

## National RMBS Trust 2018-1

### Monthly Report as at 17 Jun 2024

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 Jun 2024	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	24 Jun 2024						
Interest Period		<b>BBSW</b>	4.28120 % pa	4.28120 % pa	4.28120 % pa	4.28120 % pa	
From (and including)	24 May 2024	<b>Margin</b>	0.85 % pa	0.85 % pa	1.20 % pa	1.20 % pa	
To (but excluding)	24 Jun 2024	<b>Interest Rate</b>	5.13120 % pa	5.13120 % pa	5.48120 % pa	5.48120 % pa	
Number of days	31						
		Class B Notes		Class C Notes		Class D Notes	
		<b>BBSW</b>	4.28120 % pa	4.28120 % pa	4.28120 % pa	4.28120 % pa	
		<b>Margin</b>	1.70 % pa	2.20 % pa	3.20 % pa	3.20 % pa	
		<b>Interest Rate</b>	5.98120 % pa	6.48120 % pa	7.48120 % pa	7.48120 % pa	
		Class E Notes		Class F Notes			
		<b>BBSW</b>	4.28120 % pa	4.28120 % pa	4.28120 % pa		
		<b>Margin</b>	4.45 % pa	5.75 % pa	5.75 % pa		
		<b>Interest Rate</b>	8.73120 % pa	10.03120 % pa	10.03120 % 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	8,611.86	265,245,390.57	8,611.86	51,671,180.00	18.26%	22,124.41	30,974,174.91
Interest Distribution	37.53	1,155,940.87	37.53	225,183.29		103.00	144,193.02
Principal Distribution	152.53	4,697,861.86	152.53	915,167.90		391.85	548,595.38
Ending Note Balance	8,459.34	260,547,528.71	8,459.34	50,756,012.10	18.26%	21,732.56	30,425,579.53
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	8,459.34	260,547,528.71	8,459.34	50,756,012.10	18.26%	21,732.56	30,425,579.53
Total Distribution	190.06	5,853,802.73	190.06	1,140,351.19		494.85	692,788.40
Current Note Factor *	0.169186707	0.169186707	0.169186707	0.169186707		0.434651136	0.434651136

	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	22,124.41	20,354,457.79	22,124.41	7,079,811.41	22,124.41	6,194,834.94
Interest Distribution	112.39	103,399.08	121.79	38,971.39	140.58	39,361.34
Principal Distribution	360,505.53	360,505.53	125,393.23	125,393.23	109,719.07	109,719.07
Ending Note Balance	21,732.56	19,993,952.26	21,732.56	6,954,418.18	21,732.56	6,085,115.87
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	21,732.56	19,993,952.26	21,732.56	6,954,418.18	21,732.56	6,085,115.87
Total Distribution	504.24	463,904.61	513.64	164,364.62	532.43	149,080.41
Current Note Factor *	0.434651136	0.434651136	0.434651136	0.434651136	0.434651134	0.434651134

	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	22,124.41	3,539,905.73	22,124.41	2,654,929.27
Interest Distribution	164.06	26,250.31	188.49	22,619.07
Principal Distribution	62,696.62	62,696.62	47,022.46	47,022.46
Ending Note Balance	21,732.56	3,477,209.11	21,732.56	2,607,906.81
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	21,732.56	3,477,209.11	21,732.56	2,607,906.81
Total Distribution	555.92	88,946.93	580.35	69,641.53
Current Note Factor *	0.434651139	0.434651139	0.434651135	0.434651135

