Torrens 2022-1 Retention Pool Statistics

Loan Pool Data as at Close of Business Monday, 31 August 2026

Summary of Portfolio

Number Of Housing Loans:	46
Housing Loan Pool Size:	$10,429,391.52
Average Housing Loan Balance:	$226,725.90
Maximum Housing Loan Balance:	$723,917.75
Minimum Housing Loan Balance:	$1,728.49
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	299
Weighted Average Remaining Term to Maturity in months	238
Weighted Average Seasoning in months	114
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.00%
Weighted Average Original LVR	73.51%
Weighted Average Current LVR *	53.91%
Weighted Average Current LVR based on RBA Guidelines **	53.91%
Weighted Average Fixed Rate	6.13%
Weighted Average Variable Rate	6.51%
Weighted Average Rate	6.48%

* 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	-	-	0.00%	-	0.00%
2004	2	15,464.36	24.87%	7,732.18	0.15%
2005	5	316,066.25	21.13%	63,213.25	3.03%
2006	5	775,893.20	40.39%	155,178.64	7.44%
2007	4	777,678.31	46.63%	194,419.58	7.46%
2008	1	17,999.87	6.00%	17,999.87	0.17%
2009	3	558,480.98	32.54%	186,160.33	5.35%
2010	1	75,505.02	38.00%	75,505.02	0.72%
2011	-	-	0.00%	-	0.00%
2012	-	-	0.00%	-	0.00%
2013	1	202,848.78	28.00%	202,848.78	1.94%
2014	1	18,930.39	11.00%	18,930.39	0.18%
2015	-	-	0.00%	-	0.00%
2016	-	-	0.00%	-	0.00%
2017	-	-	0.00%	-	0.00%
2018	3	459,852.94	37.90%	153,284.31	4.41%
2019	3	1,615,781.01	69.80%	538,593.67	15.49%
2020	10	3,328,443.21	57.97%	332,844.32	31.91%
2021	7	2,266,447.20	60.60%	323,778.17	21.73%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
2024	-	-	0.00%	-	0.00%
2025	-	-	0.00%	-	0.00%
2026	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	4	336,003.70	37.90%	84,000.93	3.22%
Non Metro	1	58,028.93	59.00%	58,028.93	0.56%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	12	2,640,080.77	49.56%	220,006.73	25.31%
Non Metro	3	1,040,131.28	46.02%	346,710.43	9.97%
Victoria					
Metro	9	1,993,873.75	55.62%	221,541.53	19.12%
Non Metro	1	101,561.25	15.00%	101,561.25	0.97%
Queensland					
Metro	6	1,820,966.95	58.07%	303,494.49	17.46%
Non Metro	2	824,842.92	75.79%	412,421.46	7.91%
Western Australia					
Metro	2	205,576.81	36.19%	102,788.41	1.97%
Non Metro	2	216,584.65	28.00%	108,292.33	2.08%
Tasmania					
Metro	3	583,882.04	49.32%	194,627.35	5.60%
Non Metro	-	-	0.00%	-	0.00%
Australian Capital Territory					
Metro	1	607,858.47	73.00%	607,858.47	5.83%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	5	78,458.19	14.25%	15,691.64	0.75%
$50,000.01 to $100,000	8	576,616.65	23.36%	72,077.08	5.53%
$100,000.01 to $150,000	9	1,029,548.62	30.34%	114,394.29	9.87%
$150,000.01 to $200,000	5	866,862.74	48.55%	173,372.55	8.31%
$200,000.01 to $250,000	4	858,034.54	41.39%	214,508.64	8.23%
$250,000.01 to $300,000	2	535,714.93	56.85%	267,857.47	5.14%
$300,000.01 to $350,000	3	961,769.51	50.88%	320,589.84	9.22%
$350,000.01 to $400,000	1	359,747.47	44.00%	359,747.47	3.45%
$400,000.01 to $450,000	-	-	0.00%	-	0.00%
$450,000.01 to $500,000	3	1,413,567.38	58.96%	471,189.13	13.55%
$500,000.01 to $750,000	6	3,749,071.49	69.42%	624,845.25	35.95%
Greater than $750,000	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	4	172,808.38	5.94%	43,202.10	1.66%
11 to 20	9	679,572.76	16.60%	75,508.08	6.52%
21 to 30	3	334,460.97	28.70%	111,486.99	3.21%
31 to 40	9	1,513,092.83	36.51%	168,121.43	14.51%
41 to 50	6	1,357,499.97	47.18%	226,250.00	13.02%
51 to 55	3	1,132,614.84	53.19%	377,538.28	10.86%
56 to 60	1	58,028.93	59.00%	58,028.93	0.56%
61 to 65	3	1,045,393.31	65.00%	348,464.44	10.02%
66 to 70	5	2,544,277.85	66.82%	508,855.57	24.40%
71 to 75	2	1,073,811.01	72.13%	536,905.51	10.30%
76 to 80	-	-	0.00%	-	0.00%
81 to 85	1	517,830.67	81.00%	517,830.67	4.97%
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	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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
