

Torrens 2017-3 CRR Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	54
Housing Loan Pool Size:	\$6,693,451.63
Average Housing Loan Balance:	\$123,952.81
Maximum Housing Loan Balance:	\$384,859.22
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	332
Weighted Average Remaining Term to Maturity in months	208
Weighted Average Seasoning in months	128
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	73.00%
Weighted Average Original LVR	69.79%
Weighted Average Current LVR *	45.47%
Weighted Average Current LVR based on RBA Guidelines **	45.47%
Weighted Average Fixed Rate	5.26%
Weighted Average Variable Rate	6.08%
Weighted Average Rate	5.88%

* 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	1	48,792.07	12.20%	48,792.07	0.73%
2009	1	126,262.10	40.08%	126,262.10	1.89%
2010	1	187,543.14	55.16%	187,543.14	2.80%
2011	-	-	0.00%	-	0.00%
2012	1	39,165.04	17.41%	39,165.04	0.59%
2013	2	4,939.72	0.66%	2,469.86	0.07%
2014	9	1,220,185.13	47.13%	135,576.13	18.23%
2015	10	1,178,575.71	47.64%	117,857.57	17.61%
2016	26	3,206,329.39	40.82%	123,320.36	47.90%
2017	3	681,659.33	63.27%	227,219.78	10.18%
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%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	3	541,775.73	37.07%	180,591.91	8.09%
Non Metro	3	672,604.69	56.86%	224,201.56	10.05%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	-	-	0.00%	-	0.00%
Non Metro	6	571,743.26	38.99%	95,290.54	8.54%
Victoria					
Metro	14	2,188,169.35	39.57%	156,297.81	32.69%
Non Metro	10	1,134,452.45	54.23%	113,445.25	16.95%
Queensland					
Metro	-	-	0.00%	-	0.00%
Non Metro	11	929,840.55	43.78%	84,530.96	13.89%
Western Australia					
Metro	3	295,011.41	55.86%	98,337.14	4.41%
Non Metro	1	194.51	0.04%	194.51	0.00%
Tasmania					
Metro	2	312,053.64	57.80%	156,026.82	4.66%
Non Metro	1	47,606.04	8.00%	47,606.04	0.71%
Australian Capital Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	18	294,066.04	11.91%	16,337.00	4.39%
\$50,000.01 to \$100,000	6	546,983.46	32.85%	91,163.91	8.17%
\$100,000.01 to \$150,000	10	1,226,939.12	38.48%	122,693.91	18.33%
\$150,000.01 to \$200,000	11	2,069,202.63	50.95%	188,109.33	30.91%
\$200,000.01 to \$250,000	3	668,106.62	66.39%	222,702.21	9.98%
\$250,000.01 to \$300,000	3	796,310.67	28.84%	265,436.89	11.90%
\$300,000.01 to \$350,000	1	325,846.48	51.72%	325,846.48	4.87%
\$350,000.01 to \$400,000	2	765,996.61	60.11%	382,998.31	11.44%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$450,000.01 to \$500,000	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	15	251,631.51	8.36%	16,775.43	3.76%
11 to 20	8	944,993.28	16.82%	118,124.16	14.12%
21 to 30	2	172,759.73	23.35%	86,379.87	2.58%
31 to 40	5	707,679.92	35.96%	141,535.98	10.57%
41 to 50	7	948,724.32	43.64%	135,532.05	14.17%
51 to 55	7	1,351,095.09	53.13%	193,013.58	20.19%
56 to 60	4	882,156.55	56.86%	220,539.14	13.18%
61 to 65	3	823,738.08	62.82%	274,579.36	12.31%
66 to 70	2	389,096.85	65.95%	194,548.43	5.81%
71 to 75	1	221,576.30	72.65%	221,576.30	3.31%
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%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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
2025	-	-	0.00%	-	-
2026	2	4,239.65	2.47%	2,119.83	0.06%
2027	-	-	0.00%	-	0.00%
2028	1	1,159.52	0.22%	1,159.52	0.02%
2029	-	-	0.00%	-	0.00%
2030	-	-	0.00%	-	0.00%
2031	1	20,537.72	6.73%	20,537.72	0.31%
2032	-	-	0.00%	-	0.00%
2033	3	326,103.01	31.89%	108,701.00	4.87%
2034	-	-	0.00%	-	0.00%
2035	2	194,194.90	35.88%	97,097.45	2.90%
2036	5	211,893.52	30.08%	42,378.70	3.17%
2037	-	-	0.00%	-	0.00%
2038	1	92,360.46	45.05%	92,360.46	1.38%
