

## Torrens 2021-1 Pool Statistics

Loan Pool Data as at Close of Business Thursday, 31 March 2022

### Summary of Portfolio

Number Of Housing Loans:	2,562
Housing Loan Pool Size:	\$725,636,051.61
Total Valuation of Properties:	1,738,528,395.00
Average Housing Loan Balance:	\$283,230.31
Maximum Housing Loan Balance:	\$967,278.26
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	341
Weighted Average Remaining Term to Maturity in months	307
Weighted Average Seasoning in months	40
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	372.00%
Weighted Average Original LVR	67.58%
Weighted Average Current LVR	58.97%
Weighted Average Fixed Rate	2.68%
Weighted Average Variable Rate	2.79%
Weighted Average Rate	2.75%

### 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	2	925,000.00	55,233.21	7.97%	27,616.61	0.01%
2001	3	1,280,000.00	93,609.06	18.43%	31,203.02	0.01%
2002	3	1,337,650.00	107,587.50	31.08%	35,862.50	0.01%
2003	4	2,115,000.00	424,423.25	21.36%	106,105.81	0.06%
2004	7	2,855,000.00	434,761.13	35.47%	62,108.73	0.06%
2005	22	9,778,529.00	1,788,376.64	23.19%	81,289.85	0.25%
2006	29	14,253,500.00	3,070,407.27	38.55%	105,876.11	0.42%
2007	22	9,841,616.00	2,010,484.93	54.32%	91,385.68	0.28%
2008	5	2,357,500.00	395,376.41	44.79%	79,075.28	0.05%
2009	10	7,336,000.00	1,384,631.82	42.82%	138,463.18	0.19%
2010	27	15,609,074.00	4,619,663.52	44.48%	171,098.65	0.64%
2011	23	14,380,675.00	4,548,726.62	49.85%	197,770.72	0.63%
2012	32	14,560,538.00	4,577,142.48	47.23%	143,035.70	0.63%
2013	36	23,544,322.00	8,312,046.71	46.64%	230,890.19	1.15%
2014	81	44,095,912.00	16,670,677.64	55.17%	205,810.84	2.30%
2015	90	58,366,101.67	20,486,316.37	54.54%	227,625.74	2.82%
2016	81	67,740,739.00	16,236,328.27	47.91%	200,448.50	2.24%
2017	103	92,717,950.00	25,816,163.71	43.61%	250,642.37	3.56%
2018	404	304,412,060.67	117,327,688.93	53.32%	290,415.07	16.17%
2019	1,125	750,309,040.67	357,993,599.92	62.16%	318,216.53	49.34%
2020	453	300,711,187.00	139,282,806.22	64.12%	307,467.56	19.19%
2021	-	-	-	0.00%	-	0.00%
2022	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>						
Metro	462	242,969,402.00	109,630,015.42	60.98%	237,294.41	15.11%
Non Metro	62	21,866,129.00	10,704,045.22	65.32%	172,645.89	1.48%
<b>Northern Territory</b>						
Metro	5	2,366,000.00	1,613,800.42	68.40%	322,760.08	0.22%
Non Metro	4	2,345,000.00	889,969.36	59.32%	222,492.34	0.12%
<b>New South Wales</b>						
Metro	460	457,654,307.00	156,747,875.95	52.84%	340,756.25	21.60%
Non Metro	226	139,979,726.00	60,161,236.27	59.97%	266,200.16	8.29%
<b>Victoria</b>						
Metro	489	378,248,214.00	154,748,630.93	58.25%	316,459.37	21.33%
Non Metro	116	62,195,753.50	28,456,319.96	60.43%	245,313.10	3.92%
<b>Queensland</b>						
Metro	236	131,705,438.00	63,324,594.98	63.53%	268,324.56	8.73%
Non Metro	212	119,136,146.50	57,899,553.32	63.58%	273,111.10	7.98%
<b>Western Australia</b>						
Metro	150	95,628,501.00	41,799,217.57	59.95%	278,661.45	5.76%
Non Metro	24	10,131,025.00	4,444,468.16	57.65%	185,186.17	0.61%
<b>Tasmania</b>						
Metro	16	9,590,734.00	5,162,214.32	63.06%	322,638.40	0.71%
Non Metro	9	2,925,000.00	1,035,280.72	55.59%	115,031.19	0.14%
<b>Australian Capital Territory</b>						
Metro	91	61,787,019.00	29,018,829.01	61.03%	318,888.23	4.00%
Non Metro	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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	169	98,735,458.83	4,240,058.34	28.47%	25,089.10	0.58%
\$50,000.01 to \$100,000	239	132,753,926.33	18,529,153.28	40.90%	77,527.84	2.55%
\$100,000.01 to \$150,000	230	124,867,609.00	29,500,591.94	40.93%	128,263.44	4.07%
\$150,000.01 to \$200,000	276	163,027,014.33	48,588,889.21	49.03%	176,046.70	6.70%
\$200,000.01 to \$250,000	323	186,696,314.83	72,560,725.85	52.60%	224,646.21	10.00%
\$250,000.01 to \$300,000	271	162,546,428.00	74,262,898.19	57.55%	274,032.83	10.23%
\$300,000.01 to \$350,000	225	147,656,069.67	73,168,354.06	58.85%	325,192.68	10.08%
\$350,000.01 to \$400,000	214	151,139,133.00	79,950,457.24	62.16%	373,600.27	11.02%
