

Torrens 2019-2 Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 31 January 2024

Summary of Portfolio

Number Of Housing Loans:	2,017
Housing Loan Pool Size:	\$335,367,824.76
Total Valuation of Properties:	968,143,586.00
Average Housing Loan Balance:	\$166,270.61
Maximum Housing Loan Balance:	\$703,981.90
Minimum Housing Loan Balance:	0.05
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	309
Weighted Average Remaining Term to Maturity in months	241
Weighted Average Seasoning in months	87
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.21%
Weighted Average Original LVR	66.51%
Weighted Average Current LVR	47.73%
Weighted Average Fixed Rate	3.90%
Weighted Average Variable Rate	6.46%
Weighted Average Rate	5.80%

Summary of Year of Origination

Year Of Origination	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Loans Prior to 2000	-	-	-	0.00%	-	0.00%
2000	4	707,000.00	53,590.17	11.23%	13,397.54	0.02%
2001	11	2,592,500.00	196,273.29	11.14%	17,843.03	0.06%
2002	7	1,650,000.00	183,296.14	16.89%	26,185.16	0.05%
2003	11	4,524,000.00	522,874.27	18.22%	47,534.02	0.16%
2004	14	4,330,528.00	793,757.30	27.45%	56,696.95	0.24%
2005	14	4,274,000.00	1,066,475.55	34.49%	76,176.83	0.32%
2006	25	7,282,000.00	1,468,048.83	31.49%	58,721.95	0.44%
2007	32	9,222,277.00	2,671,600.38	36.00%	83,487.51	0.80%
2008	27	9,894,612.00	2,439,124.85	36.40%	90,337.96	0.73%
2009	34	12,077,000.00	3,511,163.37	41.59%	103,269.51	1.05%
2010	14	7,357,000.00	2,036,128.69	44.11%	145,437.76	0.61%
2011	22	14,112,916.00	3,237,380.43	39.37%	147,153.66	0.97%
2012	33	17,320,729.00	5,200,414.74	38.09%	157,588.33	1.55%
2013	57	30,015,225.00	9,475,769.80	45.52%	166,241.58	2.83%
2014	130	63,817,057.00	18,088,277.14	42.25%	139,140.59	5.39%
2015	166	74,581,639.00	27,048,479.70	47.10%	162,942.65	8.07%
2016	293	143,676,103.00	47,589,840.41	46.28%	162,422.66	14.19%
2017	434	224,811,371.00	82,990,931.97	50.07%	191,223.35	24.75%
2018	573	280,188,448.00	106,445,040.30	49.99%	185,767.96	31.74%
2019	116	55,709,181.00	20,349,357.43	48.74%	175,425.50	6.07%
2020	-	-	-	0.00%	-	0.00%
2021	-	-	-	0.00%	-	0.00%
2022	-	-	-	0.00%	-	0.00%
2023	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Geographic Distribution

Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia						
Metro	114	54,899,520.00	16,942,539.55	45.29%	148,618.77	5.05%
Non Metro	52	17,928,662.00	7,194,728.04	51.96%	138,360.15	2.15%
Northern Territory						
Metro	3	2,165,000.00	837,881.82	45.07%	279,293.94	0.25%
Non Metro	6	3,490,000.00	1,836,808.93	54.38%	306,134.82	0.55%
New South Wales						
Metro	43	37,465,405.00	10,763,447.03	42.12%	250,312.72	3.21%
Non Metro	155	67,525,625.00	26,329,192.31	51.46%	169,865.76	7.85%
Victoria						
Metro	436	282,380,562.00	88,179,823.33	43.42%	202,247.30	26.29%
Non Metro	694	276,560,527.00	96,203,689.42	48.48%	138,622.03	28.69%
Queensland						
Metro	64	34,746,159.00	13,371,478.31	50.67%	208,929.35	3.99%
Non Metro	230	91,161,449.00	38,211,239.86	52.59%	166,135.83	11.39%
Western Australia						
Metro	55	27,847,475.00	10,208,496.85	50.25%	185,609.03	3.04%
Non Metro	36	13,380,750.00	5,115,782.36	46.48%	142,105.07	1.53%
Tasmania						
Metro	62	26,856,905.00	10,252,821.10	49.58%	165,368.08	3.06%
Non Metro	41	13,590,316.00	4,547,271.73	45.40%	110,909.07	1.36%
Australian Capital Territory						
Metro	26	18,145,231.00	5,372,624.12	51.04%	206,639.39	1.60%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Balance Outstanding						
Current Loan Balance	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
\$0 to \$50,000	353	133,147,131.00	6,917,092.81	13.41%	19,595.16	2.06%
\$50,000.01 to \$100,000	331	120,450,599.00	24,980,429.42	29.48%	75,469.58	7.45%
\$100,000.01 to \$150,000	349	143,383,705.00	43,588,786.32	38.97%	124,896.24	13.00%
\$150,000.01 to \$200,000	301	130,321,468.00	52,064,974.44	46.34%	172,973.34	15.52%
\$200,000.01 to \$250,000	234	118,917,720.00	52,183,839.76	49.54%	223,007.86	15.56%
\$250,000.01 to \$300,000	150	87,939,753.00	40,866,508.73	51.82%	272,443.39	12.19%
\$300,000.01 to \$350,000	123	85,460,163.00	39,728,791.31	51.29%	322,998.30	11.85%
\$350,000.01 to \$400,000	73	53,804,059.00	27,063,421.22	57.41%	370,731.80	8.07%
\$400,000.01 to \$450,000	58	49,929,849.00	24,522,562.64	55.72%	422,802.80	7.31%
\$450,000.01 to \$500,000	23	21,824,781.00	10,831,066.82	61.04%	470,915.95	3.23%
\$500,000.01 to \$750,000	22	22,964,358.00	12,620,351.29	59.00%	573,652.33	3.67%
Greater than \$750,000	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Current Loan to Value Ratio						
Current LVR (%)	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 to 10	279	127,131,708.00	5,194,259.38	6.76%	18,617.42	1.55%
11 to 20	216	120,351,016.00	17,298,639.81	15.73%	80,086.30	5.16%
21 to 30	244	128,217,027.00	31,977,632.72	25.55%	131,055.87	9.54%
31 to 40	309	155,773,758.00	52,147,866.35	35.34%	168,763.32	15.55%
41 to 50	307	143,181,988.00	62,096,657.90	45.16%	202,269.24	18.52%
51 to 55	169	74,540,998.00	37,226,572.55	52.53%	220,275.58	11.10%
56 to 60	148	70,821,648.00	38,162,867.33	57.31%	257,857.21	11.38%
61 to 65	143	65,086,474.00	37,739,452.92	62.35%	263,912.26	11.25%
66 to 70	115	51,563,627.00	31,355,104.09	67.32%	272,653.08	9.35%
71 to 75	62	23,746,217.00	16,555,023.51	72.16%	267,016.51	4.94%
76 to 80	23	6,633,625.00	4,728,377.11	76.79%	205,581.61	1.41%
81 to 85	2	1,095,500.00	885,371.09	80.82%	442,685.54	0.26%
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	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Year of Maturity						
Year of Maturity	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2023	-	-	-	-	-	-
2024	1	450,000.00	3,714.96	0.83%	3,714.96	0.00%
2025	7	3,760,188.00	89,910.01	5.00%	12,844.29	0.03%
2026	9	3,465,000.00	195,851.44	8.45%	21,761.27	0.06%
2027	14	5,120,062.00	307,855.07	17.49%	21,989.65	0.09%
2028	35	10,153,602.00	1,131,490.65	21.68%	32,328.30	0.34%
2029	24	9,215,000.00	885,937.14	21.67%	36,914.05	0.26%
2030	28	11,445,500.00	1,210,267.66	24.03%	43,223.85	0.36%
2031	27	11,292,475.00	2,075,885.43	27.08%	76,884.65	0.62%
2032	31	11,820,640.00	2,308,129.33	32.84%	74,455.78	0.69%
2033	67	28,664,472.00	6,370,213.11	32.76%	95,077.81	1.90%
2034	53	19,685,501.00	4,371,202.25	33.11%	82,475.51	1.30%
2035	45	17,173,821.00	4,587,644.69	35.28%	101,947.66	1.37%
2036	79	31,446,023.00	8,311,672.75	37.14%	105,211.05	2.48%
2037	82	33,889,324.00	9,812,190.39	39.57%	119,660.86	2.93%