\* Note Factor rounded to 9 decimal places

**Principal Distribution Statement (AUD)**

<b>Principal Collections on Housing Loans</b>	11,027,207.59	
<b>Other Amounts of Principal received</b>	0.00	
<b>Less: Reimbursement of Redraws</b>	4,160,245.54	
<b>Total Principal Collections</b>		6,866,962.05
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	4,697,861.86	
<b>Class A1-G Principal</b>	915,167.90	
<b>Class A2 Principal</b>	548,595.38	
<b>Class B Principal</b>	360,505.53	
<b>Class C Principal</b>	125,393.23	
<b>Class D Principal</b>	109,719.07	
<b>Class E Principal</b>	62,696.62	
<b>Class F Principal</b>	47,022.46	
<b>Total Principal Distribution</b>		6,866,962.05

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	2,178,328.54	
<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>		2,178,328.54
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	82,472.46	
<b>Additional Expenses</b>	152,767.70	
<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>	1,155,940.87	
<b>Class A1-G Interest Amount</b>	225,183.29	
<b>Class A2 Interest Amount</b>	144,193.02	
<b>Class B Interest Amount</b>	103,399.08	
<b>Class C Interest Amount</b>	38,971.39	
<b>Class D Interest Amount</b>	39,361.34	
<b>Class E Interest Amount</b>	26,250.31	
<b>Class F Interest Amount</b>	22,619.07	

<b>Excess Available Income available for Distribution</b>	187,170.01
<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>	500,000.00
<b>Distribution to Unitholder</b>	186,679.54
<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

