

National RMBS Trust 2018-1

Monthly Report as at 17 Jul 2019

This report is provided pursuant to the "Reports to Noteholders" section of the Issue Supplement dated 12 February 2018.

A definitions or description of certain terms used in this report together with a full description of the transaction may be found in the prospectus.

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.

National Australia Bank Limited, as originator, hereby confirms: (a) it is retaining a net economic interest of not less than 5 percent in the NRMBS 2018-1 Trust transaction, in accordance with Article 405(1) of Regulation (EU) No 575/2013 of the European Parliament and Council, as supplemented by Commission Delegated Regulation (EU) No 625/2014 and Commission Implementing Regulation (EU) No 602/2014; and (b) there has been no change in the manner in which the interest is held.

Current Periods and Interest Rates

Determination	17 Jul 2019	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	24 Jul 2019						
Interest Period		BBSW	1.20500 % pa	1.20500 % pa	1.20500 % pa	1.20500 % pa	1.20500 % pa
From (and including)	24 Jun 2019	Margin	0.85 % pa	0.85 % pa	1.20 % pa	1.20 % pa	1.20 % pa
To (but excluding)	24 Jul 2019	Interest Rate	2.05500 % pa	2.05500 % pa	2.40500 % pa	2.40500 % pa	2.40500 % pa
Number of days	30						
		Class B Notes		Class C Notes		Class D Notes	
		BBSW	1.20500 % pa	1.20500 % pa	1.20500 % pa	1.20500 % pa	1.20500 % pa
		Margin	1.70 % pa	2.20 % pa	3.20 % pa	3.20 % pa	3.20 % pa
		Interest Rate	2.90500 % pa	3.40500 % pa	4.40500 % pa	4.40500 % pa	4.40500 % pa
		Class E Notes		Class F Notes			
		BBSW	1.20500 % pa	1.20500 % pa	1.20500 % pa		
		Margin	4.45 % pa	5.75 % pa	5.75 % pa		
		Interest Rate	5.65500 % pa	6.95500 % pa	6.95500 % pa		

	Class A1-A Notes (AUD)		Class A1-G Notes (AUD)		Class A1 Subordination %	Class A2 Notes (AUD)	
	Per Note	Aggregate	Per Note	Aggregate		Per Note	Aggregate
Original Face Amount	50,000.00	1,540,000,000.00	50,000.00	300,000,000.00	8.00%	50,000.00	70,000,000.00
Beginning Note Balance	34,264.75	1,055,354,284.06	34,264.75	205,588,496.89	11.26%	50,000.00	70,000,000.00
Interest Distribution	57.87	1,782,536.76	57.87	347,247.42		98.84	138,369.86
Principal Distribution	719.23	22,152,246.59	719.23	4,315,372.71		0.00	0.00
Ending Note Balance	33,545.52	1,033,202,037.47	33,545.52	201,273,124.18	11.47%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	33,545.52	1,033,202,037.47	33,545.52	201,273,124.18	11.47%	50,000.00	70,000,000.00
Total Distribution	777.10	23,934,783.35	777.10	4,662,620.13		98.84	138,369.86
Current Note Factor *	0.67091041	0.67091041	0.67091041	0.67091041		1.00000000	1.00000000

	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	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Beginning Note Balance	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Interest Distribution	119.38	109,832.88	139.93	44,778.08	181.03	50,687.67
Principal Distribution	0.00	0.00	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Total Distribution	119.38	109,832.88	139.93	44,778.08	181.03	50,687.67
Current Note Factor *	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000

	Class E Notes (AUD)		Class F Notes (AUD)	
	Per Note	Aggregate	Per Note	Aggregate
Original Face Amount	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Beginning Note Balance	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Interest Distribution	232.40	37,183.56	285.82	34,298.63
Principal Distribution	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Total Distribution	232.40	37,183.56	285.82	34,298.63
Current Note Factor *	1.00000000	1.00000000	1.00000000	1.00000000

* Note Factor rounded to 8 decimal places

Principal Distribution Statement (AUD)

Principal Collections on Housing Loans	31,468,607.60	
Other Amounts of Principal received	0.00	
Less: Reimbursement of Redraws	5,000,988.30	
Total Principal Collections		26,467,619.30
Principal Draw	0.00	
Class A1-A Principal	22,152,246.59	
Class A1-G Principal	4,315,372.71	
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		26,467,619.30

