

Torrens 2021-1 Pool Statistics

Loan Pool Data as at Close of Business Saturday, 28 February 2026

Summary of Portfolio

Number Of Housing Loans:	998
Housing Loan Pool Size:	\$227,128,217.35
Average Housing Loan Balance:	\$227,583.38
Maximum Housing Loan Balance:	\$868,390.29
Minimum Housing Loan Balance:	0.05
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	342
Weighted Average Remaining Term to Maturity in months	260
Weighted Average Seasoning in months	89
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	82.00%
Weighted Average Original LVR	70.67%
Weighted Average Current LVR *	46.94%
Weighted Average Current LVR based on RBA Guidelines **	49.94%
Weighted Average Fixed Rate	5.44%
Weighted Average Variable Rate	5.94%
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	2	54,365.48	25.10%	27,182.74	0.02%
2003	1	53,446.00	6.00%	53,446.00	0.02%
2004	3	160,522.96	22.38%	53,507.65	0.07%
2005	6	221,690.05	21.56%	36,948.34	0.10%
2006	16	1,110,014.03	23.50%	69,375.88	0.49%
2007	11	590,161.25	32.26%	53,651.02	0.26%
2008	-	-	0.00%	-	0.00%
2009	6	686,977.49	25.63%	114,496.25	0.30%
2010	13	2,510,730.37	34.91%	193,133.11	1.11%
2011	9	1,044,007.46	27.93%	116,000.83	0.46%
2012	18	2,360,214.79	34.13%	131,123.04	1.04%
2013	13	2,089,136.63	38.50%	160,702.82	0.92%
2014	28	5,672,547.64	42.36%	202,590.99	2.50%
2015	35	5,782,880.01	38.45%	165,225.14	2.55%
2016	46	8,157,662.78	35.14%	177,340.50	3.59%
2017	43	9,111,683.94	30.74%	211,899.63	4.01%
2018	167	39,494,258.01	43.15%	236,492.56	17.39%
2019	399	103,826,304.99	51.27%	260,216.30	45.71%
2020	182	44,201,613.47	51.00%	242,866.01	19.46%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
2024	-	-	0.00%	-	0.00%
2025	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	187	33,757,724.59	47.02%	180,522.59	14.86%
Non Metro	28	3,977,540.72	53.14%	142,055.03	1.75%
Northern Territory					
Metro	1	399,560.30	57.00%	399,560.30	0.18%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	175	50,105,080.26	41.05%	286,314.74	22.06%
Non Metro	71	14,526,205.49	46.24%	204,594.44	6.40%
Victoria					
Metro	194	49,651,081.64	46.68%	255,933.41	21.86%
Non Metro	43	7,805,347.96	52.34%	181,519.72	3.44%
Queensland					
Metro	92	19,575,268.17	50.82%	212,774.65	8.62%
Non Metro	86	18,640,041.53	50.53%	216,744.67	8.21%
Western Australia					
Metro	59	14,254,044.06	49.81%	241,593.97	6.28%
Non Metro	10	1,272,446.70	49.18%	127,244.67	0.56%
Tasmania					
Metro	9	1,986,109.01	57.06%	220,678.78	0.87%
Non Metro	5	579,987.91	48.15%	115,997.58	0.26%
Australian Capital Territory					
Metro	38	10,597,779.01	50.45%	278,888.92	4.67%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	112	2,602,362.31	10.25%	23,235.38	1.15%
\$50,000.01 to \$100,000	124	9,160,337.60	23.79%	73,873.69	4.03%
\$100,000.01 to \$150,000	121	15,115,903.98	31.23%	124,924.83	6.66%
\$150,000.01 to \$200,000	133	22,967,141.92	37.68%	172,685.28	10.11%
\$200,000.01 to \$250,000	114	25,518,556.81	46.14%	223,846.99	11.24%
\$250,000.01 to \$300,000	95	26,121,849.09	46.88%	274,966.83	11.50%
\$300,000.01 to \$350,000	88	28,509,543.42	50.14%	323,972.08	12.55%
\$350,000.01 to \$400,000	79	29,531,714.17	52.72%	373,819.17	13.00%
\$400,000.01 to \$450,000	49	20,743,108.70	52.86%	423,328.75	9.13%
\$450,000.01 to \$500,000	26	12,370,931.50	53.25%	475,805.06	5.45%
\$500,000.01 to \$750,000	52	30,378,954.53	55.07%	584,210.66	13.38%
Greater than \$750,000	5	4,107,813.32	63.87%	821,562.66	1.81%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	134	5,803,878.22	6.80%	43,312.52	2.56%
11 to 20	111	13,230,954.67	15.62%	119,197.79	5.83%
21 to 30	161	32,980,511.69	25.92%	204,847.90	14.52%
31 to 40	135	34,317,615.25	35.43%	254,204.56	15.11%
41 to 50	123	33,083,339.86	45.73%	268,970.24	14.57%
51 to 55	72	19,905,115.95	52.61%	276,459.94	8.76%
56 to 60	77	24,324,212.28	57.74%	315,898.86	10.71%
61 to 65	60	19,948,304.02	62.72%	332,471.73	8.78%
66 to 70	70	23,641,669.41	68.05%	337,738.13	10.41%
71 to 75	22	6,553,440.39	72.81%	297,883.65	2.89%
76 to 80	28	10,869,409.97	77.45%	388,193.21	4.79%
81 to 85	5	2,469,765.64	81.25%	493,953.13	1.09%
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	998	227,128,217.35	46.94%	227,583.38	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	-	-	0.00%	-	-
2027	1	2,031.66	2.00%	2,031.66	0.00%
2028	3	179,803.61	8.98%	59,934.54	0.08%
2029	6	414,668.06	16.18%	69,111.34	0.18%
2030	5	393,512.30	18.77%	78,702.46	0.17%
2031	1	66,815.26	26.00%	66,815.26	0.03%
