

## 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:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	353
Weighted Average Remaining Term to Maturity in months	271
Weighted Average Seasoning in months	77
<b>Loan-to-Value Ratio (LVR)</b>	
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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
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%
<b>Northern Territory</b>					
Metro	1	424,514.72	60.00%	424,514.72	0.14%
Non Metro	-	-	0.00%	-	0.00%
<b>New South Wales</b>					
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%
<b>Victoria</b>					
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%
<b>Queensland</b>					
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%
<b>Western Australia</b>					
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%
<b>Tasmania</b>					
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%
<b>Australian Capital Territory</b>					
Metro	46	12,748,107.41	50.51%	277,132.77	4.24%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
	-	-	-	-	-
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### Summary of Product

Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>					
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%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### 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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### Summary of Term Remaining

Repayment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>					
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%
<b>Principal &amp; Interest Term Remaining</b>					
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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>					
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%
<b>Variable Term Remaining</b>					
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%
<b>TOTAL</b>	<b>1,244</b>	<b>300,517,780.23</b>	<b>48.32%</b>	<b>241,573.78</b>	<b>100.00%</b>