1,950,443.27	37.96%	243,805.41	2.17%
Non Metro	48	4,845,666.62	45.70%	100,951.39	5.39%
<b>Victoria</b>					
Metro	112	16,008,119.10	37.30%	142,929.63	17.81%
Non Metro	280	32,559,591.82	43.06%	116,284.26	36.22%
<b>Queensland</b>					
Metro	19	2,682,303.16	42.95%	141,173.85	2.98%
Non Metro	92	13,746,361.72	47.11%	149,416.98	15.29%
<b>Western Australia</b>					
Metro	24	5,187,332.22	54.40%	216,138.84	5.77%
Non Metro	15	2,968,815.51	51.27%	197,921.03	3.30%
<b>Tasmania</b>					
Metro	17	2,493,946.88	39.04%	146,702.76	2.77%
Non Metro	12	1,408,391.32	47.35%	117,365.94	1.57%
<b>Australian Capital Territory</b>					
Metro	6	1,068,779.73	42.84%	178,129.96	1.19%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	171	3,529,815.95	14.45%	20,642.20	3.93%
\$50,000.01 to \$100,000	101	7,476,904.73	28.38%	74,028.76	8.32%
\$100,000.01 to \$150,000	129	15,932,814.08	38.05%	123,510.19	17.72%
\$150,000.01 to \$200,000	113	19,876,575.71	44.88%	175,898.90	22.11%
\$200,000.01 to \$250,000	86	19,023,274.44	48.33%	221,200.87	21.16%
\$250,000.01 to \$300,000	32	8,640,403.22	45.76%	270,012.60	9.61%
\$300,000.01 to \$350,000	28	8,887,011.11	54.33%	317,393.25	9.89%
\$350,000.01 to \$400,000	12	4,412,344.74	57.16%	367,695.39	4.91%
\$400,000.01 to \$450,000	5	2,110,161.22	54.25%	422,032.24	2.35%
\$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>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	130	2,274,802.89	6.78%	17,498.48	2.53%
11 to 20	78	5,645,997.46	16.67%	72,384.58	6.28%
21 to 30	101	12,655,671.75	26.02%	125,303.68	14.08%
31 to 40	103	16,230,355.25	34.79%	157,576.26	18.06%
41 to 50	105	18,838,121.76	45.84%	179,410.68	20.96%
51 to 55	40	7,638,238.21	53.08%	190,955.96	8.50%
56 to 60	49	10,217,617.61	58.31%	208,522.81	11.37%
61 to 65	54	11,661,422.82	62.72%	215,952.27	12.97%
66 to 70	13	3,584,211.04	68.02%	275,708.54	3.99%
71 to 75	4	1,142,866.41	72.00%	285,716.60	1.27%
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>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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
2024	-	-	-	-	-
2025	2	5,417.37	1.90%	2,708.69	0.01%
2026	-	-	0.00%	-	0.00%
2027	3	83,759.91	13.37%	27,919.97	0.09%
2028	4	37,016.50	5.53%	9,254.13	0.04%
2029	14	320,620.59	9.51%	22,901.47	0.36%
2030	14	423,471.46	12.42%	30,247.96	0.47%
2031	6	273,627.85	20.25%	45,604.64	0.30%
2032	4	140,213.62	15.81%	35,053.41	0.16%
2033	15	1,111,537.62	32.05%	74,102.51	1.24%
2034	29	2,273,176.41	31.13%	78,385.39	2.53%
2035	30	2,728,794.50	32.41%	90,959.82	3.04%
2036	19	1,212,761.84	29.79%	63,829.57	1.35%
2037	16	1,704,704.57	33.29%	106,544.04	1.90%
2038	24	3,236,858.92	38.51%	134,869.12	3.60%
2039	27	3,629,035.11	36.51%	134,408.71	4.04%
2040	42	6,000,002.07	42.06%	142,857.19	6.67%
2041	32	4,275,276.56	43.13%	133,602.39	4.76%
2042	57	8,312,886.30	46.28%	145,840.11	9.25%
2043	81	12,453,538.29	45.99%	153,747.39	13.85%
2044	145	21,838,696.03	46.65%	150,611.70	24.30%
2045	107	18,654,645.70	47.64%	174,342.48	20.75%
2046	6	1,173,263.98	52.80%	195,544.00	1.31%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	624	83,668,125.53	43%	134,083.53	93.08%
