

# AB Management Pty Ltd

Subsidiary of Bendigo and Adelaide Bank Limited

ABN 75 070 500 855  
The Bendigo Centre  
22-24 Bath Lane  
BENDIGO VIC 3550 Australia  
Telephone: +61 8 8300 6686

19 August 2024

Market Announcements Office  
Australian Securities Exchange  
20 Bridge Street  
SYDNEY NSW 2000 Australia

Dear Sir/Madam

## **Torrens Series 2016-1 Trust Class A Notes**

AB Management Pty Ltd as the Trust Manager for the Torrens Series 2016-1 Trust advises the market of the following information in relation to the next interest period for the Class A Notes listed on the Australian Securities Exchange:

### **Class A Notes**

|                        |                   |
|------------------------|-------------------|
| ASX Code:              | TTZ               |
| Record Date:           | 12 September 2024 |
| Interest Payment Date: | 18 September 2024 |

Monthly Pool Statistics for Torrens Series 2016-1 are enclosed with this announcement.

Further information regarding the Torrens Series 2016-1 Trust is available at:

<https://www.bendigoadelaide.com.au/investor-centre/investor-information/securitisation/torrens-series-2016-1-trust/>

Approved for release by: Belinda Donaldson, Company Secretary  
+61 488577600 [CorporateSecretariat@bendigoadelaide.com.au](mailto:CorporateSecretariat@bendigoadelaide.com.au)

