

## Torrens 2017-1 CRR Pool Statistics

Loan Pool Data as at Close of Business Friday, 31 January 2025

### Summary of Portfolio

Number Of Housing Loans:	31
Housing Loan Pool Size:	\$5,604,588.87
Average Housing Loan Balance:	\$180,793.19
Maximum Housing Loan Balance:	\$448,774.88
Minimum Housing Loan Balance:	1,319.83
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Remaining Term to Maturity in months	256
Weighted Average Remaining Term to Maturity in months	220
Weighted Average Seasoning in months	126
<b>Loan-to-Value Ratio (LVR)</b>	
Maximum Current LVR	77.00%
Weighted Average Original LVR	72.89%
Weighted Average Current LVR *	49.25%
Weighted Average Current LVR based on RBA Guidelines **	49.25%
Weighted Average Fixed Rate	4.95%
Weighted Average Variable Rate	7.08%
Weighted Average Rate	6.75%

\* 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	1	112,011.68	41.00%	112,011.68	2.00%
2005	1	1,319.83	0.00%	1,319.83	0.02%
2006	2	109,049.37	22.20%	54,524.69	1.95%
2007	2	334,612.80	37.37%	167,306.40	5.97%
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	204,903.17	60.00%	204,903.17	3.66%
2014	11	1,796,355.41	43.59%	163,305.04	32.05%
2015	7	1,426,109.83	56.10%	203,729.98	25.45%
2016	6	1,620,226.78	53.03%	270,037.80	28.91%
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%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Geographic Distribution

Region	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>South Australia</b>					
Metro	11	1,986,378.40	49.53%	180,579.85	35.44%
Non Metro	2	411,334.36	60.58%	205,667.18	7.34%
<b>Northern Territory</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
<b>New South Wales</b>					
Metro	4	524,981.73	37.87%	131,245.43	9.37%
Non Metro	1	190,940.06	22.00%	190,940.06	3.41%
<b>Victoria</b>					
Metro	4	568,769.86	39.97%	142,192.47	10.15%
Non Metro	-	-	0.00%	-	0.00%
<b>Queensland</b>					
Metro	4	613,592.83	43.43%	153,398.21	10.95%
Non Metro	2	336,509.62	42.62%	168,254.81	6.00%
<b>Western Australia</b>					
Metro	2	743,015.31	65.52%	371,507.66	13.26%
Non Metro	-	-	0.00%	-	0.00%
<b>Tasmania</b>					
Metro	1	229,066.70	71.00%	229,066.70	4.09%
Non Metro	-	-	0.00%	-	0.00%
<b>Australian Capital Territory</b>					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### 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	3	54,689.13	6.11%	18,229.71	0.98%
\$50,000.01 to \$100,000	5	404,634.35	27.10%	80,926.87	7.22%
\$100,000.01 to \$150,000	6	764,893.57	38.65%	127,482.26	13.65%
\$150,000.01 to \$200,000	5	903,745.23	41.85%	180,749.05	16.13%
\$200,000.01 to \$250,000	4	885,452.79	53.03%	221,363.20	15.80%
\$250,000.01 to \$300,000	4	1,133,007.80	52.28%	283,251.95	20.22%
\$300,000.01 to \$350,000	2	657,964.96	50.81%	328,982.48	11.74%
\$350,000.01 to \$400,000	1	351,426.16	66.00%	351,426.16	6.27%
\$400,000.01 to \$450,000	1	448,774.88	77.00%	448,774.88	8.01%
\$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%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### 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	3	54,689.13	6.11%	18,229.71	0.98%
11 to 20	1	60,341.78	18.00%	60,341.78	1.08%
21 to 30	5	565,986.05	24.55%	113,197.21	10.10%
31 to 40	7	1,042,099.13	37.19%	148,871.30	18.59%
41 to 50	7	1,732,351.88	44.88%	247,478.84	30.91%
51 to 55	1	141,615.52	51.00%	141,615.52	2.53%
56 to 60	2	521,082.96	57.57%	260,541.48	9.30%
61 to 65	-	-	0.00%	-	0.00%
66 to 70	1	351,426.16	66.00%	351,426.16	6.27%
71 to 75	3	686,221.38	71.77%	228,740.46	12.24%
76 to 80	1	448,774.88	77.00%	448,774.88	8.01%
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%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Year of Maturity

