

Torrens 2021-1 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	61
Housing Loan Pool Size:	\$16,565,195.33
Average Housing Loan Balance:	\$271,560.58
Maximum Housing Loan Balance:	\$809,891.41
Minimum Housing Loan Balance:	7,223.25
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	292
Weighted Average Remaining Term to Maturity in months	257
Weighted Average Seasoning in months	84
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	71.00%
Weighted Average Original LVR	68.43%
Weighted Average Current LVR *	49.65%
Weighted Average Current LVR based on RBA Guidelines **	49.65%
Weighted Average Fixed Rate	5.56%
Weighted Average Variable Rate	6.11%
Weighted Average Rate	6.09%

* 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	-	-	0.00%	-	0.00%
2008	-	-	0.00%	-	0.00%
2009	-	-	0.00%	-	0.00%
2010	-	-	0.00%	-	0.00%
2011	-	-	0.00%	-	0.00%
2012	-	-	0.00%	-	0.00%
2013	-	-	0.00%	-	0.00%
2014	-	-	0.00%	-	0.00%
2015	1	96,425.31	58.00%	96,425.31	0.58%
2016	2	492,017.95	48.44%	246,008.98	2.97%
2017	6	1,572,236.20	53.00%	262,039.37	9.49%
2018	13	3,007,510.03	44.55%	231,346.93	18.16%
2019	26	7,992,431.73	52.11%	307,401.22	48.25%
2020	13	3,404,574.11	46.76%	261,890.32	20.55%
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	61	16,565,195.33	49.65%	271,560.58	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	6	1,488,705.78	51.98%	248,117.63	8.99%
Non Metro	1	118,741.41	37.00%	118,741.41	0.72%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	10	2,842,280.28	40.66%	284,228.03	17.16%
Non Metro	4	871,941.65	52.89%	217,985.41	5.26%
Victoria					
Metro	18	5,439,403.07	51.97%	302,189.06	32.84%
Non Metro	5	918,247.72	44.70%	183,649.54	5.54%
Queensland					
Metro	5	1,463,057.19	51.15%	292,611.44	8.83%
Non Metro	5	1,763,849.62	51.51%	352,769.92	10.65%
Western Australia					
Metro	4	958,630.10	49.53%	239,657.53	5.79%
Non Metro	-	-	0.00%	-	0.00%
Tasmania					
Metro	1	129,089.90	60.00%	129,089.90	0.78%
Non Metro	-	-	0.00%	-	0.00%
Australian Capital Territory					
Metro	2	571,248.61	60.04%	285,624.31	3.45%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	3	61,541.82	1.88%	20,513.94	0.37%
\$50,000.01 to \$100,000	5	409,191.33	25.98%	81,838.27	2.47%
\$100,000.01 to \$150,000	7	823,048.56	31.55%	117,578.37	4.97%
\$150,000.01 to \$200,000	8	1,397,583.96	54.60%	174,698.00	8.44%
\$200,000.01 to \$250,000	11	2,515,726.46	44.09%	228,702.41	15.19%
\$250,000.01 to \$300,000	3	838,823.98	42.92%	279,607.99	5.06%
\$300,000.01 to \$350,000	7	2,267,701.05	53.44%	323,957.29	13.69%
\$350,000.01 to \$400,000	7	2,555,338.32	47.73%	365,048.33	15.43%
\$400,000.01 to \$450,000	2	849,185.74	63.24%	424,592.87	5.13%
\$450,000.01 to \$500,000	2	922,574.73	36.97%	461,287.36	5.57%
\$500,000.01 to \$750,000	4	2,314,712.88	59.38%	578,678.22	13.97%
Greater than \$750,000	2	1,609,766.50	58.43%	804,883.25	9.72%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	4	248,891.77	7.24%	62,222.94	1.50%
11 to 20	7	942,417.41	13.59%	134,631.06	5.69%
21 to 30	6	1,239,340.91	28.58%	206,556.82	7.48%
31 to 40	9	2,432,252.91	37.04%	270,250.32	14.68%
41 to 50	7	2,914,010.70	48.04%	416,287.24	17.59%
51 to 55	6	1,568,180.45	53.57%	261,363.41	9.47%
56 to 60	9	2,692,103.20	58.87%	299,122.58	16.25%
61 to 65	7	2,359,997.10	63.50%	337,142.44	14.25%
66 to 70	5	1,972,580.79	68.98%	394,516.16	11.91%
71 to 75	1	195,420.09	71.00%	195,420.09	1.18%
