

Torrens 2021-1 Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	1,244
Housing Loan Pool Size:	\$300,517,780.23
Average Housing Loan Balance:	\$241,573.78
Maximum Housing Loan Balance:	\$880,986.48
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	353
Weighted Average Remaining Term to Maturity in months	271
Weighted Average Seasoning in months	77
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	87.00%
Weighted Average Original LVR	67.04%
Weighted Average Current LVR *	48.32%
Weighted Average Current LVR based on RBA Guidelines **	51.62%
Weighted Average Fixed Rate	5.39%
Weighted Average Variable Rate	6.19%
Weighted Average Rate	6.08%
* 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	2	11,607.58	1.56%	5,803.79	0.00%
2001	-	-	0.00%	-	0.00%
2002	2	60,052.91	27.36%	30,026.46	0.02%
2003	3	196,959.34	17.74%	65,653.11	0.07%
2004	2	59,529.50	23.84%	29,764.75	0.02%
2005	10	481,483.35	22.37%	48,148.34	0.16%
2006	18	1,291,093.70	27.99%	71,727.43	0.43%
2007	11	573,986.25	26.95%	52,180.57	0.19%
2008	-	-	0.00%	-	0.00%
2009	6	748,207.19	26.95%	124,701.20	0.25%
2010	14	2,583,193.89	35.68%	184,513.85	0.86%
2011	15	2,562,152.01	36.08%	170,810.13	0.85%
2012	17	2,244,565.33	35.49%	132,033.25	0.75%
2013	18	3,887,063.54	35.20%	215,947.97	1.29%
2014	39	7,139,693.91	44.43%	183,069.07	2.38%
2015	52	8,255,162.60	38.64%	158,753.13	2.75%
2016	46	8,705,368.28	35.73%	189,247.14	2.90%
2017	53	12,641,516.55	32.95%	238,519.18	4.21%
2018	206	51,677,115.00	43.67%	250,859.78	17.20%
2019	514	141,494,383.99	52.72%	275,280.90	47.08%
2020	216	55,904,645.31	52.80%	258,817.80	18.60%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	241	45,874,907.78	48.12%	190,352.31	15.27%
Non Metro	35	5,131,190.86	52.90%	146,605.45	1.71%
Northern Territory					
Metro	1	424,514.72	60.00%	424,514.72	0.14%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	216	66,367,556.59	42.21%	307,257.21	22.08%
Non Metro	103	22,751,077.87	49.32%	220,884.25	7.57%
Victoria					
Metro	232	64,252,604.87	48.12%	276,950.88	21.38%
Non Metro	55	10,693,418.08	52.70%	194,425.78	3.56%
Queensland					
Metro	115	26,040,112.45	51.78%	226,435.76	8.67%
Non Metro	101	24,048,204.62	52.99%	238,101.04	8.00%
Western Australia					
Metro	70	17,509,323.56	52.43%	250,133.19	5.83%
Non Metro	13	1,468,712.38	48.21%	112,977.88	0.49%
Tasmania					
Metro	10	2,578,524.25	59.55%	257,852.43	0.86%
Non Metro	6	629,524.79	47.95%	104,920.80	0.21%
Australian Capital Territory					
Metro	46	12,748,107.41	50.51%	277,132.77	4.24%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	123	2,650,944.07	9.08%	21,552.39	0.88%
\$50,000.01 to \$100,000	154	11,495,591.16	23.26%	74,646.70	3.83%
\$100,000.01 to \$150,000	146	18,761,342.63	31.79%	128,502.35	6.24%
\$150,000.01 to \$200,000	151	26,325,479.26	36.48%	174,340.92	8.76%
\$200,000.01 to \$250,000	145	32,451,679.49	46.34%	223,804.69	10.80%
\$250,000.01 to \$300,000	110	30,205,590.19	49.52%	274,596.27	10.05%
\$300,000.01 to \$350,000	106	34,359,708.87	50.84%	324,148.20	11.43%
\$350,000.01 to \$400,000	106	39,453,959.85	55.46%	372,207.17	13.13%
