

Torrens 2025-1 Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	1,991
Housing Loan Pool Size:	\$561,050,181.11
Average Housing Loan Balance:	\$281,793.16
Maximum Housing Loan Balance:	\$961,914.42
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	352
Weighted Average Remaining Term to Maturity in months	280
Weighted Average Seasoning in months	59
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	91.00%
Weighted Average Original LVR	66.49%
Weighted Average Current LVR *	55.61%
Weighted Average Current LVR based on RBA Guidelines **	55.61%
Weighted Average Fixed Rate	5.51%
Weighted Average Variable Rate	5.92%
Weighted Average Rate	5.87%

* 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	5	118,406.36	10.91%	23,681.27	0.02%
2002	3	89,697.97	13.39%	29,899.32	0.02%
2003	4	116,056.13	21.39%	29,014.03	0.02%
2004	7	387,981.59	31.25%	55,425.94	0.07%
2005	12	704,550.07	22.70%	58,712.51	0.13%
2006	17	873,404.01	28.93%	51,376.71	0.16%
2007	18	1,587,104.70	33.91%	88,172.48	0.28%
2008	18	2,021,521.53	38.55%	112,306.75	0.36%
2009	34	3,654,623.86	36.16%	107,488.94	0.65%
2010	48	5,623,826.14	34.32%	117,163.04	1.00%
2011	27	3,498,374.06	39.14%	129,569.41	0.62%
2012	128	16,868,780.21	38.43%	131,787.35	3.01%
2013	130	16,587,990.45	36.67%	127,599.93	2.96%
2014	36	6,171,050.01	47.30%	171,418.06	1.10%
2015	23	4,538,133.09	46.02%	197,310.13	0.81%
2016	21	4,676,710.43	46.50%	222,700.50	0.83%
2017	19	3,799,973.47	41.14%	199,998.60	0.68%
2018	21	5,637,477.21	57.44%	268,451.30	1.00%
2019	36	10,198,063.95	51.99%	283,279.55	1.82%
2020	113	32,938,048.62	55.16%	291,487.16	5.87%
2021	304	103,040,159.81	62.22%	338,947.89	18.37%
2022	445	147,453,579.60	57.38%	331,356.36	26.28%
2023	278	93,447,457.89	55.39%	336,141.93	16.66%
2024	244	97,017,209.95	58.73%	397,611.52	17.29%
2025	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	96	24,881,997.67	54.39%	259,187.48	4.43%
Non Metro	48	9,946,321.00	58.58%	207,215.02	1.77%
Northern Territory					
Metro	9	3,205,019.32	69.09%	356,113.26	0.57%
Non Metro	11	2,704,860.51	65.92%	245,896.41	0.48%
New South Wales					
Metro	98	42,885,978.48	52.21%	437,612.03	7.64%
Non Metro	175	46,105,599.86	56.60%	263,460.57	8.22%
Victoria					
Metro	443	146,041,927.06	54.27%	329,665.75	26.03%
Non Metro	375	81,220,388.89	53.49%	216,587.70	14.48%
Queensland					
Metro	131	45,482,392.03	57.48%	347,193.83	8.11%
Non Metro	281	63,855,293.31	53.98%	227,243.04	11.38%
Western Australia					
Metro	130	41,269,525.77	61.63%	317,457.89	7.36%
Non Metro	86	21,354,104.76	59.97%	248,303.54	3.81%
Tasmania					
Metro	29	8,710,156.98	57.44%	300,350.24	1.55%
Non Metro	29	6,265,783.88	57.30%	216,061.51	1.12%
Australian Capital Territory					
Metro	50	17,120,831.59	58.38%	342,416.63	3.05%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	148	3,817,142.22	14.84%	25,791.50	0.68%
\$50,000.01 to \$100,000	168	12,249,591.56	25.70%	72,914.24	2.18%
\$100,000.01 to \$150,000	239	30,212,768.04	38.11%	126,413.26	5.39%
\$150,000.01 to \$200,000	230	40,204,571.59	44.44%	174,802.49	7.17%
\$200,000.01 to \$250,000	227	51,460,483.60	49.47%	226,698.17	9.17%
\$250,000.01 to \$300,000	205	56,100,491.19	52.27%	273,660.93	10.00%
\$300,000.01 to \$350,000	165	53,403,843.02	54.53%	323,659.65	9.52%
\$350,000.01 to \$400,000	136	51,063,612.02	58.25%	375,467.74	9.10%
