

# Torrens 2022-1 Retention Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	56
Housing Loan Pool Size:	\$13,614,286.44
Total Valuation of Properties:	37,824,808.00
Average Housing Loan Balance:	\$243,112.26
Maximum Housing Loan Balance:	\$741,252.17
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	315
Weighted Average Remaining Term to Maturity in months	250
Weighted Average Seasoning in months	101
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	76.00%
Weighted Average Original LVR	73.22%
Weighted Average Current LVR *	50.94%
Weighted Average Current LVR based on RBA Guidelines **	50.94%
Weighted Average Fixed Rate	5.82%
Weighted Average Variable Rate	6.23%
Weighted Average Rate	6.18%
* 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	-	-	-	0.00%	-	0.00%
2004	3	2,562,000.00	136,906.69	10.84%	45,635.56	1.01%
2005	4	2,260,000.00	310,620.69	20.45%	77,655.17	2.28%
2006	7	2,892,000.00	992,347.66	43.91%	141,763.95	7.29%
2007	6	2,392,000.00	1,090,153.14	49.18%	181,692.19	8.01%
2008	1	305,000.00	36,367.04	11.00%	36,367.04	0.27%
2009	3	1,798,195.00	606,144.29	34.96%	202,048.10	4.45%
2010	1	200,000.00	83,703.69	41.00%	83,703.69	0.61%
2011	2	2,280,098.00	408,832.82	35.00%	204,416.41	3.00%
2012	1	782,000.00	229,482.06	32.00%	229,482.06	1.69%
2013	-	-	-	0.00%	-	0.00%
2014	1	180,000.00	30,666.74	17.00%	30,666.74	0.23%
2015	-	-	-	0.00%	-	0.00%
2016	-	-	-	0.00%	-	0.00%
2017	-	-	-	0.00%	-	0.00%
2018	3	1,715,000.00	600,574.72	38.27%	200,191.57	4.41%
2019	6	5,834,346.00	2,493,172.80	56.55%	415,528.80	18.31%
2020	10	8,643,087.00	3,560,263.82	55.39%	356,026.38	26.15%
2021	8	5,981,082.00	3,035,050.28	59.35%	379,381.29	22.29%
2022	-	-	-	0.00%	-	0.00%
2023	-	-	-	0.00%	-	0.00%
2024	-	-	-	0.00%	-	0.00%
2025	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