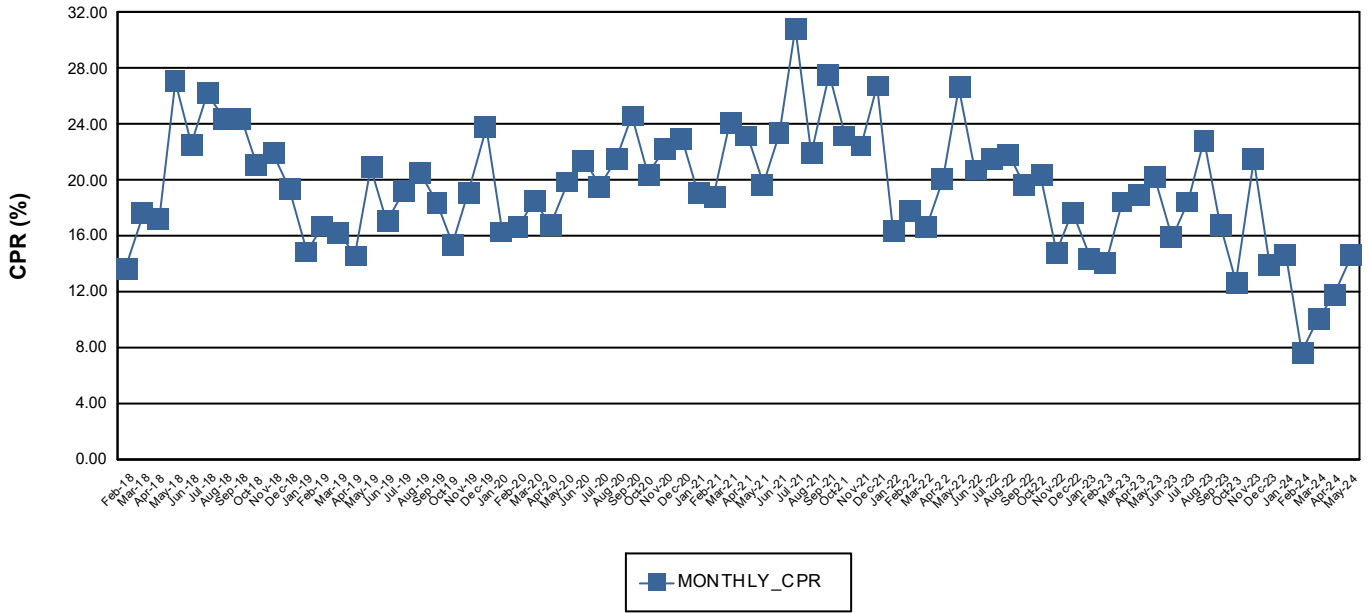
**Support Facilities (AUD)**

**Liquidity Facility**

Liquidity Facility Amount	7,302,607.63
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	Jul 2019	Aug 2019	Sep 2019
Monthly CPR.....	(%) 19.43	(%) 14.87	(%) 16.73	(%) 16.23	(%) 14.58	(%) 20.90	(%) 17.06	(%) 19.28	(%) 20.47	(%) 18.41
	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020
Monthly CPR.....	(%) 15.41	(%) 19.10	(%) 23.82	(%) 16.29	(%) 16.61	(%) 18.55	(%) 16.75	(%) 19.88	(%) 21.39	(%) 19.54
	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021
Monthly CPR.....	(%) 21.49	(%) 24.61	(%) 20.39	(%) 22.27	(%) 22.99	(%) 19.14	(%) 18.83	(%) 24.09	(%) 23.17	(%) 19.71
	Jun 2021	Jul 2021	Aug 2021	Sep 2021	Oct 2021	Nov 2021	Dec 2021	Jan 2022	Feb 2022	Mar 2022
Monthly CPR.....	(%) 23.38	(%) 30.88	(%) 21.90	(%) 27.58	(%) 23.17	(%) 22.45	(%) 26.77	(%) 16.40	(%) 17.81	(%) 16.69
	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023
Monthly CPR.....	(%) 20.07	(%) 26.66	(%) 20.73	(%) 21.52	(%) 21.83	(%) 19.62	(%) 20.35	(%) 14.85	(%) 17.67	(%) 14.41
	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023
Monthly CPR.....	(%) 14.09	(%) 18.45	(%) 18.99	(%) 20.24	(%) 15.92	(%) 18.45	(%) 22.82	(%) 16.83	(%) 12.64	(%) 21.47
	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024				
Monthly CPR.....	(%) 13.88	(%) 14.65	(%) 7.62	(%) 10.01	(%) 11.72	(%) 14.63				

### Historical CPR



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

May 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.....	7	4	3	14	0	28
No of Loans (%).....	0.32%	0.18%	0.14%	0.64%	0.00%	1.28%
Balance Outstanding(\$)	2,295,859.15	1,025,498.91	637,430.90	3,506,820.43	0	7,465,609.39
Balance Outstanding(%)	0.60%	0.27%	0.17%	0.92%	0.00%	1.96%
Instalment Amount(\$).....	29,473.48	22,219.96	16,692.25	291,460.28	0.00	359,845.97

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

	<b>Feb 2018</b>	<b>Mar 2018</b>	<b>Apr 2018</b>	<b>May 2018</b>	<b>Jun 2018</b>	<b>Jul 2018</b>	<b>Aug 2018</b>	<b>Sep 2018</b>	<b>Oct 2018</b>	<b>Nov 2018</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
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
<b>Total.....</b>	<b>0.08</b>	<b>0.23</b>	<b>0.23</b>	<b>0.35</b>	<b>0.57</b>	<b>0.51</b>	<b>0.49</b>	<b>0.62</b>	<b>0.57</b>	<b>0.67</b>

	<b>Dec 2018</b>	<b>Jan 2019</b>	<b>Feb 2019</b>	<b>Mar 2019</b>	<b>Apr 2019</b>	<b>May 2019</b>	<b>Jun 2019</b>	<b>Jul 2019</b>	<b>Aug 2019</b>	<b>Sep 2019</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.25	0.22	0.21	0.31	0.28	0.44	0.52	0.47	0.40	0.30
61-90 Das Past Due.....	0.20	0.19	0.21	0.24	0.21	0.20	0.16	0.31	0.28	0.33
91-120 Days Past Due....	0.12	0.21	0.14	0.13	0.19	0.15	0.20	0.19	0.25	0.20
>120 Days Past Due.....	0.19	0.19	0.23	0.20	0.21	0.23	0.23	0.24	0.19	0.27
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>0.76</b>	<b>0.81</b>	<b>0.79</b>	<b>0.88</b>	<b>0.89</b>	<b>1.02</b>	<b>1.11</b>	<b>1.21</b>	<b>1.12</b>	<b>1.10</b>

