

Torrens 2021-2 Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 30 April 2025

Summary of Portfolio

Number Of Housing Loans:	2,123
Housing Loan Pool Size:	\$414,506,222.74
Average Housing Loan Balance:	\$195,245.51
Maximum Housing Loan Balance:	\$895,655.44
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	307
Weighted Average Remaining Term to Maturity in months	244
Weighted Average Seasoning in months	75
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	83.00%
Weighted Average Original LVR	65.36%
Weighted Average Current LVR *	47.38%
Weighted Average Current LVR based on RBA Guidelines **	49.82%
Weighted Average Fixed Rate	5.37%
Weighted Average Variable Rate	5.94%
Weighted Average Rate	5.86%

* 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	9,559.70	4.00%	9,559.70	0.00%
2001	7	253,605.05	13.72%	36,229.29	0.06%
2002	11	220,811.66	11.71%	20,073.79	0.05%
2003	16	492,368.93	11.96%	30,773.06	0.12%
2004	22	963,788.67	21.84%	43,808.58	0.23%
2005	29	1,405,386.03	25.47%	48,461.59	0.34%
2006	43	2,916,480.13	27.05%	67,825.12	0.70%
2007	47	3,377,648.64	28.71%	71,864.86	0.81%
2008	34	3,225,001.16	34.86%	94,852.98	0.78%
2009	48	4,781,604.46	35.80%	99,616.76	1.15%
2010	44	5,510,125.70	34.49%	125,230.13	1.33%
2011	19	1,895,322.26	32.67%	99,753.80	0.46%
2012	32	3,478,177.46	33.24%	108,693.05	0.84%
2013	44	5,439,375.91	36.66%	123,622.18	1.31%
2014	50	8,881,253.58	37.53%	177,625.07	2.14%
2015	40	7,666,078.00	35.33%	191,651.95	1.85%
2016	51	8,621,882.06	41.13%	169,056.51	2.08%
2017	46	7,927,066.91	39.61%	172,327.54	1.91%
2018	88	18,481,111.44	46.13%	210,012.63	4.46%
2019	254	58,930,330.57	46.86%	232,009.18	14.22%
2020	1,197	270,029,244.42	50.58%	225,588.34	65.14%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	105	19,349,292.10	44.86%	184,278.97	4.67%
Non Metro	56	8,545,582.39	50.68%	152,599.69	2.06%
Northern Territory					
Metro	8	1,875,888.12	52.56%	234,486.02	0.45%
Non Metro	5	720,204.28	47.47%	144,040.86	0.17%
New South Wales					
Metro	92	32,311,448.69	46.63%	351,211.40	7.80%
Non Metro	183	32,519,672.10	47.41%	177,703.13	7.85%
Victoria					
Metro	459	112,359,402.64	46.80%	244,791.73	27.11%
Non Metro	595	98,825,107.78	47.26%	166,092.62	23.84%
Queensland					
Metro	99	19,704,938.66	41.88%	199,039.78	4.75%
Non Metro	258	38,499,700.23	49.65%	149,223.64	9.29%
Western Australia					
Metro	91	16,345,794.90	51.44%	179,624.12	3.94%
Non Metro	47	7,089,857.69	48.30%	150,848.04	1.71%
Tasmania					
Metro	51	10,348,968.02	49.46%	202,920.94	2.50%
Non Metro	33	4,713,674.75	48.41%	142,838.63	1.14%
Australian Capital Territory					
Metro	41	11,296,690.39	50.40%	275,529.03	2.73%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	390	8,734,753.02	13.19%	22,396.80	2.11%
\$50,000.01 to \$100,000	282	21,262,786.44	26.98%	75,399.95	5.13%
\$100,000.01 to \$150,000	306	38,357,747.66	35.13%	125,352.12	9.25%
\$150,000.01 to \$200,000	268	46,598,732.27	42.27%	173,875.87	11.24%
\$200,000.01 to \$250,000	215	48,373,350.18	46.10%	224,992.33	11.67%
