

Torrens 2019-2 Retention Pool Statistics

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

Summary of Portfolio

| | |
|---|-----------------|
| Number Of Housing Loans: | 98 |
| Housing Loan Pool Size: | \$20,788,540.65 |
| Total Valuation of Properties: | 55,730,025.00 |
| Average Housing Loan Balance: | \$212,127.97 |
| Maximum Housing Loan Balance: | \$758,354.20 |
| Minimum Housing Loan Balance: | 154.65 |
| Loan Seasoning / Term to Maturity | |
| Maximum Remaining Term to Maturity in months | 320 |
| Weighted Average Remaining Term to Maturity in months | 250 |
| Weighted Average Seasoning in months | 82 |
| Loan-to-Value Ratio (LVR) | |
| Maximum Current LVR | 80.37% |
| Weighted Average Original LVR | 67.86% |
| Weighted Average Current LVR | 51.12% |
| Weighted Average Fixed Rate | 4.49% |
| Weighted Average Variable Rate | 6.40% |
| Weighted Average Rate | 6.02% |

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 | - | - | - | 0.00% | - | 0.00% |
| 2001 | - | - | - | 0.00% | - | 0.00% |
| 2002 | - | - | - | 0.00% | - | 0.00% |
| 2003 | - | - | - | 0.00% | - | 0.00% |
| 2004 | - | - | - | 0.00% | - | 0.00% |
| 2005 | - | - | - | 0.00% | - | 0.00% |
| 2006 | - | - | - | 0.00% | - | 0.00% |
| 2007 | 1 | 76,000.00 | 14,692.15 | 19.33% | 14,692.15 | 0.07% |
| 2008 | - | - | - | 0.00% | - | 0.00% |
| 2009 | 1 | 468,000.00 | 185,460.79 | 39.63% | 185,460.79 | 0.89% |
| 2010 | - | - | - | 0.00% | - | 0.00% |
| 2011 | 1 | 1,000,000.00 | 358,046.90 | 35.80% | 358,046.90 | 1.72% |
| 2012 | - | - | - | 0.00% | - | 0.00% |
| 2013 | 1 | 825,000.00 | 2,648.89 | 0.32% | 2,648.89 | 0.01% |
| 2014 | 7 | 2,844,000.00 | 1,005,176.73 | 50.37% | 143,596.68 | 4.84% |
| 2015 | 11 | 5,785,100.00 | 2,409,763.71 | 52.04% | 219,069.43 | 11.59% |
| 2016 | 16 | 12,476,491.00 | 4,590,000.54 | 47.03% | 286,875.03 | 22.08% |
| 2017 | 13 | 7,523,294.00 | 2,853,941.84 | 56.10% | 219,533.99 | 13.73% |
| 2018 | 40 | 21,866,102.00 | 8,243,463.49 | 52.83% | 206,086.59 | 39.65% |
| 2019 | 7 | 2,866,038.00 | 1,125,345.61 | 48.69% | 160,763.66 | 5.41% |
| 2020 | - | - | - | 0.00% | - | 0.00% |
| 2021 | - | - | - | 0.00% | - | 0.00% |
| 2022 | - | - | - | 0.00% | - | 0.00% |
| 2023 | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 4 | 2,740,000.00 | 531,836.35 | 33.56% | 132,959.09 | 2.56% |
| Non Metro | 1 | 345,000.00 | 246,282.28 | 71.39% | 246,282.28 | 1.18% |
| Northern Territory | | | | | | |
| Metro | - | - | - | 0.00% | - | 0.00% |
| Non Metro | - | - | - | 0.00% | - | 0.00% |
| New South Wales | | | | | | |
| Metro | 2 | 2,000,000.00 | 34,678.07 | 2.65% | 17,339.04 | 0.17% |
| Non Metro | 8 | 3,583,523.00 | 1,564,081.02 | 53.81% | 195,510.13 | 7.52% |
| Victoria | | | | | | |
| Metro | 27 | 22,637,473.00 | 8,362,765.43 | 47.02% | 309,732.05 | 40.23% |
| Non Metro | 29 | 12,464,991.00 | 4,375,854.46 | 51.37% | 150,891.53 | 21.05% |
| Queensland | | | | | | |
| Metro | 4 | 1,861,038.00 | 995,531.49 | 58.30% | 248,882.87 | 4.79% |