Investment	53	6,221,179.67	46%	117,380.75	6.92%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	677	89,889,305.20	44%	132,775.93	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	54	8,332,440.79	49.66%	154,304.46	9.27%
Hella	75	13,339,752.10	54.10%	177,863.36	14.84%
Insurable	548	68,217,112.31	40.91%	124,483.78	75.89%
	-	-	-	-	-
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	547	71,662,744.31	42.72%	131,010.50	79.72%
Fixed 1 year	7	1,137,339.08	43.03%	162,477.01	1.27%
Fixed 2 year	53	7,810,343.74	49.68%	147,364.98	8.69%
Fixed 3 year	20	2,658,329.34	40.15%	132,916.47	2.96%
Fixed 4 year	30	4,388,496.79	48.88%	146,283.23	4.88%
Fixed 5 year	20	2,232,051.94	47.56%	111,602.60	2.48%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	677	89,889,305.20	43.67%	132,775.93	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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%	8	1,008,246.00	40.39%	126,030.75	1.12%
3.00% - 4.00%	9	739,467.56	51.90%	82,163.06	0.82%
4.00% - 5.00%	1	126,102.43	53.00%	126,102.43	0.14%
5.00% - 6.00%	416	63,327,146.22	43.04%	152,228.72	70.45%
6.00% - 10.00%	243	24,688,342.99	45.14%	101,598.12	27.47%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	652	85,736,063.23	43.64%	131,497.03	95.38%
1 to 30 Days	14	2,295,593.21	44.99%	163,970.94	2.55%
31 to 60 Days	5	792,919.82	36.47%	158,583.96	0.88%
61 to 90 Days	1	90,949.35	45.00%	90,949.35	0.10%
91+ Days	5	973,779.59	48.96%	194,755.92	1.08%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	677	89,889,305.20	43.67%	132,775.93	100.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	677	89,889,305.20	43.67%	132,775.93	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	65	9,229,006.30	48.25%	141,984.71	10.27%
Construction	122	18,584,839.21	44.71%	152,334.75	20.68%
Established Property	292	37,826,884.08	44.16%	129,544.12	42.08%
Refinance	149	20,161,858.06	41.95%	135,314.48	22.43%
Additions and Alterations	13	768,877.25	23.58%	59,144.40	0.86%
Home Equity	36	3,317,840.30	34.66%	92,162.23	3.69%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	2	5,417.37	1.90%	2,708.69	0.01%
1 to 5 years	27	623,548.05	12.18%	23,464.74	0.70%
5 to 10 years	69	4,563,506.95	29.51%	66,137.78	5.08%
10 to 15 years	118	13,347,677.33	35.92%	113,115.91	14.85%
15 to 20 years	387	58,074,270.92	46.09%	150,062.72	64.61%
20 to 25 years	74	13,264,884.58	47.30%	179,255.20	14.76%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</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	54	7,068,432.95	45.94%	130,896.91	7.86%
1 to 2 years	58	8,282,372.32	48.30%	142,799.52	9.21%
2 to 3 years	13	1,986,596.60	46.91%	152,815.12	2.21%
3 to 4 years	4	715,400.01	51.90%	178,850.00	0.80%
4 to 5 years	1	173,759.01	53.00%	173,759.01	0.19%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	2	5,417.37	1.90%	2,708.69	0.01%
1 to 5 years	23	522,780.39	13.47%	22,729.58	0.58%
5 to 10 years	57	3,755,831.30	29.44%	65,891.78	4.18%
10 to 15 years	94	10,768,603.14	35.03%	114,559.61	11.98%
15 to 20 years	312	45,899,762.11	44.98%	147,114.62	51.06%
20 to 25 years	59	10,710,350.00	46.88%	181,531.36	11.92%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>677</b>	<b>89,889,305.20</b>	<b>43.67%</b>	<b>132,775.93</b>	<b>100.00%</b>