

Torrens 2015-1 Pool Statistics

Loan Pool Data as at Close of Business Tuesday, 30 April 2024

Summary of Portfolio	
Number Of Housing Loans:	407
Housing Loan Pool Size:	\$55,013,067.99
Average Housing Loan Balance:	\$135,167.24
Maximum Housing Loan Balance:	\$493,767.28
Minimum Housing Loan Balance:	-
Loan Seasoning / Term to Maturity	
Maximum Remaining Term to Maturity in months	352
Weighted Average Remaining Term to Maturity in months	194
Weighted Average Seasoning in months	163
Loan-to-Value Ratio (LVR)	
Maximum Current LVR	82.00%
Weighted Average Original LVR	75.35%
Weighted Average Current LVR *#	45.77%
Weighted Average Current LVR based on RBA Guidelines **	46.09%
Weighted Average Fixed Rate	4.55%
Weighted Average Variable Rate	7.32%
Weighted Average Rate	6.86%

* 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

Bendigo and Adelaide Bank (BEN) has identified that for a subset of loans within some TORRENS Trusts, the Loan to Value Ratios reported through TORRENS Trust reporting have not been stated in accordance with the required definition under the transaction documents. The key impact is in relation to the numerator of the LVR calculation where BEN has been reporting the value of both the loan within the pool and the value of any loan that shares collateral with the loan in the pool (linked loans). Under the transaction documents BEN should only be using the value of loans within the pool for this calculation. The impact on each affected trust has resulted in BEN reporting a higher LVR (on a portfolio basis) than what should have been reported. There has been no breach of representations and warranties identified. BEN has amended its reporting for all TORRENS trusts this month to ensure the relevant fields are accurately reflecting the data in line with the required LVR methodology. The aforementioned reporting updates do not affect the RBA Reporting undertaken for each Trust which are accessed via the ABS Perpetual website. The RBA calculations are based on the Securitisation System Reporting Guidance where LVR/LTV calculations include the value of any loans that share collateral with a loan in the pool.

