

Torrens 2017-3 CRR Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	66
Housing Loan Pool Size:	\$9,119,343.39
Average Housing Loan Balance:	\$138,171.87
Maximum Housing Loan Balance:	\$450,258.84
Minimum Housing Loan Balance:	68.21
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	347
Weighted Average Remaining Term to Maturity in months	223
Weighted Average Seasoning in months	113
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	75.00%
Weighted Average Original LVR	68.48%
Weighted Average Current LVR *	46.51%
Weighted Average Current LVR based on RBA Guidelines **	46.51%
Weighted Average Fixed Rate	4.78%
Weighted Average Variable Rate	6.33%
Weighted Average Rate	5.83%

* 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	1	83,855.38	21.00%	83,855.38	0.92%
2009	2	216,453.96	38.14%	108,226.98	2.37%
2010	1	198,709.11	58.00%	198,709.11	2.18%
2011	-	-	0.00%	-	0.00%
2012	1	54,523.70	24.00%	54,523.70	0.60%
2013	3	50,951.64	2.93%	16,983.88	0.56%
2014	10	1,432,290.05	47.37%	143,229.01	15.71%
2015	13	2,328,973.48	49.52%	179,151.81	25.54%
2016	29	3,816,942.78	43.00%	131,618.72	41.86%
2017	6	936,643.29	57.44%	156,107.22	10.27%
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	66	9,119,343.39	46.51%	138,171.87	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	3	584,763.12	39.73%	194,921.04	6.41%
Non Metro	4	704,896.58	59.36%	176,224.15	7.73%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	1	450,258.84	38.00%	450,258.84	4.94%
Non Metro	6	573,659.83	42.92%	95,609.97	6.29%
Victoria					
Metro	19	2,591,407.97	38.48%	136,389.89	28.42%
Non Metro	13	1,826,261.21	52.33%	140,481.63	20.03%
Queensland					
Metro	-	-	0.00%	-	0.00%
Non Metro	12	1,479,155.37	50.44%	123,262.95	16.22%
Western Australia					
Metro	4	508,026.28	50.32%	127,006.57	5.57%
Non Metro	1	105.33	0.00%	105.33	0.00%
Tasmania					
Metro	2	338,298.30	62.53%	169,149.15	3.71%
Non Metro	1	62,510.56	11.00%	62,510.56	0.69%
Australian Capital Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	18	385,413.15	10.26%	21,411.84	4.23%
\$50,000.01 to \$100,000	7	515,946.85	20.48%	73,706.69	5.66%
\$100,000.01 to \$150,000	15	1,872,134.40	43.89%	124,808.96	20.53%
\$150,000.01 to \$200,000	9	1,627,173.73	45.05%	180,797.08	17.84%
\$200,000.01 to \$250,000	9	1,940,099.56	58.06%	215,566.62	21.27%
\$250,000.01 to \$300,000	3	806,011.40	42.94%	268,670.47	8.84%
\$300,000.01 to \$350,000	1	348,170.17	55.00%	348,170.17	3.82%
\$350,000.01 to \$400,000	2	754,541.98	54.66%	377,270.99	8.27%
\$400,000.01 to \$450,000	1	419,593.31	70.00%	419,593.31	4.60%
\$450,000.01 to \$500,000	1	450,258.84	38.00%	450,258.84	4.94%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	14	237,927.74	5.97%	16,994.84	2.61%
11 to 20	11	1,047,935.57	14.88%	95,266.87	11.49%
21 to 30	5	467,762.03	24.76%	93,552.41	5.13%
31 to 40	5	1,052,680.05	36.69%	210,536.01	11.54%
41 to 50	10	1,630,241.01	43.76%	163,024.10	17.88%
51 to 55	5	1,202,254.47	53.12%	240,450.89	13.18%
56 to 60	6	1,302,802.13	57.83%	217,133.69	14.29%
61 to 65	4	699,257.72	62.61%	174,814.43	7.67%
66 to 70	5	1,248,982.55	68.33%	249,796.51	13.70%
71 to 75	1	229,500.12	75.00%	229,500.12	2.52%
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	66	9,119,343.39	46.51%	138,171.87	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
2025	-	-	-	-	-
2026	3	55,789.52	7.12%	18,596.51	0.61%
2027	-	-	0.00%	-	0.00%
2028	1	1,201.39	0.00%	1,201.39	0.01%
2029	-	-	0.00%	-	0.00%
2030	-	-	0.00%	-	0.00%
2031	1	43,652.63	14.00%	43,652.63	0.48%
2032	-	-	0.00%	-	0.00%
2033	3	414,086.17	38.02%	138,028.72	4.54%
2034	-	-	0.00%	-	0.00%
2035	2	221,089.24	39.78%	110,544.62	2.42%
2036	5	294,718.42	28.31%	58,943.68	3.23%
