

# National RMBS Trust 2022-1

## Monthly Report as at 15 Apr 2024

A definition or description of certain terms used in this report together with a summary of the National RMBS Trust 2022-1 transaction may be found in the information memorandum dated 30 June 2022. 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 2022-1 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**);

(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**); 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.

### Current Periods and Interest Rates

Determination	15 Apr 2024	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	22 Apr 2024						
Interest Period		<b>BBSW</b>	4.29440 % pa	4.29440 % pa	4.29440 % pa	4.29440 % pa	
From (and including)	22 Mar 2024	<b>Margin</b>	1.20 % pa	1.20 % pa	1.90 % pa	1.90 % pa	
To (but excluding)	22 Apr 2024	<b>Interest Rate</b>	5.49440 % pa	5.49440 % pa	6.19440 % pa	6.19440 % pa	
Number of days	31						
		<b>Class B Notes</b>		<b>Class C Notes</b>		<b>Class D Notes</b>	
		<b>BBSW</b>	4.29440 % pa	4.29440 % pa	4.29440 % pa	4.29440 % pa	
		<b>Margin</b>	2.30 % pa	2.65 % pa	3.00 % pa	3.00 % pa	
		<b>Interest Rate</b>	6.59440 % pa	6.94440 % pa	7.29440 % pa	7.29440 % pa	
		<b>Class E Notes</b>		<b>Class F Notes</b>			
		<b>BBSW</b>	4.29440 % pa	4.29440 % pa			
		<b>Margin</b>	5.00 % pa	6.75 % pa			
		<b>Interest Rate</b>	9.29440 % pa	11.04440 % 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	880,000,000.00	50,000.00	500,000,000.00	8.00%	50,000.00	57,000,000.00
Beginning Note Balance	27,980.11	492,449,909.83	27,980.11	279,801,085.14	13.45%	50,000.00	57,000,000.00
Interest Distribution	130.57	2,298,006.04	130.57	1,305,685.25		263.05	299,876.84
Principal Distribution	608.05	10,701,658.92	608.05	6,080,488.03		0.00	0.00
Ending Note Balance	27,372.06	481,748,250.91	27,372.06	273,720,597.11	13.71%	50,000.00	57,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	27,372.06	481,748,250.91	27,372.06	273,720,597.11	13.71%	50,000.00	57,000,000.00
Total Distribution	738.62	12,999,664.96	738.62	7,386,173.28		263.05	299,876.84
Current Note Factor *	0.547441194	0.547441194	0.547441194	0.547441194		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	29,250,000.00	50,000.00	13,000,000.00	50,000.00	8,000,000.00
Beginning Note Balance	50,000.00	29,250,000.00	50,000.00	13,000,000.00	50,000.00	8,000,000.00
Interest Distribution	280.04	163,821.16	294.90	76,673.79	309.76	49,561.95
Principal Distribution	0.00	0.00	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	29,250,000.00	50,000.00	13,000,000.00	50,000.00	8,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	29,250,000.00	50,000.00	13,000,000.00	50,000.00	8,000,000.00
Total Distribution	280.04	163,821.16	294.90	76,673.79	309.76	49,561.95
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	6,000,000.00	50,000.00	6,750,000.00
Beginning Note Balance	50,000.00	6,000,000.00	50,000.00	6,750,000.00
Interest Distribution	394.69	47,363.24	469.01	63,316.18
Principal Distribution	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	6,000,000.00	50,000.00	6,750,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	6,000,000.00	50,000.00	6,750,000.00
Total Distribution	394.69	47,363.24	469.01	63,316.18
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>	19,629,741.72	
<b>Other Amounts of Principal received</b>	0.00	
<b>Less: Reimbursement of Redraws</b>	2,847,594.77	
<b>Total Principal Collections</b>		16,782,146.95
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	10,701,658.92	
<b>Class A1-G Principal</b>	6,080,488.03	
<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>		16,782,146.95

