

National RMBS Trust 2022-1

Monthly Report as at 15 May 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 May 2024	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	22 May 2024						
Interest Period		BBSW	4.30250 % pa	4.30250 % pa	4.30250 % pa	4.30250 % pa	4.30250 % pa
From (and including)	22 Apr 2024	Margin	1.20 % pa	1.20 % pa	1.20 % pa	1.90 % pa	1.90 % pa
To (but excluding)	22 May 2024	Interest Rate	5.50250 % pa	5.50250 % pa	5.50250 % pa	6.20250 % pa	6.20250 % pa
Number of days	30						
		Class B Notes		Class C Notes		Class D Notes	
		BBSW	4.30250 % pa	4.30250 % pa	4.30250 % pa	4.30250 % pa	4.30250 % pa
		Margin	2.30 % pa	2.65 % pa	2.65 % pa	3.00 % pa	3.00 % pa
		Interest Rate	6.60250 % pa	6.95250 % pa	6.95250 % pa	7.30250 % pa	7.30250 % pa
		Class E Notes		Class F Notes			
		BBSW	4.30250 % pa	4.30250 % pa	4.30250 % pa		
		Margin	5.00 % pa	6.75 % pa	6.75 % pa		
		Interest Rate	9.30250 % pa	11.05250 % pa	11.05250 % 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	27,372.06	481,748,250.91	27,372.06	273,720,597.11	13.71%	50,000.00	57,000,000.00
Interest Distribution	123.79	2,178,755.96	123.79	1,237,929.52		254.90	290,582.88
Principal Distribution	892.26	15,703,822.51	892.26	8,922,626.43		0.00	0.00
Ending Note Balance	26,479.80	466,044,428.40	26,479.80	264,797,970.68	14.10%	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	26,479.80	466,044,428.40	26,479.80	264,797,970.68	14.10%	50,000.00	57,000,000.00
Total Distribution	1,016.06	17,882,578.47	1,016.06	10,160,555.95		254.90	290,582.88
Current Note Factor *	0.529595941	0.529595941	0.529595941	0.529595941		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	271.34	158,731.34	285.72	74,286.99	300.10	48,016.44
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	271.34	158,731.34	285.72	74,286.99	300.10	48,016.44
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	382.29	45,875.34	454.21	61,318.66
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	382.29	45,875.34	454.21	61,318.66
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	28,275,159.89	
Other Amounts of Principal received	0.00	
Less: Reimbursement of Redraws	3,648,710.95	
Total Principal Collections		24,626,448.94
Principal Draw	0.00	
Class A1-A Principal	15,703,822.51	
Class A1-G Principal	8,922,626.43	
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		24,626,448.94

Interest Distribution Statement (AUD)

Interest Collections	5,380,889.51	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Extraordinary Expense Reserve Draw	0.00	
Total Available Income		5,380,889.51
Accrued Interest Adjustment	0.00	
Servicing Expenses	180,073.69	
Additional Expenses	26,303.44	
<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	2,178,755.96	
Class A1-G Interest Amount	1,237,929.52	
Class A2 Interest Amount	290,582.88	
Class B Interest Amount	158,731.34	
Class C Interest Amount	74,286.99	
Class D Interest Amount	48,016.44	
Class E Interest Amount	45,875.34	
Class F Interest Amount	61,318.66	

Excess Available Income available for Distribution	1,079,015.25
<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	1,000,000.00
Distribution to Unitholder	1,078,459.23
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

