

Torrens 2017-2(P) Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 30 April 2025

Summary of Portfolio

Number Of Housing Loans:	255
Housing Loan Pool Size:	\$50,166,202.08
Average Housing Loan Balance:	\$196,730.20
Maximum Housing Loan Balance:	\$578,516.04
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	355
Weighted Average Remaining Term to Maturity in months	232
Weighted Average Seasoning in months	123
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.00%
Weighted Average Original LVR	70.34%
Weighted Average Current LVR *	48.68%
Weighted Average Current LVR based on RBA Guidelines **	48.97%
Weighted Average Fixed Rate	5.32%
Weighted Average Variable Rate	6.48%
Weighted Average Rate	6.31%

* 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	2	93,467.26	24.93%	46,733.63	0.19%
2003	1	21,371.98	11.00%	21,371.98	0.04%
2004	4	105,295.01	20.14%	26,323.75	0.21%
2005	7	616,621.39	32.74%	88,088.77	1.23%
2006	16	1,904,562.87	39.83%	119,035.18	3.80%
2007	4	446,900.00	37.36%	111,725.00	0.89%
2008	-	-	0.00%	-	0.00%
2009	1	15,558.00	11.00%	15,558.00	0.03%
2010	4	577,039.63	42.33%	144,259.91	1.15%
2011	6	1,264,236.45	48.55%	210,706.08	2.52%
2012	6	1,131,605.29	43.51%	188,600.88	2.26%
2013	13	2,555,330.44	43.94%	196,563.88	5.09%
2014	39	9,202,952.40	51.74%	235,973.14	18.34%
2015	24	6,074,281.15	54.54%	253,095.05	12.11%
2016	128	26,156,980.21	48.54%	204,351.41	52.14%
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	255	50,166,202.08	48.68%	196,730.20	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	46	6,052,794.93	43.59%	131,582.50	12.07%
Non Metro	18	3,437,704.41	53.05%	190,983.58	6.85%
Northern Territory					
Metro	2	513,585.01	69.77%	256,792.51	1.02%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	37	9,659,690.46	47.02%	261,072.72	19.26%
Non Metro	30	6,738,622.80	46.24%	224,620.76	13.43%
Victoria					
Metro	38	7,033,293.06	43.32%	185,086.66	14.02%
Non Metro	9	1,502,042.57	53.21%	166,893.62	2.99%
Queensland					
Metro	22	4,337,139.94	52.43%	197,142.72	8.65%
Non Metro	14	2,642,464.58	51.78%	188,747.47	5.27%
Western Australia					
Metro	28	7,190,135.49	55.59%	256,790.55	14.33%
Non Metro	5	547,463.24	56.46%	109,492.65	1.09%
Tasmania					
Metro	2	165,980.01	44.92%	82,990.01	0.33%
Non Metro	1	83,078.03	20.00%	83,078.03	0.17%
Australian Capital Territory					
Metro	3	262,207.55	21.53%	87,402.52	0.52%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	35	863,131.56	11.41%	24,660.90	1.72%
\$50,000.01 to \$100,000	35	2,466,318.02	24.27%	70,466.23	4.92%
\$100,000.01 to \$150,000	36	4,401,804.25	34.06%	122,272.34	8.77%
\$150,000.01 to \$200,000	35	6,203,938.74	47.67%	177,255.39	12.37%
\$200,000.01 to \$250,000	28	6,255,584.03	50.85%	223,413.72	12.47%
\$250,000.01 to \$300,000	26	7,122,931.10	50.00%	273,958.89	14.20%
\$300,000.01 to \$350,000	26	8,380,298.36	55.79%	322,319.17	16.71%
\$350,000.01 to \$400,000	15	5,584,345.13	52.11%	372,289.68	11.13%
\$400,000.01 to \$450,000	8	3,376,563.17	58.74%	422,070.40	6.73%
\$450,000.01 to \$500,000	6	2,841,301.49	59.37%	473,550.25	5.66%
\$500,000.01 to \$750,000	5	2,669,986.23	47.49%	533,997.25	5.32%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	28	834,015.39	7.10%	29,786.26	1.66%
11 to 20	32	2,504,393.41	15.38%	78,262.29	4.99%
21 to 30	30	4,687,042.23	25.44%	156,234.74	9.34%
31 to 40	35	6,581,528.48	35.68%	188,043.67	13.12%
41 to 50	47	11,747,760.29	46.50%	249,952.35	23.42%
51 to 55	22	6,232,056.66	53.18%	283,275.30	12.42%
56 to 60	12	3,689,242.05	58.57%	307,436.84	7.35%
61 to 65	20	5,485,762.19	62.83%	274,288.11	10.94%
66 to 70	15	4,309,463.00	67.72%	287,297.53	8.59%
71 to 75	5	1,493,615.36	72.66%	298,723.07	2.98%
76 to 80	8	2,388,907.57	78.50%	298,613.45	4.76%
81 to 85	1	212,415.45	81.00%	212,415.45	0.42%
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	255	50,166,202.08	48.68%	196,730.20	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
2026	-	-	-	-	-
2027	3	87,913.92	13.17%	29,304.64	0.18%
2028	3	65,123.36	8.84%	21,707.79	0.13%
2029	2	43,925.60	10.32%	21,962.80	0.09%
2030	5	115,784.24	6.74%	23,156.85	0.23%
2031	-	-	0.00%	-	0.00%
2032	1	59,192.79	33.00%	59,192.79	0.12%
2033	1	86,801.02	36.00%	86,801.02	0.17%
2034	3	194,371.54	26.75%	64,790.51	0.39%
2035	9	977,289.96	33.13%	108,587.77	1.95%
2036	12	1,317,830.22	39.87%	109,819.19	2.63%
2037	12	1,553,817.03	39.40%	129,484.75	3.10%
2038	1	404,609.78	49.00%	404,609.78	0.81%
2039	2	192,146.81	17.87%	96,073.41	0.38%
2040	8	1,361,809.16	41.86%	170,226.15	2.71%
2041	12	2,066,623.81	40.07%	172,218.65	4.12%
2042	5	952,647.81	47.86%	190,529.56	1.90%
2043	9	2,116,392.60	44.44%	235,154.73	4.22%
2044	36	8,513,373.11	51.38%	236,482.59	16.97%
2045	18	4,845,810.50	54.19%	269,211.69	9.66%
2046	109	24,190,101.27	49.88%	221,927.53	48.22%
2047	1	120,340.96	18.00%	120,340.96	0.24%
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	-	-	0.00%	-	0.00%
2054	3	900,296.59	78.98%	300,098.86	1.79%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	189	38,256,389.79	48%	202,414.76	76.26%
Investment	66	11,909,812.29	50%	180,451.70	23.74%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	248	48,286,218.50	48%	194,702.49	96.25%
Interest Only	7	1,879,983.58	54%	268,569.08	3.75%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	49	5,823,978.13	45.68%	118,856.70	11.61%
Hella	20	4,118,701.47	63.79%	205,935.07	8.21%
Insurable	186	40,223,522.48	47.56%	216,255.50	80.18%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	213	42,578,098.56	48.81%	199,897.18	84.87%
Fixed 1 year	1	254,219.00	68.00%	254,219.00	0.51%
Fixed 2 year	13	2,113,938.00	42.83%	162,610.62	4.21%
Fixed 3 year	20	3,903,723.51	51.51%	195,186.18	7.78%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	8	1,316,223.01	41.67%	164,527.88	2.62%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	100.00%

