

## Torrens 2019-1 Pool Statistics

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

### Summary of Portfolio

Number Of Housing Loans:	887
Housing Loan Pool Size:	\$140,030,047.71
Average Housing Loan Balance:	\$157,869.28
Maximum Housing Loan Balance:	\$757,236.09
Minimum Housing Loan Balance:	0.40
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	336
Weighted Average Remaining Term to Maturity in months	214
Weighted Average Seasoning in months	136
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	85.00%
Weighted Average Original LVR	68.07%
Weighted Average Current LVR *	36.65%
Weighted Average Current LVR based on RBA Guidelines **	43.90%
Weighted Average Fixed Rate	5.54%
Weighted Average Variable Rate	6.50%
Weighted Average Rate	6.38%

\* 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	3	79,556.94	22.04%	26,518.98	0.06%
2002	2	174,911.43	21.84%	87,455.72	0.12%
2003	9	364,419.24	18.64%	40,491.03	0.26%
2004	10	281,015.44	16.70%	28,101.54	0.20%
2005	22	1,173,378.73	24.36%	53,335.40	0.84%
2006	63	6,017,910.13	27.79%	95,522.38	4.30%
2007	68	5,586,633.29	27.85%	82,156.37	3.99%
2008	21	2,237,547.86	28.89%	106,549.90	1.60%
2009	19	1,648,284.17	23.57%	86,751.80	1.18%
2010	28	2,629,873.42	34.03%	93,924.05	1.88%
2011	31	4,285,237.43	32.45%	138,233.47	3.06%
2012	52	7,054,590.12	35.88%	135,665.19	5.04%
2013	70	11,421,647.86	37.43%	163,166.40	8.16%
2014	76	10,987,190.72	38.78%	144,568.30	7.85%
2015	72	13,985,603.43	37.19%	194,244.49	9.99%
2016	94	17,797,178.47	38.71%	189,331.69	12.71%
2017	144	31,463,162.68	39.57%	218,494.19	22.47%
2018	103	22,841,906.35	38.16%	221,766.08	16.31%
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>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	146	19,484,086.83	39.71%	133,452.65	13.91%
Non Metro	30	2,848,761.84	40.15%	94,958.73	2.03%
<b>Northern Territory</b>					
Metro	10	936,228.91	24.75%	93,622.89	0.67%
Non Metro	4	352,726.47	30.44%	88,181.62	0.25%
<b>New South Wales</b>					
Metro	208	42,763,594.77	34.03%	205,594.21	30.54%
Non Metro	62	9,745,162.52	41.63%	157,180.04	6.96%
<b>Victoria</b>					
Metro	117	21,406,359.72	32.37%	182,960.34	15.29%
Non Metro	42	5,301,611.56	37.62%	126,228.85	3.79%
<b>Queensland</b>					
Metro	76	11,068,668.95	40.04%	145,640.38	7.90%
Non Metro	62	7,031,038.57	39.36%	113,403.85	5.02%
<b>Western Australia</b>					
Metro	91	14,184,663.30	37.67%	155,875.42	10.13%
Non Metro	14	1,868,346.18	48.66%	133,453.30	1.33%
<b>Tasmania</b>					
Metro	2	99,441.44	28.57%	49,720.72	0.07%
Non Metro	3	174,442.28	29.21%	58,147.43	0.12%
<b>Australian Capital Territory</b>					
Metro	20	2,764,914.37	37.84%	138,245.72	1.97%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	200	4,641,568.84	13.54%	23,207.84	3.31%
\$50,000.01 to \$100,000	181	13,732,722.21	21.95%	75,871.39	9.81%
\$100,000.01 to \$150,000	139	17,529,176.22	30.84%	126,109.18	12.52%
\$150,000.01 to \$200,000	101	17,641,412.51	36.10%	174,667.45	12.60%
\$200,000.01 to \$250,000	83	18,579,705.22	41.16%	223,851.87	13.27%