	<b>Oct 2019</b>	<b>Nov 2019</b>	<b>Dec 2019</b>	<b>Jan 2020</b>	<b>Feb 2020</b>	<b>Mar 2020</b>	<b>Apr 2020</b>	<b>May 2020</b>	<b>Jun 2020</b>	<b>Jul 2020</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.23	0.27	0.44	0.43	0.31	0.42	0.70	0.67	0.46	0.16
61-90 Das Past Due.....	0.17	0.17	0.25	0.21	0.25	0.20	0.21	0.40	0.38	0.34
91-120 Days Past Due....	0.24	0.11	0.14	0.18	0.22	0.17	0.12	0.13	0.24	0.20
>120 Days Past Due.....	0.37	0.48	0.44	0.46	0.46	0.49	0.56	0.53	0.60	0.57
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>1.01</b>	<b>1.03</b>	<b>1.27</b>	<b>1.28</b>	<b>1.24</b>	<b>1.28</b>	<b>1.59</b>	<b>1.73</b>	<b>1.68</b>	<b>1.27</b>

	<b>Aug 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020</b>	<b>Dec 2020</b>	<b>Jan 2021</b>	<b>Feb 2021</b>	<b>Mar 2021</b>	<b>Apr 2021</b>	<b>May 2021</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.36	0.30	0.48	0.74	0.57	0.43	0.40	0.42	0.27	0.42
61-90 Das Past Due.....	0.23	0.33	0.20	0.38	0.71	0.44	0.54	0.45	0.38	0.41
91-120 Days Past Due....	0.11	0.16	0.26	0.05	0.09	0.44	0.41	0.55	0.57	0.34
>120 Days Past Due.....	0.69	0.60	0.57	0.41	0.31	0.36	0.37	0.43	0.58	0.72
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>1.39</b>	<b>1.39</b>	<b>1.51</b>	<b>1.58</b>	<b>1.68</b>	<b>1.67</b>	<b>1.72</b>	<b>1.85</b>	<b>1.80</b>	<b>1.89</b>