2038	135	60,864,791.00	19,041,944.71	41.95%	141,051.44	5.68%
2039	82	36,342,833.00	10,885,153.06	42.64%	132,745.77	3.25%
2040	43	19,345,000.00	6,232,688.20	43.73%	144,946.24	1.86%
2041	57	35,051,466.00	9,349,900.18	44.72%	164,033.34	2.79%
2042	100	49,288,672.00	17,634,653.79	47.12%	176,346.54	5.26%
2043	128	67,029,239.00	24,580,513.89	48.25%	192,035.26	7.33%
2044	112	59,007,858.00	19,053,022.70	45.63%	170,116.27	5.68%
2045	130	63,656,580.00	25,534,627.36	48.39%	196,420.21	7.61%
2046	196	99,510,059.00	38,044,802.39	49.10%	194,106.13	11.34%
2047	250	136,542,439.00	55,667,255.36	52.25%	222,669.02	16.60%
2048	232	116,514,402.00	55,952,817.99	55.60%	241,175.94	16.68%
2049	50	27,408,639.00	11,728,480.25	52.75%	234,569.61	3.50%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Property Ownership Type						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	1,695	830,210,680.00	286,780,708.63	47%	169,192.16	85.51%
Investment	322	137,932,906.00	48,587,116.13	50%	150,891.67	14.49%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Amortisation Type						
Payment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	2,017	968,143,586.00	335,367,824.76	48%	166,270.61	100.00%
Interest Only	-	-	-	0%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Mortgage Insurer Distribution						
Mortgage Insurer	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	131	48,752,218.00	24,275,391.09	59.44%	185,308.33	7.24%
Helia	184	62,872,178.00	26,695,638.84	56.88%	145,084.99	7.96%
Insurable	1,702	856,519,190.00	284,396,794.83	45.87%	167,095.65	84.80%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan						
Variable	1,574	767,062,522.00	248,527,106.17	46.11%	157,895.24	74.11%
Fixed 1 year	40	17,241,350.00	7,617,798.59	51.14%	190,444.96	2.27%
Fixed 2 year	114	50,692,767.00	22,303,714.56	51.17%	195,646.62	6.65%
Fixed 3 year	95	38,488,181.00	17,320,905.09	53.83%	182,325.32	5.16%
Fixed 4 year	138	73,295,667.00	29,991,321.34	52.32%	217,328.42	8.94%
Fixed 5 year	56	21,363,099.00	9,606,979.01	53.52%	171,553.20	2.86%
Line of Credit						
Variable	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%
Wholesale	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Current Interest Rate						
Interest Rate Band	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0.00% - 1.00%	-	-	-	0.00%	-	0.00%
1.00% - 2.00%	6	4,274,062.00	1,524,216.74	48.09%	254,036.12	0.45%
2.00% - 3.00%	181	89,146,777.00	39,966,967.45	54.20%	220,811.97	11.92%
3.00% - 4.00%	36	15,518,494.00	6,359,608.88	53.67%	176,655.80	1.90%
4.00% - 5.00%	29	12,911,450.00	5,446,629.40	48.21%	187,814.81	1.62%
5.00% - 6.00%	325	161,028,668.00	61,466,667.15	47.99%	189,128.21	18.33%
6.00% - 10.00%	1,440	685,264,135.00	220,603,735.14	46.30%	153,197.04	65.78%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Arrears						
Days in Arrears	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	1,972	949,501,586.00	325,853,731.91	47.44%	165,240.23	97.16%
1 to 30 Days	34	12,878,500.00	6,682,829.52	57.44%	196,553.81	1.99%
31 to 60 Days	5	2,580,500.00	1,682,123.10	67.80%	336,424.62	0.50%
61 to 90 Days	1	170,000.00	75,022.25	44.13%	75,022.25	0.02%
91+ Days	5	3,013,000.00	1,074,117.98	44.18%	214,823.60	0.32%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Loan Seasoning						
Months of Seasoning	No. of Accounts	Total Security Valuation	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	116	55,709,181.00	20,349,357.43	48.74%	175,425.50	6.07%
More than 60 months	1,901	912,434,405.00	315,018,467.33	47.66%	165,711.98	93.93%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Income Type						
Income Verification Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Loan Purpose						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property	244	117,183,474.00	41,080,490.83	47.30%	168,362.67	12.25%
Construction	138	79,945,688.00	29,143,417.54	49.70%	211,184.19	8.69%
Established Property	948	428,202,957.00	154,337,718.64	49.53%	162,803.50	46.02%
Refinance	660	330,141,354.00	106,779,422.97	44.82%	161,787.00	31.84%
Additions and Alterations	27	12,670,113.00	4,026,774.78	46.01%	149,139.81	1.20%
Home Equity	-	-	-	0.00%	-	0.00%
Other	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Term Remaining

