

Torrens 2016-1 CRR Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	53
Housing Loan Pool Size:	\$7,790,684.76
Average Housing Loan Balance:	\$146,994.05
Maximum Housing Loan Balance:	\$552,432.83
Minimum Housing Loan Balance:	1,408.00
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	250
Weighted Average Remaining Term to Maturity in months	207
Weighted Average Seasoning in months	134
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	67.00%
Weighted Average Original LVR	69.07%
Weighted Average Current LVR *	44.42%
Weighted Average Current LVR based on RBA Guidelines **	44.42%
Weighted Average Fixed Rate	5.26%
Weighted Average Variable Rate	6.13%
Weighted Average Rate	5.92%
* 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	-	-	0.00%	-	0.00%
2006	1	6,633.52	2.00%	6,633.52	0.09%
2007	1	132,337.30	41.00%	132,337.30	1.70%
2008	1	60,470.17	24.00%	60,470.17	0.78%
2009	-	-	0.00%	-	0.00%
2010	1	91,385.45	40.00%	91,385.45	1.17%
2011	-	-	0.00%	-	0.00%
2012	7	595,419.78	51.97%	85,059.97	7.64%
2013	15	2,060,727.86	37.46%	137,381.86	26.45%
2014	18	3,465,417.31	47.76%	192,523.18	44.48%
2015	7	1,148,277.88	47.73%	164,039.70	14.74%
2016	2	230,015.49	30.97%	115,007.75	2.95%
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	53	7,790,684.76	44.42%	146,994.05	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	2	240,600.24	32.74%	120,300.12	3.09%
Non Metro	-	-	0.00%	-	0.00%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	3	791,909.04	34.72%	263,969.68	10.16%
Non Metro	4	642,551.99	42.57%	160,638.00	8.25%
Victoria					
Metro	6	1,400,036.56	46.20%	233,339.43	17.97%
Non Metro	22	2,756,080.22	46.94%	125,276.37	35.38%
Queensland					
Metro	1	122,084.10	15.00%	122,084.10	1.57%
Non Metro	10	1,037,520.19	44.11%	103,752.02	13.32%
Western Australia					
Metro	-	-	0.00%	-	0.00%
Non Metro	1	91,798.82	52.00%	91,798.82	1.18%
Tasmania					
Metro	3	402,373.20	54.62%	134,124.40	5.16%
Non Metro	-	-	0.00%	-	0.00%
Australian Capital Territory					
Metro	1	305,730.40	49.00%	305,730.40	3.92%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	5	75,518.69	30.48%	15,103.74	0.97%
\$50,000.01 to \$100,000	15	1,222,332.05	34.70%	81,488.80	15.69%
\$100,000.01 to \$150,000	15	1,918,919.51	43.57%	127,927.97	24.63%
\$150,000.01 to \$200,000	6	1,027,864.23	38.82%	171,310.71	13.19%
\$200,000.01 to \$250,000	6	1,350,148.52	51.88%	225,024.75	17.33%
\$250,000.01 to \$300,000	1	250,226.44	36.00%	250,226.44	3.21%
\$300,000.01 to \$350,000	2	624,735.61	52.57%	312,367.81	8.02%
\$350,000.01 to \$400,000	1	363,475.74	67.00%	363,475.74	4.67%
\$400,000.01 to \$450,000	1	405,031.14	55.00%	405,031.14	5.20%
\$450,000.01 to \$500,000	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	1	552,432.83	35.00%	552,432.83	7.09%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	5	118,079.32	5.57%	23,615.86	1.52%
11 to 20	4	387,143.93	17.17%	96,785.98	4.97%
21 to 30	5	686,637.47	27.70%	137,327.49	8.81%
31 to 40	14	2,340,446.14	35.98%	167,174.72	30.04%
41 to 50	9	1,116,266.46	45.75%	124,029.61	14.33%
51 to 55	4	862,871.21	53.24%	215,717.80	11.08%
56 to 60	7	1,307,361.29	57.66%	186,765.90	16.78%
61 to 65	3	477,812.39	62.92%	159,270.80	6.13%
66 to 70	2	494,066.55	67.00%	247,033.28	6.34%
71 to 75	-	-	0.00%	-	0.00%
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	53	7,790,684.76	44.42%	146,994.05	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	1	1,408.00	1.00%	1,408.00	0.02%
2026	-	-	0.00%	-	0.00%
2027	-	-	0.00%	-	0.00%
2028	-	-	0.00%	-	0.00%
2029	-	-	0.00%	-	0.00%
2030	1	90,034.70	6.00%	90,034.70	1.16%
2031	-	-	0.00%	-	0.00%
