

# National RMBS Trust 2024-1

## Monthly Report as at 13 Jan 2025

A definition or description of certain terms used in this report together with a summary of the National RMBS Trust 2024-1 transaction may be found in the information memorandum dated 27 June 2024. The definitive terms and conditions of the Notes and the Series are contained in the Transaction Documents.

Further information is available to investors on Bloomberg (page reference [NRMBS]). Information in this report and on Bloomberg have been sourced from the same data. Differences in formatting, calculation and rounding methodology may cause discrepancies between the two sources.

### Risk Retention confirmation

National Australia Bank Limited, as originator, hereby confirms, on the Closing Date and thereafter for so long as any Notes remain outstanding:

(a) it retains a net economic interest in a pool of randomly selected exposures which represent not less than 5% of the securitised exposures in the NRMBS 2024-1 Trust transaction, in accordance with:

(i) Article 6(1) of Regulation (EU) 2017/2402 of the European Parliament and of the Council of 12 December 2017 (as amended), as in effect on the Closing Date (**EU Securitisation Regulation**), as required for the purposes of Article 5(1)(d) of the EU Securitisation Regulation (which does not take into account any relevant national measures), as such articles are interpreted and applied on the Closing Date; and

(ii) Article 6(1) of Regulation (EU) 2017/2402 as it forms part of the domestic law of the United Kingdom as "retained EU law" by operation of the EUWA and as amended by the Securitisation (Amendment) (EU Exit) Regulations 2019 (UK Securitisation Regulation, as in effect on the Closing Date (**UK Securitisation Regulation**), as required for the purposes of Article 5(1)(d) of the UK Securitisation Regulation, as such articles are interpreted and applied on the Closing Date; ; and

(iii) the due diligence and risk retention rules published by the Japanese Financial Services Agency, under various Financial Services Agency Notices in respect of Japanese banks and certain other financial institutions, effective as at 31 March 2019 (**Japan Due Diligence and Retention Rules**); and

(b) there has been no change in the manner in which the interest is held.

Please refer to the Information Memorandum and the Transaction Documents for further details.

### Current Periods and Interest Rates

Determination	13 Jan 2025	Class A1-A Notes		Class A2 Notes			
Payment Date	20 Jan 2025						
Interest Period		<b>BBSW</b>	4.32490 % pa	4.32490	% pa		
From (and including)	20 Dec 2024	<b>Margin</b>	0.95 % pa	1.45	% pa		
To (but excluding)	20 Jan 2025	<b>Interest Rate</b>	5.27490 % pa	5.77490	% pa		
Number of days	31						
		Class B Notes		Class C Notes		Class D Notes	
		<b>BBSW</b>	4.32490 % pa	4.32490	% pa	4.32490	% pa
		<b>Margin</b>	1.72 % pa	2.00	% pa	2.20	% pa
		<b>Interest Rate</b>	6.04490 % pa	6.32490	% pa	6.52490	% pa
		Class E Notes		Class F Notes			
		<b>BBSW</b>	4.32490 % pa	4.32490	% pa		
		<b>Margin</b>	4.65 % pa	5.75	% pa		
		<b>Interest Rate</b>	8.97490 % pa	10.07490	% pa		

	Class A1 Notes (AUD)		Class A1 Subordination %	Class A2 Notes (AUD)	
	Per Note	Aggregate		Per Note	Aggregate
Original Face Amount	50,000.00	1,840,000,000.00	8.00%	50,000.00	70,000,000.00
Beginning Note Balance	40,138.31	1,477,089,664.74	9.77%	50,000.00	70,000,000.00
Interest Distribution	179.82	6,617,438.59		245.24	343,329.67
Principal Distribution	926.39	34,091,228.03		0.00	0.00
Ending Note Balance	39,211.91	1,442,998,436.71	9.98%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	39,211.91	1,442,998,436.71	9.98%	50,000.00	70,000,000.00
Total Distribution	1,106.21	40,708,666.62		245.24	343,329.67
Current Note Factor *	0.784238281	0.784238281		1.000000000	1.000000000

	Class B Notes (AUD)		Class C Notes (AUD)		Class D Notes (AUD)	
	Per Note	Aggregate	Per Note	Aggregate	Per Note	Aggregate
Original Face Amount	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Beginning Note Balance	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Interest Distribution	256.70	225,897.08	268.59	118,180.32	277.08	66,500.35
Principal Distribution	0.00	0.00	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Total Distribution	256.70	225,897.08	268.59	118,180.32	277.08	66,500.35
Current Note Factor *	1.000000000	1.000000000	1.000000000	1.000000000	1.000000000	1.000000000

