

Torrens 2021-2 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	152
Housing Loan Pool Size:	\$31,058,900.48
Total Valuation of Properties:	90,748,047.00
Average Housing Loan Balance:	\$204,334.87
Maximum Housing Loan Balance:	\$832,941.37
Minimum Housing Loan Balance:	228.77
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	307
Weighted Average Remaining Term to Maturity in months	243
Weighted Average Seasoning in months	75
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	76.86%
Weighted Average Original LVR	64.95%
Weighted Average Current LVR *	46.63%
Weighted Average Current LVR based on RBA Guidelines **	46.63%
Weighted Average Fixed Rate	5.01%
Weighted Average Variable Rate	5.93%
Weighted Average Rate	5.73%

* 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 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	2	1,322,500.00	76,820.13	7.43%	38,410.07	0.25%
2004	-	-	-	0.00%	-	0.00%
2005	2	1,145,000.00	212,489.22	21.36%	106,244.61	0.68%
2006	3	1,248,000.00	172,518.62	22.89%	57,506.21	0.56%
2007	-	-	-	0.00%	-	0.00%
2008	2	1,070,480.00	230,765.50	22.45%	115,382.75	0.74%
2009	5	2,146,140.00	411,791.94	34.29%	82,358.39	1.33%
2010	1	305,000.00	81,614.06	26.76%	81,614.06	0.26%
2011	-	-	-	0.00%	-	0.00%
2012	1	317,000.00	99,565.96	31.41%	99,565.96	0.32%
2013	4	2,519,000.00	779,139.50	32.28%	194,784.88	2.51%
2014	4	1,710,000.00	676,196.60	47.96%	169,049.15	2.18%
2015	8	5,257,186.00	1,162,838.98	26.05%	145,354.87	3.74%
2016	4	1,978,568.00	770,068.27	42.31%	192,517.07	2.48%
2017	6	4,086,471.00	1,909,770.94	58.92%	318,295.16	6.15%
2018	7	4,565,232.00	594,735.41	31.54%	84,962.20	1.91%
2019	24	14,010,332.00	5,377,088.69	43.00%	224,045.36	17.31%
2020	79	49,067,138.00	18,503,496.66	50.35%	234,221.48	59.58%
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%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	11	6,320,186.00	2,613,295.50	52.88%	237,572.32	8.41%
Non Metro	8	2,310,000.00	1,086,607.44	53.63%	135,825.93	3.50%
Northern Territory						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
New South Wales						
Metro	7	8,934,325.00	2,641,821.35	37.95%	377,403.05	8.51%
Non Metro	14	7,903,372.00	2,176,272.01	47.83%	155,448.00	7.01%
Victoria						
Metro	33	23,394,097.00	8,277,862.51	45.34%	250,844.32	26.65%
Non Metro	41	19,966,318.00	6,528,900.39	43.39%	159,241.47	21.02%
Queensland						
Metro	5	3,432,977.00	1,715,456.83	55.58%	343,091.37	5.52%
Non Metro	16	7,827,214.00	3,216,787.95	56.34%	201,049.25	10.36%
Western Australia						
Metro	6	3,706,293.00	1,174,682.65	41.83%	195,780.44	3.78%
Non Metro	3	838,000.00	210,005.21	26.41%	70,001.74	0.68%
Tasmania						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	3	965,000.00	318,492.53	46.16%	106,164.18	1.03%
Australian Capital Territory						
Metro	5	5,150,265.00	1,098,716.11	39.05%	219,743.22	3.54%
Non Metro	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	24	13,489,872.00	520,026.21	13.39%	21,667.76	1.67%
\$50,000.01 to \$100,000	25	9,982,886.00	2,058,538.27	28.53%	82,341.53	6.63%
\$100,000.01 to \$150,000	26	11,879,351.00	3,254,753.35	32.16%	125,182.82	10.48%
\$150,000.01 to \$200,000	16	8,488,616.00	2,864,624.07	43.58%	179,039.00	9.22%
\$200,000.01 to \$250,000	17	10,101,334.00	3,804,612.11	42.13%	223,800.71	12.25%
\$250,000.01 to \$300,000	10	6,075,000.00	2,744,777.31	47.50%	274,477.73	8.84%
