

## Torrens 2017-1 Pool Statistics

Loan Pool Data as at Close of Business Monday, 31 May 2021

### Summary of Portfolio

Number Of Housing Loans:	1,450
Housing Loan Pool Size:	\$297,905,048.55
Total Valuation of Properties:	678,079,972.00
Average Housing Loan Balance:	\$205,451.76
Maximum Housing Loan Balance:	\$673,263.42
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	304
Weighted Average Remaining Term to Maturity in months	261
Weighted Average Seasoning in months	88
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	126.00%
Weighted Average Original LVR	70.33%
Weighted Average Current LVR	54.83%
Weighted Average Fixed Rate	3.13%
Weighted Average Variable Rate	3.38%
Weighted Average Rate	3.29%

### Summary of Year of Origination

Year Of Origination	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	-	0.00%	-	0.00%
2000Q1	1	315,000.00	46,921.11	14.00%	46,921.11	0.02%
2000Q2	-	-	-	0.00%	-	0.00%
2000Q3	-	-	-	0.00%	-	0.00%
2000Q4	-	-	-	0.00%	-	0.00%
2001Q1	-	-	-	0.00%	-	0.00%
2001Q2	-	-	-	0.00%	-	0.00%
2001Q3	-	-	-	0.00%	-	0.00%
2001Q4	2	370,000.00	45,080.94	13.89%	22,540.47	0.02%
2002Q1	-	-	-	0.00%	-	0.00%
2002Q2	2	506,000.00	222,874.88	44.15%	111,437.44	0.07%
2002Q3	1	168,100.00	31,801.71	18.00%	31,801.71	0.01%
2002Q4	3	995,388.00	184,049.90	42.68%	61,349.97	0.06%
2003Q1	-	-	-	0.00%	-	0.00%
2003Q2	2	390,000.00	47,407.72	12.07%	23,703.86	0.02%
2003Q3	3	768,000.00	245,079.15	40.20%	81,693.05	0.08%
2003Q4	2	427,000.00	14,985.21	7.99%	7,492.61	0.01%
2004Q1	-	-	-	0.00%	-	0.00%
2004Q2	4	1,210,000.00	180,991.30	26.12%	45,247.83	0.06%
2004Q3	2	582,000.00	80,950.18	19.89%	40,475.09	0.03%
2004Q4	7	2,401,000.00	401,930.23	30.68%	57,418.60	0.13%
2005Q1	15	6,233,000.00	1,225,676.55	34.07%	81,711.77	0.41%
2005Q2	18	6,648,000.00	1,292,553.83	28.15%	71,808.55	0.43%
2005Q3	7	1,978,500.00	461,758.66	36.00%	65,965.52	0.16%
2005Q4	15	4,919,000.00	1,021,360.97	24.06%	68,090.73	0.34%
2006Q1	17	5,327,500.00	1,416,219.91	37.37%	83,307.05	0.48%
2006Q2	44	18,488,450.00	4,737,701.62	34.46%	107,675.04	1.59%
2006Q3	55	22,855,000.00	6,821,389.65	39.32%	124,025.27	2.29%
2006Q4	36	13,541,500.00	3,502,147.53	34.41%	97,281.88	1.18%
2007Q1	29	11,307,500.00	3,654,334.58	41.00%	126,011.54	1.23%
2007Q2	11	4,470,500.00	2,031,331.61	46.86%	184,666.51	0.68%
2007Q3	7	3,925,000.00	1,337,105.10	46.09%	191,015.01	0.45%
2007Q4	-	-	-	0.00%	-	0.00%
2008Q1	4	1,727,500.00	594,453.99	59.47%	148,613.50	0.20%
2008Q2	1	420,000.00	172,975.48	41.00%	172,975.48	0.06%
2008Q3	1	950,000.00	361,000.00	38.00%	361,000.00	0.12%
2008Q4	-	-	-	0.00%	-	0.00%
2009Q1	1	285,000.00	182,966.45	64.00%	182,966.45	0.06%
2009Q2	1	265,000.00	39,034.36	14.00%	39,034.36	0.01%
2009Q3	6	3,345,000.00	1,202,407.29	46.32%	200,401.22	0.40%
2009Q4	4	1,290,000.00	538,355.37	45.78%	134,588.84	0.18%
2010Q1	2	1,600,000.00	624,981.58	43.09%	312,490.79	0.21%