Repayment Type	No. of Accounts	Total Security Valuation	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	1	450,000.00	3,714.96	0.83%	3,714.96	0.00%
1 to 5 years	66	22,808,852.00	1,757,294.13	18.41%	26,625.67	0.52%
5 to 10 years	180	74,402,996.00	13,096,556.36	30.11%	72,758.65	3.91%
10 to 15 years	397	163,341,051.00	46,893,896.80	39.43%	118,120.65	13.98%
15 to 20 years	410	210,576,704.00	68,724,876.04	45.80%	167,621.65	20.49%
20 to 25 years	921	474,356,344.00	194,962,849.46	51.53%	211,686.05	58.13%
25 to 30 years	42	22,207,639.00	9,928,637.01	54.02%	236,396.12	2.96%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%

Summary of Term Remaining

Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining						
1 year or less	205	97,532,292.00	41,721,970.47	52.57%	203,521.81	12.44%
1 to 2 years	148	66,071,912.00	29,419,639.29	52.00%	198,781.35	8.77%
2 to 3 years	46	20,623,994.00	8,535,131.59	52.40%	185,546.34	2.55%
3 to 4 years	41	15,511,866.00	6,971,693.05	53.11%	170,041.29	2.08%
4 to 5 years	3	1,341,000.00	192,284.19	31.51%	64,094.73	0.06%
5 Years or greater	-	-	-	0.00%	-	0.00%
Variable Term Remaining						
1 year or less	1	450,000.00	3,714.96	0.83%	3,714.96	0.00%
1 to 5 years	60	21,550,852.00	1,574,848.65	17.88%	26,247.48	0.47%
5 to 10 years	147	61,961,454.00	10,321,472.82	28.67%	70,214.10	3.08%
10 to 15 years	323	134,322,078.00	36,835,787.90	38.68%	114,042.69	10.98%
15 to 20 years	320	166,380,118.00	50,537,902.34	43.26%	157,930.94	15.07%
20 to 25 years	692	365,554,381.00	142,215,951.81	50.35%	205,514.38	42.41%
25 to 30 years	31	16,843,639.00	7,037,427.69	51.84%	227,013.80	2.10%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	2,017	968,143,586.00	335,367,824.76	47.73%	166,270.61	100.00%