	Class E Notes (AUD)		Class F Notes (AUD)	
	Per Note	Aggregate	Per Note	Aggregate
Original Face Amount	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Beginning Note Balance	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Interest Distribution	381.13	76,225.18	427.84	17,113.53
Principal Distribution	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Total Distribution	381.13	76,225.18	427.84	17,113.53
Current Note Factor *	1.000000000	1.000000000	1.000000000	1.000000000

\* Note Factor rounded to 9 decimal places

**Principal Distribution Statement (AUD)**

<b>Principal Collections on Housing Loans</b>	39,199,668.44	
<b>Other Amounts of Principal received</b>	1,257,347.01	
<b>Less: Reimbursement of Redraws</b>	6,365,787.42	
<b>Total Principal Collections</b>		34,091,228.03
<b>Principal Draw</b>	0.00	
<b>Class A1 Principal</b>	34,091,228.03	
<b>Class A2 Principal</b>	0.00	
<b>Class B Principal</b>	0.00	
<b>Class C Principal</b>	0.00	
<b>Class D Principal</b>	0.00	
<b>Class E Principal</b>	0.00	
<b>Class F Principal</b>	0.00	
<b>Total Principal Distribution</b>		34,091,228.03

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	9,180,617.38	
<b>Principal Drawing</b>	0.00	
<b>Liquidity Drawing</b>	0.00	
<b>Total Available Income</b>		9,180,617.38
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	347,205.13	
<b>Additional Expenses</b>	111,380.52	
<i>(includes all fees, net interest rate swap payment and other expenses of the Trust)</i>		
<b>Reimbursement of previous Liquidity Drawings</b>	0.00	
<b>Interest payable under the Liquidity Facility Agreement</b>	0.00	
<b>Class A1 Interest Amount</b>	6,617,438.59	
<b>Class A2 Interest Amount</b>	343,329.67	
<b>Class B Interest Amount</b>	225,897.08	
<b>Class C Interest Amount</b>	118,180.32	
<b>Class D Interest Amount</b>	66,500.35	
<b>Class E Interest Amount</b>	76,225.18	
<b>Class F Interest Amount</b>	17,113.53	

<b>Excess Available Income available for Distribution</b>	1,257,347.01
<i>(includes reimbursement of Principal Charge-Offs, unreimbursed Principal Drawings and distribution to Residual Income Unit Holder)</i>	
<b>Excess Available Income applied to repay Principal Draw</b>	1,257,347.01
<b>Remaining Balance of Principal Draw</b>	1,234,037.98
<b>First Loss Allocation Reserve Balance</b>	0.00
<b>Distribution to Unitholder</b>	0.00
<b>Interest Shortfall on Class A1</b>	0.00
<b>Interest Shortfall on Class A2</b>	0.00
<b>Interest Shortfall on Class B</b>	0.00
<b>Interest Shortfall on Class C</b>	0.00
<b>Interest Shortfall on Class D</b>	0.00
<b>Interest Shortfall on Class E</b>	0.00
<b>Interest Shortfall on Class F</b>	0.00

