

Torrens 2017-1 CRR Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	58
Housing Loan Pool Size:	\$13,330,259.14
Total Valuation of Properties:	24,457,413.00
Average Housing Loan Balance:	\$229,832.05
Maximum Housing Loan Balance:	\$514,524.15
Minimum Housing Loan Balance:	12,557.83
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	304
Weighted Average Remaining Term to Maturity in months	264
Weighted Average Seasoning in months	83
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	88.00%
Weighted Average Original LVR	75.13%
Weighted Average Current LVR	61.34%
Weighted Average Fixed Rate	2.99%
Weighted Average Variable Rate	3.56%
Weighted Average Rate	3.36%

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 2004	-	-	-	0.00%	-	0.00%
2004Q1	-	-	-	0.00%	-	0.00%
2004Q2	-	-	-	0.00%	-	0.00%
2004Q3	-	-	-	0.00%	-	0.00%
2004Q4	1	270,000.00	141,280.74	52.00%	141,280.74	1.06%
2005Q1	-	-	-	0.00%	-	0.00%
2005Q2	-	-	-	0.00%	-	0.00%
2005Q3	1	228,000.00	12,557.83	5.00%	12,557.83	0.09%
2005Q4	1	230,000.00	25,535.60	11.00%	25,535.60	0.19%
2006Q1	-	-	-	0.00%	-	0.00%
2006Q2	-	-	-	0.00%	-	0.00%
2006Q3	3	920,000.00	245,934.14	36.89%	81,978.05	1.84%
2006Q4	1	350,000.00	161,603.75	46.00%	161,603.75	1.21%
2007Q1	1	327,000.00	166,958.16	51.00%	166,958.16	1.25%
2007Q2	1	560,000.00	255,372.66	45.00%	255,372.66	1.92%
2007Q3	-	-	-	0.00%	-	0.00%
2007Q4	-	-	-	0.00%	-	0.00%
2008Q1	-	-	-	0.00%	-	0.00%
2008Q2	-	-	-	0.00%	-	0.00%
2008Q3	-	-	-	0.00%	-	0.00%
2008Q4	-	-	-	0.00%	-	0.00%
2009Q1	-	-	-	0.00%	-	0.00%
2009Q2	-	-	-	0.00%	-	0.00%
2009Q3	1	250,000.00	183,865.49	73.00%	183,865.49	1.38%
2009Q4	-	-	-	0.00%	-	0.00%
2010Q1	-	-	-	0.00%	-	0.00%
2010Q2	-	-	-	0.00%	-	0.00%
2010Q3	-	-	-	0.00%	-	0.00%
2010Q4	-	-	-	0.00%	-	0.00%
2011Q1	1	750,000.00	437,435.11	58.00%	437,435.11	3.28%
2011Q2	-	-	-	0.00%	-	0.00%
2011Q3	1	290,000.00	27,205.06	9.00%	27,205.06	0.20%
2011Q4	2	585,000.00	297,291.44	53.73%	148,645.72	2.23%
2012Q1	-	-	-	0.00%	-	0.00%
2012Q2	-	-	-	0.00%	-	0.00%
2012Q3	1	318,500.00	37,132.92	11.00%	37,132.92	0.28%
2012Q4	1	928,000.00	499,277.32	53.00%	499,277.32	3.75%
2013Q1	-	-	-	0.00%	-	0.00%
2013Q2	-	-	-	0.00%	-	0.00%
2013Q3	1	340,000.00	266,001.80	78.00%	266,001.80	2.00%
2013Q4	2	790,000.00	371,926.16	48.14%	185,963.08	2.79%
2014Q1	1	240,000.00	114,547.96	47.00%	114,547.96	0.86%
2014Q2	8	3,518,400.00	1,855,659.33	56.47%	231,957.42	13.92%
2014Q3	6	2,523,679.00	1,482,562.14	63.05%	247,093.69	11.12%
2014Q4	1	315,000.00	86,128.67	27.00%	86,128.67	0.65%
2015Q1	1	320,000.00	113,524.04	35.00%	113,524.04	0.85%
2015Q2	1	360,000.00	284,209.26	78.00%	284,209.26	2.13%
2015Q3	1	703,000.00	322,112.12	45.00%	322,112.12	2.42%
2015Q4	5	2,174,834.00	1,493,921.32	71.45%	298,784.26	11.21%
2016Q1	5	2,680,000.00	1,454,476.14	54.39%	290,895.23	10.91%
2016Q2	7	2,936,000.00	1,672,266.89	65.09%	238,895.27	12.54%
2016Q3	3	1,550,000.00	1,321,473.09	84.45%	440,491.03	9.91%
2016Q4	-	-	-	0.00%	-	0.00%
2017Q1	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