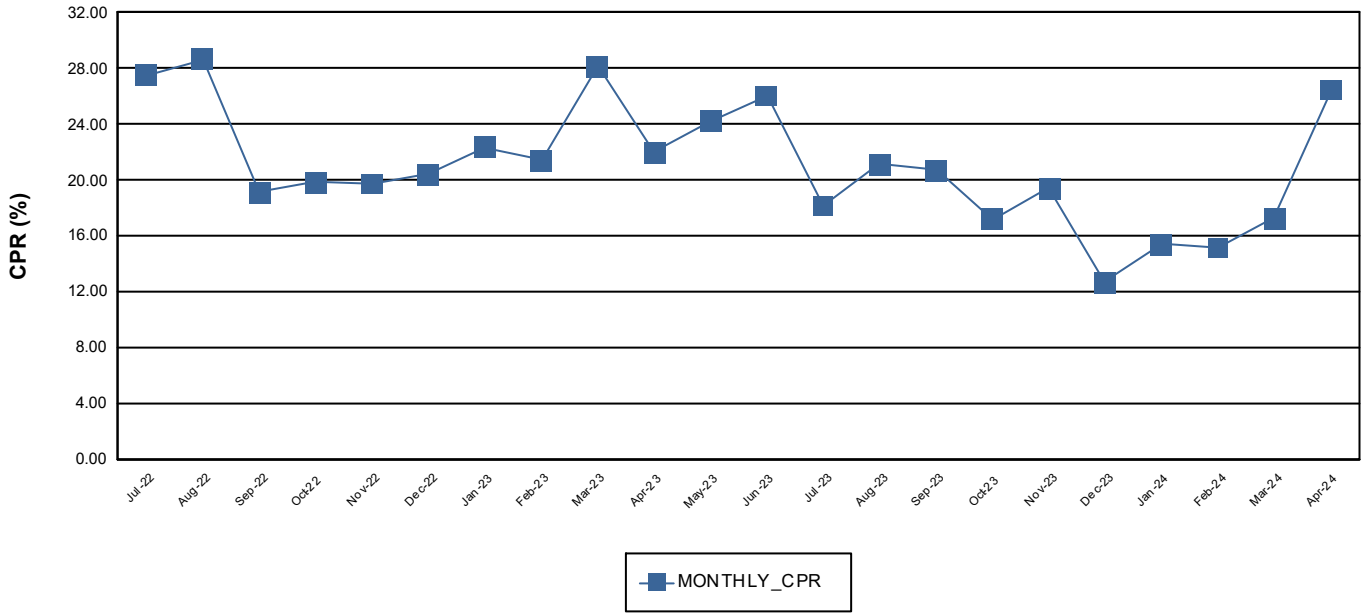
Liquidity Facility Amount	8,673,863.00
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	4,336,931.50
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	Apr 2024								
Monthly CPR.....	(%) 17.29	(%) 26.49								

Historical CPR



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

Apr 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.....	9	7	8	15	0	39
No of Loans (%).....	0.31%	0.24%	0.28%	0.52%	0.00%	1.35%
Balance Outstanding(\$)	4,003,262.64	3,298,971.50	3,451,143.26	6,078,041.17	0	16,831,418.57
Balance Outstanding(%)	0.47%	0.39%	0.41%	0.71%	0.00%	1.98%
Instalment Amount(\$).....	47,656.11	58,704.82	80,591.78	394,846.91	0.00	581,799.62

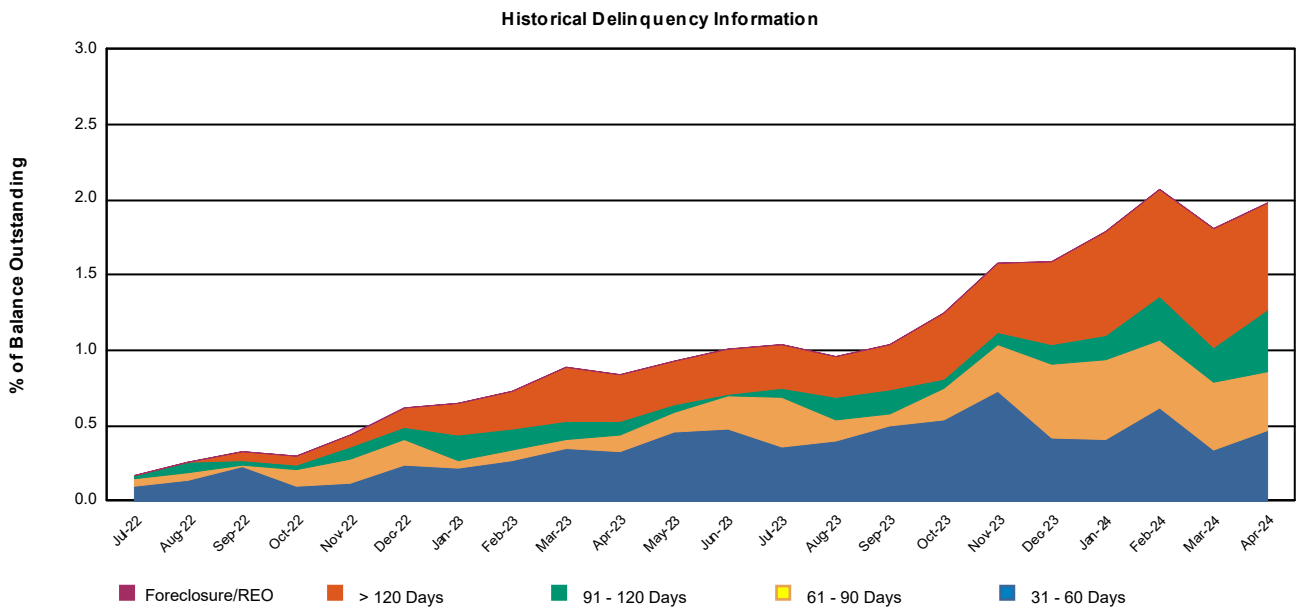
Historical Delinquencies as a Percentage of Balance Outstanding

