

National RMBS Trust 2024-1

Monthly Report as at 13 Mar 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 Mar 2025	Class A1-A Notes				Class A2 Notes			
Payment Date	20 Mar 2025								
Interest Period		BBSW	4.09250	% pa	4.09250	% pa			
From (and including)	20 Feb 2025	Margin	0.95	% pa	1.45	% pa			
To (but excluding)	20 Mar 2025	Interest Rate	5.04250	% pa	5.54250	% pa			
Number of days	28								
		Class B Notes		Class C Notes		Class D Notes			
		BBSW	4.09250	% pa	4.09250	% pa	4.09250	% pa	
		Margin	1.72	% pa	2.00	% pa	2.20	% pa	
		Interest Rate	5.81250	% pa	6.09250	% pa	6.29250	% pa	
		Class E Notes		Class F Notes					
		BBSW	4.09250	% pa	4.09250	% pa			
		Margin	4.65	% pa	5.75	% pa			
		Interest Rate	8.74250	% pa	9.84250	% 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	38,411.60	1,413,546,825.55	10.17%	50,000.00	70,000,000.00
Interest Distribution	148.58	5,467,908.94		212.59	297,624.66
Principal Distribution	748.33	27,538,554.78		0.00	0.00
Ending Note Balance	37,663.27	1,386,008,270.77	10.35%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	37,663.27	1,386,008,270.77	10.35%	50,000.00	70,000,000.00
Total Distribution	896.91	33,006,463.72		212.59	297,624.66
Current Note Factor *	0.753265365	0.753265365		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	222.95	196,191.78	233.68	102,821.37	241.36	57,925.48
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	222.95	196,191.78	233.68	102,821.37	241.36	57,925.48
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	335.33	67,065.75	377.52	15,100.82
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	335.33	67,065.75	377.52	15,100.82
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	32,427,158.03	
Other Amounts of Principal received	495,453.20	
Less: Reimbursement of Redraws	5,384,056.45	
Total Principal Collections		27,538,554.78
Principal Draw	0.00	
Class A1 Principal	27,538,554.78	
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		27,538,554.78

Interest Distribution Statement (AUD)

Interest Collections	7,640,282.85	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Total Available Income		7,640,282.85
Accrued Interest Adjustment	0.00	
Servicing Expenses	301,782.97	
Additional Expenses	107,557.97	
<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	5,467,908.94	
Class A2 Interest Amount	297,624.66	
Class B Interest Amount	196,191.78	
Class C Interest Amount	102,821.37	
Class D Interest Amount	57,925.48	
Class E Interest Amount	67,065.75	
Class F Interest Amount	15,100.82	

Excess Available Income available for Distribution	1,026,303.11
<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	495,453.20
Remaining Balance of Principal Draw	0.00
First Loss Allocation Reserve Balance	530,849.91
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

