

National RMBS Trust 2024-1

Monthly Report as at 13 Feb 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 Feb 2025	Class A1-A Notes		Class A2 Notes			
Payment Date	20 Feb 2025						
Interest Period		BBSW	4.31750 % pa	4.31750	% pa		
From (and including)	20 Jan 2025	Margin	0.95 % pa	1.45	% pa		
To (but excluding)	20 Feb 2025	Interest Rate	5.26750 % pa	5.76750	% pa		
Number of days	31						
		Class B Notes		Class C Notes		Class D Notes	
		BBSW	4.31750 % pa	4.31750	% pa	4.31750	% pa
		Margin	1.72 % pa	2.00	% pa	2.20	% pa
		Interest Rate	6.03750 % pa	6.31750	% pa	6.51750	% pa
		Class E Notes		Class F Notes			
		BBSW	4.31750 % pa	4.31750	% pa		
		Margin	4.65 % pa	5.75	% pa		
		Interest Rate	8.96750 % pa	10.06750	% 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	39,211.91	1,442,998,436.71	9.98%	50,000.00	70,000,000.00
Interest Distribution	175.42	6,455,638.97		244.92	342,889.73
Principal Distribution	800.32	29,451,611.16		0.00	0.00
Ending Note Balance	38,411.60	1,413,546,825.55	10.17%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	38,411.60	1,413,546,825.55	10.17%	50,000.00	70,000,000.00
Total Distribution	975.74	35,907,250.13		244.92	342,889.73
Current Note Factor *	0.768231970	0.768231970		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	256.39	225,620.55	268.28	118,042.05	276.77	66,424.93
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	256.39	225,620.55	268.28	118,042.05	276.77	66,424.93
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	380.81	76,162.33	427.52	17,100.96
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	380.81	76,162.33	427.52	17,100.96
Current Note Factor *	1.000000000	1.000000000	1.000000000	1.000000000

* Note Factor rounded to 9 decimal places

Principal Distribution Statement (AUD)

Principal Collections on Housing Loans	34,223,230.23	
Other Amounts of Principal received	738,584.78	
Less: Reimbursement of Redraws	5,510,203.85	
Total Principal Collections		29,451,611.16
Principal Draw	0.00	
Class A1 Principal	29,451,611.16	
Class A2 Principal	0.00	
Class B Principal	0.00	
Class C Principal	0.00	
Class D Principal	0.00	
Class E Principal	0.00	
Class F Principal	0.00	
Total Principal Distribution		29,451,611.16

Interest Distribution Statement (AUD)

Interest Collections	8,547,651.49	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Total Available Income		8,547,651.49
Accrued Interest Adjustment	0.00	
Servicing Expenses	340,203.35	
Additional Expenses	166,983.84	
<i>(includes all fees, net interest rate swap payment and other expenses of the Trust)</i>		
Reimbursement of previous Liquidity Drawings	0.00	
Interest payable under the Liquidity Facility Agreement	0.00	
Class A1 Interest Amount	6,455,638.97	
Class A2 Interest Amount	342,889.73	
Class B Interest Amount	225,620.55	
Class C Interest Amount	118,042.05	
Class D Interest Amount	66,424.93	
Class E Interest Amount	76,162.33	
Class F Interest Amount	17,100.96	

Excess Available Income available for Distribution	738,584.78
<i>(includes reimbursement of Principal Charge-Offs, unreimbursed Principal Drawings and distribution to Residual Income Unit Holder)</i>	
Excess Available Income applied to repay Principal Draw	738,584.78
Remaining Balance of Principal Draw	495,453.20
First Loss Allocation Reserve Balance	0.00
Distribution to Unitholder	0.00
Interest Shortfall on Class A1	0.00
Interest Shortfall on Class A2	0.00
Interest Shortfall on Class B	0.00
Interest Shortfall on Class C	0.00
Interest Shortfall on Class D	0.00
Interest Shortfall on Class E	0.00
Interest Shortfall on Class F	0.00

Support Facilities (AUD)