\$400,000.01 to \$450,000	66	27,810,211.62	52.64%	421,366.84	9.25%
\$450,000.01 to \$500,000	49	23,184,534.07	53.50%	473,153.76	7.71%
\$500,000.01 to \$750,000	80	47,083,322.05	55.13%	588,541.53	15.67%
Greater than \$750,000	8	6,735,416.97	65.21%	841,927.12	2.24%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	155	7,154,195.07	6.42%	46,156.10	2.38%
11 to 20	136	17,361,794.29	15.62%	127,660.25	5.78%
21 to 30	186	38,793,436.00	25.97%	208,566.86	12.91%
31 to 40	169	42,346,635.66	35.06%	250,571.81	14.09%
41 to 50	141	42,084,607.99	45.22%	298,472.40	14.00%
51 to 55	94	26,852,890.59	53.10%	285,669.05	8.94%
56 to 60	94	30,048,663.39	58.18%	319,666.63	10.00%
61 to 65	79	26,394,457.67	62.94%	334,107.06	8.78%
66 to 70	95	34,789,969.93	67.59%	366,210.21	11.58%
71 to 75	48	16,766,837.32	71.91%	349,309.11	5.58%
76 to 80	33	12,562,903.11	77.77%	380,694.03	4.18%
81 to 85	13	5,012,687.70	81.66%	385,591.36	1.67%
86 to 90	1	348,701.51	87.00%	348,701.51	0.12%
91 to 95	-	-	0.00%	-	0.00%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	11,607.58	1.56%	5,803.79	0.00%
2026	1	2,277.30	0.00%	2,277.30	0.00%
2027	1	1,432.58	1.00%	1,432.58	0.00%
2028	4	256,355.70	11.70%	64,088.93	0.09%
2029	7	616,405.28	19.19%	88,057.90	0.21%
2030	7	578,324.31	20.08%	82,617.76	0.19%
2031	1	73,061.50	28.00%	73,061.50	0.02%
2032	5	305,752.48	18.70%	61,150.50	0.10%
2033	4	369,098.37	18.67%	92,274.59	0.12%
2034	15	1,294,511.71	31.20%	86,300.78	0.43%
2035	26	2,241,026.94	29.81%	86,193.34	0.75%
2036	22	2,125,249.50	30.03%	96,602.25	0.71%
2037	23	2,517,512.90	31.54%	109,457.08	0.84%
2038	9	1,131,507.18	32.94%	125,723.02	0.38%
2039	20	3,716,843.58	37.75%	185,842.18	1.24%
2040	33	6,080,931.20	38.49%	184,270.64	2.02%
2041	19	3,438,637.64	36.76%	180,980.93	1.14%
2042	24	3,650,385.84	39.69%	152,099.41	1.21%
2043	45	8,332,600.95	34.20%	185,168.91	2.77%
2044	55	11,719,038.79	46.19%	213,073.43	3.90%
2045	72	14,648,186.64	44.86%	203,447.04	4.87%
2046	51	10,848,138.09	44.04%	212,708.59	3.61%
2047	46	12,244,201.54	34.07%	266,178.29	4.07%
2048	158	42,163,830.42	44.66%	266,859.69	14.03%
2049	427	124,877,588.36	53.63%	292,453.37	41.55%
2050	165	46,359,491.23	54.84%	280,966.61	15.43%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	699,391.42	55.00%	699,391.42	0.23%
2054	1	214,391.20	41.00%	214,391.20	0.07%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	928	225,445,839.92	49%	242,937.33	75.02%
Investment	316	75,071,940.31	47%	237,569.43	24.98%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	1,239	298,285,664.95	48%	240,747.11	99.26%
Interest Only	5	2,232,115.28	53%	446,423.06	0.74%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	83	17,916,049.88	63.59%	215,856.02	5.96%
Hella	84	21,861,295.09	66.87%	260,253.51	7.27%
Insurable	1,077	260,740,435.26	45.72%	242,098.83	86.76%
	-	-	-	-	-
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	1,077	261,523,359.14	48.19%	242,825.77	87.02%
Fixed 1 year	34	7,182,223.41	43.11%	211,241.87	2.39%
Fixed 2 year	49	12,161,596.82	52.88%	248,195.85	4.05%
