

# National RMBS Trust 2015-1

## Monthly Report as at 13 May 2024

This report is provided pursuant to the "Reports to Noteholders" section of the Issue Supplement dated 12 March 2015

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 2015-1 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	13 May 2024	Class A Notes	
Payment Date	20 May 2024	USD-LIBOR-BBA	not applicable
Interest Period		BBSW	4.30250 % pa
From (and including)	22 Apr 2024	Margin	0.80 % pa
To (but excluding)	20 May 2024	Interest Rate	5.10250 % pa
Number of days	28		

### Collection Period

From start of month	Apr 2024
To end of month	Apr 2024

### Noteholder Distribution Summary

	Class A Notes (AUD)		Class A Subordination %	Class B Notes (AUD)	
	Per Note	Aggregate		Per Note	Aggregate
Original Face Amount	100,000.00	1,610,000,000.00	8.00%	100,000.00	105,000,000.00
Beginning Note Balance	9,328.23	150,184,474.77	18.24%	23,924.71	25,120,940.57
Interest Distribution	36.51	587,859.07		111.08	116,636.87
Principal Distribution	268.22	4,318,376.48		23,924.71	722,322.85
Ending Note Balance	9,060.01	145,866,098.29	18.24%	23,236.78	24,398,617.72
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	9,060.01	145,866,098.29	18.24%	23,236.78	24,398,617.72
Total Distribution	304.74	4,906,235.55		799.01	838,959.72
Current Note Factor *	0.0906001	0.0906001		0.2323678	0.2323678

\* Note Factor rounded to 7 decimal places

**Principal Distribution Statement (AUD)**

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<b>Principal Collections on Housing Loans</b>	5,281,473.62	
<b>Other Amounts of Principal received</b>	0.00	
<b>Total Principal Collections</b>		5,281,473.62
<b>Principal Draw</b>	0.00	
<b>Class A Principal</b>	4,318,376.48	
<b>Total Principal Distribution</b>		5,281,473.62

**Interest Distribution Statement (AUD)**

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<b>Interest Collections</b>	1,327,139.52	
<b>Principal Drawing</b>	0.00	
<b>Liquidity Drawing</b>	0.00	
<b>Total Available Income</b>		1,327,139.52
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	35,335.16	
<b>Additional Expenses</b>	33,039.34	
<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 A Interest Amount</b>	587,859.07	
<b>Excess Available Income available for Distribution</b>		554,269.08
<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>Distribution to Unitholder</b>		448,958.70
<b>Interest Shortfall on Class A</b>		0.00