Liquidity Facility

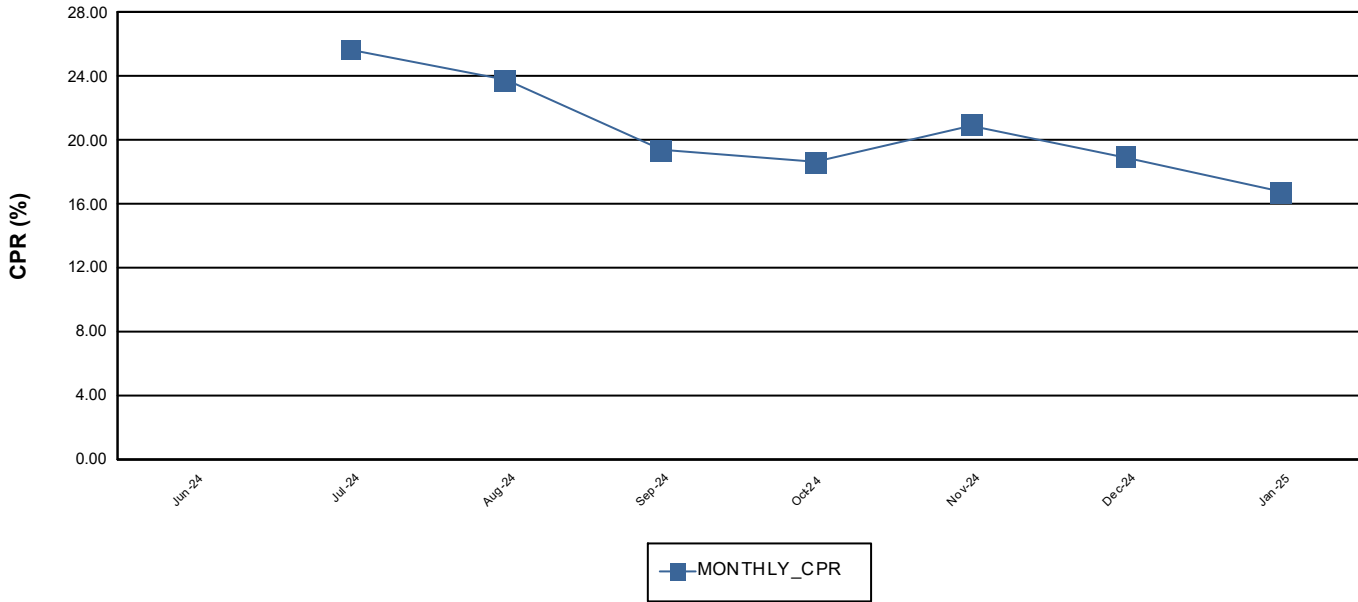
Liquidity Facility Amount	16,006,200.31
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	8,003,100.15
Amount Drawn	0.00

	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025
	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	19.34	18.60	20.93	18.96	16.74