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	61	16,565,195.33	49.65%	271,560.58	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
2029	-	-	0.00%	-	-
2030	1	353,840.56	12.00%	353,840.56	2.14%
2031	-	-	0.00%	-	0.00%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	-	-	0.00%	-	0.00%
2036	-	-	0.00%	-	0.00%
2037	-	-	0.00%	-	0.00%
2038	2	630,483.18	39.28%	315,241.59	3.81%
2039	2	225,295.43	7.82%	112,647.72	1.36%
2040	1	125,718.30	17.00%	125,718.30	0.76%
2041	1	78,022.86	11.00%	78,022.86	0.47%
2042	-	-	0.00%	-	0.00%
2043	1	465,926.99	34.00%	465,926.99	2.81%
2044	2	389,572.65	47.98%	194,786.33	2.35%
2045	4	1,055,547.27	48.86%	263,886.82	6.37%
2046	2	492,017.95	48.44%	246,008.98	2.97%
2047	4	1,083,644.33	55.94%	270,911.08	6.54%
2048	11	2,377,026.85	45.95%	216,093.35	14.35%
2049	22	7,396,922.65	55.49%	336,223.76	44.65%
2050	8	1,891,176.31	52.03%	236,397.04	11.42%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	47	13,876,453.02	49.94%	295,243.68	83.77%
Investment	14	2,688,742.31	48.12%	192,053.02	16.23%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	61	16,565,195.33	49.65%	271,560.58	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	-	-	0.00%	-	0.00%
Hella	1	319,745.22	67.00%	319,745.22	1.93%
Insurable	60	16,245,450.11	49.31%	270,757.50	98.07%
	-	-	0.00%	-	-
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	58	16,074,395.30	49.30%	277,144.75	97.04%
Fixed 1 year	1	164,201.14	69.00%	164,201.14	0.99%
Fixed 2 year	2	326,598.89	56.98%	163,299.45	1.97%
Fixed 3 year	-	-	0.00%	-	0.00%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	-	-	0.00%	-	0.00%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	61	16,565,195.33	49.65%	271,560.58	100.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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%	32	9,473,027.24	49.14%	296,032.10	57.19%
6.00% - 10.00%	29	7,092,168.09	50.32%	244,557.52	42.81%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	60	16,446,453.92	49.74%	274,107.57	99.28%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	1	118,741.41	37.00%	118,741.41	0.72%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	61	16,565,195.33	49.65%	271,560.58	100.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	61	16,565,195.33	49.65%	271,560.58	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	4	1,202,551.41	56.87%	300,637.85	7.26%
Construction	-	-	0.00%	-	0.00%
Established Property	35	9,197,032.87	52.07%	262,772.37	55.52%
Refinance	22	6,165,611.05	44.63%	280,255.05	37.22%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	1	353,840.56	12.00%	353,840.56	2.14%
5 to 10 years	-	-	0.00%	-	0.00%
10 to 15 years	5	981,496.91	29.20%	196,299.38	5.93%
15 to 20 years	9	2,303,702.57	44.17%	255,966.95	13.91%
20 to 25 years	46	12,926,155.29	53.21%	281,003.38	78.03%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	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	2	293,291.04	65.04%	146,645.52	1.77%
1 to 2 years	1	197,508.99	55.00%	197,508.99	1.19%
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 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	1	353,840.56	12.00%	353,840.56	2.14%
5 to 10 years	-	-	0.00%	-	0.00%
10 to 15 years	5	981,496.91	29.20%	196,299.38	5.93%
15 to 20 years	9	2,303,702.57	44.17%	255,966.95	13.91%
20 to 25 years	43	12,435,355.26	52.90%	289,194.31	75.07%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	61	16,565,195.33	49.65%	271,560.58	100.00%