

Torrens 2022-1 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	779
Housing Loan Pool Size:	\$226,586,325.38
Average Housing Loan Balance:	\$290,868.20
Maximum Housing Loan Balance:	\$886,450.89
Minimum Housing Loan Balance:	0.15
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	315
Weighted Average Remaining Term to Maturity in months	278
Weighted Average Seasoning in months	65
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	85.00%
Weighted Average Original LVR	67.40%
Weighted Average Current LVR *	51.69%
Weighted Average Current LVR based on RBA Guidelines **	54.11%
Weighted Average Fixed Rate	5.34%
Weighted Average Variable Rate	6.08%
Weighted Average Rate	5.98%

* 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	1	32,319.39	11.00%	32,319.39	0.01%
2003	1	45,769.32	9.00%	45,769.32	0.02%
2004	1	132,790.26	12.00%	132,790.26	0.06%
2005	4	215,498.33	30.98%	53,874.58	0.10%
2006	9	810,944.20	27.39%	90,104.91	0.36%
2007	12	1,079,032.47	34.01%	89,919.37	0.48%
2008	4	370,199.83	30.68%	92,549.96	0.16%
2009	3	534,458.81	24.18%	178,152.94	0.24%
2010	5	744,551.70	49.12%	148,910.34	0.33%
2011	6	959,846.86	31.05%	159,974.48	0.42%
2012	2	170,329.45	11.22%	85,164.73	0.08%
2013	4	676,751.07	32.82%	169,187.77	0.30%
2014	7	1,200,081.07	34.33%	171,440.15	0.53%
2015	8	2,413,054.35	40.23%	301,631.79	1.06%
2016	16	4,353,946.87	50.17%	272,121.68	1.92%
2017	16	3,075,599.97	37.31%	192,225.00	1.36%
2018	82	22,736,013.63	50.16%	277,268.46	10.03%
2019	171	49,841,251.58	49.78%	291,469.31	22.00%
2020	250	78,933,995.76	53.13%	315,735.98	34.84%
2021	177	58,259,890.46	55.67%	329,151.92	25.71%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	81	18,475,361.42	51.78%	228,090.88	8.15%
Non Metro	21	2,589,246.25	47.95%	123,297.44	1.14%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	137	47,739,461.45	48.16%	348,463.22	21.07%
Non Metro	60	17,021,681.93	50.75%	283,694.70	7.51%
Victoria					
Metro	169	55,130,350.16	50.62%	326,215.09	24.33%
Non Metro	42	12,646,413.68	54.87%	301,105.09	5.58%
Queensland					
Metro	94	26,722,718.89	57.10%	284,284.24	11.79%
Non Metro	60	12,235,456.85	48.63%	203,924.28	5.40%
Western Australia					
Metro	64	17,632,189.79	53.30%	275,502.97	7.78%
Non Metro	1	181,623.60	47.00%	181,623.60	0.08%
Tasmania					
Metro	10	3,665,031.26	58.28%	366,503.13	1.62%
Non Metro	3	541,547.36	49.52%	180,515.79	0.24%
Australian Capital Territory					
Metro	37	12,005,242.74	56.22%	324,466.02	5.30%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	53	1,043,075.12	16.66%	19,680.66	0.46%
\$50,000.01 to \$100,000	68	5,031,570.31	18.84%	73,993.68	2.22%
\$100,000.01 to \$150,000	63	7,840,313.06	28.21%	124,449.41	3.46%
\$150,000.01 to \$200,000	77	13,585,049.04	44.36%	176,429.21	6.00%
\$200,000.01 to \$250,000	79	17,787,640.21	47.07%	225,160.00	7.85%
\$250,000.01 to \$300,000	105	28,704,067.53	49.07%	273,372.07	12.67%
\$300,000.01 to \$350,000	65	21,027,936.02	50.83%	323,506.71	9.28%
\$350,000.01 to \$400,000	63	23,417,908.78	54.71%	371,712.84	10.34%
\$400,000.01 to \$450,000	49	20,805,314.35	57.70%	424,598.25	9.18%
\$450,000.01 to \$500,000	58	27,476,087.18	59.40%	473,725.64	12.13%
\$500,000.01 to \$750,000	91	53,205,811.19	55.44%	584,679.24	23.48%
Greater than \$750,000	8	6,661,552.59	59.78%	832,694.07	2.94%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	63	2,750,897.27	7.10%	43,665.04	1.21%
11 to 20	69	9,449,671.57	15.93%	136,951.76	4.17%
21 to 30	88	19,327,289.47	26.21%	219,628.29	8.53%
31 to 40	95	27,103,758.49	35.53%	285,302.72	11.96%
41 to 50	118	34,937,095.61	45.72%	296,077.08	15.42%
51 to 55	60	20,590,808.36	53.29%	343,180.14	9.09%
56 to 60	76	29,802,970.60	58.03%	392,144.35	13.15%
61 to 65	77	31,870,229.53	63.12%	413,899.08	14.07%
66 to 70	61	23,078,905.56	67.77%	378,342.71	10.19%
71 to 75	42	16,841,080.11	72.19%	400,978.10	7.43%
76 to 80	26	9,437,881.99	78.69%	362,995.46	4.17%
81 to 85	4	1,395,736.82	82.80%	348,934.20	0.62%
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	779	226,586,325.38	51.69%	290,868.20	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
2025	-	-	-	-	-
2026	1	24.48	54.00%	24.48	0.00%
2027	1	2,932.68	0.00%	2,932.68	0.00%
2028	2	78,088.71	9.83%	39,044.36	0.03%
2029	-	-	0.00%	-	0.00%
2030	2	77,020.92	3.44%	38,510.46	0.03%
2031	2	559,198.25	17.96%	279,599.13	0.25%
2032	6	473,637.03	17.65%	78,939.51	0.21%
2033	2	295,925.88	41.34%	147,962.94	0.13%
2034	8	1,554,414.70	28.42%	194,301.84	0.69%
2035	14	1,446,446.31	25.96%	103,317.59	0.64%
2036	18	1,962,887.87	32.38%	109,049.33	0.87%
2037	16	1,622,305.72	38.12%	101,394.11	0.72%
2038	7	1,196,880.27	31.64%	170,982.90	0.53%
2039	14	2,319,317.18	33.04%	165,665.51	1.02%
2040	26	6,674,093.97	42.11%	256,695.92	2.95%
2041	13	2,410,868.54	38.29%	185,451.43	1.06%
2042	8	1,612,414.57	42.59%	201,551.82	0.71%
2043	16	3,806,622.58	48.03%	237,913.91	1.68%
2044	22	6,186,519.54	36.69%	281,205.43	2.73%
2045	26	7,039,611.59	51.07%	270,754.29	3.11%
2046	38	10,814,193.86	53.78%	284,584.05	4.77%
2047	22	6,328,116.44	46.78%	287,641.66	2.79%
2048	65	20,797,245.69	53.22%	319,957.63	9.18%
2049	123	36,385,483.35	51.58%	295,816.94	16.06%
2050	189	65,125,258.15	54.85%	344,578.09	28.74%
2051	138	47,816,817.10	56.78%	346,498.67	21.10%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	611	182,941,503.48	52%	299,413.26	80.74%
Investment	168	43,644,821.90	52%	259,790.61	19.26%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	761	220,550,528.47	51%	289,816.73	97.34%
Interest Only	18	6,035,796.91	64%	335,322.05	2.66%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	41	5,949,217.81	53.98%	145,102.87	2.63%
Hella	36	11,731,735.25	66.45%	325,881.53	5.18%
Insurable	702	208,905,372.32	50.80%	297,586.00	92.20%
	-	-	-	-	-
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	678	195,824,715.31	50.87%	288,827.01	86.42%
Fixed 1 year	11	3,415,578.69	60.50%	310,507.15	1.51%
Fixed 2 year	36	12,458,948.98	56.83%	346,081.92	5.50%
Fixed 3 year	39	10,628,917.07	55.68%	272,536.34	4.69%
Fixed 4 year	2	692,919.04	69.00%	346,459.52	0.31%
Fixed 5 year	13	3,565,246.29	55.53%	274,249.71	1.57%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	0.00%	-	0.00%
Third Party Banking	779	226,586,325.38	51.69%	290,868.20	100.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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%	10	2,363,806.90	50.09%	236,380.69	1.04%
3.00% - 4.00%	3	1,303,041.47	66.17%	434,347.16	0.58%
4.00% - 5.00%	1	321,870.95	59.00%	321,870.95	0.14%
5.00% - 6.00%	401	133,038,363.65	53.25%	331,766.49	58.71%
6.00% - 10.00%	364	89,559,242.41	49.18%	246,041.87	39.53%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	768	222,501,756.35	51.62%	289,715.83	98.20%
1 to 30 Days	5	2,310,231.27	63.88%	462,046.25	1.02%
31 to 60 Days	3	1,221,853.83	58.43%	407,284.61	0.54%
61 to 90 Days	1	236,185.78	11.00%	236,185.78	0.10%
91+ Days	2	316,298.15	21.34%	158,149.08	0.14%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	129	43,936,729.27	55.10%	340,594.80	19.39%
49 to 54 months	132	43,685,285.36	56.58%	330,949.13	19.28%
55 to 60 months	105	31,772,872.20	52.01%	302,598.78	14.02%
More than 60 months	413	107,191,438.55	48.21%	259,543.43	47.31%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	779	226,586,325.38	51.69%	290,868.20	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	100.00%

Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	401	123,540,624.50	54.85%	308,081.36	54.52%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	377	102,760,861.54	47.93%	272,575.23	45.35%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	1	284,839.34	43.00%	284,839.34	0.13%
Other	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	13	4,718,013.31	63.71%	362,924.10	2.08%
1 to 2 years	5	1,317,783.60	63.55%	263,556.72	0.58%
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	1	24.48	54.00%	24.48	0.00%
1 to 5 years	3	81,021.39	9.47%	27,007.13	0.04%
5 to 10 years	24	3,361,960.69	24.22%	140,081.70	1.48%
10 to 15 years	74	10,358,467.33	33.53%	139,979.29	4.57%
15 to 20 years	82	20,304,728.50	41.98%	247,618.64	8.96%
20 to 25 years	339	103,619,311.95	52.05%	305,661.69	45.73%
25 to 30 years	238	82,825,014.13	56.19%	348,004.26	36.55%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	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	59	17,892,871.06	57.00%	303,269.00	7.90%
1 to 2 years	39	12,339,337.98	56.91%	316,393.28	5.45%
2 to 3 years	2	173,546.01	29.66%	86,773.01	0.08%
3 to 4 years	1	355,855.02	70.00%	355,855.02	0.16%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	1	24.48	54.00%	24.48	0.00%
1 to 5 years	2	48,702.00	8.46%	24,351.00	0.02%
5 to 10 years	21	3,101,173.49	24.06%	147,674.93	1.37%
10 to 15 years	61	9,068,616.24	33.97%	148,665.84	4.00%
15 to 20 years	71	16,367,242.23	39.54%	230,524.54	7.22%
20 to 25 years	310	93,998,478.94	51.47%	303,220.90	41.48%
25 to 30 years	212	73,240,477.93	55.88%	345,473.95	32.32%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	779	226,586,325.38	51.69%	290,868.20	100.00%