

## Torrens 2019-2 Retention Pool Statistics

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

### Summary of Portfolio

Number Of Housing Loans:	65
Housing Loan Pool Size:	\$11,348,236.50
Average Housing Loan Balance:	\$174,588.25
Maximum Housing Loan Balance:	\$726,686.18
Minimum Housing Loan Balance:	-
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	293
Weighted Average Remaining Term to Maturity in months	225
Weighted Average Seasoning in months	110
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	76.00%
Weighted Average Original LVR	66.08%
Weighted Average Current LVR *	43.43%
Weighted Average Current LVR based on RBA Guidelines **	43.43%
Weighted Average Fixed Rate	5.64%
Weighted Average Variable Rate	6.03%
Weighted Average Rate	5.99%

\* 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	1	6,108.93	8.04%	6,108.93	0.05%
2008	-	-	0.00%	-	0.00%
2009	1	135,751.74	29.01%	135,751.74	1.20%
2010	-	-	0.00%	-	0.00%
2011	1	56,858.60	5.69%	56,858.60	0.50%
2012	-	-	0.00%	-	0.00%
2013	-	-	0.00%	-	0.00%
2014	5	586,926.31	40.66%	117,385.26	5.17%
2015	7	1,400,771.78	40.77%	200,110.25	12.34%
2016	10	2,899,057.28	42.47%	289,905.73	25.55%
2017	9	1,663,617.97	49.74%	184,846.44	14.66%
2018	27	4,024,059.95	43.81%	149,039.26	35.46%
2019	4	575,083.94	44.13%	143,770.99	5.07%
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>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	3	148,866.83	29.27%	49,622.28	1.31%
Non Metro	-	-	0.00%	-	0.00%
<b>Northern Territory</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
<b>New South Wales</b>					
Metro	1	17,722.97	1.77%	17,722.97	0.16%
Non Metro	6	942,608.35	43.58%	157,101.39	8.31%
<b>Victoria</b>					
Metro	17	4,761,351.08	44.07%	280,079.48	41.96%
Non Metro	19	2,647,851.52	41.55%	139,360.61	23.33%
<b>Queensland</b>					
Metro	4	784,134.16	49.19%	196,033.54	6.91%
Non Metro	6	1,021,992.73	46.46%	170,332.12	9.01%
<b>Western Australia</b>					
Metro	1	130,798.55	25.40%	130,798.55	1.15%
Non Metro	2	409,577.38	60.40%	204,788.69	3.61%
<b>Tasmania</b>					
Metro	3	147,889.99	16.55%	49,296.66	1.30%
Non Metro	2	91,291.05	15.45%	45,645.53	0.80%
<b>Australian Capital Territory</b>					
Metro	1	244,151.89	39.06%	244,151.89	2.15%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	14	207,139.27	13.79%	14,795.66	1.83%
\$50,000.01 to \$100,000	8	492,333.00	16.16%	61,541.63	4.34%
\$100,000.01 to \$150,000	13	1,658,130.23	29.72%	127,548.48	14.61%
\$150,000.01 to \$200,000	7	1,200,167.45	37.21%	171,452.49	10.58%
\$200,000.01 to \$250,000	8	1,827,568.93	48.85%	228,446.12	16.10%
\$250,000.01 to \$300,000	5	1,400,537.40	44.10%	280,107.48	12.34%
\$300,000.01 to \$350,000	3	984,515.60	58.17%	328,171.87	8.68%
\$350,000.01 to \$400,000	2	755,923.59	45.06%	377,961.80	6.66%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$450,000.01 to \$500,000	3	1,477,114.57	49.30%	492,371.52	13.02%
\$500,000.01 to \$750,000	2	1,344,806.46	54.18%	672,403.23	11.85%
Greater than \$750,000	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	15	293,002.42	6.11%	19,533.49	2.58%
11 to 20	9	986,358.51	18.07%	109,595.39	8.69%
21 to 30	12	1,752,526.04	26.27%	146,043.84	15.44%
31 to 40	9	1,725,167.31	35.81%	191,685.26	15.20%
41 to 50	5	1,701,208.14	47.77%	340,241.63	14.99%
51 to 55	9	3,520,698.64	54.06%	391,188.74	31.02%
56 to 60	1	144,736.69	57.89%	144,736.69	1.28%
61 to 65	2	567,339.37	62.94%	283,669.69	5.00%
66 to 70	-	-	0.00%	-	0.00%
71 to 75	2	448,820.00	75.24%	224,410.00	3.95%
76 to 80	1	208,379.38	76.47%	208,379.38	1.84%
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>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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
2026	-	-	0.00%	-	-