\$250,000.01 to \$300,000	58	15,989,280.22	39.50%	275,677.25	11.42%
\$300,000.01 to \$350,000	42	13,494,434.19	43.20%	321,296.05	9.64%
\$350,000.01 to \$400,000	19	7,086,215.21	41.85%	372,958.70	5.06%
\$400,000.01 to \$450,000	25	10,572,915.01	38.38%	422,916.60	7.55%
\$450,000.01 to \$500,000	16	7,666,770.06	35.42%	479,173.13	5.48%
\$500,000.01 to \$750,000	22	12,338,611.93	48.87%	560,846.00	8.81%
Greater than \$750,000	1	757,236.09	46.00%	757,236.09	0.54%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	189	7,706,016.09	7.01%	40,772.57	5.50%
11 to 20	157	16,969,835.05	15.83%	108,088.12	12.12%
21 to 30	177	33,163,024.73	26.17%	187,361.72	23.68%
31 to 40	131	25,308,638.51	35.76%	193,195.71	18.07%
41 to 50	121	26,719,747.62	45.36%	220,824.36	19.08%
51 to 55	38	9,037,177.30	52.94%	237,820.46	6.45%
56 to 60	29	7,782,454.12	58.26%	268,360.49	5.56%
61 to 65	20	6,095,648.49	62.50%	304,782.42	4.35%
66 to 70	17	4,714,011.47	67.87%	277,294.79	3.37%
71 to 75	6	1,832,561.91	73.24%	305,426.98	1.31%
76 to 80	1	198,571.12	78.00%	198,571.12	0.14%
81 to 85	1	502,361.30	85.00%	502,361.30	0.36%
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>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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
2025	-	-	0.00%	-	-
2026	2	2,700.81	0.98%	1,350.41	0.00%
2027	3	56,979.28	5.45%	18,993.09	0.04%
2028	4	143,300.73	15.62%	35,825.18	0.10%
2029	5	54,765.35	5.99%	10,953.07	0.04%
2030	10	656,894.33	16.84%	65,689.43	0.47%
2031	10	616,618.83	21.44%	61,661.88	0.44%
2032	14	582,266.58	18.58%	41,590.47	0.42%
2033	16	795,958.64	22.46%	49,747.42	0.57%
2034	14	1,361,585.68	27.93%	97,256.12	0.97%
2035	28	1,549,438.15	24.95%	55,337.08	1.11%
2036	67	6,706,884.36	28.75%	100,102.75	4.79%
2037	74	6,408,659.40	27.30%	86,603.51	4.58%
2038	33	3,949,620.41	32.57%	119,685.47	2.82%
2039	17	1,764,626.60	34.62%	103,801.56	1.26%
2040	31	3,681,504.28	31.88%	118,758.20	2.63%
2041	35	5,079,365.82	34.47%	145,124.74	3.63%
2042	59	8,290,542.25	36.12%	140,517.67	5.92%
2043	71	12,326,503.76	38.95%	173,612.73	8.80%
2044	66	11,319,382.50	40.58%	171,505.80	8.08%
2045	60	12,410,943.95	37.81%	206,849.07	8.86%
2046	76	15,868,649.96	38.76%	208,798.03	11.33%
2047	113	27,321,486.34	40.02%	241,783.06	19.51%
2048	75	18,429,130.01	38.19%	245,721.73	13.16%
2049	1	59,082.95	21.00%	59,082.95	0.04%
2050	1	261,548.78	45.00%	261,548.78	0.19%
2051	1	133,036.84	10.00%	133,036.84	0.10%
2052	-	-	0.00%	-	0.00%
2053	-	-	0.00%	-	0.00%
2054	1	198,571.12	78.00%	198,571.12	0.14%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	730	113,964,311.96	36.89%	156,115.50	81.39%
Investment	157	26,065,735.75	35.62%	166,023.79	18.61%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	885	139,017,104.94	36.50%	157,081.47	99.28%
Interest Only	2	1,012,942.77	57.28%	506,471.39	0.72%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	133	15,070,375.95	43.47%	113,311.10	10.76%
Hella	191	25,219,265.23	43.91%	132,038.04	18.01%
Insurable	563	99,740,406.53	33.79%	177,158.80	71.23%
