

Torrens 2025-1 Retention Pool Statistics

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

Summary of Portfolio	
Number Of Housing Loans:	143
Housing Loan Pool Size:	\$48,544,910.04
Average Housing Loan Balance:	\$339,474.90
Maximum Housing Loan Balance:	\$845,662.89
Minimum Housing Loan Balance:	112,143.72
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	349
Weighted Average Remaining Term to Maturity in months	300
Weighted Average Seasoning in months	36
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	92.44%
Weighted Average Original LVR	73.30%
Weighted Average Current LVR *	67.44%
Weighted Average Current LVR based on RBA Guidelines **	67.44%
Weighted Average Fixed Rate	5.82%
Weighted Average Variable Rate	6.01%
Weighted Average Rate	5.97%
* 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	-	-	0.00%	-	0.00%
2005	-	-	0.00%	-	0.00%
2006	-	-	0.00%	-	0.00%
2007	-	-	0.00%	-	0.00%
2008	-	-	0.00%	-	0.00%
2009	-	-	0.00%	-	0.00%
2010	-	-	0.00%	-	0.00%
2011	-	-	0.00%	-	0.00%
2012	-	-	0.00%	-	0.00%
2013	1	215,900.87	12.48%	215,900.87	0.44%
2014	3	777,776.55	29.04%	259,258.85	1.60%
2015	2	573,998.85	59.50%	286,999.43	1.18%
2016	1	250,172.24	42.30%	250,172.24	0.52%
2017	1	112,143.72	32.04%	112,143.72	0.23%
2018	1	598,414.43	41.27%	598,414.43	1.23%
2019	2	771,684.52	40.79%	385,842.26	1.59%
2020	6	1,168,432.57	53.47%	194,738.76	2.41%
2021	34	10,739,092.20	60.65%	315,855.65	22.12%
2022	45	17,055,930.72	76.13%	379,020.68	35.13%
2023	38	11,834,772.32	62.59%	311,441.38	24.38%
2024	9	4,446,591.05	88.00%	494,065.67	9.16%
2025	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	1	603,900.84	53.12%	603,900.84	1.24%
Non Metro	4	918,745.04	46.64%	229,686.26	1.89%
Northern Territory					
Metro	1	264,296.57	89.59%	264,296.57	0.54%
Non Metro	1	594,244.61	86.12%	594,244.61	1.22%
New South Wales					
Metro	-	-	0.00%	-	0.00%
Non Metro	14	3,962,965.21	66.96%	283,068.94	8.16%
Victoria					
Metro	30	14,622,358.39	77.56%	487,411.95	30.12%
Non Metro	55	16,566,317.80	69.05%	301,205.78	34.13%
Queensland					
Metro	3	1,206,315.30	45.87%	402,105.10	2.48%
Non Metro	22	6,153,858.37	46.65%	279,720.84	12.68%
Western Australia					
Metro	1	119,750.96	30.57%	119,750.96	0.25%
Non Metro	2	304,105.88	52.47%	152,052.94	0.63%
Tasmania					
Metro	1	280,200.08	90.39%	280,200.08	0.58%
Non Metro	1	296,599.22	70.19%	296,599.22	0.61%
Australian Capital Territory					
Metro	7	2,651,251.77	65.15%	378,750.25	5.46%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	-	-	0.00%	-	0.00%
\$50,000.01 to \$100,000	-	-	0.00%	-	0.00%
\$100,000.01 to \$150,000	8	1,026,074.32	47.72%	128,259.29	2.11%
\$150,000.01 to \$200,000	20	3,551,494.98	52.18%	177,574.75	7.32%
\$200,000.01 to \$250,000	18	4,086,530.89	53.89%	227,029.49	8.42%
\$250,000.01 to \$300,000	32	8,702,733.05	67.58%	271,960.41	17.93%
\$300,000.01 to \$350,000	11	3,621,019.64	61.75%	329,183.60	7.46%
\$350,000.01 to \$400,000	12	4,500,800.44	63.17%	375,066.70	9.27%
\$400,000.01 to \$450,000	8	3,400,868.53	58.41%	425,108.57	7.01%
\$450,000.01 to \$500,000	9	4,341,976.54	81.05%	482,441.84	8.94%
\$500,000.01 to \$750,000	24	14,467,748.76	76.05%	602,822.87	29.80%
Greater than \$750,000	1	845,662.89	85.85%	845,662.89	1.74%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	-	-	0.00%	-	0.00%
11 to 20	3	890,270.63	14.92%	296,756.88	1.83%
21 to 30	8	2,048,522.86	26.71%	256,065.36	4.22%
31 to 40	12	2,793,240.54	33.54%	232,770.05	5.75%
41 to 50	15	3,799,953.64	43.97%	253,330.24	7.83%
51 to 55	17	5,809,678.96	52.16%	341,745.82	11.97%
56 to 60	12	4,038,381.46	57.47%	336,531.79	8.32%
61 to 65	9	2,238,386.48	62.66%	248,709.61	4.61%
66 to 70	2	481,034.40	68.26%	240,517.20	0.99%
71 to 75	8	2,793,760.58	71.78%	349,220.07	5.76%
76 to 80	2	550,489.95	76.46%	275,244.98	1.13%
81 to 85	18	7,615,379.22	84.10%	423,076.62	15.69%
86 to 90	32	13,918,023.56	86.96%	434,938.24	28.67%
91 to 95	5	1,567,787.76	91.64%	313,557.55	3.23%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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
2034	-	-	-	-	-
2035	1	119,750.96	30.57%	119,750.96	0.25%
2036	2	442,232.41	29.25%	221,116.21	0.91%
2037	-	-	0.00%	-	0.00%
2038	4	717,376.79	27.16%	179,344.20	1.48%
2039	-	-	0.00%	-	0.00%
2040	3	775,406.79	53.06%	258,468.93	1.60%
2041	2	526,019.00	62.21%	263,009.50	1.08%
2042	3	656,662.02	32.80%	218,887.34	1.35%
2043	8	1,998,786.45	49.01%	249,848.31	4.12%