2010Q2	5	1,758,000.00	672,814.93	44.64%	134,562.99	0.23%
2010Q3	8	3,895,000.00	1,580,605.17	52.77%	197,575.65	0.53%
2010Q4	4	1,564,459.00	731,160.22	50.32%	182,790.06	0.25%
2011Q1	14	6,769,000.00	2,674,420.22	49.48%	191,030.02	0.90%
2011Q2	12	6,435,000.00	3,021,782.05	54.09%	251,815.17	1.01%
2011Q3	10	3,955,346.00	997,700.73	36.45%	99,770.07	0.33%
2011Q4	16	7,526,104.00	3,437,907.06	52.82%	214,869.19	1.15%
2012Q1	17	6,335,970.00	2,267,190.93	43.78%	133,364.17	0.76%
2012Q2	10	3,764,000.00	1,643,226.28	57.11%	164,322.63	0.55%
2012Q3	11	4,179,900.00	1,895,618.47	57.06%	172,328.95	0.64%
2012Q4	14	6,573,801.00	3,409,669.67	57.60%	243,547.83	1.14%
2013Q1	15	7,911,000.00	3,148,869.30	53.34%	209,924.62	1.06%
2013Q2	33	14,142,275.00	6,594,414.32	53.93%	199,830.74	2.21%
2013Q3	44	18,450,500.00	8,881,694.69	57.42%	201,856.70	2.98%
2013Q4	61	30,902,360.00	13,580,082.40	52.25%	222,624.30	4.56%
2014Q1	89	44,277,840.00	19,338,389.36	53.96%	217,285.27	6.49%
2014Q2	117	54,839,334.00	29,372,918.28	61.37%	251,050.58	9.86%
2014Q3	82	37,299,000.00	18,558,404.08	58.27%	226,322.00	6.23%
2014Q4	60	30,414,001.00	12,014,092.63	49.22%	200,234.88	4.03%
2015Q1	34	16,548,120.00	6,742,422.37	54.43%	198,306.54	2.26%
2015Q2	35	14,564,095.00	6,932,938.26	58.04%	198,083.95	2.33%
2015Q3	52	25,840,878.00	12,669,427.60	58.33%	243,642.84	4.25%
2015Q4	133	74,976,842.00	35,899,952.62	56.62%	269,924.46	12.05%
2016Q1	131	67,255,345.00	32,670,327.53	57.58%	249,391.81	10.97%
2016Q2	126	64,036,064.00	31,673,254.65	58.65%	251,375.04	10.63%
2016Q3	14	6,156,800.00	4,775,937.87	78.54%	341,138.42	1.60%
2016Q4	-	-	-	0.00%	-	0.00%
2017Q1	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>						
Metro	358	139,350,985.00	59,211,711.24	53.19%	165,395.84	19.88%
Non Metro	87	26,288,330.00	12,241,074.79	56.75%	140,702.01	4.11%
<b>Northern Territory</b>						
Metro	7	3,721,000.00	1,079,357.68	39.38%	154,193.95	0.36%
Non Metro	1	206,000.00	143,889.86	69.00%	143,889.86	0.05%
<b>New South Wales</b>						
Metro	227	155,731,253.00	58,109,247.37	46.64%	255,987.87	19.51%
Non Metro	81	37,848,500.00	17,167,533.40	53.98%	211,944.86	5.76%
<b>Victoria</b>						
Metro	171	86,695,527.00	34,172,647.64	51.86%	199,840.04	11.47%
Non Metro	64	22,299,930.00	10,807,128.04	58.93%	168,861.38	3.63%
<b>Queensland</b>						
Metro	123	57,115,871.00	28,704,185.76	60.00%	233,367.36	9.64%
Non Metro	110	43,074,500.00	24,447,339.81	63.23%	222,248.54	8.21%
<b>Western Australia</b>						
Metro	162	78,173,347.00	38,385,798.14	60.68%	236,949.37	12.89%
Non Metro	22	10,224,829.00	4,997,341.53	61.91%	227,151.89	1.68%
<b>Tasmania</b>						
Metro	5	2,061,000.00	1,153,229.95	62.52%	230,645.99	0.39%
Non Metro	4	965,000.00	551,053.00	57.49%	137,763.25	0.18%
<b>Australian Capital Territory</b>						
Metro	28	14,323,900.00	6,733,510.34	56.57%	240,482.51	2.26%
Non Metro	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

