

Torrens 2021-1 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	139
Housing Loan Pool Size:	\$42,816,610.90
Total Valuation of Properties:	102,631,065.00
Average Housing Loan Balance:	\$308,033.17
Maximum Housing Loan Balance:	\$889,412.20
Minimum Housing Loan Balance:	2.00
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	341
Weighted Average Remaining Term to Maturity in months	306
Weighted Average Seasoning in months	34
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	84.00%
Weighted Average Original LVR	69.16%
Weighted Average Current LVR	60.22%
Weighted Average Fixed Rate	2.64%
Weighted Average Variable Rate	2.67%
Weighted Average Rate	2.65%

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	-	-	-	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	-	-	-	0.00%	-	0.00%
2008	-	-	-	0.00%	-	0.00%
2009	-	-	-	0.00%	-	0.00%
2010	-	-	-	0.00%	-	0.00%
2011	-	-	-	0.00%	-	0.00%
2012	-	-	-	0.00%	-	0.00%
2013	1	227,500.00	163,251.92	71.00%	163,251.92	0.38%
2014	-	-	-	0.00%	-	0.00%
2015	2	1,031,819.00	489,304.28	59.81%	244,652.14	1.14%
2016	6	3,875,000.00	1,410,003.84	64.43%	235,000.64	3.29%
2017	6	3,720,836.00	1,791,836.97	61.94%	298,639.50	4.18%
2018	26	17,889,000.00	7,028,658.55	59.19%	270,333.02	16.42%
2019	73	56,542,876.00	24,477,696.05	60.34%	335,310.90	57.17%
2020	25	19,344,034.00	7,455,859.29	59.41%	298,234.37	17.41%
2021	-	-	-	0.00%	-	0.00%
2022	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

