

## Torrens 2017-3 Pool Statistics

Loan Pool Data as at Close of Business Thursday, 30 April 2026

### Summary of Portfolio

Number Of Housing Loans:	762
Housing Loan Pool Size:	\$99,906,177.96
Average Housing Loan Balance:	\$131,110.47
Maximum Housing Loan Balance:	\$771,604.40
Minimum Housing Loan Balance:	0.01
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	343
Weighted Average Remaining Term to Maturity in months	204
Weighted Average Seasoning in months	134
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	73.00%
Weighted Average Original LVR	67.59%
Weighted Average Current LVR *	40.98%
Weighted Average Current LVR based on RBA Guidelines **	41.76%
Weighted Average Fixed Rate	5.46%
Weighted Average Variable Rate	6.03%
Weighted Average Rate	5.93%

\* 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

\*\*\* Bendigo retains on an ongoing basis a material net economic interest in randomly selected exposures equivalent to no less than 5% of the nominal value of the securitised exposures

### 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	4	148,514.80	20.41%	37,128.70	0.15%
2004	3	244,963.91	22.35%	81,654.64	0.25%
2005	5	221,445.98	24.27%	44,289.20	0.22%
2006	7	771,469.86	44.36%	110,209.98	0.77%
2007	5	374,132.42	30.34%	74,826.48	0.37%
2008	7	449,946.63	37.82%	64,278.09	0.45%
2009	3	769,079.32	37.11%	256,359.77	0.77%
2010	5	600,016.39	35.76%	120,003.28	0.60%
2011	21	2,338,678.51	45.12%	111,365.64	2.34%
2012	24	3,104,563.48	43.32%	129,356.81	3.11%
2013	48	8,273,645.67	36.88%	172,367.62	8.28%
2014	158	19,875,602.71	41.58%	125,794.95	19.89%
2015	198	27,533,050.15	42.53%	139,055.81	27.56%
2016	222	28,161,796.90	40.56%	126,854.94	28.19%
2017	52	7,039,271.23	40.17%	135,370.60	7.05%
2018	-	-	0.00%	-	0.00%
2019	-	-	0.00%	-	0.00%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
2024	-	-	0.00%	-	0.00%
2025	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
Metro	73	8,245,033.78	37.61%	112,945.67	8.25%
Non Metro	24	2,648,148.55	44.80%	110,339.52	2.65%
<b>Northern Territory</b>					
Metro	3	386,462.29	28.27%	128,820.76	0.39%
Non Metro	6	683,573.61	34.70%	113,928.94	0.68%
<b>New South Wales</b>					
Metro	14	3,051,740.25	40.21%	217,981.45	3.05%
Non Metro	62	8,635,551.93	45.09%	139,283.10	8.64%
<b>Victoria</b>					
Metro	159	25,118,936.24	37.95%	157,980.73	25.14%
Non Metro	213	24,229,279.16	42.05%	113,752.48	24.25%
<b>Queensland</b>					
Metro	13	1,386,571.32	39.63%	106,659.33	1.39%
Non Metro	103	12,129,540.28	41.42%	117,762.53	12.14%
<b>Western Australia</b>					
Metro	28	4,664,598.23	46.80%	166,592.79	4.67%
Non Metro	32	4,750,744.23	43.70%	148,460.76	4.76%
<b>Tasmania</b>					
Metro	17	2,087,923.26	41.52%	122,819.02	2.09%
Non Metro	12	1,291,753.19	47.55%	107,646.10	1.29%
<b>Australian Capital Territory</b>					
Metro	3	596,321.64	25.13%	198,773.88	0.60%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### 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	192	3,742,295.40	11.72%	19,491.12	3.75%
\$50,000.01 to \$100,000	154	11,814,607.40	26.76%	76,718.23	11.83%