**Support Facilities (AUD)****Liquidity Facility**

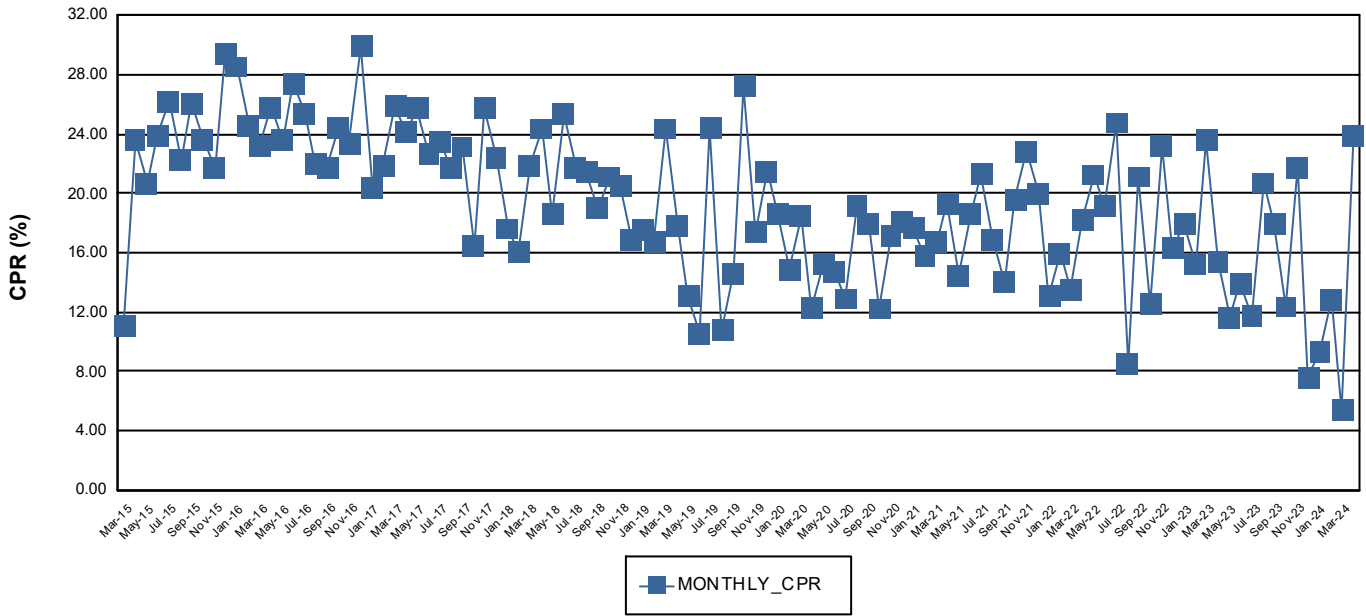
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Liquidity Facility Amount	3,489,902.18
Amount Drawn	0.00

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	<b>Mar 2015</b>	<b>Apr 2015</b>	<b>May 2015</b>	<b>Jun 2015</b>	<b>Jul 2015</b>	<b>Aug 2015</b>	<b>Sep 2015</b>	<b>Oct 2015</b>	<b>Nov 2015</b>	<b>Dec 2015</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	11.05	23.56	20.67	23.92	26.17	22.24	26.07	23.64	21.66	29.43
	<b>Jan 2016</b>	<b>Feb 2016</b>	<b>Mar 2016</b>	<b>Apr 2016</b>	<b>May 2016</b>	<b>Jun 2016</b>	<b>Jul 2016</b>	<b>Aug 2016</b>	<b>Sep 2016</b>	<b>Oct 2016</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	28.52	24.55	23.18	25.79	23.58	27.41	25.40	22.00	21.74	24.45
	<b>Nov 2016</b>	<b>Dec 2016</b>	<b>Jan 2017</b>	<b>Feb 2017</b>	<b>Mar 2017</b>	<b>Apr 2017</b>	<b>May 2017</b>	<b>Jun 2017</b>	<b>Jul 2017</b>	<b>Aug 2017</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	23.39	29.93	20.37	21.87	25.88	24.13	25.72	22.67	23.48	21.66
	<b>Sep 2017</b>	<b>Oct 2017</b>	<b>Nov 2017</b>	<b>Dec 2017</b>	<b>Jan 2018</b>	<b>Feb 2018</b>	<b>Mar 2018</b>	<b>Apr 2018</b>	<b>May 2018</b>	<b>Jun 2018</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	23.12	16.41	25.72	22.41	17.61	16.02	21.90	24.35	18.57	25.35
	<b>Jul 2018</b>	<b>Aug 2018</b>	<b>Sep 2018</b>	<b>Oct 2018</b>	<b>Nov 2018</b>	<b>Dec 2018</b>	<b>Jan 2019</b>	<b>Feb 2019</b>	<b>Mar 2019</b>	<b>Apr 2019</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	21.76	21.40	18.97	21.12	20.54	16.83	17.49	16.75	24.34	17.86