Year of Maturity	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
2024	-	-	-	-	-
2025	1	1,319.83	0.00%	1,319.83	0.02%
2026	-	-	0.00%	-	0.00%
2027	-	-	0.00%	-	0.00%
2028	-	-	0.00%	-	0.00%
2029	1	60,341.78	18.00%	60,341.78	1.08%
2030	-	-	0.00%	-	0.00%
2031	-	-	0.00%	-	0.00%
2032	-	-	0.00%	-	0.00%
2033	-	-	0.00%	-	0.00%
2034	-	-	0.00%	-	0.00%
2035	2	145,638.24	33.15%	72,819.12	2.60%
2036	4	489,038.53	28.62%	122,259.63	8.73%
2037	2	334,612.80	37.37%	167,306.40	5.97%
2038	-	-	0.00%	-	0.00%
2039	2	288,428.20	38.92%	144,214.10	5.15%
2040	-	-	0.00%	-	0.00%
2041	-	-	0.00%	-	0.00%
2042	-	-	0.00%	-	0.00%
2043	1	204,903.17	60.00%	204,903.17	3.66%
2044	8	1,438,786.06	45.61%	179,848.26	25.67%
2045	4	1,080,515.56	62.81%	270,128.89	19.28%
2046	6	1,561,004.70	55.49%	260,167.45	27.85%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Property Ownership Type

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Owner Occupied	29	5,337,860.54	48%	184,064.16	95.24%
Investment	2	266,728.33	73%	133,364.17	4.76%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Amortisation Type

Payment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Principal & Interest	31	5,604,588.87	49%	180,793.19	100.00%
Interest Only	-	-	0%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Mortgage Insurer Distribution

Mortgage Insurer	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
QBE	26	4,586,822.51	46.62%	176,416.25	81.84%
Helia	3	686,221.38	71.77%	228,740.46	12.24%
Insurable	2	331,544.98	39.15%	165,772.49	5.92%
	-	-	-	-	-
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Product

Loan Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Standard Housing Loan</b>					
Variable	24	4,752,584.71	51.00%	198,024.36	84.80%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	3	483,258.90	45.50%	161,086.30	8.62%
Fixed 3 year	3	349,002.52	33.14%	116,334.17	6.23%
Fixed 4 year	-	-	0.00%	-	0.00%
Fixed 5 year	1	19,742.74	5.00%	19,742.74	0.35%
<b>Line of Credit</b>					
Variable	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	-	-	0.00%	-	0.00%
Wholesale	31	5,604,588.87	49.25%	180,793.19	100.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### 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%	2	145,110.97	33.51%	72,555.49	2.59%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	6	1,155,668.07	54.81%	192,611.35	20.62%
6.00% - 10.00%	23	4,303,809.83	48.29%	187,122.17	76.79%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Arrears

Days in Arrears	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
0 Days	31	5,604,588.87	49.25%	180,793.19	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%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### 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	31	5,604,588.87	49.25%	180,793.19	100.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Income Type

Income Verification Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Verified Income	31	5,604,588.87	49.25%	180,793.19	100.00%
Stated Income	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Loan Purpose

Loan Purpose	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Newly Erected Property Construction	1	265,408.50	73.00%	265,408.50	4.74%
Established Property Refinance	-	-	0.00%	-	0.00%
Established Property Additions and Alterations	30	5,339,180.37	48.07%	177,972.68	95.26%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Term Remaining

Repayment Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Interest Only Term Remaining</b>					
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%
<b>Principal &amp; Interest Term Remaining</b>					
1 year or less	1	1,319.83	0.00%	1,319.83	0.02%
1 to 5 years	1	60,341.78	18.00%	60,341.78	1.08%
5 to 10 years	1	112,011.68	41.00%	112,011.68	2.00%
10 to 15 years	9	1,145,706.09	33.13%	127,300.68	20.44%
15 to 20 years	10	1,712,830.38	46.34%	171,283.04	30.56%
20 to 25 years	9	2,572,379.11	59.49%	285,819.90	45.90%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>

### Summary of Term Remaining

Rate Type	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
<b>Fixed Term Remaining</b>					
1 year or less	3	350,014.14	49.02%	116,671.38	6.25%
1 to 2 years	3	441,648.24	34.89%	147,216.08	7.88%
2 to 3 years	1	60,341.78	18.00%	60,341.78	1.08%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	-	-	0.00%	-	0.00%
5 Years or greater	-	-	0.00%	-	0.00%
<b>Variable Term Remaining</b>					
1 year or less	1	1,319.83	0.00%	1,319.83	0.02%
1 to 5 years	-	-	0.00%	-	0.00%
5 to 10 years	1	112,011.68	41.00%	112,011.68	2.00%
10 to 15 years	5	722,239.39	32.41%	144,447.88	12.89%
15 to 20 years	8	1,344,634.70	45.64%	168,079.34	23.99%
20 to 25 years	9	2,572,379.11	59.49%	285,819.90	45.90%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
<b>TOTAL</b>	<b>31</b>	<b>5,604,588.87</b>	<b>49.25%</b>	<b>180,793.19</b>	<b>100.00%</b>