Historical CPR

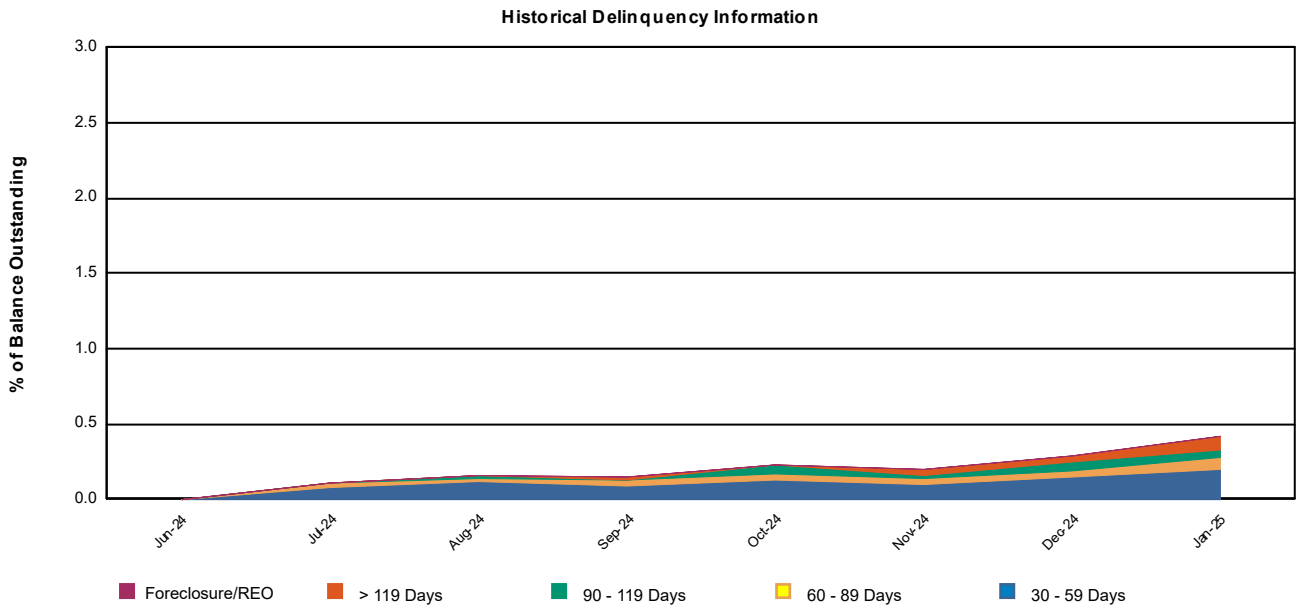


Delinquency Information as at Month Ending(based on Schedule Balance method)						Jan 2025
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/REO	Total
No of Loans.....	10	3	2	5	0	20
No of Loans (%).....	0.22%	0.07%	0.04%	0.11%	0.00%	0.44%
Balance Outstanding(\$)	3,117,179.05	1,253,958.29	766,726.74	1,342,393.91	0	6,480,257.99
Balance Outstanding(%)	0.20%	0.08%	0.05%	0.09%	0.00%	0.42%
Instalment Amount(\$).....	0.00	21,071.26	20,762.62	54,027.59	0.00	129,332.67

Historical Delinquencies as a Percentage of Balance Outstanding

	Sep 2024 (%)	Oct 2024 (%)	Nov 2024 (%)	Dec 2024 (%)	Jan 2025 (%)
30-59 Days Past Due.....	0.09	0.13	0.10	0.15	0.20
60-89 Das Past Due.....	0.04	0.04	0.04	0.04	0.08
90-119 Days Past Due....	0.00	0.06	0.02	0.06	0.05
>119 Days Past Due.....	0.02	0.00	0.04	0.04	0.09
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00
Total.....	0.15	0.23	0.20	0.29	0.42

Historical Delinquency Information



Loss Data

Period Ending	Oct 2024		Nov 2024		Dec 2024		Jan 2025	
	(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	Oct 2024	Nov 2024	Dec 2024	Jan 2025
Balance Outstanding (AUD).....	1,834,999,071.11	1,672,237,439.86	1,635,224,164.19	1,602,248,055.96	1,573,582,618.05
Total Number of Loans.....	5,183	4,829	4,740	4,664	4,598
Current Average Loan Balance (AUD).....	354,041.88	346,290.63	344,984.00	343,535.17	342,231.97
Maximum Loan Balance (AUD).....	991,259.00	983,745.61	982,498.62	981,742.53	980,809.27
Current Weighted Average LVR.....	56.28%	55.45%	55.17%	55.05%	54.77%
Weighted Average Loan Rate	6.24%	6.23%	6.25%	6.26%	6.27%
Weighted Average Term to Maturity (WAM) (months)	314.00	310.05	309.13	308.28	307.38
Weighted Average Seasoning (WAS) (months)	32.00	36.03	37.04	37.97	38.91