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	4,522,919.69	
<b>Principal Drawing</b>	0.00	
<b>Liquidity Drawing</b>	0.00	
<b>Extraordinary Expense Reserve Draw</b>	0.00	
<b>Total Available Income</b>		4,522,919.69
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	189,620.66	
<b>Additional Expenses</b>	27,260.70	
<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-A Interest Amount</b>	2,298,006.04	
<b>Class A1-G Interest Amount</b>	1,305,685.25	
<b>Class A2 Interest Amount</b>	299,876.84	
<b>Class B Interest Amount</b>	163,821.16	
<b>Class C Interest Amount</b>	76,673.79	
<b>Class D Interest Amount</b>	49,561.95	
<b>Class E Interest Amount</b>	47,363.24	
<b>Class F Interest Amount</b>	63,316.18	

<b>Excess Available Income available for Distribution</b>	1,733.88
<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>	0.00
<b>Remaining Balance of Principal Draw</b>	0.00
<b>First Loss Allocation Reserve Balance</b>	1,000,000.00
<b>Distribution to Unitholder</b>	1,262.10
<b>Interest Shortfall on Class A1-A</b>	0.00
<b>Interest Shortfall on Class A1-G</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**

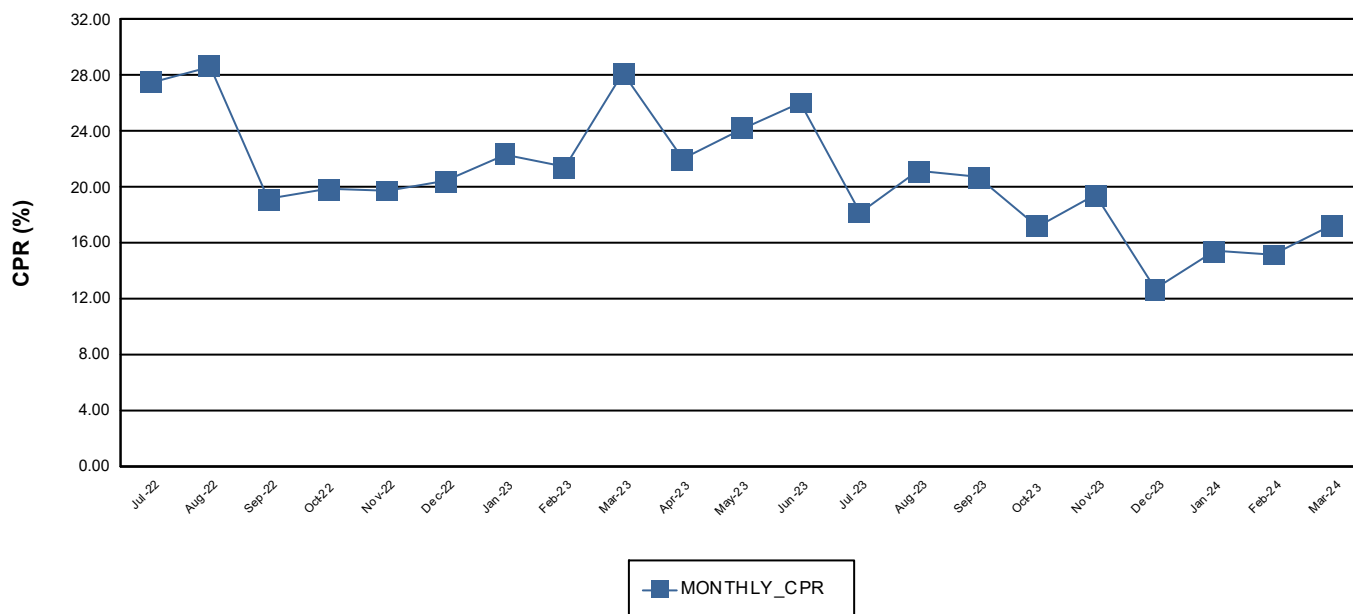
Liquidity Facility Amount	8,841,108.00
Amount Drawn	0.00

