

Torrens 2019-1 Retention Pool Statistics

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

Summary of Portfolio					
Number Of Housing Loans:					78
Housing Loan Pool Size:					\$11,670,515.17
Average Housing Loan Balance:					\$149,621.99
Maximum Housing Loan Balance:					\$672,485.99
Minimum Housing Loan Balance:					60.54
Loan Seasoning / Term to Maturity					
Maximum Remaining Term to Maturity in months					279
Weighted Average Remaining Term to Maturity in months					225
Weighted Average Seasoning in months					128
Loan-to-Value Ratio (LVR)					
Maximum Current LVR					67.00%
Weighted Average Original LVR					67.88%
Weighted Average Current LVR *					33.24%
Weighted Average Current LVR based on RBA Guidelines **					33.24%
Weighted Average Fixed Rate					4.47%
Weighted Average Variable Rate					6.40%
Weighted Average Rate					6.21%
* 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	60.54	0.00%	60.54	0.00%
2002	-	-	0.00%	-	0.00%
2003	-	-	0.00%	-	0.00%
2004	-	-	0.00%	-	0.00%
2005	3	185,364.08	21.04%	61,788.03	1.59%
2006	3	63,328.02	7.83%	21,109.34	0.54%
2007	11	1,084,372.78	29.93%	98,579.34	9.29%
2008	2	445,352.84	46.64%	222,676.42	3.82%
2009	1	40,728.58	15.00%	40,728.58	0.35%
2010	4	776,305.72	42.74%	194,076.43	6.65%
2011	7	762,149.44	37.86%	108,878.49	6.53%
2012	3	140,344.48	12.80%	46,781.49	1.20%
2013	3	292,471.83	23.82%	97,490.61	2.51%
2014	4	740,498.09	24.91%	185,124.52	6.35%
2015	9	1,582,298.66	32.90%	175,810.96	13.56%
2016	10	1,871,465.38	28.02%	187,146.54	16.04%
2017	10	1,849,415.20	45.89%	184,941.52	15.85%
2018	7	1,836,359.53	27.85%	262,337.08	15.74%
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	78	11,670,515.17	33.24%	149,621.99	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	13	1,677,503.39	36.58%	129,038.72	14.37%
Non Metro	2	300,970.76	47.93%	150,485.38	2.58%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	16	3,166,245.07	34.21%	197,890.32	27.13%
Non Metro	5	1,092,309.49	31.08%	218,461.90	9.36%
Victoria					
Metro	12	2,123,881.00	28.44%	176,990.08	18.20%
Non Metro	3	389,979.42	50.30%	129,993.14	3.34%
Queensland					
Metro	5	655,446.48	34.19%	131,089.30	5.62%
Non Metro	9	988,981.15	36.55%	109,886.79	8.47%
Western Australia					
Metro	8	789,577.03	24.41%	98,697.13	6.77%
Non Metro	-	-	0.00%	-	0.00%
Tasmania					
Metro	1	90,250.82	28.00%	90,250.82	0.77%
Non Metro	1	96,804.00	28.00%	96,804.00	0.83%
Australian Capital Territory					
Metro	3	298,566.56	22.92%	99,522.19	2.56%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	78	11,670,515.17	33.24%	149,621.99	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	16	395,469.25	8.10%	24,716.83	3.39%
\$50,000.01 to \$100,000	20	1,567,603.40	21.27%	78,380.17	13.43%
\$100,000.01 to \$150,000	16	2,022,987.72	26.46%	126,436.73	17.33%
\$150,000.01 to \$200,000	4	700,581.86	17.15%	175,145.47	6.00%
\$200,000.01 to \$250,000	7	1,564,961.22	31.25%	223,565.89	13.41%
\$250,000.01 to \$300,000	4	1,114,770.06	25.95%	278,692.52	9.55%
\$300,000.01 to \$350,000	6	1,875,523.99	45.67%	312,587.33	16.07%
\$350,000.01 to \$400,000	1	368,031.80	61.00%	368,031.80	3.15%
\$400,000.01 to \$450,000	2	827,316.32	42.64%	413,658.16	7.09%
\$450,000.01 to \$500,000	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	2	1,233,269.55	52.45%	616,634.78	10.57%
Greater than \$750,000	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	20	1,234,526.98	6.53%	61,726.35	10.58%
11 to 20	19	2,030,975.11	14.06%	106,893.43	17.40%
21 to 30	13	1,698,844.74	25.39%	130,680.36	14.56%
31 to 40	13	2,735,905.82	34.82%	210,454.29	23.44%
41 to 50	7	1,859,837.54	46.08%	265,691.08	15.94%
51 to 55	2	539,530.35	52.60%	269,765.18	4.62%
56 to 60	2	530,376.84	59.14%	265,188.42	4.54%
61 to 65	1	368,031.80	61.00%	368,031.80	3.15%
66 to 70	1	672,485.99	67.00%	672,485.99	5.76%
71 to 75	-	-	0.00%	-	0.00%
