

Torrens 2021-2 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	121
Housing Loan Pool Size:	\$21,667,212.91
Average Housing Loan Balance:	\$179,067.88
Maximum Housing Loan Balance:	\$798,450.04
Minimum Housing Loan Balance:	23.22
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	294
Weighted Average Remaining Term to Maturity in months	228
Weighted Average Seasoning in months	91
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	71.32%
Weighted Average Original LVR	64.60%
Weighted Average Current LVR *	41.72%
Weighted Average Current LVR based on RBA Guidelines **	41.72%
Weighted Average Fixed Rate	5.14%
Weighted Average Variable Rate	6.18%
Weighted Average Rate	5.96%

* 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	2	58,598.13	5.62%	29,299.07	0.27%
2004	-	-	0.00%	-	0.00%
2005	2	187,924.27	18.91%	93,962.14	0.87%
2006	1	41,858.63	38.76%	41,858.63	0.19%
2007	-	-	0.00%	-	0.00%
2008	2	192,466.82	18.85%	96,233.41	0.89%
2009	5	409,243.40	32.38%	81,848.68	1.89%
2010	1	71,772.25	23.53%	71,772.25	0.33%
2011	-	-	0.00%	-	0.00%
2012	1	84,671.11	26.71%	84,671.11	0.39%
2013	4	659,439.77	26.00%	164,859.94	3.04%
2014	3	494,333.88	41.09%	164,777.96	2.28%
2015	8	1,112,914.38	23.96%	139,114.30	5.14%
2016	2	426,619.02	39.48%	213,309.51	1.97%
2017	5	1,809,752.81	54.81%	361,950.56	8.35%
2018	6	486,617.39	38.47%	81,102.90	2.25%
2019	17	3,278,615.05	41.28%	192,859.71	15.13%
2020	62	12,352,386.00	43.99%	199,232.03	57.01%
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	121	21,667,212.91	41.72%	179,067.88	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	10	2,232,534.44	49.08%	223,253.44	10.30%
Non Metro	7	754,618.58	49.85%	107,802.65	3.48%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	6	1,793,736.00	32.37%	298,956.00	8.28%
Non Metro	9	947,147.70	34.83%	105,238.63	4.37%
Victoria					
Metro	24	5,450,315.09	41.54%	227,096.46	25.15%
Non Metro	35	5,102,819.11	40.90%	145,794.83	23.55%
Queensland					
Metro	5	1,673,760.86	53.84%	334,752.17	7.72%
Non Metro	10	1,607,590.62	41.27%	160,759.06	7.42%
Western Australia					
Metro	5	1,093,915.50	36.25%	218,783.10	5.05%
Non Metro	3	164,870.53	20.98%	54,956.84	0.76%
Tasmania					
Metro	-	-	0.00%	-	0.00%
Non Metro	3	308,118.47	45.28%	102,706.16	1.42%
Australian Capital Territory					
Metro	4	537,786.01	31.73%	134,446.50	2.48%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	22	477,717.15	12.37%	21,714.42	2.20%
\$50,000.01 to \$100,000	25	1,873,878.64	25.59%	74,955.15	8.65%
\$100,000.01 to \$150,000	18	2,237,896.62	30.99%	124,327.59	10.33%
\$150,000.01 to \$200,000	15	2,683,101.43	43.51%	178,873.43	12.38%
\$200,000.01 to \$250,000	9	2,023,673.23	32.99%	224,852.58	9.34%
\$250,000.01 to \$300,000	8	2,208,997.37	46.89%	276,124.67	10.20%
\$300,000.01 to \$350,000	8	2,624,186.38	43.71%	328,023.30	12.11%
\$350,000.01 to \$400,000	5	1,910,232.19	47.32%	382,046.44	8.82%
\$400,000.01 to \$450,000	3	1,294,753.53	55.81%	431,584.51	5.98%
\$450,000.01 to \$500,000	4	1,902,233.27	39.89%	475,558.32	8.78%
\$500,000.01 to \$750,000	3	1,632,093.06	52.26%	544,031.02	7.53%
Greater than \$750,000	1	798,450.04	69.04%	798,450.04	3.69%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	19	520,998.77	6.78%	27,420.99	2.40%
11 to 20	20	1,935,053.36	16.74%	96,752.67	8.93%
21 to 30	25	3,042,731.51	24.51%	121,709.26	14.04%
31 to 40	20	5,635,297.24	35.91%	281,764.86	26.01%
41 to 50	10	2,756,422.47	44.41%	275,642.25	12.72%
51 to 55	8	2,307,165.76	51.41%	288,395.72	10.65%
56 to 60	5	1,345,424.30	57.30%	269,084.86	6.21%
61 to 65	6	1,570,072.38	62.29%	261,678.73	7.25%
66 to 70	6	1,986,934.45	67.92%	331,155.74	9.17%
71 to 75	2	567,112.67	70.90%	283,556.34	2.62%
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	121	21,667,212.91	41.72%	179,067.88	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
