

Torrens 2025-1 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	122
Housing Loan Pool Size:	\$40,272,029.84
Average Housing Loan Balance:	\$330,098.61
Maximum Housing Loan Balance:	\$833,448.14
Minimum Housing Loan Balance:	96,190.18
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	337
Weighted Average Remaining Term to Maturity in months	288
Weighted Average Seasoning in months	49
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	91.00%
Weighted Average Original LVR	73.48%
Weighted Average Current LVR *	65.40%
Weighted Average Current LVR based on RBA Guidelines **	65.40%
Weighted Average Fixed Rate	5.65%
Weighted Average Variable Rate	5.96%
Weighted Average Rate	5.89%

* 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	1	198,824.23	13.00%	198,824.23	0.49%
2014	3	712,085.02	50.08%	237,361.67	1.77%
2015	2	545,182.52	56.95%	272,591.26	1.35%
2016	1	242,988.74	41.00%	242,988.74	0.60%
2017	1	96,190.18	27.00%	96,190.18	0.24%
2018	1	566,750.04	39.00%	566,750.04	1.41%
2019	2	701,645.77	38.46%	350,822.89	1.74%
2020	6	1,110,356.89	51.61%	185,059.48	2.76%
2021	28	8,478,867.43	55.99%	302,816.69	21.05%
2022	39	14,442,788.97	73.87%	370,327.92	35.86%
2023	29	8,836,504.78	60.06%	304,707.06	21.94%
2024	9	4,339,845.27	86.02%	482,205.03	10.78%
2025	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	1	558,806.09	49.00%	558,806.09	1.39%
Non Metro	4	800,714.22	38.34%	200,178.56	1.99%
Northern Territory					
Metro	1	260,335.57	88.00%	260,335.57	0.65%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	-	-	0.00%	-	0.00%
Non Metro	13	3,608,673.18	58.49%	277,590.24	8.96%
Victoria					
Metro	27	12,853,467.16	74.86%	476,054.34	31.92%
Non Metro	45	13,418,457.67	68.81%	298,187.95	33.32%
Queensland					
Metro	4	1,528,013.30	53.54%	382,003.33	3.79%
Non Metro	18	4,840,535.69	45.13%	268,918.65	12.02%
Western Australia					
Metro	1	98,354.83	24.00%	98,354.83	0.24%
Non Metro	2	277,138.46	46.31%	138,569.23	0.69%
Tasmania					
Metro	1	274,636.20	89.00%	274,636.20	0.68%
Non Metro	1	291,719.70	58.00%	291,719.70	0.72%
Australian Capital Territory					
Metro	4	1,461,177.77	68.04%	365,294.44	3.63%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	-	-	0.00%	-	0.00%
\$50,000.01 to \$100,000	2	194,545.01	25.48%	97,272.51	0.48%
\$100,000.01 to \$150,000	8	1,082,412.41	50.18%	135,301.55	2.69%
\$150,000.01 to \$200,000	19	3,431,811.58	44.25%	180,621.66	8.52%
\$200,000.01 to \$250,000	17	3,940,922.84	52.04%	231,818.99	9.79%
\$250,000.01 to \$300,000	25	6,852,579.03	63.08%	274,103.16	17.02%
\$300,000.01 to \$350,000	11	3,588,488.53	66.97%	326,226.23	8.91%
\$350,000.01 to \$400,000	6	2,243,327.62	67.13%	373,887.94	5.57%
\$400,000.01 to \$450,000	4	1,670,559.87	62.32%	417,639.97	4.15%
\$450,000.01 to \$500,000	8	3,838,196.86	76.18%	479,774.61	9.53%
\$500,000.01 to \$750,000	20	11,767,267.96	73.87%	588,363.40	29.22%
Greater than \$750,000	2	1,661,918.13	77.48%	830,959.06	4.13%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	-	-	0.00%	-	0.00%
11 to 20	3	651,705.04	15.19%	217,235.01	1.62%
21 to 30	13	2,703,299.54	27.48%	207,946.12	6.71%
31 to 40	12	3,084,926.40	36.41%	257,077.20	7.66%
41 to 50	14	4,292,156.66	46.63%	306,582.62	10.66%
51 to 55	10	2,618,766.71	53.12%	261,876.67	6.50%
56 to 60	11	3,542,108.82	57.40%	322,009.89	8.80%
61 to 65	5	1,218,952.57	61.60%	243,790.51	3.03%
66 to 70	3	713,991.51	68.31%	237,997.17	1.77%
71 to 75	8	3,062,084.66	71.81%	382,760.58	7.60%
76 to 80	2	985,405.30	77.51%	492,702.65	2.45%
81 to 85	25	10,646,729.03	83.01%	425,869.16	26.44%
86 to 90	15	6,139,806.22	87.18%	409,320.41	15.25%
91 to 95	1	612,097.38	91.00%	612,097.38	1.52%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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
2034	-	-	0.00%	-	-
2035	1	98,354.83	24.00%	98,354.83	0.24%
2036	2	407,379.24	21.57%	203,689.62	1.01%
2037	-	-	0.00%	-	0.00%
2038	4	638,649.03	24.12%	159,662.26	1.59%
2039	-	-	0.00%	-	0.00%
2040	3	740,886.27	51.08%	246,962.09	1.84%
2041	2	504,771.34	60.11%	252,385.67	1.25%
2042	3	602,679.04	30.45%	200,893.01	1.50%
2043	7	1,729,883.49	46.69%	247,126.21	4.30%
