

## Torrens 2017-3 Pool Statistics

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

### Summary of Portfolio

Number Of Housing Loans:	903
Housing Loan Pool Size:	\$125,206,394.44
Average Housing Loan Balance:	\$138,656.03
Maximum Housing Loan Balance:	\$798,821.14
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	355
Weighted Average Remaining Term to Maturity in months	216
Weighted Average Seasoning in months	122
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	74.00%
Weighted Average Original LVR	67.92%
Weighted Average Current LVR *	43.38%
Weighted Average Current LVR based on RBA Guidelines **	43.93%
Weighted Average Fixed Rate	5.43%
Weighted Average Variable Rate	6.07%
Weighted Average Rate	5.96%

\* 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	1	92.48	0.00%	92.48	0.00%
2002	-	-	0.00%	-	0.00%
2003	4	204,119.77	24.68%	51,029.94	0.16%
2004	4	275,364.90	24.03%	68,841.23	0.22%
2005	6	324,247.92	26.82%	54,041.32	0.26%
2006	8	835,964.93	47.10%	104,495.62	0.67%
2007	5	345,397.60	37.13%	69,079.52	0.28%
2008	7	600,619.74	37.07%	85,802.82	0.48%
2009	6	1,108,546.59	38.95%	184,757.77	0.89%
2010	7	913,700.50	35.34%	130,528.64	0.73%
2011	25	2,908,534.18	47.48%	116,341.37	2.32%
2012	28	3,610,325.64	47.20%	128,940.20	2.88%
2013	60	10,705,320.73	39.68%	178,422.01	8.55%
2014	173	22,883,313.05	43.41%	132,273.49	18.28%
2015	246	36,121,016.49	44.02%	146,833.40	28.85%
2016	264	35,355,481.48	43.56%	133,922.28	28.24%
2017	59	9,014,348.44	44.80%	152,785.57	7.20%
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%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
Metro	90	11,919,601.67	40.85%	132,440.02	9.52%
Non Metro	27	3,124,103.74	46.02%	115,707.55	2.50%
<b>Northern Territory</b>					
Metro	3	515,177.25	39.59%	171,725.75	0.41%
Non Metro	6	841,551.65	39.25%	140,258.61	0.67%
<b>New South Wales</b>					
Metro	17	3,867,763.08	42.81%	227,515.48	3.09%
Non Metro	70	10,210,462.04	47.60%	145,863.74	8.15%
<b>Victoria</b>					
Metro	187	30,232,995.96	39.69%	161,673.78	24.15%
Non Metro	254	30,446,296.28	44.25%	119,867.31	24.32%
<b>Queensland</b>					
Metro	19	2,349,628.73	44.65%	123,664.67	1.88%
Non Metro	122	16,134,338.99	44.81%	132,248.68	12.89%
<b>Western Australia</b>					
Metro	38	5,634,945.22	46.86%	148,288.03	4.50%
Non Metro	34	5,408,849.71	47.96%	159,083.82	4.32%
<b>Tasmania</b>					
Metro	20	2,368,649.67	43.31%	118,432.48	1.89%
Non Metro	13	1,466,407.87	50.88%	112,800.61	1.17%
<b>Australian Capital Territory</b>					
Metro	3	685,622.58	28.72%	228,540.86	0.55%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</b>	<b>100.00%</b>

