

# Torrens 2016-1 CRR Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 30 April 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
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	250
Weighted Average Remaining Term to Maturity in months	207
Weighted Average Seasoning in months	134
<b>Loan-to-Value Ratio (LVR)</b>	
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	44.88%
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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	2	240,600.24	32.74%	120,300.12	3.09%
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	3	791,909.04	34.72%	263,969.68	10.16%
Non Metro	4	642,551.99	42.57%	160,638.00	8.25%
<b>Victoria</b>					
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%
<b>Queensland</b>					
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%
<b>Western Australia</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	1	91,798.82	52.00%	91,798.82	1.18%
<b>Tasmania</b>					
Metro	3	402,373.20	54.62%	134,124.40	5.16%
Non Metro	-	-	0.00%	-	0.00%
<b>Australian Capital Territory</b>					
Metro	1	305,730.40	49.00%	305,730.40	3.92%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	49	7,255,699.18	44%	148,075.49	93.13%
Investment	4	534,985.58	48%	133,746.40	6.87%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	53	7,790,684.76	44%	146,994.05	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	3	729,676.31	55.89%	243,225.44	9.37%
Hella	4	597,064.00	58.01%	149,266.00	7.66%
Insurable	46	6,463,944.45	41.88%	140,520.53	82.97%
	-	-	-	-	-
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	53	7,790,684.76	44.42%	146,994.05	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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%	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	53	7,790,684.76	44.42%	146,994.05	100.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	53	7,790,684.76	44.42%	146,994.05	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</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	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%
<b>Variable Term Remaining</b>					
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%
<b>TOTAL</b>	<b>53</b>	<b>7,790,684.76</b>	<b>44.42%</b>	<b>146,994.05</b>	<b>100.00%</b>