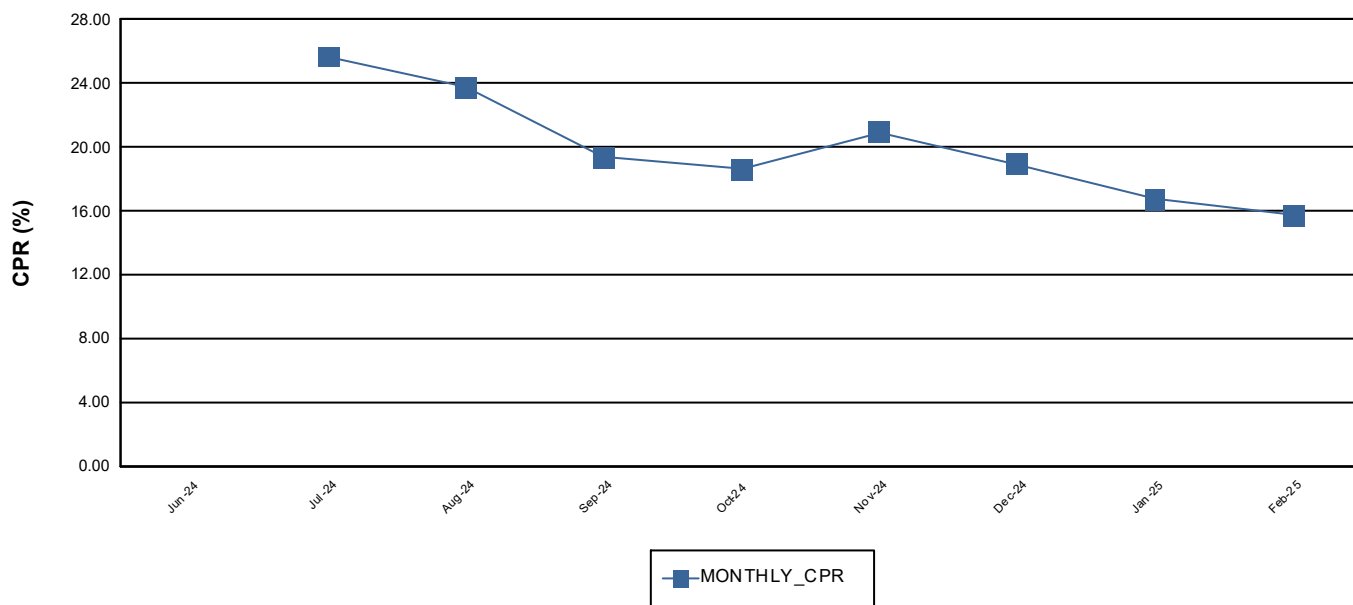
Liquidity Facility Amount	15,714,734.97
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	7,857,367.49
Amount Drawn	0.00

	Oct 2024	Nov 2024	Dec 2024	Jan 2025	Feb 2025
	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	18.60	20.93	18.96	16.74	15.71