Interest Distribution Statement (AUD)

Interest Collections	4,462,648.69	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Extraordinary Expense Reserve Draw	0.00	
Total Available Income		4,462,648.69
Accrued Interest Adjustment	0.00	
Servicing Expenses	292,051.57	
Additional Expenses	1,205,583.41	
<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-A Interest Amount	1,782,536.76	
Class A1-G Interest Amount	347,247.42	
Class A2 Interest Amount	138,369.86	
Class B Interest Amount	109,832.88	
Class C Interest Amount	44,778.08	
Class D Interest Amount	50,687.67	
Class E Interest Amount	37,183.56	
Class F Interest Amount	34,298.63	

Excess Available Income available for Distribution	420,078.85
<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	0.00
Remaining Balance of Principal Draw	0.00
First Loss Allocation Reserve Balance	500,000.00
Distribution to Unitholder	419,987.42
Interest Shortfall on Class A1-A	0.00
Interest Shortfall on Class A1-G	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

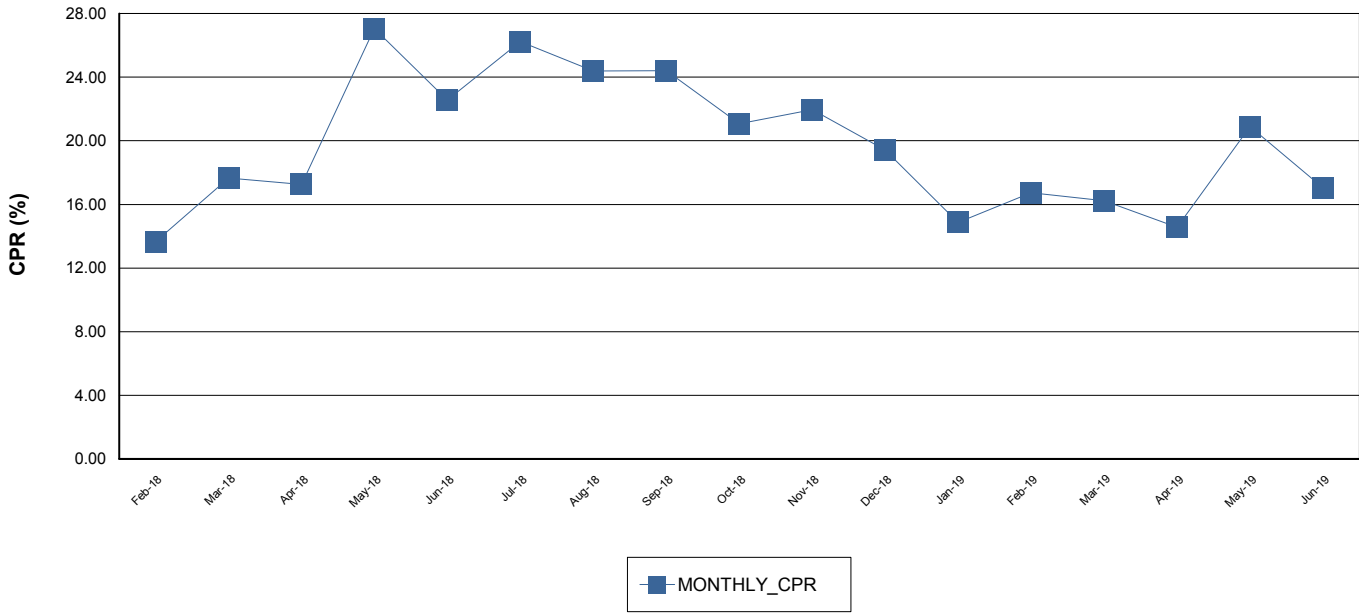
Support Facilities (AUD)

Liquidity Facility

Liquidity Facility Amount	26,901,805.65
Amount Drawn	0.00

	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018
Monthly CPR.....	13.66	17.65	17.26	27.06	22.56	26.23	24.39	24.42	21.07	21.96
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019			
Monthly CPR.....	19.43	14.87	16.73	16.23	14.58	20.90	17.06			
	(%)	(%)	(%)	(%)	(%)	(%)	(%)			