	<b>May 2019</b>	<b>Jun 2019</b>	<b>Jul 2019</b>	<b>Aug 2019</b>	<b>Sep 2019</b>	<b>Oct 2019</b>	<b>Nov 2019</b>	<b>Dec 2019</b>	<b>Jan 2020</b>	<b>Feb 2020</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	13.04	10.57	24.37	10.77	14.60	27.21	17.39	21.45	18.67	14.87
	<b>Mar 2020</b>	<b>Apr 2020</b>	<b>May 2020</b>	<b>Jun 2020</b>	<b>Jul 2020</b>	<b>Aug 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020</b>	<b>Dec 2020</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	18.46	12.29	15.24	14.68	12.90	19.18	17.92	12.23	17.13	18.08
	<b>Jan 2021</b>	<b>Feb 2021</b>	<b>Mar 2021</b>	<b>Apr 2021</b>	<b>May 2021</b>	<b>Jun 2021</b>	<b>Jul 2021</b>	<b>Aug 2021</b>	<b>Sep 2021</b>	<b>Oct 2021</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	17.67	15.76	16.70	19.35	14.46	18.60	21.28	16.92	14.03	19.61
	<b>Nov 2021</b>	<b>Dec 2021</b>	<b>Jan 2022</b>	<b>Feb 2022</b>	<b>Mar 2022</b>	<b>Apr 2022</b>	<b>May 2022</b>	<b>Jun 2022</b>	<b>Jul 2022</b>	<b>Aug 2022</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	22.83	19.99	13.09	15.97	13.51	18.26	21.25	19.12	24.74	8.46
	<b>Sep 2022</b>	<b>Oct 2022</b>	<b>Nov 2022</b>	<b>Dec 2022</b>	<b>Jan 2023</b>	<b>Feb 2023</b>	<b>Mar 2023</b>	<b>Apr 2023</b>	<b>May 2023</b>	<b>Jun 2023</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	21.12	12.55	23.19	16.30	17.89	15.25	23.60	15.44	11.65	13.96
	<b>Jul 2023</b>	<b>Aug 2023</b>	<b>Sep 2023</b>	<b>Oct 2023</b>	<b>Nov 2023</b>	<b>Dec 2023</b>	<b>Jan 2024</b>	<b>Feb 2024</b>	<b>Mar 2024</b>	<b>Apr 2024</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	11.73	20.70	18.00	12.35	21.77	7.60	9.32	12.86	5.37	23.87