Summary of Geographic Distribution						
Region	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>						
Metro	6	2,245,000.00	483,246.78	32.25%	80,541.13	3.55%
Non Metro	1	440,000.00	12,335.91	2.00%	12,335.91	0.09%
<b>Northern Territory</b>						
Metro	-	-	-	0.00%	-	0.00%
Non Metro	-	-	-	0.00%	-	0.00%
<b>New South Wales</b>						
Metro	12	9,255,719.00	2,963,684.48	48.66%	246,973.71	21.77%
Non Metro	4	3,194,805.00	1,653,495.94	52.16%	413,373.99	12.15%
<b>Victoria</b>						
Metro	10	7,704,991.00	2,181,334.36	50.10%	218,133.44	16.02%
Non Metro	2	1,360,000.00	515,491.23	43.53%	257,745.62	3.79%
<b>Queensland</b>						
Metro	6	3,669,000.00	2,080,616.82	59.98%	346,769.47	15.28%
Non Metro	5	4,040,098.00	1,686,287.03	63.22%	337,257.41	12.39%
<b>Western Australia</b>						
Metro	3	878,000.00	337,295.86	38.81%	112,431.95	2.48%
Non Metro	3	1,914,000.00	416,052.97	37.96%	138,684.32	3.06%
<b>Tasmania</b>						
Metro	3	1,298,195.00	617,577.81	50.89%	205,859.27	4.54%
Non Metro	-	-	-	0.00%	-	0.00%
<b>Australian Capital Territory</b>						
Metro	1	1,825,000.00	666,867.25	36.00%	666,867.25	4.90%
Non Metro	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### 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	8	4,076,346.00	208,161.30	13.91%	26,020.16	1.53%
\$50,000.01 to \$100,000	6	4,179,442.00	454,797.70	19.79%	75,799.62	3.34%
\$100,000.01 to \$150,000	10	5,584,752.00	1,312,573.68	31.43%	131,257.37	9.64%
\$150,000.01 to \$200,000	7	4,152,395.00	1,262,440.31	39.49%	180,348.62	9.27%
\$200,000.01 to \$250,000	7	4,553,175.00	1,604,540.75	43.07%	229,220.11	11.79%
\$250,000.01 to \$300,000	2	965,000.00	579,086.44	60.40%	289,543.22	4.25%
\$300,000.01 to \$350,000	1	460,000.00	319,536.36	69.00%	319,536.36	2.35%
\$350,000.01 to \$400,000	3	2,245,000.00	1,136,985.22	50.85%	378,995.07	8.35%
\$400,000.01 to \$450,000	2	1,410,000.00	837,950.69	60.15%	418,975.35	6.15%
\$450,000.01 to \$500,000	2	1,535,000.00	952,055.66	63.03%	476,027.83	6.99%
\$500,000.01 to \$750,000	8	8,663,698.00	4,946,158.33	59.88%	618,269.79	36.33%
Greater than \$750,000	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### 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	8	7,589,540.00	461,755.16	7.30%	57,719.40	3.39%
11 to 20	6	2,364,000.00	395,526.73	16.97%	65,921.12	2.91%
21 to 30	4	2,757,346.00	622,640.03	22.45%	155,660.01	4.57%
31 to 40	10	8,149,293.00	2,239,963.17	35.59%	223,996.32	16.45%
41 to 50	10	5,239,893.00	2,466,108.15	46.79%	246,610.82	18.11%
51 to 55	7	4,003,931.00	2,190,625.89	54.21%	312,946.56	16.09%
56 to 60	2	1,559,805.00	903,216.77	57.99%	451,608.39	6.63%
61 to 65	-	-	-	0.00%	-	0.00%
66 to 70	5	3,490,000.00	2,389,167.97	67.94%	477,833.59	17.55%
71 to 75	3	1,971,000.00	1,412,754.93	71.34%	470,918.31	10.38%
76 to 80	1	700,000.00	532,527.64	76.00%	532,527.64	3.91%
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%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### 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
2027	-	-	-	-	-	-
2028	2	962,000.00	51,975.63	23.15%	25,987.82	0.38%
2029	1	730,000.00	30,658.20	4.00%	30,658.20	0.23%
2030	3	2,020,000.00	240,509.08	13.21%	80,169.69	1.77%
2031	-	-	-	0.00%	-	0.00%
2032	-	-	-	0.00%	-	0.00%
2033	-	-	-	0.00%	-	0.00%
2034	-	-	-	0.00%	-	0.00%
2035	2	1,290,000.00	155,051.21	24.85%	77,525.61	1.14%
2036	7	2,892,000.00	992,347.66	43.91%	141,763.95	7.29%
2037	5	2,042,000.00	924,891.12	49.57%	184,978.22	6.79%
2038	3	1,437,000.00	431,111.12	35.98%	143,703.71	3.17%
2039	4	2,938,244.00	799,700.62	34.97%	199,925.16	5.87%
2040	2	1,179,442.00	154,834.99	25.38%	77,417.49	1.14%
2041	1	1,140,049.00	215,276.49	35.00%	215,276.49	1.58%
2042	1	650,000.00	371,360.13	57.00%	371,360.13	2.73%
2043	1	664,000.00	237,634.40	35.00%	237,634.40	1.75%
2044	1	1,570,752.00	140,635.94	8.00%	140,635.94	1.03%
2045	-	-	-	0.00%	-	0.00%
2046	1	345,000.00	192,192.45	55.00%	192,192.45	1.41%
2047	-	-	-	0.00%	-	0.00%
2048	1	706,000.00	170,747.87	24.00%	170,747.87	1.25%
2049	7	6,744,151.00	3,025,029.44	56.81%	432,147.06	22.22%
2050	7	5,442,893.00	2,977,136.45	58.58%	425,305.21	21.87%
2051	7	5,071,277.00	2,503,193.64	59.63%	357,599.09	18.39%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### 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	35	24,426,671.00	8,616,707.87	52%	246,191.65	63.29%
Investment	21	13,398,137.00	4,997,578.57	49%	237,979.93	36.71%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### 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	55	37,124,808.00	13,244,286.44	51%	240,805.21	97.28%
Interest Only	1	700,000.00	370,000.00	52%	370,000.00	2.72%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

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	22	11,363,098.00	3,133,090.76	41.24%	142,413.22	23.01%
Helia	2	1,230,000.00	654,476.72	66.12%	327,238.36	4.81%
Insurable	32	25,231,710.00	9,826,718.96	53.02%	307,084.97	72.18%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