**Support Facilities (AUD)**

**Liquidity Facility**

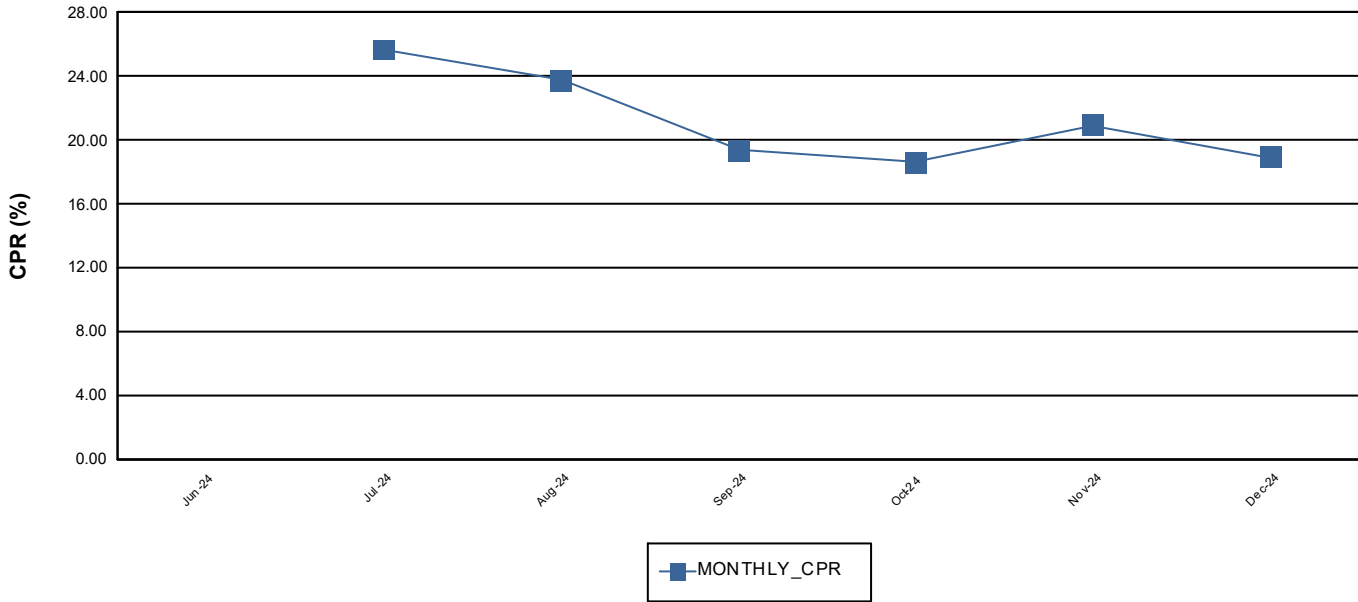
Liquidity Facility Amount	16,342,624.07
Amount Drawn	0.00

**Redraw Facility**

Redraw Facility Amount	8,171,312.04
Amount Drawn	0.00

	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024
	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	23.77	19.34	18.60	20.93	18.96

