

Torrens 2019-2 Pool Statistics

Loan Pool Data as at Close of Business Sunday, 31 May 2026

Summary of Portfolio

Number Of Housing Loans:	1,360
Housing Loan Pool Size:	\$198,251,711.75
Average Housing Loan Balance:	\$145,773.32
Maximum Housing Loan Balance:	\$665,505.77
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	331
Weighted Average Remaining Term to Maturity in months	219
Weighted Average Seasoning in months	114
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	78.28%
Weighted Average Original LVR	64.90%
Weighted Average Current LVR *	41.45%
Weighted Average Current LVR based on RBA Guidelines **	42.34%
Weighted Average Fixed Rate	5.37%
Weighted Average Variable Rate	6.24%
Weighted Average Rate	6.12%

* 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	1	7,989.03	7.07%	7,989.03	0.00%
2001	9	65,961.98	9.95%	7,329.11	0.03%
2002	2	18,740.49	7.33%	9,370.25	0.01%
2003	5	112,146.96	8.52%	22,429.39	0.06%
2004	9	364,623.39	17.91%	40,513.71	0.18%
2005	8	415,634.82	22.19%	51,954.35	0.21%
2006	15	629,394.82	25.24%	41,959.65	0.32%
2007	23	1,311,112.79	31.64%	57,004.90	0.66%
2008	16	1,285,452.59	34.44%	80,340.79	0.65%
2009	21	1,674,268.29	31.57%	79,727.06	0.84%
2010	12	1,476,234.77	38.07%	123,019.56	0.74%
2011	14	1,592,701.99	33.59%	113,764.43	0.80%
2012	26	3,446,615.91	33.09%	132,562.15	1.74%
2013	39	5,962,231.13	42.92%	152,877.72	3.01%
2014	89	11,264,133.59	38.68%	126,563.30	5.68%
2015	116	15,759,706.76	39.11%	135,859.54	7.95%
2016	196	27,950,949.99	40.41%	142,606.89	14.10%
2017	305	51,310,739.84	43.33%	168,231.93	25.88%
2018	371	60,642,252.59	43.13%	163,456.21	30.59%
2019	83	12,960,820.02	42.13%	156,154.46	6.54%
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	1,360	198,251,711.75	41.45%	145,773.32	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	79	9,510,891.98	39.60%	120,391.04	4.80%
Non Metro	33	4,183,476.19	47.43%	126,772.01	2.11%
Northern Territory					
Metro	2	443,582.11	38.34%	221,791.06	0.22%
Non Metro	4	1,314,545.89	49.33%	328,636.47	0.66%
New South Wales					
Metro	29	6,511,223.92	37.02%	224,524.96	3.28%
Non Metro	107	16,202,020.80	44.24%	151,420.76	8.17%
Victoria					
Metro	300	54,601,222.29	37.89%	182,004.07	27.54%
Non Metro	467	55,465,859.67	42.07%	118,770.58	27.98%
Queensland					
Metro	45	7,227,039.58	40.57%	160,600.88	3.65%
Non Metro	143	21,096,165.93	45.68%	147,525.64	10.64%
Western Australia					
Metro	36	5,979,359.26	43.27%	166,093.31	3.02%
Non Metro	27	2,839,132.44	43.25%	105,153.05	1.43%
Tasmania					
Metro	41	6,555,522.51	44.18%	159,890.79	3.31%
Non Metro	27	2,510,551.22	39.88%	92,983.38	1.27%
Australian Capital Territory					
Metro	20	3,811,117.96	45.44%	190,555.90	1.92%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	312	5,704,688.29	11.19%	18,284.26	2.88%
\$50,000.01 to \$100,000	239	17,603,619.04	26.55%	73,655.31	8.88%
\$100,000.01 to \$150,000	243	30,421,360.20	35.62%	125,190.78	15.34%
\$150,000.01 to \$200,000	194	33,955,993.93	41.04%	175,030.90	17.13%
\$200,000.01 to \$250,000	127	28,284,927.15	43.09%	222,715.96	14.27%
\$250,000.01 to \$300,000	104	28,382,989.34	46.35%	272,913.36	14.32%
\$300,000.01 to \$350,000	61	19,731,844.40	47.09%	323,472.86	9.95%
\$350,000.01 to \$400,000	35	13,218,761.10	49.47%	377,678.89	6.67%
\$400,000.01 to \$450,000	24	10,133,194.93	51.78%	422,216.46	5.11%
\$450,000.01 to \$500,000	10	4,690,281.55	54.82%	469,028.15	2.37%
\$500,000.01 to \$750,000	11	6,124,051.82	50.68%	556,731.98	3.09%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	266	5,166,350.22	6.69%	19,422.37	2.61%
11 to 20	180	14,548,529.05	15.76%	80,825.16	7.34%
21 to 30	208	29,323,215.78	25.34%	140,977.00	14.79%
31 to 40	239	42,938,500.54	35.35%	179,659.00	21.66%
41 to 50	201	41,778,255.75	44.97%	207,852.02	21.07%
51 to 55	86	17,788,486.25	52.31%	206,842.86	8.97%
56 to 60	65	18,108,255.97	57.56%	278,588.55	9.13%
61 to 65	74	18,722,513.82	62.04%	253,006.94	9.44%
66 to 70	26	6,752,481.20	67.07%	259,710.82	3.41%
71 to 75	13	2,566,802.55	71.68%	197,446.35	1.29%
76 to 80	2	558,320.62	77.98%	279,160.31	0.28%
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	1,360	198,251,711.75	41.45%	145,773.32	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	73.48	2.47%	36.74	0.00%
2027	5	27,740.99	2.85%	5,548.20	0.01%
2028	18	170,641.70	7.50%	9,480.09	0.09%
2029	11	297,659.36	9.91%	27,059.94	0.15%
2030	15	385,807.61	13.72%	25,720.51	0.19%