	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 (%)	Apr 2024 (%)
31-60 Days Past Due.....	0.34	0.47
61-90 Das Past Due.....	0.45	0.39
91-120 Days Past Due....	0.23	0.41
>120 Days Past Due.....	0.79	0.71
Foreclosure/REO.....	0.00	0.00
Total.....	1.81	1.98

Historical Delinquency Information



Loss Data

Period Ending	Apr 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	Feb 2024	Mar 2024	Apr 2024
Balance Outstanding (AUD).....	1,398,247,791.63	893,052,119.86	876,358,613.72	851,619,106.77
Total Number of Loans.....	4,235	2,978	2,929	2,871
Current Average Loan Balance (AUD).....	330,164.77	299,883.18	299,200.62	296,628.04
Maximum Loan Balance (AUD).....	995,645.00	1,010,403.77	1,013,042.72	1,014,712.87
Current Weighted Average LVR.....	55.56%	52.26%	52.11%	51.94%
Weighted Average Loan Rate	3.32%	6.31%	6.33%	6.33%
Weighted Average Term to Maturity (WAM) (months)	306.00	287.59	286.50	285.36
Weighted Average Seasoning (WAS) (months)	34.00	54.47	55.61	56.76

National RMBS Trust 2022-1

Loan Size Distribution as at Month Ending

Apr-24

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	241	4,745,538.44	8.39	0.56
\$50,000 < Loan Size < \$100,000	202	15,743,086.34	7.04	1.85
\$100,000 < Loan Size < \$150,000	290	36,665,908.95	10.10	4.31
\$150,000 < Loan Size < \$200,000	252	44,449,768.17	8.78	5.22
\$200,000 < Loan Size < \$250,000	303	67,956,841.91	10.55	7.98
\$250,000 < Loan Size < \$300,000	319	88,150,348.87	11.11	10.35
\$300,000 < Loan Size < \$350,000	248	80,468,732.44	8.64	9.45
\$350,000 < Loan Size < \$400,000	253	94,788,686.74	8.81	11.13
\$400,000 < Loan Size < \$450,000	201	85,291,942.35	7.00	10.02
\$450,000 < Loan Size < \$500,000	146	69,403,937.52	5.09	8.15
\$500,000 < Loan Size < \$750,000	349	208,109,014.93	12.16	24.44
\$750,000 < Loan Size < \$1,000,000	66	54,830,587.24	2.30	6.44
Loans Size > \$1,000,000	1	1,014,712.87	0.03	0.12
Total	2,871	851,619,106.77	100.00	100.00