## Torrens 2016-1 Pool Statistics

Loan Pool Data as at Close of Business Wednesday, 31 July 2024

### Summary of Portfolio

|   |                  |
|---|------------------|
| Number Of Housing Loans:                                | 765              |
| Housing Loan Pool Size:                                 | \$107,487,634.06 |
| Average Housing Loan Balance:                           | \$140,506.71     |
| Maximum Housing Loan Balance:                           | \$626,826.84     |
| Minimum Housing Loan Balance:                           | 0.01             |
| <b>Loan Seasoning / Term to Maturity</b>                |                  |
| Maximum Remaining Term to Maturity in months            | 258              |
| Weighted Average Remaining Term to Maturity in months   | 215              |
| Weighted Average Seasoning in months                    | 132              |
| <b>Loan-to-Value Ratio (LVR)</b>                        |                  |
| Maximum Current LVR                                     | 76.18%           |
| Weighted Average Original LVR                           | 70.58%           |
| Weighted Average Current LVR *                          | 45.72%           |
| Weighted Average Current LVR based on RBA Guidelines ** | 46.41%           |
| Weighted Average Fixed Rate                             | 4.49%            |
| Weighted Average Variable Rate                          | 6.46%            |
| 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                | 7               | 256,313.11            | 21.87%               | 36,616.16            | 0.24%             |
| 2002                | 7               | 325,585.80            | 9.74%                | 46,512.26            | 0.30%             |
| 2003                | 8               | 390,478.50            | 20.82%               | 48,809.81            | 0.36%             |
| 2004                | 9               | 650,378.84            | 30.05%               | 72,264.32            | 0.61%             |
| 2005                | 11              | 905,581.22            | 30.74%               | 82,325.57            | 0.84%             |
| 2006                | 15              | 918,652.51            | 29.40%               | 61,243.50            | 0.85%             |
| 2007                | 10              | 937,789.48            | 36.51%               | 93,778.95            | 0.87%             |
| 2008                | 18              | 2,336,648.14          | 38.90%               | 129,813.79           | 2.17%             |
| 2009                | 26              | 3,487,298.59          | 38.66%               | 134,126.87           | 3.24%             |
| 2010                | 31              | 3,887,767.38          | 36.60%               | 125,411.85           | 3.62%             |
| 2011                | 36              | 4,962,314.83          | 43.18%               | 137,842.08           | 4.62%             |
| 2012                | 73              | 10,426,706.80         | 45.64%               | 142,831.60           | 9.70%             |
| 2013                | 115             | 17,570,115.77         | 47.20%               | 152,783.62           | 16.35%            |
| 2014                | 214             | 30,453,479.11         | 47.38%               | 142,305.98           | 28.33%            |
| 2015                | 173             | 28,323,183.30         | 48.41%               | 163,717.82           | 26.35%            |
| 2016                | 12              | 1,655,340.68          | 52.44%               | 137,945.06           | 1.54%             |
| 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>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                               | 31              | 3,250,063.38          | 42.78%               | 104,840.75           | 3.02%             |
| Non Metro                           | 18              | 2,622,410.87          | 46.03%               | 145,689.49           | 2.44%             |
| <b>Northern Territory</b>           |                 |                       |                      |                      |                   |
| Metro                               | 4               | 706,834.98            | 56.86%               | 176,708.75           | 0.66%             |
| Non Metro                           | 1               | 101,874.51            | 29.53%               | 101,874.51           | 0.09%             |
| <b>New South Wales</b>              |                 |                       |                      |                      |                   |
| Metro                               | 8               | 2,026,363.10          | 38.65%               | 253,295.39           | 1.89%             |
| Non Metro                           | 50              | 5,232,262.37          | 48.73%               | 104,645.25           | 4.87%             |
| <b>Victoria</b>                     |                 |                       |                      |                      |                   |
| Metro                               | 124             | 19,941,288.03         | 40.67%               | 160,816.84           | 18.55%            |
| Non Metro                           | 315             | 38,402,695.63         | 44.33%               | 121,913.32           | 35.73%            |
| <b>Queensland</b>                   |                 |                       |                      |                      |                   |
| Metro                               | 23              | 3,589,532.66          | 44.39%               | 156,066.64           | 3.34%             |
| Non Metro                           | 101             | 15,289,790.58         | 48.43%               | 151,384.07           | 14.22%            |
| <b>Western Australia</b>            |                 |                       |                      |                      |                   |
| Metro                               | 31              | 6,891,897.39          | 57.91%               | 222,319.27           | 6.41%             |
| Non Metro                           | 16              | 3,326,718.35          | 54.52%               | 207,919.90           | 3.09%             |
| <b>Tasmania</b>                     |                 |                       |                      |                      |                   |
| Metro                               | 22              | 3,120,718.07          | 42.67%               | 141,850.82           | 2.90%             |
| Non Metro                           | 13              | 1,620,191.86          | 50.17%               | 124,630.14           | 1.51%             |
| <b>Australian Capital Territory</b> |                 |                       |                      |                      |                   |
| Metro                               | 8               | 1,364,992.28          | 51.08%               | 170,624.04           | 1.27%             |
| Non Metro                           | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>                        | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                | 177             | 3,507,659.24          | 14.32%               | 19,817.28            | 3.26%             |
| \$50,000.01 to \$100,000       | 115             | 8,498,210.39          | 29.41%               | 73,897.48            | 7.91%             |
| \$100,000.01 to \$150,000      | 139             | 17,277,440.00         | 39.23%               | 124,298.13           | 16.07%            |
| \$150,000.01 to \$200,000      | 120             | 21,055,664.37         | 46.37%               | 175,463.87           | 19.59%            |
| \$200,000.01 to \$250,000      | 108             | 23,842,847.09         | 51.01%               | 220,767.10           | 22.18%            |
| \$250,000.01 to \$300,000      | 54              | 14,727,057.57         | 47.32%               | 272,723.29           | 13.70%            |
