

Torrens 2017-3 Pool Statistics

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

Summary of Portfolio			
Number Of Housing Loans:			915
Housing Loan Pool Size:			\$128,505,156.46
Average Housing Loan Balance:			\$140,442.79
Maximum Housing Loan Balance:			\$799,356.21
Minimum Housing Loan Balance:			0.01
Loan Seasoning / Term to Maturity			
Maximum Remaining Term to Maturity in months			356
Weighted Average Remaining Term to Maturity in months			217
Weighted Average Seasoning in months			121
Loan-to-Value Ratio (LVR)			
Maximum Current LVR			75.00%
Weighted Average Original LVR			67.82%
Weighted Average Current LVR *			43.45%
Weighted Average Current LVR based on RBA Guidelines **			44.29%
Weighted Average Fixed Rate			5.36%
Weighted Average Variable Rate			6.07%
Weighted Average Rate			5.94%
* 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	92.33	0.00%	92.33	0.00%
2002	-	-	0.00%	-	0.00%
2003	4	209,265.52	25.08%	52,316.38	0.16%
2004	4	279,215.96	24.21%	69,803.99	0.22%
2005	6	331,158.32	27.17%	55,193.05	0.26%
2006	8	843,766.36	47.13%	105,470.80	0.66%
2007	5	348,643.16	37.08%	69,728.63	0.27%
2008	7	607,082.00	37.10%	86,726.00	0.47%
2009	6	1,118,811.43	39.35%	186,468.57	0.87%
2010	7	920,661.51	35.24%	131,523.07	0.72%
2011	25	2,915,352.79	47.45%	116,614.11	2.27%
2012	29	3,686,272.62	47.01%	127,112.85	2.87%
2013	60	10,740,932.01	39.65%	179,015.53	8.36%
2014	176	24,196,293.60	43.96%	137,478.94	18.83%
2015	251	37,192,060.10	44.09%	148,175.54	28.94%
2016	267	36,068,164.92	43.38%	135,086.76	28.07%
2017	59	9,047,383.83	44.84%	153,345.49	7.04%
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	915	128,505,156.46	43.45%	140,442.79	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	90	12,034,250.26	41.00%	133,713.89	9.36%
Non Metro	27	3,145,490.23	46.08%	116,499.64	2.45%
Northern Territory					
Metro	3	523,626.34	40.79%	174,542.11	0.41%
Non Metro	6	850,087.93	39.39%	141,681.32	0.66%
New South Wales					
Metro	17	3,890,461.39	42.93%	228,850.67	3.03%
Non Metro	71	10,387,223.38	47.09%	146,298.92	8.08%
Victoria					
Metro	191	31,192,957.68	39.38%	163,313.91	24.27%
Non Metro	258	31,439,001.83	44.15%	121,856.60	24.47%
Queensland					
Metro	21	3,026,887.96	48.62%	144,137.52	2.36%
Non Metro	122	16,221,122.16	45.39%	132,960.02	12.62%
Western Australia					
Metro	38	5,656,173.09	46.97%	148,846.66	4.40%
Non Metro	34	5,449,422.70	48.26%	160,277.14	4.24%
Tasmania					
Metro	20	2,540,993.28	44.65%	127,049.66	1.98%
Non Metro	13	1,457,451.42	50.10%	112,111.65	1.13%
Australian Capital Territory					
Metro	4	690,006.81	29.03%	172,501.70	0.54%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	200	3,454,898.63	12.26%	17,274.49	2.69%
\$50,000.01 to \$100,000	174	13,199,825.64	26.38%	75,861.07	10.27%
\$100,000.01 to \$150,000	170	20,714,619.29	37.52%	121,850.70	16.12%
\$150,000.01 to \$200,000	149	25,913,762.12	44.83%	173,917.87	20.17%
\$200,000.01 to \$250,000	96	21,389,634.07	49.44%	222,808.69	16.64%
\$250,000.01 to \$300,000	52	14,160,016.46	51.24%	272,308.01	11.02%
\$300,000.01 to \$350,000	31	10,178,297.99	49.12%	328,332.19	7.92%
\$350,000.01 to \$400,000	17	6,313,551.86	50.81%	371,385.40	4.91%
\$400,000.01 to \$450,000	10	4,243,271.35	54.16%	424,327.13	3.30%
\$450,000.01 to \$500,000	9	4,269,714.08	49.04%	474,412.68	3.32%
\$500,000.01 to \$750,000	4	2,337,653.09	55.87%	584,413.27	1.82%
Greater than \$750,000	3	2,329,911.88	34.67%	776,637.29	1.81%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	164	2,548,455.75	6.60%	15,539.36	1.98%
11 to 20	120	9,557,807.99	16.44%	79,648.40	7.44%
21 to 30	148	18,531,976.94	26.31%	125,216.06	14.42%
31 to 40	146	26,711,754.01	35.81%	182,957.22	20.79%
41 to 50	126	22,715,682.87	45.78%	180,283.20	17.68%
51 to 55	62	12,787,546.56	53.02%	206,250.75	9.95%
56 to 60	49	11,564,938.37	58.06%	236,019.15	9.00%
61 to 65	58	14,057,133.75	62.68%	242,364.37	10.94%
66 to 70	27	6,941,546.93	67.83%	257,094.33	5.40%
71 to 75	15	3,088,313.29	72.68%	205,887.55	2.40%
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%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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
2024	-	-	-	-	-
2025	2	4,373.96	1.63%	2,186.98	0.00%
2026	7	50,343.76	4.59%	7,191.97	0.04%
2027	7	121,321.22	6.88%	17,331.60	0.09%
2028	4	149,005.24	14.93%	37,251.31	0.12%
2029	9	246,534.42	15.26%	27,392.71	0.19%
2030	21	652,082.54	16.97%	31,051.55	0.51%
