

Torrens 2019-2 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	81
Housing Loan Pool Size:	\$15,482,405.60
Average Housing Loan Balance:	\$191,140.81
Maximum Housing Loan Balance:	\$742,592.17
Minimum Housing Loan Balance:	0.93
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	306
Weighted Average Remaining Term to Maturity in months	238
Weighted Average Seasoning in months	96
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	79.00%
Weighted Average Original LVR	66.94%
Weighted Average Current LVR *	47.29%
Weighted Average Current LVR based on RBA Guidelines **	47.29%
Weighted Average Fixed Rate	4.87%
Weighted Average Variable Rate	6.01%
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	-	-	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	10,554.48	14.00%	10,554.48	0.07%
2008	-	-	0.00%	-	0.00%
2009	1	159,187.74	34.00%	159,187.74	1.03%
2010	-	-	0.00%	-	0.00%
2011	1	90,950.20	9.00%	90,950.20	0.59%
2012	-	-	0.00%	-	0.00%
2013	-	-	0.00%	-	0.00%
2014	7	924,866.14	45.11%	132,123.73	5.97%
2015	8	1,721,086.96	41.78%	215,135.87	11.12%
2016	12	3,547,561.27	45.12%	295,630.11	22.91%
2017	11	2,104,119.80	53.52%	191,283.62	13.59%
2018	34	6,018,552.19	49.52%	177,016.24	38.87%
2019	6	905,526.82	45.81%	150,921.14	5.85%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	3	199,860.32	29.69%	66,620.11	1.29%
Non Metro	1	237,628.17	69.00%	237,628.17	1.53%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	1	17,970.22	2.00%	17,970.22	0.12%
Non Metro	6	1,061,760.66	47.74%	176,960.11	6.86%
Victoria					
Metro	21	5,853,581.69	45.03%	278,741.99	37.81%
Non Metro	24	3,453,898.93	43.80%	143,912.46	22.31%
Queensland					
Metro	4	953,813.28	54.72%	238,453.32	6.16%
Non Metro	9	2,079,319.95	53.78%	231,035.55	13.43%
Western Australia					
Metro	1	170,823.03	33.00%	170,823.03	1.10%
Non Metro	3	419,270.45	62.75%	139,756.82	2.71%
Tasmania					
Metro	3	158,746.14	14.13%	52,915.38	1.03%
Non Metro	3	263,627.45	46.40%	87,875.82	1.70%
Australian Capital Territory					
Metro	2	612,105.31	55.25%	306,052.66	3.95%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	14	282,789.63	11.53%	20,199.26	1.83%
\$50,000.01 to \$100,000	8	548,792.44	20.08%	68,599.06	3.54%
\$100,000.01 to \$150,000	14	1,726,111.39	31.64%	123,293.67	11.15%
\$150,000.01 to \$200,000	10	1,648,790.14	47.83%	164,879.01	10.65%
\$200,000.01 to \$250,000	12	2,737,397.46	51.72%	228,116.46	17.68%
\$250,000.01 to \$300,000	9	2,526,352.43	47.66%	280,705.83	16.32%
\$300,000.01 to \$350,000	5	1,618,563.13	51.28%	323,712.63	10.45%
\$350,000.01 to \$400,000	4	1,480,740.94	56.54%	370,185.23	9.56%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$450,000.01 to \$500,000	1	477,565.88	45.00%	477,565.88	3.08%
\$500,000.01 to \$750,000	4	2,435,302.16	55.12%	608,825.54	15.73%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	13	398,219.44	8.55%	30,632.26	2.57%
11 to 20	8	636,282.82	17.14%	79,535.35	4.11%
21 to 30	12	1,709,123.45	24.76%	142,426.95	11.04%
31 to 40	10	1,913,555.78	36.00%	191,355.58	12.36%
41 to 50	11	2,571,256.24	44.57%	233,750.57	16.61%
51 to 55	9	2,845,368.94	52.82%	316,152.10	18.38%
56 to 60	7	2,582,947.69	56.59%	368,992.53	16.68%
61 to 65	6	1,539,388.28	63.99%	256,564.71	9.94%
66 to 70	1	237,628.17	69.00%	237,628.17	1.53%
71 to 75	1	368,772.89	74.00%	368,772.89	2.38%
76 to 80	3	679,861.90	78.58%	226,620.63	4.39%
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	81	15,482,405.60	47.29%	191,140.81	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
2026	-	-	-	-	-
2027	1	10,554.48	14.00%	10,554.48	0.07%
2028	-	-	0.00%	-	0.00%
2029	1	15,518.58	2.00%	15,518.58	0.10%
2030	-	-	0.00%	-	0.00%
2031	-	-	0.00%	-	0.00%
2032	3	323,524.14	32.66%	107,841.38	2.09%