### 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.....	5	2	1	7	0	15
No of Loans (%).....	0.41%	0.17%	0.08%	0.58%	0.00%	1.24%
Balance Outstanding(\$)	1,732,039.06	262,867.32	244,362.74	2,057,488.24	0	4,296,757.36
Balance Outstanding(%)	0.97%	0.15%	0.14%	1.15%	0.00%	2.41%
Instalment Amount(\$).....	20,815.35	6,338.70	8,070.07	360,807.24	0.00	396,031.36

**Historical Delinquencies as a Percentage of Balance Outstanding**

	Mar 2015	Apr 2015	May 2015	Jun 2015	Jul 2015	Aug 2015	Sep 2015	Oct 2015	Nov 2015	Dec 2015
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.06	0.05	0.14	0.11	0.09	0.13	0.27	0.21	0.33	0.29
61-90 Days Past Due...	0.00	0.00	0.03	0.05	0.03	0.02	0.02	0.14	0.03	0.11
91-120 Days Past Due.	0.00	0.00	0.00	0.03	0.03	0.05	0.02	0.00	0.09	0.05
>120 Days Past Due.....	0.00	0.00	0.00	0.00	0.03	0.01	0.04	0.04	0.04	0.06
Foreclosure/REO.....	0.00	0.00	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.08
Total.....	0.06	0.05	0.23	0.25	0.25	0.28	0.42	0.46	0.56	0.59
	Jan 2016	Feb 2016	Mar 2016	Apr 2016	May 2016	Jun 2016	Jul 2016	Aug 2016	Sep 2016	Oct 2016
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.24	0.37	0.33	0.34	0.34	0.34	0.30	0.45	0.29	0.44
61-90 Days Past Due...	0.16	0.11	0.08	0.18	0.18	0.15	0.18	0.08	0.19	0.09
91-120 Days Past Due.	0.07	0.06	0.03	0.11	0.15	0.16	0.15	0.14	0.11	0.17
>120 Days Past Due.....	0.09	0.16	0.20	0.13	0.16	0.14	0.19	0.21	0.17	0.15
Foreclosure/REO.....	0.08	0.03	0.04	0.04	0.05	0.06	0.03	0.05	0.05	0.05
Total.....	0.64	0.73	0.68	0.80	0.88	0.85	0.85	0.93	0.81	0.90
	Nov 2016	Dec 2016	Jan 2017	Feb 2017	Mar 2017	Apr 2017	May 2017	Jun 2017	Jul 2017	Aug 2017
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.39	0.26	0.43	0.30	0.50	0.46	0.41	0.14	0.14	0.36
61-90 Days Past Due...	0.08	0.19	0.22	0.16	0.13	0.13	0.25	0.56	0.47	0.44
91-120 Days Past Due.	0.07	0.06	0.03	0.09	0.23	0.35	0.18	0.15	0.19	0.07
>120 Days Past Due.....	0.28	0.25	0.29	0.32	0.28	0.34	0.41	0.41	0.41	0.44
Foreclosure/REO.....	0.04	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.03	0.03
Total.....	0.86	0.80	1.02	0.92	1.19	1.33	1.30	1.31	1.24	1.34
	Sep 2017	Oct 2017	Nov 2017	Dec 2017	Jan 2018	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.16	0.36	0.31	0.34	0.36	0.35	0.43	0.40	0.50	0.34
61-90 Days Past Due...	0.51	0.41	0.24	0.09	0.11	0.22	0.31	0.22	0.40	0.30
91-120 Days Past Due.	0.08	0.18	0.26	0.48	0.34	0.14	0.19	0.10	0.09	0.03
>120 Days Past Due.....	0.45	0.50	0.52	0.45	0.55	0.68	0.57	0.74	0.82	0.79
Foreclosure/REO.....	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	1.23	1.45	1.33	1.36	1.36	1.39	1.50	1.46	1.81	1.46
	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.45	0.52	0.66	0.59	0.71	0.68	0.61	0.85	0.67	0.78
61-90 Days Past Due...	0.33	0.38	0.45	0.36	0.18	0.09	0.20	0.04	0.31	0.24
91-120 Days Past Due.	0.08	0.07	0.06	0.23	0.23	0.28	0.24	0.34	0.08	0.14
>120 Days Past Due.....	0.74	0.79	0.71	0.74	0.80	0.88	0.77	0.75	0.96	0.86
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02
Total.....	1.60	1.76	1.88	1.92	1.92	1.93	1.82	1.98	2.02	2.04
	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.66	0.76	0.43	0.44	0.47	0.57	0.45	0.19	0.66	0.99
61-90 Days Past Due...	0.36	0.26	0.25	0.26	0.28	0.37	0.40	0.41	0.14	0.16
91-120 Days Past Due.	0.25	0.23	0.21	0.00	0.13	0.21	0.14	0.15	0.28	0.28
>120 Days Past Due.....	0.88	0.99	1.10	1.21	1.07	0.76	0.88	1.01	1.09	1.17
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	2.15	2.24	1.99	1.91	1.95	1.91	1.87	1.76	2.17	2.60
	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.50	0.55	0.97	0.46	0.35	0.63	0.44	0.32	0.18	0.42
61-90 Days Past Due...	0.48	0.07	0.29	0.58	0.61	0.63	0.56	0.57	0.43	0.26
91-120 Days Past Due.	0.28	0.39	0.24	0.42	0.27	0.00	0.00	0.12	0.47	0.42
>120 Days Past Due.....	1.20	1.19	1.36	1.27	1.47	1.50	1.45	1.35	1.38	1.63
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	2.46	2.20	2.86	2.73	2.70	2.76	2.45	2.36	2.46	2.73