| Non Metro | 9 | 4,307,000.00 | 2,187,615.08 | 58.56% | 243,068.34 | 10.52% |
| Western Australia | | | | | | |
| Metro | 1 | 515,000.00 | 177,302.84 | 34.43% | 177,302.84 | 0.85% |
| Non Metro | 3 | 1,104,000.00 | 490,031.53 | 61.79% | 163,343.84 | 2.36% |
| Tasmania | | | | | | |
| Metro | 3 | 1,335,000.00 | 321,690.22 | 29.35% | 107,230.07 | 1.55% |
| Non Metro | 5 | 1,672,000.00 | 881,432.26 | 66.66% | 176,286.45 | 4.24% |
| Australian Capital Territory | | | | | | |
| Metro | 2 | 1,165,000.00 | 619,439.62 | 55.34% | 309,719.81 | 2.98% |
| Non Metro | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 12 | 6,721,000.00 | 167,954.59 | 8.92% | 13,996.22 | 0.81% |
| \$50,000.01 to \$100,000 | 11 | 3,774,300.00 | 777,556.50 | 26.54% | 70,686.95 | 3.74% |
| \$100,000.01 to \$150,000 | 12 | 4,364,000.00 | 1,550,605.30 | 40.88% | 129,217.11 | 7.46% |
| \$150,000.01 to \$200,000 | 17 | 6,995,000.00 | 2,934,222.57 | 46.39% | 172,601.33 | 14.11% |
| \$200,000.01 to \$250,000 | 14 | 8,176,139.00 | 3,199,714.91 | 54.81% | 228,551.07 | 15.39% |
| \$250,000.01 to \$300,000 | 11 | 7,717,991.00 | 3,092,432.48 | 51.88% | 281,130.23 | 14.88% |
| \$300,000.01 to \$350,000 | 8 | 6,530,422.00 | 2,603,183.79 | 45.37% | 325,397.97 | 12.52% |
| \$350,000.01 to \$400,000 | 4 | 2,607,000.00 | 1,479,962.23 | 61.83% | 369,990.56 | 7.12% |
| \$400,000.01 to \$450,000 | 1 | 1,095,706.00 | 412,555.50 | 37.65% | 412,555.50 | 1.98% |
| \$450,000.01 to \$500,000 | 2 | 1,730,000.00 | 956,523.48 | 57.02% | 478,261.74 | 4.60% |
| \$500,000.01 to \$750,000 | 5 | 4,818,467.00 | 2,855,475.10 | 62.23% | 571,095.02 | 13.74% |
| Greater than \$750,000 | 1 | 1,200,000.00 | 758,354.20 | 63.20% | 758,354.20 | 3.65% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 11 | 6,935,000.00 | 164,678.06 | 6.54% | 14,970.73 | 0.79% |
| 11 to 20 | 7 | 3,316,000.00 | 563,909.22 | 17.15% | 80,558.46 | 2.71% |
| 21 to 30 | 13 | 8,350,500.00 | 2,153,570.82 | 26.25% | 165,659.29 | 10.36% |
| 31 to 40 | 12 | 7,563,006.00 | 2,688,846.17 | 36.11% | 224,070.51 | 12.93% |
| 41 to 50 | 17 | 10,541,451.00 | 3,489,871.63 | 44.28% | 205,286.57 | 16.79% |
| 51 to 55 | 7 | 4,284,000.00 | 2,271,260.95 | 53.21% | 324,465.85 | 10.93% |
| 56 to 60 | 7 | 4,379,916.00 | 2,405,141.68 | 57.79% | 343,591.67 | 11.57% |
| 61 to 65 | 11 | 5,097,152.00 | 3,227,010.44 | 63.33% | 293,364.59 | 15.52% |
| 66 to 70 | 5 | 2,324,000.00 | 1,552,262.25 | 66.82% | 310,452.45 | 7.47% |
| 71 to 75 | 2 | 660,000.00 | 477,286.42 | 72.33% | 238,643.21 | 2.30% |
| 76 to 80 | 4 | 1,746,500.00 | 1,367,254.91 | 78.30% | 341,813.73 | 6.58% |
| 81 to 85 | 2 | 532,500.00 | 427,448.10 | 80.27% | 213,724.05 | 2.06% |
| 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 | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 |
| 2026 | - | - | - | - | - | - |
| 2027 | 1 | 76,000.00 | 14,692.15 | 19.33% | 14,692.15 | 0.07% |
| 2028 | - | - | - | 0.00% | - | 0.00% |
| 2029 | 1 | 630,000.00 | 13,960.33 | 2.22% | 13,960.33 | 0.07% |
| 2030 | - | - | - | 0.00% | - | 0.00% |
