

Torrens 2019-1 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	67
Housing Loan Pool Size:	\$8,549,532.54
Average Housing Loan Balance:	\$127,604.96
Maximum Housing Loan Balance:	\$507,725.56
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	265
Weighted Average Remaining Term to Maturity in months	206
Weighted Average Seasoning in months	146
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	63.00%
Weighted Average Original LVR	66.79%
Weighted Average Current LVR *	40.06%
Weighted Average Current LVR based on RBA Guidelines **	40.06%
Weighted Average Fixed Rate	5.57%
Weighted Average Variable Rate	6.37%
Weighted Average Rate	6.30%

* 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	1	66.04	0.00%	66.04	0.00%
2002	-	-	0.00%	-	0.00%
2003	-	-	0.00%	-	0.00%
2004	-	-	0.00%	-	0.00%
2005	3	159,940.84	24.64%	53,313.61	1.87%
2006	2	38,536.32	34.01%	19,268.16	0.45%
2007	9	723,799.36	28.88%	80,422.15	8.47%
2008	2	421,701.89	45.82%	210,850.95	4.93%
2009	1	65,512.47	25.00%	65,512.47	0.77%
2010	3	643,016.14	52.57%	214,338.71	7.52%
2011	7	660,613.88	48.14%	94,373.41	7.73%
2012	2	101,229.86	36.92%	50,614.93	1.18%
2013	2	144,793.34	21.55%	72,396.67	1.69%
2014	3	562,232.36	43.26%	187,410.79	6.58%
2015	9	1,171,454.80	41.76%	130,161.64	13.70%
2016	11	1,971,430.31	42.20%	179,220.94	23.06%
2017	9	1,024,884.78	39.43%	113,876.09	11.99%
2018	3	860,320.15	30.26%	286,773.38	10.06%
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	67	8,549,532.54	40.06%	127,604.96	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	12	1,373,223.66	49.00%	114,435.31	16.06%
Non Metro	2	277,657.46	45.80%	138,828.73	3.25%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	12	2,100,069.92	38.63%	175,005.83	24.56%
Non Metro	3	635,058.36	43.28%	211,686.12	7.43%
Victoria					
Metro	9	1,411,030.95	30.04%	156,781.22	16.50%
Non Metro	3	361,512.10	52.90%	120,504.03	4.23%
Queensland					
Metro	5	627,628.50	41.26%	125,525.70	7.34%
Non Metro	9	891,729.10	39.90%	99,081.01	10.43%
Western Australia					
Metro	7	413,933.92	30.81%	59,133.42	4.84%
Non Metro	-	-	0.00%	-	0.00%
Tasmania					
Metro	1	87,427.98	62.00%	87,427.98	1.02%
Non Metro	1	91,713.17	27.00%	91,713.17	1.07%
Australian Capital Territory					
Metro	3	278,547.42	36.58%	92,849.14	3.26%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	17	281,545.89	29.66%	16,561.52	3.29%
\$50,000.01 to \$100,000	17	1,282,815.97	31.00%	75,459.76	15.00%
\$100,000.01 to \$150,000	13	1,617,224.87	34.90%	124,401.91	18.92%
\$150,000.01 to \$200,000	4	721,211.15	35.00%	180,302.79	8.44%
\$200,000.01 to \$250,000	5	1,101,535.70	39.62%	220,307.14	12.88%
\$250,000.01 to \$300,000	6	1,656,336.31	45.45%	276,056.05	19.37%
\$300,000.01 to \$350,000	2	623,833.45	57.98%	311,916.73	7.30%
\$350,000.01 to \$400,000	1	357,300.18	63.00%	357,300.18	4.18%
\$400,000.01 to \$450,000	1	400,003.46	47.00%	400,003.46	4.68%
\$450,000.01 to \$500,000	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	1	507,725.56	32.00%	507,725.56	5.94%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	9	192,959.40	7.35%	21,439.93	2.26%
11 to 20	10	822,164.15	13.95%	82,216.42	9.62%
21 to 30	7	558,839.80	28.11%	79,834.26	6.54%
31 to 40	17	2,831,461.12	34.83%	166,556.54	33.12%
41 to 50	14	2,298,453.28	46.32%	164,175.23	26.88%
51 to 55	3	555,815.71	55.00%	185,271.90	6.50%
56 to 60	4	534,926.74	58.63%	133,731.69	6.26%
61 to 65	3	754,912.34	62.06%	251,637.45	8.83%
66 to 70	-	-	0.00%	-	0.00%
71 to 75	-	-	0.00%	-	0.00%
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	67	8,549,532.54	40.06%	127,604.96	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
2030	-	-	0.00%	-	-
2031	2	95,282.23	36.97%	47,641.12	1.11%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	4	356,262.09	37.51%	89,065.52	4.17%
2036	3	294,948.66	37.48%	98,316.22	3.45%
2037	13	937,127.07	29.75%	72,086.70	10.96%
2038	2	421,701.89	45.82%	210,850.95	4.93%
2039	1	65,512.47	25.00%	65,512.47	0.77%
2040	1	310,184.18	61.00%	310,184.18	3.63%
2041	6	565,397.69	50.01%	94,232.95	6.61%
2042	2	210,200.38	35.86%	105,100.19	2.46%
2043	2	144,793.34	21.55%	72,396.67	1.69%
2044	3	562,232.36	43.26%	187,410.79	6.58%
2045	9	1,171,454.80	41.76%	130,161.64	13.70%
2046	10	1,715,017.97	42.82%	171,501.80	20.06%
2047	6	839,097.26	41.83%	139,849.54	9.81%
2048	3	860,320.15	30.26%	286,773.38	10.06%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	63	8,217,292.51	40.31%	130,433.21	96.11%
Investment	4	332,240.03	33.78%	83,060.01	3.89%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	67	8,549,532.54	40.06%	127,604.96	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	9	1,126,338.30	41.64%	125,148.70	13.17%
Hella	10	627,169.15	38.39%	62,716.92	7.34%
Insurable	48	6,796,025.09	39.95%	141,583.86	79.49%
-	-	-	0.00%	-	-
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	62	7,861,914.95	39.99%	126,805.08	91.96%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	3	471,266.08	50.34%	157,088.69	5.51%
Fixed 3 year	-	-	0.00%	-	0.00%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	2	216,351.51	19.95%	108,175.76	2.53%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	100.00%