National RMBS Trust 2024-1

Loan Size Distribution as at Month Ending

Jan-25

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	276	6,318,297.69	6.00	0.40
\$50,000 < Loan Size < \$100,000	302	22,267,403.26	6.57	1.42
\$100,000 < Loan Size < \$150,000	351	44,073,628.06	7.63	2.80
\$150,000 < Loan Size < \$200,000	402	70,762,974.50	8.74	4.50
\$200,000 < Loan Size < \$250,000	414	93,562,000.24	9.00	5.95
\$250,000 < Loan Size < \$300,000	436	120,201,781.10	9.48	7.64
\$300,000 < Loan Size < \$350,000	409	132,794,050.62	8.90	8.44
\$350,000 < Loan Size < \$400,000	369	138,878,282.86	8.03	8.83
\$400,000 < Loan Size < \$450,000	343	145,831,304.22	7.46	9.27
\$450,000 < Loan Size < \$500,000	300	142,286,538.05	6.52	9.04
\$500,000 < Loan Size < \$750,000	772	468,272,807.55	16.79	29.76
\$750,000 < Loan Size < \$1,000,000	224	188,333,549.90	4.87	11.97
Loans Size > \$1,000,000	0	0.00	0.00	0.00
Total	4,598	1,573,582,618.05	100.00	100.00

LVR Distribution as at Month Ending

Jan-25

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,376	590,468,481.51	51.67	37.52
50% < LVR < 55%	314	116,297,907.56	6.83	7.39
55% < LVR < 60%	396	156,716,982.01	8.61	9.96
60% < LVR < 65%	407	171,933,579.51	8.85	10.93
65% < LVR < 70%	368	164,889,686.87	8.00	10.48
70% < LVR < 75%	211	99,887,263.94	4.59	6.35
75% < LVR < 80%	436	225,451,405.70	9.48	14.33
80% < LVR < 85%	34	17,975,360.80	0.74	1.14
85% < LVR < 90%	54	28,732,207.72	1.17	1.83
90% < LVR < 95%	1	595,884.99	0.02	0.04
95% < LVR < 100%	1	633,857.44	0.02	0.04
LVR > 100%	0	0.00	0.00	0.00
Total	4,598	1,573,582,618.05	100.00	100.00

Mortgage Insurer as at Month Ending

Jan-25

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	210	47,748,179.89	4.57	3.03
QBE	442	145,736,223.52	9.61	9.26
Uninsured	3,946	1,380,098,214.64	85.82	87.70
Total	4,598	1,573,582,618.05	100.00	100.00

Geographic Distribution as at Month Ending

Jan-2025

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	59	23,521,727.69	1.28	1.49
ACT Metro	41	15,002,138.87	0.89	0.95
NSW Non-Metro	539	177,547,008.89	11.72	11.28
NSW Sydney Inner City	7	2,415,357.95	0.15	0.15
NSW Sydney Metro	671	278,462,215.99	14.59	17.70
NT Darwin Inner City	26	8,269,261.47	0.57	0.53
NT Non-Metro	1	370,039.11	0.02	0.02
QLD Brisbane Inner City	3	999,539.01	0.07	0.06
QLD Brisbane Metro	455	164,921,615.48	9.90	10.48
QLD Non-Metro	537	160,297,537.38	11.68	10.19
SA Adelaide Inner City	4	442,114.28	0.09	0.03
SA Adelaide Metro	189	60,975,356.36	4.11	3.87
SA Non-Metro	72	14,530,511.41	1.57	0.92
TAS Hobart Inner City	5	1,393,069.14	0.11	0.09
TAS Hobart Metro	54	16,042,010.75	1.17	1.02
TAS Non-Metro	35	8,860,777.96	0.76	0.56
VIC Melbourne Inner City	38	13,237,781.92	0.83	0.84
VIC Melbourne Metro	998	370,976,756.15	21.71	23.58
VIC Non-Metro	409	116,406,217.46	8.90	7.40
WA Non-Metro	55	11,921,710.84	1.20	0.76
WA Perth Inner City	6	1,790,379.68	0.13	0.11
WA Perth Metro	394	125,199,490.26	8.57	7.96
Total	4,598	1,573,582,618.05	100.00	100.00

Seasoning Analysis - Total Portfolio as at Month Ending

Jan-2025

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	759	319,158,437.31	16.51	20.28%
13 months < Seasoning < 18 months	1,028	399,496,364.44	22.36	25.39%
19 months < Seasoning < 24 months	342	140,557,161.27	7.44	8.93%
25 months < Seasoning < 36 months	575	220,726,442.80	12.51	14.03%
37 months < Seasoning < 48 months	486	182,284,547.99	10.57	11.58%
49 months < Seasoning < 60 months	62	19,682,705.18	1.35	1.25%
Seasoning > 60 months	1,346	291,676,959.06	29.27	18.54%
Total	4,598	1,573,582,618.05	100.00	100.00