\$400,000.01 to \$450,000	206	155,875,771.67	86,954,572.44	63.71%	422,109.57	11.98%
\$450,000.01 to \$500,000	109	95,675,387.00	52,026,376.76	63.34%	477,306.21	7.17%
\$500,000.01 to \$750,000	269	272,063,345.33	159,629,758.64	65.33%	593,419.18	22.00%
Greater than \$750,000	31	47,491,937.00	26,224,215.66	64.63%	845,942.44	3.61%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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	109	86,327,406.00	5,391,316.85	7.33%	49,461.62	0.74%
11 to 20	132	109,956,328.00	16,679,684.51	16.38%	126,361.25	2.30%
21 to 30	221	190,117,498.00	43,279,198.76	26.20%	195,833.48	5.96%
31 to 40	330	265,579,323.00	78,453,888.61	35.55%	237,739.06	10.81%
41 to 50	307	238,932,251.00	86,630,267.38	45.31%	282,183.28	11.94%
51 to 55	121	84,526,527.00	35,456,171.19	53.19%	293,026.21	4.89%
56 to 60	144	88,902,339.00	42,317,865.63	57.96%	293,874.07	5.83%
61 to 65	252	157,949,495.00	79,161,548.49	63.06%	314,133.13	10.91%
66 to 70	274	160,536,522.00	94,790,997.63	67.94%	345,952.55	13.06%
71 to 75	359	198,162,390.00	131,485,216.46	73.40%	366,254.08	18.12%
76 to 80	147	76,698,614.00	48,434,446.58	77.42%	329,486.03	6.67%
81 to 85	124	58,668,057.00	45,700,633.37	83.29%	368,553.49	6.30%
86 to 90	38	19,665,826.00	15,980,685.85	87.68%	420,544.36	2.20%
91 to 95	2	895,719.00	819,846.13	91.00%	409,923.07	0.11%
96 to 100	-	-	-	0.00%	-	0.00%
Over 100	2	1,610,000.00	1,054,284.17	167.40%	527,142.09	0.15%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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
2024	-	-	-	-	-	-
2025	5	2,323,000.00	106,478.76	6.89%	21,295.75	0.01%
2026	3	1,400,000.00	71,866.50	14.47%	23,955.50	0.01%
2027	4	1,870,000.00	395,905.26	28.09%	98,976.32	0.05%
2028	7	4,385,000.00	832,781.98	24.49%	118,968.85	0.11%
2029	12	7,423,000.00	1,509,914.84	28.25%	125,826.24	0.21%
2030	20	12,208,759.00	2,296,806.61	29.69%	114,840.33	0.32%
2031	3	865,000.00	206,762.43	44.24%	68,920.81	0.03%
2032	9	4,426,650.00	751,453.66	29.68%	83,494.85	0.10%
2033	13	8,351,698.00	2,488,227.81	42.48%	191,402.14	0.34%
2034	26	12,580,251.00	3,670,298.33	40.80%	141,165.32	0.51%
2035	51	25,258,515.00	6,717,695.45	39.90%	131,719.52	0.93%
2036	38	17,889,500.00	4,638,080.39	39.64%	122,054.75	0.64%
2037	36	18,787,367.00	5,392,015.89	48.18%	149,778.22	0.74%
2038	25	13,627,910.00	4,073,503.57	40.73%	162,940.14	0.56%
2039	41	27,199,417.00	8,847,742.82	47.24%	215,798.61	1.22%
2040	59	36,828,509.00	12,485,846.40	48.27%	211,624.52	1.72%
2041	30	22,120,675.00	6,315,292.68	51.59%	210,509.76	0.87%
2042	43	22,522,668.00	7,486,777.22	47.85%	174,111.10	1.03%
2043	70	46,076,142.33	16,376,972.95	44.83%	233,956.76	2.26%
2044	109	62,135,365.67	26,321,402.90	55.58%	241,480.76	3.63%
2045	134	90,296,610.67	33,740,617.82	56.94%	251,795.66	4.65%
2046	94	72,531,847.00	24,228,534.25	54.12%	257,750.36	3.34%
2047	96	85,190,626.00	26,097,188.02	47.09%	271,845.71	3.60%
2048	325	250,710,907.33	98,493,056.46	55.86%	303,055.56	13.57%
2049	955	652,260,567.00	315,165,883.30	62.88%	330,016.63	43.43%
2050	354	239,258,410.00	116,924,945.31	66.70%	330,296.46	16.11%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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	1,832	1,245,782,725.00	531,904,411.23	60%	290,340.84	73.30%
Investment	730	492,745,670.00	193,731,640.38	57%	265,385.81	26.70%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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	2,421	1,638,308,129.33	684,935,110.06	59%	282,914.13	94.39%
Interest Only	141	100,220,265.67	40,700,941.55	61%	288,659.16	5.61%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### 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	197	88,780,312.00	46,540,963.46	72.82%	236,248.55	6.41%
Genworth	211	98,609,287.00	66,102,857.29	78.73%	313,283.68	9.11%
Insurable	2,154	1,551,138,796.00	612,992,230.86	55.79%	284,583.21	84.48%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### Summary of Product

Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>						
Variable	1,756	1,210,697,242.67	470,279,642.08	57.05%	267,813.01	64.81%
Fixed 1 year	52	31,862,236.00	14,558,567.22	62.79%	279,972.45	2.01%
Fixed 2 year	187	139,498,206.00	63,833,512.89	62.99%	341,355.68	8.80%
Fixed 3 year	498	317,380,976.33	158,517,714.26	62.72%	318,308.66	21.85%
Fixed 4 year	14	8,248,521.00	4,033,550.13	62.38%	288,110.72	0.56%
Fixed 5 year	55	30,841,213.00	14,413,065.03	57.74%	262,055.73	1.99%
<b>Line of Credit</b>						
Variable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	-	0.00%	-	0.00%
Wholesale	2,562	1,738,528,395.00	725,636,051.61	58.97%	283,230.31	100.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

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%	3	889,000.00	(1,312.20)	0.00%	(437.40)	0.00%
1.00% - 2.00%	126	93,832,384.00	45,353,200.16	61.41%	359,946.03	6.25%
2.00% - 3.00%	1,709	1,199,018,680.17	508,202,532.04	59.32%	297,368.36	70.04%
3.00% - 4.00%	627	399,453,995.50	158,956,138.93	58.05%	253,518.56	21.91%
4.00% - 5.00%	80	39,360,335.33	11,796,863.88	50.28%	147,460.80	1.63%
5.00% - 6.00%	17	5,974,000.00	1,328,628.80	30.40%	78,154.64	0.18%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

