

Torrens 2021-2 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	1,716
Housing Loan Pool Size:	\$315,368,885.95
Average Housing Loan Balance:	\$183,781.40
Maximum Housing Loan Balance:	\$828,241.78
Minimum Housing Loan Balance:	1.27
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	294
Weighted Average Remaining Term to Maturity in months	234
Weighted Average Seasoning in months	87
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	81.17%
Weighted Average Original LVR	65.14%
Weighted Average Current LVR *	45.14%
Weighted Average Current LVR based on RBA Guidelines **	47.48%
Weighted Average Fixed Rate	5.39%
Weighted Average Variable Rate	6.18%
Weighted Average Rate	6.07%

* 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	5,220.75	2.21%	5,220.75	0.00%
2001	6	183,862.40	10.31%	30,643.73	0.06%
2002	7	47,890.07	6.03%	6,841.44	0.02%
2003	13	322,421.86	11.63%	24,801.68	0.10%
2004	18	692,542.49	19.83%	38,474.58	0.22%
2005	23	1,007,248.92	25.49%	43,793.43	0.32%
2006	34	2,248,240.18	25.71%	66,124.71	0.71%
2007	40	2,478,056.43	24.55%	61,951.41	0.79%
2008	29	2,377,906.66	30.59%	81,996.78	0.75%
2009	38	3,414,157.86	31.95%	89,846.26	1.08%
2010	38	4,270,483.70	32.35%	112,381.15	1.35%
2011	12	1,120,116.97	33.22%	93,343.08	0.36%
2012	26	2,715,648.75	32.99%	104,448.03	0.86%
2013	32	3,414,789.53	35.30%	106,712.17	1.08%
2014	43	7,050,551.77	34.62%	163,966.32	2.24%
2015	31	5,313,784.26	33.33%	171,412.40	1.68%
2016	37	5,960,760.44	37.79%	161,101.63	1.89%
2017	39	6,078,468.30	39.57%	155,858.16	1.93%
2018	76	14,929,585.38	42.42%	196,441.91	4.73%
2019	209	45,941,103.39	44.54%	219,813.89	14.57%
2020	964	205,796,045.84	48.29%	213,481.38	65.26%
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%
2026	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	82	15,169,117.44	41.93%	184,989.24	4.81%
Non Metro	40	5,659,912.77	49.12%	141,497.82	1.79%
Northern Territory					
Metro	7	1,683,770.64	50.72%	240,538.66	0.53%
Non Metro	4	553,497.11	49.59%	138,374.28	0.18%
New South Wales					
Metro	68	23,326,954.75	43.83%	343,043.45	7.40%
Non Metro	152	24,053,340.62	44.47%	158,245.66	7.63%
Victoria					
Metro	377	87,686,218.24	45.35%	232,589.44	27.80%
Non Metro	492	75,570,547.43	45.25%	153,598.67	23.96%
Queensland					
Metro	84	15,721,485.64	40.11%	187,160.54	4.99%
Non Metro	197	28,026,033.31	45.73%	142,264.13	8.89%
Western Australia					
Metro	73	12,285,031.86	48.75%	168,288.11	3.90%
Non Metro	35	4,515,182.03	44.50%	129,005.20	1.43%
Tasmania					
Metro	44	8,472,974.11	47.89%	192,567.59	2.69%
Non Metro	29	4,069,877.36	46.34%	140,340.60	1.29%
Australian Capital Territory					
Metro	32	8,574,942.64	48.36%	267,966.96	2.72%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	337	6,995,839.32	12.71%	20,759.17	2.22%
\$50,000.01 to \$100,000	258	19,455,420.36	25.05%	75,408.61	6.17%
\$100,000.01 to \$150,000	261	32,500,322.58	33.24%	124,522.31	10.31%
\$150,000.01 to \$200,000	217	38,015,572.95	40.38%	175,186.97	12.05%
\$200,000.01 to \$250,000	151	34,071,686.67	44.03%	225,640.31	10.80%
\$250,000.01 to \$300,000	139	37,870,390.90	49.45%	272,448.86	12.01%
\$300,000.01 to \$350,000	117	38,040,962.41	51.84%	325,136.43	12.06%
\$350,000.01 to \$400,000	85	31,747,592.33	52.42%	373,501.09	10.07%
\$400,000.01 to \$450,000	56	23,542,542.55	53.85%	420,402.55	7.47%
\$450,000.01 to \$500,000	36	16,983,411.54	52.33%	471,761.43	5.39%
\$500,000.01 to \$750,000	53	31,314,744.29	51.74%	590,844.23	9.93%
Greater than \$750,000	6	4,830,400.05	53.64%	805,066.68	1.53%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	267	6,178,398.91	6.50%	23,140.07	1.96%
11 to 20	239	23,362,196.21	15.47%	97,749.77	7.41%
21 to 30	266	40,660,703.76	25.29%	152,859.79	12.89%
31 to 40	261	54,169,453.64	35.14%	207,545.80	17.18%
41 to 50	249	62,243,791.86	44.95%	249,975.07	19.74%
51 to 55	102	27,664,715.99	52.59%	271,222.71	8.77%
56 to 60	74	18,979,097.32	57.28%	256,474.29	6.02%
61 to 65	87	27,147,492.42	62.43%	312,040.14	8.61%
66 to 70	95	31,000,521.86	67.62%	326,321.28	9.83%
71 to 75	52	15,382,576.26	71.67%	295,818.77	4.88%
76 to 80	19	6,928,609.79	77.39%	364,663.67	2.20%
81 to 85	5	1,651,327.93	80.75%	330,265.59	0.52%
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	1,716	315,368,885.95	45.14%	183,781.40	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	1	1,554.46	39.20%	1,554.46	0.00%
2027	14	79,439.62	9.84%	5,674.26	0.03%