\$400,000.01 to \$450,000	102	43,194,603.01	61.11%	423,476.50	7.70%
\$450,000.01 to \$500,000	87	41,170,031.17	64.14%	473,218.75	7.34%
\$500,000.01 to \$750,000	244	145,229,633.78	63.70%	595,203.42	25.89%
Greater than \$750,000	40	32,943,409.91	60.53%	823,585.25	5.87%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	107	3,607,341.69	6.88%	33,713.47	0.64%
11 to 20	166	17,123,842.49	16.78%	103,155.68	3.05%
21 to 30	227	44,885,726.02	26.21%	197,734.48	8.00%
31 to 40	252	62,327,865.04	36.30%	247,332.80	11.11%
41 to 50	326	88,901,742.95	45.39%	272,704.73	15.85%
51 to 55	169	56,037,013.73	53.02%	331,579.96	9.99%
56 to 60	139	46,936,176.17	57.73%	337,670.33	8.37%
61 to 65	103	37,864,284.33	62.79%	367,614.41	6.75%
66 to 70	124	45,921,798.42	67.98%	370,337.08	8.18%
71 to 75	158	62,526,448.80	73.47%	395,737.02	11.14%
76 to 80	122	52,741,273.26	77.70%	432,305.52	9.40%
81 to 85	75	31,353,246.03	82.51%	418,043.28	5.59%
86 to 90	20	9,143,263.90	87.69%	457,163.19	1.63%
91 to 95	3	1,680,158.28	91.00%	560,052.76	0.30%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	24,915.00	3.00%	24,915.00	0.00%
2028	6	127,476.47	8.44%	21,246.08	0.02%
2029	5	150,773.10	23.45%	30,154.62	0.03%
2030	11	475,756.41	16.93%	43,250.58	0.08%
2031	9	488,602.08	18.32%	54,289.12	0.09%
2032	15	1,104,893.47	21.34%	73,659.56	0.20%
2033	26	1,997,128.61	22.53%	76,812.64	0.36%
2034	20	1,709,017.14	28.60%	85,450.86	0.30%
2035	21	2,148,140.89	31.75%	102,292.42	0.38%
2036	28	2,567,996.61	34.27%	91,714.16	0.46%
2037	50	7,330,334.66	35.67%	146,606.69	1.31%
2038	51	7,304,138.26	39.97%	143,218.40	1.30%
2039	57	8,332,732.72	42.78%	146,188.29	1.49%
2040	75	10,615,813.16	39.24%	141,544.18	1.89%
2041	56	10,226,461.38	50.24%	182,615.38	1.82%
2042	161	26,031,229.53	39.50%	161,684.66	4.64%
2043	131	21,676,550.68	41.24%	165,469.85	3.86%
2044	52	12,502,559.66	51.49%	240,433.84	2.23%
2045	42	9,650,120.11	46.11%	229,764.76	1.72%
2046	49	13,933,433.84	52.98%	284,355.79	2.48%
2047	77	21,838,140.07	49.88%	283,612.21	3.89%
2048	53	16,185,182.12	50.91%	305,380.79	2.88%
2049	38	13,192,189.70	55.42%	347,162.89	2.35%
2050	102	33,832,673.15	56.09%	331,692.87	6.03%
2051	244	90,359,810.93	62.86%	370,327.09	16.11%
2052	266	107,537,917.66	62.09%	404,277.89	19.17%
2053	162	62,333,815.21	59.80%	384,776.64	11.11%
2054	182	76,774,364.97	60.83%	421,837.17	13.68%
2055	1	598,013.52	30.00%	598,013.52	0.11%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	1,722	481,122,042.05	56.34%	279,397.24	85.75%
Investment	269	79,928,139.06	51.20%	297,130.63	14.25%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	1,966	550,198,086.87	55.64%	279,856.61	98.07%
Interest Only	25	10,852,094.24	53.92%	434,083.77	1.93%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	418	75,594,377.97	54.08%	180,847.79	13.47%
Hella	391	112,595,712.27	69.84%	287,968.57	20.07%
Insurable	1,182	372,860,090.87	51.62%	315,448.47	66.46%
	-	-	0.00%	-	-
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	1,768	491,877,018.43	54.27%	278,210.98	87.67%
Fixed 1 year	14	5,511,481.93	64.29%	393,677.28	0.98%
Fixed 2 year	124	39,059,069.18	65.88%	314,992.49	6.96%
Fixed 3 year	31	8,191,883.45	62.29%	264,254.30	1.46%
Fixed 4 year	29	9,805,845.29	68.25%	338,132.60	1.75%