### Historical CPR

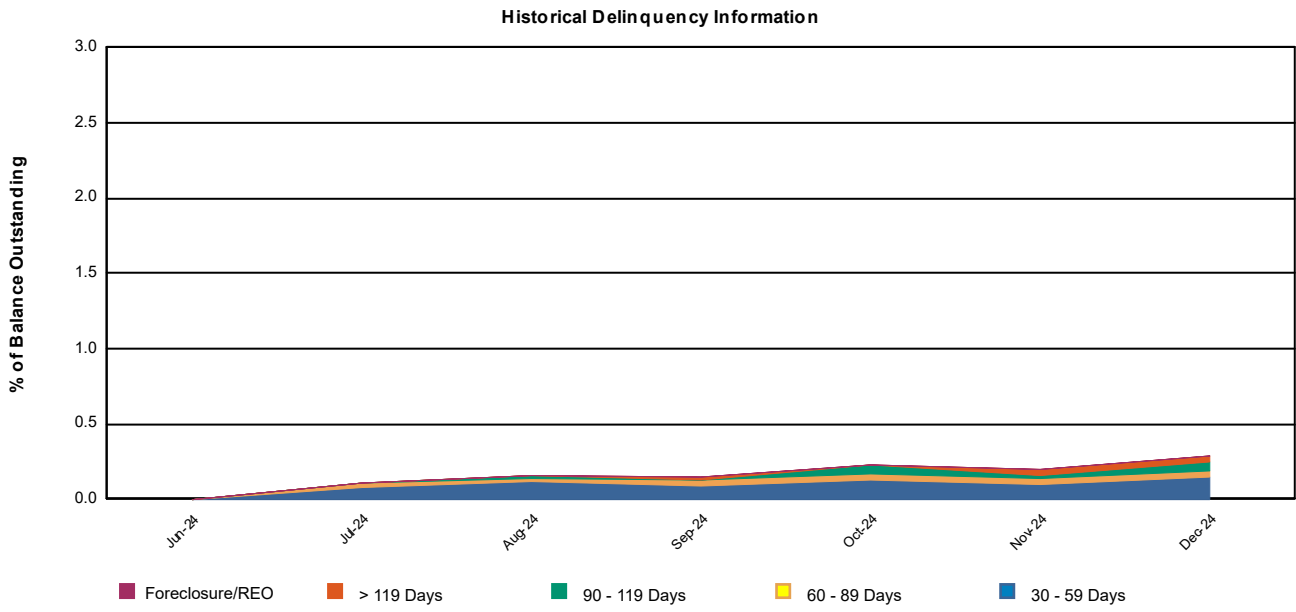


Delinquency Information as at Month Ending(based on Schedule Balance method)						Dec 2024
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/REO	Total
No of Loans.....	6	2	4	2	0	14
No of Loans (%).....	0.13%	0.04%	0.09%	0.04%	0.00%	0.30%
Balance Outstanding(\$)	2,462,765.96	624,176.90	957,899.45	670,125.69	0	4,714,968.00
Balance Outstanding(%)	0.15%	0.04%	0.06%	0.04%	0.00%	0.29%
Instalment Amount(\$).....	0.00	12,996.36	26,153.02	25,464.83	0.00	92,020.36

### Historical Delinquencies as a Percentage of Balance Outstanding

	Aug 2024 (%)	Sep 2024 (%)	Oct 2024 (%)	Nov 2024 (%)	Dec 2024 (%)
30-59 Days Past Due.....	0.12	0.09	0.13	0.10	0.15
60-89 Das Past Due.....	0.02	0.04	0.04	0.04	0.04
90-119 Days Past Due....	0.02	0.00	0.06	0.02	0.06
>119 Days Past Due.....	0.00	0.02	0.00	0.04	0.04
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00
Total.....	0.16	0.15	0.23	0.20	0.29

## Historical Delinquency Information



### Loss Data

Period Ending	Sep 2024		Oct 2024		Nov 2024		Dec 2024	
	(AUD)	(No Loans)	(AUD)	(No Loans)	(AUD)	(No Loans)	(AUD)	(No Loans)
Losses on Sale of Property.....	0.00	0	0.00	0	0.00	0	0.00	0
Losses after Mortgage Insurance.....	0.00	0	0.00	0	0.00	0	0.00	0
Cumulative Losses after Mortgage Insurance.....	0.00	0	0.00	0	0.00	0	0.00	0
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

## Summary and Weighted Average Calculations

	At Issue	Sep 2024	Oct 2024	Nov 2024	Dec 2024
Balance Outstanding (AUD).....	1,834,999,071.11	1,705,961,888.91	1,672,237,439.86	1,635,224,164.19	1,602,248,055.96
Total Number of Loans.....	5,183	4,901	4,829	4,740	4,664
Current Average Loan Balance (AUD).....	354,041.88	348,084.45	346,290.63	344,984.00	343,535.17
Maximum Loan Balance (AUD).....	991,259.00	984,663.75	983,745.61	982,498.62	981,742.53
Current Weighted Average LVR.....	56.28%	55.89%	55.45%	55.17%	55.05%
Weighted Average Loan Rate .....	6.24%	6.23%	6.23%	6.25%	6.26%
Weighted Average Term to Maturity (WAM) (months)	314.00	310.92	310.05	309.13	308.28
Weighted Average Seasoning (WAS) (months)	32.00	35.02	36.03	37.04	37.97

## National RMBS Trust 2024-1

### Loan Size Distribution as at Month Ending

Dec-24

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000 .....	277	6,440,676.10	5.94	0.40
\$50,000 < Loan Size < \$100,000 .....	311	23,125,495.39	6.67	1.44
\$100,000 < Loan Size < \$150,000 .....	348	43,683,136.89	7.46	2.73
\$150,000 < Loan Size < \$200,000 .....	403	70,832,800.04	8.64	4.42
\$200,000 < Loan Size < \$250,000 .....	421	95,170,364.56	9.03	5.94
\$250,000 < Loan Size < \$300,000 .....	445	122,675,084.50	9.54	7.66
\$300,000 < Loan Size < \$350,000 .....	409	132,918,752.15	8.77	8.30
\$350,000 < Loan Size < \$400,000 .....	382	143,786,969.74	8.19	8.97
\$400,000 < Loan Size < \$450,000 .....	340	144,626,132.64	7.29	9.03
\$450,000 < Loan Size < \$500,000 .....	308	146,192,781.87	6.60	9.12
\$500,000 < Loan Size < \$750,000 .....	789	478,210,838.54	16.92	29.85
\$750,000 < Loan Size < \$1,000,000 .....	231	194,585,023.54	4.95	12.14
Loans Size > \$1,000,000 .....	0	0.00	0.00	0.00
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