Remaining Loan Term as at Month Ending

Jan-2025

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	38	1,386,711.89	0.83	0.09
5 years < Term < 10 years	106	10,323,592.55	2.31	0.66
10 years < Term < 15 years	291	43,840,129.38	6.33	2.79
15 years < Term < 20 years	760	172,215,285.91	16.53	10.94
20 years < Term < 25 years	793	231,687,645.74	17.25	14.72
25 years < Term < 30 years	2,610	1,114,129,252.58	56.76	70.80
Term > 30 years	0	0.00	0.00	0.00
Total	4,598	1,573,582,618.05	100.00	100.00

Loan Purpose as at Month Ending

Jan-2025

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	151	29,719,510.05	3.28	1.89
Investment	837	289,893,537.09	18.20	18.42
Other	750	279,106,228.12	16.31	17.74
Purchase Existing Dwelling	1,523	530,325,236.07	33.12	33.70
Purchase New Dwelling	141	44,125,260.14	3.07	2.80
Refinance	1,196	400,412,846.58	26.01	25.45
Total	4,598	1,573,582,618.05	100.00	100.00

Loan Type as at Month Ending

Jan-2025

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	154	46,976,584.17	3.35	2.99
Variable Rate	4,444	1,526,606,033.88	96.65	97.01
Total	4,598	1,573,582,618.05	100.00	100.00

Payment Type as at Month Ending

Jan-2025

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	102	47,413,989.32	2.22	3.01
PI	4,496	1,526,168,628.73	97.78	96.99
Total	4,598	1,573,582,618.05	100.00	100.00

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	127,062,213.05

Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Dec-24</u>	<u>Jan-25</u>
Balance Outstanding (AUD)	146,532,794.93	129,237,886.35	127,062,213.05
Total Number of Loans	415	376	372
Current Average Loan Balance (AUD)	353,091.07	343,717.78	341,565.09
Maximum Loan Balance (AUD)	996,897.02	1,000,290.28	998,738.05
Current Weighted Average LVR	55.83%	53.68%	53.40%
Weighted Average Loan Rate	6.26%	6.28%	6.27%
Weighted Average Term to Maturity (WAM) (months)	311.20	303.80	303.83
Weighted Average Seasoning (WAS) (months)	35.35	42.41	42.49
Monthly CPR		36.86%	16.98%
Prepayments			
- Scheduled Principal		197,504.32	190,513.99
- Unscheduled Principal		5,048,282.32	1,985,159.31

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	26,195.00	0.02
>\$30,000 and ≤\$50,000	4	1.08	159,805.96	0.13
>\$50,000 and ≤\$100,000	27	7.26	2,055,752.10	1.62
>\$100,000 and ≤\$150,000	42	11.29	5,132,867.45	4.04
>\$150,000 and ≤\$200,000	30	8.06	5,335,964.93	4.20
>\$200,000 and ≤\$250,000	44	11.83	9,948,263.68	7.83
>\$250,000 and ≤\$300,000	32	8.60	8,893,569.43	7.00
>\$300,000 and ≤\$350,000	35	9.41	11,295,920.53	8.89
>\$350,000 and ≤\$400,000	25	6.72	9,324,694.92	7.34
>\$400,000 and ≤\$450,000	25	6.72	10,648,479.78	8.38
>\$450,000 and ≤\$500,000	29	7.80	13,701,420.52	10.78
>\$500,000 and ≤\$550,000	22	5.91	11,545,646.66	9.09
>\$550,000 and ≤\$600,000	16	4.30	9,075,601.03	7.14
>\$600,000 and ≤\$700,000	19	5.11	12,265,405.94	9.65
>\$700,000 and ≤\$800,000	7	1.88	5,202,140.09	4.09
>\$800,000 and ≤\$900,000	7	1.88	5,896,295.18	4.64
>\$900,000 and ≤\$1,000,000	7	1.88	6,554,189.85	5.16
>\$1,000,000	0	0.00	0.00	0.00
Total	372	100.00%	\$127,062,213.05	100.00%