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	2,548	1,727,340,895.00	719,179,956.80	58.87%	282,252.73	99.11%
1 to 30 Days	6	4,863,000.00	3,015,407.35	67.11%	502,567.89	0.42%
31 to 60 Days	5	4,274,500.00	2,195,769.71	71.27%	439,153.94	0.30%
61 to 90 Days	1	745,000.00	645,263.22	86.00%	645,263.22	0.09%
91+ Days	2	1,305,000.00	599,654.53	66.53%	299,827.27	0.08%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

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	362	237,356,189.00	115,894,414.26	64.73%	320,150.32	15.97%
25 to 30 months	649	427,148,060.00	200,862,456.84	62.85%	309,495.31	27.68%
31 to 36 months	514	351,380,253.67	165,049,072.46	61.32%	321,107.14	22.75%
37 to 42 months	269	177,547,164.33	79,896,565.59	57.92%	297,013.25	11.01%
43 to 48 months	180	152,555,677.33	50,656,183.84	49.15%	281,423.24	6.98%
49 to 54 months	50	51,674,499.00	13,499,114.03	44.32%	269,982.28	1.86%
55 to 60 months	52	45,458,995.00	12,521,406.12	38.03%	240,796.27	1.73%
More than 60 months	486	295,407,556.67	87,256,838.47	49.88%	179,540.82	12.02%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

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	2,562	1,738,528,395.00	725,636,051.61	58.97%	283,230.31	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

Summary of Loan Purpose						
Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	1,208	784,033,297.50	359,535,578.07	62.55%	297,628.79	49.55%
Construction	-	-	-	0.00%	-	0.00%
Established Property	-	-	-	0.00%	-	0.00%
Refinance	1,326	937,724,586.50	362,334,868.74	55.52%	273,254.05	49.93%
Additions and Alterations	-	-	-	0.00%	-	0.00%
Home Equity	28	16,770,511.00	3,765,604.80	49.49%	134,485.89	0.52%
Other	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

Summary of Term Remaining						
Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>						
1 year or less	28	20,313,486.00	6,244,818.46	51.73%	223,029.23	0.86%
1 to 2 years	46	35,843,869.33	15,156,167.20	62.23%	329,481.90	2.09%
2 to 3 years	67	44,062,910.33	19,299,955.89	62.58%	288,059.04	2.66%
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	10	4,283,000.00	259,248.35	12.02%	25,924.84	0.04%
5 to 10 years	48	27,400,759.00	5,449,850.03	28.75%	113,538.54	0.75%
10 to 15 years	138	69,353,614.00	18,712,946.02	40.34%	135,601.06	2.58%
15 to 20 years	194	122,533,878.00	38,195,356.06	47.62%	196,883.28	5.26%
20 to 25 years	461	304,556,858.67	111,884,624.49	53.75%	242,699.84	15.42%
25 to 30 years	1,570	1,110,180,019.67	510,433,085.11	61.85%	325,116.61	70.34%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>						
1 year or less	404	265,038,878.33	131,688,581.32	64.41%	325,961.83	18.15%
1 to 2 years	266	179,353,871.00	82,787,481.39	60.68%	311,231.13	11.41%
2 to 3 years	120	72,411,247.00	35,873,902.23	60.46%	298,949.19	4.94%
3 to 4 years	13	9,577,156.00	4,300,030.58	56.02%	330,771.58	0.59%
4 to 5 years	3	1,450,000.00	706,414.01	63.44%	235,471.34	0.10%
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	10	4,283,000.00	259,248.35	12.02%	25,924.84	0.04%
5 to 10 years	38	22,645,759.00	4,229,355.98	28.52%	111,298.84	0.58%
10 to 15 years	99	49,606,104.00	12,832,579.34	40.99%	129,622.01	1.77%
15 to 20 years	125	81,189,211.00	22,646,501.77	46.93%	181,172.01	3.12%
20 to 25 years	308	216,821,279.67	71,192,302.90	50.07%	231,143.84	9.81%
25 to 30 years	1,176	836,151,889.00	359,119,653.74	60.02%	305,373.86	49.49%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>2,562</b>	<b>1,738,528,395.00</b>	<b>725,636,051.61</b>	<b>58.97%</b>	<b>283,230.31</b>	<b>100.00%</b>