| \$300,000.01 to \$350,000      | 28              | 8,982,580.24          | 54.58%               | 320,806.44           | 8.36%             |
| \$350,000.01 to \$400,000      | 16              | 5,962,331.78          | 57.94%               | 372,645.74           | 5.55%             |
| \$400,000.01 to \$450,000      | 6               | 2,546,173.64          | 64.10%               | 424,362.27           | 2.37%             |
| \$450,000.01 to \$500,000      | 1               | 460,842.90            | 41.89%               | 460,842.90           | 0.43%             |
| \$500,000.01 to \$750,000      | 1               | 626,826.84            | 44.66%               | 626,826.84           | 0.58%             |
| Greater than \$750,000         | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>                   | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                                | 129             | 1,874,895.18          | 6.22%                | 14,534.07            | 1.74%             |
| 11 to 20                               | 77              | 5,129,725.21          | 15.15%               | 66,619.81            | 4.77%             |
| 21 to 30                               | 113             | 13,575,352.03         | 25.86%               | 120,135.86           | 12.63%            |
| 31 to 40                               | 117             | 19,650,897.82         | 34.99%               | 167,956.39           | 18.28%            |
| 41 to 50                               | 107             | 18,985,756.27         | 45.43%               | 177,436.97           | 17.66%            |
| 51 to 55                               | 59              | 11,380,814.11         | 52.28%               | 192,895.15           | 10.59%            |
| 56 to 60                               | 48              | 10,246,603.01         | 57.55%               | 213,470.90           | 9.53%             |
| 61 to 65                               | 71              | 15,594,567.90         | 62.65%               | 219,641.80           | 14.51%            |
| 66 to 70                               | 31              | 7,224,600.45          | 66.90%               | 233,051.63           | 6.72%             |
| 71 to 75                               | 11              | 3,160,302.52          | 72.12%               | 287,300.23           | 2.94%             |
| 76 to 80                               | 2               | 664,119.56            | 75.90%               | 332,059.78           | 0.62%             |
| 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>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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 |
| 2023                        | -               | -                     | -                    | -                    | -                 |
| 2024                        | 3               | 6,683.12              | 1.86%                | 2,227.71             | 0.01%             |
| 2025                        | 6               | 31,789.93             | 3.62%                | 5,298.32             | 0.03%             |
| 2026                        | 2               | 22,270.02             | 4.75%                | 11,135.01            | 0.02%             |
| 2027                        | 4               | 162,187.96            | 14.75%               | 40,546.99            | 0.15%             |
| 2028                        | 4               | 59,672.56             | 6.15%                | 14,918.14            | 0.06%             |
| 2029                        | 17              | 521,024.96            | 11.37%               | 30,648.53            | 0.48%             |
| 2030                        | 16              | 842,428.33            | 19.68%               | 52,651.77            | 0.78%             |
| 2031                        | 7               | 280,976.20            | 22.25%               | 40,139.46            | 0.26%             |
| 2032                        | 4               | 162,019.14            | 18.92%               | 40,504.79            | 0.15%             |
| 2033                        | 15              | 1,226,743.63          | 34.65%               | 81,782.91            | 1.14%             |
| 2034                        | 34              | 2,656,093.18          | 31.81%               | 78,120.39            | 2.47%             |
| 2035                        | 32              | 2,964,922.47          | 37.81%               | 92,653.83            | 2.76%             |
| 2036                        | 20              | 1,294,799.12          | 30.93%               | 64,739.96            | 1.20%             |
| 2037                        | 17              | 1,970,058.42          | 35.93%               | 115,885.79           | 1.83%             |
| 2038                        | 26              | 3,466,970.50          | 42.53%               | 133,345.02           | 3.23%             |
| 2039                        | 30              | 4,341,395.78          | 39.43%               | 144,713.19           | 4.04%             |
| 2040                        | 47              | 7,167,541.31          | 42.32%               | 152,500.88           | 6.67%             |
| 2041                        | 35              | 5,193,196.86          | 44.15%               | 148,377.05           | 4.83%             |
| 2042                        | 63              | 9,971,374.54          | 48.08%               | 158,275.79           | 9.28%             |
| 2043                        | 93              | 15,560,449.45         | 48.65%               | 167,316.66           | 14.48%            |
| 2044                        | 163             | 26,221,403.02         | 48.32%               | 160,867.50           | 24.39%            |
| 2045                        | 121             | 22,149,011.36         | 49.45%               | 183,049.68           | 20.61%            |
| 2046                        | 6               | 1,214,622.20          | 65.28%               | 202,437.03           | 1.13%             |
| <b>TOTAL</b>                | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                     | 706             | 99,731,326.30         | 45%                  | 141,262.50           | 92.78%            |
| Investment                         | 59              | 7,756,307.76          | 49%                  | 131,462.84           | 7.22%             |
| <b>TOTAL</b>                       | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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         | 765             | 107,487,634.06        | 46%                  | 140,506.71           | 100.00%           |
| Interest Only                | -               | -                     | 0%                   | -                    | 0.00%             |
| <b>TOTAL</b>                 | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                                      | 59              | 9,922,322.40          | 50.54%               | 168,174.96           | 9.23%             |
| Helia                                    | 88              | 16,689,882.59         | 58.06%               | 189,657.76           | 15.53%            |
| Insurable                                | 618             | 80,875,429.07         | 42.58%               | 130,866.39           | 75.24%            |
|  | -               | -                     | -                    | -                    | -                 |
| <b>TOTAL</b>                             | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                     | 570             | 78,177,844.13         | 44.50%               | 137,154.11           | 72.73%            |
| Fixed 1 year                 | 9               | 955,708.50            | 51.40%               | 106,189.83           | 0.89%             |