2028	-	-	0.00%	-	-
2029	1	6,450.63	13.44%	6,450.63	0.03%
2030	5	240,258.78	18.69%	48,051.76	1.11%
2031	1	45,416.64	6.29%	45,416.64	0.21%
2032	2	140,989.35	23.86%	70,494.68	0.65%
2033	5	344,195.88	27.70%	68,839.18	1.59%
2034	1	23.22	0.01%	23.22	0.00%
2035	11	877,052.14	22.56%	79,732.01	4.05%
2036	4	236,055.09	28.41%	59,013.77	1.09%
2037	2	532,937.13	34.86%	266,468.57	2.46%
2038	4	458,832.78	30.62%	114,708.20	2.12%
2039	6	462,555.90	30.48%	77,092.65	2.13%
2040	8	1,140,183.31	33.62%	142,522.91	5.26%
2041	-	-	0.00%	-	0.00%
2042	4	720,074.39	43.79%	180,018.60	3.32%
2043	5	715,680.32	24.44%	143,136.06	3.30%
2044	8	1,969,114.02	37.76%	246,139.25	9.09%
2045	19	4,597,627.12	43.09%	241,980.37	21.22%
2046	2	426,619.02	39.48%	213,309.51	1.97%
2047	2	603,838.49	52.39%	301,919.25	2.79%
2048	2	278,182.60	62.92%	139,091.30	1.28%
2049	7	1,658,286.79	45.09%	236,898.11	7.65%
2050	22	6,212,839.31	50.28%	282,401.79	28.67%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	105	18,701,933.53	41.45%	178,113.65	86.31%
Investment	16	2,965,279.38	43.43%	185,329.96	13.69%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	121	21,667,212.91	41.72%	179,067.88	100.00%
Interest Only	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	10	2,040,246.85	54.19%	204,024.69	9.42%
Hella	3	82,889.75	9.95%	27,629.92	0.38%
Insurable	108	19,544,076.31	40.55%	180,963.67	90.20%
	-	-	0.00%	-	-
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	97	17,005,415.78	41.03%	175,313.56	78.48%
Fixed 1 year	2	736,039.97	48.86%	368,019.99	3.40%
Fixed 2 year	7	1,676,228.09	42.86%	239,461.16	7.74%
Fixed 3 year	1	55,734.38	12.30%	55,734.38	0.26%
Fixed 4 year	9	1,297,774.59	45.80%	144,197.18	5.99%
Fixed 5 year	5	896,020.10	42.81%	179,204.02	4.14%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	121	21,667,212.91	41.72%	179,067.88	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	542,025.78	34.83%	271,012.89	2.50%
3.00% - 4.00%	1	71,772.25	23.53%	71,772.25	0.33%
4.00% - 5.00%	1	97,144.39	69.39%	97,144.39	0.45%
5.00% - 6.00%	38	7,396,978.96	43.91%	194,657.34	34.14%
6.00% - 10.00%	79	13,559,291.53	40.70%	171,636.60	62.58%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	121	21,667,212.91	41.72%	179,067.88	100.00%
1 to 30 Days	-	-	0.00%	-	0.00%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	121	21,667,212.91	41.72%	179,067.88	100.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	121	21,667,212.91	41.72%	179,067.88	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	16	3,650,180.44	42.18%	228,136.28	16.85%
Construction	11	2,532,584.59	45.94%	230,234.96	11.69%
Established Property	45	8,457,097.75	45.57%	187,935.51	39.03%
Refinance	43	6,273,644.82	35.47%	145,898.72	28.95%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	6	753,705.31	34.03%	125,617.55	3.48%
Other	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	6	246,709.41	18.55%	41,118.24	1.14%
5 to 10 years	21	1,482,152.81	23.45%	70,578.71	6.84%
10 to 15 years	23	2,756,088.63	32.64%	119,829.94	12.72%
15 to 20 years	37	8,083,147.47	39.96%	218,463.45	37.31%
20 to 25 years	34	9,099,114.59	49.64%	267,621.02	41.99%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	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	19	3,778,561.85	42.00%	198,871.68	17.44%
1 to 2 years	4	698,157.60	52.34%	174,539.40	3.22%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	1	185,077.68	59.70%	185,077.68	0.85%
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	5	240,258.78	18.69%	48,051.76	1.11%
5 to 10 years	19	1,249,273.78	24.12%	65,751.25	5.77%
10 to 15 years	18	2,056,990.19	34.09%	114,277.23	9.49%
15 to 20 years	29	6,148,034.51	40.01%	212,001.19	28.37%
20 to 25 years	26	7,310,858.52	47.45%	281,186.87	33.74%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	121	21,667,212.91	41.72%	179,067.88	100.00%