Historical CPR

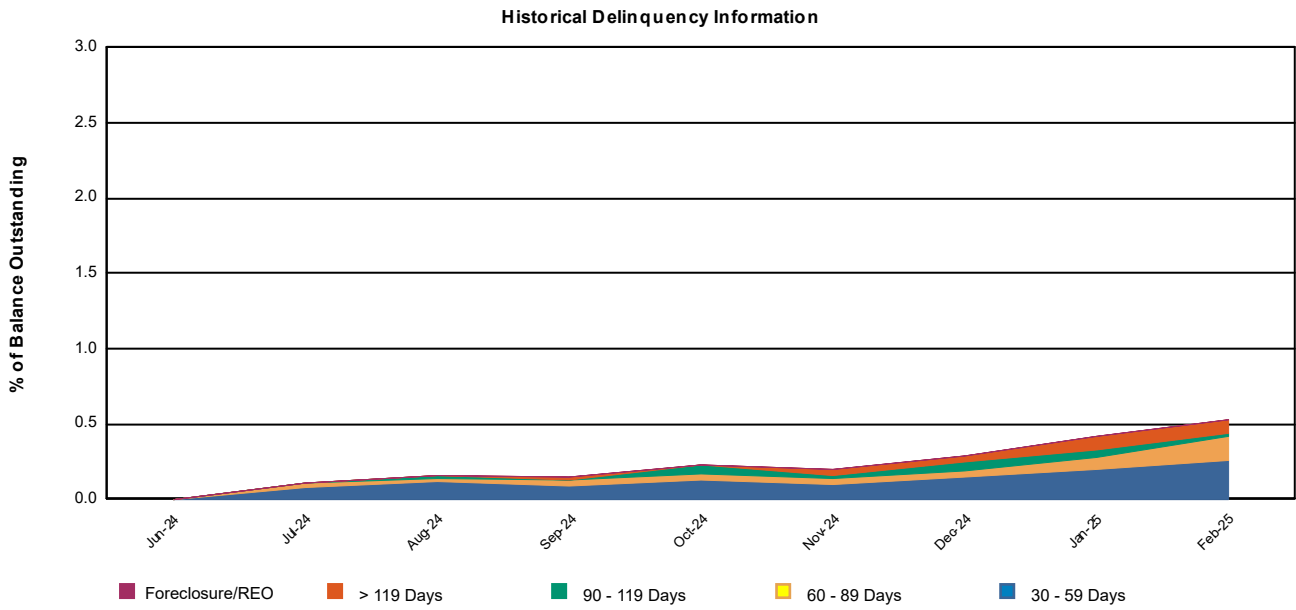


Delinquency Information as at Month Ending(based on Schedule Balance method)						Feb 2025
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/REO	Total
No of Loans.....	9	7	1	5	0	22
No of Loans (%).....	0.20%	0.15%	0.02%	0.11%	0.00%	0.48%
Balance Outstanding(\$)	4,063,646.82	2,454,843.69	290,836.22	1,345,269.00	0	8,154,595.73
Balance Outstanding(%)	0.26%	0.16%	0.02%	0.09%	0.00%	0.53%
Instalment Amount(\$).....	0.00	35,796.78	6,484.92	59,922.25	0.00	147,857.25

Historical Delinquencies as a Percentage of Balance Outstanding

	Oct 2024 (%)	Nov 2024 (%)	Dec 2024 (%)	Jan 2025 (%)	Feb 2025 (%)
30-59 Days Past Due.....	0.13	0.10	0.15	0.20	0.26
60-89 Das Past Due.....	0.04	0.04	0.04	0.08	0.16
90-119 Days Past Due....	0.06	0.02	0.06	0.05	0.02
>119 Days Past Due.....	0.00	0.04	0.04	0.09	0.09
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00
Total.....	0.23	0.20	0.29	0.42	0.53

Historical Delinquency Information



Loss Data

Period Ending	Nov 2024		Dec 2024		Jan 2025		Feb 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	Nov 2024	Dec 2024	Jan 2025	Feb 2025
Balance Outstanding (AUD).....	1,834,999,071.11	1,635,224,164.19	1,602,248,055.96	1,573,582,618.05	1,546,528,582.34
Total Number of Loans.....	5,183	4,740	4,664	4,598	4,530
Current Average Loan Balance (AUD).....	354,041.88	344,984.00	343,535.17	342,231.97	341,397.04
Maximum Loan Balance (AUD).....	991,259.00	982,498.62	981,742.53	980,809.27	979,387.04
Current Weighted Average LVR.....	56.28%	55.17%	55.05%	54.79%	54.68%
Weighted Average Loan Rate	6.24%	6.25%	6.26%	6.27%	6.03%
Weighted Average Term to Maturity (WAM) (months)	314.00	309.13	308.28	307.38	306.58
Weighted Average Seasoning (WAS) (months)	32.00	37.04	37.97	38.91	39.73

National RMBS Trust 2024-1

Loan Size Distribution as at Month Ending

Feb-25

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	292	6,873,430.16	6.45	0.44
\$50,000 < Loan Size < \$100,000	287	21,366,904.34	6.34	1.38
\$100,000 < Loan Size < \$150,000	347	43,579,525.69	7.66	2.82
\$150,000 < Loan Size < \$200,000	397	69,765,159.81	8.76	4.51
\$200,000 < Loan Size < \$250,000	404	91,219,652.28	8.92	5.90
\$250,000 < Loan Size < \$300,000	427	117,657,291.46	9.43	7.61
\$300,000 < Loan Size < \$350,000	393	127,313,336.91	8.68	8.23
\$350,000 < Loan Size < \$400,000	371	139,523,261.83	8.19	9.02
\$400,000 < Loan Size < \$450,000	335	142,529,838.80	7.40	9.22
\$450,000 < Loan Size < \$500,000	302	143,285,447.57	6.67	9.26
\$500,000 < Loan Size < \$750,000	758	461,222,705.13	16.73	29.82
\$750,000 < Loan Size < \$1,000,000	217	182,192,028.36	4.79	11.78
Loans Size > \$1,000,000	0	0.00	0.00	0.00
Total	4,530	1,546,528,582.34	100.00	100.00