Historical CPR



Delinquency Information as at Month Ending Jun 2019

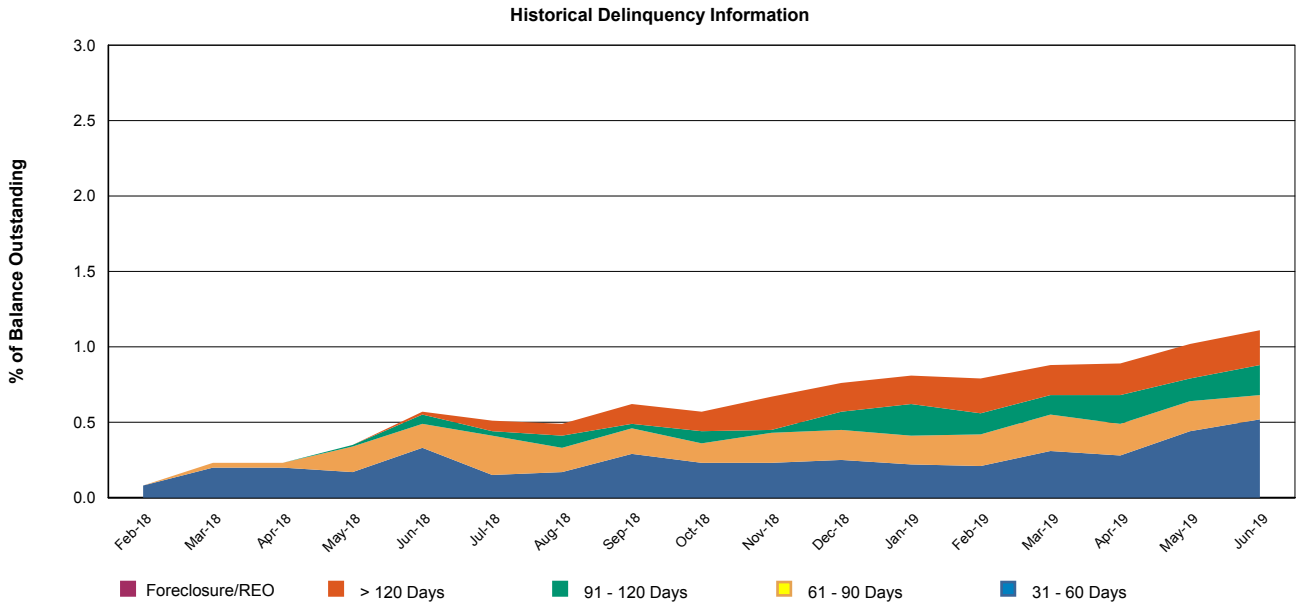
	31-60 Days Past Due	61-90 Days Past Due	91-120 Days Past Due	>120 Days Past Due	Foreclosure/REO	Total
No of Loans.....	24	9	8	10	0	51
No of Loans (%).....	0.44%	0.16%	0.15%	0.18%	0.00%	0.93%
Balance Outstanding(\$)	7,254,335.36	2,267,890.18	2,797,077.63	3,246,798.97	0	15,566,102.14
Balance Outstanding(%)	0.52%	0.16%	0.20%	0.23%	0.00%	1.11%
Instalment Amount(\$).....	71,096.09	36,968.46	53,505.53	118,977.56	0.00	280,547.64

Historical Delinquencies as a Percentage of Balance Outstanding

	Feb 2018 (%)	Mar 2018 (%)	Apr 2018 (%)	May 2018 (%)	Jun 2018 (%)	Jul 2018 (%)	Aug 2018 (%)	Sep 2018 (%)	Oct 2018 (%)	Nov 2018 (%)
31-60 Days Past Due.....	0.08	0.20	0.20	0.17	0.33	0.15	0.17	0.29	0.23	0.23
61-90 Das Past Due.....	0.00	0.03	0.03	0.17	0.16	0.26	0.16	0.17	0.13	0.20
91-120 Days Past Due....	0.00	0.00	0.00	0.01	0.06	0.03	0.08	0.03	0.08	0.02
>120 Days Past Due.....	0.00	0.00	0.00	0.00	0.02	0.07	0.08	0.13	0.13	0.22
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	0.08	0.23	0.23	0.35	0.57	0.51	0.49	0.62	0.57	0.67

