Torrens 2026-1 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	159
Housing Loan Pool Size:	$79,846,357.95
Average Housing Loan Balance:	$502,178.35
Maximum Housing Loan Balance:	$1,147,711.73
Minimum Housing Loan Balance:	$54,617.87
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	358
Weighted Average Remaining Term to Maturity in months	325
Weighted Average Seasoning in months	22
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	79.00%
Weighted Average Original LVR	71.67%
Weighted Average Current LVR *	67.75%
Weighted Average Current LVR based on RBA Guidelines **	67.75%
Weighted Average Fixed Rate	5.65%
Weighted Average Variable Rate	6.12%
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

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	-	-	0.00%	-	0.00%
2014	-	-	0.00%	-	0.00%
2015	1	369,280.87	72.00%	369,280.87	0.46%
2016	1	396,020.99	61.00%	396,020.99	0.50%
2017	-	-	0.00%	-	0.00%
2018	1	406,318.99	71.00%	406,318.99	0.51%
2019	1	547,173.46	61.00%	547,173.46	0.69%
2020	3	877,108.27	64.68%	292,369.42	1.10%
2021	10	4,156,956.40	57.64%	415,695.64	5.21%
2022	7	3,963,465.33	68.73%	566,209.33	4.96%
2023	5	1,557,907.42	56.91%	311,581.48	1.95%
2024	38	18,013,494.69	67.30%	474,039.33	22.56%
2025	51	25,201,148.78	68.76%	494,140.17	31.56%
2026	41	24,357,482.75	69.54%	594,084.95	30.51%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	6	3,491,047.16	73.96%	581,841.19	4.37%
Non Metro	6	1,753,141.38	61.37%	292,190.23	2.20%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	-	-	0.00%	-	0.00%
Non Metro	1	254,744.96	77.00%	254,744.96	0.32%
Victoria					
Metro	50	29,962,923.41	69.39%	599,258.47	37.53%
Non Metro	34	14,524,948.25	67.60%	427,204.36	18.19%
Queensland					
Metro	1	396,020.99	61.00%	396,020.99	0.50%
Non Metro	1	224,859.39	67.00%	224,859.39	0.28%
Western Australia					
Metro	32	17,098,065.92	66.36%	534,314.56	21.41%
Non Metro	13	5,400,364.23	63.91%	415,412.63	6.76%
Tasmania					
Metro	8	4,207,974.80	62.48%	525,996.85	5.27%
Non Metro	3	995,221.62	70.94%	331,740.54	1.25%
Australian Capital Territory					
Metro	4	1,537,045.84	71.77%	384,261.46	1.93%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	1	54,617.87	73.00%	54,617.87	0.07%
$100,000.01 to $150,000	1	148,559.90	74.00%	148,559.90	0.19%
$150,000.01 to $200,000	1	194,424.84	79.00%	194,424.84	0.24%
$200,000.01 to $250,000	9	2,023,942.50	64.30%	224,882.50	2.53%
$250,000.01 to $300,000	9	2,499,427.75	62.46%	277,714.19	3.13%
$300,000.01 to $350,000	8	2,589,038.15	62.14%	323,629.77	3.24%
$350,000.01 to $400,000	23	8,680,284.87	62.16%	377,403.69	10.87%
$400,000.01 to $450,000	21	8,978,919.26	66.10%	427,567.58	11.25%
$450,000.01 to $500,000	15	7,255,713.87	70.72%	483,714.26	9.09%
$500,000.01 to $750,000	58	35,365,361.85	68.12%	609,747.62	44.29%
Greater than $750,000	13	12,056,067.09	72.70%	927,389.78	15.10%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	-	-	0.00%	-	0.00%
21 to 30	-	-	0.00%	-	0.00%
31 to 40	-	-	0.00%	-	0.00%
41 to 50	4	1,937,915.37	49.61%	484,478.84	2.43%
51 to 55	16	7,909,167.69	53.32%	494,322.98	9.91%
56 to 60	29	11,392,469.05	57.42%	392,843.76	14.27%
61 to 65	20	10,442,024.17	62.70%	522,101.21	13.08%
66 to 70	22	11,215,503.65	68.04%	509,795.62	14.05%
71 to 75	24	12,022,813.88	73.17%	500,950.58	15.06%
76 to 80	44	24,926,464.14	77.82%	566,510.55	31.22%
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	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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
2040	-	-	0.00%		
2041	1	202,663.30	56.00%	202,663.30	0.25%
2042	1	240,554.92	63.00%	240,554.92	0.30%
2043	2	889,332.76	61.22%	444,666.38	1.11%
2044	4	1,234,305.11	57.69%	308,576.28	1.55%
2045	2	985,384.25	75.13%	492,692.13	1.23%
2046	3	1,113,622.18	60.52%	371,207.39	1.39%
2047	2	1,487,688.51	74.18%	743,844.26	1.86%
2048	2	749,449.87	64.90%	374,724.94	0.94%
2049	7	3,228,864.81	67.12%	461,266.40	4.04%
2050	7	2,603,164.70	59.99%	371,880.67	3.26%
2051	12	5,152,143.45	60.35%	429,345.29	6.45%
2052	10	4,240,368.53	65.24%	424,036.85	5.31%
