

Torrens 2021-1 Retention Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	82
Housing Loan Pool Size:	\$22,733,656.04
Average Housing Loan Balance:	\$277,239.71
Maximum Housing Loan Balance:	\$830,226.58
Minimum Housing Loan Balance:	6,917.46
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	305
Weighted Average Remaining Term to Maturity in months	273
Weighted Average Seasoning in months	70
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	79.00%
Weighted Average Original LVR	67.85%
Weighted Average Current LVR *	48.67%
Weighted Average Current LVR based on RBA Guidelines **	48.67%
Weighted Average Fixed Rate	4.79%
Weighted Average Variable Rate	6.10%
Weighted Average Rate	6.00%
* 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	-	-	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	-	-	0.00%	-	0.00%
2014	-	-	0.00%	-	0.00%
2015	2	435,957.47	44.04%	217,978.74	1.92%
2016	4	904,375.38	52.25%	226,093.85	3.98%
2017	3	900,373.51	55.44%	300,124.50	3.96%
2018	18	4,239,115.89	46.51%	235,506.44	18.65%
2019	40	12,266,532.62	49.14%	306,663.32	53.96%
2020	15	3,987,301.17	47.68%	265,820.08	17.54%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	7	1,654,924.44	52.25%	236,417.78	7.28%
Non Metro	4	724,936.79	35.27%	181,234.20	3.19%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	12	3,660,473.97	37.74%	305,039.50	16.10%
Non Metro	5	1,249,464.40	44.64%	249,892.88	5.50%
Victoria					
Metro	23	7,081,174.84	50.56%	307,877.17	31.15%
Non Metro	5	998,437.69	46.57%	199,687.54	4.39%
Queensland					
Metro	7	1,821,919.94	55.87%	260,274.28	8.01%
Non Metro	7	2,671,806.97	53.32%	381,686.71	11.75%
Western Australia					
Metro	5	1,092,181.39	42.12%	218,436.28	4.80%
Non Metro	-	-	0.00%	-	0.00%
Tasmania					
Metro	3	520,993.23	57.37%	173,664.41	2.29%
Non Metro	-	-	0.00%	-	0.00%
Australian Capital Territory					
Metro	4	1,257,342.38	60.29%	314,335.60	5.53%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	3	102,596.19	6.17%	34,198.73	0.45%
\$50,000.01 to \$100,000	7	574,557.59	15.26%	82,079.66	2.53%
\$100,000.01 to \$150,000	13	1,555,562.88	30.27%	119,658.68	6.84%
\$150,000.01 to \$200,000	10	1,786,243.45	45.03%	178,624.35	7.86%
\$200,000.01 to \$250,000	6	1,411,746.43	49.66%	235,291.07	6.21%
\$250,000.01 to \$300,000	9	2,478,590.73	50.21%	275,398.97	10.90%
\$300,000.01 to \$350,000	7	2,275,923.03	51.15%	325,131.86	10.01%
\$350,000.01 to \$400,000	12	4,422,583.09	54.35%	368,548.59	19.45%
\$400,000.01 to \$450,000	5	2,092,812.22	39.34%	418,562.44	9.21%
\$450,000.01 to \$500,000	1	465,221.66	71.00%	465,221.66	2.05%
\$500,000.01 to \$750,000	7	3,911,625.97	53.27%	558,803.71	17.21%
Greater than \$750,000	2	1,656,192.80	57.04%	828,096.40	7.29%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	7	548,713.11	6.02%	78,387.59	2.41%
11 to 20	8	1,193,911.25	15.35%	149,238.91	5.25%
21 to 30	12	2,717,267.94	26.99%	226,439.00	11.95%
31 to 40	9	2,468,284.31	36.69%	274,253.81	10.86%
41 to 50	12	4,084,650.08	44.55%	340,387.51	17.97%
51 to 55	6	1,918,747.05	52.83%	319,791.18	8.44%
56 to 60	8	2,094,521.91	57.28%	261,815.24	9.21%
61 to 65	8	3,235,348.36	62.57%	404,418.55	14.23%
66 to 70	6	2,056,993.29	67.67%	342,832.22	9.05%
71 to 75	5	2,059,295.76	71.79%	411,859.15	9.06%
76 to 80	1	355,922.98	79.00%	355,922.98	1.57%
81 to 85	-	-	0.00%	-	0.00%
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	82	22,733,656.04	48.67%	277,239.71	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
2029	-	-	-	-	-
2030	1	437,559.64	14.00%	437,559.64	1.92%
2031	-	-	0.00%	-	0.00%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	-	-	0.00%	-	0.00%