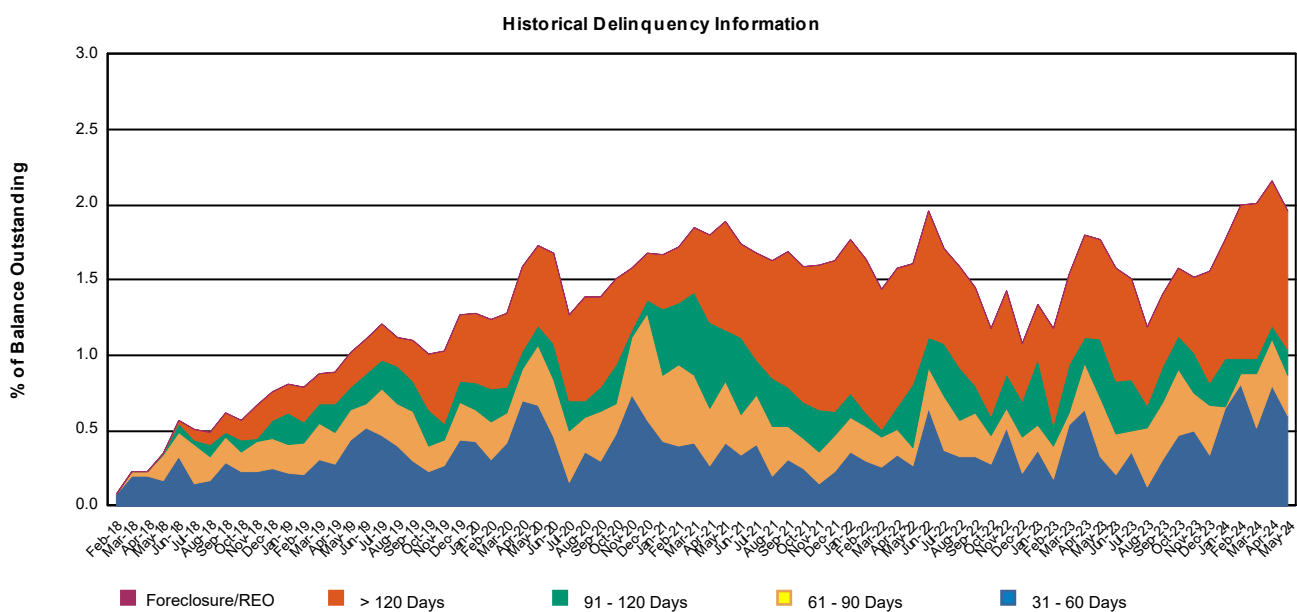
	<b>Jun 2021</b>	<b>Jul 2021</b>	<b>Aug 2021</b>	<b>Sep 2021</b>	<b>Oct 2021</b>	<b>Nov 2021</b>	<b>Dec 2021</b>	<b>Jan 2022</b>	<b>Feb 2022</b>	<b>Mar 2022</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.34	0.41	0.20	0.31	0.25	0.15	0.23	0.36	0.30	0.26
61-90 Das Past Due.....	0.27	0.33	0.33	0.22	0.20	0.21	0.24	0.23	0.23	0.20
91-120 Days Past Due....	0.51	0.23	0.32	0.26	0.24	0.28	0.16	0.16	0.09	0.05
>120 Days Past Due.....	0.62	0.71	0.78	0.90	0.90	0.96	1.00	1.02	1.02	0.93
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>1.74</b>	<b>1.68</b>	<b>1.63</b>	<b>1.69</b>	<b>1.59</b>	<b>1.60</b>	<b>1.63</b>	<b>1.77</b>	<b>1.64</b>	<b>1.44</b>

	Apr 2022	May 2022	Jun 2022	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.34	0.27	0.65	0.37	0.33	0.33	0.28	0.52	0.22	0.37
61-90 Das Past Due.....	0.17	0.12	0.27	0.36	0.24	0.29	0.19	0.13	0.24	0.17
91-120 Days Past Due....	0.15	0.42	0.20	0.35	0.35	0.18	0.13	0.23	0.24	0.44
>120 Days Past Due.....	0.92	0.80	0.84	0.63	0.67	0.65	0.58	0.55	0.38	0.36
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	1.58	1.61	1.96	1.71	1.59	1.45	1.18	1.43	1.08	1.34

	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Jul 2023	Aug 2023	Sep 2023	Oct 2023	Nov 2023
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.18	0.54	0.64	0.33	0.21	0.36	0.13	0.31	0.47	0.50
61-90 Das Past Due.....	0.22	0.08	0.31	0.39	0.27	0.14	0.39	0.38	0.44	0.25
91-120 Days Past Due....	0.14	0.32	0.17	0.39	0.35	0.34	0.15	0.24	0.22	0.27
>120 Days Past Due.....	0.64	0.60	0.68	0.66	0.75	0.67	0.52	0.48	0.45	0.50
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	1.18	1.54	1.80	1.77	1.58	1.51	1.19	1.41	1.58	1.52

	Dec 2023	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024
	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.34	0.65	0.81	0.52	0.80	0.60
61-90 Das Past Due.....	0.33	0.01	0.07	0.36	0.31	0.27
91-120 Days Past Due....	0.15	0.32	0.10	0.10	0.09	0.17
>120 Days Past Due.....	0.74	0.79	1.02	1.03	0.96	0.92
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	1.56	1.77	2.00	2.01	2.16	1.96