	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021	Jul 2021	Aug 2021	Sep 2021	Oct 2021
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.32	0.50	0.72	0.47	0.32	0.23	0.81	0.52	0.39	0.30
61-90 Days Past Due...	0.14	0.14	0.06	0.40	0.55	0.49	0.32	0.64	0.46	0.27
91-120 Days Past Due.	0.04	0.04	0.15	0.04	0.15	0.26	0.30	0.38	0.53	0.11
>120 Days Past Due.....	2.09	2.13	2.22	2.31	2.35	2.13	2.25	2.25	2.44	2.49
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	2.59	2.81	3.15	3.22	3.37	3.11	3.68	3.79	3.82	3.17

	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.64	0.33	0.27	0.10	0.27	0.51	0.07	0.18	0.25	0.12
61-90 Days Past Due...	0.08	0.33	0.32	0.21	0.06	0.18	0.52	0.29	0.36	0.31
91-120 Days Past Due.	0.15	0.06	0.31	0.25	0.25	0.25	0.33	0.33	0.27	0.35
>120 Days Past Due.....	2.56	2.06	1.93	2.16	2.27	2.00	1.94	2.24	2.01	1.67
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	3.43	2.78	2.83	2.72	2.85	2.94	2.86	3.04	2.89	2.45

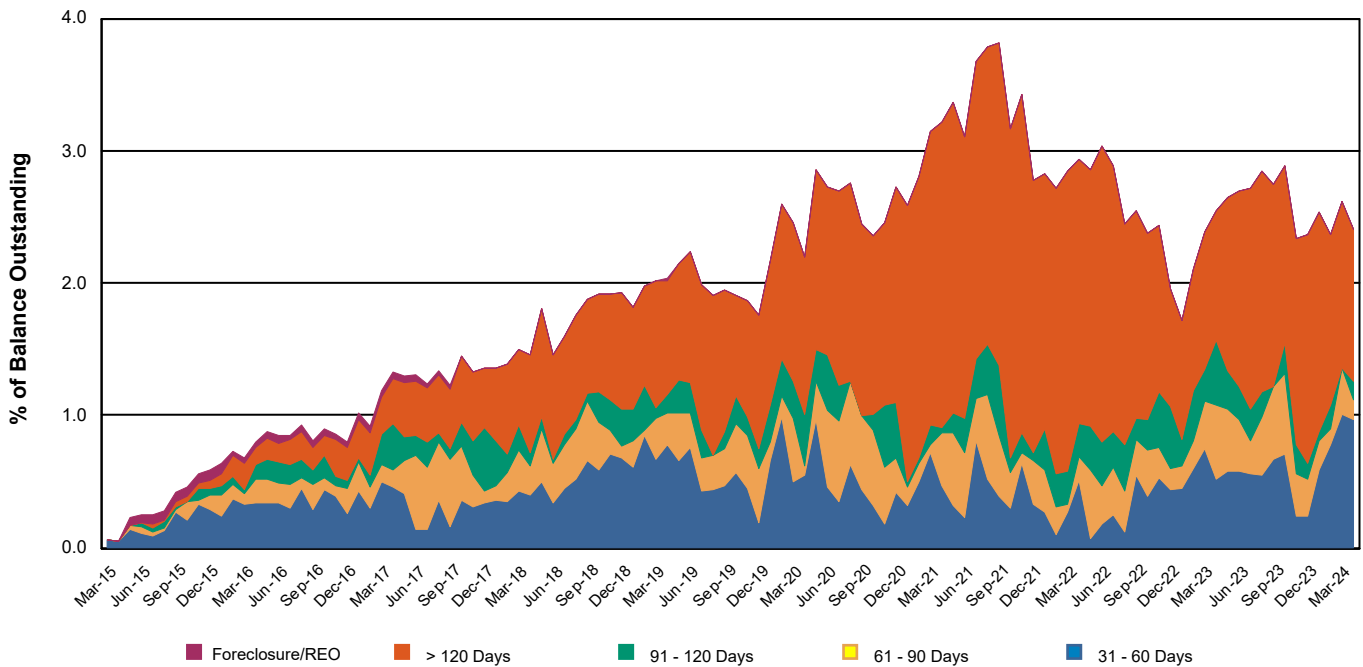
  

	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.55	0.39	0.53	0.44	0.45	0.60	0.75	0.52	0.58	0.58
61-90 Days Past Due...	0.27	0.35	0.23	0.16	0.17	0.21	0.36	0.56	0.47	0.39
91-120 Days Past Due.	0.16	0.23	0.42	0.47	0.20	0.38	0.24	0.49	0.29	0.25
>120 Days Past Due.....	1.57	1.41	1.26	0.89	0.90	0.92	1.04	0.98	1.31	1.48
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	2.55	2.38	2.44	1.96	1.72	2.11	2.39	2.55	2.65	2.70

	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.56	0.55	0.67	0.71	0.24	0.24	0.59	0.78	1.01	0.97
61-90 Days Past Due...	0.25	0.44	0.55	0.61	0.32	0.28	0.22	0.12	0.35	0.15
91-120 Days Past Due.	0.24	0.19	0.00	0.23	0.22	0.12	0.07	0.18	0.00	0.14
>120 Days Past Due.....	1.67	1.67	1.53	1.34	1.56	1.73	1.66	1.29	1.26	1.15
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	2.72	2.85	2.75	2.89	2.34	2.37	2.54	2.37	2.62	2.41