LVR Distribution as at Month Ending

Apr-24

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	1,675	362,136,051.11	58.34	42.52
50% < LVR < 55%	181	63,776,163.36	6.30	7.49
55% < LVR < 60%	201	79,532,483.26	7.00	9.34
60% < LVR < 65%	220	82,161,663.24	7.66	9.65
65% < LVR < 70%	206	84,601,191.32	7.18	9.93
70% < LVR < 75%	218	101,603,269.90	7.59	11.93
75% < LVR < 80%	114	52,477,049.04	3.97	6.16
80% < LVR < 85%	45	19,560,278.92	1.57	2.30
85% < LVR < 90%	10	5,186,954.53	0.35	0.61
90% < LVR < 95%	1	584,002.09	0.03	0.07
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	0	0.00	0.00	0.00
Total	2,871	851,619,106.77	100.00	100.00

Mortgage Insurer as at Month Ending

Apr-24

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	60	16,877,846.95	2.09	1.98
QBE	231	77,224,711.24	8.05	9.07
Uninsured	2,580	757,516,548.58	89.86	88.95
Total	2,871	851,619,106.77	100.00	100.00

Geographic Distribution as at Month Ending

Apr-2024

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	12	3,572,031.35	0.42	0.42
ACT Metro	3	399,176.02	0.10	0.05
NSW Non-Metro	446	111,871,218.21	15.53	13.14
NSW Sydney Inner City	10	5,176,157.29	0.35	0.61
NSW Sydney Metro	717	287,182,630.03	24.97	33.72
NT Darwin Inner City	2	796,047.15	0.07	0.09
NT Non-Metro	1	132,373.81	0.03	0.02
QLD Brisbane Inner City	2	286,623.32	0.07	0.03
QLD Brisbane Metro	171	39,129,277.84	5.96	4.59
QLD Non-Metro	206	43,196,150.94	7.18	5.07
SA Adelaide Inner City	1	203,806.76	0.03	0.02
SA Adelaide Metro	66	15,420,071.43	2.30	1.81
SA Non-Metro	24	4,084,001.52	0.84	0.48
TAS Hobart Metro	38	9,648,702.25	1.32	1.13
TAS Non-Metro	19	4,078,207.08	0.66	0.48
VIC Melbourne Inner City	26	8,716,387.96	0.91	1.02
VIC Melbourne Metro	707	223,862,969.64	24.63	26.29
VIC Non-Metro	269	58,227,760.39	9.37	6.84
WA Non-Metro	17	3,367,560.90	0.59	0.40
WA Perth Inner City	2	719,197.34	0.07	0.08
WA Perth Metro	132	31,548,755.54	4.60	3.70
Total	2,871	851,619,106.77	100.00	100.00

Seasoning Analysis - Total Portfolio as at Month Ending

Apr-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	0	0.00	0.00	0.00%
25 months < Seasoning < 36 months	1,098	305,044,045.08	38.24	35.82%
37 months < Seasoning < 48 months	460	143,538,139.13	16.02	16.85%
49 months < Seasoning < 60 months	323	89,971,153.70	11.25	10.56%
Seasoning > 60 months	990	313,065,768.86	34.48	36.76%
Total	2,871	851,619,106.77	100.00	100.00

Remaining Loan Term as at Month Ending

Apr-2024

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	27	999,983.58	0.94	0.12
5 years < Term < 10 years	82	7,676,562.26	2.86	0.90
10 years < Term < 15 years	175	28,784,627.70	6.10	3.38
15 years < Term < 20 years	441	102,350,817.01	15.36	12.02
20 years < Term < 25 years	910	306,486,793.45	31.70	35.99
25 years < Term < 30 years	1,236	405,320,322.77	43.05	47.59
Term > 30 years	0	0.00	0.00	0.00
Total	2,871	851,619,106.77	100.00	100.00

Loan Purpose as at Month Ending

Apr-2024

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	150	19,777,559.52	5.22	2.32
Investment	574	202,156,994.36	19.99	23.74
Other	164	46,025,089.06	5.71	5.40
Purchase Existing Dwelling	908	261,292,874.61	31.63	30.68
Purchase New Dwelling	231	75,870,562.61	8.05	8.91
Refinance	844	246,496,026.61	29.40	28.94
Total	2,871	851,619,106.77	100.00	100.00

Loan Type as at Month Ending

Apr-2024

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	175	64,098,336.31	6.10	7.53
Variable Rate	2,696	787,520,770.46	93.90	92.47
Total	2,871	851,619,106.77	100.00	100.00

