

Torrens 2022-1 Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	791
Housing Loan Pool Size:	\$232,223,485.95
Average Housing Loan Balance:	\$293,582.16
Maximum Housing Loan Balance:	\$888,951.83
Minimum Housing Loan Balance:	0.15
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	316
Weighted Average Remaining Term to Maturity in months	279
Weighted Average Seasoning in months	64
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	85.00%
Weighted Average Original LVR	67.34%
Weighted Average Current LVR *	51.92%
Weighted Average Current LVR based on RBA Guidelines **	54.35%
Weighted Average Fixed Rate	5.32%
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	34,307.60	12.00%	34,307.60	0.01%
2003	1	46,717.05	9.00%	46,717.05	0.02%
2004	1	134,569.22	12.00%	134,569.22	0.06%
2005	4	214,621.98	32.21%	53,655.50	0.09%
2006	9	820,125.63	27.52%	91,125.07	0.35%
2007	13	1,126,345.04	33.50%	86,641.93	0.49%
2008	4	371,747.43	31.10%	92,936.86	0.16%
2009	3	537,602.99	24.48%	179,201.00	0.23%
2010	5	746,265.20	49.61%	149,253.04	0.32%
2011	6	961,725.27	31.26%	160,287.55	0.41%
2012	2	171,094.46	11.21%	85,547.23	0.07%
2013	4	682,040.43	32.78%	170,510.11	0.29%
2014	7	1,206,390.95	34.45%	172,341.56	0.52%
2015	8	2,423,591.11	40.40%	302,948.89	1.04%
2016	16	4,375,758.16	50.21%	273,484.89	1.88%
2017	16	3,088,665.80	37.40%	193,041.61	1.33%
2018	82	23,491,219.03	50.50%	286,478.28	10.12%
2019	175	51,480,063.13	50.20%	294,171.79	22.17%
2020	256	81,309,800.59	53.23%	317,616.41	35.01%
2021	178	59,000,834.88	55.90%	331,465.36	25.41%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	18,583,941.41	51.84%	229,431.38	8.00%
Non Metro	21	2,607,625.02	48.00%	124,172.62	1.12%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	137	48,675,379.65	48.43%	355,294.74	20.96%
Non Metro	62	18,377,929.72	52.07%	296,418.22	7.91%
Victoria					
Metro	173	56,534,033.59	51.03%	326,786.32	24.34%
Non Metro	42	12,683,427.13	55.09%	301,986.36	5.46%
Queensland					
Metro	96	27,371,761.54	57.23%	285,122.52	11.79%
Non Metro	61	12,493,360.53	48.61%	204,809.19	5.38%
Western Australia					
Metro	65	17,758,087.26	53.30%	273,201.34	7.65%
Non Metro	1	182,401.18	48.00%	182,401.18	0.08%
Tasmania					
Metro	11	4,095,993.31	55.78%	372,363.03	1.76%
Non Metro	3	542,994.75	49.90%	180,998.25	0.23%
Australian Capital Territory					
Metro	38	12,316,550.86	55.69%	324,119.76	5.30%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	51	1,087,667.38	17.39%	21,326.81	0.47%
\$50,000.01 to \$100,000	71	5,235,091.97	18.75%	73,733.69	2.25%
\$100,000.01 to \$150,000	63	7,881,643.02	29.03%	125,105.44	3.39%
\$150,000.01 to \$200,000	76	13,395,888.08	44.36%	176,261.69	5.77%
\$200,000.01 to \$250,000	81	18,275,149.09	47.17%	225,619.12	7.87%
\$250,000.01 to \$300,000	104	28,436,627.07	48.62%	273,429.11	12.25%
\$300,000.01 to \$350,000	70	22,653,084.11	51.38%	323,615.49	9.75%
\$350,000.01 to \$400,000	63	23,537,971.91	55.11%	373,618.60	10.14%
\$400,000.01 to \$450,000	50	21,289,148.70	57.63%	425,782.97	9.17%
\$450,000.01 to \$500,000	61	28,964,396.43	60.07%	474,826.17	12.47%
\$500,000.01 to \$750,000	92	53,874,405.99	55.34%	585,591.37	23.20%
Greater than \$750,000	9	7,592,412.20	61.01%	843,601.36	3.27%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	61	2,823,608.51	7.21%	46,288.66	1.22%
11 to 20	72	9,688,702.24	16.12%	134,565.31	4.17%
21 to 30	86	19,203,307.47	26.13%	223,294.27	8.27%
31 to 40	100	28,267,279.52	35.48%	282,672.80	12.17%
41 to 50	116	34,239,885.06	45.65%	295,171.42	14.74%
51 to 55	57	20,158,491.80	53.33%	353,657.75	8.68%
56 to 60	82	31,415,032.22	58.12%	383,110.15	13.53%
61 to 65	79	33,291,900.27	63.11%	421,416.46	14.34%
66 to 70	63	24,328,481.08	67.76%	386,166.37	10.48%
71 to 75	44	17,469,376.44	72.27%	397,031.28	7.52%
76 to 80	26	9,651,434.15	78.78%	371,209.01	4.16%
81 to 85	5	1,685,987.19	82.70%	337,197.44	0.73%
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>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	-	-	-	-	-
2026	1	11,284.19	56.00%	11,284.19	0.00%
2027	1	3,491.68	0.00%	3,491.68	0.00%
2028	2	81,024.65	10.27%	40,512.33	0.03%
2029	-	-	0.00%	-	0.00%
2030	2	84,185.44	4.39%	42,092.72	0.04%
2031	2	565,448.59	18.13%	282,724.30	0.24%
2032	6	482,583.22	18.29%	80,430.54	0.21%
2033	2	299,083.61	41.74%	149,541.81	0.13%
2034	8	1,575,403.07	28.67%	196,925.38	0.68%
2035	14	1,457,728.95	26.40%	104,123.50	0.63%
2036	18	2,033,752.36	33.66%	112,986.24	0.88%