### 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.....	274,475.60	5
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.016%	0.08%

## Summary and Weighted Average Calculations

	At Issue	Jan 2024	Feb 2024	Mar 2024	Apr 2024
Balance Outstanding (AUD).....	1,736,697,251.29	189,165,655.89	186,004,357.30	184,247,628.17	178,766,896.59
Total Number of Loans.....	6,060	1,248	1,235	1,223	1,208
Current Average Loan Balance (AUD).....	286,584.00	151,575.04	150,610.82	150,652.19	147,985.84
Maximum Loan Balance (AUD).....	1,281,550.00	1,448,445.01	1,455,426.84	1,472,275.83	955,413.67
Current Weighted Average LVR.....	60.48%	39.25%	39.14%	39.04%	38.63%
Weighted Average Loan Rate .....	4.77%	6.76%	6.76%	6.76%	6.75%
Weighted Average Term to Maturity (WAM) (months)	313.00	215.02	214.11	213.12	212.22
Weighted Average Seasoning (WAS) (months)	25.00	129.09	130.02	131.02	131.96

## National RMBS Trust 2015-1

### 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 .....	285	5,181,732.66	23.59	2.90
\$50,000 < Loan Size < \$100,000 .....	217	16,484,653.90	17.96	9.22
\$100,000 < Loan Size < \$150,000 .....	210	26,423,925.46	17.38	14.78
\$150,000 < Loan Size < \$200,000 .....	173	29,759,940.77	14.32	16.65
\$200,000 < Loan Size < \$250,000 .....	121	26,718,482.63	10.02	14.95
\$250,000 < Loan Size < \$300,000 .....	90	24,610,398.28	7.45	13.77
\$300,000 < Loan Size < \$350,000 .....	41	13,124,910.07	3.39	7.34
\$350,000 < Loan Size < \$400,000 .....	26	9,575,984.46	2.15	5.36
\$400,000 < Loan Size < \$450,000 .....	12	5,097,449.00	0.99	2.85
\$450,000 < Loan Size < \$500,000 .....	5	2,344,294.38	0.41	1.31
\$500,000 < Loan Size < \$750,000 .....	17	9,778,903.41	1.41	5.47
\$750,000 < Loan Size < \$1,000,000 .....	11	9,666,221.57	0.91	5.41
Loans Size > \$1,000,000 .....	0	0.00	0.00	0.00
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