Summary of Geographic Distribution

Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia						
Metro	17	6,263,000.00	3,173,621.96	60.31%	186,683.64	23.81%
Non Metro	2	735,000.00	481,411.14	67.35%	240,705.57	3.61%
Northern Territory						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
New South Wales						
Metro	8	4,123,000.00	2,097,479.31	54.11%	262,184.91	15.73%
Non Metro	2	1,445,000.00	757,912.57	68.05%	378,956.29	5.69%
Victoria						
Metro	6	2,541,500.00	1,138,811.38	48.06%	189,801.90	8.54%
Non Metro	3	968,000.00	508,312.72	55.62%	169,437.57	3.81%
Queensland						
Metro	4	1,523,400.00	770,327.47	54.98%	192,581.87	5.78%
Non Metro	4	1,470,000.00	736,170.83	52.29%	184,042.71	5.52%
Western Australia						
Metro	9	4,468,513.00	3,074,479.85	73.29%	341,608.87	23.06%
Non Metro	-	-	-	0.00%	-	0.00%
Tasmania						
Metro	2	670,000.00	407,866.42	64.11%	203,933.21	3.06%
Non Metro	-	-	-	0.00%	-	0.00%
Australian Capital Territory						
Metro	1	250,000.00	183,865.49	73.00%	183,865.49	1.38%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	5	1,446,500.00	133,506.67	9.33%	26,701.33	1.00%
\$50,000.01 to \$100,000	2	555,000.00	172,620.22	31.51%	86,310.11	1.29%
\$100,000.01 to \$150,000	10	2,777,000.00	1,220,644.29	48.60%	122,064.43	9.16%
\$150,000.01 to \$200,000	9	3,209,400.00	1,575,468.13	50.46%	175,052.01	11.82%
\$200,000.01 to \$250,000	11	5,008,000.00	2,556,701.11	54.53%	232,427.37	19.18%
\$250,000.01 to \$300,000	4	1,735,000.00	1,081,278.49	65.11%	270,319.62	8.11%
\$300,000.01 to \$350,000	6	3,075,000.00	1,961,657.13	66.42%	326,942.86	14.72%
\$350,000.01 to \$400,000	5	2,706,834.00	1,816,216.68	69.32%	363,243.34	13.62%
\$400,000.01 to \$450,000	2	1,282,000.00	854,104.20	67.76%	427,052.10	6.41%
\$450,000.01 to \$500,000	3	2,077,679.00	1,443,538.07	71.71%	481,179.36	10.83%
Greater than \$500,000	1	585,000.00	514,524.15	87.00%	514,524.15	3.86%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	3	898,000.00	70,838.15	7.85%	23,612.72	0.53%
11 to 15	2	548,500.00	62,668.52	11.00%	31,334.26	0.47%
16 to 20	-	-	-	0.00%	-	0.00%
21 to 25	-	-	-	0.00%	-	0.00%
26 to 30	3	1,600,000.00	441,072.95	27.30%	147,024.32	3.31%
31 to 35	2	660,000.00	226,405.46	34.00%	113,202.73	1.70%
36 to 40	4	1,477,400.00	560,651.05	37.53%	140,162.76	4.21%
41 to 45	3	1,588,000.00	724,862.99	45.00%	241,621.00	5.44%
46 to 50	9	3,815,000.00	1,846,347.13	47.95%	205,149.68	13.85%
51 to 55	8	3,727,000.00	1,992,684.33	52.93%	249,085.54	14.95%
56 to 60	5	2,475,000.00	1,437,239.50	57.73%	287,447.90	10.78%
61 to 65	3	1,510,000.00	958,798.21	63.38%	319,599.40	7.19%
66 to 70	-	-	-	0.00%	-	0.00%
71 to 75	1	250,000.00	183,865.49	73.00%	183,865.49	1.38%
76 to 80	7	2,699,679.00	2,121,831.46	78.00%	303,118.78	15.92%
81 to 85	6	2,221,000.00	1,833,006.96	81.99%	305,501.16	13.75%
86 to 90	2	987,834.00	869,986.94	87.41%	434,993.47	6.53%
91 to 95	-	-	-	0.00%	-	0.00%
96 to 100	-	-	-	0.00%	-	0.00%
Over 100	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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
