

Torrens 2019-2 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	1,689
Housing Loan Pool Size:	\$266,328,989.89
Average Housing Loan Balance:	\$157,684.42
Maximum Housing Loan Balance:	\$685,397.53
Minimum Housing Loan Balance:	0.76
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	358
Weighted Average Remaining Term to Maturity in months	230
Weighted Average Seasoning in months	100
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	79.00%
Weighted Average Original LVR	66.09%
Weighted Average Current LVR *	44.14%
Weighted Average Current LVR based on RBA Guidelines **	45.08%
Weighted Average Fixed Rate	5.10%
Weighted Average Variable Rate	6.04%
Weighted Average Rate	5.89%

* 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	1	14,490.50	13.00%	14,490.50	0.01%
2001	10	117,055.76	12.20%	11,705.58	0.04%
2002	4	102,397.11	12.56%	25,599.28	0.04%
2003	8	290,765.77	16.90%	36,345.72	0.11%
2004	11	570,151.66	21.37%	51,831.97	0.21%
2005	14	947,928.35	29.84%	67,709.17	0.36%
2006	22	1,117,731.12	29.00%	50,805.96	0.42%
2007	29	2,060,285.93	33.60%	71,044.34	0.77%
2008	19	1,692,464.13	37.22%	89,077.06	0.64%
2009	26	2,338,392.49	34.16%	89,938.17	0.88%
2010	14	1,811,169.91	38.71%	129,369.28	0.68%
2011	20	2,770,347.92	35.53%	138,517.40	1.04%
2012	30	4,320,743.54	34.12%	144,024.78	1.62%
2013	46	7,009,867.17	43.18%	152,388.42	2.63%
2014	112	15,136,916.69	40.99%	135,151.04	5.68%
2015	140	21,076,079.82	43.55%	150,543.43	7.91%
2016	243	38,336,627.10	43.11%	157,763.90	14.39%
2017	354	64,875,012.73	46.32%	183,262.75	24.36%
2018	485	84,912,547.44	46.00%	175,077.42	31.88%
2019	101	16,828,014.75	44.03%	166,614.01	6.32%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	98	13,112,014.22	41.35%	133,796.06	4.92%
Non Metro	45	6,033,695.68	48.24%	134,082.13	2.27%
Northern Territory					
Metro	2	533,592.14	46.58%	266,796.07	0.20%
Non Metro	6	1,743,150.15	51.98%	290,525.03	0.65%
New South Wales					
Metro	37	7,857,482.22	34.95%	212,364.38	2.95%
Non Metro	127	20,929,552.58	48.48%	164,752.38	7.86%
Victoria					
Metro	370	71,061,764.82	40.56%	192,058.82	26.68%
Non Metro	575	75,958,534.30	44.75%	132,101.80	28.52%
Queensland					
Metro	55	9,893,538.04	45.13%	179,882.51	3.71%
Non Metro	193	30,995,136.86	49.15%	160,596.56	11.64%
Western Australia					
Metro	44	8,267,705.36	45.04%	187,902.39	3.10%
Non Metro	30	3,790,516.05	45.63%	126,350.54	1.42%
Tasmania					
Metro	48	8,110,464.22	44.26%	168,968.00	3.05%
Non Metro	37	3,542,725.43	44.06%	95,749.34	1.33%
Australian Capital Territory					
Metro	22	4,505,117.82	45.56%	204,778.08	1.69%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	342	6,959,369.28	12.00%	20,349.03	2.61%
\$50,000.01 to \$100,000	280	21,314,010.29	27.82%	76,121.47	8.00%
\$100,000.01 to \$150,000	290	36,298,706.49	37.44%	125,167.95	13.63%
\$150,000.01 to \$200,000	264	46,096,568.71	43.47%	174,608.21	17.31%
\$200,000.01 to \$250,000	166	37,099,475.16	45.89%	223,490.81	13.93%
\$250,000.01 to \$300,000	129	35,391,688.10	48.19%	274,354.17	13.29%
\$300,000.01 to \$350,000	95	30,798,011.57	48.71%	324,189.60	11.56%
\$350,000.01 to \$400,000	55	20,605,049.98	52.06%	374,637.27	7.74%
\$400,000.01 to \$450,000	38	16,077,864.71	52.13%	423,101.70	6.04%
\$450,000.01 to \$500,000	15	7,102,098.01	59.98%	473,473.20	2.67%
\$500,000.01 to \$750,000	15	8,586,147.59	54.76%	572,409.84	3.22%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	284	6,246,989.31	6.77%	21,996.44	2.35%
11 to 20	198	17,210,150.46	16.00%	86,919.95	6.47%
21 to 30	239	32,851,828.70	25.94%	137,455.35	12.34%
31 to 40	289	51,287,786.30	35.71%	177,466.39	19.27%
41 to 50	266	55,272,527.78	45.41%	207,791.46	20.77%
51 to 55	121	29,374,387.46	52.94%	242,763.53	11.04%
56 to 60	107	25,707,205.71	58.12%	240,254.26	9.66%
61 to 65	95	26,211,757.07	63.20%	275,913.23	9.85%
66 to 70	56	14,294,102.69	67.84%	255,251.83	5.37%
71 to 75	29	6,882,629.43	73.09%	237,332.05	2.59%
76 to 80	4	828,822.44	78.14%	207,205.61	0.31%
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	1,688	266,168,187.35	44.16%	157,682.58	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	5,631.19	0.97%	2,815.60	0.00%
2026	6	72,537.00	3.39%	12,089.50	0.03%
2027	6	108,038.17	6.01%	18,006.36	0.04%
2028	28	545,838.91	17.49%	19,494.25	0.20%
2029	14	501,604.86	18.41%	35,828.92	0.19%
2030	21	738,120.94	21.23%	35,148.62	0.28%
2031	23	1,802,039.28	23.87%	78,349.53	0.68%
2032	23	1,392,423.03	28.66%	60,540.13	0.52%