\$100,000.01 to \$150,000	140	17,198,778.54	35.76%	122,848.42	17.21%
\$150,000.01 to \$200,000	116	20,124,398.82	45.10%	173,486.20	20.14%
\$200,000.01 to \$250,000	66	14,826,530.33	49.79%	224,644.40	14.84%
\$250,000.01 to \$300,000	38	10,111,719.20	42.67%	266,097.87	10.12%
\$300,000.01 to \$350,000	26	8,446,782.91	46.97%	324,876.27	8.45%
\$350,000.01 to \$400,000	11	4,129,309.48	47.78%	375,391.77	4.13%
\$400,000.01 to \$450,000	8	3,414,345.23	51.47%	426,793.15	3.42%
\$450,000.01 to \$500,000	6	2,807,705.50	42.18%	467,950.92	2.81%
\$500,000.01 to \$750,000	3	1,763,982.36	58.90%	587,994.12	1.77%
Greater than \$750,000	2	1,525,722.79	32.65%	762,861.39	1.53%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	149	2,682,267.16	6.71%	18,001.79	2.68%
11 to 20	119	8,641,216.48	16.22%	72,615.26	8.65%
21 to 30	127	17,001,500.86	26.44%	133,870.09	17.02%
31 to 40	117	20,089,985.80	35.55%	171,709.28	20.11%
41 to 50	104	19,754,110.58	45.77%	189,943.37	19.77%
51 to 55	42	8,536,598.02	52.76%	203,252.33	8.54%
56 to 60	54	12,433,776.56	57.71%	230,255.12	12.45%
61 to 65	31	6,812,070.26	62.92%	219,744.20	6.82%
66 to 70	14	2,972,437.29	67.78%	212,316.95	2.98%
71 to 75	5	982,214.95	71.44%	196,442.99	0.98%
76 to 80	-	-	0.00%	-	0.00%
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>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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
2024	-	-	0.00%	-	-
2025	1	1,962.52	0.75%	1,962.52	0.00%
2026	2	6,131.68	1.32%	3,065.84	0.01%
2027	5	53,215.67	3.51%	10,643.13	0.05%
2028	3	81,314.16	11.07%	27,104.72	0.08%
2029	7	136,207.71	11.32%	19,458.24	0.14%
2030	17	378,587.56	12.85%	22,269.86	0.38%
2031	24	995,959.80	18.19%	41,498.33	1.00%
2032	3	159,485.54	24.81%	53,161.85	0.16%
2033	14	1,033,283.88	25.29%	73,805.99	1.03%
2034	15	815,511.60	21.87%	54,367.44	0.82%
2035	33	3,586,020.43	28.99%	108,667.29	3.59%
2036	41	3,022,322.36	27.28%	73,715.18	3.03%
2037	21	2,084,466.58	35.03%	99,260.31	2.09%
2038	12	956,465.84	32.89%	79,705.49	0.96%
2039	28	4,028,337.81	38.89%	143,869.21	4.03%
2040	37	5,365,435.77	36.01%	145,011.78	5.37%
2041	46	5,465,071.08	40.73%	118,805.89	5.47%
2042	26	3,567,261.74	43.13%	137,202.37	3.57%
2043	34	7,440,584.51	39.25%	218,840.72	7.45%
2044	114	16,605,767.32	43.53%	145,664.63	16.62%
2045	120	19,176,764.94	46.48%	159,806.37	19.19%
2046	128	20,202,264.20	44.76%	157,830.19	20.22%
2047	29	4,597,129.08	41.10%	158,521.69	4.60%
2048	-	-	0.00%	-	0.00%
2049	-	-	0.00%	-	0.00%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	-	-	0.00%	-	0.00%
2054	2	146,626.18	27.61%	73,313.09	0.15%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	691	90,408,865.09	40.94%	130,837.72	90.49%
Investment	71	9,497,312.87	41.34%	133,764.97	9.51%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	762	99,906,177.96	40.98%	131,110.47	100.00%
Interest Only	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	45	6,373,727.34	50.48%	141,638.39	6.38%
Hella	52	9,757,383.22	52.11%	187,641.99	9.77%
Insurable	665	83,775,067.40	38.96%	125,977.54	83.85%
	-	-	0.00%	-	-
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Product

Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>					
Variable	633	82,024,385.79	40.40%	129,580.39	82.10%
Fixed 1 year	6	562,402.29	37.41%	93,733.72	0.56%
Fixed 2 year	56	8,830,141.04	44.51%	157,681.09	8.84%
Fixed 3 year	15	2,093,743.31	48.42%	139,582.89	2.10%
Fixed 4 year	20	2,389,729.72	42.46%	119,486.49	2.39%
Fixed 5 year	32	4,005,775.81	40.81%	125,180.49	4.01%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	762	99,906,177.96	40.98%	131,110.47	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### 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%	7	973,155.33	40.82%	139,022.19	0.97%
3.00% - 4.00%	4	363,740.68	37.99%	90,935.17	0.36%
4.00% - 5.00%	8	1,013,623.83	36.51%	126,702.98	1.01%
5.00% - 6.00%	517	76,470,032.46	41.45%	147,911.09	76.54%
6.00% - 10.00%	226	21,085,625.66	39.53%	93,299.23	21.11%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Arrears

Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	738	93,640,800.33	40.89%	126,884.55	93.73%
1 to 30 Days	12	3,538,492.69	43.03%	294,874.39	3.54%
31 to 60 Days	3	432,538.29	42.77%	144,179.43	0.43%
61 to 90 Days	3	972,620.64	41.48%	324,206.88	0.97%
91+ Days	6	1,321,726.01	41.24%	220,287.67	1.32%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### 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	762	99,906,177.96	40.98%	131,110.47	100.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Income Type

Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	762	99,906,177.96	40.98%	131,110.47	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>

### Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property	94	13,967,038.54	43.81%	148,585.52	13.98%
Construction	28	5,178,379.46	48.58%	184,942.12	5.18%
Established Property	345	43,348,058.84	41.41%	125,646.55	43.39%
Refinance	237	31,832,272.30	39.47%	134,313.39	31.86%
Additions and Alterations	17	1,735,652.40	33.79%	102,097.20	1.74%
Home Equity	41	3,844,776.42	31.31%	93,775.03	3.85%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	-	-	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%
<b>Principal &amp; Interest Term Remaining</b>					
1 year or less	5	38,399.95	3.67%	7,679.99	0.04%
1 to 5 years	37	939,475.92	14.53%	25,391.24	0.94%
5 to 10 years	89	6,768,497.36	26.47%	76,050.53	6.77%
10 to 15 years	140	15,803,370.14	35.34%	112,881.22	15.82%
15 to 20 years	371	57,146,962.06	43.97%	154,034.94	57.20%
20 to 25 years	118	19,062,846.35	43.33%	161,549.55	19.08%
25 to 30 years	2	146,626.18	27.61%	73,313.09	0.15%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</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	72	10,446,117.32	43.46%	145,084.96	10.46%
1 to 2 years	40	5,139,433.40	43.19%	128,485.84	5.14%
2 to 3 years	7	940,019.78	44.30%	134,288.54	0.94%
3 to 4 years	6	462,632.67	39.90%	77,105.45	0.46%
4 to 5 years	4	893,589.00	49.63%	223,397.25	0.89%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	5	38,399.95	3.67%	7,679.99	0.04%
1 to 5 years	33	797,888.48	14.71%	24,178.44	0.80%
5 to 10 years	71	5,478,583.43	25.84%	77,163.15	5.48%
10 to 15 years	119	13,175,944.14	34.02%	110,722.22	13.19%
15 to 20 years	301	45,662,172.61	43.40%	151,701.57	45.71%
20 to 25 years	102	16,724,771.00	43.42%	163,968.34	16.74%
25 to 30 years	2	146,626.18	27.61%	73,313.09	0.15%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>762</b>	<b>99,906,177.96</b>	<b>40.98%</b>	<b>131,110.47</b>	<b>100.00%</b>