## 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%	1,030	131,572,123.13	85.26	73.60
50% < LVR < 55%	55	12,768,890.01	4.55	7.14
55% < LVR < 60%	36	10,508,022.14	2.98	5.88
60% < LVR < 65%	38	10,137,105.50	3.15	5.67
65% < LVR < 70%	18	4,896,385.24	1.49	2.74
70% < LVR < 75%	14	4,137,286.14	1.16	2.31
75% < LVR < 80%	6	1,557,218.64	0.50	0.87
80% < LVR < 85%	6	1,679,287.48	0.50	0.94
85% < LVR < 90%	4	1,431,761.56	0.33	0.80
90% < LVR < 95%	1	78,816.75	0.08	0.04
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	0	0.00	0.00	0.00
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

## 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	83	12,420,635.40	6.87	6.95
QBE	64	12,322,215.43	5.30	6.89
Uninsured	1,061	154,024,045.76	87.83	86.16
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

## 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	22	2,928,430.49	1.82	1.64
ACT Metro	14	1,905,699.85	1.16	1.07
NSW Non-Metro	123	14,865,323.86	10.18	8.32
NSW Sydney Inner City	7	1,985,463.56	0.58	1.11
NSW Sydney Metro	175	39,057,159.06	14.49	21.85
NT Darwin Inner City	3	319,353.95	0.25	0.18
QLD Brisbane Inner City	1	864,767.68	0.08	0.48
QLD Brisbane Metro	131	17,618,824.30	10.84	9.86
QLD Non-Metro	159	20,772,328.48	13.16	11.62
SA Adelaide Metro	41	4,087,068.41	3.39	2.29
SA Non-Metro	20	2,117,783.03	1.66	1.18
TAS Hobart Inner City	1	200,629.41	0.08	0.11
TAS Hobart Metro	12	1,090,324.18	0.99	0.61
TAS Non-Metro	10	1,198,001.82	0.83	0.67
VIC Melbourne Inner City	10	1,796,284.69	0.83	1.00
VIC Melbourne Metro	235	35,153,373.46	19.45	19.66
VIC Non-Metro	85	8,988,347.84	7.04	5.03
WA Non-Metro	19	2,401,006.09	1.57	1.34
WA Perth Inner City	2	305,616.27	0.17	0.17
WA Perth Metro	138	21,111,110.16	11.42	11.81
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>



## 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	0	0.00	0.00	0.00%
37 months < Seasoning < 48 months	0	0.00	0.00	0.00%
49 months < Seasoning < 60 months	0	0.00	0.00	0.00%
Seasoning > 60 months	1,208	178,766,896.59	100.00	100.00%
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

## 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	37	899,606.28	3.06	0.50
5 years < Term < 10 years	62	3,743,874.13	5.13	2.09
10 years < Term < 15 years	263	29,187,737.64	21.77	16.33
15 years < Term < 20 years	489	76,165,040.39	40.48	42.61
20 years < Term < 25 years	357	68,770,638.15	29.55	38.47
25 years < Term < 30 years	0	0.00	0.00	0.00
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

## 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	37	2,977,986.78	3.06	1.67
Investment	215	42,536,663.31	17.80	23.79
Other	37	5,064,443.05	3.06	2.83
Purchase Existing Dwelling	313	47,177,476.19	25.91	26.39
Purchase New Dwelling	28	4,297,478.92	2.32	2.40
Refinance	578	76,712,848.34	47.85	42.91
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

**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	63	9,979,199.86	5.22	5.58
Variable Rate	1,145	168,787,696.73	94.78	94.42
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

**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	43	6,917,864.10	68.25	69.32
1 years < Term < 2 years	10	1,323,200.84	15.87	13.26
2 years < Term < 3 years	9	1,473,435.17	14.29	14.77
3 years < Term < 4 years	1	264,699.75	1.59	2.65
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>63</b>	<b>9,979,199.86</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**Apr-2024**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	5	2,081,673.32	0.41	1.16
PI	1,203	176,685,223.27	99.59	98.84
<b>Total</b>	<b>1,208</b>	<b>178,766,896.59</b>	<b>100.00</b>	<b>100.00</b>

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