LVR Distribution as at Month Ending

Feb-25

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,361	584,109,966.24	52.12	37.77
50% < LVR < 55%	306	113,183,993.25	6.75	7.32
55% < LVR < 60%	395	157,823,811.25	8.72	10.21
60% < LVR < 65%	394	166,395,175.90	8.70	10.76
65% < LVR < 70%	355	159,473,467.25	7.84	10.31
70% < LVR < 75%	217	104,205,483.93	4.79	6.74
75% < LVR < 80%	412	213,648,309.94	9.09	13.81
80% < LVR < 85%	36	19,114,968.46	0.79	1.24
85% < LVR < 90%	53	27,978,363.00	1.17	1.81
90% < LVR < 95%	1	595,043.12	0.02	0.04
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	0	0.00	0.00	0.00
Total	4,530	1,546,528,582.34	100.00	100.00

Mortgage Insurer as at Month Ending

Feb-25

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	206	46,929,817.06	4.55	3.03
QBE	448	147,775,944.72	9.89	9.56
Uninsured	3,876	1,351,822,820.56	85.56	87.41
Total	4,530	1,546,528,582.34	100.00	100.00

Geographic Distribution as at Month Ending

Feb-2025

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	59	22,383,796.57	1.30	1.45
ACT Metro	40	14,782,748.77	0.88	0.96
NSW Non-Metro	533	173,508,278.76	11.77	11.22
NSW Sydney Inner City	7	2,402,200.50	0.15	0.16
NSW Sydney Metro	662	273,871,945.20	14.61	17.71
NT Darwin Inner City	26	8,321,166.84	0.57	0.54
NT Non-Metro	1	369,356.55	0.02	0.02
QLD Brisbane Inner City	3	997,566.39	0.07	0.06
QLD Brisbane Metro	447	161,716,231.56	9.87	10.46
QLD Non-Metro	529	158,220,022.79	11.68	10.23
SA Adelaide Inner City	4	439,159.67	0.09	0.03
SA Adelaide Metro	185	60,062,562.98	4.08	3.88
SA Non-Metro	68	13,214,608.80	1.50	0.85
TAS Hobart Inner City	5	1,381,056.43	0.11	0.09
TAS Hobart Metro	52	15,865,695.16	1.15	1.03
TAS Non-Metro	35	8,474,424.76	0.77	0.55
VIC Melbourne Inner City	38	13,152,352.41	0.84	0.85
VIC Melbourne Metro	986	366,887,151.63	21.77	23.72
VIC Non-Metro	404	114,299,018.84	8.92	7.39
WA Non-Metro	54	11,812,291.96	1.19	0.76
WA Perth Inner City	6	1,783,131.03	0.13	0.12
WA Perth Metro	386	122,583,814.74	8.52	7.93
Total	4,530	1,546,528,582.34	100.00	100.00

Seasoning Analysis - Total Portfolio as at Month Ending

Feb-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	199	88,457,760.18	4.39	5.72%
13 months < Seasoning < 18 months	1,398	555,964,021.15	30.86	35.95%
19 months < Seasoning < 24 months	449	176,226,146.90	9.91	11.39%
25 months < Seasoning < 36 months	568	223,805,678.25	12.54	14.47%
37 months < Seasoning < 48 months	532	198,157,456.17	11.74	12.81%
49 months < Seasoning < 60 months	52	16,702,560.09	1.15	1.08%
Seasoning > 60 months	1,332	287,214,959.60	29.40	18.57%
Total	4,530	1,546,528,582.34	100.00	100.00