### Summary of Balance Outstanding

Current Loan Balance	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	133	45,981,570.00	3,298,851.11	11.65%	24,803.39	1.11%
\$50,000.01 to \$100,000	192	74,078,500.00	14,762,109.52	24.98%	76,885.99	4.96%
\$100,000.01 to \$150,000	226	88,075,363.00	28,198,751.72	38.43%	124,773.24	9.47%
\$150,000.01 to \$200,000	215	90,696,460.00	37,614,490.43	47.49%	174,951.12	12.63%
\$200,000.01 to \$250,000	212	95,444,701.00	47,458,169.94	55.48%	223,859.29	15.93%
\$250,000.01 to \$300,000	160	79,451,063.00	44,197,186.38	60.51%	276,232.41	14.84%
\$300,000.01 to \$350,000	140	78,341,430.00	45,517,096.55	62.66%	325,122.12	15.28%
\$350,000.01 to \$400,000	63	40,363,420.00	23,543,282.24	62.47%	373,702.89	7.90%
\$400,000.01 to \$450,000	44	28,897,922.00	18,661,583.14	66.29%	424,126.89	6.26%
\$450,000.01 to \$500,000	25	19,106,543.00	11,776,529.49	63.03%	471,061.18	3.95%
Greater than \$500,000	40	37,643,000.00	22,876,998.03	63.25%	571,924.95	7.68%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

### Summary of Current Loan to Value Ratio

Current LVR (%)	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	105	53,471,500.00	2,985,200.17	7.11%	28,430.48	1.00%
11 to 15	64	35,584,725.00	4,868,310.58	13.27%	76,067.35	1.63%
16 to 20	81	39,855,695.00	7,236,693.59	17.77%	89,341.90	2.43%
21 to 25	86	47,443,500.00	11,134,005.49	23.04%	129,465.18	3.74%
26 to 30	87	42,785,350.00	12,296,209.68	28.35%	141,335.74	4.13%
31 to 35	95	43,300,959.00	14,475,148.06	32.99%	152,369.98	4.86%
36 to 40	86	42,139,801.00	15,971,930.06	37.71%	185,720.12	5.36%
41 to 45	99	45,133,050.00	19,612,773.76	43.00%	198,108.83	6.58%
46 to 50	89	45,119,694.00	21,840,194.64	47.91%	245,395.45	7.33%
51 to 55	96	45,169,053.00	24,270,450.36	53.27%	252,817.19	8.15%
56 to 60	95	43,141,700.00	25,220,260.80	57.95%	265,476.43	8.47%
61 to 65	124	55,961,863.00	35,593,967.40	63.11%	287,048.12	11.95%
66 to 70	127	52,686,901.00	36,157,800.75	68.17%	284,707.09	12.14%
71 to 75	105	39,785,429.00	29,240,521.34	72.98%	278,481.16	9.82%
76 to 80	86	35,436,252.00	27,727,119.96	77.75%	322,408.37	9.31%
81 to 85	17	7,345,500.00	6,041,553.05	81.87%	355,385.47	2.03%
86 to 90	5	2,094,000.00	1,841,776.47	87.43%	368,355.29	0.62%
91 to 95	2	1,305,000.00	1,197,435.16	91.52%	598,717.58	0.40%
96 to 100	-	-	-	0.00%	-	0.00%
Over 100	1	320,000.00	193,697.23	126.00%	193,697.23	0.07%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