2027	1	6,108.93	8.04%	6,108.93	0.05%
2028	-	-	0.00%	-	0.00%
2029	-	-	0.00%	-	0.00%
2030	-	-	0.00%	-	0.00%
2031	-	-	0.00%	-	0.00%
2032	2	156,926.45	30.37%	78,463.23	1.38%
2033	-	-	0.00%	-	0.00%
2034	4	216,193.93	22.85%	54,048.48	1.91%
2035	-	-	0.00%	-	0.00%
2036	3	511,126.85	43.78%	170,375.62	4.50%
2037	-	-	0.00%	-	0.00%
2038	6	505,588.30	33.35%	84,264.72	4.46%
2039	1	135,751.74	29.01%	135,751.74	1.20%
2040	1	21,308.21	4.39%	21,308.21	0.19%
2041	3	444,912.10	37.93%	148,304.03	3.92%
2042	3	806,943.96	41.96%	268,981.32	7.11%
2043	5	848,780.88	38.88%	169,756.18	7.48%
2044	4	534,087.69	42.88%	133,521.92	4.71%
2045	7	1,400,771.78	40.77%	200,110.25	12.34%
2046	5	1,516,445.51	36.97%	303,289.10	13.36%
2047	7	1,312,137.74	51.44%	187,448.25	11.56%
2048	9	1,744,036.04	51.02%	193,781.78	15.37%
2049	3	460,430.21	50.36%	153,476.74	4.06%
2050	1	726,686.18	55.49%	726,686.18	6.40%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	52	7,994,906.99	42.60%	153,748.21	70.45%
Investment	13	3,353,329.51	45.40%	257,948.42	29.55%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	65	11,348,236.50	43.43%	174,588.25	100.00%
Interest Only	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	1	281,194.84	75.49%	281,194.84	2.48%
Helia	5	962,728.23	57.43%	192,545.65	8.48%
Insurable	59	10,104,313.43	41.20%	171,259.55	89.04%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	60	10,225,576.94	42.73%	170,426.28	90.11%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	2	601,610.42	54.10%	300,805.21	5.30%
Fixed 3 year	-	-	0.00%	-	0.00%
Fixed 4 year	2	374,947.86	50.61%	187,473.93	3.30%
Fixed 5 year	1	146,101.28	29.82%	146,101.28	1.29%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	65	11,348,236.50	43.43%	174,588.25	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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%	-	-	0.00%	-	0.00%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	45	8,416,156.59	44.68%	187,025.70	74.16%
6.00% - 10.00%	20	2,932,079.91	39.83%	146,604.00	25.84%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	62	10,373,163.63	42.66%	167,309.09	91.41%
1 to 30 Days	3	975,072.87	51.62%	325,024.29	8.59%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	65	11,348,236.50	43.43%	174,588.25	100.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	65	11,348,236.50	43.43%	174,588.25	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	11	1,632,000.64	45.34%	148,363.69	14.38%
Construction	2	59,311.02	16.29%	29,655.51	0.52%
Established Property	28	5,540,861.52	45.21%	197,887.91	48.83%
Refinance	23	4,094,755.11	40.84%	178,032.83	36.08%
Additions and Alterations	1	21,308.21	4.39%	21,308.21	0.19%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	-	-	0.00%	-	0.00%
1 to 5 years	1	6,108.93	8.04%	6,108.93	0.05%
5 to 10 years	7	399,492.38	24.58%	57,070.34	3.52%
10 to 15 years	12	1,535,456.60	38.89%	127,954.72	13.53%
15 to 20 years	20	3,647,442.91	40.35%	182,372.15	32.14%
20 to 25 years	25	5,759,735.68	47.93%	230,389.43	50.75%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</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	3	722,842.43	57.15%	240,947.48	6.37%
1 to 2 years	1	253,715.85	40.27%	253,715.85	2.24%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	146,101.28	29.82%	146,101.28	1.29%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	1	6,108.93	8.04%	6,108.93	0.05%
5 to 10 years	7	399,492.38	24.58%	57,070.34	3.52%
10 to 15 years	11	1,389,355.32	39.84%	126,305.03	12.24%
15 to 20 years	18	3,272,495.05	39.18%	181,805.28	28.84%
20 to 25 years	23	5,158,125.26	47.21%	224,266.32	45.45%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>65</b>	<b>11,348,236.50</b>	<b>43.43%</b>	<b>174,588.25</b>	<b>100.00%</b>