

Torrens 2021-2 Pool Statistics

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

Summary of Portfolio		
Number Of Housing Loans:		2,159
Housing Loan Pool Size:		\$423,657,219.39
Average Housing Loan Balance:		\$196,228.45
Maximum Housing Loan Balance:		\$896,930.28
Minimum Housing Loan Balance:		-
Loan Seasoning / Term to Maturity		
Maximum Remaining Term to Maturity in months		308
Weighted Average Remaining Term to Maturity in months		245
Weighted Average Seasoning in months		74
Loan-to-Value Ratio (LVR)		
Maximum Current LVR		83.00%
Weighted Average Original LVR		65.27%
Weighted Average Current LVR *		47.50%
Weighted Average Current LVR based on RBA Guidelines **		50.02%
Weighted Average Fixed Rate		5.31%
Weighted Average Variable Rate		5.95%
Weighted Average Rate		5.85%
* 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	1	9,925.18	4.00%	9,925.18	0.00%
2001	7	260,508.79	13.85%	37,215.54	0.06%
2002	11	226,377.82	11.87%	20,579.80	0.05%
2003	16	506,506.45	12.12%	31,656.65	0.12%
2004	22	985,687.74	21.88%	44,803.99	0.23%
2005	30	1,468,756.32	25.12%	48,958.54	0.35%
2006	43	3,100,951.31	27.09%	72,115.15	0.73%
2007	48	3,490,706.06	28.90%	72,723.04	0.82%
2008	34	3,261,617.67	34.95%	95,929.93	0.77%
2009	48	4,813,557.15	35.92%	100,282.44	1.14%
2010	45	5,688,788.98	34.46%	126,417.53	1.34%
2011	19	1,915,396.75	33.03%	100,810.36	0.45%
2012	33	3,492,261.33	33.49%	105,826.10	0.82%
2013	46	5,936,756.27	38.05%	129,059.92	1.40%
2014	50	8,937,686.58	37.58%	178,753.73	2.11%
2015	40	7,702,493.35	35.33%	192,562.33	1.82%
2016	52	8,946,468.22	41.58%	172,047.47	2.11%
2017	46	8,105,294.96	40.04%	176,202.06	1.91%
2018	90	18,901,730.59	46.46%	210,019.23	4.46%
2019	260	60,671,168.13	46.86%	233,350.65	14.32%
2020	1,218	275,234,579.74	50.69%	225,972.56	64.97%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	106	19,445,862.09	45.27%	183,451.53	4.59%
Non Metro	56	8,573,929.79	50.90%	153,105.89	2.02%
Northern Territory					
Metro	8	1,885,560.43	53.16%	235,695.05	0.45%
Non Metro	5	728,311.47	47.26%	145,662.29	0.17%
New South Wales					
Metro	93	32,800,192.29	46.73%	352,690.24	7.74%
Non Metro	187	33,277,932.27	47.24%	177,956.86	7.85%
Victoria					
Metro	469	114,966,731.44	47.06%	245,131.62	27.14%
Non Metro	598	99,896,461.09	47.31%	167,050.94	23.58%
Queensland					
Metro	101	20,187,293.25	42.62%	199,874.19	4.77%
Non Metro	265	40,686,696.98	49.26%	153,534.71	9.60%
Western Australia					
Metro	95	17,014,831.37	51.13%	179,103.49	4.02%
Non Metro	50	7,384,308.95	48.88%	147,686.18	1.74%
Tasmania					
Metro	51	10,581,173.61	49.55%	207,473.99	2.50%
Non Metro	34	4,762,554.02	48.59%	140,075.12	1.12%
Australian Capital Territory					
Metro	41	11,465,380.34	50.39%	279,643.42	2.71%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	387	8,838,497.69	13.12%	22,838.50	2.09%
\$50,000.01 to \$100,000	282	21,021,106.90	26.94%	74,542.93	4.96%
\$100,000.01 to \$150,000	311	38,471,594.95	35.62%	123,702.88	9.08%
\$150,000.01 to \$200,000	281	48,543,339.15	41.41%	172,752.10	11.46%
\$200,000.01 to \$250,000	229	51,584,374.23	46.27%	225,259.28	12.18%