**Redraw Facility**

Redraw Facility Amount	4,420,554.00
Amount Drawn	0.00

	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023
Monthly CPR.....	(%) 27.53	(%) 28.69	(%) 19.09	(%) 19.82	(%) 19.73	(%) 20.41	(%) 22.33	(%) 21.39	(%) 28.14	(%) 22.00
	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
Monthly CPR.....	(%) 24.22	(%) 26.04	(%) 18.17	(%) 21.11	(%) 20.73	(%) 17.22	(%) 19.40	(%) 12.67	(%) 15.42	(%) 15.14
	Mar 2024									
Monthly CPR.....	(%) 17.29									

### Historical CPR



### Delinquency Information as at Month Ending(based on Schedule Balance method)

Mar 2024

	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.....	8	8	4	17	0	37
No of Loans (%).....	0.27%	0.27%	0.14%	0.58%	0.00%	1.26%
Balance Outstanding(\$)	2,981,129.03	3,984,615.01	2,005,388.42	6,966,925.00	0	15,938,057.46
Balance Outstanding(%)	0.34%	0.45%	0.23%	0.79%	0.00%	1.81%
Instalment Amount(\$).....	31,924.23	67,718.31	42,809.70	425,941.54	0.00	568,393.78

## Historical Delinquencies as a Percentage of Balance Outstanding

	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.10	0.14	0.23	0.10	0.12	0.24	0.22	0.27	0.35	0.33
61-90 Das Past Due.....	0.05	0.05	0.01	0.11	0.16	0.17	0.05	0.07	0.06	0.11
91-120 Days Past Due....	0.02	0.07	0.03	0.03	0.08	0.08	0.17	0.14	0.12	0.09
>120 Days Past Due.....	0.00	0.00	0.06	0.06	0.08	0.13	0.21	0.25	0.36	0.31
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	0.17	0.26	0.33	0.30	0.44	0.62	0.65	0.73	0.89	0.84

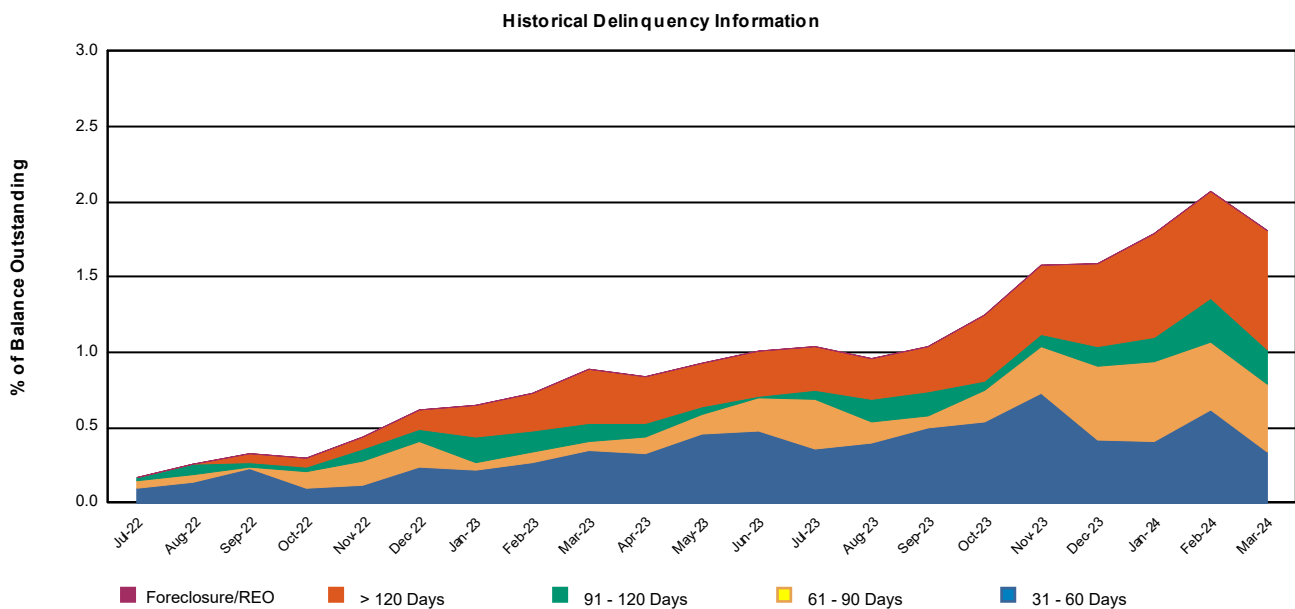
	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.46	0.48	0.36	0.40	0.50	0.54	0.73	0.42	0.41	0.62
61-90 Das Past Due.....	0.13	0.22	0.33	0.14	0.08	0.21	0.31	0.49	0.53	0.45
91-120 Days Past Due....	0.05	0.01	0.06	0.15	0.16	0.06	0.08	0.13	0.16	0.29
>120 Days Past Due.....	0.29	0.30	0.29	0.27	0.30	0.44	0.46	0.55	0.69	0.71
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	0.93	1.01	1.04	0.96	1.04	1.25	1.58	1.59	1.79	2.07