### Historical Delinquency Information



## Loss Data

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Period Ending	May 2024	
	(AUD)	(No Loans)
Losses on Sale of Property.....	0.00	0
Losses after Mortgage Insurance.....	0.00	0
Cumulative Losses after Mortgage Insurance.....	487,585.42	2
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.03%	0.03%



## Summary and Weighted Average Calculations

	At Issue	Feb 2024	Mar 2024	Apr 2024	May 2024
Balance Outstanding (AUD).....	1,944,606,948.91	399,747,437.05	394,473,529.68	388,418,691.52	381,570,020.05
Total Number of Loans.....	7,006	2,275	2,255	2,224	2,190
Current Average Loan Balance (AUD).....	277,563.08	175,713.16	174,932.83	174,648.69	174,232.89
Maximum Loan Balance (AUD).....	1,358,289.00	1,086,109.08	1,082,748.13	1,080,059.74	1,077,019.96
Current Weighted Average LVR.....	57.02%	43.23%	43.06%	42.99%	42.66%
Weighted Average Loan Rate .....	4.23%	6.59%	6.61%	6.61%	6.61%
Weighted Average Term to Maturity (WAM) (months)	310.00	239.98	239.14	238.52	237.48
Weighted Average Seasoning (WAS) (months)	33.67	106.82	107.62	108.50	109.58

### National RMBS Trust 2018-1

#### Loan Size Distribution as at Month Ending

May-24

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	458	7,970,017.92	20.91	2.09
\$50,000 < Loan Size < \$100,000	296	22,707,167.55	13.52	5.95
\$100,000 < Loan Size < \$150,000	312	38,761,647.27	14.25	10.16
\$150,000 < Loan Size < \$200,000	313	54,371,685.65	14.29	14.25
\$200,000 < Loan Size < \$250,000	264	59,143,246.36	12.05	15.50
\$250,000 < Loan Size < \$300,000	219	60,192,865.08	10.00	15.78
\$300,000 < Loan Size < \$350,000	134	43,074,559.49	6.12	11.29
\$350,000 < Loan Size < \$400,000	52	19,366,863.40	2.37	5.08
\$400,000 < Loan Size < \$450,000	50	21,014,495.27	2.28	5.51
\$450,000 < Loan Size < \$500,000	29	13,624,506.89	1.32	3.57
\$500,000 < Loan Size < \$750,000	52	31,446,081.78	2.37	8.24
\$750,000 < Loan Size < \$1,000,000	9	7,783,941.64	0.41	2.04
Loans Size > \$1,000,000	2	2,112,941.75	0.09	0.55
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

#### LVR Distribution as at Month Ending

May-24

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	1,770	247,490,248.42	80.82	64.86
50% < LVR < 55%	108	32,493,340.19	4.93	8.52
55% < LVR < 60%	106	31,409,217.25	4.84	8.23
60% < LVR < 65%	73	24,091,512.44	3.33	6.31
65% < LVR < 70%	69	23,930,297.70	3.15	6.27
70% < LVR < 75%	32	11,377,895.20	1.46	2.98
75% < LVR < 80%	18	6,358,233.71	0.82	1.67
80% < LVR < 85%	8	2,904,747.06	0.37	0.76
85% < LVR < 90%	4	1,214,702.64	0.18	0.32
90% < LVR < 95%	1	280,393.95	0.05	0.07
95% < LVR < 100%	1	19,431.49	0.05	0.01
LVR > 100%	0	0.00	0.00	0.00
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

## Mortgage Insurer as at Month Ending

May-24

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	92	17,352,628.11	4.20	4.55
QBE	141	29,952,395.23	6.44	7.85
Uninsured	1,957	334,264,996.71	89.36	87.60
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