	Dec 2018 (%)	Jan 2019 (%)	Feb 2019 (%)	Mar 2019 (%)	Apr 2019 (%)	May 2019 (%)	Jun 2019 (%)
31-60 Days Past Due.....	0.25	0.22	0.21	0.31	0.28	0.44	0.52
61-90 Das Past Due.....	0.20	0.19	0.21	0.24	0.21	0.20	0.16
91-120 Days Past Due....	0.12	0.21	0.14	0.13	0.19	0.15	0.20
>120 Days Past Due.....	0.19	0.19	0.23	0.20	0.21	0.23	0.23
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	0.76	0.81	0.79	0.88	0.89	1.02	1.11

Historical Delinquency Information



Loss Data

Period Ending	Jun 2019	
	(AUD)	(No Loans)
Losses on Sale of Property.....	0.00	0
Losses after Mortgage Insurance.....	0.00	0
Cumulative Losses after Mortgage Insurance.....	0.00	0
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.00	0.00%

Summary and Weighted Average Calculations

	At Issue	Mar 2019	Apr 2019	May 2019	Jun 2019
Balance Outstanding (AUD).....	1,944,606,948.91	1,477,564,823.20	1,453,960,398.97	1,421,317,618.79	1,394,963,549.04
Total Number of Loans.....	7,006	5,708	5,643	5,542	5,460
Current Average Loan Balance (AUD).....	277,563.08	258,858.59	257,657.35	256,462.94	255,487.83
Maximum Loan Balance (AUD).....	1,358,289.00	1,350,000.00	1,350,000.00	1,350,000.00	1,350,000.00
Current Weighted Average LVR.....	57.02%	54.55%	54.44%	54.29%	54.13%
Weighted Average Loan Rate	4.23%	4.31%	4.30%	4.30%	4.08%
Weighted Average Term to Maturity (WAM) (months)	310.00	297.55	296.66	295.71	294.76
Weighted Average Seasoning (WAS) (months)	33.67	46.56	47.52	48.50	49.54

National RMBS Trust 2018-1

Loan Size Distribution as at Month Ending

Jun-19

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	382	9,488,275.01	7.00	0.68
\$50,000 < Loan Size < \$100,000	460	35,227,282.80	8.42	2.53
\$100,000 < Loan Size < \$150,000	570	71,796,028.71	10.44	5.15
\$150,000 < Loan Size < \$200,000	680	119,347,855.27	12.45	8.56
\$200,000 < Loan Size < \$250,000	771	174,688,051.98	14.12	12.52
\$250,000 < Loan Size < \$300,000	794	217,694,191.45	14.54	15.61
\$300,000 < Loan Size < \$350,000	685	222,225,845.40	12.55	15.93
\$350,000 < Loan Size < \$400,000	407	151,403,503.16	7.45	10.85
\$400,000 < Loan Size < \$450,000	205	86,793,975.75	3.75	6.22
\$450,000 < Loan Size < \$500,000	153	72,467,762.66	2.80	5.19
\$500,000 < Loan Size < \$750,000	279	164,365,665.09	5.11	11.78
\$750,000 < Loan Size < \$1,000,000	54	46,005,229.81	0.99	3.30
Loans Size > \$1,000,000	20	23,459,881.95	0.37	1.68
Total	5,460	1,394,963,549.04	100.00	100.00

LVR Distribution as at Month Ending

Jun-19

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,928	534,631,258.96	53.63	38.33
50% < LVR < 55%	459	131,762,491.98	8.41	9.45
55% < LVR < 60%	468	146,228,201.14	8.57	10.48
60% < LVR < 65%	450	149,309,863.05	8.24	10.70
65% < LVR < 70%	344	123,388,810.13	6.30	8.85
70% < LVR < 75%	373	136,312,347.48	6.83	9.77
75% < LVR < 80%	256	104,683,645.78	4.69	7.50
80% < LVR < 85%	81	28,218,661.71	1.48	2.02
85% < LVR < 90%	96	38,672,577.44	1.76	2.77
90% < LVR < 95%	2	851,352.60	0.04	0.06
95% < LVR < 100%	2	587,033.53	0.04	0.04
LVR > 100%	1	317,305.24	0.02	0.02
Total	5,460	1,394,963,549.04	100.00	100.00

Mortgage Insurer as at Month Ending

Jun-19

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Genworth	222	65,948,993.08	4.07	4.73
QBE	413	123,287,249.85	7.56	8.84
Uninsured	4,825	1,205,727,306.11	88.37	86.43
Total	5,460	1,394,963,549.04	100.00	100.00

