

Torrens 2022-1 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	596
Housing Loan Pool Size:	\$166,804,391.39
Average Housing Loan Balance:	\$279,873.14
Maximum Housing Loan Balance:	\$858,528.94
Minimum Housing Loan Balance:	0.15
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	303
Weighted Average Remaining Term to Maturity in months	266
Weighted Average Seasoning in months	77
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	82.00%
Weighted Average Original LVR	67.37%
Weighted Average Current LVR *	49.56%
Weighted Average Current LVR based on RBA Guidelines **	51.52%
Weighted Average Fixed Rate	5.51%
Weighted Average Variable Rate	6.07%
Weighted Average Rate	6.02%

* 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	-	-	0.00%	-	0.00%
2003	2	41,128.04	6.24%	20,564.02	0.02%
2004	-	-	0.00%	-	0.00%
2005	1	112,354.26	10.00%	112,354.26	0.07%
2006	8	696,243.40	25.01%	87,030.43	0.42%
2007	8	814,417.88	35.33%	101,802.24	0.49%
2008	4	307,614.13	27.57%	76,903.53	0.18%
2009	1	124,253.51	12.00%	124,253.51	0.07%
2010	5	834,676.41	46.30%	166,935.28	0.50%
2011	7	941,923.72	28.75%	134,560.53	0.56%
2012	2	156,911.92	11.24%	78,455.96	0.09%
2013	1	99,939.31	23.00%	99,939.31	0.06%
2014	6	1,073,363.04	34.32%	178,893.84	0.64%
2015	4	1,216,086.84	34.90%	304,021.71	0.73%
2016	13	3,349,438.53	43.98%	257,649.12	2.01%
2017	11	2,156,841.32	33.26%	196,076.48	1.29%
2018	73	19,788,623.89	48.88%	271,077.04	11.86%
2019	111	28,523,942.37	46.29%	256,972.45	17.10%
2020	198	60,265,917.85	50.99%	304,373.32	36.13%
2021	141	46,300,714.97	53.57%	328,373.87	27.76%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
2024	-	-	0.00%	-	0.00%
2025	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	60	13,595,481.08	50.78%	226,591.35	8.15%
Non Metro	19	2,208,952.66	44.55%	116,260.67	1.32%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	102	34,793,622.67	45.63%	341,113.95	20.86%
Non Metro	43	10,791,619.32	47.83%	250,967.89	6.47%
Victoria					
Metro	140	44,358,323.33	48.92%	316,845.17	26.59%
Non Metro	29	8,095,907.16	54.17%	279,169.21	4.85%
Queensland					
Metro	68	17,955,588.44	52.71%	264,052.77	10.76%
Non Metro	50	10,186,845.49	47.75%	203,736.91	6.11%
Western Australia					
Metro	47	12,216,773.77	52.12%	259,931.36	7.32%
Non Metro	1	168,900.08	45.00%	168,900.08	0.10%
Tasmania					
Metro	9	3,006,434.89	54.56%	334,048.32	1.80%
Non Metro	3	504,925.73	47.47%	168,308.58	0.30%
Australian Capital Territory					
Metro	25	8,921,016.77	56.06%	356,840.67	5.35%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	43	962,156.12	15.55%	22,375.72	0.58%
\$50,000.01 to \$100,000	54	4,030,988.75	19.81%	74,647.94	2.42%
\$100,000.01 to \$150,000	51	6,327,726.10	28.23%	124,073.06	3.79%
\$150,000.01 to \$200,000	73	12,673,072.54	39.89%	173,603.73	7.60%
\$200,000.01 to \$250,000	65	14,717,121.48	44.00%	226,417.25	8.82%
\$250,000.01 to \$300,000	66	17,842,665.43	47.28%	270,343.42	10.70%
\$300,000.01 to \$350,000	52	17,033,669.69	51.59%	327,570.57	10.21%
\$350,000.01 to \$400,000	44	16,456,197.92	52.77%	374,004.50	9.87%
\$400,000.01 to \$450,000	37	15,655,894.34	54.88%	423,132.28	9.39%
\$450,000.01 to \$500,000	41	19,375,436.81	57.77%	472,571.63	11.62%
\$500,000.01 to \$750,000	63	35,922,756.86	53.59%	570,202.49	21.54%
Greater than \$750,000	7	5,806,705.35	59.55%	829,529.34	3.48%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	49	2,277,115.65	7.66%	46,471.75	1.37%
11 to 20	62	7,630,602.51	15.89%	123,074.23	4.57%
21 to 30	77	16,891,641.89	25.85%	219,371.97	10.13%
31 to 40	74	20,155,845.04	35.53%	272,376.28	12.08%
41 to 50	88	26,236,997.36	45.24%	298,147.70	15.73%
51 to 55	53	18,159,878.23	52.94%	342,639.21	10.89%
56 to 60	61	23,381,884.76	58.05%	383,309.59	14.02%
61 to 65	57	24,578,463.06	62.58%	431,201.11	14.73%
66 to 70	51	18,999,150.25	68.26%	372,532.36	11.39%
71 to 75	14	5,033,047.65	72.53%	359,503.40	3.02%
76 to 80	9	3,112,086.32	77.42%	345,787.37	1.87%
81 to 85	1	347,678.67	82.00%	347,678.67	0.21%
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	596	166,804,391.39	49.56%	279,873.14	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
2027	-	-	0.00%	-	-
2028	2	41,128.04	6.24%	20,564.02	0.02%
2029	-	-	0.00%	-	0.00%
2030	1	25,235.79	2.00%	25,235.79	0.02%
2031	2	483,796.46	16.04%	241,898.23	0.29%