2028	4	76,132.72	9.29%	19,033.18	0.02%
2029	16	358,988.82	11.92%	22,436.80	0.11%
2030	42	1,503,754.62	16.43%	35,803.68	0.48%
2031	18	1,027,630.99	24.78%	57,090.61	0.33%
2032	18	905,721.66	24.25%	50,317.87	0.29%
2033	23	1,420,789.28	24.44%	61,773.45	0.45%
2034	42	2,706,736.59	23.89%	64,446.11	0.86%
2035	107	8,979,994.13	28.50%	83,925.18	2.85%
2036	47	4,345,972.00	27.11%	92,467.49	1.38%
2037	61	5,927,490.63	30.71%	97,171.98	1.88%
2038	58	6,698,399.96	33.63%	115,489.65	2.12%
2039	85	10,183,477.95	35.56%	119,805.62	3.23%
2040	187	29,011,440.67	38.34%	155,141.39	9.20%
2041	22	2,743,475.04	31.65%	124,703.41	0.87%
2042	53	9,287,549.80	40.14%	175,236.79	2.94%
2043	65	11,655,255.49	42.82%	179,311.62	3.70%
2044	86	19,489,325.44	42.08%	226,620.06	6.18%
2045	168	35,014,702.01	42.32%	208,420.85	11.10%
2046	33	7,535,567.83	41.88%	228,350.54	2.39%
2047	37	8,669,157.59	51.56%	234,301.56	2.75%
2048	33	7,484,230.47	49.67%	226,794.86	2.37%
2049	91	24,582,456.03	50.23%	270,136.88	7.79%
2050	405	115,679,642.15	53.37%	285,628.75	36.68%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,503	273,096,784.54	44.94%	181,701.12	86.60%
Investment	213	42,272,101.41	46.47%	198,460.57	13.40%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,716	315,368,885.95	45.14%	183,781.40	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	144	19,846,396.19	53.94%	137,822.20	6.29%
Hella	177	21,972,947.98	51.86%	124,140.95	6.97%
Insurable	1,395	273,549,541.78	43.97%	196,092.86	86.74%
	-	-	0.00%	-	-
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,487	273,193,090.43	45.03%	183,720.98	86.63%
Fixed 1 year	13	3,428,150.27	49.41%	263,703.87	1.09%
Fixed 2 year	95	16,924,403.72	46.52%	178,151.62	5.37%
Fixed 3 year	28	5,174,829.55	48.60%	184,815.34	1.64%
Fixed 4 year	43	8,266,601.30	44.59%	192,246.54	2.62%
Fixed 5 year	50	8,381,810.68	42.59%	167,636.21	2.66%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,716	315,368,885.95	45.14%	183,781.40	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,660,231.89	39.52%	207,528.99	0.53%
3.00% - 4.00%	9	1,782,515.16	38.10%	198,057.24	0.57%
4.00% - 5.00%	22	3,484,215.56	42.02%	158,373.43	1.10%
5.00% - 6.00%	451	92,448,708.19	43.10%	204,986.05	29.31%
6.00% - 10.00%	1,226	215,993,215.15	46.17%	176,177.17	68.49%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,670	304,989,891.97	44.89%	182,628.68	96.71%
1 to 30 Days	26	5,282,559.88	54.41%	203,175.38	1.68%
31 to 60 Days	10	2,837,945.25	45.38%	283,794.53	0.90%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	10	2,258,488.85	57.65%	225,848.89	0.72%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,716	315,368,885.95	45.14%	183,781.40	100.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	1,716	315,368,885.95	45.14%	183,781.40	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	207	41,086,255.09	46.92%	198,484.32	13.03%
Construction	107	23,715,292.27	47.77%	221,638.25	7.52%
Established Property	735	140,565,101.47	47.85%	191,245.04	44.57%
Refinance	557	100,014,444.49	41.00%	179,559.15	31.71%
Additions and Alterations	30	3,683,979.63	31.41%	122,799.32	1.17%
Home Equity	78	6,273,373.40	37.11%	80,427.86	1.99%
Other	2	30,439.60	26.71%	15,219.80	0.01%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	13,207.29	15.07%	2,641.46	0.00%
1 to 5 years	80	2,242,349.71	15.47%	28,029.37	0.71%
5 to 10 years	216	16,269,480.43	26.96%	75,321.67	5.16%
10 to 15 years	430	55,494,684.47	35.72%	129,057.41	17.60%
15 to 20 years	396	79,407,875.43	41.64%	200,524.94	25.18%
20 to 25 years	589	161,941,288.62	52.33%	274,942.77	51.35%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	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	129	26,049,454.62	47.07%	201,933.76	8.26%
1 to 2 years	74	12,000,180.27	44.73%	162,164.60	3.81%
2 to 3 years	18	2,630,776.20	39.62%	146,154.23	0.83%
3 to 4 years	4	798,533.48	51.31%	199,633.37	0.25%
4 to 5 years	4	696,850.95	36.67%	174,212.74	0.22%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	5	13,207.29	15.07%	2,641.46	0.00%
1 to 5 years	72	1,889,451.84	15.08%	26,242.39	0.60%
5 to 10 years	175	13,192,184.81	26.55%	75,383.91	4.18%
10 to 15 years	368	47,127,087.08	35.14%	128,062.74	14.94%
15 to 20 years	345	67,741,779.98	41.14%	196,352.99	21.48%
20 to 25 years	522	143,229,379.43	52.23%	274,385.78	45.42%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,716	315,368,885.95	45.14%	183,781.40	100.00%