May-2024

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	18	2,774,442.76	0.82	0.73
ACT Metro	12	2,066,037.10	0.55	0.54
NSW Non-Metro	283	44,543,606.81	12.92	11.67
NSW Sydney Inner City	1	918,510.56	0.05	0.24
NSW Sydney Metro	377	84,778,021.81	17.21	22.22
NT Darwin Inner City	13	1,899,051.80	0.59	0.50
NT Non-Metro	2	546,166.45	0.09	0.14
QLD Brisbane Inner City	1	245,283.00	0.05	0.06
QLD Brisbane Metro	185	31,279,105.67	8.45	8.20
QLD Non-Metro	187	25,892,357.93	8.54	6.79
SA Adelaide Inner City	2	100,081.46	0.09	0.03
SA Adelaide Metro	84	11,465,867.66	3.84	3.00
SA Non-Metro	31	4,590,131.12	1.42	1.20
TAS Hobart Metro	16	2,109,538.90	0.73	0.55
TAS Non-Metro	14	1,382,027.61	0.64	0.36
VIC Melbourne Inner City	19	4,498,863.00	0.87	1.18
VIC Melbourne Metro	565	107,726,332.84	25.80	28.23
VIC Non-Metro	185	24,217,194.32	8.45	6.35
WA Non-Metro	16	1,767,472.50	0.73	0.46
WA Perth Inner City	8	1,142,058.07	0.37	0.30
WA Perth Metro	171	27,627,868.68	7.81	7.24
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

May-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	2,190	381,570,020.05	100.00	100.00%
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**

**May-2024**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	44	1,215,976.91	2.01	0.32
5 years < Term < 10 years	103	7,567,260.29	4.70	1.98
10 years < Term < 15 years	279	30,452,902.29	12.74	7.98
15 years < Term < 20 years	674	101,755,637.30	30.78	26.67
20 years < Term < 25 years	1,090	240,578,243.26	49.77	63.05
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>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**

**May-2024**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	98	11,796,930.44	4.47	3.09
Investment	290	66,899,005.58	13.24	17.53
Other	238	49,804,647.35	10.87	13.05
Purchase Existing Dwelling	713	118,438,754.52	32.56	31.04
Purchase New Dwelling	125	20,436,347.26	5.71	5.36
Refinance	726	114,194,334.90	33.15	29.93
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**

**May-2024**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	102	22,183,802.94	4.66	5.81
Variable Rate	2,088	359,386,217.11	95.34	94.19
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**May-2024**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	9	2,807,566.56	0.41	0.74
PI	2,181	378,762,453.49	99.59	99.26
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00</b>	<b>100.00</b>

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

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	71	15,372,049.54	69.61	69.29
1 years < Term < 2 years	17	3,953,586.60	16.67	17.82
2 years < Term < 3 years	12	2,438,851.12	11.76	10.99
3 years < Term < 4 years	2	419,315.68	1.96	1.89
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>102</b>	<b>22,183,802.94</b>	<b>100.00</b>	<b>100.00</b>

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

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	478	94,248,148.40	21.83%	24.70%
Non Green Mortgage	1,712	287,321,871.65	78.17%	75.30%
<b>Total</b>	<b>2,190</b>	<b>381,570,020.05</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	126	22,467,585.98	26.36%	23.84%
NSW Sydney Metro	120	25,569,187.11	25.10%	27.13%
TAS Hobart Metro	3	533,280.82	0.63%	0.57%
TAS Non-Metro	2	277,423.17	0.42%	0.29%
VIC Melbourne Inner City	6	1,700,402.59	1.26%	1.80%
VIC Melbourne Metro	158	33,582,609.79	33.05%	35.63%
VIC Non-Metro	63	10,117,658.94	13.18%	10.74%
<b>Total</b>	<b>478</b>	<b>94,248,148.40</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	35	7,144,302.89	7.32%	7.58%
House	333	63,531,054.78	69.67%	67.41%
Other	110	23,572,790.73	23.01%	25.01%
<b>Total</b>	<b>478</b>	<b>94,248,148.40</b>	<b>100.00%</b>	<b>100.00</b>