\$250,000.01 to \$300,000	191	52,150,397.80	51.22%	273,038.73	12.31%
\$300,000.01 to \$350,000	135	43,805,667.41	53.26%	324,486.43	10.34%
\$350,000.01 to \$400,000	115	42,757,361.83	53.79%	371,803.15	10.09%
\$400,000.01 to \$450,000	86	36,382,809.12	54.41%	423,055.92	8.59%
\$450,000.01 to \$500,000	52	24,685,868.14	55.55%	474,728.23	5.83%
\$500,000.01 to \$750,000	80	47,001,771.15	54.31%	587,522.14	11.09%
Greater than \$750,000	10	8,414,431.02	55.24%	841,443.10	1.99%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	297	7,168,618.21	6.93%	24,136.76	1.69%
11 to 20	288	28,801,641.75	16.29%	100,005.70	6.80%
21 to 30	302	50,438,391.53	26.04%	167,014.54	11.91%
31 to 40	297	62,011,960.39	36.08%	208,794.48	14.64%
41 to 50	348	85,762,371.46	45.54%	246,443.60	20.24%
51 to 55	128	34,527,120.71	53.00%	269,743.13	8.15%
56 to 60	122	35,102,535.37	57.68%	287,725.70	8.29%
61 to 65	116	33,213,545.39	63.12%	286,323.67	7.84%
66 to 70	127	40,805,887.86	68.26%	321,306.20	9.63%
71 to 75	89	30,422,957.71	72.12%	341,830.99	7.18%
76 to 80	31	10,676,868.69	77.61%	344,415.12	2.52%
81 to 85	14	4,725,320.32	82.11%	337,522.88	1.12%
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	2,159	423,657,219.39	47.50%	196,228.45	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	7	20,548.38	0.88%	2,935.48	0.00%
2026	5	35,711.67	16.22%	7,142.33	0.01%
2027	21	363,940.40	14.07%	17,330.50	0.09%
2028	10	298,848.02	16.89%	29,884.80	0.07%
2029	19	629,470.95	18.45%	33,130.05	0.15%
2030	62	3,194,021.86	23.65%	51,516.48	0.75%
2031	24	1,522,813.08	25.82%	63,450.55	0.36%
2032	26	1,865,552.56	30.74%	71,752.02	0.44%
2033	31	2,107,440.03	25.90%	67,981.94	0.50%
2034	56	4,666,490.00	30.61%	83,330.18	1.10%
2035	136	14,224,011.50	32.82%	104,588.32	3.36%
2036	63	6,234,253.28	29.77%	98,956.40	1.47%
2037	74	8,674,983.72	34.97%	117,229.51	2.05%
2038	69	8,820,615.84	37.59%	127,835.01	2.08%
2039	98	13,375,727.83	38.08%	136,487.02	3.16%
2040	225	39,818,958.04	41.31%	176,973.15	9.40%
2041	28	3,945,275.86	35.33%	140,902.71	0.93%
2042	65	11,384,445.06	42.54%	175,145.31	2.69%
2043	88	16,422,478.37	45.59%	186,619.07	3.88%
2044	104	25,710,619.03	45.24%	247,217.49	6.07%
2045	192	44,205,912.09	45.33%	230,239.13	10.43%
2046	45	10,780,391.98	46.48%	239,564.27	2.54%
2047	45	11,466,315.16	49.15%	254,807.00	2.71%
2048	39	9,996,615.08	53.58%	256,323.46	2.36%
2049	112	31,456,403.22	52.34%	280,860.74	7.42%
2050	515	152,435,376.38	55.78%	295,991.02	35.98%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	1,891	368,486,733.66	47%	194,863.42	86.98%
Investment	268	55,170,485.73	48%	205,860.02	13.02%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	2,159	423,657,219.39	47%	196,228.45	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	174	26,830,069.39	56.78%	154,195.80	6.33%
Helia	213	28,374,673.50	54.13%	133,214.43	6.70%
Insurable	1,772	368,452,476.50	46.31%	207,930.29	86.97%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	1,847	362,435,825.46	47.13%	196,229.47	85.55%
Fixed 1 year	13	3,643,032.68	52.57%	280,233.28	0.86%
Fixed 2 year	118	23,548,913.83	49.99%	199,567.07	5.56%
Fixed 3 year	46	9,001,525.09	50.65%	195,685.33	2.12%