Geographic Distribution as at Month Ending

Jun-2019

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	49	11,693,641.85	0.90	0.84
ACT Metro	37	9,110,711.41	0.68	0.65
NSW Non-Metro	705	159,517,996.87	12.91	11.44
NSW Sydney Inner City	3	1,600,057.78	0.05	0.11
NSW Sydney Metro	912	300,407,312.70	16.70	21.54
NT Darwin Inner City	29	6,493,968.74	0.53	0.47
NT Non-Metro	5	1,088,832.96	0.09	0.08
QLD Brisbane Inner City	5	1,214,120.87	0.09	0.09
QLD Brisbane Metro	508	126,589,089.46	9.30	9.07
QLD Non-Metro	467	96,367,033.19	8.55	6.91
SA Adelaide Inner City	6	1,386,454.34	0.11	0.10
SA Adelaide Metro	202	42,497,661.97	3.70	3.05
SA Non-Metro	73	13,175,019.64	1.34	0.94
TAS Hobart Inner City	6	1,466,659.38	0.11	0.11
TAS Hobart Metro	55	12,564,796.81	1.01	0.90
TAS Non-Metro	36	5,468,822.33	0.66	0.39
VIC Melbourne Inner City	49	14,976,719.61	0.90	1.07
VIC Melbourne Metro	1,414	394,792,689.72	25.90	28.30
VIC Non-Metro	451	85,341,472.78	8.26	6.12
WA Non-Metro	40	8,016,155.46	0.73	0.57
WA Perth Inner City	13	3,195,778.78	0.24	0.23
WA Perth Metro	395	97,998,552.39	7.23	7.03
Total	5,460	1,394,963,549.04	100.00	100.00

Seasoning Analysis - Total Portfolio as at Month Ending

Jun-2019

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	0	0.00	0.00	0.00%
13 months < Seasoning < 18 months	0	0.00	0.00	0.00%
19 months < Seasoning < 24 months	153	45,377,057.07	2.80	3.25%
25 months < Seasoning < 36 months	2,153	586,394,482.23	39.43	42.04%
37 months < Seasoning < 48 months	912	258,267,340.03	16.70	18.51%
49 months < Seasoning < 60 months	645	174,309,977.80	11.81	12.50%
Seasoning > 60 months	1,597	330,614,691.91	29.25	23.70%
Total	5,460	1,394,963,549.04	100.00	100.00

Remaining Loan Term as at Month Ending

Jun-2019

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	36	1,275,183.77	0.66	0.09
5 years < Term < 10 years	151	13,224,048.67	2.77	0.95
10 years < Term < 15 years	246	34,245,453.13	4.51	2.45
15 years < Term < 20 years	600	109,241,788.59	10.99	7.83
20 years < Term < 25 years	1,548	370,913,606.26	28.35	26.59
25 years < Term < 30 years	2,879	866,063,468.62	52.73	62.09
Term > 30 years	0	0.00	0.00	0.00
Total	5,460	1,394,963,549.04	100.00	100.00

Loan Purpose as at Month Ending

Jun-2019

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	281	44,685,611.84	5.15	3.20
Investment	892	255,179,218.06	16.34	18.29
Other	639	182,689,446.21	11.70	13.10
Purchase Existing Dwelling	1,598	393,345,474.95	29.27	28.20
Purchase New Dwelling	316	82,106,546.18	5.79	5.89
Refinance	1,734	436,957,251.80	31.76	31.32
Total	5,460	1,394,963,549.04	100.00	100.00

Loan Type as at Month Ending

Jun-2019

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	532	166,530,020.69	9.74	11.94
Variable Rate	4,928	1,228,433,528.35	90.26	88.06
Total	5,460	1,394,963,549.04	100.00	100.00

Payment Type as at Month Ending

Jun-2019

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	415	148,373,478.42	7.60	10.64
PI	5,045	1,246,590,070.62	92.40	89.36
Total	5,460	1,394,963,549.04	100.00	100.00

Remaining Fixed Rate Term as at Month Ending
Jun-2019

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	277	88,696,222.66	52.07	53.26
1 years < Term < 2 years	209	65,652,261.44	39.29	39.42
2 years < Term < 3 years	39	10,519,439.87	7.33	6.32
3 years < Term < 4 years	1	146,433.26	0.19	0.09
4 years < Term < 5 years	6	1,515,663.46	1.13	0.91
Term > 5 years	0	0.00	0.00	0.00
Total	532	166,530,020.69	100.00	100.00