Fixed 3 year	61	13,677,040.64	49.07%	224,213.78	4.55%
Fixed 4 year	7	2,517,830.71	49.31%	359,690.10	0.84%
Fixed 5 year	16	3,455,729.51	49.48%	215,983.09	1.15%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	0.00%	-	0.00%
Third Party Banking	1,244	300,517,780.23	48.32%	241,573.78	100.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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%	2	(3,185.52)	-1.00%	(1,592.76)	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	10	3,383,158.00	46.98%	338,315.80	1.13%
3.00% - 4.00%	3	301,027.83	43.07%	100,342.61	0.10%
4.00% - 5.00%	10	2,377,442.49	43.80%	237,744.25	0.79%
5.00% - 6.00%	507	135,058,418.10	50.67%	266,387.41	44.94%
6.00% - 10.00%	712	159,400,919.33	46.44%	223,877.70	53.04%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	1,224	292,899,267.52	48.13%	239,296.79	97.46%
1 to 30 Days	9	3,363,908.92	50.34%	373,767.66	1.12%
31 to 60 Days	4	824,147.14	67.57%	206,036.79	0.27%
61 to 90 Days	2	675,920.25	55.14%	337,960.13	0.22%
91+ Days	5	2,754,536.40	59.04%	550,907.28	0.92%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	174	47,370,869.09	53.25%	272,246.37	15.76%
More than 60 months	1,070	253,146,911.14	47.40%	236,585.90	84.24%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	1,244	300,517,780.23	48.32%	241,573.78	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	100.00%

Summary of Loan Purpose					
Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	599	159,924,862.41	52.44%	266,986.41	53.22%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	628	138,674,773.28	43.76%	220,819.70	46.15%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	17	1,918,144.54	34.80%	112,832.03	0.64%
Other	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	5	2,232,115.28	53.02%	446,423.06	0.74%
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	13,884.88	1.30%	4,628.29	0.00%
1 to 5 years	15	1,029,755.26	16.20%	68,650.35	0.34%
5 to 10 years	36	3,260,071.51	27.21%	90,557.54	1.08%
10 to 15 years	102	12,640,388.22	34.57%	123,925.37	4.21%
15 to 20 years	182	34,672,229.26	40.32%	190,506.75	11.54%
20 to 25 years	802	218,907,337.01	50.08%	272,951.79	72.84%
25 to 30 years	99	27,761,998.81	54.05%	280,424.23	9.24%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	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	95	22,396,214.26	46.70%	235,749.62	7.45%
1 to 2 years	58	13,629,883.07	53.38%	234,997.98	4.54%
2 to 3 years	10	2,276,418.51	47.27%	227,641.85	0.76%
3 to 4 years	4	691,905.25	54.88%	172,976.31	0.23%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	3	13,884.88	1.30%	4,628.29	0.00%
1 to 5 years	14	956,974.98	16.29%	68,355.36	0.32%
5 to 10 years	29	2,564,116.86	26.55%	88,417.82	0.85%
10 to 15 years	85	10,564,629.52	34.44%	124,289.76	3.52%
15 to 20 years	158	30,382,517.87	40.22%	192,294.42	10.11%
20 to 25 years	708	193,803,409.11	49.90%	273,733.63	64.49%
25 to 30 years	80	23,237,825.92	54.32%	290,472.82	7.73%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,244	300,517,780.23	48.32%	241,573.78	100.00%