2027	-	-	0.00%		
2028	2	32,666.26	18.15%	16,333.13	0.31%
2029	1	1,728.49	0.00%	1,728.49	0.02%
2030	3	182,605.33	16.22%	60,868.44	1.75%
2031	-	-	0.00%	-	0.00%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	2	133,460.92	27.84%	66,730.46	1.28%
2036	5	775,893.20	40.39%	155,178.64	7.44%
2037	4	777,678.31	46.63%	194,419.58	7.46%
2038	2	220,848.65	26.21%	110,424.33	2.12%
2039	3	558,480.98	32.54%	186,160.33	5.35%
2040	2	136,255.80	23.73%	68,127.90	1.31%
2041	-	-	0.00%	-	0.00%
2042	1	316,444.74	49.00%	316,444.74	3.03%
2043	1	100,288.00	15.00%	100,288.00	0.96%
2044	1	92,329.24	6.00%	92,329.24	0.89%
2045	-	-	0.00%	-	0.00%
2046	1	185,000.00	54.00%	185,000.00	1.77%
2047	-	-	0.00%	-	0.00%
2048	1	174,564.94	34.00%	174,564.94	1.67%
2049	3	1,615,781.01	69.80%	538,593.67	15.49%
2050	7	2,858,918.45	61.75%	408,416.92	27.41%
2051	7	2,266,447.20	60.60%	323,778.17	21.73%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	28	6,484,034.96	55.17%	231,572.68	62.17%
Investment	18	3,945,356.56	51.83%	219,186.48	37.83%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	46	10,429,391.52	53.91%	226,725.90	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	18	2,283,046.95	39.15%	126,835.94	21.89%
Helia	2	623,840.41	70.63%	311,920.21	5.98%
Insurable	26	7,522,504.16	57.00%	289,327.08	72.13%
	-	-	0.00%	-	-
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	42	9,605,557.08	55.16%	228,703.74	92.10%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	1	338,312.52	38.00%	338,312.52	3.24%
Fixed 3 year	1	50,269.43	16.00%	50,269.43	0.48%
Fixed 4 year	1	359,747.47	44.00%	359,747.47	3.45%
Fixed 5 year	1	75,505.02	38.00%	75,505.02	0.72%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	46	10,429,391.52	53.91%	226,725.90	100.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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%	-	-	0.00%	-	0.00%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	7	1,000,437.29	28.77%	142,919.61	9.59%
6.00% - 10.00%	38	9,226,239.71	56.32%	242,795.78	88.46%
10.00% - 12.00%	1	202,714.52	68.00%	202,714.52	1.94%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	45	10,361,051.91	54.17%	230,245.60	99.34%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	1	68,339.61	14.00%	68,339.61	0.66%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	-	-	0.00%	-	0.00%
55 to 60 months	-	-	0.00%	-	0.00%
More than 60 months	46	10,429,391.52	53.91%	226,725.90	100.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	46	10,429,391.52	53.91%	226,725.90	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	1	517,830.67	81.00%	517,830.67	4.97%
Construction	-	-	0.00%	-	0.00%
Established Property	19	4,524,577.72	51.45%	238,135.67	43.38%
Refinance	26	5,386,983.13	53.37%	207,191.66	51.65%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	6	217,000.08	16.38%	36,166.68	2.08%
5 to 10 years	4	510,317.85	35.68%	127,579.46	4.89%
10 to 15 years	14	2,092,300.01	38.38%	149,450.00	20.06%
15 to 20 years	4	694,061.98	39.70%	173,515.50	6.65%
20 to 25 years	18	6,915,711.60	62.55%	384,206.20	66.31%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**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	2	388,581.95	35.15%	194,290.98	3.73%
1 to 2 years	1	75,505.02	38.00%	75,505.02	0.72%
2 to 3 years	1	359,747.47	44.00%	359,747.47	3.45%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	6	217,000.08	16.38%	36,166.68	2.08%
5 to 10 years	3	460,048.42	37.83%	153,349.47	4.41%
10 to 15 years	12	1,678,482.47	38.47%	139,873.54	16.09%
15 to 20 years	4	694,061.98	39.70%	173,515.50	6.65%
20 to 25 years	17	6,555,964.13	63.57%	385,644.95	62.86%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**46**	**10,429,391.52**	**53.91%**	**226,725.90**	**100.00%**