2037	17	1,673,416.51	37.78%	98,436.27	0.72%
2038	8	1,345,039.20	32.41%	168,129.90	0.58%
2039	14	2,335,171.86	33.10%	166,797.99	1.01%
2040	26	6,721,879.33	42.27%	258,533.82	2.89%
2041	13	2,430,146.49	38.52%	186,934.35	1.05%
2042	10	2,379,925.58	45.01%	237,992.56	1.02%
2043	16	3,831,127.76	48.30%	239,445.49	1.65%
2044	23	6,278,603.34	36.62%	272,882.75	2.70%
2045	26	7,088,879.60	50.92%	272,649.22	3.05%
2046	38	10,832,334.62	53.96%	285,061.44	4.66%
2047	22	6,346,591.10	46.80%	288,481.41	2.73%
2048	65	21,559,764.25	53.41%	331,688.68	9.28%
2049	125	37,717,776.04	52.23%	301,742.21	16.24%
2050	193	66,652,808.20	54.96%	345,351.34	28.70%
2051	139	48,436,036.31	57.00%	348,460.69	20.86%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	619	187,132,688.92	52%	302,314.52	80.58%
Investment	172	45,090,797.03	53%	262,155.80	19.42%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	772	225,703,605.49	52%	292,362.18	97.19%
Interest Only	19	6,519,880.46	65%	343,151.60	2.81%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	41	5,982,450.18	54.20%	145,913.42	2.58%
Helia	37	11,797,616.19	66.48%	318,854.49	5.08%
Insurable	713	214,443,419.58	51.06%	300,762.16	92.34%
	-	-	-	-	-
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	687	200,605,519.79	51.08%	292,002.21	86.38%
Fixed 1 year	12	3,764,481.27	60.09%	313,706.77	1.62%
Fixed 2 year	36	12,558,908.16	57.32%	348,858.56	5.41%
Fixed 3 year	39	10,667,341.88	55.90%	273,521.59	4.59%
Fixed 4 year	4	1,047,209.78	64.62%	261,802.45	0.45%
Fixed 5 year	13	3,580,025.07	55.93%	275,386.54	1.54%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	791	232,223,485.95	51.92%	293,582.16	100.00%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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%	12	2,727,747.86	51.08%	227,312.32	1.17%
3.00% - 4.00%	3	1,306,488.09	66.82%	435,496.03	0.56%
4.00% - 5.00%	1	324,012.25	60.00%	324,012.25	0.14%
5.00% - 6.00%	404	135,178,411.65	53.43%	334,600.03	58.21%
6.00% - 10.00%	371	92,686,826.10	49.51%	249,829.72	39.91%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	782	229,046,724.57	51.92%	292,898.62	98.63%
1 to 30 Days	7	2,861,868.54	55.21%	408,838.36	1.23%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	2	314,892.84	21.32%	157,446.42	0.14%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	134	45,748,994.87	55.41%	341,410.41	19.70%
49 to 54 months	144	47,924,660.48	55.77%	332,810.14	20.64%
55 to 60 months	118	35,595,681.61	53.28%	301,658.32	15.33%
More than 60 months	395	102,954,148.99	48.11%	260,643.42	44.33%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	791	232,223,485.95	51.92%	293,582.16	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	791	232,223,485.95	51.92%	293,582.16	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	406	126,075,229.85	55.07%	310,530.12	54.29%
Construction	-	-	0.00%	-	0.00%
Established Property	-	-	0.00%	-	0.00%
Refinance	384	105,862,550.21	48.19%	275,683.72	45.59%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	1	285,705.89	43.00%	285,705.89	0.12%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	12	4,689,372.46	65.75%	390,781.04	2.02%
1 to 2 years	7	1,830,508.00	62.45%	261,501.14	0.79%
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	-	-	0.00%	-	0.00%
1 to 5 years	4	95,800.52	15.28%	23,950.13	0.04%
5 to 10 years	24	3,410,671.13	24.51%	142,111.30	1.47%
10 to 15 years	75	10,536,657.26	33.80%	140,488.76	4.54%
15 to 20 years	86	21,409,789.67	42.31%	248,951.04	9.22%
20 to 25 years	329	101,084,753.19	52.45%	307,248.49	43.53%
25 to 30 years	254	89,165,933.72	55.92%	351,046.98	38.40%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</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	61	18,313,045.05	57.44%	300,213.85	7.89%
1 to 2 years	40	12,772,185.45	57.02%	319,304.64	5.50%
2 to 3 years	2	175,535.98	29.66%	87,767.99	0.08%
3 to 4 years	1	357,199.68	70.00%	357,199.68	0.15%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	2	50,208.73	8.37%	25,104.37	0.02%
5 to 10 years	21	3,144,873.43	24.36%	149,755.88	1.35%
10 to 15 years	62	9,233,620.27	34.25%	148,929.36	3.98%
15 to 20 years	75	17,458,606.69	40.09%	232,781.42	7.52%
20 to 25 years	299	91,091,824.84	51.86%	304,654.93	39.23%
25 to 30 years	228	79,626,385.83	55.64%	349,238.53	34.29%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>791</b>	<b>232,223,485.95</b>	<b>51.92%</b>	<b>293,582.16</b>	<b>100.00%</b>