2053	5	2,293,805.41	64.79%	458,761.08	2.87%
2054	26	13,316,470.53	67.06%	512,171.94	16.68%
2055	42	21,260,255.04	70.12%	506,196.55	26.63%
2056	33	20,848,284.58	70.22%	631,766.20	26.11%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	136	68,697,569.06	67.46%	505,129.18	86.04%
Investment	23	11,148,788.89	69.51%	484,729.95	13.96%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	156	78,589,150.99	67.65%	503,776.61	98.43%
Interest Only	3	1,257,206.96	73.46%	419,068.99	1.57%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	2	641,862.61	69.63%	320,931.31	0.80%
Helia	2	1,076,627.95	64.70%	538,313.98	1.35%
Insurable	155	78,127,867.39	67.77%	504,050.76	97.85%
-	-	-	0.00%	-	-
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	125	62,226,088.97	67.19%	497,808.71	77.93%
Fixed 1 year	2	1,053,583.14	67.86%	526,791.57	1.32%
Fixed 2 year	26	13,475,731.31	68.85%	518,297.36	16.88%
Fixed 3 year	2	1,149,672.49	73.19%	574,836.25	1.44%
Fixed 4 year	1	449,197.35	72.00%	449,197.35	0.56%
Fixed 5 year	3	1,492,084.69	75.36%	497,361.56	1.87%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**100.00%**

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	159	79,846,357.95	67.75%	502,178.35	100.00%
Third Party Banking	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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%	1	679,498.26	76.00%	679,498.26	0.85%
5.00% - 6.00%	43	23,179,222.16	65.60%	539,051.68	29.03%
6.00% - 10.00%	115	55,987,637.53	68.53%	486,849.02	70.12%
10.00% - 12.00%	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	157	78,567,211.45	67.66%	500,428.10	98.40%
1 to 30 Days	2	1,279,146.50	72.87%	639,573.25	1.60%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	11	5,747,188.99	67.98%	522,471.73	7.20%
4 to 6 months	22	12,671,624.63	71.25%	575,982.94	15.87%
7 to 9 months	13	8,367,999.89	68.28%	643,692.30	10.48%
10 to 12 months	10	5,022,671.17	68.45%	502,267.12	6.29%
13 to 18 months	27	13,881,377.71	69.34%	514,125.10	17.39%
19 to 24 months	26	11,841,775.64	67.22%	455,452.91	14.83%
25 to 30 months	16	7,555,846.66	67.28%	472,240.42	9.46%
31 to 36 months	8	3,393,674.14	63.62%	424,209.27	4.25%
37 to 42 months	2	647,874.81	55.69%	323,937.41	0.81%
43 to 48 months	2	971,100.38	73.61%	485,550.19	1.22%
49 to 54 months	2	1,313,019.90	64.34%	656,509.95	1.64%
55 to 60 months	6	2,491,257.21	64.03%	415,209.54	3.12%
More than 60 months	14	5,940,946.82	61.64%	424,353.34	7.44%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	159	79,846,357.95	67.75%	502,178.35	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	18	9,502,641.30	65.44%	527,924.52	11.90%
Construction	12	6,115,631.98	68.64%	509,636.00	7.66%
Established Property	48	25,775,947.65	71.37%	536,998.91	32.28%
Refinance	79	37,262,015.46	66.06%	471,671.08	46.67%
Additions and Alterations	2	1,190,121.56	56.00%	595,060.78	1.49%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	1	552,000.00	79.00%	552,000.00	0.69%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	2	705,206.96	69.13%	352,603.48	0.88%
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	-	-	0.00%	-	0.00%
10 to 15 years	-	-	0.00%	-	0.00%
15 to 20 years	13	4,665,862.52	62.92%	358,912.50	5.84%
20 to 25 years	26	11,577,325.76	64.23%	445,281.76	14.50%
25 to 30 years	117	62,345,962.71	68.65%	532,871.48	78.08%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**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	9	4,609,439.03	70.43%	512,159.89	5.77%
1 to 2 years	21	10,580,626.90	68.13%	503,839.38	13.25%
2 to 3 years	2	1,149,672.49	73.19%	574,836.25	1.44%
3 to 4 years	1	280,909.08	73.00%	280,909.08	0.35%
4 to 5 years	1	999,621.48	78.00%	999,621.48	1.25%
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	-	-	0.00%	-	0.00%
10 to 15 years	-	-	0.00%	-	0.00%
15 to 20 years	11	4,056,026.73	62.09%	368,729.70	5.08%
20 to 25 years	20	8,904,770.30	63.26%	445,238.52	11.15%
25 to 30 years	94	49,265,291.94	68.32%	524,098.85	61.70%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	**159**	**79,846,357.95**	**67.75%**	**502,178.35**	**100.00%**