

Torrens 2021-2 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	152
Housing Loan Pool Size:	\$31,159,674.35
Average Housing Loan Balance:	\$204,997.86
Maximum Housing Loan Balance:	\$835,022.74
Minimum Housing Loan Balance:	218.42
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	308
Weighted Average Remaining Term to Maturity in months	244
Weighted Average Seasoning in months	74
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	76.93%
Weighted Average Original LVR	64.63%
Weighted Average Current LVR *	46.84%
Weighted Average Current LVR based on RBA Guidelines **	46.84%
Weighted Average Fixed Rate	5.00%
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 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	78,223.13	7.57%	39,111.57	0.25%
2004	-	-	0.00%	-	0.00%
2005	2	214,333.43	21.48%	107,166.72	0.69%
2006	3	172,382.64	22.99%	57,460.88	0.55%
2007	-	-	0.00%	-	0.00%
2008	2	227,906.23	21.87%	113,953.12	0.73%
2009	5	416,769.70	34.57%	83,353.94	1.34%
2010	1	82,282.76	26.98%	82,282.76	0.26%
2011	-	-	0.00%	-	0.00%
2012	1	100,480.19	31.70%	100,480.19	0.32%
2013	4	784,965.39	32.55%	196,241.35	2.52%
2014	4	677,550.17	48.04%	169,387.54	2.17%
2015	8	1,169,074.15	26.22%	146,134.27	3.75%
2016	4	773,218.68	42.48%	193,304.67	2.48%
2017	6	1,914,847.40	59.14%	319,141.23	6.15%
2018	7	593,152.43	31.41%	84,736.06	1.90%
2019	24	5,391,808.97	43.09%	224,658.71	17.30%
2020	79	18,562,679.08	50.63%	234,970.62	59.57%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	11	2,622,657.50	53.01%	238,423.41	8.42%
Non Metro	8	1,073,990.04	52.92%	134,248.76	3.45%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	7	2,687,963.08	38.72%	383,994.73	8.63%
Non Metro	14	2,181,241.57	48.00%	155,802.97	7.00%
Victoria					
Metro	33	8,290,660.22	45.47%	251,232.13	26.61%
Non Metro	41	6,538,542.50	43.85%	159,476.65	20.98%
Queensland					
Metro	5	1,719,764.79	55.76%	343,952.96	5.52%
Non Metro	16	3,230,322.18	56.43%	201,895.14	10.37%
Western Australia					
Metro	6	1,182,780.61	42.01%	197,130.10	3.80%
Non Metro	3	213,685.08	26.83%	71,228.36	0.69%
Tasmania					
Metro	-	-	0.00%	-	0.00%
Non Metro	3	316,796.82	45.92%	105,598.94	1.02%
Australian Capital Territory					
Metro	5	1,101,269.96	39.02%	220,253.99	3.53%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	23	468,754.15	13.12%	20,380.62	1.50%
\$50,000.01 to \$100,000	24	1,919,725.19	28.05%	79,988.55	6.16%
\$100,000.01 to \$150,000	26	3,155,252.78	33.23%	121,355.88	10.13%
\$150,000.01 to \$200,000	18	3,165,103.61	42.10%	175,839.09	10.16%
\$200,000.01 to \$250,000	16	3,572,450.96	41.65%	223,278.19	11.46%
\$250,000.01 to \$300,000	11	2,999,766.22	47.94%	272,706.02	9.63%
\$300,000.01 to \$350,000	8	2,560,149.83	52.78%	320,018.73	8.22%
\$350,000.01 to \$400,000	7	2,599,306.86	52.10%	371,329.55	8.34%
\$400,000.01 to \$450,000	4	1,684,158.61	55.68%	421,039.65	5.40%
\$450,000.01 to \$500,000	3	1,423,603.82	50.78%	474,534.61	4.57%
\$500,000.01 to \$750,000	9	5,140,147.09	51.00%	571,127.45	16.50%
Greater than \$750,000	3	2,471,255.23	68.81%	823,751.74	7.93%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	19	436,277.99	6.59%	22,962.00	1.40%
11 to 20	17	1,622,936.02	16.68%	95,466.82	5.21%
21 to 30	28	3,402,343.06	24.70%	121,512.25	10.92%
31 to 40	27	6,063,228.61	35.95%	224,564.02	19.46%
41 to 50	18	5,805,933.16	44.56%	322,551.84	18.63%
51 to 55	12	3,424,789.82	52.67%	285,399.15	10.99%
56 to 60	7	1,829,284.96	57.50%	261,326.42	5.87%
61 to 65	4	1,111,170.28	62.09%	277,792.57	3.57%
66 to 70	12	4,695,688.89	66.95%	391,307.41	15.07%
71 to 75	7	2,460,297.82	71.61%	351,471.12	7.90%
76 to 80	1	307,723.74	76.93%	307,723.74	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	31,159,674.35	46.84%	204,997.86	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
2028	-	-	-	-	-
2029	1	11,971.69	24.94%	11,971.69	0.04%
2030	5	304,111.04	22.56%	60,822.21	0.98%
2031	1	50,780.76	16.93%	50,780.76	0.16%
2032	3	340,473.41	32.83%	113,491.14	1.09%
2033	5	389,760.82	35.70%	77,952.16	1.25%
2034	1	71,769.98	20.51%	71,769.98	0.23%
2035	12	1,063,014.76	24.28%	88,584.56	3.41%
2036	6	401,826.78	28.93%	66,971.13	1.29%