### LVR Distribution as at Month Ending

Dec-24

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50% .....	2,381	590,705,924.93	51.05	36.87
50% < LVR < 55% .....	328	122,858,288.29	7.03	7.67
55% < LVR < 60% .....	388	153,506,411.22	8.32	9.58
60% < LVR < 65% .....	414	172,628,390.47	8.88	10.77
65% < LVR < 70% .....	389	175,219,692.26	8.34	10.94
70% < LVR < 75% .....	216	103,078,041.25	4.63	6.43
75% < LVR < 80% .....	455	234,652,621.28	9.76	14.65
80% < LVR < 85% .....	36	18,893,515.08	0.77	1.18
85% < LVR < 90% .....	54	29,074,158.18	1.16	1.81
90% < LVR < 95% .....	2	993,542.82	0.04	0.06
95% < LVR < 100% .....	1	637,470.18	0.02	0.04
LVR > 100% .....	0	0.00	0.00	0.00
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

## Mortgage Insurer as at Month Ending

Dec-24

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	214	49,208,587.11	4.59	3.07
QBE	449	149,817,188.20	9.63	9.35
Uninsured	4,001	1,403,222,280.65	85.78	87.58
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Dec-2024

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	59	23,592,186.98	1.27	1.47
ACT Metro	41	14,975,379.96	0.88	0.93
NSW Non-Metro	549	182,322,067.35	11.77	11.38
NSW Sydney Inner City	7	2,480,249.04	0.15	0.15
NSW Sydney Metro	680	283,402,678.54	14.58	17.69
NT Darwin Inner City	26	8,302,602.87	0.56	0.52
NT Non-Metro	1	370,600.58	0.02	0.02
QLD Brisbane Inner City	3	1,001,469.69	0.06	0.06
QLD Brisbane Metro	463	168,189,738.26	9.93	10.50
QLD Non-Metro	548	163,678,642.24	11.75	10.22
SA Adelaide Inner City	4	438,822.61	0.09	0.03
SA Adelaide Metro	190	61,476,637.00	4.07	3.84
SA Non-Metro	75	15,940,735.01	1.61	0.99
TAS Hobart Inner City	5	1,397,713.32	0.11	0.09
TAS Hobart Metro	54	16,095,481.56	1.16	1.00
TAS Non-Metro	35	8,774,864.36	0.75	0.55
VIC Melbourne Inner City	38	13,325,195.63	0.81	0.83
VIC Melbourne Metro	1,013	377,184,015.09	21.72	23.54
VIC Non-Metro	412	117,692,963.15	8.83	7.35
WA Non-Metro	56	12,254,033.32	1.20	0.76
WA Perth Inner City	6	1,812,848.93	0.13	0.11
WA Perth Metro	399	127,539,130.47	8.55	7.96
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Dec-2024

Seasoning Analysis - Total Portfolio	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Seasoning < 3 months	0	0.00	0.00	0.00%
4 months < Seasoning < 6 months	0	0.00	0.00	0.00%
7 months < Seasoning < 12 months	880	375,118,705.44	18.87	23.41%
13 months < Seasoning < 18 months	1,009	387,646,251.45	21.63	24.19%
19 months < Seasoning < 24 months	330	135,348,454.03	7.08	8.45%
25 months < Seasoning < 36 months	591	229,899,029.07	12.67	14.35%
37 months < Seasoning < 48 months	432	159,179,940.65	9.26	9.93%
49 months < Seasoning < 60 months	65	18,112,127.21	1.39	1.13%
Seasoning > 60 months	1,357	296,943,548.11	29.10	18.53%
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>



**Remaining Loan Term as at Month Ending**

**Dec-2024**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	37	1,440,588.56	0.79	0.09
5 years < Term < 10 years	107	10,549,018.78	2.29	0.66
10 years < Term < 15 years	290	43,399,192.24	6.22	2.71
15 years < Term < 20 years	721	163,450,493.33	15.46	10.20
20 years < Term < 25 years	852	246,224,364.43	18.27	15.37
25 years < Term < 30 years	2,657	1,137,184,398.62	56.97	70.97
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**

**Dec-2024**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	154	30,535,752.68	3.30	1.91
Investment	854	296,507,383.86	18.31	18.51
Other	763	285,291,744.35	16.36	17.81
Purchase Existing Dwelling	1,538	538,146,428.59	32.98	33.59
Purchase New Dwelling	142	44,714,453.71	3.04	2.79
Refinance	1,213	407,052,292.77	26.01	25.41
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**