2032	1	16,622.58	6.00%	16,622.58	0.21%
2033	2	125,814.37	29.71%	62,907.19	1.61%
2034	2	194,013.81	40.41%	97,006.91	2.49%
2035	-	-	0.00%	-	0.00%
2036	2	98,432.34	48.63%	49,216.17	1.26%
2037	2	245,910.00	43.77%	122,955.00	3.16%
2038	7	1,087,077.81	31.44%	155,296.83	13.95%
2039	2	166,612.08	52.40%	83,306.04	2.14%
2040	1	91,385.45	40.00%	91,385.45	1.17%
2041	-	-	0.00%	-	0.00%
2042	5	465,224.50	54.83%	93,044.90	5.97%
2043	7	908,305.85	44.84%	129,757.98	11.66%
2044	15	3,318,579.11	47.32%	221,238.61	42.60%
2045	4	843,047.49	54.73%	210,761.87	10.82%
2046	1	138,216.67	17.00%	138,216.67	1.77%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	49	7,255,699.18	44%	148,075.49	93.13%
Investment	4	534,985.58	48%	133,746.40	6.87%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	53	7,790,684.76	44%	146,994.05	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	3	729,676.31	55.89%	243,225.44	9.37%
Helia	4	597,064.00	58.01%	149,266.00	7.66%
Insurable	46	6,463,944.45	41.88%	140,520.53	82.97%
	-	-	-	-	-
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	39	5,904,080.82	44.69%	151,386.69	75.78%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	5	966,312.04	45.88%	193,262.41	12.40%
Fixed 3 year	-	-	0.00%	-	0.00%
Fixed 4 year	5	593,057.88	43.27%	118,611.58	7.61%
Fixed 5 year	4	327,234.02	37.43%	81,808.51	4.20%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	53	7,790,684.76	44.42%	146,994.05	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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%	2	215,221.69	50.87%	107,610.85	2.76%
3.00% - 4.00%	2	144,742.18	22.44%	72,371.09	1.86%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	33	6,000,250.50	44.35%	181,825.77	77.02%
6.00% - 10.00%	16	1,430,470.39	46.01%	89,404.40	18.36%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	52	7,546,634.11	43.99%	145,127.58	96.87%
1 to 30 Days	1	244,050.65	58.00%	244,050.65	3.13%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	53	7,790,684.76	44.42%	146,994.05	100.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	53	7,790,684.76	44.42%	146,994.05	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	2	268,807.48	41.29%	134,403.74	3.45%
Construction	6	935,444.92	45.69%	155,907.49	12.01%
Established Property	26	4,135,645.13	46.62%	159,063.27	53.08%
Refinance	11	1,914,352.51	44.51%	174,032.05	24.57%
Additions and Alterations	3	305,854.74	24.96%	101,951.58	3.93%
Home Equity	5	230,579.98	28.59%	46,116.00	2.96%
Other	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	1	1,408.00	1.00%	1,408.00	0.02%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	6	426,485.46	28.65%	71,080.91	5.47%
10 to 15 years	13	1,598,032.23	36.58%	122,925.56	20.51%
15 to 20 years	29	5,102,500.12	47.98%	175,948.28	65.49%
20 to 25 years	4	662,258.95	46.24%	165,564.74	8.50%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	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	5	790,917.14	45.89%	158,183.43	10.15%
1 to 2 years	6	735,546.33	42.15%	122,591.06	9.44%
2 to 3 years	2	279,131.89	37.30%	139,565.95	3.58%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	81,008.58	56.00%	81,008.58	1.04%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	1	1,408.00	1.00%	1,408.00	0.02%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	4	252,339.15	19.09%	63,084.79	3.24%
10 to 15 years	10	1,296,178.08	34.53%	129,617.81	16.64%
15 to 20 years	20	3,691,896.64	49.75%	184,594.83	47.39%
20 to 25 years	4	662,258.95	46.24%	165,564.74	8.50%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	53	7,790,684.76	44.42%	146,994.05	100.00%