

Torrens 2019-2 Pool Statistics

Loan Pool Data as at Close of Business Sunday, 30 June 2024

Summary of Portfolio

Number Of Housing Loans:	1,907
Housing Loan Pool Size:	\$311,359,413.91
Average Housing Loan Balance:	\$163,271.85
Maximum Housing Loan Balance:	\$697,537.55
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	354
Weighted Average Remaining Term to Maturity in months	236
Weighted Average Seasoning in months	92
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	82.02%
Weighted Average Original LVR	66.17%
Weighted Average Current LVR *	46.07%
Weighted Average Current LVR based on RBA Guidelines **	46.74%
Weighted Average Fixed Rate	4.13%
Weighted Average Variable Rate	6.39%
Weighted Average Rate	5.89%

* 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	2	31,211.55	11.92%	15,605.78	0.01%
2001	11	163,772.67	13.45%	14,888.42	0.05%
2002	7	170,381.80	15.95%	24,340.26	0.05%
2003	10	491,303.75	19.17%	49,130.38	0.16%
2004	13	659,410.19	24.16%	50,723.86	0.21%
2005	14	979,747.58	31.42%	69,981.97	0.31%
2006	24	1,341,358.56	32.25%	55,889.94	0.43%
2007	30	2,355,177.57	35.48%	78,505.92	0.76%
2008	24	2,007,191.95	36.72%	83,633.00	0.64%
2009	33	3,220,949.47	38.21%	97,604.53	1.03%
2010	14	1,972,956.20	40.30%	140,925.44	0.63%
2011	22	3,152,543.44	36.76%	143,297.43	1.01%
2012	33	5,020,190.05	35.26%	152,126.97	1.61%
2013	55	9,380,882.10	44.97%	170,561.49	3.01%
2014	121	16,727,017.95	41.63%	138,239.82	5.37%
2015	157	24,744,881.79	44.74%	157,610.71	7.95%
2016	277	44,497,414.73	44.66%	160,640.49	14.29%
2017	405	76,530,398.84	48.14%	188,963.95	24.58%
2018	546	98,852,876.20	48.50%	181,049.22	31.75%
2019	109	19,059,747.52	47.00%	174,860.07	6.12%
2020	-	-	0.00%	-	0.00%
2021	-	-	0.00%	-	0.00%
2022	-	-	0.00%	-	0.00%
2023	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	108	15,849,908.63	43.97%	146,758.41	5.09%
Non Metro	51	6,695,621.60	49.73%	131,286.70	2.15%
Northern Territory					
Metro	2	588,893.60	51.87%	294,446.80	0.19%
Non Metro	6	1,800,395.74	53.27%	300,065.96	0.58%
New South Wales					
Metro	40	9,502,979.81	38.69%	237,574.50	3.05%
Non Metro	147	24,781,202.39	50.49%	168,579.61	7.96%
Victoria					
Metro	413	82,531,790.16	42.19%	199,834.84	26.51%
Non Metro	647	88,247,561.02	46.70%	136,394.99	28.34%
Queensland					
Metro	59	11,881,471.16	47.04%	201,380.87	3.82%
Non Metro	220	35,464,225.19	51.20%	161,201.02	11.39%
Western Australia					
Metro	53	9,902,553.37	48.81%	186,840.63	3.18%
Non Metro	35	5,025,384.01	46.93%	143,582.40	1.61%
Tasmania					
Metro	59	9,645,636.15	46.62%	163,485.36	3.10%
Non Metro	41	4,175,164.73	44.31%	101,833.29	1.34%
Australian Capital Territory					
Metro	26	5,266,626.35	44.99%	202,562.55	1.69%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	354	7,282,297.97	12.93%	20,571.46	2.34%
\$50,000.01 to \$100,000	308	23,196,866.80	28.40%	75,314.50	7.45%
\$100,000.01 to \$150,000	329	41,423,759.06	38.27%	125,908.08	13.30%
\$150,000.01 to \$200,000	300	52,146,802.95	44.28%	173,822.68	16.75%
\$200,000.01 to \$250,000	204	45,409,776.90	48.77%	222,596.95	14.58%
\$250,000.01 to \$300,000	147	40,236,260.76	50.58%	273,716.06	12.92%
\$300,000.01 to \$350,000	112	36,155,018.07	49.89%	322,812.66	11.61%
