

Torrens 2021-1 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	948
Housing Loan Pool Size:	\$211,148,029.82
Average Housing Loan Balance:	\$222,729.99
Maximum Housing Loan Balance:	\$858,403.94
Minimum Housing Loan Balance:	0.05
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	339
Weighted Average Remaining Term to Maturity in months	257
Weighted Average Seasoning in months	92
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.00%
Weighted Average Original LVR	70.33%
Weighted Average Current LVR *	46.13%
Weighted Average Current LVR based on RBA Guidelines **	49.13%
Weighted Average Fixed Rate	5.58%
Weighted Average Variable Rate	6.42%
Weighted Average Rate	6.35%

* 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	-	-	0.00%	-	0.00%
2002	2	52,038.42	24.50%	26,019.21	0.02%
2003	1	56,027.05	6.00%	56,027.05	0.03%
2004	3	148,192.30	22.29%	49,397.43	0.07%
2005	6	213,907.70	20.70%	35,651.28	0.10%
2006	16	1,074,828.37	22.71%	67,176.77	0.51%
2007	11	624,589.09	30.53%	56,780.83	0.30%
2008	-	-	0.00%	-	0.00%
2009	6	673,247.61	25.23%	112,207.94	0.32%
2010	13	2,295,968.73	33.76%	176,612.98	1.09%
2011	8	1,018,741.36	27.47%	127,342.67	0.48%
2012	18	2,325,640.48	33.67%	129,202.25	1.10%
2013	12	2,037,243.00	35.64%	169,770.25	0.96%
2014	27	5,536,032.43	41.83%	205,038.24	2.62%
2015	35	5,726,851.92	38.45%	163,624.34	2.71%
2016	43	7,206,687.46	33.81%	167,597.38	3.41%
2017	38	7,436,210.28	24.19%	195,689.74	3.52%
2018	161	37,460,845.33	42.65%	232,676.06	17.74%
2019	378	95,953,200.17	50.66%	253,844.44	45.44%
2020	170	41,307,778.12	50.38%	242,986.93	19.56%
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	948	211,148,029.82	46.13%	222,729.99	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	178	31,381,060.36	46.07%	176,298.09	14.86%
Non Metro	26	3,500,424.08	51.68%	134,631.70	1.66%
Northern Territory					
Metro	1	391,870.70	56.00%	391,870.70	0.19%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	169	47,642,493.17	40.19%	281,908.24	22.56%
Non Metro	68	13,305,131.23	46.37%	195,663.69	6.30%
Victoria					
Metro	187	46,738,314.92	46.29%	249,937.51	22.14%
Non Metro	38	6,679,829.45	51.76%	175,784.99	3.16%
Queensland					
Metro	88	18,378,705.50	49.26%	208,848.93	8.70%
Non Metro	80	17,683,373.19	50.16%	221,042.16	8.37%
Western Australia					
Metro	54	12,201,732.18	49.24%	225,958.00	5.78%
Non Metro	10	1,243,806.95	49.00%	124,380.70	0.59%
Tasmania					
Metro	9	1,956,357.58	56.36%	217,373.06	0.93%
Non Metro	5	571,409.08	47.65%	114,281.82	0.27%
Australian Capital Territory					
Metro	35	9,473,521.43	48.57%	270,672.04	4.49%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	105	2,295,992.94	9.98%	21,866.60	1.09%
\$50,000.01 to \$100,000	132	9,629,123.58	22.77%	72,947.91	4.56%
\$100,000.01 to \$150,000	119	15,216,103.64	31.36%	127,866.42	7.21%
\$150,000.01 to \$200,000	119	20,825,974.83	37.93%	175,008.19	9.86%
\$200,000.01 to \$250,000	116	26,059,722.11	44.98%	224,652.78	12.34%
\$250,000.01 to \$300,000	84	23,185,357.95	44.54%	276,016.17	10.98%
\$300,000.01 to \$350,000	88	28,643,363.76	51.48%	325,492.77	13.57%
\$350,000.01 to \$400,000	70	26,223,871.89	51.05%	374,626.74	12.42%
\$400,000.01 to \$450,000	40	16,925,591.89	53.35%	423,139.80	8.02%
\$450,000.01 to \$500,000	24	11,371,997.28	52.87%	473,833.22	5.39%
\$500,000.01 to \$750,000	47	27,447,506.81	54.58%	583,989.51	13.00%
Greater than \$750,000	4	3,323,423.14	63.77%	830,855.78	1.57%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	130	5,685,779.67	6.78%	43,736.77	2.69%
11 to 20	122	14,665,828.98	15.59%	120,211.71	6.95%
21 to 30	149	31,079,216.32	26.07%	208,585.34	14.72%
31 to 40	121	30,403,989.40	35.29%	251,272.64	14.40%
41 to 50	130	33,001,475.60	45.56%	253,857.50	15.63%
51 to 55	63	17,905,629.75	52.62%	284,216.35	8.48%
56 to 60	75	24,146,458.12	57.72%	321,952.77	11.44%
61 to 65	48	16,585,253.62	63.14%	345,526.12	7.85%
66 to 70	59	19,408,014.82	67.77%	328,949.40	9.19%
71 to 75	25	8,256,576.47	73.32%	330,263.06	3.91%
76 to 80	22	7,899,219.20	77.53%	359,055.42	3.74%
81 to 85	4	2,110,587.87	81.00%	527,646.97	1.00%
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	948	211,148,029.82	46.13%	222,729.99	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
2026	-	-	0.00%	-	-
2027	1	1,091.22	1.00%	1,091.22	0.00%
2028	3	171,879.48	8.42%	57,293.16	0.08%
2029	6	387,050.08	14.72%	64,508.35	0.18%
2030	4	306,806.23	18.06%	76,701.56	0.15%
