

Torrens 2025-1 Retention Pool Statistics

Loan Pool Data as at Close of Business Saturday, 31 January 2026

Summary of Portfolio

Number Of Housing Loans:	126
Housing Loan Pool Size:	\$41,811,762.42
Average Housing Loan Balance:	\$331,839.38
Maximum Housing Loan Balance:	\$833,048.30
Minimum Housing Loan Balance:	99,040.50
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	340
Weighted Average Remaining Term to Maturity in months	291
Weighted Average Seasoning in months	46
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	91.00%
Weighted Average Original LVR	73.47%
Weighted Average Current LVR *	66.07%
Weighted Average Current LVR based on RBA Guidelines **	66.07%
Weighted Average Fixed Rate	5.63%
Weighted Average Variable Rate	5.47%
Weighted Average Rate	5.50%

* 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	206,517.64	14.00%	206,517.64	0.49%
2014	3	730,325.45	50.67%	243,441.82	1.75%
2015	2	554,549.38	57.94%	277,274.69	1.33%
2016	1	244,486.86	41.00%	244,486.86	0.58%
2017	1	99,040.50	28.00%	99,040.50	0.24%
2018	1	576,071.54	40.00%	576,071.54	1.38%
2019	2	714,004.64	38.39%	357,002.32	1.71%
2020	6	1,126,171.88	51.94%	187,695.31	2.69%
2021	28	8,451,889.18	56.34%	301,853.19	20.21%
2022	41	15,364,047.01	74.86%	374,732.85	36.75%
2023	31	9,374,316.48	60.10%	302,397.31	22.42%
2024	9	4,370,341.86	86.69%	485,593.54	10.45%
2025	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	570,161.50	50.00%	570,161.50	1.36%
Non Metro	4	828,999.44	39.59%	207,249.86	1.98%
Northern Territory					
Metro	1	260,852.99	88.00%	260,852.99	0.62%
Non Metro	1	586,300.45	85.00%	586,300.45	1.40%
New South Wales					
Metro	-	-	0.00%	-	0.00%
Non Metro	14	3,808,822.79	59.17%	272,058.77	9.11%
Victoria					
Metro	27	12,922,563.53	76.04%	478,613.46	30.91%
Non Metro	46	13,826,282.62	68.54%	300,571.36	33.07%
Queensland					
Metro	4	1,542,728.83	53.84%	385,682.21	3.69%
Non Metro	19	5,044,107.68	45.30%	265,479.35	12.06%
Western Australia					
Metro	1	103,316.71	26.00%	103,316.71	0.25%
Non Metro	2	284,171.81	48.42%	142,085.91	0.68%
Tasmania					
Metro	1	275,950.80	89.00%	275,950.80	0.66%
Non Metro	1	293,059.55	68.00%	293,059.55	0.70%
Australian Capital Territory					
Metro	4	1,464,443.72	68.41%	366,110.93	3.50%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	1	99,040.50	28.00%	99,040.50	0.24%
\$100,000.01 to \$150,000	9	1,194,952.91	46.26%	132,772.55	2.86%
\$150,000.01 to \$200,000	20	3,582,461.23	47.48%	179,123.06	8.57%
\$200,000.01 to \$250,000	21	4,881,832.16	50.58%	232,468.20	11.68%
\$250,000.01 to \$300,000	22	6,090,514.86	66.42%	276,841.58	14.57%
\$300,000.01 to \$350,000	11	3,596,826.62	65.65%	326,984.24	8.60%
\$350,000.01 to \$400,000	7	2,662,811.92	66.62%	380,401.70	6.37%
\$400,000.01 to \$450,000	4	1,697,394.52	63.18%	424,348.63	4.06%
\$450,000.01 to \$500,000	7	3,347,374.67	76.23%	478,196.38	8.01%
\$500,000.01 to \$750,000	22	13,018,013.71	75.24%	591,727.90	31.13%
Greater than \$750,000	2	1,640,539.32	77.62%	820,269.66	3.92%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	634,157.90	15.15%	211,385.97	1.52%
21 to 30	10	2,002,615.82	26.65%	200,261.58	4.79%
31 to 40	15	3,741,627.60	35.47%	249,441.84	8.95%
41 to 50	13	4,014,892.48	47.08%	308,837.88	9.60%
51 to 55	10	2,852,977.60	52.83%	285,297.76	6.82%
56 to 60	11	3,345,946.40	57.23%	304,176.95	8.00%
61 to 65	9	2,327,710.15	61.63%	258,634.46	5.57%
66 to 70	4	1,564,739.00	69.18%	391,184.75	3.74%
71 to 75	7	2,254,711.40	73.04%	322,101.63	5.39%
76 to 80	1	491,289.71	77.00%	491,289.71	1.18%
81 to 85	26	11,560,751.41	83.43%	444,644.29	27.65%
86 to 90	16	6,405,479.62	87.56%	400,342.48	15.32%
91 to 95	1	614,863.33	91.00%	614,863.33	1.47%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	-	-	0.00%	-	-
2035	1	103,316.71	26.00%	103,316.71	0.25%
2036	2	392,069.30	21.93%	196,034.65	0.94%
2037	-	-	0.00%	-	0.00%
2038	4	660,261.94	25.29%	165,065.49	1.58%
2039	-	-	0.00%	-	0.00%
2040	3	749,240.07	51.08%	249,746.69	1.79%
2041	2	509,994.72	60.82%	254,997.36	1.22%
2042	3	615,715.54	30.75%	205,238.51	1.47%
2043	8	1,905,226.29	46.82%	238,153.29	4.56%
2044	6	1,299,436.76	62.53%	216,572.79	3.11%
