

Torrens 2019-2 Retention Pool Statistics

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

Summary of Portfolio

Number Of Housing Loans:	85
Housing Loan Pool Size:	\$15,987,661.71
Average Housing Loan Balance:	\$188,090.14
Maximum Housing Loan Balance:	\$744,328.21
Minimum Housing Loan Balance:	19.50
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	308
Weighted Average Remaining Term to Maturity in months	239
Weighted Average Seasoning in months	94
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	79.00%
Weighted Average Original LVR	67.52%
Weighted Average Current LVR *	47.86%
Weighted Average Current LVR based on RBA Guidelines **	47.86%
Weighted Average Fixed Rate	4.85%
Weighted Average Variable Rate	6.30%
Weighted Average Rate	6.07%

* 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	1	11,097.76	15.00%	11,097.76	0.07%
2008	-	-	0.00%	-	0.00%
2009	1	162,749.74	35.00%	162,749.74	1.02%
2010	-	-	0.00%	-	0.00%
2011	1	96,370.78	10.00%	96,370.78	0.60%
2012	-	-	0.00%	-	0.00%
2013	1	340.89	0.00%	340.89	0.00%
2014	7	946,658.05	45.08%	135,236.86	5.92%
2015	8	1,737,386.69	45.50%	217,173.34	10.87%
2016	13	3,724,638.70	45.70%	286,510.67	23.30%
2017	11	2,130,443.99	53.95%	193,676.73	13.33%
2018	35	6,139,771.97	49.23%	175,422.06	38.40%
2019	7	1,038,203.14	47.41%	148,314.73	6.49%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	208,554.46	29.50%	69,518.15	1.30%
Non Metro	1	238,110.42	69.00%	238,110.42	1.49%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	-	-	0.00%	-	0.00%
New South Wales					
Metro	1	2,875.09	0.00%	2,875.09	0.02%
Non Metro	6	1,073,441.13	47.53%	178,906.86	6.71%
Victoria					
Metro	22	5,854,855.74	45.68%	266,129.81	36.62%
Non Metro	26	3,800,905.24	44.23%	146,188.66	23.77%
Queensland					
Metro	4	958,797.22	55.19%	239,699.31	6.00%
Non Metro	9	2,080,735.63	56.51%	231,192.85	13.01%
Western Australia					
Metro	1	171,177.93	33.00%	171,177.93	1.07%
Non Metro	3	473,017.89	58.26%	157,672.63	2.96%
Tasmania					
Metro	3	171,759.65	15.13%	57,253.22	1.07%
Non Metro	4	339,592.42	46.50%	84,898.11	2.12%
Australian Capital Territory					
Metro	2	613,838.89	55.22%	306,919.45	3.84%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	14	284,481.98	12.46%	20,320.14	1.78%
\$50,000.01 to \$100,000	11	804,483.45	24.60%	73,134.86	5.03%
\$100,000.01 to \$150,000	13	1,618,871.64	33.71%	124,528.59	10.13%
\$150,000.01 to \$200,000	12	1,980,899.79	45.73%	165,074.98	12.39%
\$200,000.01 to \$250,000	11	2,496,183.11	54.05%	226,925.74	15.61%
\$250,000.01 to \$300,000	9	2,493,335.99	50.07%	277,037.33	15.60%
\$300,000.01 to \$350,000	6	1,923,008.24	48.72%	320,501.37	12.03%
\$350,000.01 to \$400,000	4	1,476,997.13	56.70%	369,249.28	9.24%
\$400,000.01 to \$450,000	-	-	0.00%	-	0.00%
\$450,000.01 to \$500,000	1	462,953.80	44.00%	462,953.80	2.90%
\$500,000.01 to \$750,000	4	2,446,446.58	56.86%	611,611.65	15.30%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	264,794.62	8.43%	26,479.46	1.66%
11 to 20	11	595,210.81	14.27%	54,110.07	3.72%
21 to 30	13	1,984,526.94	24.39%	152,655.92	12.41%
31 to 40	11	2,071,327.29	36.41%	188,302.48	12.96%
41 to 50	11	2,421,273.56	44.20%	220,115.78	15.14%
51 to 55	9	2,878,698.24	53.55%	319,855.36	18.01%
56 to 60	7	1,974,717.79	56.58%	282,102.54	12.35%
61 to 65	7	2,283,662.28	63.34%	326,237.47	14.28%
66 to 70	1	238,110.42	69.00%	238,110.42	1.49%
71 to 75	2	596,001.68	72.87%	298,000.84	3.73%
76 to 80	3	679,338.08	78.32%	226,446.03	4.25%
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	85	15,987,661.71	47.86%	188,090.14	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
2026	-	-	-	-	-
2027	1	11,097.76	15.00%	11,097.76	0.07%
2028	-	-	0.00%	-	0.00%
2029	1	26,723.67	4.00%	26,723.67	0.17%
2030	-	-	0.00%	-	0.00%
2031	-	-	0.00%	-	0.00%
2032	3	328,629.10	33.13%	109,543.03	2.06%
