

## Torrens 2021-2 Pool Statistics

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

### Summary of Portfolio

Number Of Housing Loans:	1,817
Housing Loan Pool Size:	\$340,890,276.51
Average Housing Loan Balance:	\$187,611.60
Maximum Housing Loan Balance:	\$833,700.15
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	297
Weighted Average Remaining Term to Maturity in months	236
Weighted Average Seasoning in months	84
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	82.00%
Weighted Average Original LVR	65.10%
Weighted Average Current LVR *	45.63%
Weighted Average Current LVR based on RBA Guidelines **	47.98%
Weighted Average Fixed Rate	5.34%
Weighted Average Variable Rate	5.68%
Weighted Average Rate	5.64%

\* 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	5,852.21	2.48%	5,852.21	0.00%
2001	5	167,543.42	10.50%	33,508.68	0.05%
2002	8	93,440.66	10.21%	11,680.08	0.03%
2003	15	405,304.69	11.53%	27,020.31	0.12%
2004	19	728,936.68	20.44%	38,365.09	0.21%
2005	26	1,123,861.58	25.19%	43,225.45	0.33%
2006	35	2,316,621.08	26.31%	66,189.17	0.68%
2007	41	2,672,502.15	25.51%	65,182.98	0.78%
2008	30	2,448,710.31	30.85%	81,623.68	0.72%
2009	39	3,655,588.08	32.85%	93,733.03	1.07%
2010	39	4,690,891.49	32.74%	120,279.27	1.38%
2011	14	1,274,878.74	33.22%	91,062.77	0.37%
2012	29	3,056,305.20	32.36%	105,389.83	0.90%
2013	35	3,871,479.65	36.66%	110,613.70	1.14%
2014	47	7,861,218.77	35.53%	167,259.97	2.31%
2015	35	6,229,940.31	33.96%	177,998.29	1.83%
2016	40	6,423,291.64	37.48%	160,582.29	1.88%
2017	40	6,338,028.33	39.68%	158,450.71	1.86%
2018	81	16,433,402.49	43.31%	202,881.51	4.82%
2019	219	48,682,507.02	45.00%	222,294.55	14.28%
2020	1,019	222,409,972.01	48.81%	218,262.98	65.24%
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%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
Metro	87	16,189,088.91	42.74%	186,081.48	4.75%
Non Metro	45	6,177,935.09	49.68%	137,287.45	1.81%
<b>Northern Territory</b>					
Metro	8	1,851,830.86	50.60%	231,478.86	0.54%
Non Metro	4	576,652.76	49.85%	144,163.19	0.17%
<b>New South Wales</b>					
Metro	78	26,970,385.10	44.92%	345,774.17	7.91%
Non Metro	158	25,189,459.99	45.29%	159,426.96	7.39%
<b>Victoria</b>					
Metro	393	93,456,655.18	45.50%	237,803.19	27.42%
Non Metro	523	82,706,415.78	45.63%	158,138.46	24.26%
<b>Queensland</b>					
Metro	88	16,434,092.30	40.19%	186,751.05	4.82%
Non Metro	210	31,022,765.83	46.56%	147,727.46	9.10%
<b>Western Australia</b>					
Metro	78	13,228,345.81	49.74%	169,594.18	3.88%
Non Metro	35	4,788,036.72	45.52%	136,801.05	1.40%
<b>Tasmania</b>					
Metro	45	8,801,352.33	48.81%	195,585.61	2.58%
Non Metro	32	4,383,212.73	46.45%	136,975.40	1.29%
<b>Australian Capital Territory</b>					
Metro	33	9,114,047.12	48.39%	276,183.25	2.67%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