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	18,373.22	4.00%	9,186.61	0.03%
2001	1	71,060.02	38.00%	71,060.02	0.13%
2002	7	467,877.99	26.62%	66,839.71	0.85%
2003	12	781,054.65	29.56%	65,087.89	1.42%
2004	34	2,128,939.39	30.96%	62,615.86	3.87%
2005	48	3,408,029.94	27.46%	71,000.62	6.19%
2006	33	2,557,508.90	29.38%	77,500.27	4.65%
2007	17	2,557,167.12	37.81%	150,421.60	4.65%
2008	3	377,647.70	34.10%	125,882.57	0.69%
2009	9	1,642,537.37	47.29%	182,504.15	2.99%
2010	44	7,544,179.51	53.55%	171,458.63	13.71%
2011	71	11,143,406.42	47.50%	156,949.39	20.26%
2012	81	12,978,504.30	49.22%	160,228.45	23.59%
2013	45	9,336,781.46	52.01%	207,484.03	16.97%
2014	-	-	0.00%	-	0.00%
2015	-	-	0.00%	-	0.00%
2016	-	-	0.00%	-	0.00%
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%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	125	15,061,767.31	43.05%	120,494.14	27.38%
Non Metro	21	2,039,732.45	50.17%	97,130.12	3.71%
Northern Territory					
Metro	-	-	0.00%	-	0.00%
Non Metro	1	131,205.71	28.00%	131,205.71	0.24%
New South Wales					
Metro	51	9,270,887.31	43.22%	181,782.10	16.85%
Non Metro	24	2,560,551.41	40.31%	106,689.64	4.65%
Victoria					
Metro	48	6,041,757.21	46.20%	125,869.94	10.98%
Non Metro	19	2,016,936.73	44.33%	106,154.56	3.67%
Queensland					
Metro	47	6,783,066.84	48.43%	144,320.57	12.33%
Non Metro	25	3,593,302.83	49.17%	143,732.11	6.53%
Western Australia					
Metro	36	5,870,902.62	51.32%	163,080.63	10.67%
Non Metro	2	264,793.30	47.56%	132,396.65	0.48%
Tasmania					
Metro	2	173,543.56	56.44%	86,771.78	0.32%
Non Metro	1	16,105.94	5.00%	16,105.94	0.03%
Australian Capital Territory					
Metro	5	1,188,514.77	52.29%	237,702.95	2.16%
Non Metro	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	89	2,246,220.49	15.15%	25,238.43	4.08%
\$50,000.01 to \$100,000	87	6,352,581.05	26.98%	73,018.17	11.55%
\$100,000.01 to \$150,000	75	9,475,877.79	37.62%	126,345.04	17.22%
\$150,000.01 to \$200,000	59	10,205,594.88	47.47%	172,976.18	18.55%
\$200,000.01 to \$250,000	48	10,628,819.91	52.35%	221,433.75	19.32%
\$250,000.01 to \$300,000	17	4,562,386.00	53.16%	268,375.65	8.29%
\$300,000.01 to \$350,000	16	5,254,540.78	57.81%	328,408.80	9.55%
\$350,000.01 to \$400,000	10	3,630,487.79	58.93%	363,048.78	6.60%
\$400,000.01 to \$450,000	3	1,260,076.45	62.08%	420,025.48	2.29%
\$450,000.01 to \$500,000	3	1,396,482.85	54.85%	465,494.28	2.54%
\$500,000.01 to \$750,000	-	-	0.00%	-	0.00%
Greater than \$750,000	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	54	1,033,462.84	7.18%	19,138.20	1.88%
11 to 20	65	4,561,755.89	16.72%	70,180.86	8.29%
21 to 30	65	6,829,856.42	25.82%	105,074.71	12.41%
31 to 40	54	7,256,335.65	35.41%	134,376.59	13.19%
41 to 50	65	11,320,973.43	45.96%	174,168.82	20.58%
51 to 55	28	5,288,425.41	53.32%	188,872.34	9.61%
56 to 60	30	6,257,696.41	58.17%	208,589.88	11.37%
61 to 65	23	5,723,156.10	62.82%	248,832.87	10.40%
66 to 70	17	4,712,802.42	68.31%	277,223.67	8.57%
71 to 75	4	1,314,624.52	73.57%	328,656.13	2.39%
76 to 80	1	344,791.22	76.00%	344,791.22	0.63%
81 to 85	1	369,187.68	82.00%	369,187.68	0.67%
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	407	55,013,067.99	45.77%	135,167.24	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
2024	-	-			
2025	3	20,164.76	3.31%	6,721.59	0.04%
2026	1	11,125.65	4.00%	11,125.65	0.02%
2027	2	113,365.32	19.70%	56,682.66	0.21%
2028	4	147,325.97	21.82%	36,831.49	0.27%
2029	6	274,245.78	27.42%	45,707.63	0.50%
2030	6	245,230.80	25.76%	40,871.80	0.45%
2031	5	253,029.12	27.42%	50,605.82	0.46%
2032	6	414,400.97	27.41%	69,066.83	0.75%
2033	6	479,378.50	36.09%	79,896.42	0.87%
2034	24	1,523,945.57	30.58%	63,497.73	2.77%
2035	51	3,705,645.57	29.99%	72,659.72	6.74%
2036	36	3,063,511.23	33.71%	85,097.53	5.57%
2037	23	3,296,355.79	37.68%	143,319.82	5.99%
2038	7	681,792.48	28.73%	97,398.93	1.24%
2039	8	1,609,821.91	47.87%	201,227.74	2.93%
2040	36	6,808,262.90	54.35%	189,118.41	12.38%
2041	65	10,050,158.13	47.67%	154,617.82	18.27%
2042	69	11,895,334.49	49.52%	172,396.15	21.62%
2043	48	10,231,199.35	52.04%	213,149.99	18.60%
2044	-	-	0.00%	-	0.00%
2045	-	-	0.00%	-	0.00%
2046	-	-	0.00%	-	0.00%
2047	-	-	0.00%	-	0.00%
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	188,773.70	55.00%	188,773.70	0.34%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	347	46,923,329.12	45%	135,225.73	85.29%
Investment	60	8,089,738.87	50%	134,828.98	14.71%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	407	55,013,067.99	46%	135,167.24	100.00%
Interest Only	-	-	0%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	114	12,405,794.21	45.39%	108,822.76	22.55%
Helia	107	16,353,314.53	53.97%	152,834.72	29.73%
Insurable	186	26,253,959.25	40.84%	141,150.32	47.72%
-	-	-	-	-	-
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	341	45,859,532.34	45.68%	134,485.43	83.36%
Fixed 1 year	12	1,527,512.77	43.67%	127,292.73	2.78%
Fixed 2 year	12	1,647,071.38	49.92%	137,255.95	2.99%
Fixed 3 year	25	4,235,461.28	50.52%	169,418.45	7.70%
Fixed 4 year	3	408,120.47	39.05%	136,040.16	0.74%
Fixed 5 year	14	1,335,369.75	33.14%	95,383.55	2.43%
Line of Credit					
Variable	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	100.00%