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	255	50,166,202.08	48.68%	196,730.20	100.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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%	1	(420.59)	-1.00%	(420.59)	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	5	632,576.31	46.45%	126,515.26	1.26%
3.00% - 4.00%	2	696,135.62	40.71%	348,067.81	1.39%
4.00% - 5.00%	3	530,050.16	32.48%	176,683.39	1.06%
5.00% - 6.00%	70	15,363,118.29	50.15%	219,473.12	30.62%
6.00% - 10.00%	174	32,944,742.29	48.46%	189,337.60	65.67%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	250	48,749,324.98	48.27%	194,997.30	97.18%
1 to 30 Days	3	901,330.97	70.00%	300,443.66	1.80%
31 to 60 Days	1	252,885.95	62.00%	252,885.95	0.50%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	1	262,660.18	38.00%	262,660.18	0.52%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	255	50,166,202.08	48.68%	196,730.20	100.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	255	50,166,202.08	48.68%	196,730.20	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	11	3,410,748.81	64.65%	310,068.07	6.80%
Construction	-	-	0.00%	-	0.00%
Established Property	244	46,755,453.27	47.51%	191,620.71	93.20%
Refinance	-	-	0.00%	-	0.00%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	6	1,599,983.58	55.25%	266,663.93	3.19%
1 to 2 years	1	280,000.00	46.00%	280,000.00	0.56%
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	10	221,931.28	9.96%	22,193.13	0.44%
5 to 10 years	9	483,008.74	24.77%	53,667.64	0.96%
10 to 15 years	37	4,620,536.22	37.70%	124,879.36	9.21%
15 to 20 years	69	15,032,025.05	49.09%	217,855.44	29.96%
20 to 25 years	120	27,028,420.62	49.70%	225,236.84	53.88%
25 to 30 years	3	900,296.59	78.98%	300,098.86	1.79%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	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	19	3,290,479.98	45.82%	173,183.16	6.56%
1 to 2 years	17	2,988,470.14	46.05%	175,792.36	5.96%
2 to 3 years	6	1,309,153.40	57.55%	218,192.23	2.61%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	8	165,167.91	9.61%	20,645.99	0.33%
5 to 10 years	6	272,508.72	19.85%	45,418.12	0.54%
10 to 15 years	35	4,362,557.15	37.54%	124,644.49	8.70%
15 to 20 years	54	12,186,643.59	47.99%	225,678.59	24.29%
20 to 25 years	107	24,690,924.60	50.69%	230,756.30	49.22%
25 to 30 years	3	900,296.59	78.98%	300,098.86	1.79%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	255	50,166,202.08	48.68%	196,730.20	100.00%