\$300,000.01 to \$350,000	8	5,207,000.00	2,553,479.65	52.64%	319,184.96	8.22%
\$350,000.01 to \$400,000	7	5,265,319.00	2,595,808.74	52.06%	370,829.82	8.36%
\$400,000.01 to \$450,000	4	3,157,000.00	1,682,409.08	55.56%	420,602.27	5.42%
\$450,000.01 to \$500,000	4	4,419,615.00	1,919,552.73	46.25%	479,888.18	6.18%
\$500,000.01 to \$750,000	8	9,085,583.00	4,596,478.87	52.54%	574,559.86	14.80%
Greater than \$750,000	3	3,596,471.00	2,463,840.09	68.61%	821,280.03	7.93%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	20	14,320,872.00	538,525.59	7.26%	26,926.28	1.73%
11 to 20	16	9,113,052.00	1,505,412.21	16.95%	94,088.26	4.85%
21 to 30	28	15,061,479.00	3,487,029.80	24.79%	124,536.78	11.23%
31 to 40	28	17,148,843.00	6,110,017.64	35.82%	218,214.92	19.67%
41 to 50	19	13,504,303.00	5,969,865.12	44.39%	314,203.43	19.22%
51 to 55	10	5,759,705.00	3,046,201.42	52.91%	304,620.14	9.81%
56 to 60	7	3,198,000.00	1,845,288.97	57.73%	263,612.71	5.94%
61 to 65	4	1,790,000.00	1,105,009.96	61.76%	276,252.49	3.56%
66 to 70	12	7,015,322.00	4,688,197.49	66.85%	390,683.12	15.09%
71 to 75	7	3,436,471.00	2,455,922.57	71.48%	350,846.08	7.91%
76 to 80	1	400,000.00	307,429.71	76.86%	307,429.71	0.99%
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	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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
2028	-	-	-	-	-	-
2029	1	48,000.00	11,600.78	24.17%	11,600.78	0.04%
2030	5	2,425,000.00	303,705.90	22.29%	60,741.18	0.98%
2031	1	300,000.00	49,943.39	16.65%	49,943.39	0.16%
2032	3	1,042,500.00	335,633.45	32.38%	111,877.82	1.08%
2033	5	3,783,732.00	386,640.08	35.49%	77,328.02	1.24%
2034	1	350,000.00	71,372.97	20.39%	71,372.97	0.23%
2035	12	5,736,000.00	1,059,865.35	24.23%	88,322.11	3.41%
2036	6	2,659,000.00	401,258.55	28.47%	66,876.43	1.29%
2037	3	2,025,000.00	588,346.03	44.26%	196,115.34	1.89%
2038	6	2,974,480.00	701,405.30	25.79%	116,900.88	2.26%
2039	6	2,481,140.00	475,134.50	32.24%	79,189.08	1.53%
2040	11	5,657,000.00	1,942,469.09	39.51%	176,588.10	6.25%
2041	1	435,863.00	217,590.97	49.92%	217,590.97	0.70%
2042	6	4,067,000.00	1,840,884.45	53.80%	306,814.08	5.93%
2043	6	3,875,351.00	1,010,831.34	30.27%	168,471.89	3.25%
2044	10	6,376,506.00	2,553,309.21	43.40%	255,330.92	8.22%
2045	20	13,246,973.00	4,928,856.73	48.80%	246,442.84	15.87%
2046	3	1,542,705.00	552,477.30	39.31%	184,159.10	1.78%
2047	2	1,160,000.00	634,324.16	54.83%	317,162.08	2.04%
2048	2	445,000.00	286,284.70	64.98%	143,142.35	0.92%
2049	11	7,258,326.00	2,731,995.17	43.34%	248,363.20	8.80%
2050	31	22,858,471.00	9,974,971.06	55.71%	321,773.26	32.12%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	131	79,974,711.00	27,017,644.63	47%	206,241.56	86.99%
Investment	21	10,773,336.00	4,041,255.85	46%	192,440.75	13.01%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	152	90,748,047.00	31,058,900.48	47%	204,334.87	100.00%
Interest Only	-	-	-	0%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	11	5,162,951.00	2,492,367.75	59.29%	226,578.89	8.02%
Helia	7	3,672,495.00	1,238,288.15	54.25%	176,898.31	3.99%
Insurable	134	81,912,601.00	27,328,244.58	45.13%	203,942.12	87.99%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	120	74,735,153.00	24,463,860.75	45.66%	203,865.51	78.77%
Fixed 1 year	2	1,649,000.00	1,034,290.20	63.76%	517,145.10	3.33%
Fixed 2 year	9	5,456,368.00	2,013,314.24	43.66%	223,701.58	6.48%
