

Torrens 2014-2 CRR Pool Statistics

Loan Pool Data as at Close of Business Friday, 31 May 2024

Summary of Portfolio

Number Of Housing Loans:	30
Housing Loan Pool Size:	\$3,650,793.46
Average Housing Loan Balance:	\$121,693.12
Maximum Housing Loan Balance:	\$403,653.80
Minimum Housing Loan Balance:	30.76
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	240
Weighted Average Remaining Term to Maturity in months	212
Weighted Average Seasoning in months	137
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	64.54%
Weighted Average Original LVR	65.62%
Weighted Average Current LVR *	40.19%
Weighted Average Current LVR based on RBA Guidelines **	40.19%
Weighted Average Fixed Rate	5.47%
Weighted Average Variable Rate	6.22%
Weighted Average Rate	5.92%

* 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	1	33,231.50	9.95%	33,231.50	0.91%
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	2	73,524.77	9.03%	36,762.39	2.01%
2010	1	374,316.16	64.54%	374,316.16	10.25%
2011	-	-	0.00%	-	0.00%
2012	4	779,229.91	41.34%	194,807.48	21.34%
2013	18	2,066,685.38	39.48%	114,815.85	56.61%
2014	4	323,805.74	23.93%	80,951.43	8.87%
2015	-	-	0.00%	-	0.00%
2016	-	-	0.00%	-	0.00%
2017	-	-	0.00%	-	0.00%
2018	-	-	0.00%	-	0.00%
2019	-	-	0.00%	-	0.00%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	2	393,698.64	35.43%	196,849.32	10.78%
Non Metro	1	151,126.76	62.97%	151,126.76	4.14%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	3	580,425.32	31.01%	193,475.11	15.90%
Non Metro	3	148,556.02	44.87%	49,518.67	4.07%
Victoria					
Metro	6	628,856.62	26.32%	104,809.44	17.23%
Non Metro	6	741,086.31	41.60%	123,514.39	20.30%
Queensland					
Metro	1	28,042.54	8.25%	28,042.54	0.77%
Non Metro	5	863,317.92	54.93%	172,663.58	23.65%
Western Australia					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
Tasmania					
Metro	-	-	0.00%	-	0.00%
Non Metro	2	14,813.90	2.64%	7,406.95	0.41%
Australian Capital Territory					
Metro	1	100,869.43	34.78%	100,869.43	2.76%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	12	231,919.46	8.83%	19,326.62	6.35%
\$50,000.01 to \$100,000	3	242,831.56	24.31%	80,943.85	6.65%
\$100,000.01 to \$150,000	5	594,186.89	47.89%	118,837.38	16.28%
\$150,000.01 to \$200,000	3	490,991.36	38.53%	163,663.79	13.45%
\$200,000.01 to \$250,000	3	689,756.44	38.20%	229,918.81	18.89%
\$250,000.01 to \$300,000	1	269,589.43	34.61%	269,589.43	7.38%
\$300,000.01 to \$350,000	-	-	0.00%	-	0.00%
\$350,000.01 to \$400,000	2	727,864.52	51.66%	363,932.26	19.94%
\$400,000.01 to \$450,000	1	403,653.80	44.85%	403,653.80	11.06%
\$450,000.01 to \$500,000	-	-	0.00%	-	0.00%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	10	143,292.29	6.38%	14,329.23	3.92%
11 to 20	3	148,367.34	12.45%	49,455.78	4.06%
21 to 30	3	485,891.58	23.15%	161,963.86	13.31%
31 to 40	6	1,220,754.07	35.28%	203,459.01	33.44%
41 to 50	3	636,160.99	44.36%	212,053.66	17.43%
51 to 55	1	123,477.12	53.69%	123,477.12	3.38%
56 to 60	2	367,407.15	57.46%	183,703.58	10.06%
61 to 65	2	525,442.92	64.09%	262,721.46	14.39%
66 to 70	-	-	0.00%	-	0.00%
71 to 75	-	-	0.00%	-	0.00%
76 to 80	-	-	0.00%	-	0.00%
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	30	3,650,793.46	40.19%	121,693.12	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	-	-	-	-	-
2028	1	8,408.68	3.36%	8,408.68	0.23%