\$350,000.01 to \$400,000	66	24,637,583.97	54.90%	373,296.73	7.91%
\$400,000.01 to \$450,000	47	19,910,935.83	52.39%	423,636.93	6.39%
\$450,000.01 to \$500,000	19	8,992,195.69	61.97%	473,273.46	2.89%
\$500,000.01 to \$750,000	21	11,967,915.91	57.69%	569,900.76	3.84%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	277	5,696,349.29	6.67%	20,564.44	1.83%
11 to 20	218	17,014,652.92	15.60%	78,048.87	5.46%
21 to 30	252	34,419,682.40	25.45%	136,586.04	11.05%
31 to 40	301	52,569,213.86	35.24%	174,648.55	16.88%
41 to 50	312	64,256,851.01	45.20%	205,951.45	20.64%
51 to 55	155	36,352,291.56	52.89%	234,530.91	11.68%
56 to 60	115	26,858,935.13	57.66%	233,555.96	8.63%
61 to 65	123	33,708,152.47	62.52%	274,050.02	10.83%
66 to 70	91	25,387,945.04	67.49%	278,988.41	8.15%
71 to 75	42	10,511,949.29	72.30%	250,284.51	3.38%
76 to 80	19	3,920,837.11	76.83%	206,359.85	1.26%
81 to 85	2	662,553.83	81.56%	331,276.92	0.21%
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	1,907	311,359,413.91	46.07%	163,271.85	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
2023	-	-	-	-	-
2024	1	367.84	0.08%	367.84	0.00%
2025	7	61,388.17	2.13%	8,769.74	0.02%
2026	8	151,288.08	6.94%	18,911.01	0.05%
2027	9	211,992.18	7.82%	23,554.69	0.07%
2028	34	954,895.84	19.93%	28,085.17	0.31%
2029	22	705,025.10	19.93%	32,046.60	0.23%
2030	26	1,032,642.86	21.60%	39,717.03	0.33%
2031	27	1,962,078.21	25.68%	72,669.56	0.63%
2032	29	2,069,417.07	30.80%	71,359.21	0.66%
2033	64	5,779,137.62	30.88%	90,299.03	1.86%
2034	50	4,147,361.68	31.40%	82,947.23	1.33%
2035	40	3,961,710.22	33.97%	99,042.76	1.27%
2036	73	7,415,093.13	35.08%	101,576.62	2.38%
2037	76	8,721,698.47	37.16%	114,759.19	2.80%
2038	130	17,476,274.21	40.94%	134,432.88	5.61%
2039	80	10,393,776.78	40.40%	129,922.21	3.34%
2040	43	5,855,358.22	40.93%	136,171.12	1.88%
2041	56	9,354,420.88	41.82%	167,043.23	3.00%
2042	96	16,391,875.65	44.31%	170,748.70	5.26%
2043	124	23,700,959.60	46.82%	191,136.77	7.61%
2044	102	17,248,624.76	44.80%	169,104.16	5.54%
2045	122	22,866,296.67	46.45%	187,428.66	7.34%
2046	186	35,493,300.08	47.52%	190,824.19	11.40%
2047	231	51,730,619.07	50.45%	223,942.07	16.61%
2048	222	52,498,393.07	54.12%	236,479.25	16.86%
2049	48	10,852,167.62	51.65%	226,086.83	3.49%
2050	-	-	0.00%	-	0.00%
2051	-	-	0.00%	-	0.00%
2052	-	-	0.00%	-	0.00%
2053	1	323,250.83	30.79%	323,250.83	0.10%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,599	265,167,272.76	46%	165,833.19	85.16%
Investment	308	46,192,141.15	47%	149,974.48	14.84%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,907	311,359,413.91	46%	163,271.85	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	123	22,462,578.68	57.64%	182,622.59	7.21%
Helia	171	23,979,717.13	53.66%	140,232.26	7.70%
Insurable	1,613	264,917,118.10	44.40%	164,238.76	85.08%
	-	-	-	-	-
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,545	242,559,606.62	44.90%	156,996.51	77.90%
Fixed 1 year	15	1,766,883.25	51.81%	117,792.22	0.57%
Fixed 2 year	101	19,077,061.75	49.52%	188,881.80	6.13%
Fixed 3 year	57	9,940,260.83	50.06%	174,390.54	3.19%
Fixed 4 year	134	28,593,041.45	49.59%	213,380.91	9.18%
Fixed 5 year	55	9,422,560.01	53.32%	171,319.27	3.03%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	100.00%