### Mar 2024

(%)

31-60 Days Past Due.....	0.34
61-90 Das Past Due.....	0.45
91-120 Days Past Due....	0.23
>120 Days Past Due.....	0.79
Foreclosure/REO.....	0.00
Total.....	1.81

## Historical Delinquency Information



## Loss Data

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Period Ending	Mar 2024	
	(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	Jan 2024	Feb 2024	Mar 2024
Balance Outstanding (AUD).....	1,398,247,791.63	908,050,014.57	893,052,119.86	876,358,613.72
Total Number of Loans.....	4,235	3,022	2,978	2,929
Current Average Loan Balance (AUD).....	330,164.77	300,479.82	299,883.18	299,200.62
Maximum Loan Balance (AUD).....	995,645.00	1,006,581.76	1,010,403.77	1,013,042.72
Current Weighted Average LVR.....	55.56%	52.40%	52.26%	52.11%
Weighted Average Loan Rate .....	3.32%	6.26%	6.31%	6.33%
Weighted Average Term to Maturity (WAM) (months)	306.00	288.54	287.59	286.50
Weighted Average Seasoning (WAS) (months)	34.00	53.31	54.47	55.61

## National RMBS Trust 2022-1

### Loan Size Distribution as at Month Ending

Mar-24

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000 .....	234	4,796,089.40	7.99	0.55
\$50,000 < Loan Size < \$100,000 .....	215	16,733,471.34	7.34	1.91
\$100,000 < Loan Size < \$150,000 .....	288	36,406,460.50	9.83	4.15
\$150,000 < Loan Size < \$200,000 .....	260	45,852,169.35	8.88	5.23
\$200,000 < Loan Size < \$250,000 .....	305	68,496,866.49	10.41	7.82
\$250,000 < Loan Size < \$300,000 .....	316	87,335,533.86	10.79	9.97
\$300,000 < Loan Size < \$350,000 .....	257	83,393,571.82	8.77	9.52
\$350,000 < Loan Size < \$400,000 .....	254	95,059,400.35	8.67	10.85
\$400,000 < Loan Size < \$450,000 .....	219	92,864,536.95	7.48	10.60
\$450,000 < Loan Size < \$500,000 .....	146	69,526,262.91	4.98	7.93
\$500,000 < Loan Size < \$750,000 .....	363	215,927,800.53	12.39	24.64
\$750,000 < Loan Size < \$1,000,000 .....	71	58,953,407.50	2.42	6.73
Loans Size > \$1,000,000 .....	1	1,013,042.72	0.03	0.12
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

### LVR Distribution as at Month Ending

Mar-24

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50% .....	1,695	369,468,062.13	57.87	42.16
50% < LVR < 55% .....	181	63,474,413.52	6.18	7.24
55% < LVR < 60% .....	202	82,327,782.39	6.90	9.39
60% < LVR < 65% .....	233	87,115,675.04	7.95	9.94
65% < LVR < 70% .....	215	87,592,413.09	7.34	10.00
70% < LVR < 75% .....	226	105,589,997.07	7.72	12.05
75% < LVR < 80% .....	120	55,218,221.30	4.10	6.30
80% < LVR < 85% .....	46	19,801,210.84	1.57	2.26
85% < LVR < 90% .....	10	5,186,072.76	0.34	0.59
90% < LVR < 95% .....	1	584,765.58	0.03	0.07
95% < LVR < 100% .....	0	0.00	0.00	0.00
LVR > 100% .....	0	0.00	0.00	0.00
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>