Fixed 3 year	2	1,123,140.00	229,317.51	25.24%	114,658.76	0.74%
Fixed 4 year	12	4,804,386.00	2,023,853.88	53.78%	168,654.49	6.52%
Fixed 5 year	7	2,980,000.00	1,294,263.90	48.55%	184,894.84	4.17%
Line of Credit						
Variable	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	100.00%
Third Party Banking	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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%	-	-	-	0.00%	-	0.00%
2.00% - 3.00%	4	2,121,000.00	1,041,053.71	52.43%	260,263.43	3.35%
3.00% - 4.00%	3	1,180,000.00	441,369.32	44.65%	147,123.11	1.42%
4.00% - 5.00%	1	140,000.00	99,721.23	71.23%	99,721.23	0.32%
5.00% - 6.00%	110	70,110,162.00	24,687,315.22	46.28%	224,430.14	79.49%
6.00% - 10.00%	34	17,196,885.00	4,789,441.00	46.84%	140,865.91	15.42%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	148	87,680,725.00	29,689,361.10	46.29%	200,603.79	95.59%
1 to 30 Days	4	3,067,322.00	1,369,539.38	54.03%	342,384.85	4.41%
31 to 60 Days	-	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	-	-	-	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	9	6,397,196.00	3,250,538.26	56.26%	361,170.92	10.47%
55 to 60 months	46	27,039,942.00	9,901,152.96	50.85%	215,242.46	31.88%
More than 60 months	97	57,310,909.00	17,907,209.26	42.55%	184,610.40	57.66%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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
Newly Erected Property	18	11,696,986.00	4,359,436.36	45.04%	242,190.91	14.04%
Construction	12	7,779,500.00	3,443,512.36	53.19%	286,959.36	11.09%
Established Property	62	33,125,971.00	13,077,573.93	51.54%	210,928.61	42.11%
Refinance	53	34,350,590.00	9,210,368.37	39.19%	173,780.54	29.65%
Additions and Alterations	1	445,000.00	120,946.07	27.18%	120,946.07	0.39%
Home Equity	6	3,350,000.00	847,063.39	35.86%	141,177.23	2.73%
Other	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	-	-	-	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	-	-	-	0.00%	-	0.00%
1 to 5 years	4	1,763,000.00	197,334.58	20.40%	49,333.65	0.64%
5 to 10 years	16	8,006,232.00	1,275,696.26	28.72%	79,731.02	4.11%
10 to 15 years	35	17,512,620.00	4,035,428.15	32.66%	115,297.95	12.99%
15 to 20 years	36	21,372,699.00	8,156,903.86	45.66%	226,580.66	26.26%
20 to 25 years	45	29,606,975.00	11,263,562.55	47.84%	250,301.39	36.27%
25 to 30 years	16	12,486,521.00	6,129,975.08	59.47%	383,123.44	19.74%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	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	10	4,943,000.00	2,460,963.91	57.54%	246,096.39	7.92%
1 to 2 years	18	9,553,894.00	3,362,935.81	42.96%	186,829.77	10.83%
2 to 3 years	3	1,206,000.00	574,054.26	57.03%	191,351.42	1.85%
3 to 4 years	-	-	-	0.00%	-	0.00%
4 to 5 years	1	310,000.00	197,085.75	63.58%	197,085.75	0.63%
5 Years or greater	-	-	-	0.00%	-	0.00%
Variable Term Remaining						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	3	1,715,000.00	185,733.80	20.16%	61,911.27	0.60%
5 to 10 years	14	7,346,232.00	1,095,187.96	28.37%	78,227.71	3.53%
10 to 15 years	26	12,570,480.00	2,597,123.39	30.48%	99,889.36	8.36%
15 to 20 years	25	15,372,699.00	5,412,159.93	43.65%	216,486.40	17.43%
20 to 25 years	39	27,549,589.00	10,484,180.44	47.07%	268,825.14	33.76%
25 to 30 years	13	10,181,153.00	4,689,475.23	58.26%	360,728.86	15.10%
30 years or greater	-	-	-	0.00%	-	0.00%
TOTAL	152	90,748,047.00	31,058,900.48	46.63%	204,334.87	100.00%