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	343	7,171,951.13	12.63%	20,909.48	2.10%
\$50,000.01 to \$100,000	264	20,025,284.13	25.68%	75,853.35	5.87%
\$100,000.01 to \$150,000	280	34,800,500.51	33.47%	124,287.50	10.21%
\$150,000.01 to \$200,000	221	38,654,733.08	40.72%	174,908.29	13.34%
\$200,000.01 to \$250,000	180	40,522,364.80	44.20%	225,124.25	13.89%
\$250,000.01 to \$300,000	149	40,776,685.98	50.59%	273,669.03	11.96%
\$300,000.01 to \$350,000	122	39,883,802.62	52.29%	326,916.41	11.70%
\$350,000.01 to \$400,000	94	35,165,512.08	51.43%	374,101.19	10.32%
\$400,000.01 to \$450,000	59	24,901,607.16	53.97%	422,061.14	7.30%
\$450,000.01 to \$500,000	39	18,462,054.69	52.92%	473,386.02	5.42%
\$500,000.01 to \$750,000	59	34,831,884.78	52.88%	590,370.93	10.22%
Greater than \$750,000	7	5,693,895.55	52.80%	813,413.65	1.67%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

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	287	7,524,708.59	7.20%	26,218.50	2.21%
11 to 20	246	25,211,128.66	16.17%	102,484.26	7.40%
21 to 30	270	43,269,225.69	25.83%	160,256.39	12.69%
31 to 40	284	58,170,794.89	35.71%	204,826.74	17.06%
41 to 50	261	65,933,169.17	45.49%	252,617.51	19.34%
51 to 55	117	32,731,195.06	53.16%	279,753.80	9.60%
56 to 60	73	19,968,259.87	57.96%	273,537.81	5.86%
61 to 65	97	29,112,770.32	63.07%	300,131.65	8.54%
66 to 70	110	36,796,421.15	68.24%	334,512.92	10.79%
71 to 75	48	13,906,303.55	72.28%	289,714.66	4.08%
76 to 80	19	6,605,281.87	77.81%	347,646.41	1.94%
81 to 85	5	1,661,017.69	81.22%	332,203.54	0.49%
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%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

Summary of Year of Maturity					
Year of Maturity	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2025	-	-	0.00%	-	-
2026	2	4,390.02	15.01%	2,195.01	0.00%
2027	16	137,702.83	10.09%	8,606.43	0.04%
2028	4	80,947.18	10.42%	20,236.80	0.02%
2029	16	396,619.04	12.95%	24,788.69	0.12%
2030	44	1,696,866.17	17.82%	38,565.14	0.50%
2031	20	1,200,770.35	24.72%	60,038.52	0.35%
2032	18	954,325.18	24.86%	53,018.07	0.28%
2033	25	1,606,690.01	24.04%	64,267.60	0.47%
2034	45	2,996,485.55	25.09%	66,588.57	0.88%
2035	117	10,247,254.57	30.41%	87,583.37	3.01%
2036	48	4,500,687.99	27.78%	93,764.33	1.32%
2037	65	6,928,177.83	31.28%	106,587.35	2.03%
2038	60	6,987,768.81	34.12%	116,462.81	2.05%
2039	86	10,573,439.49	36.02%	122,946.97	3.10%
2040	200	32,321,731.84	38.90%	161,608.66	9.48%
2041	24	3,005,264.47	31.60%	125,219.35	0.88%
2042	58	9,995,038.80	40.90%	172,328.26	2.93%
2043	72	13,030,071.93	43.29%	180,973.22	3.82%
2044	89	20,780,849.48	43.00%	233,492.69	6.10%
2045	174	37,174,416.18	43.00%	213,646.07	10.91%
2046	35	7,962,868.48	43.87%	227,510.53	2.34%
2047	38	8,752,683.93	50.82%	230,333.79	2.57%
2048	34	7,904,969.79	50.33%	232,499.11	2.32%
2049	98	16,682,125.12	50.20%	272,266.58	7.83%
2050	429	124,968,131.47	53.84%	291,301.01	36.66%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

Summary of Property Ownership Type					
Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	1,582	293,853,795.11	45.55%	185,748.29	86.20%
Investment	235	47,036,481.40	46.15%	200,155.24	13.80%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

Summary of Amortisation Type					
Payment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	1,817	340,890,276.51	45.63%	187,611.60	100.00%
Interest Only	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