**Dec-2024**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	163	50,633,516.23	3.49	3.16
Variable Rate	4,501	1,551,614,539.73	96.51	96.84
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**Dec-2024**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	110	51,191,344.64	2.36	3.19
PI	4,554	1,551,056,711.32	97.64	96.81
<b>Total</b>	<b>4,664</b>	<b>1,602,248,055.96</b>	<b>100.00</b>	<b>100.00</b>

## European Union Capital Requirements Regulation Retention of Interest Report for National RMBS Trust 2024-1

National Australia Bank Limited, as originator, hereby confirms: (a) it is retaining a net economic interest comprised of an interest in randomly selected exposures equivalent to no less than 5 percent of the aggregate principal balance of the securitised exposures in accordance with paragraph 1(c) of Article 405 of Regulation (EU) No 575/2013 of the European Parliament and Council (known as the "Capital Requirements Regulation" or the "CRR"), as supplemented by Commission Delegated Regulation (EU) No 625/2014 and Commission Implementing Regulation (EU) No 602/2014, which came into force on 1 January 2014 in Member States of the European Union and have been implemented by national legislation in the other Member States of the European Economic Area; and (b) there has been no change in the manner in which the interest is held.

		<u>Initial Balance</u>	<u>Current Balance</u>
Retained Interest	A\$	146,532,794.93	129,237,886.35

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Nov-24</u>	<u>Dec-24</u>
Balance Outstanding (AUD)	146,532,794.93	134,483,672.99	129,237,886.35
Total Number of Loans	415	388	376
Current Average Loan Balance (AUD)	353,091.07	346,607.40	343,717.78
Maximum Loan Balance (AUD)	996,897.02	1,001,540.50	1,000,290.28
Current Weighted Average LVR	55.83%	54.00%	53.68%
Weighted Average Loan Rate	6.26%	6.28%	6.28%
Weighted Average Term to Maturity (WAM) (months)	311.20	306.30	303.80
Weighted Average Seasoning (WAS) (months)	35.35	40.04	42.41
Monthly CPR		12.27%	36.86%
Prepayments			
- Scheduled Principal		197,108.21	197,504.32
- Unscheduled Principal		1,474,758.06	5,048,282.32

### Loan Size Distribution

<u>Full Description</u>	<u>No. of Accounts</u>	<u>% Total No. of Loans (%)</u>	<u>Total Loan Balance (A\$)</u>	<u>By Loan Balance (%)</u>
≤\$30,000	1	0.27	26,097.53	0.02
>\$30,000 and ≤\$50,000	4	1.06	152,801.65	0.12
>\$50,000 and ≤\$100,000	26	6.91	2,001,278.72	1.55
>\$100,000 and ≤\$150,000	43	11.44	5,272,048.57	4.08
>\$150,000 and ≤\$200,000	31	8.24	5,562,902.42	4.30
>\$200,000 and ≤\$250,000	45	11.97	10,180,711.68	7.88
>\$250,000 and ≤\$300,000	30	7.98	8,369,533.01	6.48
>\$300,000 and ≤\$350,000	36	9.57	11,613,333.68	8.99
>\$350,000 and ≤\$400,000	25	6.65	9,352,525.51	7.24
>\$400,000 and ≤\$450,000	24	6.38	10,194,526.78	7.89
>\$450,000 and ≤\$500,000	31	8.24	14,679,518.26	11.36
>\$500,000 and ≤\$550,000	22	5.85	11,546,044.18	8.93
>\$550,000 and ≤\$600,000	17	4.52	9,654,450.86	7.47
>\$600,000 and ≤\$700,000	20	5.32	12,938,932.25	10.01
>\$700,000 and ≤\$800,000	7	1.86	5,224,205.24	4.04
>\$800,000 and ≤\$900,000	7	1.86	5,910,798.55	4.57
>\$900,000 and ≤\$1,000,000	6	1.60	5,557,887.18	4.30
>\$1,000,000	1	0.27	1,000,290.28	0.77
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## LVR Distribution