| 2031 | - | - | - | 0.00% | - | 0.00% |
| 2032 | 4 | 1,739,000.00 | 363,309.34 | 36.78% | 90,827.34 | 1.75% |
| 2033 | 1 | 255,000.00 | 113,710.79 | 44.59% | 113,710.79 | 0.55% |
| 2034 | 5 | 1,653,000.00 | 498,567.76 | 34.10% | 99,713.55 | 2.40% |
| 2035 | - | - | - | 0.00% | - | 0.00% |
| 2036 | 4 | 2,840,000.00 | 891,254.31 | 38.37% | 222,813.58 | 4.29% |
| 2037 | 1 | 400,000.00 | 36,516.71 | 9.13% | 36,516.71 | 0.18% |
| 2038 | 9 | 4,047,500.00 | 1,241,532.67 | 40.04% | 137,948.07 | 5.97% |
| 2039 | 1 | 468,000.00 | 185,460.79 | 39.63% | 185,460.79 | 0.89% |
| 2040 | 1 | 485,000.00 | 177,946.78 | 36.69% | 177,946.78 | 0.86% |
| 2041 | 5 | 3,945,000.00 | 1,179,100.60 | 45.92% | 235,820.12 | 5.67% |
| 2042 | 3 | 2,063,206.00 | 803,975.96 | 40.70% | 267,991.99 | 3.87% |
| 2043 | 6 | 3,245,422.00 | 1,063,558.72 | 50.17% | 177,259.79 | 5.12% |
| 2044 | 5 | 1,630,000.00 | 891,391.64 | 57.32% | 178,278.33 | 4.29% |
| 2045 | 11 | 5,785,100.00 | 2,409,763.71 | 52.04% | 219,069.43 | 11.59% |
| 2046 | 9 | 7,586,491.00 | 2,542,085.68 | 45.49% | 282,453.96 | 12.23% |
| 2047 | 10 | 6,075,794.00 | 2,475,324.14 | 57.19% | 247,532.41 | 11.91% |
| 2048 | 15 | 9,554,474.00 | 4,278,660.56 | 61.65% | 285,244.04 | 20.58% |
| 2049 | 5 | 2,051,038.00 | 849,373.81 | 50.89% | 169,874.76 | 4.09% |
| 2050 | 1 | 1,200,000.00 | 758,354.20 | 63.20% | 758,354.20 | 3.65% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 75 | 43,970,894.00 | 15,216,237.14 | 51% | 202,883.16 | 73.20% |
| Investment | 23 | 11,759,131.00 | 5,572,303.51 | 51% | 242,274.07 | 26.80% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 98 | 55,730,025.00 | 20,788,540.65 | 51% | 212,127.97 | 100.00% |
| Interest Only | - | - | - | 0% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 2 | 1,272,051.00 | 872,911.83 | 69.33% | 436,455.92 | 4.20% |
| Helia | 8 | 2,994,500.00 | 1,988,446.59 | 69.73% | 248,555.82 | 9.57% |
| Insurable | 88 | 51,463,474.00 | 17,927,182.23 | 48.17% | 203,717.98 | 86.24% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 81 | 47,227,902.00 | 16,727,068.32 | 49.85% | 206,507.02 | 80.46% |
| Fixed 1 year | 4 | 2,253,123.00 | 1,009,274.32 | 54.92% | 252,318.58 | 4.85% |
| Fixed 2 year | 3 | 2,285,000.00 | 1,255,999.06 | 58.85% | 418,666.35 | 6.04% |
| Fixed 3 year | 5 | 1,819,000.00 | 795,276.30 | 64.74% | 159,055.26 | 3.83% |
| Fixed 4 year | 3 | 1,025,000.00 | 532,149.73 | 53.25% | 177,383.24 | 2.56% |
| Fixed 5 year | 2 | 1,120,000.00 | 468,772.92 | 41.91% | 234,386.46 | 2.25% |
| Line of Credit | | | | | | |
| Variable | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 100.00% |
| Wholesale | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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% | - | - | - | 0.00% | - | 0.00% |
| 2.00% - 3.00% | 7 | 2,584,000.00 | 1,375,786.53 | 55.86% | 196,540.93 | 6.62% |
| 3.00% - 4.00% | - | - | - | 0.00% | - | 0.00% |
| 4.00% - 5.00% | 2 | 1,368,123.00 | 679,861.44 | 56.84% | 339,930.72 | 3.27% |