2031	30	1,267,548.53	21.44%	42,251.62	0.99%
2032	7	456,160.11	28.36%	65,165.73	0.35%
2033	17	1,420,266.67	28.58%	83,545.10	1.11%
2034	20	1,254,099.01	23.07%	62,704.95	0.98%
2035	40	4,546,672.19	31.36%	113,666.80	3.54%
2036	47	4,134,409.91	30.85%	87,966.17	3.22%
2037	21	2,240,386.05	39.08%	106,685.05	1.74%
2038	14	1,317,284.23	33.78%	94,091.73	1.03%
2039	34	4,982,814.11	41.74%	146,553.36	3.88%
2040	42	6,213,171.65	37.84%	147,932.66	4.83%
2041	54	7,112,165.91	44.02%	131,706.78	5.53%
2042	29	4,456,558.54	47.05%	153,674.43	3.47%
2043	44	9,871,615.19	41.99%	224,354.89	7.68%
2044	122	19,793,607.09	46.36%	162,242.68	15.40%
2045	159	26,966,320.51	47.47%	169,599.50	20.98%
2046	148	25,096,610.84	47.52%	169,571.69	19.53%
2047	35	6,003,070.21	46.50%	171,516.29	4.67%
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	148,734.57	27.56%	74,367.29	0.12%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	834	117,329,660.74	44%	140,683.05	91.30%
Investment	81	11,175,495.72	43%	137,969.08	8.70%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	915	128,505,156.46	43%	140,442.79	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	57	9,343,360.14	54.55%	163,918.60	7.27%
Hella	66	12,978,966.98	55.54%	196,651.01	10.10%
Insurable	792	106,182,829.34	41.00%	134,069.23	82.63%
	-	-	-	-	-
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	747	104,204,280.36	42.54%	139,497.03	81.09%
Fixed 1 year	6	671,851.64	41.77%	111,975.27	0.52%
Fixed 2 year	64	10,190,107.07	47.87%	159,220.42	7.93%
Fixed 3 year	28	4,262,997.22	49.26%	152,249.90	3.32%
Fixed 4 year	35	4,925,696.99	44.63%	140,734.20	3.83%
Fixed 5 year	35	4,250,223.18	48.28%	121,434.95	3.31%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	915	128,505,156.46	43.45%	140,442.79	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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%	17	2,172,712.88	39.98%	127,806.64	1.69%
3.00% - 4.00%	10	1,095,987.46	52.17%	109,598.75	0.85%
4.00% - 5.00%	9	1,488,784.45	40.24%	165,420.49	1.16%
5.00% - 6.00%	572	90,858,445.86	43.82%	158,843.44	70.70%
6.00% - 10.00%	307	32,889,225.81	42.53%	107,131.03	25.59%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	882	121,450,865.64	43.05%	137,699.39	94.51%
1 to 30 Days	13	3,052,094.76	51.62%	234,776.52	2.38%
31 to 60 Days	9	2,257,179.28	51.52%	250,797.70	1.76%
61 to 90 Days	4	675,879.34	48.87%	168,969.84	0.53%
91+ Days	7	1,069,137.44	45.44%	152,733.92	0.83%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	915	128,505,156.46	43.45%	140,442.79	100.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	915	128,505,156.46	43.45%	140,442.79	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	108	16,077,803.91	45.49%	148,868.55	12.51%
Construction	37	8,106,145.77	49.10%	219,085.02	6.31%
Established Property	401	53,502,654.16	44.12%	133,423.08	41.63%
Refinance	299	43,445,516.32	42.17%	145,302.73	33.81%
Additions and Alterations	21	2,710,256.12	38.69%	129,059.82	2.11%
Home Equity	49	4,662,780.18	33.75%	95,158.78	3.63%
Other	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	-	-	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%
Principal & Interest Term Remaining					
1 year or less	4	14,396.93	2.34%	3,599.23	0.01%
1 to 5 years	34	819,138.43	13.59%	24,092.31	0.64%
5 to 10 years	94	5,820,789.97	25.08%	61,923.30	4.53%
10 to 15 years	156	17,884,766.38	36.49%	114,645.94	13.92%
15 to 20 years	315	50,730,652.81	44.54%	161,049.69	39.48%
20 to 25 years	310	53,086,677.37	47.29%	171,247.35	41.31%
25 to 30 years	2	148,734.57	27.56%	74,367.29	0.12%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	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	68	8,778,145.41	44.85%	129,090.37	6.83%
1 to 2 years	70	11,720,774.29	48.98%	167,439.63	9.12%
2 to 3 years	22	2,754,781.26	47.38%	125,217.33	2.14%
3 to 4 years	3	508,551.36	57.31%	169,517.12	0.40%
4 to 5 years	5	538,623.78	43.55%	107,724.76	0.42%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	3	11,649.33	2.42%	3,883.11	0.01%
1 to 5 years	27	573,779.29	12.77%	21,251.08	0.45%
5 to 10 years	76	4,350,598.40	23.28%	57,244.72	3.39%
10 to 15 years	131	14,943,305.34	35.09%	114,071.03	11.63%
15 to 20 years	251	40,177,431.46	43.17%	160,069.45	31.27%
20 to 25 years	257	43,998,781.97	46.86%	171,201.49	34.24%
25 to 30 years	2	148,734.57	27.56%	74,367.28	0.12%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	915	128,505,156.46	43.45%	140,442.79	100.00%