LVR Distribution

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
≤ 50.00	210	56.45	53,100,064.58	41.79
>50.00 and ≤ 55.00	30	8.06	10,086,431.70	7.94
>55.00 and ≤ 60.00	31	8.33	12,549,602.98	9.88
>60.00 and ≤ 65.00	26	6.99	10,390,204.11	8.18
>65.00 and ≤ 70.00	30	8.06	12,901,977.43	10.15
>70.00 and ≤ 75.00	10	2.69	5,405,665.51	4.25
>75.00 and ≤ 80.00	30	8.06	19,646,270.88	15.46
>80.00 and ≤ 85.00	1	0.27	998,738.05	0.79
>85.00 and ≤ 90.00	4	1.08	1,983,257.81	1.56
>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
Total	372	100.00%	\$127,062,213.05	100.00%

Mortgage Insurer

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
Helia Insurance Pty Ltd	3	0.81	1,185,362.05	0.93
QBE	14	3.76	5,479,523.71	4.31
Uninsured	355	95.43	120,397,327.29	94.75
Total	372	100.00%	\$127,062,213.05	100.00%

Geographic Distribution

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
Inner city	10	2.69	2,703,046.83	2.13
Metro	251	67.47	89,007,224.98	70.05
Non Metro	111	29.84	35,351,941.24	27.82
Total	372	100.00%	\$127,062,213.05	100.00%

State

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
ACT	7	1.88	2,474,779.04	1.95
NSW	97	26.08	37,248,985.00	29.32
NT	2	0.54	832,006.89	0.65
QLD	100	26.88	32,545,284.89	25.61
SA	19	5.11	4,858,145.76	3.82
TAS	4	1.08	1,316,754.52	1.04
VIC	123	33.06	41,625,193.68	32.76
WA	20	5.38	6,161,063.27	4.85
Total	372	100.00%	\$127,062,213.05	100.00%

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	29	7.80	15,658,425.42	12.32
>12 and ≤ 18	127	34.14	45,069,174.99	35.47
>18 and ≤ 24	25	6.72	10,069,142.52	7.92
>24 and ≤ 36	38	10.22	13,555,986.00	10.67
>36 and ≤ 48	28	7.53	9,538,801.95	7.51
>48 and ≤ 60	9	2.42	2,847,893.88	2.24
>60 and ≤ 360	116	31.18	30,322,788.29	23.86
> 360	0	0.00	0.00	0.00
Total	372	100.00%	\$127,062,213.05	100.00%

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	1.34	441,197.20	0.35
>10 years and ≤ 15 years	44	11.83	6,378,952.06	5.02
>15 years and ≤ 20 years	43	11.56	12,241,514.68	9.63
>20 years and ≤ 25 years	82	22.04	23,992,008.87	18.88
>25 years and ≤ 30 years	198	53.23	84,008,540.24	66.12
>30 years	0	0.00	0.00	0.00
Total	372	100.00%	\$127,062,213.05	100.00%

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	9	2.42	2,723,235.48	2.14
>1 and ≤ 2	4	1.08	1,340,893.61	1.06
Variable Rate	359	96.51	122,998,083.96	96.80
Total	372	100.00%	\$127,062,213.05	100.00%

Payment Type

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	8	2.15	4,124,517.35	3.25
PI	364	97.85	122,937,695.70	96.75
Total	372	100.00%	\$127,062,213.05	100.00%

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	303,284.45	0.24
60-89 Days Past Due	1	0.27	286,913.84	0.23
90-119 Days Past Due	1	0.27	297,366.37	0.23
>119 Days Past Due	1	0.27	516,023.47	0.41
Total	4	1.08%	\$1,403,588.13	1.10%

Remaining Fixed Rate Term as at Month Ending

Jan-2025

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	111	33,259,246.46	72.08	70.80
1 years < Term < 2 years	33	10,200,034.62	21.43	21.71
2 years < Term < 3 years	10	3,517,303.09	6.49	7.49
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
Total	154	46,976,584.17	100.00	100.00

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