2044	6	1,264,867.68	61.41%	210,811.28	3.14%
2045	4	927,568.76	48.49%	231,892.19	2.30%
2046	7	1,565,756.65	43.33%	223,679.52	3.89%
2047	1	537,040.13	82.00%	537,040.13	1.33%
2048	6	2,044,463.67	47.04%	340,743.95	5.08%
2049	4	1,210,633.52	42.44%	302,658.38	3.01%
2050	1	632,136.92	57.00%	632,136.92	1.57%
2051	15	5,534,327.95	63.34%	368,955.20	13.74%
2052	35	13,432,241.91	75.80%	383,778.34	33.35%
2053	13	4,271,436.11	69.04%	328,572.01	10.61%
2054	8	4,128,953.30	86.79%	516,119.16	10.25%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	90	32,220,104.13	68.83%	358,001.16	80.01%
Investment	32	8,051,925.71	51.68%	251,622.68	19.99%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	118	38,837,254.85	65.63%	329,129.28	96.44%
Interest Only	4	1,434,774.99	59.33%	358,693.75	3.56%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	15	6,320,752.66	80.93%	421,383.51	15.70%
Hella	34	13,884,439.00	83.38%	408,365.85	34.48%
Insurable	73	20,066,838.18	48.07%	274,888.19	49.83%
	-	-	0.00%	-	-
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	94	30,575,498.67	61.61%	325,271.26	75.92%
Fixed 1 year	4	1,473,896.68	85.21%	368,474.17	3.66%
Fixed 2 year	13	4,658,099.27	75.52%	358,315.33	11.57%
Fixed 3 year	1	168,898.04	62.00%	168,898.04	0.42%
Fixed 4 year	6	2,002,404.84	77.73%	333,734.14	4.97%
Fixed 5 year	4	1,393,232.34	76.69%	348,308.09	3.46%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	122	40,272,029.84	65.40%	330,098.61	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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%	1	195,305.50	56.00%	195,305.50	0.48%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	1	193,890.86	83.00%	193,890.86	0.48%
5.00% - 6.00%	85	28,209,051.14	61.54%	331,871.19	70.05%
6.00% - 10.00%	35	11,673,782.34	74.61%	333,536.64	28.99%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	122	40,272,029.84	65.40%	330,098.61	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	122	40,272,029.84	65.40%	330,098.61	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	6	3,188,468.03	86.86%	531,411.34	7.92%
25 to 30 months	10	2,821,883.21	70.86%	282,188.32	7.01%
31 to 36 months	18	6,182,989.12	59.63%	343,499.40	15.35%
37 to 42 months	16	4,260,451.72	56.03%	266,278.23	10.58%
43 to 48 months	16	5,803,796.45	79.53%	362,737.28	14.41%
49 to 54 months	18	8,268,729.77	74.48%	459,373.88	20.53%
55 to 60 months	16	4,153,762.60	53.63%	259,610.16	10.31%
More than 60 months	22	5,591,948.94	44.61%	254,179.50	13.89%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	122	40,272,029.84	65.40%	330,098.61	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	6,335,119.95	74.73%	395,945.00	15.73%
Construction	5	2,010,466.88	66.87%	402,093.38	4.99%
Established Property	63	21,876,340.93	70.54%	347,243.51	54.32%
Refinance	36	9,475,858.57	47.24%	263,218.29	23.53%
Additions and Alterations	1	193,020.90	39.00%	193,020.90	0.48%
Home Equity	1	381,222.61	73.00%	381,222.61	0.95%
Other	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	2	798,151.22	64.38%	399,075.61	1.98%
2 to 3 years	2	636,623.77	53.00%	318,311.89	1.58%
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	-	-	0.00%	-	0.00%
5 to 10 years	2	257,021.23	30.79%	128,510.62	0.64%
10 to 15 years	8	1,628,248.14	34.69%	203,531.02	4.04%
15 to 20 years	22	4,744,287.44	48.62%	215,649.43	11.78%
20 to 25 years	20	6,705,128.24	49.42%	335,256.41	16.65%
25 to 30 years	66	25,502,569.80	75.38%	386,402.57	63.33%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	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	14	5,244,299.42	79.23%	374,592.82	13.02%
1 to 2 years	13	4,283,333.71	75.73%	329,487.21	10.64%
2 to 3 years	1	168,898.04	62.00%	168,898.04	0.42%
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	-	-	0.00%	-	0.00%
5 to 10 years	2	257,021.23	30.79%	128,510.62	0.64%
10 to 15 years	8	1,628,248.14	34.69%	203,531.02	4.04%
15 to 20 years	21	4,785,349.25	47.24%	227,873.77	11.88%
20 to 25 years	17	6,050,166.92	49.37%	355,892.17	15.02%
25 to 30 years	46	17,854,713.13	72.50%	388,145.94	44.34%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	122	40,272,029.84	65.40%	330,098.61	100.00%