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>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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
2030	-	-	-	-	-
2031	2	112,501.36	39.98%	56,250.68	0.96%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	4	402,470.18	37.74%	100,617.55	3.45%
2036	4	356,296.17	36.75%	89,074.04	3.05%
2037	15	1,342,599.26	27.73%	89,506.62	11.50%
2038	2	445,352.84	46.64%	222,676.42	3.82%
2039	1	40,728.58	15.00%	40,728.58	0.35%
2040	1	327,568.30	48.00%	327,568.30	2.81%
2041	7	736,539.94	36.72%	105,219.99	6.31%
2042	3	252,689.31	10.84%	84,229.77	2.17%
2043	2	150,198.50	11.33%	75,099.25	1.29%
2044	3	591,707.08	31.72%	197,235.69	5.07%
2045	10	1,573,068.45	29.17%	157,306.85	13.48%
2046	10	1,878,791.78	27.12%	187,879.18	16.10%
2047	7	1,623,643.89	50.88%	231,949.13	13.91%
2048	7	1,836,359.53	27.85%	262,337.08	15.74%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	73	11,110,207.87	34%	152,194.63	95.20%
Investment	5	560,307.30	16%	112,061.46	4.80%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	78	11,670,515.17	33%	149,621.99	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	10	1,410,670.56	42.52%	141,067.06	12.09%
Helia	12	862,997.29	26.02%	71,916.44	7.39%
Insurable	56	9,396,847.32	32.51%	167,800.85	80.52%
	-	-	-	-	-
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	73	10,484,616.28	32.75%	143,624.88	89.84%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	2	544,226.60	49.33%	272,113.30	4.66%
Fixed 3 year	1	153,040.57	15.00%	153,040.57	1.31%
Fixed 4 year	1	404,849.57	36.00%	404,849.57	3.47%
Fixed 5 year	1	83,782.15	11.00%	83,782.15	0.72%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	-	-	0.00%	-	0.00%
Third Party Banking	78	11,670,515.17	33.24%	149,621.99	100.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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%	1	404,849.57	36.00%	404,849.57	3.47%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	31	5,327,318.90	40.34%	171,849.00	45.65%
6.00% - 10.00%	45	5,909,881.53	26.77%	131,330.70	50.64%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	76	11,450,266.98	33.44%	150,661.41	98.11%
1 to 30 Days	1	105,826.01	34.00%	105,826.01	0.91%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	1	114,422.18	13.00%	114,422.18	0.98%
91+ Days	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	78	11,670,515.17	33.24%	149,621.99	100.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	77	11,642,050.00	33.30%	151,195.45	99.76%
Stated Income	1	28,465.17	10.00%	28,465.17	0.24%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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
New/Established Property	41	5,210,475.37	31.28%	127,084.77	44.65%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	36	6,431,574.63	34.94%	178,654.85	55.11%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	1	28,465.17	10.00%	28,465.17	0.24%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	-	-	0.00%	-	0.00%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	4	269,400.27	30.11%	67,350.07	2.31%
10 to 15 years	24	2,430,548.12	34.27%	101,272.84	20.83%
15 to 20 years	19	2,608,389.28	29.37%	137,283.65	22.35%
20 to 25 years	31	6,362,177.50	34.57%	205,231.53	54.51%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</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	4	1,102,116.74	39.67%	275,529.19	9.44%
1 to 2 years	-	-	0.00%	-	0.00%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	1	83,782.15	11.00%	83,782.15	0.72%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	4	269,400.27	30.11%	67,350.07	2.31%
10 to 15 years	22	2,124,963.62	34.17%	96,589.26	18.21%
15 to 20 years	19	2,608,389.28	29.37%	137,283.65	22.35%
20 to 25 years	28	5,481,863.11	33.93%	195,780.83	46.97%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>78</b>	<b>11,670,515.17</b>	<b>33.24%</b>	<b>149,621.99</b>	<b>100.00%</b>