Loan Green Status as at Month Ending
Jun-2019

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	1,135	330,876,865.53	20.79%	23.72%
Non Green Mortgage	4,325	1,064,086,683.51	79.21%	76.28%
Total	5,460	1,394,963,549.04	100.00%	100.00

Green Mortgages - Geographic Distribution as at Month Ending
Jun-2019

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	295	78,687,468.90	25.99%	23.78%
NSW Sydney Inner City	1	251,896.40	0.09%	0.08%
NSW Sydney Metro	274	93,458,571.22	24.14%	28.25%
TAS Hobart Inner City	1	178,319.28	0.09%	0.05%
TAS Hobart Metro	9	2,650,761.85	0.79%	0.80%
TAS Non-Metro	2	301,479.11	0.18%	0.09%
VIC Melbourne Inner City	14	4,987,224.75	1.23%	1.51%
VIC Melbourne Metro	381	114,204,611.36	33.57%	34.52%
VIC Non-Metro	158	36,156,532.66	13.92%	10.93%
Total	1,135	330,876,865.53	100.00%	100.00

Green Mortgage - Property Type as at Month Ending
Jun-2019

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	88	25,993,352.89	7.75%	7.86%
House	784	228,098,082.08	69.07%	68.94%
Other	263	76,785,430.56	23.17%	23.21%
Total	1,135	330,876,865.53	100.00%	100.00

European Union Capital Requirements Regulation Retention of Interest Report for National RMBS Trust 2018-1

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\$	118,194,421.22	87,090,215.24

Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>May-19</u>	<u>Jun-19</u>
Balance Outstanding (AUD)	118,194,421.22	88,732,642.76	87,090,215.24
Total Number of Loans	428	350	345
Current Average Loan Balance (AUD)	276,155.19	253,521.84	252,435.41
Maximum Loan Balance (AUD)	1,098,722.67	1,066,500.78	1,064,177.23
Current Weighted Average LVR	57.09%	53.88%	53.79%
Weighted Average Loan Rate	4.25%	4.30%	4.07%
Weighted Average Term to Maturity (WAM) (months)	309.65	294.17	292.51
Weighted Average Seasoning (WAS) (months)	33.61	48.39	49.65
Monthly CPR		4.29%	18.25%
Prepayments			
- Scheduled Principal		167,271.60	167,924.52
- Unscheduled Principal		325,061.16	1,474,503.00

Loan Size Distribution

<u>Full Description</u>	<u>Number of Loans</u>	<u>Number of Loans (%)</u>	<u>Balance of Loans (AUD)</u>	<u>Balance of Loans (%)</u>
≤\$30,000	10	2.90	23,193.63	0.03
>\$30,000 and ≤\$50,000	10	2.90	414,161.69	0.48
>\$50,000 and ≤\$100,000	31	8.99	2,396,600.23	2.75
>\$100,000 and ≤\$150,000	38	11.01	4,837,960.88	5.56
>\$150,000 and ≤\$200,000	40	11.59	7,028,593.44	8.07
>\$200,000 and ≤\$250,000	65	18.84	14,701,600.98	16.88
>\$250,000 and ≤\$300,000	58	16.81	15,681,246.16	18.01
>\$300,000 and ≤\$350,000	20	5.80	6,500,768.07	7.46
>\$350,000 and ≤\$400,000	28	8.12	10,326,537.10	11.86
>\$400,000 and ≤\$450,000	17	4.93	7,234,059.93	8.31
>\$450,000 and ≤\$500,000	5	1.45	2,361,100.44	2.71
>\$500,000 and ≤\$550,000	5	1.45	2,657,609.06	3.05
>\$550,000 and ≤\$600,000	6	1.74	3,421,720.77	3.93
>\$600,000 and ≤\$700,000	4	1.16	2,607,273.86	2.99
>\$700,000 and ≤\$800,000	3	0.87	2,229,726.16	2.56
>\$800,000 and ≤\$900,000	2	0.58	1,660,831.37	1.91
>\$900,000 and ≤\$1,000,000	1	0.29	910,582.09	1.05
>\$1,000,000	2	0.58	2,096,649.38	2.41
Total	345	100.00%	\$87,090,215.24	100.00%

