Torrens 2026-1 Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 30 September 2026

Summary of Portfolio

Number Of Housing Loans:	2,940
Housing Loan Pool Size:	$953,960,677.01
Average Housing Loan Balance:	$324,476.42
Maximum Housing Loan Balance:	$937,168.06
Minimum Housing Loan Balance:	$0.00
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	347
Weighted Average Remaining Term to Maturity in months	298
Weighted Average Seasoning in months	49
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	90.00%
Weighted Average Original LVR	67.34%
Weighted Average Current LVR *	58.06%
Weighted Average Current LVR based on RBA Guidelines **	58.06%
Weighted Average Fixed Rate	5.90%
Weighted Average Variable Rate	6.18%
Weighted Average Rate	6.16%

* 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	2	51,796.41	12.58%	25,898.21	0.01%
2003	1	19,559.38	14.00%	19,559.38	0.00%
2004	6	384,035.18	18.03%	64,005.86	0.04%
2005	18	876,786.32	18.51%	48,710.35	0.09%
2006	20	1,646,978.45	27.50%	82,348.92	0.17%
2007	15	1,259,592.86	25.57%	83,972.86	0.13%
2008	6	553,522.19	36.54%	92,253.70	0.06%
2009	6	641,013.02	43.12%	106,835.50	0.07%
2010	22	3,047,434.88	39.08%	138,519.77	0.32%
2011	26	3,342,412.12	41.50%	128,554.31	0.35%
2012	40	5,317,444.80	39.64%	132,936.12	0.56%
2013	50	7,111,580.14	44.21%	142,231.60	0.75%
2014	48	7,699,786.40	41.48%	160,412.22	0.81%
2015	29	4,689,581.64	39.07%	161,709.71	0.49%
2016	28	6,176,737.19	47.82%	220,597.76	0.65%
2017	8	1,836,843.42	46.18%	229,605.43	0.19%
2018	27	5,016,570.20	48.28%	185,798.90	0.53%
2019	38	8,652,416.71	47.45%	227,695.18	0.91%
2020	136	40,850,075.76	56.04%	300,368.20	4.28%
2021	381	122,366,667.14	58.64%	321,172.35	12.83%
2022	617	206,482,738.33	56.71%	334,655.98	21.64%
2023	711	253,238,740.76	58.76%	356,172.63	26.55%
2024	641	250,578,646.52	60.79%	390,918.33	26.27%
2025	64	22,119,717.19	73.91%	345,620.58	2.32%
2026	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	328	89,563,915.89	55.25%	273,060.72	9.39%
Non Metro	109	26,422,813.91	60.40%	242,411.14	2.77%
Northern Territory					
Metro	12	3,688,212.27	64.72%	307,351.02	0.39%
Non Metro	5	1,452,401.84	61.00%	290,480.37	0.15%
New South Wales					
Metro	317	117,675,345.33	50.78%	371,215.60	12.34%
Non Metro	238	74,306,452.58	56.24%	312,211.99	7.79%
Victoria					
Metro	454	176,685,737.49	57.37%	389,175.63	18.52%
Non Metro	254	63,764,040.68	59.21%	251,039.53	6.68%
Queensland					
Metro	263	94,605,735.06	58.61%	359,717.62	9.92%
Non Metro	335	102,307,940.50	62.53%	305,396.84	10.72%
Western Australia					
Metro	425	142,109,318.13	61.74%	334,374.87	14.90%
Non Metro	86	21,364,617.54	63.24%	248,425.79	2.24%
Tasmania					
Metro	29	7,443,269.93	54.70%	256,664.48	0.78%
Non Metro	23	6,563,964.86	67.69%	285,389.78	0.69%
Australian Capital Territory					
Metro	62	26,006,911.00	58.97%	419,466.31	2.73%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	151	4,522,362.81	22.08%	29,949.42	0.47%
$50,000.01 to $100,000	200	15,156,277.63	29.23%	75,781.39	1.59%
$100,000.01 to $150,000	216	27,029,082.96	37.51%	125,134.64	2.83%
$150,000.01 to $200,000	255	44,867,952.16	45.09%	175,952.75	4.70%
$200,000.01 to $250,000	258	58,345,218.79	51.13%	226,144.26	6.12%
$250,000.01 to $300,000	335	92,421,406.16	54.07%	275,884.79	9.69%