2033	1	104,956.74	41.00%	104,956.74	0.68%
2034	4	367,213.11	26.07%	91,803.28	2.37%
2035	-	-	0.00%	-	0.00%
2036	3	523,860.16	41.69%	174,620.05	3.38%
2037	1	0.93	0.00%	0.93	0.00%
2038	8	900,622.07	39.68%	112,577.76	5.82%
2039	1	159,187.74	34.00%	159,187.74	1.03%
2040	1	49,275.61	10.00%	49,275.61	0.32%
2041	3	499,996.30	37.73%	166,665.43	3.23%
2042	3	821,006.40	42.64%	273,668.80	5.30%
2043	5	887,381.00	43.95%	177,476.20	5.73%
2044	4	712,465.41	51.57%	178,116.35	4.60%
2045	8	1,721,086.96	41.78%	215,135.87	11.12%
2046	7	2,017,029.72	43.17%	288,147.10	13.03%
2047	9	1,759,431.94	55.45%	195,492.44	11.36%
2048	12	3,085,194.95	57.28%	257,099.58	19.93%
2049	5	781,507.19	49.74%	156,301.44	5.05%
2050	1	742,592.17	57.00%	742,592.17	4.80%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	63	11,139,432.65	46%	176,816.39	71.95%
Investment	18	4,342,972.95	50%	241,276.28	28.05%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	81	15,482,405.60	47%	191,140.81	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	1	288,899.98	78.00%	288,899.98	1.87%
Hella	7	1,608,759.34	60.32%	229,822.76	10.39%
Insurable	73	13,584,746.28	45.10%	186,092.41	87.74%
	-	-	-	-	-
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	73	13,821,174.89	46.89%	189,331.16	89.27%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	3	820,491.45	56.36%	273,497.15	5.30%
Fixed 3 year	1	15,518.58	2.00%	15,518.58	0.10%
Fixed 4 year	2	393,661.17	53.49%	196,830.59	2.54%
Fixed 5 year	2	431,559.51	38.93%	215,779.76	2.79%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	81	15,482,405.60	47.29%	191,140.81	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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%	2	431,559.51	38.93%	215,779.76	2.79%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	55	11,201,659.69	47.98%	203,666.54	72.35%
6.00% - 10.00%	24	3,849,186.40	46.23%	160,382.77	24.86%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	78	14,499,042.81	46.55%	185,885.16	93.65%
1 to 30 Days	2	807,473.52	53.78%	403,736.76	5.22%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	1	175,889.27	79.00%	175,889.27	1.14%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	81	15,482,405.60	47.29%	191,140.81	100.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	81	15,482,405.60	47.29%	191,140.81	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	13	2,384,586.06	52.46%	183,429.70	15.40%
Construction	3	234,829.44	33.28%	78,276.48	1.52%
Established Property	38	8,104,214.49	49.96%	213,268.80	52.34%
Refinance	26	4,709,500.00	41.17%	181,134.62	30.42%
Additions and Alterations	1	49,275.61	10.00%	49,275.61	0.32%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	-	-	0.00%	-	0.00%
1 to 5 years	2	26,073.06	6.86%	13,036.53	0.17%
5 to 10 years	8	795,693.99	30.72%	99,461.75	5.14%
10 to 15 years	14	1,632,946.51	38.87%	116,639.04	10.55%
15 to 20 years	16	3,144,789.92	44.49%	196,549.37	20.31%
20 to 25 years	40	9,140,309.95	50.53%	228,507.75	59.04%
25 to 30 years	1	742,592.17	57.00%	742,592.17	4.80%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	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	5	919,965.74	44.38%	183,993.15	5.94%
1 to 2 years	3	741,264.97	58.42%	247,088.32	4.79%
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 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	1	10,554.48	14.00%	10,554.48	0.07%
5 to 10 years	8	795,693.99	30.72%	99,461.75	5.14%
10 to 15 years	14	1,632,946.51	38.87%	116,639.04	10.55%
15 to 20 years	13	2,585,462.90	43.79%	198,881.76	16.70%
20 to 25 years	36	8,053,924.84	50.22%	223,720.13	52.02%
25 to 30 years	1	742,592.17	57.00%	742,592.17	4.80%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	81	15,482,405.60	47.29%	191,140.81	100.00%