2044	6	1,380,624.18	52.28%	230,104.03	2.84%
2045	4	1,048,915.42	52.28%	262,228.86	2.16%
2046	9	2,320,398.92	43.86%	257,822.10	4.78%
2047	3	986,067.84	81.50%	328,689.28	2.03%
2048	7	2,404,764.83	50.75%	343,537.83	4.95%
2049	4	1,404,382.43	43.76%	351,095.61	2.89%
2050	2	1,029,617.31	60.04%	514,808.66	2.12%
2051	20	7,516,018.50	68.32%	375,800.93	15.48%
2052	39	15,119,902.32	79.23%	387,689.80	31.15%
2053	18	5,900,455.24	69.17%	327,803.07	12.15%
2054	8	4,197,528.63	88.28%	524,691.08	8.65%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	107	39,075,027.65	70%	365,187.17	80.49%
Investment	36	9,469,882.39	56%	263,052.29	19.51%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	136	46,199,804.36	68%	339,704.44	95.17%
Interest Only	7	2,345,105.68	63%	335,015.10	4.83%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	7,664,831.64	83.65%	425,823.98	15.79%
Helia	42	17,035,070.78	85.59%	405,596.92	35.09%
Insurable	83	23,845,007.62	49.27%	287,289.25	49.12%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	113	38,304,921.45	64.51%	338,981.61	78.91%
Fixed 1 year	3	1,218,781.68	85.43%	406,260.56	2.51%
Fixed 2 year	15	5,076,853.28	78.44%	338,456.89	10.46%
Fixed 3 year	2	488,278.84	56.76%	244,139.42	1.01%
Fixed 4 year	6	2,050,039.72	79.25%	341,673.29	4.22%
Fixed 5 year	4	1,406,035.07	78.45%	351,508.77	2.90%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	139	46,308,586.48	66.43%	333,155.30	95.39%
Third Party Banking	4	2,236,323.56	88.38%	559,080.89	4.61%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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%	1	201,147.08	57.47%	201,147.08	0.41%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	1	194,485.26	63.26%	194,485.26	0.40%
5.00% - 6.00%	91	30,341,903.22	60.51%	333,427.51	62.50%
6.00% - 10.00%	50	17,807,374.48	79.41%	356,147.49	36.68%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	139	47,568,175.70	67.69%	342,217.09	97.99%
1 to 30 Days	3	727,646.69	50.49%	242,548.90	1.50%
31 to 60 Days	1	249,087.65	70.73%	249,087.65	0.51%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	6	3,242,546.23	88.48%	540,424.37	6.68%
13 to 18 months	10	3,019,935.32	73.18%	301,993.53	6.22%
19 to 24 months	25	8,611,334.21	61.15%	344,453.37	17.74%
25 to 30 months	20	5,653,852.01	61.03%	282,692.60	11.65%
31 to 36 months	19	6,939,459.67	81.02%	365,234.72	14.29%
37 to 42 months	22	9,732,819.39	78.71%	442,400.88	20.05%
43 to 48 months	19	5,403,143.60	56.57%	284,375.98	11.13%
49 to 54 months	6	1,650,089.22	46.60%	275,014.87	3.40%
55 to 60 months	3	393,025.78	54.29%	131,008.59	0.81%
More than 60 months	13	3,898,704.61	41.63%	299,900.35	8.03%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	143	48,544,910.04	67.44%	339,474.90	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	18	6,938,118.52	73.17%	385,451.03	14.29%
Construction	5	1,635,783.80	68.54%	327,156.76	3.37%
Established Property	74	26,339,288.78	73.68%	355,936.33	54.26%
Refinance	43	12,860,988.89	51.39%	299,092.76	26.49%
Additions and Alterations	1	205,657.84	57.19%	205,657.84	0.42%
Home Equity	2	565,072.21	72.12%	282,536.11	1.16%
Other	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	1	158,120.00	29.79%	158,120.00	0.33%
1 to 2 years	1	368,810.69	89.52%	368,810.69	0.76%
2 to 3 years	2	798,151.22	64.34%	399,075.61	1.64%
3 to 4 years	3	1,020,023.77	56.36%	340,007.92	2.10%
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	-	-	0.00%	-	0.00%
5 to 10 years	-	-	0.00%	-	0.00%
10 to 15 years	9	1,877,973.59	36.53%	208,663.73	3.87%
15 to 20 years	19	4,421,045.96	49.55%	232,686.63	9.11%
20 to 25 years	25	7,687,624.72	51.52%	307,504.99	15.84%
25 to 30 years	83	32,213,160.09	75.86%	388,110.36	66.36%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	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	13	4,162,802.52	79.63%	320,215.58	8.58%
1 to 2 years	11	4,125,618.01	76.39%	375,056.18	8.50%
2 to 3 years	6	1,951,568.06	80.02%	325,261.34	4.02%
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	-	-	0.00%	-	0.00%
5 to 10 years	-	-	0.00%	-	0.00%
10 to 15 years	8	1,682,911.37	37.42%	210,363.92	3.47%
15 to 20 years	17	4,222,228.84	47.51%	248,366.40	8.70%
20 to 25 years	24	7,377,655.08	50.31%	307,402.30	15.20%
25 to 30 years	64	25,022,126.16	73.39%	390,970.72	51.54%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	143	48,544,910.04	67.44%	339,474.90	100.00%