

Torrens 2017-2(P) Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	259
Housing Loan Pool Size:	\$51,657,778.40
Average Housing Loan Balance:	\$199,450.88
Maximum Housing Loan Balance:	\$578,647.71
Minimum Housing Loan Balance:	340.00
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	356
Weighted Average Remaining Term to Maturity in months	234
Weighted Average Seasoning in months	121
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.00%
Weighted Average Original LVR	70.49%
Weighted Average Current LVR *	49.06%
Weighted Average Current LVR based on RBA Guidelines **	49.34%
Weighted Average Fixed Rate	5.28%
Weighted Average Variable Rate	6.49%
Weighted Average Rate	6.30%
* 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	95,403.73	25.48%	47,701.87	0.18%
2003	1	21,893.50	11.00%	21,893.50	0.04%
2004	4	108,481.55	19.71%	27,120.39	0.21%
2005	7	622,052.48	32.67%	88,864.64	1.20%
2006	16	1,915,248.31	39.92%	119,703.02	3.71%
2007	4	449,602.14	37.88%	112,400.54	0.87%
2008	-	-	0.00%	-	0.00%
2009	1	16,099.03	11.00%	16,099.03	0.03%
2010	4	581,118.07	42.95%	145,279.52	1.12%
2011	6	1,272,041.31	48.66%	212,006.89	2.46%
2012	6	1,139,116.03	43.68%	189,852.67	2.21%
2013	13	2,568,933.06	44.02%	197,610.24	4.97%
2014	39	9,249,147.88	51.89%	237,157.64	17.90%
2015	24	6,101,527.11	54.72%	254,230.30	11.81%
2016	132	27,517,114.20	49.13%	208,462.99	53.27%
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	259	51,657,778.40	49.06%	199,450.88	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	6,088,471.48	43.67%	132,358.08	11.79%
Non Metro	18	3,449,928.69	53.06%	191,662.71	6.68%
Northern Territory					
Metro	2	514,543.30	69.80%	257,271.65	1.00%
Non Metro	1	167,178.83	33.00%	167,178.83	0.32%
New South Wales					
Metro	38	9,977,488.58	47.39%	262,565.49	19.31%
Non Metro	30	6,774,054.94	46.48%	225,801.83	13.11%
Victoria					
Metro	38	7,074,327.46	43.52%	186,166.51	13.69%
Non Metro	9	1,501,678.10	53.24%	166,853.12	2.91%
Queensland					
Metro	23	4,832,709.04	53.58%	210,117.78	9.36%
Non Metro	14	2,669,033.55	51.83%	190,645.25	5.17%
Western Australia					
Metro	29	7,528,494.14	56.42%	259,603.25	14.57%
Non Metro	5	555,713.29	55.97%	111,142.66	1.08%
Tasmania					
Metro	2	175,255.86	42.83%	87,627.93	0.34%
Non Metro	1	85,665.13	21.00%	85,665.13	0.17%
Australian Capital Territory					
Metro	3	263,236.01	21.99%	87,745.34	0.51%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	33	842,671.53	11.87%	25,535.50	1.63%
\$50,000.01 to \$100,000	36	2,562,568.76	24.21%	71,182.47	4.96%
\$100,000.01 to \$150,000	36	4,428,382.32	34.17%	123,010.62	8.57%
\$150,000.01 to \$200,000	37	6,592,961.85	47.88%	178,188.16	12.76%
\$200,000.01 to \$250,000	28	6,286,512.34	51.05%	224,518.30	12.17%
\$250,000.01 to \$300,000	27	7,386,965.83	51.10%	273,591.33	14.30%
\$300,000.01 to \$350,000	28	9,036,591.28	56.10%	322,735.40	17.49%
\$350,000.01 to \$400,000	15	5,604,256.61	52.38%	373,617.11	10.85%
\$400,000.01 to \$450,000	8	3,390,622.33	58.84%	423,827.79	6.56%
\$450,000.01 to \$500,000	6	2,848,865.07	59.52%	474,810.85	5.51%
\$500,000.01 to \$750,000	5	2,677,380.48	47.50%	535,476.10	5.18%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	27	863,123.15	7.19%	31,967.52	1.67%
11 to 20	30	2,386,648.31	15.29%	79,554.94	4.62%
21 to 30	32	4,882,125.06	25.44%	152,566.41	9.45%
31 to 40	36	6,780,000.53	35.71%	188,333.35	13.12%
41 to 50	47	11,801,548.19	46.66%	251,096.77	22.85%
51 to 55	22	6,352,528.89	53.26%	288,751.31	12.30%
56 to 60	12	3,432,825.69	58.38%	286,068.81	6.65%
61 to 65	23	6,402,221.18	62.87%	278,357.44	12.39%
66 to 70	15	4,409,803.00	68.03%	293,986.87	8.54%
71 to 75	6	1,730,289.55	72.82%	288,381.59	3.35%
76 to 80	7	2,088,281.88	78.71%	298,325.98	4.04%
81 to 85	2	528,382.97	81.00%	264,191.48	1.02%
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	259	51,657,778.40	49.06%	199,450.88	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	90,649.43	13.60%	30,216.48	0.18%
2028	3	67,589.34	9.50%	22,529.78	0.13%
2029	2	45,622.08	11.18%	22,811.04	0.09%
2030	5	120,358.69	6.64%	24,071.74	0.23%