Fixed 5 year	25	6,604,882.83	60.17%	264,195.31	1.18%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,793	480,977,885.50	55.43%	268,253.14	85.73%
Third Party Banking	198	80,072,295.61	56.66%	404,405.53	14.27%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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%	5	1,944,565.21	56.35%	388,913.04	0.35%
3.00% - 4.00%	5	1,473,073.56	71.87%	294,614.71	0.26%
4.00% - 5.00%	16	5,966,169.06	73.46%	372,885.57	1.06%
5.00% - 6.00%	1,553	452,087,962.41	53.95%	291,106.22	80.58%
6.00% - 10.00%	412	99,578,410.87	61.81%	241,695.17	17.75%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	1,959	551,389,701.70	55.48%	281,464.88	98.28%
1 to 30 Days	18	6,038,040.92	63.79%	335,446.72	1.08%
31 to 60 Days	7	2,062,328.73	63.02%	294,618.39	0.37%
61 to 90 Days	2	576,532.57	57.01%	288,266.29	0.10%
91+ Days	5	983,577.19	62.96%	196,715.44	0.18%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	152	60,962,414.48	56.78%	401,068.52	10.87%
25 to 30 months	162	61,818,738.56	60.11%	381,597.15	11.02%
31 to 36 months	147	48,027,201.88	52.07%	326,715.66	8.56%
37 to 42 months	185	61,226,687.22	56.86%	330,955.07	10.91%
43 to 48 months	254	82,075,157.28	55.57%	323,130.54	14.63%
49 to 54 months	157	53,546,180.18	64.90%	341,058.47	9.54%
55 to 60 months	148	53,795,789.04	61.90%	363,485.06	9.59%
More than 60 months	786	139,598,012.47	47.81%	177,605.61	24.88%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	1,991	561,050,181.11	55.61%	281,793.16	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	227	66,703,890.35	59.20%	293,849.74	11.89%
Construction	114	31,093,030.48	54.72%	272,745.88	5.54%
Established Property	940	273,937,510.54	59.46%	291,422.88	48.83%
Refinance	667	181,842,055.48	49.02%	272,626.77	32.41%
Additions and Alterations	21	3,501,039.02	48.14%	166,716.14	0.62%
Home Equity	21	3,812,532.95	45.60%	181,549.19	0.68%
Other	1	160,122.29	26.00%	160,122.29	0.03%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	12	5,655,319.04	55.05%	471,276.59	1.01%
1 to 2 years	7	2,764,425.20	59.30%	394,917.89	0.49%
2 to 3 years	6	2,432,350.00	45.17%	405,391.67	0.43%
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	25	940,927.20	17.47%	37,637.09	0.17%
5 to 10 years	97	8,024,380.18	26.83%	82,725.57	1.43%
10 to 15 years	271	38,050,302.79	39.85%	140,407.02	6.78%
15 to 20 years	436	80,831,521.43	44.52%	185,393.40	14.41%
20 to 25 years	363	113,948,255.05	55.06%	313,907.04	20.31%
25 to 30 years	774	308,402,700.22	61.59%	398,453.10	54.97%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	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	105	33,658,205.56	64.94%	320,554.34	6.00%
1 to 2 years	100	31,318,814.99	66.83%	313,188.15	5.58%
2 to 3 years	15	3,695,104.51	52.82%	246,340.30	0.66%
3 to 4 years	3	501,037.62	60.16%	167,012.54	0.09%
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	25	940,927.20	17.47%	37,637.09	0.17%
5 to 10 years	89	7,275,359.62	26.63%	81,745.61	1.30%
10 to 15 years	246	34,373,494.31	39.61%	139,729.65	6.13%
15 to 20 years	399	74,461,465.46	43.36%	186,620.21	13.27%
20 to 25 years	324	101,416,174.73	54.65%	313,012.88	18.08%
25 to 30 years	685	273,409,597.11	59.81%	399,138.10	48.73%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,991	561,050,181.11	55.61%	281,793.16	100.00%