Summary of Mortgage Insurer Distribution					
Mortgage Insurer	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	150	20,874,121.73	54.28%	139,160.81	6.12%
Hella	184	23,144,659.11	52.00%	125,786.19	6.79%
Insurable	1,483	296,871,495.67	44.52%	200,183.07	87.09%
	-	-	0.00%	-	-
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Product

Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>					
Variable	1,591	299,651,291.31	45.44%	188,341.48	87.90%
Fixed 1 year	8	2,018,365.83	53.51%	252,295.73	0.59%
Fixed 2 year	94	17,023,888.12	47.23%	181,105.19	4.99%
Fixed 3 year	25	4,813,158.43	52.54%	192,526.34	1.41%
Fixed 4 year	47	9,075,476.95	46.10%	193,095.25	2.66%
Fixed 5 year	52	8,308,095.87	42.69%	159,771.07	2.44%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,817	340,890,276.51	45.63%	187,611.60	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### 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%	11	1,852,145.32	37.72%	168,376.85	0.54%
3.00% - 4.00%	9	1,802,458.67	38.73%	200,273.19	0.53%
4.00% - 5.00%	23	3,763,465.05	43.42%	163,628.92	1.10%
5.00% - 6.00%	1,554	308,651,315.33	45.83%	198,617.32	90.54%
6.00% - 10.00%	220	24,820,892.14	44.51%	112,822.24	7.28%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Arrears

Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	1,758	325,503,868.24	45.28%	185,155.78	95.49%
1 to 30 Days	20	4,130,950.05	53.69%	206,547.50	1.21%
31 to 60 Days	17	6,080,595.59	52.08%	357,682.09	1.78%
61 to 90 Days	2	243,657.63	32.31%	121,828.81	0.07%
91+ Days	20	4,931,205.00	54.77%	246,560.25	1.45%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### 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	1,817	340,890,276.51	45.63%	187,611.60	100.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Income Type

Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	1,817	340,890,276.51	45.63%	187,611.60	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property	221	44,910,505.98	47.70%	203,214.96	13.17%
Construction	112	25,111,321.99	47.36%	224,208.23	7.37%
Established Property	776	151,272,438.30	48.32%	194,938.71	44.38%
Refinance	595	109,044,861.09	41.66%	183,268.67	31.99%
Additions and Alterations	30	3,801,940.34	31.79%	126,731.34	1.12%
Home Equity	81	6,714,858.40	37.19%	82,899.49	1.97%
Other	2	34,350.41	26.73%	17,175.21	0.01%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Term Remaining

Repayment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>					
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%
<b>Principal &amp; Interest Term Remaining</b>					
1 year or less	4	13,201.56	9.26%	3,300.39	0.00%
1 to 5 years	82	2,396,147.27	16.28%	29,221.31	0.70%
5 to 10 years	227	17,494,066.86	28.27%	77,066.37	5.13%
10 to 15 years	456	60,928,276.36	36.19%	133,614.64	17.87%
15 to 20 years	418	84,342,761.81	42.38%	201,776.94	24.74%
20 to 25 years	630	175,715,822.65	52.59%	278,914.00	51.55%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>					
1 year or less	117	23,447,999.77	48.20%	200,410.25	6.88%
1 to 2 years	90	14,597,938.61	45.07%	162,199.32	4.28%
2 to 3 years	10	1,592,350.13	45.28%	159,235.01	0.47%
3 to 4 years	6	1,220,771.50	53.40%	203,461.92	0.36%
4 to 5 years	3	379,925.19	32.84%	126,641.73	0.11%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	4	13,201.56	9.26%	3,300.39	0.00%
1 to 5 years	71	1,971,700.70	15.72%	27,770.43	0.58%
5 to 10 years	191	14,913,591.27	27.96%	78,081.63	4.37%
10 to 15 years	397	52,614,705.79	35.52%	132,530.75	15.43%
15 to 20 years	357	71,026,015.83	41.93%	198,952.43	20.84%
20 to 25 years	571	159,112,076.16	52.30%	278,655.12	46.68%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>1,817</b>	<b>340,890,276.51</b>	<b>45.63%</b>	<b>187,611.60</b>	<b>100.00%</b>

Report Updated 18 March 2026