2031	-	-	0.00%	-	0.00%
2032	1	60,074.04	34.00%	60,074.04	0.12%
2033	1	88,013.36	37.00%	88,013.36	0.17%
2034	3	196,952.75	27.11%	65,650.92	0.38%
2035	9	984,661.04	33.09%	109,406.78	1.91%
2036	12	1,324,705.61	39.87%	110,392.13	2.56%
2037	12	1,563,543.08	39.67%	130,295.26	3.03%
2038	1	408,226.47	49.00%	408,226.47	0.79%
2039	2	194,389.77	17.89%	97,194.89	0.38%
2040	8	1,371,299.14	42.12%	171,412.39	2.65%
2041	12	2,077,569.84	40.29%	173,130.82	4.02%
2042	5	955,040.40	48.23%	191,008.08	1.85%
2043	9	2,128,004.42	44.54%	236,444.94	4.12%
2044	36	8,555,511.48	51.51%	237,653.10	16.56%
2045	18	4,867,085.24	54.50%	270,393.62	9.42%
2046	113	25,536,092.48	50.43%	225,983.12	49.43%
2047	1	120,800.55	18.00%	120,800.55	0.23%
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	901,589.19	78.98%	300,529.73	1.75%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	191	39,031,557.54	49%	204,353.70	75.56%
Investment	68	12,626,220.86	50%	185,679.72	24.44%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	252	49,777,094.82	49%	197,528.15	96.36%
Interest Only	7	1,880,683.58	54%	268,669.08	3.64%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	50	6,047,616.33	45.51%	120,952.33	11.71%
Helia	21	4,445,361.09	64.33%	211,683.86	8.61%
Insurable	188	41,164,800.98	47.93%	218,961.71	79.69%
	-	-	-	-	-
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	215	43,671,647.55	49.20%	203,123.94	84.54%
Fixed 1 year	1	256,146.00	69.00%	256,146.00	0.50%
Fixed 2 year	14	2,301,935.91	43.04%	164,423.99	4.46%
Fixed 3 year	21	4,103,538.18	51.96%	195,406.58	7.94%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	8	1,324,510.76	41.88%	165,563.85	2.56%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	259	51,657,778.40	49.06%	199,450.88	100.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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%	-	-	0.00%	-	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	5	635,551.55	46.66%	127,110.31	1.23%
3.00% - 4.00%	3	870,369.89	44.64%	290,123.30	1.68%
4.00% - 5.00%	3	533,167.09	32.85%	177,722.36	1.03%
5.00% - 6.00%	72	15,882,746.53	50.28%	220,593.70	30.75%
6.00% - 10.00%	176	33,735,943.34	48.90%	191,681.50	65.31%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	252	49,625,615.55	48.40%	196,927.05	96.07%
1 to 30 Days	4	1,220,216.89	65.72%	305,054.22	2.36%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	3	811,945.96	64.29%	270,648.65	1.57%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	259	51,657,778.40	49.06%	199,450.88	100.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	259	51,657,778.40	49.06%	199,450.88	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	3,421,570.72	64.86%	311,051.88	6.62%
Construction	-	-	0.00%	-	0.00%
Established Property	248	48,236,207.68	47.94%	194,500.84	93.38%
Refinance	-	-	0.00%	-	0.00%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	1,600,683.58	55.25%	266,780.60	3.10%
1 to 2 years	1	280,000.00	46.00%	280,000.00	0.54%
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	231,074.56	10.44%	23,107.46	0.45%
5 to 10 years	9	490,602.68	25.18%	54,511.41	0.95%
10 to 15 years	36	4,450,244.54	38.02%	123,617.90	8.61%
15 to 20 years	70	15,310,974.38	49.05%	218,728.21	29.64%
20 to 25 years	124	28,392,609.47	50.25%	228,972.66	54.96%
25 to 30 years	3	901,589.19	78.98%	300,529.73	1.75%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	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	20	3,427,218.48	47.43%	171,360.92	6.63%
1 to 2 years	18	3,242,805.72	45.33%	180,155.87	6.28%
2 to 3 years	6	1,316,106.65	57.65%	219,351.11	2.55%
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	172,457.16	10.00%	21,557.15	0.33%
5 to 10 years	6	277,554.11	20.28%	46,259.02	0.54%
10 to 15 years	34	4,189,309.82	37.88%	123,214.99	8.11%
15 to 20 years	55	12,437,187.18	47.89%	226,130.68	24.08%
20 to 25 years	109	25,693,550.09	51.21%	235,720.64	49.74%
25 to 30 years	3	901,589.19	78.98%	300,529.73	1.75%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	259	51,657,778.40	49.06%	199,450.88	100.00%