2039	1	126,262.10	40.08%	126,262.10	1.89%
2040	3	455,358.39	49.99%	151,786.13	6.80%
2041	2	479,977.87	26.15%	239,988.94	7.17%
2042	3	616,838.54	36.46%	205,612.85	9.22%
2043	1	3,780.20	0.80%	3,780.20	0.06%
2044	7	872,096.28	48.22%	124,585.18	13.03%
2045	6	680,273.93	56.73%	113,378.99	10.16%
2046	12	1,744,459.49	47.06%	145,371.62	26.06%
2047	3	681,659.33	63.27%	227,219.78	10.18%
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	1	182,256.72	41.42%	182,256.72	2.72%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	48	6,108,764.86	46.06%	127,265.93	91.26%
Investment	6	584,686.77	39.23%	97,447.80	8.74%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	54	6,693,451.63	45.47%	123,952.81	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	2	130,429.73	16.22%	65,214.87	1.95%
Hella	6	1,017,860.36	63.67%	169,643.39	15.21%
Insurable	46	5,545,161.54	42.81%	120,546.99	82.84%
	-	-	0.00%	-	-
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	43	5,047,575.30	45.14%	117,385.47	75.41%
Fixed 1 year	1	110,993.01	35.46%	110,993.01	1.66%
Fixed 2 year	5	885,214.28	54.64%	177,042.86	13.23%
Fixed 3 year	-	-	0.00%	-	0.00%
Fixed 4 year	2	253,466.83	25.99%	126,733.42	3.79%
Fixed 5 year	3	396,202.21	44.40%	132,067.40	5.92%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	54	6,693,451.63	45.47%	123,952.81	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	196,817.67	42.33%	196,817.67	2.94%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	1	137,600.59	10.36%	137,600.59	2.06%
5.00% - 6.00%	38	5,001,181.20	48.59%	131,610.03	74.72%
6.00% - 10.00%	14	1,357,852.17	37.97%	96,989.44	20.29%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	52	6,318,081.04	45.92%	121,501.56	94.39%
1 to 30 Days	1	193,113.87	34.42%	193,113.87	2.89%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	1	182,256.72	41.42%	182,256.72	2.72%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	54	6,693,451.63	45.47%	123,952.81	100.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	54	6,693,451.63	45.47%	123,952.81	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	3	570,151.81	49.74%	190,050.60	8.52%
Construction	1	221,576.30	72.65%	221,576.30	3.31%
Established Property	30	2,735,813.68	42.34%	91,193.79	40.87%
Refinance	19	3,117,117.77	46.02%	164,058.83	46.57%
Additions and Alterations	1	48,792.07	12.20%	48,792.07	0.73%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	2	4,239.65	2.47%	2,119.83	0.06%
1 to 5 years	1	1,159.52	0.22%	1,159.52	0.02%
5 to 10 years	6	540,835.63	32.37%	90,139.27	8.08%
10 to 15 years	10	885,874.47	43.30%	88,587.45	13.23%
15 to 20 years	26	3,677,626.07	43.09%	141,447.16	54.94%
20 to 25 years	8	1,401,459.57	58.83%	175,182.45	20.94%
25 to 30 years	1	182,256.72	41.42%	182,256.72	2.72%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	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	7	1,064,459.72	43.09%	152,065.67	15.90%
1 to 2 years	2	382,032.07	55.92%	191,016.04	5.71%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	1	86,044.33	32.97%	86,044.33	1.29%
4 to 5 years	1	113,340.21	56.67%	113,340.21	1.69%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	2	4,239.65	2.47%	2,119.83	0.06%
1 to 5 years	1	1,159.52	0.22%	1,159.52	0.02%
5 to 10 years	4	338,925.06	28.05%	84,731.27	5.06%
10 to 15 years	8	731,008.19	46.03%	91,376.02	10.92%
15 to 20 years	21	2,883,004.19	42.48%	137,285.91	43.07%
20 to 25 years	6	906,981.97	60.26%	151,163.66	13.55%
25 to 30 years	1	182,256.72	41.42%	182,256.72	2.72%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	54	6,693,451.63	45.47%	123,952.81	100.00%