Summary of Origination Channel

Ledger	No. of Accounts	Total Loan Balance	Weighted Average LVR	Average Loan Balance	% by Loan Balance
Retail	1,907	311,359,413.91	46.07%	163,271.85	100.00%
Wholesale	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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%	3	611,169.07	34.68%	203,723.02	0.20%
2.00% - 3.00%	127	28,554,434.11	51.30%	224,838.06	9.17%
3.00% - 4.00%	30	5,043,066.14	50.09%	168,102.20	1.62%
4.00% - 5.00%	14	2,194,803.69	48.25%	156,771.69	0.70%
5.00% - 6.00%	329	62,415,500.09	46.36%	189,712.77	20.05%
6.00% - 10.00%	1,404	212,540,440.81	45.20%	151,382.08	68.26%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,862	300,951,214.41	45.63%	161,627.93	96.66%
1 to 30 Days	34	8,264,053.87	59.05%	243,060.41	2.65%
31 to 60 Days	5	640,973.92	34.43%	128,194.78	0.21%
61 to 90 Days	2	466,898.12	57.51%	233,449.06	0.15%
91+ Days	4	1,036,273.59	71.61%	259,068.40	0.33%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,907	311,359,413.91	46.07%	163,271.85	100.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	1,907	311,359,413.91	46.07%	163,271.85	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	229	37,441,296.52	45.58%	163,499.11	12.03%
Construction	130	26,979,290.75	48.93%	207,533.01	8.66%
Established Property	896	144,233,362.25	47.68%	160,974.73	46.32%
Refinance	627	98,711,430.26	43.14%	157,434.50	31.70%
Additions and Alterations	25	3,994,034.13	45.64%	159,761.37	1.28%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	4	22,558.45	1.87%	5,639.61	0.01%
1 to 5 years	66	1,695,006.92	16.70%	25,681.92	0.54%
5 to 10 years	180	12,817,137.28	28.64%	71,206.32	4.12%
10 to 15 years	392	46,293,855.29	38.14%	118,096.57	14.87%
15 to 20 years	401	66,955,910.46	44.02%	166,972.35	21.50%
20 to 25 years	862	182,968,297.96	50.31%	212,260.21	58.76%
25 to 30 years	2	606,647.55	49.92%	303,323.78	0.19%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	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	201	39,250,767.84	49.67%	195,277.45	12.61%
1 to 2 years	83	16,183,218.78	50.40%	194,978.54	5.20%
2 to 3 years	62	11,091,086.34	50.71%	178,888.49	3.56%
3 to 4 years	13	2,141,963.33	55.84%	164,766.41	0.69%
4 to 5 years	3	132,771.00	51.85%	44,257.00	0.04%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	4	22,558.45	1.87%	5,639.61	0.01%
1 to 5 years	60	1,551,737.79	16.33%	25,862.30	0.50%
5 to 10 years	147	10,032,719.22	27.08%	68,249.79	3.22%
10 to 15 years	330	38,300,448.25	37.36%	116,061.96	12.30%
15 to 20 years	314	49,039,382.58	42.00%	156,176.38	15.75%
20 to 25 years	689	143,289,509.50	49.50%	207,967.36	46.02%
25 to 30 years	1	323,250.83	30.79%	323,250.83	0.10%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	1,907	311,359,413.91	46.07%	163,271.85	100.00%