### Summary of Year of Maturity

Year of Maturity	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2021	-	-	-	-	-	-
2022	1	420,000.00	5,775.37	1.00%	5,775.37	0.00%
2023	-	-	-	0.00%	-	0.00%
2024	1	332,000.00	123,590.29	37.00%	123,590.29	0.04%
2025	2	407,000.00	64,067.97	15.07%	32,033.99	0.02%
2026	7	2,602,500.00	405,215.35	21.94%	57,887.91	0.14%
2027	4	1,289,900.00	420,872.37	34.99%	105,218.09	0.14%
2028	7	4,042,000.00	620,534.90	21.48%	88,647.84	0.21%
2029	11	5,445,000.00	557,427.29	16.82%	50,675.21	0.19%
2030	17	5,448,500.00	1,588,551.71	36.63%	93,444.22	0.53%
2031	17	6,126,100.00	1,765,248.08	36.48%	103,838.12	0.59%
2032	9	2,286,100.00	492,991.86	35.45%	54,776.87	0.17%
2033	12	4,229,388.00	1,231,396.78	43.41%	102,616.40	0.41%
2034	28	10,405,500.00	2,896,977.86	35.63%	103,463.50	0.97%
2035	65	26,177,595.00	6,105,957.76	33.75%	93,937.81	2.05%
2036	165	66,512,105.00	20,744,901.98	41.28%	125,726.68	6.96%
2037	69	26,755,500.00	10,081,567.22	45.70%	146,109.67	3.38%
2038	16	7,552,500.00	2,960,498.39	49.89%	185,031.15	0.99%
2039	26	12,276,900.00	4,836,139.93	48.62%	186,005.38	1.62%
2040	31	17,064,959.00	6,803,723.76	51.40%	219,474.96	2.28%
2041	62	29,923,846.00	13,622,679.60	55.60%	219,720.64	4.57%
2042	52	22,357,376.00	10,910,633.32	58.76%	209,819.87	3.66%
2043	125	57,706,135.00	27,320,044.21	55.75%	218,560.35	9.17%
2044	292	139,852,674.00	71,182,462.93	58.95%	243,775.56	23.89%
2045	168	90,995,522.00	43,102,045.11	56.66%	256,559.79	14.47%
2046	263	137,870,872.00	70,061,744.51	59.51%	266,394.47	23.52%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Property Ownership Type						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	1,279	605,870,685.00	265,226,853.71	54%	207,370.49	89.03%
Investment	171	72,209,287.00	32,678,194.84	58%	191,100.55	10.97%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Amortisation Type						
Payment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	1,430	668,300,927.00	291,461,886.80	54%	203,819.50	97.84%
Interest Only	20	9,779,045.00	6,443,161.75	74%	322,158.09	2.16%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Mortgage Insurer Distribution						
Mortgage Insurer	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	1,206	584,048,282.00	237,324,347.92	50.94%	196,786.36	79.66%
Genworth	244	94,031,690.00	60,580,700.63	70.04%	248,281.56	20.34%
Insurable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>						
Variable	909	444,020,193.00	186,867,229.93	54.08%	205,574.51	62.73%
Discount to Variable	-	-	-	0.00%	-	0.00%
Fixed 1 year	45	20,205,967.00	9,796,644.58	58.80%	217,703.21	3.29%
Fixed 2 year	124	56,217,464.00	25,884,692.00	55.78%	208,747.52	8.69%
Fixed 3 year	271	115,103,858.00	55,718,810.58	56.53%	205,604.47	18.70%
Fixed 4 year	12	5,327,990.00	2,026,284.44	44.80%	168,857.04	0.68%
Fixed 5 year	89	37,204,500.00	17,611,387.02	54.88%	197,880.75	5.91%
Introductory Fixed 1 year	-	-	-	0.00%	-	0.00%
Introductory Fixed 6 month	-	-	-	0.00%	-	0.00%
<b>Line of Credit</b>						
Variable	-	-	-	0.00%	-	0.00%
Discount to Variable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	-	0.00%	-	0.00%
Wholesale	1,450	678,079,972.00	297,905,048.55	54.83%	205,451.76	100.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Current Interest Rate						
Interest Rate Band	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	2	930,000.00	(908.81)	0.00%	(454.41)	0.00%
1.00% - 2.00%	18	7,280,000.00	3,135,343.19	48.74%	174,185.73	1.05%
2.00% - 3.00%	520	257,575,119.00	120,829,724.95	55.86%	232,364.86	40.56%
3.00% - 4.00%	584	278,362,823.00	122,141,723.67	54.98%	209,146.79	41.00%
4.00% - 5.00%	298	122,141,030.00	48,266,751.32	52.97%	161,968.96	16.20%
5.00% - 6.00%	26	10,756,000.00	3,413,954.15	46.37%	131,305.93	1.15%
6.00% - 10.00%	2	1,035,000.00	118,460.08	10.65%	59,230.04	0.04%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Arrears						
Days in Arrears	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	1,415	662,221,972.00	287,805,948.37	54.38%	203,396.43	96.61%
1 to 30 Days	12	5,210,000.00	3,157,697.55	66.63%	263,141.46	1.06%
31 to 60 Days	12	5,941,000.00	4,050,804.44	71.45%	337,567.04	1.36%
61 to 90 Days	4	1,500,000.00	945,298.42	62.97%	236,324.61	0.32%
91+ Days	7	3,207,000.00	1,945,299.77	63.30%	277,899.97	0.65%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Loan Seasoning						
Months of Seasoning	No. of Accounts	Total Security Valuation	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 15 months	-	-	-	0.00%	-	0.00%
16 to 18 months	-	-	-	0.00%	-	0.00%
19 to 21 months	-	-	-	0.00%	-	0.00%
22 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	136	68,266,364.00	35,639,548.21	61.43%	262,055.50	11.96%
More than 60 months	1,314	609,813,608.00	262,265,500.34	53.93%	199,593.23	88.04%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>