<u>Full Description</u>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
≤ 50.00	210	55.85	53,289,313.84	41.23
>50.00 and ≤ 55.00	29	7.71	9,772,853.51	7.56
>55.00 and ≤ 60.00	32	8.51	12,743,566.96	9.86
>60.00 and ≤ 65.00	28	7.45	11,213,486.51	8.68
>65.00 and ≤ 70.00	32	8.51	14,161,324.34	10.96
>70.00 and ≤ 75.00	10	2.66	5,407,341.52	4.18
>75.00 and ≤ 80.00	30	7.98	19,664,278.77	15.22
>80.00 and ≤ 85.00	1	0.27	1,000,290.28	0.77
>85.00 and ≤ 90.00	4	1.06	1,985,430.62	1.54
>90.00 and ≤ 95.00	0	0.00	0.00	0.00
>95.00 and ≤ 100.00	0	0.00	0.00	0.00
> 100.00	0	0.00	0.00	0.00
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Mortgage Insurer

<u>Full Description</u>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
Helia Insurance Pty Ltd	3	0.80	1,187,927.37	0.92
QBE	14	3.72	5,481,965.96	4.24
Uninsured	359	95.48	122,567,993.02	94.84
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Geographic Distribution

<u>Full Description</u>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
Inner city	10	2.66	2,717,106.01	2.10
Metro	255	67.82	90,737,993.46	70.21
Non Metro	111	29.52	35,782,786.88	27.69
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## State

<u>Full Description</u>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
ACT	8	2.13	2,647,505.96	2.05
NSW	98	26.06	37,824,515.76	29.27
NT	2	0.53	834,404.36	0.65
QLD	102	27.13	33,466,459.46	25.90
SA	19	5.05	4,905,646.83	3.80
TAS	4	1.06	1,318,121.80	1.02
VIC	123	32.71	42,060,368.33	32.54
WA	20	5.32	6,180,863.85	4.78
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Seasoning Analysis - Months

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
≤0	0	0.00	0.00	0.00
>0 and ≤ 3	0	0.00	0.00	0.00
>3 and ≤ 6	0	0.00	0.00	0.00
>6 and ≤ 12	30	7.98	16,393,383.18	12.68
>12 and ≤ 18	127	33.78	45,472,701.75	35.19
>18 and ≤ 24	26	6.91	10,590,452.15	8.19
>24 and ≤ 36	38	10.11	13,549,296.33	10.48
>36 and ≤ 48	28	7.45	9,556,778.30	7.39
>48 and ≤ 60	9	2.39	2,845,405.33	2.20
>60 and ≤ 360	118	31.38	30,829,869.31	23.86
> 360	0	0.00	0.00	0.00
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Remaining Loan Term - Years

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
≤0 years	0	0.00	0.00	0.00
>0 years and ≤ 5 years	0	0.00	0.00	0.00
>5 years and ≤ 10 years	5	1.33	446,924.14	0.35
>10 years and ≤ 15 years	44	11.70	6,416,745.13	4.97
>15 years and ≤ 20 years	43	11.44	12,293,673.79	9.51
>20 years and ≤ 25 years	85	22.61	24,914,574.41	19.28
>25 years and ≤ 30 years	199	52.93	85,165,968.88	65.90
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Int Rate Type - Fixed Rate Term - Years

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
>0 and ≤ 1	10	2.66	2,933,253.01	2.27
>1 and ≤ 2	4	1.06	1,340,411.74	1.04
Variable Rate	362	96.28	124,964,221.60	96.69
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Payment Type

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	8	2.13	4,135,417.35	3.20
PI	368	97.87	125,102,469.00	96.80
<b>Total</b>	<b>376</b>	<b>100.00%</b>	<b>\$129,237,886.35</b>	<b>100.00%</b>

## Delinquency

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
30-59 Days Past Due	1	0.27	285,273.18	0.22
60-89 Days Past Due	1	0.27	296,819.44	0.23
90-119 Days Past Due	0	0.00	0.00	0.00
>119 Days Past Due	1	0.27	513,320.45	0.40
<b>Total</b>	<b>3</b>	<b>0.80%</b>	<b>\$1,095,413.07</b>	<b>0.85%</b>

Remaining Fixed Rate Term as at Month Ending

Dec-2024

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	116	35,202,251.34	71.17	69.52
1 years < Term < 2 years	36	11,533,017.38	22.09	22.78
2 years < Term < 3 years	11	3,898,247.51	6.75	7.70
3 years < Term < 4 years	0	0.00	0.00	0.00
4 years < Term < 5 years	0	0.00	0.00	0.00
Term > 5 years	0	0.00	0.00	0.00
<b>Total</b>	<b>163</b>	<b>50,633,516.23</b>	<b>100.00</b>	<b>100.00</b>

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