| Fixed 2 year                 | 54              | 8,392,753.20          | 50.56%               | 155,421.36           | 7.81%             |
| Fixed 3 year                 | 34              | 5,374,139.66          | 45.75%               | 158,062.93           | 5.00%             |
| Fixed 4 year                 | 75              | 12,085,378.02         | 49.35%               | 161,138.37           | 11.24%            |
| Fixed 5 year                 | 23              | 2,501,810.55          | 47.55%               | 108,774.37           | 2.33%             |
| <b>Line of Credit</b>        |                 |                       |                      |                      |                   |
| Variable                     | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>                 | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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       | 765             | 107,487,634.06        | 45.72%               | 140,506.71           | 100.00%           |
| Wholesale    | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b> | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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%      | 5               | 1,313,493.51          | 54.36%               | 262,698.70           | 1.22%             |
| 2.00% - 3.00%      | 56              | 9,001,614.60          | 47.53%               | 160,743.12           | 8.37%             |
| 3.00% - 4.00%      | 10              | 924,483.17            | 49.84%               | 92,448.32            | 0.86%             |
| 4.00% - 5.00%      | 5               | 750,651.37            | 52.57%               | 150,130.27           | 0.70%             |
| 5.00% - 6.00%      | 153             | 23,161,008.89         | 44.98%               | 151,379.14           | 21.55%            |
| 6.00% - 10.00%     | 536             | 72,336,382.52         | 45.45%               | 134,955.94           | 67.30%            |
| <b>TOTAL</b>       | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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          | 736             | 102,594,907.38        | 45.53%               | 139,395.25           | 95.45%            |
| 1 to 30 Days    | 17              | 2,633,932.99          | 50.06%               | 154,937.23           | 2.45%             |
| 31 to 60 Days   | 7               | 1,248,138.54          | 48.38%               | 178,305.51           | 1.16%             |
| 61 to 90 Days   | 1               | 250,585.33            | 39.15%               | 250,585.33           | 0.23%             |
| 91+ Days        | 4               | 760,069.82            | 53.54%               | 190,017.46           | 0.71%             |
| <b>TOTAL</b>    | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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 | 765             | 107,487,634.06        | 45.72%               | 140,506.71           | 100.00%           |
| <b>TOTAL</b>        | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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          | 765             | 107,487,634.06        | 45.72%               | 140,506.71           | 100.00%           |
| Stated Income            | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>             | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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    | 74              | 11,167,598.60         | 48.95%               | 150,913.49           | 10.39%            |
| Construction              | 136             | 22,170,188.25         | 46.77%               | 163,016.09           | 20.63%            |
| Established Property      | 323             | 43,039,862.94         | 46.69%               | 133,250.35           | 40.04%            |
| Refinance                 | 174             | 25,766,431.82         | 44.34%               | 148,082.94           | 23.97%            |
| Additions and Alterations | 14              | 1,054,966.65          | 20.99%               | 75,354.76            | 0.98%             |
| Home Equity               | 44              | 4,288,585.80          | 36.47%               | 97,467.86            | 3.99%             |
| Other                     | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>              | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                                 | 6               | 22,180.13             | 4.11%                | 3,696.69             | 0.02%             |
| 1 to 5 years                                   | 22              | 510,914.30            | 10.93%               | 23,223.38            | 0.48%             |
| 5 to 10 years                                  | 69              | 3,960,572.69          | 27.75%               | 57,399.60            | 3.68%             |
| 10 to 15 years                                 | 127             | 13,490,983.67         | 37.90%               | 106,228.22           | 12.55%            |
| 15 to 20 years                                 | 341             | 54,693,989.28         | 46.99%               | 160,392.93           | 50.88%            |
| 20 to 25 years                                 | 200             | 34,808,993.99         | 49.32%               | 174,044.97           | 32.38%            |
| 25 to 30 years                                 | -               | -                     | 0.00%                | -                    | 0.00%             |
| 30 years or greater                            | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>                                   | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</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                 | 98              | 16,106,281.54         | 49.74%               | 164,349.81           | 14.98%            |
| 1 to 2 years                   | 50              | 6,570,435.03          | 47.28%               | 131,408.70           | 6.11%             |
| 2 to 3 years                   | 35              | 4,948,162.20          | 46.93%               | 141,376.06           | 4.60%             |
| 3 to 4 years                   | 7               | 954,820.06            | 54.49%               | 136,402.87           | 0.89%             |
| 4 to 5 years                   | 5               | 730,091.10            | 53.03%               | 146,018.22           | 0.68%             |
| 5 Years or greater             | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>Variable Term Remaining</b> |                 |                       |                      |                      |                   |
| 1 year or less                 | 6               | 22,180.13             | 4.11%                | 3,696.69             | 0.02%             |
| 1 to 5 years                   | 16              | 380,172.29            | 12.61%               | 23,760.77            | 0.35%             |
| 5 to 10 years                  | 53              | 3,106,917.36          | 28.36%               | 58,621.08            | 2.89%             |
| 10 to 15 years                 | 95              | 9,754,360.54          | 36.20%               | 102,677.48           | 9.07%             |
| 15 to 20 years                 | 257             | 40,261,580.29         | 45.25%               | 156,659.85           | 37.46%            |
| 20 to 25 years                 | 143             | 24,652,633.52         | 49.14%               | 172,396.04           | 22.94%            |
| 25 to 30 years                 | -               | -                     | 0.00%                | -                    | 0.00%             |
| 30 years or greater            | -               | -                     | 0.00%                | -                    | 0.00%             |
| <b>TOTAL</b>                   | <b>765</b>      | <b>107,487,634.06</b> | <b>45.72%</b>        | <b>140,506.71</b>    | <b>100.00%</b>    |