\$250,000.01 to \$300,000	195	53,234,122.23	50.89%	272,995.50	12.84%
\$300,000.01 to \$350,000	133	43,205,401.67	53.16%	324,852.64	10.42%
\$350,000.01 to \$400,000	113	42,022,419.89	52.86%	371,879.82	10.14%
\$400,000.01 to \$450,000	83	35,074,231.83	55.03%	422,581.11	8.46%
\$450,000.01 to \$500,000	51	24,116,250.53	54.15%	472,867.66	5.82%
\$500,000.01 to \$750,000	78	46,007,888.98	54.66%	589,844.73	11.10%
Greater than \$750,000	9	7,518,538.04	56.75%	835,393.12	1.81%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	302	7,456,949.59	7.09%	24,691.89	1.80%
11 to 20	283	28,086,774.90	16.37%	99,246.55	6.78%
21 to 30	297	49,596,871.39	26.08%	166,992.83	11.97%
31 to 40	290	60,634,014.33	36.06%	209,082.81	14.63%
41 to 50	349	85,641,265.02	45.57%	245,390.44	20.66%
51 to 55	120	32,875,942.13	53.15%	273,966.18	7.93%
56 to 60	109	32,313,586.91	57.61%	296,454.93	7.80%
61 to 65	117	33,410,774.81	63.10%	285,562.18	8.06%
66 to 70	126	40,616,424.55	68.10%	322,352.58	9.80%
71 to 75	88	29,832,464.48	72.14%	339,005.28	7.20%
76 to 80	28	9,327,124.98	77.55%	333,111.61	2.25%
81 to 85	14	4,714,029.65	81.98%	336,716.40	1.14%
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	2,123	414,506,222.74	47.38%	195,245.51	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	5	15,525.60	0.96%	3,105.12	0.00%
2026	5	32,825.87	16.00%	6,565.17	0.01%
2027	18	297,123.71	12.78%	16,506.87	0.07%
2028	10	313,739.87	16.37%	31,373.99	0.08%
2029	19	612,409.27	18.06%	32,232.07	0.15%
2030	61	3,043,707.90	23.52%	49,896.85	0.73%
2031	24	1,454,669.22	26.29%	60,611.22	0.35%
2032	26	1,846,513.01	30.40%	71,019.73	0.45%
2033	31	2,072,637.23	25.72%	66,859.27	0.50%
2034	55	4,485,744.52	30.45%	81,558.99	1.08%
2035	133	13,714,297.42	33.17%	103,115.02	3.31%
2036	63	5,996,466.05	29.64%	95,182.00	1.45%
2037	72	8,502,777.53	34.98%	118,094.13	2.05%
2038	69	8,761,565.75	37.12%	126,979.21	2.11%
2039	98	13,319,161.26	37.80%	135,909.81	3.21%
2040	222	39,163,994.56	41.24%	176,414.39	9.45%
2041	28	3,925,485.24	35.28%	140,195.90	0.95%
2042	64	11,259,802.22	42.56%	175,934.41	2.72%
2043	85	15,634,876.29	45.00%	183,939.72	3.77%
2044	102	25,190,198.69	45.00%	246,962.73	6.08%
2045	192	43,361,217.95	45.14%	225,839.68	10.46%
2046	44	10,501,229.55	46.06%	238,664.31	2.53%
2047	44	10,873,643.30	49.59%	247,128.26	2.62%
2048	39	9,980,875.46	53.27%	255,919.88	2.41%
2049	110	30,643,866.26	52.41%	278,580.60	7.39%
2050	504	149,501,869.01	55.64%	296,630.69	36.07%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	1,857	359,732,015.76	47%	193,716.76	86.79%
Investment	266	54,774,206.98	48%	205,918.07	13.21%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	2,123	414,506,222.74	47%	195,245.51	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	170	25,247,582.27	56.35%	148,515.19	6.09%
Hella	209	27,879,104.85	54.35%	133,392.85	6.73%
Insurable	1,744	361,379,535.62	46.22%	207,213.04	87.18%
	-	-	-	-	-
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	1,820	355,340,932.04	47.02%	195,242.27	85.73%
Fixed 1 year	13	3,621,121.91	52.33%	278,547.84	0.87%