Fixed 4 year	69	14,041,650.44	50.26%	203,502.18	3.31%
Fixed 5 year	66	10,986,271.89	46.53%	166,458.67	2.59%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	2,159	423,657,219.39	47.50%	196,228.45	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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%	31	6,401,742.46	46.58%	206,507.82	1.51%
3.00% - 4.00%	18	2,863,362.58	44.36%	159,075.70	0.68%
4.00% - 5.00%	18	3,554,383.04	51.76%	197,465.72	0.84%
5.00% - 6.00%	1,493	322,460,155.14	47.42%	215,981.35	76.11%
6.00% - 10.00%	599	88,377,576.17	47.79%	147,541.86	20.86%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	2,088	404,830,785.26	47.15%	193,884.48	95.56%
1 to 30 Days	30	7,695,744.65	57.29%	256,524.82	1.82%
31 to 60 Days	19	5,356,881.75	52.84%	281,941.14	1.26%
61 to 90 Days	3	490,176.68	72.41%	163,392.23	0.12%
91+ Days	19	5,283,631.05	52.01%	278,085.84	1.25%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	435	100,930,979.44	52.36%	232,025.24	23.82%
55 to 60 months	601	136,481,108.35	49.94%	227,090.03	32.21%
More than 60 months	1,123	186,245,131.60	43.07%	165,846.07	43.96%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	2,159	423,657,219.39	47.50%	196,228.45	100.00%
Stated Income	-	-	0.00%	-	0.00%
	-	-	-	-	-
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	246	52,942,208.30	50.78%	215,212.23	12.50%
Construction	132	31,089,191.48	49.89%	235,524.18	7.34%
Established Property	930	188,511,872.91	49.91%	202,700.94	44.50%
Refinance	713	138,172,874.06	43.38%	193,790.85	32.61%
Additions and Alterations	32	4,147,242.46	32.20%	129,601.33	0.98%
Home Equity	104	8,747,078.36	39.52%	84,106.52	2.06%
Other	2	46,751.82	11.50%	23,375.91	0.01%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	-	-	0.00%	-	0.00%
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	9	26,958.94	3.69%	2,995.44	0.01%
1 to 5 years	70	2,342,921.52	19.54%	33,470.31	0.55%
5 to 10 years	219	15,883,282.57	28.88%	72,526.40	3.75%
10 to 15 years	458	56,262,861.94	35.95%	122,844.68	13.28%
15 to 20 years	496	98,519,952.44	43.43%	198,628.94	23.25%
20 to 25 years	537	138,844,700.52	50.42%	258,556.24	32.77%
25 to 30 years	370	111,776,541.46	56.50%	302,098.76	26.38%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	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	126	26,059,647.02	49.47%	206,822.60	6.15%
1 to 2 years	138	27,396,919.63	50.47%	198,528.40	6.47%
2 to 3 years	38	6,100,308.84	46.81%	160,534.44	1.44%
3 to 4 years	4	385,312.40	32.47%	96,328.10	0.09%
4 to 5 years	6	1,279,206.04	56.06%	213,201.01	0.30%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	9	26,958.94	3.69%	2,995.44	0.01%
1 to 5 years	62	1,927,011.02	17.69%	31,080.82	0.45%
5 to 10 years	186	13,759,785.87	29.13%	73,977.34	3.25%
10 to 15 years	386	47,145,915.62	35.25%	122,139.68	11.13%
15 to 20 years	405	79,156,200.88	42.75%	195,447.41	18.68%
20 to 25 years	478	123,008,930.81	49.94%	257,340.86	29.04%
25 to 30 years	321	97,411,022.32	56.02%	303,461.13	22.99%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	2,159	423,657,219.39	47.50%	196,228.45	100.00%