	-	-	0.00%	-	-
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	780	122,465,866.55	36.03%	157,007.52	87.46%
Fixed 1 year	5	740,597.67	44.81%	148,119.53	0.53%
Fixed 2 year	36	6,701,137.62	43.73%	186,142.71	4.79%
Fixed 3 year	37	6,556,069.26	37.56%	177,191.06	4.68%
Fixed 4 year	4	635,206.48	35.58%	158,801.62	0.45%
Fixed 5 year	25	2,931,170.13	42.73%	117,246.81	2.09%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	-	-	0.00%	-	0.00%
Third Party Banking	887	140,030,047.71	36.65%	157,869.28	100.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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%	5	566,967.94	38.33%	113,393.59	0.40%
3.00% - 4.00%	4	153,884.73	17.60%	38,471.18	0.11%
4.00% - 5.00%	4	877,089.81	58.14%	219,272.45	0.63%
5.00% - 6.00%	291	54,638,687.69	38.46%	187,761.81	39.02%
6.00% - 10.00%	582	83,733,219.74	35.29%	143,871.51	59.80%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	862	135,460,733.53	36.55%	157,147.02	96.74%
1 to 30 Days	13	2,123,126.89	37.24%	163,317.45	1.52%
31 to 60 Days	5	829,586.58	49.72%	165,917.32	0.59%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	7	1,616,600.71	37.61%	230,942.96	1.15%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	887	140,030,047.71	36.65%	157,869.28	100.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	887	140,030,047.71	36.65%	157,869.28	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	52	9,108,494.16	44.55%	175,163.35	6.50%
Construction	-	-	0.00%	-	0.00%
Established Property	381	62,985,735.78	37.37%	165,316.89	44.98%
Refinance	452	67,823,481.47	34.93%	150,051.95	48.43%
Additions and Alterations	2	112,336.30	35.59%	56,168.15	0.08%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	2	1,012,942.77	57.28%	506,471.39	0.72%
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	2	2,700.81	0.98%	1,350.41	0.00%
1 to 5 years	23	960,313.27	14.92%	41,752.75	0.69%
5 to 10 years	88	5,521,897.29	26.11%	62,748.83	3.94%
10 to 15 years	226	23,377,969.17	29.59%	103,442.34	16.69%
15 to 20 years	299	52,115,300.50	38.62%	174,298.66	37.22%
20 to 25 years	246	56,840,352.78	38.64%	231,058.34	40.59%
25 to 30 years	1	198,571.12	78.00%	198,571.12	0.14%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</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	64	11,189,892.43	43.49%	174,842.07	7.99%
1 to 2 years	34	5,038,179.40	36.53%	148,181.75	3.60%
2 to 3 years	7	1,214,969.20	36.42%	173,567.03	0.87%
3 to 4 years	2	121,140.13	44.34%	60,570.07	0.09%
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	2	2,700.81	0.98%	1,350.41	0.00%
1 to 5 years	21	943,398.68	15.04%	44,923.75	0.67%
5 to 10 years	75	4,781,108.26	25.72%	63,748.11	3.41%
10 to 15 years	199	20,478,019.42	29.73%	102,904.62	14.62%
15 to 20 years	262	45,026,502.86	37.97%	171,856.88	32.15%
20 to 25 years	220	51,035,565.40	38.04%	231,979.84	36.45%
25 to 30 years	1	198,571.12	78.00%	198,571.12	0.14%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>887</b>	<b>140,030,047.71</b>	<b>36.65%</b>	<b>157,869.28</b>	<b>100.00%</b>