| 5.00% - 6.00% | 15 | 7,916,601.00 | 3,077,144.24 | 54.19% | 205,142.95 | 14.80% |
| 6.00% - 10.00% | 74 | 43,861,301.00 | 15,655,748.44 | 49.85% | 211,564.17 | 75.31% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 100.00% |
| 1 to 30 Days | - | - | - | 0.00% | - | 0.00% |
| 31 to 60 Days | - | - | - | 0.00% | - | 0.00% |
| 61 to 90 Days | - | - | - | 0.00% | - | 0.00% |
| 91+ Days | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 7 | 2,866,038.00 | 1,125,345.61 | 48.69% | 160,763.66 | 5.41% |
| More than 60 months | 91 | 52,863,987.00 | 19,663,195.04 | 51.26% | 216,079.07 | 94.59% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 100.00% |
| Stated Income | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 15 | 7,057,501.00 | 2,786,356.00 | 53.92% | 185,757.07 | 13.40% |
| Construction | 3 | 1,914,000.00 | 600,859.68 | 33.86% | 200,286.56 | 2.89% |
| Established Property | 46 | 24,326,776.00 | 10,680,399.65 | 53.85% | 232,182.60 | 51.38% |
| Refinance | 31 | 19,331,748.00 | 6,305,382.06 | 47.56% | 203,399.42 | 30.33% |
| Additions and Alterations | 3 | 3,100,000.00 | 415,543.26 | 41.21% | 138,514.42 | 2.00% |
| Home Equity | - | - | - | 0.00% | - | 0.00% |
| Other | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | - | - | - | 0.00% | - | 0.00% |
| 1 to 5 years | 1 | 76,000.00 | 14,692.15 | 19.33% | 14,692.15 | 0.07% |
| 5 to 10 years | 6 | 2,624,000.00 | 490,980.46 | 37.61% | 81,830.08 | 2.36% |
| 10 to 15 years | 19 | 8,940,500.00 | 2,667,871.45 | 37.95% | 140,414.29 | 12.83% |
| 15 to 20 years | 17 | 10,421,628.00 | 3,542,066.39 | 45.80% | 208,356.85 | 17.04% |
| 20 to 25 years | 49 | 30,416,859.00 | 12,465,202.19 | 55.30% | 254,391.88 | 59.96% |
| 25 to 30 years | 6 | 3,251,038.00 | 1,607,728.01 | 56.70% | 267,954.67 | 7.73% |
| 30 years or greater | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 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 | 8 | 3,442,123.00 | 1,790,590.29 | 59.69% | 223,823.79 | 8.61% |
| 1 to 2 years | 5 | 3,190,000.00 | 1,395,657.03 | 57.10% | 279,131.41 | 6.71% |
| 2 to 3 years | 3 | 1,620,000.00 | 717,289.27 | 44.98% | 239,096.42 | 3.45% |
| 3 to 4 years | 1 | 250,000.00 | 157,935.74 | 63.17% | 157,935.74 | 0.76% |
| 4 to 5 years | - | - | - | 0.00% | - | 0.00% |
| 5 Years or greater | - | - | - | 0.00% | - | 0.00% |
| Variable Term Remaining | | | | | | |
| 1 year or less | - | - | - | 0.00% | - | 0.00% |
| 1 to 5 years | 1 | 76,000.00 | 14,692.15 | 19.33% | 14,692.15 | 0.07% |
| 5 to 10 years | 5 | 1,994,000.00 | 477,020.13 | 38.64% | 95,404.03 | 2.29% |
| 10 to 15 years | 18 | 8,485,500.00 | 2,598,514.21 | 38.56% | 144,361.90 | 12.50% |
| 15 to 20 years | 13 | 9,031,628.00 | 2,851,262.28 | 44.40% | 219,327.87 | 13.72% |
| 20 to 25 years | 39 | 25,589,736.00 | 9,936,205.74 | 54.87% | 254,774.51 | 47.80% |
| 25 to 30 years | 5 | 2,051,038.00 | 849,373.81 | 50.89% | 169,874.76 | 4.09% |
| 30 years or greater | - | - | - | 0.00% | - | 0.00% |
| TOTAL | 98 | 55,730,025.00 | 20,788,540.65 | 51.12% | 212,127.97 | 100.00% |