2031	18	1,041,565.40	17.83%	57,864.74	0.53%
2032	14	622,062.81	23.66%	44,433.06	0.31%
2033	38	2,822,727.53	24.22%	74,282.30	1.42%
2034	32	2,128,318.09	25.75%	66,509.94	1.07%
2035	27	1,606,813.70	22.67%	59,511.62	0.81%
2036	53	4,322,126.81	28.74%	81,549.56	2.18%
2037	57	4,347,153.06	30.35%	76,265.84	2.19%
2038	89	10,147,640.56	36.02%	114,018.43	5.12%
2039	61	6,546,916.03	34.91%	107,326.49	3.30%
2040	30	3,621,452.82	37.72%	120,715.09	1.83%
2041	37	4,785,412.31	37.83%	129,335.47	2.41%
2042	75	11,201,332.20	39.30%	149,351.10	5.65%
2043	92	14,766,158.17	41.03%	160,501.72	7.45%
2044	78	11,997,688.19	42.32%	153,816.52	6.05%
2045	93	15,682,405.47	40.27%	168,628.02	7.91%
2046	136	23,912,117.77	43.10%	175,824.40	12.06%
2047	175	35,544,685.88	45.26%	203,112.49	17.93%
2048	163	33,808,274.59	48.66%	207,412.73	17.05%
2049	38	7,657,012.43	44.74%	201,500.33	3.86%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	3	807,924.79	43.69%	269,308.26	0.41%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,152	169,697,777.09	41.34%	147,307.10	85.60%
Investment	208	28,553,934.66	42.12%	137,278.53	14.40%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,360	198,251,711.75	41.45%	145,773.32	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	80	12,007,246.44	50.40%	150,090.58	6.06%
Hella	119	13,962,878.61	46.15%	117,335.11	7.04%
Insurable	1,161	172,281,586.70	40.45%	148,390.69	86.90%
	-	-	0.00%	-	-
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,194	171,489,532.01	40.74%	143,626.07	86.50%
Fixed 1 year	6	733,322.45	49.06%	122,220.41	0.37%
Fixed 2 year	72	12,411,732.89	45.53%	172,385.18	6.26%
Fixed 3 year	25	4,224,634.74	45.36%	168,985.39	2.13%
Fixed 4 year	24	3,374,461.66	47.27%	140,602.57	1.70%
Fixed 5 year	39	6,018,028.00	46.51%	154,308.41	3.04%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,360	198,251,711.75	41.45%	145,773.32	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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%	8	1,393,398.22	44.33%	174,174.78	0.70%
3.00% - 4.00%	9	1,875,581.08	53.47%	208,397.90	0.95%
4.00% - 5.00%	8	1,289,573.80	43.61%	161,196.73	0.65%
5.00% - 6.00%	280	48,250,806.68	41.58%	172,324.31	24.34%
6.00% - 10.00%	1,055	145,442,351.97	41.21%	137,860.05	73.36%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,321	190,226,935.54	41.13%	144,002.22	95.95%
1 to 30 Days	20	4,755,839.34	52.78%	237,791.97	2.40%
31 to 60 Days	5	687,253.22	34.43%	137,450.64	0.35%
61 to 90 Days	6	1,043,483.67	47.05%	173,913.94	0.53%
91+ Days	8	1,538,199.98	45.09%	192,275.00	0.78%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,360	198,251,711.75	41.45%	145,773.32	100.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	1,360	198,251,711.75	41.45%	145,773.32	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	151	21,309,369.13	41.59%	141,121.65	10.75%
Construction	98	18,122,634.10	45.23%	184,924.84	9.14%
Established Property	649	94,547,912.00	43.09%	145,682.45	47.69%
Refinance	440	61,021,528.98	37.78%	138,685.29	30.78%
Additions and Alterations	22	3,250,267.54	40.84%	147,739.43	1.64%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	5	7,642.60	1.36%	1,528.52	0.00%
1 to 5 years	53	1,326,482.16	13.39%	25,027.97	0.67%
5 to 10 years	141	9,392,521.32	24.99%	66,613.63	4.74%
10 to 15 years	285	28,944,217.12	34.05%	101,558.66	14.60%
15 to 20 years	415	67,378,532.25	41.51%	162,357.91	33.99%
20 to 25 years	458	90,394,391.51	45.89%	197,367.67	45.60%
25 to 30 years	3	807,924.79	43.69%	269,308.26	0.41%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,360	198,251,711.75	41.45%	145,773.32	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	94	14,883,966.37	47.54%	158,340.07	7.51%
1 to 2 years	45	7,756,282.81	44.31%	172,361.84	3.91%
2 to 3 years	19	3,360,103.94	47.03%	176,847.58	1.69%
3 to 4 years	4	242,429.48	24.22%	60,607.37	0.12%
4 to 5 years	4	519,397.14	32.59%	129,849.29	0.26%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	5	8,169.21	1.26%	1,633.84	0.00%
1 to 5 years	50	1,260,351.93	12.84%	25,207.04	0.64%
5 to 10 years	123	8,055,308.30	24.92%	65,490.31	4.06%
10 to 15 years	257	25,928,044.52	33.04%	100,887.33	13.08%
15 to 20 years	355	56,143,428.75	40.85%	158,150.50	28.32%
20 to 25 years	402	79,671,362.79	45.25%	198,187.47	40.19%
25 to 30 years	2	423,393.12	33.48%	211,696.56	0.21%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,360	198,252,238.36	41.45%	145,773.70	100.00%