$300,000.01 to $350,000	292	94,669,855.01	55.93%	324,211.83	9.92%
$350,000.01 to $400,000	291	109,113,696.47	57.94%	374,961.16	11.44%
$400,000.01 to $450,000	235	99,916,584.77	60.98%	425,176.96	10.47%
$450,000.01 to $500,000	209	98,801,884.87	63.82%	472,736.29	10.36%
$500,000.01 to $750,000	440	261,287,302.11	65.98%	593,834.78	27.39%
Greater than $750,000	58	47,829,053.27	53.86%	824,638.85	5.01%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	109	4,699,184.64	7.50%	43,111.79	0.49%
11 to 20	191	21,188,209.83	15.97%	110,933.04	2.22%
21 to 30	234	52,344,463.76	26.20%	223,694.29	5.49%
31 to 40	309	84,561,895.68	35.83%	273,663.09	8.86%
41 to 50	404	130,727,088.55	46.03%	323,581.90	13.70%
51 to 55	258	88,298,201.11	53.04%	342,241.09	9.26%
56 to 60	266	100,621,427.88	58.06%	378,276.04	10.55%
61 to 65	282	106,331,436.30	63.19%	377,061.83	11.15%
66 to 70	244	92,420,516.80	68.06%	378,772.61	9.69%
71 to 75	306	127,610,077.21	73.03%	417,026.40	13.38%
76 to 80	182	75,996,953.82	77.25%	417,565.68	7.97%
81 to 85	95	40,715,687.72	83.33%	428,586.19	4.27%
86 to 90	60	28,445,533.71	87.28%	474,092.23	2.98%
91 to 95	-	-	0.00%	-	0.00%
96 to 100	-	-	0.00%	-	0.00%
Over 100	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	1	17,234.36	48.00%	17,234.36	0.00%
2029	4	189,217.75	20.53%	47,304.44	0.02%
2030	5	198,254.39	19.08%	39,650.88	0.02%
2031	8	800,508.60	33.07%	100,063.58	0.08%
2032	7	448,884.97	16.87%	64,126.42	0.05%
2033	5	578,129.14	27.42%	115,625.83	0.06%
2034	12	1,130,923.67	32.65%	94,243.64	0.12%
2035	28	1,854,081.49	31.29%	66,217.20	0.19%
2036	40	4,832,003.85	38.14%	120,800.10	0.51%
2037	35	4,182,640.39	32.13%	119,504.01	0.44%
2038	24	2,765,124.36	31.00%	115,213.52	0.29%
2039	30	5,092,338.03	41.84%	169,744.60	0.53%
2040	30	4,255,571.79	40.32%	141,852.39	0.45%
2041	58	10,178,557.25	44.77%	175,492.37	1.07%
2042	80	14,857,844.44	43.74%	185,723.06	1.56%
2043	77	15,224,436.78	46.27%	197,719.96	1.60%
2044	71	15,858,935.24	49.41%	223,365.29	1.66%
2045	55	11,804,308.49	43.65%	214,623.79	1.24%
2046	72	20,718,176.29	52.81%	287,752.45	2.17%
2047	80	22,307,529.86	48.65%	278,844.12	2.34%
2048	76	20,504,192.31	49.36%	269,792.00	2.15%
2049	71	20,720,447.87	49.79%	291,837.29	2.17%
2050	149	49,233,813.41	56.76%	330,428.28	5.16%
2051	317	110,771,800.00	59.97%	349,437.85	11.61%
2052	489	177,611,275.73	58.85%	363,213.24	18.62%
2053	573	216,010,724.45	60.71%	376,982.07	22.64%
2054	501	204,874,735.09	62.34%	408,931.61	21.48%
2055	42	16,938,987.01	79.15%	403,309.21	1.78%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	2,481	819,281,594.60	57.73%	330,222.33	85.88%
Investment	459	134,679,082.41	60.07%	293,418.48	14.12%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	2,906	941,539,621.77	58.06%	323,998.49	98.70%
Interest Only	34	12,421,055.24	58.52%	365,325.15	1.30%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	246	45,185,662.72	57.15%	183,681.56	4.74%
Helia	383	128,098,998.85	75.95%	334,462.14	13.43%
Insurable	2,311	780,676,015.44	55.18%	337,808.75	81.84%
	-	-	0.00%	-	-
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	2,682	874,120,251.48	57.45%	325,921.05	91.63%
Fixed 1 year	26	6,253,890.26	62.12%	240,534.24	0.66%
Fixed 2 year	127	42,473,179.24	66.78%	334,434.48	4.45%
Fixed 3 year	72	24,297,773.63	65.01%	337,469.08	2.55%