LVR Distribution

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
≤ 0.00%	6	1.74	131,235.22	0.15
>0% and ≤ 50%	179	51.88	36,539,320.84	41.96
>50% and ≤ 55%	27	7.83	7,831,778.67	8.99
>55% and ≤ 60%	20	5.80	6,536,047.31	7.50
>60% and ≤ 65%	24	6.96	8,445,905.86	9.70
>65% and ≤ 70%	29	8.41	9,441,735.46	10.84
>70% and ≤ 75%	26	7.54	8,423,164.69	9.67
>75% and ≤ 80%	17	4.93	4,670,444.78	5.36
>80% and ≤ 85%	12	3.48	3,130,551.99	3.59
>85% and ≤ 90%	4	1.16	1,496,583.47	1.72
>90% and ≤ 95%	0	0.00	0.00	0.00
>95% and ≤ 100%	0	0.00	0.00	0.00
> 100%	1	0.29	443,446.95	0.51
Total	345	100.00%	\$87,090,215.24	100.00%

Mortgage Insurer

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
Genworth Financial	17	4.93	4,529,688.38	5.20
QBE	33	9.57	8,476,974.49	9.73
Uninsured	295	85.51	74,083,552.37	85.07
Total	345	100.00%	\$87,090,215.24	100.00%

Geographic Distribution

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
Inner city	7	2.03	2,568,335.11	2.95
Metro	245	71.01	63,285,898.64	72.67
Non Metro	93	26.96	21,235,981.49	24.38
Total	345	100.00%	\$87,090,215.24	100.00%

State

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
ACT	4	1.16	1,446,680.09	1.66
NSW	106	30.72	29,366,825.35	33.72
NT	3	0.87	918,278.43	1.05
QLD	60	17.39	14,085,202.82	16.17
SA	16	4.64	3,054,041.74	3.51
TAS	9	2.61	1,841,841.81	2.11
VIC	114	33.04	29,702,475.03	34.11
WA	33	9.57	6,674,869.97	7.66
Total	345	100.00%	\$87,090,215.24	100.00%

Seasoning Analysis - Months

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
≤0 months	0	0.00	0.00	0.00
>0 months and ≤ 3 months	0	0.00	0.00	0.00
>3 months and ≤ 6 months	0	0.00	0.00	0.00
>6 months and ≤ 12 months	0	0.00	0.00	0.00
>12 months and ≤ 18 months	5	1.45	810,102.81	0.93
>18 months and ≤ 24 months	43	12.46	10,258,665.01	11.78
>24 months and ≤ 36 months	85	24.64	24,848,055.95	28.53
>36 months and ≤ 48 months	50	14.49	13,824,102.59	15.87
>48 months and ≤ 60 months	57	16.52	14,188,136.16	16.29
>60 months and ≤ 360 months	105	30.43	23,161,152.72	26.59
> 360 months	0	0.00	0.00	0.00
Total	345	100.00%	\$87,090,215.24	100.00%

Remaining Loan Term - Years

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
≤0 years	0	0.00	0.00	0.00
>0 years and ≤ 5 years	2	0.58	102,163.01	0.12
>5 years and ≤ 10 years	7	2.03	436,179.24	0.50
>10 years and ≤ 15 years	13	3.77	1,779,904.31	2.04
>15 years and ≤ 20 years	38	11.01	7,246,975.94	8.32
>20 years and ≤ 25 years	117	33.91	30,083,354.30	34.54
>25 years and ≤ 30 years	168	48.70	47,441,638.44	54.47
>30 years	0	0.00	0.00	0.00
Total	345	100.00%	\$87,090,215.24	100.00%

Int Rate Type - Fixed Rate Term - Years

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
>0 years and ≤ 1 years	15	4.35	4,937,723.93	5.67
>1 years and ≤ 2 years	20	5.80	6,598,468.22	7.58
>2 years and ≤ 3 years	2	0.58	415,957.03	0.48
Variable Rate	308	89.28	75,138,066.06	86.28
Total	345	100.00%	\$87,090,215.24	100.00%

Payment Type

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	21	6.09	7,515,981.52	8.63
PI	324	93.91	79,574,233.72	91.37
Total	345	100.00%	\$87,090,215.24	100.00%

Delinquency

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
31-60 Days Past Due	1	0.29	233,288.26	0.27
61-90 Days Past Due	0	0.00	0.00	0.00
91-120 Days Past Due	0	0.00	0.00	0.00
>120 Days Past Due	2	0.58	795,529.25	0.91
Total	3	0.87%	\$1,028,817.51	1.18%

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