Remaining Loan Term as at Month Ending

Feb-2025

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	40	1,605,016.97	0.88	0.10
5 years < Term < 10 years	108	10,178,277.26	2.38	0.66
10 years < Term < 15 years	287	43,616,691.24	6.34	2.82
15 years < Term < 20 years	811	185,574,640.89	17.90	12.00
20 years < Term < 25 years	705	208,461,867.08	15.56	13.48
25 years < Term < 30 years	2,579	1,097,092,088.90	56.93	70.94
Term > 30 years	0	0.00	0.00	0.00
Total	4,530	1,546,528,582.34	100.00	100.00

Loan Purpose as at Month Ending

Feb-2025

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	148	29,156,406.80	3.27	1.89
Investment	828	286,806,229.30	18.28	18.55
Other	734	273,279,927.21	16.20	17.67
Purchase Existing Dwelling	1,505	522,136,828.91	33.22	33.76
Purchase New Dwelling	141	43,860,499.18	3.11	2.84
Refinance	1,174	391,288,690.94	25.92	25.30
Total	4,530	1,546,528,582.34	100.00	100.00

Loan Type as at Month Ending

Feb-2025

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	140	43,487,109.46	3.09	2.81
Variable Rate	4,390	1,503,041,472.88	96.91	97.19
Total	4,530	1,546,528,582.34	100.00	100.00

Payment Type as at Month Ending

Feb-2025

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	96	45,263,601.45	2.12	2.93
PI	4,434	1,501,264,980.89	97.88	97.07
Total	4,530	1,546,528,582.34	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	123,748,547.70

Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Jan-25</u>	<u>Feb-25</u>
Balance Outstanding (AUD)	146,532,794.93	127,062,213.05	123,748,547.70
Total Number of Loans	415	372	367
Current Average Loan Balance (AUD)	353,091.07	341,565.09	337,189.50
Maximum Loan Balance (AUD)	996,897.02	998,738.05	996,715.74
Current Weighted Average LVR	55.83%	53.40%	53.01%
Weighted Average Loan Rate	6.26%	6.27%	6.04%
Weighted Average Term to Maturity (WAM) (months)	311.20	303.83	302.49
Weighted Average Seasoning (WAS) (months)	35.35	42.49	43.74
Monthly CPR		16.98%	25.86%
Prepayments			
- Scheduled Principal		190,513.99	188,822.97
- Unscheduled Principal		1,985,159.31	3,124,842.38

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	4	1.09	65,050.13	0.05
>\$30,000 and ≤\$50,000	3	0.82	124,601.73	0.10
>\$50,000 and ≤\$100,000	28	7.63	2,142,223.13	1.73
>\$100,000 and ≤\$150,000	40	10.90	4,878,864.78	3.94
>\$150,000 and ≤\$200,000	33	8.99	5,859,546.29	4.74
>\$200,000 and ≤\$250,000	42	11.44	9,517,321.95	7.69
>\$250,000 and ≤\$300,000	32	8.72	8,896,465.73	7.19
>\$300,000 and ≤\$350,000	33	8.99	10,625,075.70	8.59
>\$350,000 and ≤\$400,000	24	6.54	8,934,224.16	7.22
>\$400,000 and ≤\$450,000	24	6.54	10,203,944.35	8.25
>\$450,000 and ≤\$500,000	27	7.36	12,751,165.17	10.30
>\$500,000 and ≤\$550,000	22	5.99	11,536,070.81	9.32
>\$550,000 and ≤\$600,000	16	4.36	9,102,043.07	7.36
>\$600,000 and ≤\$700,000	19	5.18	12,245,394.77	9.90
>\$700,000 and ≤\$800,000	6	1.63	4,445,016.91	3.59
>\$800,000 and ≤\$900,000	7	1.91	5,879,071.93	4.75
>\$900,000 and ≤\$1,000,000	7	1.91	6,542,467.09	5.29
>\$1,000,000	0	0.00	0.00	0.00
Total	367	100.00%	\$123,748,547.70	100.00%