2031	1	63,257.09	24.00%	63,257.09	0.03%
2032	4	139,345.98	14.90%	34,836.50	0.07%
2033	3	223,143.79	19.31%	74,381.26	0.11%
2034	10	713,027.52	26.79%	71,302.75	0.34%
2035	21	1,522,962.63	28.53%	72,522.03	0.72%
2036	19	1,588,470.03	25.18%	83,603.69	0.75%
2037	17	1,422,794.08	27.84%	83,693.77	0.67%
2038	7	840,714.28	31.59%	120,102.04	0.40%
2039	17	2,958,926.77	36.14%	174,054.52	1.40%
2040	27	4,805,815.17	36.06%	177,993.15	2.28%
2041	13	1,822,652.09	26.96%	140,204.01	0.86%
2042	23	3,305,960.41	37.73%	143,737.41	1.57%
2043	31	5,396,826.02	33.13%	174,091.16	2.56%
2044	40	8,487,277.01	46.00%	212,181.93	4.02%
2045	52	10,634,833.10	44.98%	204,516.02	5.04%
2046	49	9,178,620.92	39.75%	187,318.79	4.35%
2047	32	7,147,063.70	24.35%	223,345.74	3.38%
2048	126	32,067,762.08	44.19%	254,506.05	15.19%
2049	321	85,546,302.44	51.37%	266,499.38	40.51%
2050	119	31,480,114.55	52.39%	264,538.78	14.91%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	727,300.18	58.00%	727,300.18	0.34%
2054	1	208,032.97	40.00%	208,032.97	0.10%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	708	157,559,237.97	46.65%	222,541.30	74.62%
Investment	240	53,588,791.85	44.63%	223,286.63	25.38%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	944	209,603,758.14	46.06%	222,037.88	99.27%
Interest Only	4	1,544,271.68	56.83%	386,067.92	0.73%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	60	12,114,936.44	60.59%	201,915.61	5.74%
Hella	63	16,838,881.90	66.42%	267,283.84	7.97%
Insurable	825	182,194,211.48	43.30%	220,841.47	86.29%
	-	-	0.00%	-	-
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	857	191,638,879.59	45.89%	223,615.96	90.76%
Fixed 1 year	3	578,286.23	39.80%	192,762.08	0.27%
Fixed 2 year	53	11,416,928.27	51.29%	215,413.74	5.41%
Fixed 3 year	20	4,065,006.88	43.60%	203,250.34	1.93%
Fixed 4 year	4	1,186,435.62	45.93%	296,608.91	0.56%
Fixed 5 year	11	2,262,493.23	47.43%	205,681.20	1.07%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	948	211,148,029.82	46.13%	222,729.99	100.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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%	2	521,575.00	25.26%	260,787.50	0.25%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	4	951,217.63	55.96%	237,804.41	0.45%
5.00% - 6.00%	133	31,368,023.79	48.01%	235,849.80	14.86%
6.00% - 10.00%	808	178,306,122.18	45.81%	220,675.89	84.45%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	925	205,208,961.97	45.84%	221,847.53	97.19%
1 to 30 Days	11	1,818,753.87	56.28%	165,341.26	0.86%
31 to 60 Days	7	2,311,448.38	60.70%	330,206.91	1.09%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	5	1,808,865.60	50.96%	361,773.12	0.86%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	948	211,148,029.82	46.13%	222,729.99	100.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	948	211,148,029.82	46.13%	222,729.99	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	38	9,518,135.66	53.28%	250,477.25	4.51%
Construction	-	-	0.00%	-	0.00%
Established Property	429	104,478,426.17	49.59%	243,539.45	49.48%
Refinance	480	97,127,398.41	41.72%	202,348.75	46.00%
Additions and Alterations	1	24,069.58	2.00%	24,069.58	0.01%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	4	1,544,271.68	56.83%	386,067.92	0.73%
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	14	866,827.01	14.63%	61,916.22	0.41%
5 to 10 years	44	2,952,797.51	25.83%	67,109.03	1.40%
10 to 15 years	84	11,743,753.28	33.49%	139,806.59	5.56%
15 to 20 years	177	33,187,361.28	41.50%	187,499.22	15.72%
20 to 25 years	623	159,917,685.91	48.42%	256,689.70	75.74%
25 to 30 years	2	935,333.15	54.00%	467,666.58	0.44%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	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	47	10,238,863.46	49.96%	217,848.16	4.85%
1 to 2 years	32	6,859,265.33	48.49%	214,352.04	3.25%
2 to 3 years	8	1,484,916.33	40.96%	185,614.54	0.70%
3 to 4 years	3	917,559.74	46.49%	305,853.25	0.43%
4 to 5 years	1	8,545.37	4.00%	8,545.37	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	14	866,827.01	14.63%	61,916.22	0.41%
5 to 10 years	39	2,648,305.03	26.36%	67,905.26	1.25%
10 to 15 years	72	10,077,842.15	32.85%	139,970.03	4.77%
15 to 20 years	166	30,257,127.80	41.25%	182,271.85	14.33%
20 to 25 years	564	146,853,444.45	48.22%	260,378.45	69.55%
25 to 30 years	2	935,333.15	54.00%	467,666.58	0.44%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	948	211,148,029.82	46.13%	222,729.99	100.00%