2045	4	960,072.02	49.73%	240,018.01	2.30%
2046	7	1,550,617.68	42.06%	221,516.81	3.71%
2047	2	705,913.89	77.85%	352,956.95	1.69%
2048	6	2,050,491.12	47.36%	341,748.52	4.90%
2049	4	1,231,242.96	42.85%	307,810.74	2.94%
2050	1	634,716.68	58.00%	634,716.68	1.52%
2051	15	5,542,119.89	63.92%	369,474.66	13.25%
2052	36	14,168,119.88	76.93%	393,558.89	33.89%
2053	14	4,587,097.69	68.64%	327,649.84	10.97%
2054	8	4,146,109.28	87.33%	518,263.66	9.92%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	92	33,263,260.05	69.62%	361,557.17	79.55%
Investment	34	8,548,502.37	52.24%	251,426.54	20.45%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	121	40,218,867.43	66.45%	332,387.33	96.19%
Interest Only	5	1,592,894.99	56.42%	318,579.00	3.81%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	15	6,357,949.26	81.41%	423,863.28	15.21%
Hella	35	14,637,237.80	84.14%	418,206.79	35.01%
Insurable	76	20,816,575.36	48.67%	273,902.31	49.79%
	-	-	0.00%	-	-
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	102	33,607,954.91	62.79%	329,489.75	80.38%
Fixed 1 year	2	995,104.55	87.56%	497,552.28	2.38%
Fixed 2 year	11	3,619,693.57	79.81%	329,063.05	8.66%
Fixed 3 year	1	170,177.16	62.00%	170,177.16	0.41%
Fixed 4 year	6	2,014,903.36	78.32%	335,817.23	4.82%
Fixed 5 year	4	1,403,928.87	76.85%	350,982.22	3.36%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	126	41,811,762.42	66.07%	331,839.38	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	196,629.88	56.00%	196,629.88	0.47%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	1	195,394.02	83.00%	195,394.02	0.47%
5.00% - 6.00%	119	40,030,680.76	65.73%	336,392.28	95.74%
6.00% - 10.00%	5	1,389,057.76	74.72%	277,811.55	3.32%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	125	41,681,708.86	66.08%	333,453.67	99.69%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	1	130,053.56	62.00%	130,053.56	0.31%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	9	4,370,341.86	86.69%	485,593.54	10.45%
25 to 30 months	17	5,087,709.74	61.30%	299,277.04	12.17%
31 to 36 months	14	4,286,606.74	58.68%	306,186.20	10.25%
37 to 42 months	17	4,795,840.18	62.92%	282,108.25	11.47%
43 to 48 months	24	10,568,206.83	80.28%	440,341.95	25.28%
49 to 54 months	14	4,961,563.23	60.20%	354,397.37	11.87%
55 to 60 months	14	3,490,325.95	50.85%	249,309.00	8.35%
More than 60 months	17	4,251,167.89	45.58%	250,068.70	10.17%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	126	41,811,762.42	66.07%	331,839.38	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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 Construction	16	6,363,523.09	75.19%	397,720.19	15.22%
Construction	5	1,984,047.72	66.82%	396,809.54	4.75%
Established Property Refinance	64	22,336,495.24	71.09%	349,007.74	53.42%
Refinance	38	10,383,268.20	49.82%	273,243.90	24.83%
Additions and Alterations	1	194,625.53	39.00%	194,625.53	0.47%
Home Equity	2	549,802.64	70.09%	274,901.32	1.31%
Other	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	30.00%	158,120.00	0.38%
1 to 2 years	-	-	0.00%	-	0.00%
2 to 3 years	4	1,434,774.99	59.33%	358,693.75	3.43%
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	-	-	0.00%	-	0.00%
5 to 10 years	1	103,316.71	26.00%	103,316.71	0.25%
10 to 15 years	9	1,801,571.31	35.29%	200,174.59	4.31%
15 to 20 years	21	4,653,821.56	50.37%	221,610.55	11.13%
20 to 25 years	20	6,212,720.75	49.27%	310,636.04	14.86%
25 to 30 years	70	27,447,437.10	75.26%	392,106.24	65.65%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	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	11	4,220,977.85	82.10%	383,725.26	10.10%
1 to 2 years	12	3,812,652.50	77.42%	317,721.04	9.12%
2 to 3 years	1	170,177.16	62.00%	170,177.16	0.41%
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	1	103,316.71	26.00%	103,316.71	0.25%
10 to 15 years	9	1,801,571.31	35.29%	200,174.59	4.31%
15 to 20 years	20	4,676,747.09	48.66%	233,837.35	11.19%
20 to 25 years	19	5,910,990.57	47.76%	311,104.77	14.14%
25 to 30 years	53	21,115,329.23	72.65%	398,402.44	50.50%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	126	41,811,762.42	66.07%	331,839.38	100.00%