2029	3	101,424.32	10.54%	33,808.11	2.78%
2030	-	-	0.00%	-	0.00%
2031	-	-	0.00%	-	0.00%
2032	-	-	0.00%	-	0.00%
2033	1	26,420.57	8.81%	26,420.57	0.72%
2034	1	91,259.09	21.99%	91,259.09	2.50%
2035	1	30.76	0.00%	30.76	0.00%
2036	-	-	0.00%	-	0.00%
2037	-	-	0.00%	-	0.00%
2038	3	270,308.88	50.13%	90,102.96	7.40%
2039	2	73,524.77	9.03%	36,762.39	2.01%
2040	-	-	0.00%	-	0.00%
2041	1	374,316.16	64.54%	374,316.16	10.25%
2042	4	779,229.91	41.34%	194,807.48	21.34%
2043	12	1,761,516.49	38.48%	146,793.04	48.25%
2044	1	164,353.83	30.44%	164,353.83	4.50%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	27	3,383,419.37	41%	125,311.83	92.68%
Investment	3	267,374.09	28%	89,124.70	7.32%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	30	3,650,793.46	40%	121,693.12	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	21	1,853,732.84	38.22%	88,272.99	50.78%
Helia	1	164,353.83	30.44%	164,353.83	4.50%
Insurable	8	1,632,706.79	43.39%	204,088.35	44.72%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	22	2,191,051.69	40.41%	99,593.26	60.02%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	6	1,103,097.26	36.19%	183,849.54	30.22%
Fixed 3 year	1	230,074.00	56.12%	230,074.00	6.30%
Fixed 4 year	1	126,570.51	42.19%	126,570.51	3.47%
Fixed 5 year	-	-	0.00%	-	0.00%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	30	3,650,793.46	40.19%	121,693.12	100.00%
Wholesale	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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%	2	353,551.12	55.27%	176,775.56	9.68%
5.00% - 6.00%	10	1,908,294.18	35.11%	190,829.42	52.27%
6.00% - 10.00%	18	1,388,948.16	43.31%	77,163.79	38.05%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	30	3,650,793.46	40.19%	121,693.12	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	30	3,650,793.46	40.19%	121,693.12	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	-	-	0.00%	-	0.00%
More than 60 months	30	3,650,793.46	40.19%	121,693.12	100.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	30	3,650,793.46	40.19%	121,693.12	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	1	100,869.43	34.78%	100,869.43	2.76%
Construction	3	816,942.33	39.49%	272,314.11	22.38%
Established Property	13	1,636,113.09	43.33%	125,854.85	44.82%
Refinance	6	812,283.55	33.00%	135,380.59	22.25%
Additions and Alterations	2	6,435.98	1.68%	3,217.99	0.18%
Home Equity	5	278,149.08	47.59%	55,629.82	7.62%
Other	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	-	-	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	109,833.00	9.99%	27,458.25	3.01%
5 to 10 years	2	117,679.66	19.03%	58,839.83	3.22%
10 to 15 years	4	270,339.64	50.13%	67,584.91	7.40%
15 to 20 years	20	3,152,941.16	41.18%	157,647.06	86.36%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	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	4	732,638.40	36.96%	183,159.60	20.07%
1 to 2 years	3	600,532.86	42.88%	200,177.62	16.45%
2 to 3 years	-	-	0.00%	-	0.00%
3 to 4 years	1	126,570.51	42.19%	126,570.51	3.47%
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	4	109,833.00	9.99%	27,458.25	3.01%
5 to 10 years	1	26,420.57	8.81%	26,420.57	0.72%
10 to 15 years	3	143,769.13	57.11%	47,923.04	3.94%
15 to 20 years	14	1,911,028.99	41.34%	136,502.07	52.35%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	30	3,650,793.46	40.19%	121,693.12	100.00%