## Mortgage Insurer as at Month Ending

Mar-24

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	61	17,505,726.96	2.08	2.00
QBE	235	78,634,055.58	8.02	8.97
Uninsured	2,633	780,218,831.18	89.89	89.03
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Mar-2024

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	12	3,590,031.25	0.41	0.41
ACT Metro	3	404,263.97	0.10	0.05
NSW Non-Metro	456	114,358,660.19	15.57	13.05
NSW Sydney Inner City	10	5,202,786.47	0.34	0.59
NSW Sydney Metro	736	296,732,269.05	25.13	33.86
NT Darwin Inner City	2	799,955.89	0.07	0.09
NT Non-Metro	1	133,357.84	0.03	0.02
QLD Brisbane Inner City	2	288,091.26	0.07	0.03
QLD Brisbane Metro	176	41,359,814.93	6.01	4.72
QLD Non-Metro	209	45,301,304.59	7.14	5.17
SA Adelaide Inner City	1	206,528.28	0.03	0.02
SA Adelaide Metro	68	16,032,553.55	2.32	1.83
SA Non-Metro	24	4,090,335.60	0.82	0.47
TAS Hobart Metro	38	9,674,409.08	1.30	1.10
TAS Non-Metro	19	4,039,523.45	0.65	0.46
VIC Melbourne Inner City	27	9,035,664.76	0.92	1.03
VIC Melbourne Metro	718	228,978,647.98	24.51	26.13
VIC Non-Metro	273	59,541,971.42	9.32	6.79
WA Non-Metro	17	3,379,514.93	0.58	0.39
WA Perth Inner City	2	720,601.47	0.07	0.08
WA Perth Metro	135	32,488,327.76	4.61	3.71
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Mar-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	0	0.00	0.00	0.00%
13 months < Seasoning < 18 months	0	0.00	0.00	0.00%
19 months < Seasoning < 24 months	199	48,185,347.10	6.79	5.50%
25 months < Seasoning < 36 months	1,005	297,612,590.36	34.31	33.96%
37 months < Seasoning < 48 months	403	121,351,942.00	13.76	13.85%
49 months < Seasoning < 60 months	331	93,535,864.13	11.30	10.67%
Seasoning > 60 months	991	315,672,870.13	33.83	36.02%
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**

**Mar-2024**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	27	1,035,379.22	0.92	0.12
5 years < Term < 10 years	85	7,911,495.97	2.90	0.90
10 years < Term < 15 years	175	29,328,785.21	5.97	3.35
15 years < Term < 20 years	448	104,444,671.79	15.30	11.92
20 years < Term < 25 years	912	309,739,343.66	31.14	35.34
25 years < Term < 30 years	1,282	423,898,937.87	43.77	48.37
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**

**Mar-2024**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	153	20,414,692.97	5.22	2.33
Investment	585	207,367,355.42	19.97	23.66
Other	167	46,890,967.58	5.70	5.35
Purchase Existing Dwelling	934	271,370,732.20	31.89	30.97
Purchase New Dwelling	236	77,744,062.55	8.06	8.87
Refinance	854	252,570,803.00	29.16	28.82
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**

**Mar-2024**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	183	67,784,939.16	6.25	7.73
Variable Rate	2,746	808,573,674.56	93.75	92.27
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**Mar-2024**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	52	20,975,419.17	1.78	2.39
PI	2,877	855,383,194.55	98.22	97.61
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Fixed Rate Term as at Month Ending**
**Mar-2024**