### 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	205	3,597,581.89	12.29%	17,549.18	2.87%
\$50,000.01 to \$100,000	167	12,530,727.54	26.68%	75,034.30	10.01%
\$100,000.01 to \$150,000	168	20,371,749.06	37.19%	121,260.41	16.27%
\$150,000.01 to \$200,000	149	25,865,273.11	44.92%	173,592.44	20.66%
\$200,000.01 to \$250,000	93	20,748,871.36	49.54%	223,106.14	16.57%
\$250,000.01 to \$300,000	51	13,837,261.78	50.83%	271,318.86	11.05%
\$300,000.01 to \$350,000	28	9,170,640.05	49.77%	327,522.86	7.32%
\$350,000.01 to \$400,000	16	5,933,753.77	50.12%	370,859.61	4.74%
\$400,000.01 to \$450,000	10	4,234,255.74	54.16%	423,425.57	3.38%
\$450,000.01 to \$500,000	9	4,262,591.93	49.04%	473,621.33	3.40%
\$500,000.01 to \$750,000	4	2,327,652.14	55.46%	581,913.04	1.86%
Greater than \$750,000	3	2,326,036.07	34.67%	775,345.36	1.86%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	166	2,507,607.63	6.44%	15,106.07	2.00%
11 to 20	122	9,536,501.17	16.53%	78,168.04	7.62%
21 to 30	145	18,349,717.05	26.52%	126,549.77	14.66%
31 to 40	142	25,311,834.70	35.88%	178,252.36	20.22%
41 to 50	120	22,084,325.55	45.66%	184,036.05	17.64%
51 to 55	60	12,445,319.77	52.94%	207,422.00	9.94%
56 to 60	54	12,524,060.55	58.02%	231,927.05	10.00%
61 to 65	53	12,761,359.52	62.65%	240,780.37	10.19%
66 to 70	28	7,064,887.03	67.73%	252,317.39	5.64%
71 to 75	13	2,620,781.47	72.78%	201,598.57	2.09%
76 to 80	-	-	0.00%	-	0.00%
81 to 85	-	-	0.00%	-	0.00%
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>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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
2024	-	-	-	-	-
2025	2	2,543.69	0.64%	1,271.85	0.00%
2026	6	42,043.26	4.08%	7,007.21	0.03%
2027	7	114,711.49	7.01%	16,387.36	0.09%
2028	4	144,074.91	14.49%	36,018.73	0.12%
2029	9	231,162.30	15.17%	25,684.70	0.18%
2030	21	598,821.98	16.38%	28,515.33	0.48%
2031	30	1,226,664.67	21.40%	40,888.82	0.98%
2032	7	449,615.73	28.41%	64,230.82	0.36%
2033	17	1,404,717.00	28.47%	82,630.41	1.12%
2034	20	1,178,263.74	22.38%	58,913.19	0.94%
2035	39	4,501,944.04	31.09%	115,434.46	3.60%
2036	47	4,098,744.10	30.92%	87,207.32	3.27%
2037	21	2,228,542.61	38.95%	106,121.08	1.78%
2038	14	1,302,294.45	33.73%	93,021.03	1.04%
2039	34	4,936,192.04	41.63%	145,182.12	3.94%
2040	42	6,121,865.86	37.77%	145,758.71	4.89%
2041	54	7,062,247.77	43.88%	130,782.37	5.64%
2042	28	4,377,595.16	47.10%	156,342.68	3.50%
2043	44	9,843,960.28	42.02%	223,726.37	7.86%
2044	120	18,596,677.06	45.77%	154,972.31	14.85%
2045	154	26,066,680.53	47.47%	169,264.16	20.82%
2046	146	24,533,961.42	47.85%	168,040.83	19.59%
2047	35	5,994,442.32	46.55%	171,269.78	4.79%
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	2	148,628.03	27.56%	74,314.02	0.12%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	823	114,096,601.25	43%	138,635.00	91.13%
Investment	80	11,109,793.19	43%	138,872.41	8.87%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	903	125,206,394.44	43%	138,656.03	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	57	9,291,654.75	53.51%	163,011.49	7.42%
Hella	65	12,593,492.27	55.78%	193,746.03	10.06%
Insurable	781	103,321,247.42	40.96%	132,293.53	82.52%
	-	-	-	-	-
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	742	102,228,460.24	42.38%	137,774.21	81.65%
Fixed 1 year	6	667,781.56	41.79%	111,296.93	0.53%
Fixed 2 year	63	10,117,749.70	47.98%	160,599.20	8.08%
Fixed 3 year	22	3,280,332.11	51.58%	149,106.01	2.62%
Fixed 4 year	33	4,598,852.91	45.92%	139,359.18	3.67%
Fixed 5 year	37	4,313,217.92	47.58%	116,573.46	3.44%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	903	125,206,394.44	43.38%	138,656.03	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	1,857,808.50	43.14%	123,853.90	1.48%
3.00% - 4.00%	10	1,089,814.60	52.00%	108,981.46	0.87%
4.00% - 5.00%	4	514,655.56	39.04%	128,663.89	0.41%
5.00% - 6.00%	572	89,954,799.38	43.68%	157,263.64	71.85%
6.00% - 10.00%	302	31,789,316.40	42.30%	105,262.64	25.39%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	872	118,776,376.42	43.03%	136,211.44	94.86%
1 to 30 Days	12	2,704,073.38	50.81%	225,339.45	2.16%
31 to 60 Days	6	1,399,116.19	50.82%	233,186.03	1.12%
61 to 90 Days	5	910,308.03	43.79%	182,061.61	0.73%
91+ Days	8	1,416,520.42	51.16%	177,065.05	1.13%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	903	125,206,394.44	43.38%	138,656.03	100.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	903	125,206,394.44	43.38%	138,656.03	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	107	15,956,579.14	45.49%	149,126.91	12.74%
Construction	36	7,743,287.81	49.93%	215,091.33	6.18%
Established Property	396	51,932,971.90	44.04%	131,143.87	41.48%
Refinance	295	42,603,025.60	41.89%	144,417.04	34.03%
Additions and Alterations	20	2,346,322.34	38.87%	117,316.12	1.87%
Home Equity	49	4,624,207.65	33.65%	94,371.58	3.69%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	4	11,932.53	1.53%	2,983.13	0.01%
1 to 5 years	36	840,386.74	13.24%	23,344.08	0.67%
5 to 10 years	94	5,731,516.47	24.78%	60,973.58	4.58%
10 to 15 years	157	18,197,027.77	36.33%	115,904.64	14.53%
15 to 20 years	319	50,512,867.18	44.57%	158,347.55	40.34%
20 to 25 years	291	49,764,035.72	47.45%	171,010.43	39.75%
25 to 30 years	2	148,628.03	27.56%	74,314.02	0.12%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</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	60	7,437,072.86	46.58%	123,951.21	5.94%
1 to 2 years	73	12,219,179.44	48.89%	167,386.02	9.76%
2 to 3 years	19	2,396,049.81	48.88%	126,107.88	1.91%
3 to 4 years	3	432,053.85	39.84%	144,017.95	0.35%
4 to 5 years	6	493,578.24	42.15%	82,263.04	0.39%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	3	11,027.38	1.66%	3,675.79	0.01%
1 to 5 years	28	565,804.38	12.20%	20,207.30	0.45%
5 to 10 years	77	4,306,268.18	22.84%	55,925.56	3.44%
10 to 15 years	132	15,216,651.36	35.02%	115,277.66	12.15%
15 to 20 years	258	40,389,370.43	43.01%	156,547.95	32.26%
20 to 25 years	242	41,590,710.48	46.95%	171,862.44	33.22%
25 to 30 years	2	148,628.03	27.56%	74,314.02	0.12%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>903</b>	<b>125,206,394.44</b>	<b>43.38%</b>	<b>138,656.03</b>	<b>100.00%</b>