Summary of Product						
Loan Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>						
Variable	47	32,654,808.00	11,848,488.14	50.95%	252,095.49	87.03%
Fixed 1 year	2	1,070,000.00	454,479.10	46.86%	227,239.55	3.34%
Fixed 2 year	2	1,595,000.00	928,152.73	62.36%	464,076.37	6.82%
Fixed 3 year	3	1,645,000.00	239,490.88	28.00%	79,830.29	1.76%
Fixed 4 year	-	-	-	0.00%	-	0.00%
Fixed 5 year	2	860,000.00	143,675.59	27.64%	71,837.80	1.06%
<b>Line of Credit</b>						
Variable	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

Summary of Origination Channel						
Ledger	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	56	37,824,808.00	13,614,286.44	50.94%	243,112.26	100.00%
Third Party Banking	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

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%	1	1,109,346.00	(1,642.09)	-1.00%	(1,642.09)	-0.01%
1.00% - 2.00%	-	-	-	0.00%	-	0.00%
2.00% - 3.00%	1	660,000.00	59,971.90	9.00%	59,971.90	0.44%
3.00% - 4.00%	-	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	-	0.00%	-	0.00%
5.00% - 6.00%	25	17,704,979.00	7,359,871.28	54.60%	294,394.85	54.06%
6.00% - 10.00%	29	18,350,483.00	6,196,085.35	46.99%	213,658.12	45.51%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

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	53	36,083,462.00	13,280,146.36	51.74%	250,568.80	97.55%
1 to 30 Days	2	880,000.00	149,688.23	17.00%	74,844.12	1.10%
31 to 60 Days	1	861,346.00	184,451.85	21.00%	184,451.85	1.35%
61 to 90 Days	-	-	-	0.00%	-	0.00%
91+ Days	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

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	3	2,331,346.00	656,984.23	38.12%	218,994.74	4.83%
49 to 54 months	9	7,087,629.00	4,309,479.38	61.59%	478,831.04	31.65%
55 to 60 months	6	5,205,194.00	1,628,850.49	53.34%	271,475.08	11.96%
More than 60 months	38	23,200,639.00	7,018,972.34	45.05%	184,709.80	51.56%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

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	56	37,824,808.00	13,614,286.44	50.94%	243,112.26	100.00%
Stated Income	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
New/Established Property	25	16,794,510.00	6,539,912.20	50.23%	261,596.49	48.04%
Construction	-	-	-	0.00%	-	0.00%
Established Property	-	-	-	0.00%	-	0.00%
Refinance	31	21,030,298.00	7,074,374.24	51.60%	228,205.62	51.96%
Additions and Alterations	-	-	-	0.00%	-	0.00%
Home Equity	-	-	-	0.00%	-	0.00%
Other	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### Summary of Term Remaining

Repayment Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>						
1 year or less	1	700,000.00	370,000.00	52.00%	370,000.00	2.72%
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%
<b>Principal &amp; Interest Term Remaining</b>						
1 year or less	-	-	-	0.00%	-	0.00%
1 to 5 years	6	3,712,000.00	323,142.91	13.94%	53,857.15	2.37%
5 to 10 years	1	240,000.00	91,326.81	38.00%	91,326.81	0.67%
10 to 15 years	20	10,359,244.00	3,211,774.92	41.50%	160,588.75	23.59%
15 to 20 years	6	5,204,243.00	1,119,741.95	37.57%	186,623.66	8.22%
20 to 25 years	8	7,095,151.00	3,017,969.76	55.43%	377,246.22	22.17%
25 to 30 years	14	10,514,170.00	5,480,330.09	59.06%	391,452.15	40.25%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Security Valuation	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>						
1 year or less	5	2,365,000.00	1,162,773.22	58.56%	232,554.64	8.54%
1 to 2 years	3	2,605,000.00	519,321.39	35.30%	173,107.13	3.81%
2 to 3 years	-	-	-	0.00%	-	0.00%
3 to 4 years	1	200,000.00	83,703.69	41.00%	83,703.69	0.61%
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	5	3,442,000.00	286,594.92	14.06%	57,318.98	2.11%
5 to 10 years	1	240,000.00	91,326.81	38.00%	91,326.81	0.67%
10 to 15 years	16	7,829,244.00	2,571,288.32	42.38%	160,705.52	18.89%
15 to 20 years	5	5,004,243.00	1,036,038.26	37.30%	207,207.65	7.61%
20 to 25 years	8	7,095,151.00	2,855,442.12	51.15%	356,930.27	20.97%
25 to 30 years	12	9,044,170.00	5,007,797.71	60.41%	417,316.48	36.78%
30 years or greater	-	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>56</b>	<b>37,824,808.00</b>	<b>13,614,286.44</b>	<b>50.94%</b>	<b>243,112.26</b>	<b>100.00%</b>