

Torrens 2017-1 Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	716
Housing Loan Pool Size:	\$117,097,054.73
Average Housing Loan Balance:	\$163,543.37
Maximum Housing Loan Balance:	\$608,437.61
Minimum Housing Loan Balance:	3.34
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	343
Weighted Average Remaining Term to Maturity in months	220
Weighted Average Seasoning in months	132
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	82.00%
Weighted Average Original LVR	70.14%
Weighted Average Current LVR *	45.48%
Weighted Average Current LVR based on RBA Guidelines **	45.66%
Weighted Average Fixed Rate	5.25%
Weighted Average Variable Rate	6.67%
Weighted Average Rate	6.34%
* 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	3	146,749.19	32.41%	48,916.40	0.13%
2003	3	70,999.23	38.98%	23,666.41	0.06%
2004	4	85,259.45	8.37%	21,314.86	0.07%
2005	30	1,532,910.66	21.69%	51,097.02	1.31%
2006	73	5,469,712.53	27.27%	74,927.57	4.67%
2007	28	3,209,630.10	31.77%	114,629.65	2.74%
2008	3	366,084.01	27.86%	122,028.00	0.31%
2009	6	492,475.72	31.81%	82,079.29	0.42%
2010	10	1,221,326.58	41.07%	122,132.66	1.04%
2011	23	3,222,279.06	36.64%	140,099.09	2.75%
2012	19	2,553,812.39	41.28%	134,411.18	2.18%
2013	84	14,493,912.08	44.05%	172,546.57	12.38%
2014	180	33,857,098.95	48.36%	188,094.99	28.91%
2015	121	23,850,413.63	47.06%	197,110.86	20.37%
2016	129	26,524,391.15	50.36%	205,615.44	22.65%
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	716	117,097,054.73	45.48%	163,543.37	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	184	23,325,304.85	43.93%	126,767.96	19.92%
Non Metro	47	5,283,605.83	46.88%	112,417.15	4.51%
Northern Territory					
Metro	4	714,619.81	35.62%	178,654.95	0.61%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	119	24,674,402.78	39.11%	207,347.92	21.07%
Non Metro	29	4,679,938.98	42.13%	161,377.21	4.00%
Victoria					
Metro	79	11,965,582.19	43.17%	151,463.07	10.22%
Non Metro	26	3,905,209.53	49.31%	150,200.37	3.34%
Queensland					
Metro	72	13,998,603.72	48.98%	194,425.05	11.95%
Non Metro	55	10,016,786.86	53.82%	182,123.40	8.55%
Western Australia					
Metro	75	13,788,038.75	50.24%	183,840.52	11.77%
Non Metro	7	971,043.20	48.92%	138,720.46	0.83%
Tasmania					
Metro	5	677,024.46	36.72%	135,404.89	0.58%
Non Metro	2	194,519.95	49.88%	97,259.98	0.17%
Australian Capital Territory					
Metro	12	2,902,373.82	54.21%	241,864.49	2.48%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	716	117,097,054.73	45.48%	163,543.37	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	118	3,091,655.97	9.95%	26,200.47	2.64%
\$50,000.01 to \$100,000	122	9,145,019.24	24.68%	74,959.17	7.81%
\$100,000.01 to \$150,000	139	17,417,912.53	34.77%	125,308.72	14.87%
\$150,000.01 to \$200,000	100	17,473,292.80	45.31%	174,732.93	14.92%
\$200,000.01 to \$250,000	79	17,537,261.25	50.06%	221,990.65	14.98%
\$250,000.01 to \$300,000	72	19,602,557.89	53.48%	272,257.75	16.74%
\$300,000.01 to \$350,000	40	12,788,289.71	50.94%	319,707.24	10.92%
\$350,000.01 to \$400,000	19	7,123,341.49	55.16%	374,912.71	6.08%
\$400,000.01 to \$450,000	12	5,162,265.65	58.11%	430,188.80	4.41%
\$450,000.01 to \$500,000	6	2,774,782.63	43.35%	462,463.77	2.37%
\$500,000.01 to \$750,000	9	4,980,675.57	56.51%	553,408.40	4.25%
Greater than \$750,000	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	106	3,053,635.22	6.84%	28,807.88	2.61%
11 to 20	94	7,773,078.69	16.46%	82,692.33	6.64%
21 to 30	97	12,008,395.74	25.84%	123,797.89	10.26%
31 to 40	116	21,316,247.50	35.96%	183,760.75	18.20%
41 to 50	106	22,207,691.80	45.48%	209,506.53	18.97%
51 to 55	58	14,307,471.35	53.45%	246,680.54	12.22%
56 to 60	55	13,288,116.96	57.69%	241,602.13	11.35%
61 to 65	38	10,041,048.42	62.95%	264,238.12	8.57%
66 to 70	26	7,331,669.05	68.09%	281,987.27	6.26%
71 to 75	16	4,435,382.77	72.41%	277,211.42	3.79%
76 to 80	3	989,693.54	79.06%	329,897.85	0.85%
81 to 85	1	344,623.69	82.00%	344,623.69	0.29%
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>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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
2025	-	-	-	-	-
2026	1	20,830.73	6.00%	20,830.73	0.02%
2027	-	-	0.00%	-	0.00%
2028	3	170,568.85	6.35%	56,856.28	0.15%