2024	-	-	-	-	-	-
2025	1	228,000.00	12,557.83	5.00%	12,557.83	0.09%
2026	1	230,000.00	25,535.60	11.00%	25,535.60	0.19%
2027	-	-	-	0.00%	-	0.00%
2028	-	-	-	0.00%	-	0.00%
2029	2	745,000.00	225,079.90	30.54%	112,539.95	1.69%
2030	-	-	-	0.00%	-	0.00%
2031	-	-	-	0.00%	-	0.00%
2032	-	-	-	0.00%	-	0.00%
2033	-	-	-	0.00%	-	0.00%
2034	-	-	-	0.00%	-	0.00%
2035	2	710,000.00	372,298.95	52.00%	186,149.48	2.79%
2036	9	3,480,000.00	1,137,234.13	38.38%	126,359.35	8.53%
2037	2	887,000.00	422,330.82	47.37%	211,165.41	3.17%
2038	-	-	-	0.00%	-	0.00%
2039	3	985,000.00	524,239.59	55.56%	174,746.53	3.93%
2040	-	-	-	0.00%	-	0.00%
2041	2	1,095,000.00	648,235.00	58.98%	324,117.50	4.86%
2042	2	1,246,500.00	536,410.24	50.09%	268,205.12	4.02%
2043	2	790,000.00	509,825.31	66.52%	254,912.66	3.82%
2044	12	5,122,079.00	3,000,839.47	61.66%	250,069.96	22.51%
2045	5	2,360,834.00	1,539,755.62	72.47%	307,951.12	11.55%
2046	15	6,578,000.00	4,375,916.68	69.16%	291,727.78	32.83%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	53	22,903,579.00	12,226,536.54	60%	230,689.37	91.72%
Investment	5	1,553,834.00	1,103,722.60	81%	220,744.52	8.28%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	56	23,292,413.00	12,323,892.21	59%	220,069.50	92.45%
Interest Only	2	1,165,000.00	1,006,366.93	86%	503,183.47	7.55%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	47	20,423,900.00	10,217,976.74	55.96%	217,403.76	76.65%
Genworth	10	3,693,513.00	2,999,400.98	80.73%	299,940.10	22.50%
Insurable	1	340,000.00	112,881.42	33.00%	112,881.42	0.85%
-	-	-	-	-	-	-
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan						
Variable	34	15,061,513.00	8,640,940.37	64.59%	254,145.31	64.82%
Discount to Variable	-	-	-	0.00%	-	0.00%
Fixed 1 year	2	567,000.00	281,506.12	49.37%	140,753.06	2.11%
Fixed 2 year	7	3,275,000.00	1,800,548.34	57.38%	257,221.19	13.51%
Fixed 3 year	10	3,868,900.00	2,025,504.52	58.39%	202,550.45	15.19%
Fixed 4 year	-	-	-	0.00%	-	0.00%
Fixed 5 year	5	1,685,000.00	581,759.79	41.42%	116,351.96	4.36%
Introductory Fixed 1 year	-	-	-	0.00%	-	0.00%
Introductory Fixed 6 month	-	-	-	0.00%	-	0.00%
Line of Credit						
Variable	-	-	-	0.00%	-	0.00%
Discount to Variable	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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%	-	-	-	0.00%	-	0.00%
1.00% - 2.00%	2	567,000.00	281,506.12	49.37%	140,753.06	2.11%
2.00% - 3.00%	21	8,562,179.00	4,081,027.59	54.75%	194,334.65	30.61%
3.00% - 4.00%	23	10,729,234.00	6,461,532.74	65.75%	280,936.21	48.47%
4.00% - 5.00%	10	4,141,000.00	2,468,099.26	62.87%	246,809.93	18.52%
5.00% - 6.00%	2	458,000.00	38,093.43	9.02%	19,046.71	0.29%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%
1 to 30 Days	-	-	-	0.00%	-	0.00%
31 to 60 Days	-	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	6	2,959,000.00	1,920,584.81	73.88%	320,097.47	14.41%
More than 60 months	52	21,498,413.00	11,409,674.33	59.23%	219,416.81	85.59%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