Payment Type as at Month Ending

Apr-2024

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	51	20,595,419.17	1.78	2.42
PI	2,820	831,023,687.60	98.22	97.58
Total	2,871	851,619,106.77	100.00	100.00

Remaining Fixed Rate Term as at Month Ending
Apr-2024

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	119	46,295,453.36	68.00	72.23
1 years < Term < 2 years	35	10,587,325.43	20.00	16.52
2 years < Term < 3 years	20	6,685,735.85	11.43	10.43
3 years < Term < 4 years	1	529,821.67	0.57	0.83
4 years < Term < 5 years	0	0.00	0.00	0.00
Term > 5 years	0	0.00	0.00	0.00
Total	175	64,098,336.31	100.00	100.00

Loan Green Status as at Month Ending
Apr-2024

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	1,187	410,142,014.55	41.34%	48.16%
Non Green Mortgage	1,684	441,477,092.22	58.66%	51.84%
Total	2,871	851,619,106.77	100.00%	100.00

Green Mortgages - Geographic Distribution as at Month Ending
Apr-2024

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	211	54,850,425.89	17.78%	13.37%
NSW Sydney Inner City	7	3,896,409.15	0.59%	0.95%
NSW Sydney Metro	478	203,203,150.99	40.27%	49.54%
TAS Hobart Metro	10	2,993,449.45	0.84%	0.73%
TAS Non-Metro	4	779,981.84	0.34%	0.19%
VIC Melbourne Inner City	22	7,391,832.53	1.85%	1.80%
VIC Melbourne Metro	349	113,156,996.95	29.40%	27.59%
VIC Non-Metro	106	23,869,767.75	8.93%	5.82%
Total	1,187	410,142,014.55	100.00%	100.00

Green Mortgage - Property Type as at Month Ending
Apr-2024

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	211	67,589,182.23	17.78%	16.48%
House	545	175,311,549.91	45.91%	42.74%
Other	431	167,241,282.41	36.31%	40.78%
Total	1,187	410,142,014.55	100.00%	100.00

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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	66,351,202.46

Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Mar-24</u>	<u>Apr-24</u>
Balance Outstanding (AUD)	113,679,131.14	68,078,315.81	66,351,202.46
Total Number of Loans	324	220	214
Current Average Loan Balance (AUD)	350,861.52	309,446.89	310,052.35
Maximum Loan Balance (AUD)	933,747.86	847,793.85	846,894.48
Current Weighted Average LVR	55.83%	53.17	52.83
Weighted Average Loan Rate	3.29%	6.40%	6.41%
Weighted Average Term to Maturity (WAM) (months)	314.22	293.52	290.75
Weighted Average Seasoning (WAS) (months)	32.55	55.13	57.68
Monthly CPR		28.80%	25.15%
Prepayments			
- Scheduled Principal		105,175.97	105,973.12
- Unscheduled Principal		1,955,004.91	1,621,140.23

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	5	2.34	37,125.63	0.06
>\$30,000 and ≤\$50,000	2	0.93	85,113.20	0.13
>\$50,000 and ≤\$100,000	6	2.80	490,454.88	0.74
>\$100,000 and ≤\$150,000	9	4.21	1,203,251.48	1.81
>\$150,000 and ≤\$200,000	24	11.21	4,336,441.84	6.54
>\$200,000 and ≤\$250,000	24	11.21	5,365,916.46	8.09
>\$250,000 and ≤\$300,000	39	18.22	10,776,302.82	16.24
>\$300,000 and ≤\$350,000	38	17.76	12,440,585.25	18.75
>\$350,000 and ≤\$400,000	27	12.62	10,195,494.04	15.37
>\$400,000 and ≤\$450,000	13	6.07	5,415,811.94	8.16
>\$450,000 and ≤\$500,000	8	3.74	3,813,251.90	5.75
>\$500,000 and ≤\$550,000	5	2.34	2,590,322.11	3.90
>\$550,000 and ≤\$600,000	4	1.87	2,332,158.22	3.51
>\$600,000 and ≤\$700,000	5	2.34	3,365,680.46	5.07
>\$700,000 and ≤\$800,000	2	0.93	1,451,699.05	2.19
>\$800,000 and ≤\$900,000	3	1.40	2,451,593.18	3.69
>\$900,000 and ≤\$1,000,000	0	0.00	0.00	0.00
>\$1,000,000	0	0.00	0.00	0.00
Total	214	100.00%	\$66,351,202.46	100.00%