2036	-	-	0.00%	-	0.00%
2037	-	-	0.00%	-	0.00%
2038	2	673,607.64	41.14%	336,803.82	2.96%
2039	2	277,916.31	7.54%	138,958.16	1.22%
2040	1	131,589.89	17.00%	131,589.89	0.58%
2041	1	97,949.85	13.00%	97,949.85	0.43%
2042	-	-	0.00%	-	0.00%
2043	2	617,934.14	33.97%	308,967.07	2.72%
2044	2	794,872.21	47.82%	397,436.11	3.50%
2045	4	1,117,977.33	48.08%	279,494.33	4.92%
2046	2	482,803.36	46.83%	241,401.68	2.12%
2047	4	1,105,245.47	57.46%	276,311.37	4.86%
2048	16	3,565,508.25	47.53%	222,844.27	15.68%
2049	34	10,508,212.08	51.98%	309,065.06	46.22%
2050	11	2,922,479.87	52.14%	265,679.99	12.86%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	62	18,580,730.38	49%	299,689.20	81.73%
Investment	20	4,152,925.66	47%	207,646.28	18.27%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	81	22,686,281.41	49%	280,077.55	99.79%
Interest Only	1	47,374.63	2%	47,374.63	0.21%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	1	293,281.97	47.00%	293,281.97	1.29%
Helia	4	1,259,520.16	64.27%	314,880.04	5.54%
Insurable	77	21,180,853.91	47.76%	275,076.02	93.17%
	-	-	-	-	-
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	71	20,939,529.08	49.09%	294,922.94	92.11%
Fixed 1 year	3	400,288.95	28.01%	133,429.65	1.76%
Fixed 2 year	3	449,906.41	46.74%	149,968.80	1.98%
Fixed 3 year	3	394,762.27	46.07%	131,587.42	1.74%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	2	549,169.33	51.19%	274,584.67	2.42%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	82	22,733,656.04	48.67%	277,239.71	100.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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%	2	549,169.33	51.19%	274,584.67	2.42%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	41	11,072,593.09	42.77%	270,063.25	48.71%
6.00% - 10.00%	39	11,111,893.62	54.42%	284,920.35	48.88%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	81	22,613,484.56	48.73%	279,178.82	99.47%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	1	120,171.48	37.00%	120,171.48	0.53%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	12	3,413,478.26	47.42%	284,456.52	15.02%
More than 60 months	70	19,320,177.78	48.89%	276,002.54	84.98%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	82	22,733,656.04	48.67%	277,239.71	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	48	13,084,198.06	51.72%	272,587.46	57.55%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	34	9,649,457.98	44.54%	283,807.59	42.45%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	1	47,374.63	2.00%	47,374.63	0.21%
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	-	-	0.00%	-	0.00%
5 to 10 years	1	437,559.64	14.00%	437,559.64	1.92%
10 to 15 years	4	951,523.95	31.33%	237,880.99	4.19%
15 to 20 years	7	1,976,485.03	38.56%	282,355.00	8.69%
20 to 25 years	63	17,706,540.94	52.08%	281,056.21	77.89%
25 to 30 years	6	1,614,171.85	44.60%	269,028.64	7.10%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	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	10	1,678,354.93	43.14%	167,835.49	7.38%
1 to 2 years	1	115,772.03	53.00%	115,772.03	0.51%
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 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	1	437,559.64	14.00%	437,559.64	1.92%
10 to 15 years	4	951,523.95	31.33%	237,880.99	4.19%
15 to 20 years	6	1,866,485.03	39.66%	311,080.84	8.21%
20 to 25 years	54	16,069,788.61	52.64%	297,588.68	70.69%
25 to 30 years	6	1,614,171.85	44.60%	269,028.64	7.10%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	82	22,733,656.04	48.67%	277,239.71	100.00%