2029	3	55,798.28	2.05%	18,599.43	0.05%
2030	10	468,510.75	21.54%	46,851.08	0.40%
2031	7	351,644.70	21.26%	50,234.96	0.30%
2032	2	49,683.18	21.50%	24,841.59	0.04%
2033	7	452,046.15	34.07%	64,578.02	0.39%
2034	14	941,987.56	28.87%	67,284.83	0.80%
2035	31	1,917,246.10	21.36%	61,846.65	1.64%
2036	83	7,016,763.16	31.52%	84,539.32	5.99%
2037	42	4,429,757.57	32.35%	105,470.42	3.78%
2038	8	809,950.94	29.86%	101,243.87	0.69%
2039	12	1,850,592.61	43.29%	154,216.05	1.58%
2040	13	2,241,315.06	51.00%	172,408.85	1.91%
2041	28	4,027,460.72	41.28%	143,837.88	3.44%
2042	21	3,830,233.50	46.81%	182,392.07	3.27%
2043	68	11,672,963.55	45.09%	171,661.23	9.97%
2044	150	30,308,539.54	48.94%	202,056.93	25.88%
2045	85	17,554,973.05	44.95%	206,529.09	14.99%
2046	126	28,646,870.93	51.87%	227,356.12	24.46%
2047	-	-	0.00%	-	0.00%
2048	-	-	0.00%	-	0.00%
2049	-	-	0.00%	-	0.00%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	2	279,317.80	33.31%	139,658.90	0.24%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	645	106,164,053.79	45%	164,595.43	90.66%
Investment	71	10,933,000.94	50%	153,985.93	9.34%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	716	117,097,054.73	45%	163,543.37	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	597	95,645,535.98	42.34%	160,210.28	81.68%
Helia	119	21,451,518.75	59.51%	180,264.86	18.32%
Insurable	-	-	0.00%	-	0.00%
	-	-	-	-	-
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	89,283,665.26	44.87%	163,224.25	76.25%
Fixed 1 year	21	2,470,043.17	44.66%	117,621.10	2.11%
Fixed 2 year	35	6,557,075.99	47.13%	187,345.03	5.60%
Fixed 3 year	72	13,334,884.81	49.12%	185,206.73	11.39%
Fixed 4 year	7	1,007,435.89	45.43%	143,919.41	0.86%
Fixed 5 year	34	4,443,949.61	44.89%	130,704.40	3.80%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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%
Third Party Banking	716	117,097,054.73	45.48%	163,543.37	100.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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%	15	1,993,683.91	42.84%	132,912.26	1.70%
3.00% - 4.00%	16	3,328,093.05	47.36%	208,005.82	2.84%
4.00% - 5.00%	7	1,018,094.23	53.90%	145,442.03	0.87%
5.00% - 6.00%	204	38,797,446.11	47.85%	190,183.56	33.13%
6.00% - 10.00%	473	71,935,521.79	44.09%	152,083.56	61.43%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	703	113,126,234.93	45.05%	160,919.25	96.61%
1 to 30 Days	6	2,012,547.25	54.63%	335,424.54	1.72%
31 to 60 Days	3	752,792.34	55.09%	250,930.78	0.64%
61 to 90 Days	1	266,325.89	67.00%	266,325.89	0.23%
91+ Days	3	939,154.32	64.90%	313,051.44	0.80%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	716	117,097,054.73	45.48%	163,543.37	100.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	716	117,097,054.73	45.48%	163,543.37	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	38	6,588,476.71	49.87%	173,380.97	5.63%
Construction	-	-	0.00%	-	0.00%
Established Property	677	110,508,547.49	45.22%	163,232.71	94.37%
Refinance	1	30.53	0.00%	30.53	0.00%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	11	392,724.21	10.50%	35,702.20	0.34%
5 to 10 years	48	3,053,682.87	27.56%	63,618.39	2.61%
10 to 15 years	169	16,116,475.44	33.64%	95,362.76	13.76%
15 to 20 years	288	53,863,280.57	47.15%	187,025.28	46.00%
20 to 25 years	198	43,391,573.84	49.47%	219,149.36	37.06%
25 to 30 years	2	279,317.80	33.31%	139,658.90	0.24%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</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	81	13,186,203.60	45.31%	162,792.64	11.26%
1 to 2 years	63	11,583,832.59	50.96%	183,870.36	9.89%
2 to 3 years	18	2,460,000.75	45.01%	136,666.71	2.10%
3 to 4 years	6	556,821.42	37.62%	92,803.57	0.48%
4 to 5 years	1	26,531.11	4.00%	26,531.11	0.02%
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	9	347,555.99	10.95%	38,617.33	0.30%
5 to 10 years	37	2,315,975.06	27.03%	62,593.92	1.98%
10 to 15 years	133	12,971,454.03	33.74%	97,529.73	11.08%
15 to 20 years	197	35,796,670.06	46.02%	181,708.99	30.57%
20 to 25 years	169	37,572,692.32	49.12%	222,323.62	32.09%
25 to 30 years	2	279,317.80	33.31%	139,658.90	0.24%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>716</b>	<b>117,097,054.73</b>	<b>45.48%</b>	<b>163,543.37</b>	<b>100.00%</b>