Summary of Income Type						
Income Verification Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	1,449	677,749,972.00	297,881,228.14	54.83%	205,577.11	99.99%
Stated Income	1	330,000.00	23,820.41	7.00%	23,820.41	0.01%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Loan Purpose						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property Construction	102	46,899,311.00	25,162,177.80	62.45%	246,688.02	8.45%
Established Property Refinance	1,346	630,594,661.00	272,694,713.22	54.13%	202,596.37	91.54%
Additions and Alterations	2	586,000.00	48,157.53	13.99%	24,078.77	0.02%
Home Equity	-	-	-	0.00%	-	0.00%
Other	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Term Remaining						
Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>						
1 year or less	18	8,899,045.00	5,781,161.75	74.07%	321,175.65	1.94%
1 to 2 years	-	-	-	0.00%	-	0.00%
2 to 3 years	2	880,000.00	662,000.00	74.83%	331,000.00	0.22%
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	8	2,895,500.00	534,949.48	24.62%	66,868.69	0.18%
5 to 10 years	53	21,403,500.00	4,462,251.24	31.95%	84,193.42	1.50%
10 to 15 years	170	65,007,588.00	18,038,243.48	38.08%	106,107.31	6.06%
15 to 20 years	287	125,840,959.00	45,807,616.95	46.67%	159,608.42	15.38%
20 to 25 years	863	430,713,880.00	210,021,042.32	57.48%	243,361.58	70.50%
25 to 30 years	49	22,439,500.00	12,597,783.33	63.82%	257,097.62	4.23%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>

Summary of Term Remaining						
Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>						
1 year or less	255	105,063,897.00	50,232,365.33	56.44%	196,989.67	16.86%
1 to 2 years	168	74,020,234.00	35,743,306.34	56.79%	212,757.78	12.00%
2 to 3 years	87	41,208,658.00	18,642,998.24	54.40%	214,287.34	6.26%
3 to 4 years	13	5,806,990.00	2,831,052.16	57.20%	217,773.24	0.95%
4 to 5 years	18	7,960,000.00	3,588,096.55	51.90%	199,338.70	1.20%
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	4	1,361,500.00	144,534.34	13.84%	36,133.59	0.05%
5 to 10 years	35	15,169,400.00	2,669,680.44	29.84%	76,276.58	0.90%
10 to 15 years	108	42,953,600.00	10,971,452.77	35.93%	101,587.53	3.68%
15 to 20 years	190	86,808,059.00	30,447,614.10	46.11%	160,250.60	10.22%
20 to 25 years	528	276,654,134.00	130,525,581.22	56.87%	247,207.54	43.81%
25 to 30 years	44	21,073,500.00	12,108,367.06	66.37%	275,190.16	4.06%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,450</b>	<b>678,079,972.00</b>	<b>297,905,048.55</b>	<b>54.83%</b>	<b>205,451.76</b>	<b>100.00%</b>