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	6	2,661,513.00	2,007,564.11	77.67%	334,594.02	15.06%
Established Property Refinance	52	21,795,900.00	11,322,695.03	58.44%	217,744.14	84.94%
Additions and Alterations	-	-	-	0.00%	-	0.00%
Home Equity	-	-	-	0.00%	-	0.00%
Other	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

Summary of Term Remaining						
Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Interest Only Term Remaining						
1 year or less	2	1,165,000.00	1,006,366.93	85.53%	503,183.47	7.55%
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	-	-	-	0.00%	-	0.00%
1 to 5 years	2	458,000.00	38,093.43	9.02%	19,046.72	0.29%
5 to 10 years	2	745,000.00	225,079.90	30.54%	112,539.95	1.69%
10 to 15 years	3	1,000,000.00	399,504.01	49.07%	133,168.00	3.00%
15 to 20 years	14	5,812,000.00	2,494,034.59	47.27%	178,145.33	18.71%
20 to 25 years	34	14,892,413.00	8,852,074.12	63.41%	260,355.12	66.41%
25 to 30 years	1	385,000.00	315,106.16	81.00%	315,106.16	2.36%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%

Summary of Term Remaining						
Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining						
1 year or less	10	4,237,400.00	2,135,588.31	53.86%	213,558.83	16.02%
1 to 2 years	7	2,720,000.00	1,681,593.54	63.33%	240,227.65	12.61%
2 to 3 years	6	2,058,500.00	841,061.66	44.93%	140,176.94	6.31%
3 to 4 years	-	-	-	0.00%	-	0.00%
4 to 5 years	1	380,000.00	31,075.26	8.00%	31,075.26	0.23%
5 Years or greater	-	-	-	0.00%	-	0.00%
Variable Term Remaining						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	2	458,000.00	38,093.43	9.02%	19,046.72	0.29%
5 to 10 years	1	425,000.00	111,555.86	26.00%	111,555.86	0.84%
10 to 15 years	1	290,000.00	27,205.06	9.00%	27,205.06	0.20%
15 to 20 years	5	2,520,000.00	981,463.37	40.30%	196,292.67	7.36%
20 to 25 years	23	10,398,513.00	6,652,992.34	66.85%	289,260.54	49.91%
25 to 30 years	2	970,000.00	829,630.31	84.72%	414,815.15	6.22%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	58	24,457,413.00	13,330,259.14	61.34%	229,832.05	100.00%