LVR Distribution

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
≤ 50.00	97	45.33	27,389,096.89	41.28
>50.00 and ≤ 55.00	15	7.01	5,172,771.32	7.80
>55.00 and ≤ 60.00	18	8.41	6,988,142.85	10.53
>60.00 and ≤ 65.00	22	10.28	8,095,813.21	12.20
>65.00 and ≤ 70.00	21	9.81	5,898,731.16	8.89
>70.00 and ≤ 75.00	14	6.54	4,572,987.39	6.89
>75.00 and ≤ 80.00	21	9.81	6,220,865.68	9.38
>80.00 and ≤ 85.00	6	2.80	2,012,793.96	3.03
>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
Total	214	100.00%	\$66,351,202.46	100.00%

Mortgage Insurer

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
Genworth Financial	16	7.48	4,539,512.61	6.84
QBE	21	9.81	5,910,631.40	8.91
Uninsured	177	82.71	55,901,058.45	84.25
Total	214	100.00%	\$66,351,202.46	100.00%

Geographic Distribution

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
Inner city	5	2.34	1,307,088	1.97
Metro	136	63.55	44,649,894	67.29
Non Metro	73	34.11	20,394,221	30.74
Total	214	100.00%	\$66,351,202.46	100.00%

State

<u>Full Description</u>	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A\$)	By Loan Balance (%)
ACT	1	0.47	98,821.18	0.15
NSW	57	26.64	20,157,890.86	30.38
NT	1	0.47	277,921.12	0.42
QLD	53	24.77	14,225,900.20	21.44
SA	13	6.07	4,309,823.43	6.50
TAS	2	0.93	448,451.12	0.68
VIC	62	28.97	19,680,260.65	29.66
WA	25	11.68	7,152,133.90	10.78
Total	214	100.00%	\$66,351,202.46	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	0	0.00	0.00	0.00
>12 and ≤ 18	0	0.00	0.00	0.00
>18 and ≤ 24	0	0.00	0.00	0.00
>24 and ≤ 36	116	54.21	40,222,707.40	60.62
>36 and ≤ 48	16	7.48	4,174,332.42	6.29
>48 and ≤ 60	10	4.67	3,089,324.25	4.66
>60 and ≤ 360	72	33.64	18,864,838.39	28.43
> 360	0	0.00	0.00	0.00
Total	214	100.00%	\$66,351,202.46	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	0	0.00	0.00	0.00
>10 years and ≤ 15 years	15	7.01	2,923,862.41	4.41
>15 years and ≤ 20 years	42	19.63	10,297,264.12	15.52
>20 years and ≤ 25 years	43	20.09	14,009,084.34	21.11
>25 years and ≤ 30 years	114	53.27	39,120,991.59	58.96
>30 years	0	0.00	0.00	0.00
Total	214	100.00%	\$66,351,202.46	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	11	5.14	2,691,392	4.06
>1 and ≤ 2	3	1.40	966,909	1.46
>2 and ≤ 3	3	1.40	700,705	1.06
>3 and ≤ 4	0	0.00	0.00	0.00
>4 and ≤ 5	0	0.00	0.00	0.00
Variable Rate	197	92.06	61,992,197	93.43
Total	214	100.00%	\$66,351,202.46	100.00%

Payment Type

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	3	1.40	1,189,937.94	1.79
PI	211	98.60	65,161,264.52	98.21
Total	214	100.00%	\$66,351,202.46	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	0	0.00	0.00	0.00
61-90 Days Past Due	1	0.47	327,286.59	0.49
91-120 Days Past Due	1	0.47	347,836.45	0.52
>120 Days Past Due	0	0.00	0.00	0.00
Total	2	0.93%	\$675,123.04	1.02%