2032	4	194,151.04	14.21%	48,537.76	0.12%
2033	2	260,990.32	37.64%	130,495.16	0.16%
2034	7	1,052,868.05	22.12%	150,409.72	0.63%
2035	8	961,271.77	25.73%	120,158.97	0.58%
2036	14	1,552,582.06	29.61%	110,898.72	0.93%
2037	12	1,215,589.17	39.24%	101,299.10	0.73%
2038	7	1,079,257.10	30.07%	154,179.59	0.65%
2039	12	1,878,082.84	29.75%	156,506.90	1.13%
2040	21	4,357,360.92	39.75%	207,493.38	2.61%
2041	13	2,192,249.56	34.44%	168,634.58	1.31%
2042	6	1,083,032.97	39.69%	180,505.50	0.65%
2043	11	2,737,974.32	49.39%	248,906.76	1.64%
2044	18	4,712,106.86	33.89%	261,783.71	2.82%
2045	16	5,144,648.40	48.58%	321,540.53	3.08%
2046	30	8,292,555.01	49.91%	276,418.50	4.97%
2047	18	4,833,789.78	44.76%	268,543.88	2.90%
2048	57	17,672,556.25	52.34%	310,044.85	10.59%
2049	88	23,290,216.51	48.88%	264,661.55	13.96%
2050	143	47,517,426.51	52.46%	332,289.70	28.49%
2051	104	36,225,521.66	55.02%	348,322.32	21.72%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	480	139,469,636.03	49.70%	290,561.74	83.61%
Investment	116	27,334,755.36	48.85%	235,644.44	16.39%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	592	165,302,387.81	49.54%	279,227.01	99.10%
Interest Only	4	1,502,003.58	52.08%	375,500.90	0.90%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	30	4,133,267.41	49.76%	137,775.58	2.48%
Hella	21	6,665,134.72	61.66%	317,387.37	4.00%
Insurable	545	156,005,989.26	49.04%	286,249.52	93.53%
	-	-	0.00%	-	-
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	543	152,155,807.57	49.22%	280,213.27	91.22%
Fixed 1 year	3	700,309.20	47.74%	233,436.40	0.42%
Fixed 2 year	16	5,005,908.27	47.65%	312,869.27	3.00%
Fixed 3 year	28	7,434,048.16	56.16%	265,501.72	4.46%
Fixed 4 year	1	229,441.74	67.00%	229,441.74	0.14%
Fixed 5 year	5	1,278,876.45	57.41%	255,775.29	0.77%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	596	166,804,391.39	49.56%	279,873.14	100.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	521,377.01	50.26%	260,688.51	0.31%
3.00% - 4.00%	1	265,696.84	67.00%	265,696.84	0.16%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	327	103,130,399.19	51.52%	315,383.48	61.83%
6.00% - 10.00%	266	62,886,918.35	46.26%	236,416.99	37.70%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	588	163,921,339.24	49.71%	278,777.79	98.27%
1 to 30 Days	3	1,280,214.32	39.42%	426,738.11	0.77%
31 to 60 Days	4	1,260,406.98	42.08%	315,101.75	0.76%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	1	342,430.85	42.00%	342,430.85	0.21%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	97	33,206,607.83	52.96%	342,336.16	19.91%
More than 60 months	499	133,597,783.56	48.71%	267,731.03	80.09%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	596	166,804,391.39	49.56%	279,873.14	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	31	8,960,516.93	51.96%	289,048.93	5.37%
Construction	-	-	0.00%	-	0.00%
Established Property	291	87,464,470.33	52.95%	300,565.19	52.44%
Refinance	273	70,103,530.56	45.05%	256,789.49	42.03%
Additions and Alterations	1	275,873.57	42.00%	275,873.57	0.17%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	1,502,003.58	52.08%	375,500.90	0.90%
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	4	143,390.36	8.05%	35,847.59	0.09%
5 to 10 years	27	3,394,561.45	26.02%	125,724.50	2.04%
10 to 15 years	66	10,095,630.60	34.47%	152,964.10	6.05%
15 to 20 years	67	17,764,130.29	43.41%	265,136.27	10.65%
20 to 25 years	373	114,630,341.49	51.88%	307,319.95	68.72%
25 to 30 years	55	19,274,333.62	53.60%	350,442.43	11.56%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	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	37	10,582,048.57	53.62%	286,001.31	6.34%
1 to 2 years	9	1,956,828.64	46.54%	217,425.40	1.17%
2 to 3 years	6	1,955,833.08	57.77%	325,972.18	1.17%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	153,873.53	44.00%	153,873.53	0.09%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	4	143,390.36	8.05%	35,847.59	0.09%
5 to 10 years	22	2,968,925.32	25.42%	134,951.15	1.78%
10 to 15 years	60	9,453,937.11	34.38%	157,565.62	5.67%
15 to 20 years	64	16,673,581.12	42.77%	260,524.71	10.00%
20 to 25 years	345	105,909,067.75	51.71%	306,982.81	63.49%
25 to 30 years	48	17,006,905.91	52.77%	354,310.54	10.20%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	596	166,804,391.39	49.56%	279,873.14	100.00%