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	407	55,013,067.99	45.77%	135,167.24	100.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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%	1	(1,035.04)	-1.00%	(1,035.04)	0.00%
1.00% - 2.00%	-	-	0.00%	-	0.00%
2.00% - 3.00%	18	2,749,361.32	43.02%	152,742.30	5.00%
3.00% - 4.00%	3	401,592.36	41.78%	133,864.12	0.73%
4.00% - 5.00%	4	624,532.36	50.58%	156,133.09	1.14%
5.00% - 6.00%	34	5,780,141.07	49.70%	170,004.15	10.51%
6.00% - 10.00%	344	45,231,919.16	45.48%	131,488.14	82.22%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	393	52,511,391.42	45.29%	133,616.77	95.45%
1 to 30 Days	8	1,936,609.27	61.83%	242,076.16	3.52%
31 to 60 Days	-	-	0.00%	-	0.00%
61 to 90 Days	2	125,332.00	33.61%	62,666.00	0.23%
91+ Days	4	439,735.30	35.61%	109,933.83	8.20%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	407	55,013,067.99	45.77%	135,167.24	100.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	407	55,013,067.99	45.77%	135,167.24	100.00%
Stated Income	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	23	4,017,448.32	52.65%	174,671.67	7.30%
Construction	-	-	0.00%	-	0.00%
Established Property	384	50,995,619.67	45.23%	132,801.09	92.70%
Refinance	-	-	0.00%	-	0.00%
Additions and Alterations	-	-	0.00%	-	0.00%
Home Equity	-	-	0.00%	-	0.00%
Other	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	2	12,917.19	2.93%	6,458.60	0.02%
1 to 5 years	10	347,623.02	19.28%	34,762.30	0.63%
5 to 10 years	28	1,635,232.18	29.78%	58,401.15	2.97%
10 to 15 years	141	12,345,189.33	33.14%	87,554.53	22.44%
15 to 20 years	225	40,483,332.57	50.47%	179,925.92	73.59%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	1	188,773.70	55.00%	188,773.70	0.34%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	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	31	4,237,728.98	45.13%	136,700.93	7.70%
1 to 2 years	22	3,898,500.61	49.79%	177,204.57	7.09%
2 to 3 years	6	417,829.99	27.81%	69,638.33	0.76%
3 to 4 years	4	428,059.52	46.75%	107,014.88	0.78%
4 to 5 years	3	171,416.55	35.69%	57,138.85	0.31%
5 Years or greater	-	-	0.00%	-	0.00%
Variable Term Remaining					
1 year or less	2	12,917.19	2.93%	6,458.60	0.02%
1 to 5 years	10	347,623.02	19.28%	34,762.30	0.63%
5 to 10 years	25	1,427,673.90	30.84%	57,106.96	2.60%
10 to 15 years	110	10,001,130.30	33.37%	90,919.37	18.18%
15 to 20 years	193	33,881,414.23	50.17%	175,551.37	61.59%
20 to 25 years	-	-	0.00%	-	0.00%
25 to 30 years	1	188,773.70	55.00%	188,773.70	0.34%
30 years or greater	-	-	0.00%	-	0.00%
TOTAL	407	55,013,067.99	45.77%	135,167.24	100.00%