2037	1	86,639.40	16.00%	86,639.40	0.95%
2038	2	141,437.49	40.24%	70,718.75	1.55%
2039	3	372,227.81	31.80%	124,075.94	4.08%
2040	3	481,530.02	52.58%	160,510.01	5.28%
2041	2	500,915.94	28.28%	250,457.97	5.49%
2042	4	515,185.85	42.91%	128,796.46	5.65%
2043	1	15,794.67	3.00%	15,794.67	0.17%
2044	9	1,032,187.40	49.89%	114,687.49	11.32%
2045	9	1,792,236.16	53.04%	199,137.35	19.65%
2046	13	2,227,765.32	46.98%	171,366.56	24.43%
2047	3	739,950.11	68.61%	246,650.04	8.11%
2048	-	-	0.00%	-	0.00%
2049	-	-	0.00%	-	0.00%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	182,935.85	42.00%	182,935.85	2.01%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	60	8,519,935.51	47%	141,998.93	93.43%
Investment	6	599,407.88	44%	99,901.31	6.57%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	66	9,119,343.39	47%	138,171.87	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	3	254,625.82	21.68%	84,875.27	2.79%
Helia	7	1,331,449.05	67.96%	190,207.01	14.60%
Insurable	56	7,533,268.52	43.55%	134,522.65	82.61%
	-	-	-	-	-
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	47	6,158,975.68	45.51%	131,042.04	67.54%
Fixed 1 year	1	54,523.70	24.00%	54,523.70	0.60%
Fixed 2 year	9	1,298,256.71	51.07%	144,250.75	14.24%
Fixed 3 year	2	524,198.09	59.73%	262,099.05	5.75%
Fixed 4 year	5	756,370.68	39.93%	151,274.14	8.29%
Fixed 5 year	2	327,018.53	44.97%	163,509.27	3.59%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	66	9,119,343.39	46.51%	138,171.87	100.00%
Wholesale	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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%	4	698,658.86	46.09%	174,664.72	7.66%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	2	538,853.57	45.45%	269,426.79	5.91%
5.00% - 6.00%	13	2,225,068.48	46.51%	171,159.11	24.40%
6.00% - 10.00%	47	5,656,762.48	46.66%	120,356.65	62.03%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	60	7,939,636.16	47.12%	132,327.27	87.06%
1 to 30 Days	4	546,512.54	46.14%	136,628.14	5.99%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	2	633,194.69	39.16%	316,597.35	6.94%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	66	9,119,343.39	46.51%	138,171.87	100.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	66	9,119,343.39	46.51%	138,171.87	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	3	582,837.25	51.27%	194,279.08	6.39%
Construction	1	229,500.12	75.00%	229,500.12	2.52%
Established Property	37	4,538,580.55	42.80%	122,664.34	49.77%
Refinance	24	3,684,570.09	49.12%	153,523.75	40.40%
Additions and Alterations	1	83,855.38	21.00%	83,855.38	0.92%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	56,990.91	6.97%	14,247.73	0.62%
5 to 10 years	5	550,391.06	34.26%	110,078.21	6.04%
10 to 15 years	12	1,023,460.10	32.78%	85,288.34	11.22%
15 to 20 years	19	2,545,613.88	44.44%	133,979.68	27.91%
20 to 25 years	25	4,759,951.59	52.62%	190,398.06	52.20%
25 to 30 years	1	182,935.85	42.00%	182,935.85	2.01%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	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	12	1,830,546.32	49.99%	152,545.53	20.07%
1 to 2 years	5	889,031.73	46.34%	177,806.35	9.75%
2 to 3 years	1	128,436.98	49.00%	128,436.98	1.41%
3 to 4 years	-	-	0.00%	-	0.00%
4 to 5 years	1	112,352.68	43.00%	112,352.68	1.23%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	-	-	0.00%	-	0.00%
1 to 5 years	4	56,990.91	6.97%	14,247.73	0.62%
5 to 10 years	4	438,038.38	32.02%	109,509.60	4.80%
10 to 15 years	9	759,508.39	32.78%	84,389.82	8.33%
15 to 20 years	14	1,956,306.03	46.18%	139,736.15	21.45%
20 to 25 years	16	2,948,131.97	51.09%	184,258.25	32.33%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	66	9,119,343.39	46.51%	138,171.87	100.00%