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	120	47,252,281.51	65.57	69.71
1 years < Term < 2 years	42	13,295,635.75	22.95	19.61
2 years < Term < 3 years	20	6,706,677.06	10.93	9.89
3 years < Term < 4 years	1	530,344.84	0.55	0.78
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>183</b>	<b>67,784,939.16</b>	<b>100.00</b>	<b>100.00</b>

**Loan Green Status as at Month Ending**
**Mar-2024**

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	1,212	420,456,683.75	41.38%	47.98%
Non Green Mortgage	1,717	455,901,929.97	58.62%	52.02%
<b>Total</b>	<b>2,929</b>	<b>876,358,613.72</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgages - Geographic Distribution as at Month Ending**
**Mar-2024**

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	216	56,229,328.38	17.82%	13.37%
NSW Sydney Inner City	7	3,918,594.14	0.58%	0.93%
NSW Sydney Metro	489	208,032,422.94	40.35%	49.48%
TAS Hobart Metro	10	3,000,011.96	0.83%	0.71%
TAS Non-Metro	4	782,714.73	0.33%	0.19%
VIC Melbourne Inner City	23	7,703,893.09	1.90%	1.83%
VIC Melbourne Metro	354	115,980,155.89	29.21%	27.58%
VIC Non-Metro	109	24,809,562.62	8.99%	5.90%
<b>Total</b>	<b>1,212</b>	<b>420,456,683.75</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgage - Property Type as at Month Ending**
**Mar-2024**

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	217	69,780,324.85	17.90%	16.60%
House	556	179,730,111.17	45.87%	42.75%
Other	439	170,946,247.73	36.22%	40.66%
<b>Total</b>	<b>1,212</b>	<b>420,456,683.75</b>	<b>100.00%</b>	<b>100.00</b>

## European Union Capital Requirements Regulation Retention of Interest Report for National RMBS Trust 2022-1

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\$	113,679,131.14	68,078,315.81

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Feb-24</u>	<u>Mar-24</u>
Balance Outstanding (AUD)	113,679,131.14	70,138,496.69	68,078,315.81
Total Number of Loans	324	224	220
Current Average Loan Balance (AUD)	350,861.52	313,118.29	309,446.89
Maximum Loan Balance (AUD)	933,747.86	849,388.62	847,793.85
Current Weighted Average LVR	55.83%	53.48	53.17
Weighted Average Loan Rate	3.29%	6.39%	6.40%
Weighted Average Term to Maturity (WAM) (months)	314.22	294.46	293.52
Weighted Average Seasoning (WAS) (months)	32.55	54.29	55.13
Monthly CPR		32.38%	28.80%
Prepayments			
- Scheduled Principal		111,481.65	105,175.97
- Unscheduled Principal		2,324,892.34	1,955,004.91

### 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	7	3.18	4,998.81	0.01
>\$30,000 and ≤\$50,000	3	1.36	121,292.57	0.18
>\$50,000 and ≤\$100,000	4	1.82	281,929.20	0.41
>\$100,000 and ≤\$150,000	8	3.64	1,018,939.51	1.50
>\$150,000 and ≤\$200,000	25	11.36	4,496,666.57	6.61
>\$200,000 and ≤\$250,000	26	11.82	5,793,373.17	8.51
>\$250,000 and ≤\$300,000	39	17.73	10,825,182.51	15.90
>\$300,000 and ≤\$350,000	37	16.82	12,109,723.15	17.79
>\$350,000 and ≤\$400,000	30	13.64	11,276,082.60	16.56
>\$400,000 and ≤\$450,000	13	5.91	5,434,426.53	7.98
>\$450,000 and ≤\$500,000	8	3.64	3,819,395.79	5.61
>\$500,000 and ≤\$550,000	4	1.82	2,057,011.07	3.02
>\$550,000 and ≤\$600,000	5	2.27	2,870,577.87	4.22
>\$600,000 and ≤\$700,000	6	2.73	4,050,742.92	5.95
>\$700,000 and ≤\$800,000	2	0.91	1,462,183.15	2.15
>\$800,000 and ≤\$900,000	3	1.36	2,455,790.39	3.61
>\$900,000 and ≤\$1,000,000	0	0.00	0.00	0.00
>\$1,000,000	0	0.00	0.00	0.00
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</b>	<b>100.00%</b>