LVR Distribution

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
≤ 50.00	211	57.49	52,175,447.45	42.16
>50.00 and ≤ 55.00	27	7.36	9,345,164.56	7.55
>55.00 and ≤ 60.00	32	8.72	13,262,934.50	10.72
>60.00 and ≤ 65.00	27	7.36	11,512,840.73	9.30
>65.00 and ≤ 70.00	28	7.63	11,499,967.49	9.29
>70.00 and ≤ 75.00	8	2.18	4,099,139.65	3.31
>75.00 and ≤ 80.00	29	7.90	18,876,434.60	15.25
>80.00 and ≤ 85.00	1	0.27	996,715.74	0.81
>85.00 and ≤ 90.00	4	1.09	1,979,902.98	1.60
>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	367	100.00%	\$123,748,547.70	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	4	1.09	1,688,161.18	1.36
QBE	14	3.81	5,464,884.13	4.42
Uninsured	349	95.10	116,595,502.39	94.22
Total	367	100.00%	\$123,748,547.70	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	2.72	2,685,518.57	2.17
Metro	247	67.30	86,323,343.73	69.76
Non Metro	110	29.97	34,739,685.40	28.07
Total	367	100.00%	\$123,748,547.70	100.00%

State

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
ACT	7	1.91	2,463,185.35	1.99
NSW	96	26.16	36,726,262.78	29.68
NT	2	0.54	827,747.98	0.67
QLD	99	26.98	30,822,091.83	24.91
SA	19	5.18	4,835,766.26	3.91
TAS	4	1.09	1,313,685.98	1.06
VIC	120	32.70	40,633,427.43	32.84
WA	20	5.45	6,126,380.09	4.95
Total	367	100.00%	\$123,748,547.70	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	12	3.27	7,580,349.78	6.13
>12 and ≤ 18	118	32.15	43,519,612.22	35.17
>18 and ≤ 24	46	12.53	17,820,336.88	14.40
>24 and ≤ 36	38	10.35	12,837,717.26	10.37
>36 and ≤ 48	28	7.63	9,098,862.48	7.35
>48 and ≤ 60	7	1.91	2,004,789.77	1.62
>60 and ≤ 360	118	32.15	30,886,879.31	24.96
> 360	0	0.00	0.00	0.00
Total	367	100.00%	\$123,748,547.70	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	1.36	437,297.89	0.35
>10 years and ≤ 15 years	45	12.26	6,400,437.85	5.17
>15 years and ≤ 20 years	42	11.44	12,104,391.52	9.78
>20 years and ≤ 25 years	82	22.34	23,302,911.15	18.83
>25 years and ≤ 30 years	193	52.59	81,503,509.29	65.86
>30 years	0	0.00	0.00	0.00
Total	367	100.00%	\$123,748,547.70	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	8	2.18	2,440,713.99	1.97
>1 and ≤ 2	3	0.82	906,833.81	0.73
Variable Rate	356	97.00	120,400,999.90	97.29
Total	367	100.00%	\$123,748,547.70	100.00%

Payment Type

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	8	2.18	4,116,017.35	3.33
PI	359	97.82	119,632,530.35	96.67
Total	367	100.00%	\$123,748,547.70	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	2	0.54	642,881.97	0.52
60-89 Days Past Due	1	0.27	356,004.57	0.29
90-119 Days Past Due	1	0.27	94,881.09	0.08
>119 Days Past Due	1	0.27	518,477.76	0.42
Total	5	1.36%	\$1,612,245.39	1.30%

Remaining Fixed Rate Term as at Month Ending

Feb-2025

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	95	29,193,693.52	67.86	67.13
1 years < Term < 2 years	34	10,817,985.67	24.29	24.88
2 years < Term < 3 years	11	3,475,430.27	7.86	7.99
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	140	43,487,109.46	100.00	100.00

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