Summary of Geographic Distribution

Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
South Australia						
Metro	20	14,136,551.00	5,622,363.36	58.71%	281,118.17	13.13%
Non Metro	5	2,475,836.00	1,005,959.85	53.63%	201,191.97	2.35%
Northern Territory						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
New South Wales						
Metro	17	18,067,080.00	6,040,597.01	53.74%	355,329.24	14.11%
Non Metro	10	6,950,555.00	3,180,645.97	57.03%	318,064.60	7.43%
Victoria						
Metro	36	31,566,543.00	11,639,643.44	58.12%	323,323.43	27.18%
Non Metro	12	7,920,000.00	2,914,929.09	60.81%	242,910.76	6.81%
Queensland						
Metro	11	6,182,000.00	3,596,774.07	64.27%	326,979.46	8.40%
Non Metro	9	5,754,000.00	3,306,721.49	69.58%	367,413.50	7.72%
Western Australia						
Metro	6	3,404,000.00	1,631,733.74	61.17%	271,955.62	3.81%
Non Metro	-	-	-	0.00%	-	0.00%
Tasmania						
Metro	7	3,425,000.00	2,009,210.63	67.09%	287,030.09	4.69%
Non Metro	1	327,000.00	256,212.66	78.00%	256,212.66	0.60%
Australian Capital Territory						
Metro	5	2,422,500.00	1,611,819.59	73.79%	322,363.92	3.76%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	6	4,810,000.00	164,723.76	25.84%	27,453.96	0.38%
\$50,000.01 to \$100,000	6	5,620,000.00	418,109.74	21.60%	69,684.96	0.98%
\$100,000.01 to \$150,000	17	10,860,336.00	2,109,435.09	39.80%	124,084.42	4.93%
\$150,000.01 to \$200,000	11	4,245,500.00	1,899,723.41	58.90%	172,702.13	4.44%
\$200,000.01 to \$250,000	7	7,570,000.00	1,627,426.37	37.16%	232,489.48	3.80%
\$250,000.01 to \$300,000	23	11,796,006.00	6,226,114.48	64.56%	270,700.63	14.54%
\$300,000.01 to \$350,000	17	12,288,248.00	5,465,721.70	64.12%	321,513.04	12.77%
\$350,000.01 to \$400,000	16	10,473,819.00	6,018,897.05	63.64%	376,181.07	14.06%
\$400,000.01 to \$450,000	8	6,340,000.00	3,400,534.28	64.73%	425,066.79	7.94%
\$450,000.01 to \$500,000	11	9,347,724.00	5,139,820.78	61.17%	467,256.43	12.00%
\$500,000.01 to \$750,000	15	16,973,832.00	8,668,009.53	59.55%	577,867.30	20.24%
Greater than \$750,000	2	2,305,000.00	1,678,094.71	72.77%	839,047.36	3.92%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	7	7,820,000.00	453,581.60	8.12%	64,797.37	1.06%
11 to 20	7	5,465,000.00	728,194.12	15.31%	104,027.73	1.70%
21 to 30	6	6,883,332.00	1,638,404.29	23.79%	273,067.38	3.83%
31 to 40	15	14,106,527.00	3,656,497.20	35.14%	243,766.48	8.54%
41 to 50	14	10,888,387.00	4,499,761.94	45.91%	321,411.57	10.51%
51 to 55	6	5,991,819.00	2,138,042.88	53.46%	356,340.48	4.99%
56 to 60	9	7,052,000.00	2,777,090.60	57.94%	308,565.62	6.49%
61 to 65	14	9,790,000.00	4,781,258.88	64.03%	341,518.49	11.17%
66 to 70	18	11,879,000.00	7,228,469.58	67.30%	401,581.64	16.88%
71 to 75	28	15,135,500.00	9,074,476.11	72.91%	324,088.43	21.19%
76 to 80	10	5,434,000.00	4,224,119.43	77.35%	422,411.94	9.87%
81 to 85	5	2,185,500.00	1,616,714.27	82.56%	323,342.85	3.78%
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	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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
2029	-	-	-	-	-	-
2030	1	2,941,832.00	648,626.34	22.00%	648,626.34	1.51%
2031	-	-	-	0.00%	-	0.00%
2032	-	-	-	0.00%	-	0.00%
2033	1	700,000.00	31,197.40	39.00%	31,197.40	0.07%
2034	1	327,000.00	256,212.66	78.00%	256,212.66	0.60%
2035	1	660,000.00	127,232.60	45.00%	127,232.60	0.30%
2036	1	420,000.00	158,083.17	37.00%	158,083.17	0.37%
2037	1	970,000.00	262,655.04	45.00%	262,655.04	0.61%
2038	2	1,770,000.00	771,815.18	47.25%	385,907.59	1.80%
2039	3	4,520,000.00	708,609.60	25.35%	236,203.20	1.65%
2040	3	1,989,979.00	880,130.71	53.00%	293,376.90	2.06%
2041	1	395,000.00	63,551.81	16.00%	63,551.81	0.15%
2042	1	710,000.00	496,236.29	69.00%	496,236.29	1.16%
2043	4	2,667,500.00	879,309.61	42.94%	219,827.40	2.05%
2044	4	3,111,000.00	1,375,202.07	52.51%	343,800.52	3.21%
2045	9	6,315,000.00	2,398,996.57	60.42%	266,555.17	5.60%
2046	4	1,981,819.00	1,213,133.53	65.00%	303,283.38	2.83%
2047	4	3,095,836.00	1,082,668.27	63.66%	270,667.07	2.53%
2048	22	14,879,000.00	6,200,158.95	61.01%	281,825.41	14.48%
2049	59	42,483,044.00	20,214,091.36	63.63%	342,611.72	47.21%
2050	17	12,694,055.00	5,048,699.74	62.64%	296,982.34	11.79%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	95	70,791,593.00	30,818,599.63	59%	324,406.31	71.98%
Investment	44	31,839,472.00	11,998,011.27	63%	272,682.07	28.02%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	129	93,889,065.00	40,104,444.89	60%	310,887.17	93.67%
Interest Only	10	8,742,000.00	2,712,166.01	66%	271,216.60	6.33%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	4	1,843,000.00	1,138,576.51	76.11%	284,644.13	2.66%
Genworth	7	3,218,500.00	2,393,806.64	74.43%	341,972.38	5.59%
Insurable	128	97,569,565.00	39,284,227.75	58.90%	306,908.03	91.75%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