## LVR Distribution

<b>Full Description</b>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
≤ 50.00	100	45.45	27,922,267.46	41.01
>50.00 and ≤ 55.00	13	5.91	4,546,729.62	6.68
>55.00 and ≤ 60.00	19	8.64	7,223,559.67	10.61
>60.00 and ≤ 65.00	21	9.55	8,090,261.01	11.88
>65.00 and ≤ 70.00	25	11.36	7,059,426.14	10.37
>70.00 and ≤ 75.00	15	6.82	5,043,123.78	7.41
>75.00 and ≤ 80.00	21	9.55	6,175,470.64	9.07
>80.00 and ≤ 85.00	6	2.73	2,017,477.49	2.96
>85.00 and ≤ 90.00	0	0.00	0.00	0.00
>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>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</b>	<b>100.00%</b>

## Mortgage Insurer

<b>Full Description</b>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
Genworth Financial	16	7.27	4,564,414.56	6.70
QBE	21	9.55	5,934,407.29	8.72
Uninsured	183	83.18	57,579,493.96	84.58
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</b>	<b>100.00%</b>

## Geographic Distribution

<b>Full Description</b>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
Inner city	6	2.73	1,327,253	1.95
Metro	141	64.09	46,167,774	67.82
Non Metro	73	33.18	20,583,288	30.23
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</b>	<b>100.00%</b>

## State

<b>Full Description</b>	<b>No. of Accounts</b>	<b>% Total No. of Loans (%)</b>	<b>Total Loan Balance (A\$)</b>	<b>By Loan Balance (%)</b>
ACT	2	0.91	101,027.98	0.15
NSW	59	26.82	20,221,385.01	29.70
NT	1	0.45	291,903.22	0.43
QLD	55	25.00	15,289,554.47	22.46
SA	13	5.91	4,331,993.32	6.36
TAS	2	0.91	451,972.10	0.66
VIC	63	28.64	20,184,339.59	29.65
WA	25	11.36	7,206,140.12	10.59
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</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	0	0.00	0.00	0.00
>12 and ≤ 18	0	0.00	0.00	0.00
>18 and ≤ 24	43	19.55	19,981,807.43	29.35
>24 and ≤ 36	83	37.73	23,008,133.11	33.80
>36 and ≤ 48	15	6.82	4,015,885.37	5.90
>48 and ≤ 60	8	3.64	2,081,386.59	3.06
>60 and ≤ 360	71	32.27	18,991,103.31	27.90
> 360	0	0.00	0.00	0.00
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</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	0	0.00	0.00	0.00
>10 years and ≤ 15 years	14	6.36	2,652,470.48	3.90
>15 years and ≤ 20 years	43	19.55	10,692,114.12	15.71
>20 years and ≤ 25 years	43	19.55	14,053,501.13	20.64
>25 years and ≤ 30 years	120	54.55	40,680,230.08	59.76
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</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	4.55	2,415,624	3.55
>1 and ≤ 2	4	1.82	1,245,070	1.83
>2 and ≤ 3	3	1.36	703,739	1.03
>3 and ≤ 4	0	0.00	0	0.00
>4 and ≤ 5	0	0.00	0	0.00
Variable Rate	203	92.27	63,713,883	93.59
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</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	4	1.82	1,694,416.91	2.49
PI	216	98.18	66,383,898.90	97.51
<b>Total</b>	<b>220</b>	<b>100.00%</b>	<b>\$68,078,315.81</b>	<b>100.00%</b>

### Delinquency

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
31-60 Days Past Due	2	0.91	437,779.03	0.64
61-90 Days Past Due	0	0.00	0.00	0.00
91-120 Days Past Due	1	0.45	348,268.29	0.51
>120 Days Past Due	0	0.00	0.00	0.00
<b>Total</b>	<b>3</b>	<b>1.36%</b>	<b>\$786,047.32</b>	<b>1.15%</b>

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