2033	49	3,971,214.29	27.18%	81,045.19	1.49%
2034	45	3,644,958.67	30.20%	80,999.08	1.37%
2035	38	3,427,211.14	32.74%	90,189.77	1.29%
2036	67	6,285,808.15	32.31%	93,818.03	2.36%
2037	72	7,372,601.78	35.72%	102,397.25	2.77%
2038	112	13,697,182.68	37.91%	122,296.27	5.14%
2039	71	8,622,689.97	37.46%	121,446.34	3.24%
2040	41	4,785,056.76	38.76%	116,708.70	1.80%
2041	51	8,115,579.50	40.62%	159,129.01	3.05%
2042	87	14,089,577.54	42.56%	161,949.17	5.29%
2043	113	19,594,289.10	44.44%	173,400.79	7.36%
2044	97	15,646,242.75	43.78%	161,301.47	5.87%
2045	109	19,777,913.97	44.06%	181,448.75	7.43%
2046	161	30,282,338.27	46.26%	188,089.06	11.37%
2047	200	43,720,169.55	48.03%	218,600.85	16.42%
2048	206	47,237,293.75	51.28%	229,307.25	17.74%
2049	43	9,603,466.26	47.66%	223,336.42	3.61%
2050	1	275,987.26	74.00%	275,987.26	0.10%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	2	433,335.27	34.61%	216,667.63	0.16%
2054	-	-	0.00%	-	0.00%
2055	1	579,839.85	68.00%	579,839.85	0.22%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,428	228,321,154.93	44%	159,888.76	85.73%
Investment	261	38,007,834.96	45%	145,623.89	14.27%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,689	266,328,989.89	44%	157,684.42	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	107	18,715,556.22	54.34%	174,911.74	7.03%
Hella	153	20,337,066.93	51.84%	132,922.01	7.64%
Insurable	1,429	227,276,366.74	42.61%	159,045.74	85.34%
	-	-	-	-	-
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,444	223,134,975.88	43.22%	154,525.61	83.78%
Fixed 1 year	9	1,326,834.86	43.36%	147,426.10	0.50%
Fixed 2 year	104	19,333,271.95	49.74%	185,896.85	7.26%
Fixed 3 year	32	4,689,707.55	44.78%	146,553.36	1.76%
Fixed 4 year	53	9,619,873.43	48.39%	181,507.05	3.61%
Fixed 5 year	47	8,224,326.22	50.55%	174,985.66	3.09%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,689	266,328,989.89	44.14%	157,684.42	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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%	32	6,575,325.03	52.26%	205,478.91	2.47%
3.00% - 4.00%	18	3,658,464.65	50.45%	203,248.04	1.37%
4.00% - 5.00%	12	1,770,147.59	49.42%	147,512.30	0.66%
5.00% - 6.00%	1,047	184,902,440.83	43.87%	176,602.14	69.43%
6.00% - 10.00%	580	69,422,611.79	43.62%	119,694.16	26.07%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,653	258,384,540.18	43.89%	156,312.49	97.02%
1 to 30 Days	21	4,381,698.41	50.16%	208,652.31	1.65%
31 to 60 Days	4	961,846.15	51.40%	240,461.54	0.36%
61 to 90 Days	3	977,333.23	65.13%	325,777.74	0.37%
91+ Days	8	1,623,571.92	49.95%	202,946.49	0.61%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,689	266,328,989.89	44.14%	157,684.42	100.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	1,689	266,328,989.89	44.14%	157,684.42	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	196	31,041,102.56	44.68%	158,372.97	11.66%
Construction	117	23,281,074.97	47.04%	198,983.55	8.74%
Established Property	796	123,339,466.70	45.84%	154,949.08	46.31%
Refinance	556	84,828,327.10	40.60%	152,568.93	31.85%
Additions and Alterations	24	3,839,018.56	45.24%	159,959.11	1.44%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	3	10,708.07	0.99%	3,569.36	0.00%
1 to 5 years	58	1,345,865.97	15.50%	23,204.59	0.51%
5 to 10 years	167	12,234,192.21	27.51%	73,258.64	4.59%
10 to 15 years	358	39,501,940.52	36.20%	110,340.62	14.83%
15 to 20 years	406	66,290,369.78	43.04%	163,276.77	24.89%
20 to 25 years	693	145,656,750.96	48.33%	210,182.90	54.69%
25 to 30 years	4	1,289,162.38	58.06%	322,290.59	0.48%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	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	105	19,667,757.32	50.68%	187,311.97	7.38%
1 to 2 years	106	18,387,663.55	47.91%	173,468.52	6.90%
2 to 3 years	27	4,571,452.54	46.89%	169,313.06	1.72%
3 to 4 years	3	258,066.10	36.29%	86,022.03	0.10%
4 to 5 years	4	309,074.50	28.83%	77,268.63	0.12%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	3	10,708.07	0.99%	3,569.36	0.00%
1 to 5 years	54	1,290,290.58	15.58%	23,894.27	0.48%
5 to 10 years	143	9,934,553.35	26.52%	69,472.40	3.73%
10 to 15 years	316	34,519,305.16	35.49%	109,238.31	12.96%
15 to 20 years	335	52,215,716.18	41.60%	155,867.81	19.61%
20 to 25 years	590	124,151,227.42	47.60%	210,425.81	46.62%
25 to 30 years	3	1,013,175.12	53.72%	337,725.04	0.38%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,689	266,328,989.89	44.14%	157,684.42	100.00%