2032	4	150,415.23	15.36%	37,603.81	0.07%
2033	3	233,414.72	20.02%	77,804.91	0.10%
2034	11	868,658.46	27.56%	78,968.95	0.38%
2035	21	1,617,295.61	29.62%	77,014.08	0.71%
2036	21	1,794,108.94	26.35%	85,433.76	0.79%
2037	17	1,411,803.05	28.75%	83,047.24	0.62%
2038	8	932,712.00	32.42%	116,589.00	0.41%
2039	17	3,027,233.41	36.79%	178,072.55	1.33%
2040	28	5,248,108.52	37.51%	187,432.45	2.31%
2041	14	1,870,931.40	27.30%	133,637.96	0.82%
2042	23	3,372,983.51	38.20%	146,651.46	1.49%
2043	35	5,960,945.82	35.03%	170,312.74	2.62%
2044	42	8,819,456.13	46.84%	209,987.05	3.88%
2045	54	11,172,691.72	44.77%	206,901.70	4.92%
2046	51	10,110,169.24	40.49%	198,238.61	4.45%
2047	37	8,815,494.79	31.07%	238,256.62	3.88%
2048	129	33,492,546.42	44.68%	259,632.14	14.75%
2049	340	92,935,001.34	51.97%	273,338.24	40.92%
2050	125	33,309,756.00	53.26%	266,478.05	14.67%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	718,866.45	58.00%	718,866.45	0.32%
2054	1	208,793.70	40.00%	208,793.70	0.09%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	743	169,057,648.37	47.43%	227,533.85	74.43%
Investment	255	58,070,568.98	45.50%	227,727.72	25.57%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	994	225,584,429.15	46.87%	226,946.11	99.32%
Interest Only	4	1,543,788.20	56.83%	385,947.05	0.68%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	65	14,057,030.49	61.31%	216,262.01	6.19%
Hella	66	17,817,731.21	66.33%	269,965.62	7.84%
Insurable	867	195,253,455.65	44.14%	225,205.83	85.97%
	-	-	0.00%	-	-
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	904	205,778,338.84	46.71%	227,630.91	90.60%
Fixed 1 year	2	337,994.27	27.16%	168,997.14	0.15%
Fixed 2 year	52	12,420,079.27	52.44%	238,847.68	5.47%
Fixed 3 year	25	5,345,755.05	46.06%	213,830.20	2.35%
Fixed 4 year	2	397,849.08	45.93%	198,924.54	0.18%
Fixed 5 year	13	2,848,200.84	43.69%	219,092.37	1.25%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	998	227,128,217.35	46.94%	227,583.38	100.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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%	3	1,007,954.98	26.22%	335,984.99	0.44%
3.00% - 4.00%	2	186,907.97	36.52%	93,453.99	0.08%
4.00% - 5.00%	4	971,623.99	57.04%	242,906.00	0.43%
5.00% - 6.00%	655	163,106,834.95	48.88%	249,018.07	71.81%
6.00% - 10.00%	334	61,854,895.46	42.03%	185,194.30	27.23%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	980	221,585,375.59	46.90%	226,107.53	97.56%
1 to 30 Days	3	701,143.38	34.24%	233,714.46	0.31%
31 to 60 Days	8	2,090,428.02	49.71%	261,303.50	0.92%
61 to 90 Days	1	760,204.19	61.00%	760,204.19	0.33%
91+ Days	6	1,991,066.17	47.37%	331,844.36	0.88%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	998	227,128,217.35	46.94%	227,583.38	100.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	998	227,128,217.35	46.94%	227,583.38	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	39	10,064,558.67	54.10%	258,065.61	4.43%
Construction	-	-	0.00%	-	0.00%
Established Property	458	113,227,149.71	50.41%	247,220.85	49.85%
Refinance	500	103,809,037.99	42.48%	207,618.08	45.71%
Additions and Alterations	1	27,470.98	2.00%	27,470.98	0.01%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	4	1,543,788.20	56.83%	385,947.05	0.68%
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	15	990,015.63	15.87%	66,001.04	0.44%
5 to 10 years	42	3,040,817.59	27.08%	72,400.42	1.34%
10 to 15 years	91	12,378,874.16	34.36%	136,031.58	5.45%
15 to 20 years	174	32,336,369.17	42.15%	185,841.20	14.24%
20 to 25 years	670	175,910,692.45	49.10%	262,553.27	77.45%
25 to 30 years	2	927,660.15	53.95%	463,830.08	0.41%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	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	58	13,401,293.82	48.17%	231,056.79	5.90%
1 to 2 years	31	7,272,247.10	50.54%	234,588.62	3.20%
2 to 3 years	4	665,737.22	54.43%	166,434.31	0.29%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	10,600.37	4.00%	10,600.37	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	14	926,926.05	16.00%	66,209.00	0.41%
5 to 10 years	37	2,723,799.31	27.64%	73,616.20	1.20%
10 to 15 years	80	10,735,227.28	33.62%	134,190.34	4.73%
15 to 20 years	161	28,890,988.13	41.41%	179,447.13	12.72%
20 to 25 years	610	161,573,737.92	48.98%	264,874.98	71.14%
25 to 30 years	2	927,660.15	53.95%	463,830.08	0.41%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	998	227,128,217.35	46.94%	227,583.38	100.00%

Report Updated 18 March 2026