2037	3	587,570.83	44.37%	195,856.94	1.89%
2038	6	700,396.89	29.96%	116,732.82	2.25%
2039	6	482,723.39	32.54%	80,453.90	1.55%
2040	11	1,956,425.44	39.75%	177,856.86	6.28%
2041	1	219,299.37	50.31%	219,299.37	0.70%
2042	6	1,847,841.04	54.02%	307,973.51	5.93%
2043	6	1,014,162.84	30.58%	169,027.14	3.25%
2044	10	2,556,465.69	43.47%	255,646.57	8.20%
2045	20	4,938,334.44	48.85%	246,916.72	15.85%
2046	3	553,919.31	39.38%	184,639.77	1.78%
2047	2	637,504.46	55.10%	318,752.23	2.05%
2048	2	271,954.87	62.41%	135,977.43	0.87%
2049	11	2,731,258.46	43.34%	248,296.22	8.77%
2050	31	10,028,108.08	55.89%	323,487.36	32.18%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	131	27,110,277.75	47%	206,948.69	87.00%
Investment	21	4,049,396.60	46%	192,828.41	13.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	152	31,159,674.35	47%	204,997.86	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	11	2,502,331.38	59.47%	227,484.67	8.03%
Helia	7	1,241,285.11	54.31%	177,326.44	3.98%
Insurable	134	27,416,057.86	45.35%	204,597.45	87.99%
	-	-	-	-	-
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	120	24,564,194.94	45.94%	204,701.62	78.83%
Fixed 1 year	2	1,036,444.47	63.91%	518,222.24	3.33%
Fixed 2 year	8	2,004,193.63	43.74%	250,524.20	6.43%
Fixed 3 year	2	233,301.79	25.66%	116,650.90	0.75%
Fixed 4 year	12	2,016,392.15	53.46%	168,032.68	6.47%
Fixed 5 year	8	1,305,147.37	48.44%	163,143.42	4.19%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	100.00%

Summary of Origination Channel					
Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	152	31,159,674.35	46.84%	204,997.86	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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%	4	1,042,068.61	52.61%	260,517.15	3.34%
3.00% - 4.00%	4	452,453.95	44.23%	113,113.49	1.45%
4.00% - 5.00%	1	99,736.34	71.24%	99,736.34	0.32%
5.00% - 6.00%	109	24,758,068.70	46.40%	227,138.24	79.46%
6.00% - 10.00%	34	4,807,346.75	47.61%	141,392.55	15.43%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	149	29,746,249.67	46.73%	199,639.26	95.46%
1 to 30 Days	2	755,460.70	53.86%	377,730.35	2.42%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	1	657,963.98	43.86%	657,963.98	2.11%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	14	4,366,480.63	53.01%	311,891.47	14.01%
55 to 60 months	50	10,107,568.81	50.88%	202,151.38	32.44%
More than 60 months	88	16,685,624.91	42.78%	189,609.37	53.55%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	152	31,159,674.35	46.84%	204,997.86	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	18	4,369,211.31	45.16%	242,733.96	14.02%
Construction	12	3,457,775.59	53.40%	288,147.97	11.10%
Established Property	62	13,086,924.55	51.51%	211,079.43	42.00%
Refinance	53	9,274,778.68	39.83%	174,995.82	29.77%
Additions and Alterations	1	116,357.59	26.15%	116,357.59	0.37%
Home Equity	6	854,626.63	36.21%	142,437.77	2.74%
Other	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	-	-	0.00%	-	0.00%
1 to 5 years	4	197,259.19	20.78%	49,314.80	0.63%
5 to 10 years	15	1,275,744.60	29.10%	85,049.64	4.09%
10 to 15 years	35	3,720,497.04	32.69%	106,299.92	11.94%
15 to 20 years	36	8,384,953.13	45.48%	232,915.36	26.91%
20 to 25 years	40	10,212,798.78	47.83%	255,319.97	32.78%
25 to 30 years	22	7,368,421.61	57.93%	334,928.26	23.65%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	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	2,338,419.03	57.53%	233,841.90	7.50%
1 to 2 years	16	3,355,340.94	42.80%	209,708.81	10.77%
2 to 3 years	5	703,679.30	57.02%	140,735.86	2.26%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	198,040.14	63.88%	198,040.14	0.64%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	3	185,287.50	20.51%	61,762.50	0.59%
5 to 10 years	13	1,095,810.41	28.87%	84,293.11	3.52%
10 to 15 years	27	2,617,611.44	31.68%	96,948.57	8.40%
15 to 20 years	25	5,427,088.64	43.83%	217,083.55	17.42%
20 to 25 years	36	9,635,752.12	47.50%	267,659.78	30.92%
25 to 30 years	16	5,602,644.83	56.16%	350,165.30	17.98%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	152	31,159,674.35	46.84%	204,997.86	100.00%