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	67	8,549,532.54	40.06%	127,604.96	100.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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%	-	-	0.00%	-	0.00%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	24	3,113,021.23	45.18%	129,709.22	36.41%
6.00% - 10.00%	42	5,409,722.88	37.24%	128,802.93	63.28%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	66	8,439,131.46	40.41%	127,865.63	98.71%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	1	110,401.08	13.00%	110,401.08	1.29%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	67	8,549,532.54	40.06%	127,604.96	100.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	66	8,522,744.11	40.14%	129,132.49	99.69%
Stated Income	1	26,788.43	13.00%	26,788.43	0.31%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	7	609,660.70	32.03%	87,094.39	7.13%
Established Property Refinance	31	3,643,708.64	42.52%	117,538.99	42.62%
Additions and Alterations	29	4,296,163.20	39.10%	148,143.56	50.25%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	-	-	0.00%	-	0.00%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	7	458,282.44	36.87%	65,468.92	5.36%
10 to 15 years	21	2,321,020.32	41.09%	110,524.78	27.15%
15 to 20 years	23	3,023,024.27	42.10%	131,435.84	35.36%
20 to 25 years	16	2,747,205.51	37.47%	171,700.34	32.13%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	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	-	-	0.00%	-	0.00%
1 to 2 years	3	471,266.08	50.34%	157,088.69	5.51%
2 to 3 years	1	66,869.15	31.00%	66,869.15	0.78%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	149,482.36	15.00%	149,482.36	1.75%
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	7	458,282.44	36.87%	65,468.92	5.36%
10 to 15 years	18	2,096,534.36	41.42%	116,474.13	24.52%
15 to 20 years	22	2,709,375.00	40.60%	123,153.41	31.69%
20 to 25 years	15	2,597,723.15	38.76%	173,181.54	30.38%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	67	8,549,532.54	40.06%	127,604.96	100.00%