Fixed 2 year	121	23,722,240.10	49.94%	196,051.57	5.72%
Fixed 3 year	42	8,094,941.48	50.00%	192,736.70	1.95%
Fixed 4 year	62	12,866,003.43	50.33%	207,516.18	3.10%
Fixed 5 year	65	10,860,983.78	46.44%	167,092.06	2.62%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	2,123	414,506,222.74	47.38%	195,245.51	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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%	25	5,357,315.92	46.04%	214,292.64	1.29%
3.00% - 4.00%	17	2,789,325.73	44.62%	164,077.98	0.67%
4.00% - 5.00%	14	2,625,745.14	49.32%	187,553.22	0.63%
5.00% - 6.00%	1,484	320,426,722.14	47.37%	215,920.97	77.30%
6.00% - 10.00%	583	83,307,113.81	47.55%	142,893.85	20.10%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	2,051	395,445,029.17	47.05%	192,805.96	95.40%
1 to 30 Days	38	9,883,987.47	54.74%	260,104.93	2.38%
31 to 60 Days	12	3,578,238.28	51.99%	298,186.52	0.86%
61 to 90 Days	5	1,252,808.71	64.79%	250,561.74	0.30%
91+ Days	17	4,346,159.11	52.07%	255,656.42	1.05%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	292	67,932,173.50	52.03%	232,644.43	16.39%
55 to 60 months	601	136,591,734.57	50.33%	227,274.10	32.95%
More than 60 months	1,230	209,982,314.67	43.96%	170,717.33	50.66%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	2,123	414,506,222.74	47.38%	195,245.51	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	245	52,583,242.98	50.32%	214,625.48	12.69%
Construction	131	30,546,836.75	49.93%	233,181.96	7.37%
Established Property	914	184,337,357.99	49.78%	201,682.01	44.47%
Refinance	699	134,210,881.55	43.34%	192,004.12	32.38%
Additions and Alterations	32	4,121,181.92	32.38%	128,786.94	0.99%
Home Equity	100	8,661,304.58	39.50%	86,613.05	2.09%
Other	2	45,416.97	12.88%	22,708.49	0.01%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	7	21,149.11	3.87%	3,021.30	0.01%
1 to 5 years	70	2,441,836.60	19.41%	34,883.38	0.59%
5 to 10 years	228	16,708,572.62	29.47%	73,282.21	4.03%
10 to 15 years	454	56,746,731.83	36.58%	124,992.80	13.69%
15 to 20 years	487	96,066,485.94	43.16%	197,261.78	23.18%
20 to 25 years	560	145,753,177.54	50.82%	260,273.53	35.16%
25 to 30 years	317	96,768,269.10	56.55%	305,262.68	23.35%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	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	119	24,276,685.32	48.91%	204,005.76	5.86%
1 to 2 years	142	28,439,221.58	50.27%	200,276.21	6.86%
2 to 3 years	33	4,942,649.94	48.21%	149,777.27	1.19%
3 to 4 years	5	653,718.89	44.49%	130,743.78	0.16%
4 to 5 years	4	853,014.97	54.63%	213,253.74	0.21%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	7	21,149.11	3.87%	3,021.30	0.01%
1 to 5 years	61	2,007,761.02	17.79%	32,914.12	0.48%
5 to 10 years	196	14,613,165.79	29.69%	74,556.97	3.53%
10 to 15 years	380	47,199,568.08	35.93%	124,209.39	11.39%
15 to 20 years	403	78,324,680.86	42.53%	194,354.05	18.90%
20 to 25 years	497	128,643,553.61	50.33%	258,840.15	31.04%
25 to 30 years	276	84,531,053.57	56.05%	306,271.93	20.39%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	2,123	414,506,222.74	47.38%	195,245.51	100.00%