2033	1	99,915.03	39.00%	99,915.03	0.62%
2034	5	443,924.67	29.64%	88,784.93	2.78%
2035	-	-	0.00%	-	0.00%
2036	3	518,897.07	40.19%	172,965.69	3.25%
2037	1	44,455.03	11.00%	44,455.03	0.28%
2038	8	905,894.25	40.60%	113,236.78	5.67%
2039	1	162,749.74	35.00%	162,749.74	1.02%
2040	1	53,464.37	11.00%	53,464.37	0.33%
2041	3	519,099.10	38.85%	173,033.03	3.25%
2042	3	812,932.72	42.23%	270,977.57	5.08%
2043	6	909,487.29	43.63%	151,581.22	5.69%
2044	5	844,380.08	52.96%	168,876.02	5.28%
2045	8	1,737,386.69	45.50%	217,173.34	10.87%
2046	8	2,198,241.65	42.94%	274,780.21	13.75%
2047	9	1,772,172.66	55.73%	196,908.07	11.08%
2048	12	3,064,389.81	57.41%	255,365.82	19.17%
2049	5	789,492.81	49.86%	157,898.56	4.94%
2050	1	744,328.21	62.00%	744,328.21	4.66%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	65	11,429,074.17	47%	175,831.91	71.49%
Investment	20	4,558,587.54	50%	227,929.38	28.51%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	85	15,987,661.71	48%	188,090.14	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	1	290,601.86	78.00%	290,601.86	1.82%
Helia	7	1,622,233.67	63.93%	231,747.67	10.15%
Insurable	77	14,074,826.18	45.38%	182,789.95	88.04%
	-	-	-	-	-
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	75	13,465,469.38	46.86%	179,539.59	84.22%
Fixed 1 year	-	-	0.00%	-	0.00%
Fixed 2 year	4	1,564,924.98	59.04%	391,231.25	9.79%
Fixed 3 year	1	26,723.67	4.00%	26,723.67	0.17%
Fixed 4 year	3	501,877.84	50.42%	167,292.61	3.14%
Fixed 5 year	2	428,665.84	38.25%	214,332.92	2.68%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	85	15,987,661.71	47.86%	188,090.14	100.00%
Wholesale	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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%	3	534,840.06	38.40%	178,280.02	3.35%
3.00% - 4.00%	-	-	0.00%	-	0.00%
4.00% - 5.00%	-	-	0.00%	-	0.00%
5.00% - 6.00%	16	3,469,240.03	50.14%	216,827.50	21.70%
6.00% - 10.00%	66	11,983,581.62	47.62%	181,569.42	74.96%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	82	15,002,856.48	47.18%	182,961.66	93.84%
1 to 30 Days	3	984,805.23	58.25%	328,268.41	6.16%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	-	-	0.00%	-	0.00%
91+ Days	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	85	15,987,661.71	47.86%	188,090.14	100.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	85	15,987,661.71	47.86%	188,090.14	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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 Construction	13	2,403,442.78	52.68%	184,880.21	15.03%
Established Property	3	234,372.07	34.71%	78,124.02	1.47%
Refinance	39	8,376,359.97	50.23%	214,778.46	52.39%
Additions and Alterations	28	4,919,681.63	42.50%	175,702.92	30.77%
Home Equity	2	53,805.26	10.93%	26,902.63	0.34%
Other	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	2	37,821.43	7.23%	18,910.72	0.24%
5 to 10 years	9	872,468.80	32.03%	96,940.98	5.46%
10 to 15 years	13	1,631,996.09	39.11%	125,538.16	10.21%
15 to 20 years	18	3,139,363.56	44.43%	174,409.09	19.64%
20 to 25 years	42	9,561,683.62	50.98%	227,659.13	59.81%
25 to 30 years	1	744,328.21	62.00%	744,328.21	4.66%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	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	5	1,351,912.13	55.11%	270,382.43	8.46%
1 to 2 years	4	1,015,259.12	49.33%	253,814.78	6.35%
2 to 3 years	1	155,021.08	62.00%	155,021.08	0.97%
3 to 4 years	-	-	0.00%	-	0.00%
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	1	11,097.76	15.00%	11,097.76	0.07%
5 to 10 years	9	872,468.80	32.03%	96,940.98	5.46%
10 to 15 years	13	1,631,996.09	39.11%	125,538.16	10.21%
15 to 20 years	14	2,469,028.73	43.92%	176,359.20	15.44%
20 to 25 years	38	8,480,878.00	50.77%	223,181.00	53.05%
25 to 30 years	-	-	0.00%	-	0.00%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	85	15,987,661.71	47.86%	188,090.14	100.00%