Fixed 4 year	9	1,399,598.33	54.31%	155,510.93	0.15%
Fixed 5 year	24	5,415,984.07	54.26%	225,666.00	0.57%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**100.00%**

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	758	214,717,535.15	55.36%	283,268.52	22.51%
Third Party Banking	2,182	739,243,141.86	58.85%	338,791.54	77.49%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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%	-	-	0.00%	-	0.00%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	423	146,775,631.66	57.21%	346,987.31	15.39%
6.00% - 10.00%	2,517	807,185,045.35	58.22%	320,693.30	84.61%
10.00% - 12.00%	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	2,940	953,960,677.01	58.06%	324,476.42	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	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	41	14,205,935.95	75.78%	346,486.24	1.49%
19 to 24 months	80	31,599,527.66	66.88%	394,994.10	3.31%
25 to 30 months	412	163,036,080.17	60.74%	395,718.64	17.09%
31 to 36 months	398	145,575,951.75	60.36%	365,768.72	15.26%
37 to 42 months	433	149,619,883.99	57.22%	345,542.46	15.68%
43 to 48 months	204	74,410,347.27	58.99%	364,756.60	7.80%
49 to 54 months	354	115,130,158.40	55.29%	325,226.44	12.07%
55 to 60 months	277	93,605,068.01	58.60%	337,924.43	9.81%
More than 60 months	741	166,777,723.81	52.23%	225,071.15	17.48%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	2,940	953,960,677.01	58.06%	324,476.42	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	180	61,041,685.25	61.32%	339,120.47	6.40%
Construction	31	6,309,135.94	43.54%	203,520.51	0.66%
Established Property	1,378	460,434,968.39	63.11%	334,132.78	48.27%
Refinance	1,336	424,409,832.01	52.38%	317,672.03	44.49%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	12	1,091,065.21	50.85%	90,922.10	0.11%
Other	3	673,990.21	48.75%	224,663.40	0.07%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	14	4,027,086.27	61.69%	287,649.02	0.42%
1 to 2 years	13	5,283,824.51	56.11%	406,448.04	0.55%
2 to 3 years	7	3,110,144.46	58.51%	444,306.35	0.33%
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	15	908,902.28	25.24%	60,593.49	0.10%
5 to 10 years	80	7,530,058.88	33.06%	94,125.74	0.79%
10 to 15 years	177	24,886,349.49	38.98%	140,600.84	2.61%
15 to 20 years	343	72,668,298.19	47.04%	211,860.93	7.62%
20 to 25 years	609	191,945,285.54	55.28%	315,181.09	20.12%
25 to 30 years	1,682	643,600,727.39	61.21%	382,640.15	67.47%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**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	154	48,170,860.34	66.36%	312,797.79	5.05%
1 to 2 years	69	22,355,950.74	62.22%	323,999.29	2.34%
2 to 3 years	29	8,417,214.39	62.90%	290,248.77	0.88%
3 to 4 years	5	749,300.06	66.48%	149,860.01	0.08%
4 to 5 years	1	147,100.00	54.00%	147,100.00	0.02%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	14	889,342.90	25.49%	63,524.49	0.09%
5 to 10 years	67	6,311,170.31	31.80%	94,196.57	0.66%
10 to 15 years	157	22,108,059.86	38.17%	140,815.67	2.32%
15 to 20 years	307	65,907,015.27	46.74%	214,680.83	6.91%
20 to 25 years	551	173,167,446.92	54.64%	314,278.49	18.15%
25 to 30 years	1,586	605,737,216.22	60.43%	381,927.63	63.50%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**2,940**	**953,960,677.01**	**58.06%**	**324,476.42**	**100.00%**