Summary of Product

Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Standard Housing Loan						
Variable	91	67,711,951.00	26,401,928.21	57.87%	290,131.08	61.66%
Fixed 1 year	2	1,380,000.00	807,708.20	62.49%	403,854.10	1.89%
Fixed 2 year	16	9,962,479.00	6,132,594.14	69.76%	383,287.13	14.32%
Fixed 3 year	26	21,456,635.00	8,091,264.76	58.24%	311,202.49	18.90%
Fixed 4 year	-	-	-	0.00%	-	0.00%
Fixed 5 year	4	2,120,000.00	1,383,115.59	73.20%	345,778.90	3.23%
Line of Credit						
Variable	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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%	-	-	-	0.00%	-	0.00%
1.00% - 2.00%	7	5,984,000.00	2,705,691.07	60.13%	386,527.30	6.32%
2.00% - 3.00%	105	78,729,317.00	33,219,956.74	59.94%	316,380.54	77.59%
3.00% - 4.00%	25	15,857,748.00	6,507,912.72	61.85%	260,316.51	15.20%
4.00% - 5.00%	2	2,060,000.00	383,050.37	58.00%	191,525.19	0.89%
5.00% - 6.00%	-	-	-	0.00%	-	0.00%
6.00% - 10.00%	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	137	101,779,229.00	42,495,680.05	60.39%	310,187.45	99.25%
1 to 30 Days	1	265,836.00	121,412.48	45.00%	121,412.48	0.28%
31 to 60 Days	-	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	1	586,000.00	199,518.37	34.00%	199,518.37	0.47%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	18	14,086,034.00	5,682,082.43	56.85%	315,671.25	13.27%
25 to 30 months	47	34,951,404.00	14,739,884.59	61.70%	313,614.57	34.43%
31 to 36 months	28	24,039,472.00	9,875,986.22	58.16%	352,713.79	23.07%
37 to 42 months	17	12,599,000.00	4,923,592.26	61.47%	289,623.07	11.50%
43 to 48 months	14	8,100,000.00	3,740,668.39	60.50%	267,190.60	8.74%
49 to 54 months	2	1,125,836.00	238,894.77	29.26%	119,447.38	0.56%
55 to 60 months	2	1,305,000.00	934,624.94	71.44%	467,312.47	2.18%
More than 60 months	11	6,424,319.00	2,680,877.30	63.01%	243,716.12	6.26%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

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	72	48,287,134.00	21,913,732.24	63.32%	304,357.39	51.18%
Construction	-	-	-	0.00%	-	0.00%
Established Property	-	-	-	0.00%	-	0.00%
Refinance	67	54,343,931.00	20,902,878.66	56.97%	311,983.26	48.82%
Additions and Alterations	-	-	-	0.00%	-	0.00%
Home Equity	-	-	-	0.00%	-	0.00%
Other	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

Summary of Term Remaining

Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Interest Only Term Remaining						
1 year or less	2	2,452,000.00	678,000.00	59.19%	339,000.00	1.58%
1 to 2 years	2	840,000.00	390,664.37	52.14%	195,332.19	0.91%
2 to 3 years	6	5,450,000.00	1,643,501.64	72.08%	273,916.94	3.84%
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	-	-	-	0.00%	-	0.00%
5 to 10 years	1	2,941,832.00	648,626.34	22.00%	648,626.34	1.51%
10 to 15 years	4	2,107,000.00	572,725.83	57.23%	143,181.46	1.34%
15 to 20 years	11	10,354,979.00	3,182,998.63	46.55%	289,363.51	7.43%
20 to 25 years	23	16,375,319.00	6,572,847.20	58.23%	285,775.97	15.35%
25 to 30 years	90	62,109,935.00	29,127,246.89	62.54%	323,636.08	68.03%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%

Summary of Term Remaining

Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Fixed Term Remaining						
1 year or less	20	15,468,580.00	6,622,168.04	58.96%	331,108.40	15.47%
1 to 2 years	18	12,093,534.00	6,620,342.01	68.05%	367,796.78	15.46%
2 to 3 years	8	6,287,000.00	2,563,569.26	64.45%	320,446.16	5.99%
3 to 4 years	2	1,070,000.00	608,603.38	73.37%	304,301.69	1.42%
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	-	-	-	0.00%	-	0.00%
5 to 10 years	-	-	-	0.00%	-	0.00%
10 to 15 years	3	1,780,000.00	316,513.17	40.41%	105,504.39	0.74%
15 to 20 years	8	8,155,000.00	2,187,920.08	42.27%	273,490.01	5.11%
20 to 25 years	16	11,907,319.00	4,411,341.45	57.50%	275,708.84	10.30%
25 to 30 years	64	45,869,632.00	19,486,153.51	59.98%	304,471.15	45.51%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	139	102,631,065.00	42,816,610.90	60.22%	308,033.17	100.00%