## 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	27,132,170.41

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Apr-24</u>	<u>May-24</u>
Balance Outstanding (AUD)	118,194,421.22	27,683,740.11	27,132,170.41
Total Number of Loans	428	169	166
Current Average Loan Balance (AUD)	276,155.19	163,809.11	163,446.81
Maximum Loan Balance (AUD)	1,098,722.67	601,844.69	600,888.84
Current Weighted Average LVR	57.09%	40.88%	40.80%
Weighted Average Loan Rate	4.25%	6.36%	6.35%
Weighted Average Term to Maturity (WAM) (months)	309.65	232.76	233.32
Weighted Average Seasoning (WAS) (months)	33.61	109.43	109.21
Monthly CPR		3.70%	19.11%
Prepayments			
- Scheduled Principal		67,526.40	67,692.37
- Unscheduled Principal		87,050.85	483,877.33
- Redraw			

### 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	35	21.08	253,152.49	0.93
>\$30,000 and ≤\$50,000	6	3.61	234,245.53	0.86
>\$50,000 and ≤\$100,000	16	9.64	1,268,145.44	4.67
>\$100,000 and ≤\$150,000	25	15.06	3,089,135.71	11.39
>\$150,000 and ≤\$200,000	21	12.65	3,779,924.88	13.93
>\$200,000 and ≤\$250,000	27	16.27	6,125,946.60	22.58
>\$250,000 and ≤\$300,000	13	7.83	3,594,204.88	13.25
>\$300,000 and ≤\$350,000	12	7.23	3,855,871.42	14.21
>\$350,000 and ≤\$400,000	5	3.01	1,861,235.91	6.86
>\$400,000 and ≤\$450,000	1	0.60	413,073.44	1.52
>\$450,000 and ≤\$500,000	1	0.60	468,797.90	1.73
>\$500,000 and ≤\$550,000	2	1.20	1,027,537.15	3.79
>\$550,000 and ≤\$600,000	1	0.60	560,010.22	2.06
>\$600,000 and ≤\$700,000	1	0.60	600,888.84	2.21
>\$700,000 and ≤\$800,000	0	0.00	0.00	0.00
>\$800,000 and ≤\$900,000	0	0.00	0.00	0.00
>\$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>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## LVR Distribution

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
>0% and ≤ 50%	131	78.92	18,098,338.19	66.70
>50% and ≤ 55%	11	6.63	2,557,037.36	9.42
>55% and ≤ 60%	4	2.41	967,854.68	3.57
>60% and ≤ 65%	11	6.63	3,414,272.53	12.58
>65% and ≤ 70%	7	4.22	1,579,840.65	5.82
>70% and ≤ 75%	0	0.00	0.00	0.00
>75% and ≤ 80%	2	1.20	514,827.00	1.90
>80% and ≤ 85%	0	0.00	0.00	0.00
>85% and ≤ 90%	0	0.00	0.00	0.00
>90% and ≤ 95%	0	0.00	0.00	0.00
>95% and ≤ 100%	0	0.00	0.00	0.00
> 100%	0	0.00	0.00	0.00
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Mortgage Insurer

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
Genworth Financial	5	3.01	767,017.52	2.83
QBE	17	10.24	3,721,546.54	13.72
Uninsured	144	86.75	22,643,606.35	83.46
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Geographic Distribution

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
Inner city	6	3.61	1,513,746.14	5.58
Metro	117	70.48	19,588,606.88	72.20
Non Metro	43	25.90	6,029,817.39	22.22
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## State

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
ACT	2	1.20	165,377.26	0.61
NSW	58	34.94	9,482,445.11	34.95
NT	3	1.81	734,177.35	2.71
QLD	23	13.86	3,637,879.16	13.41
SA	7	4.22	1,135,911.30	4.19
TAS	2	1.20	451,778.05	1.67
VIC	50	30.12	9,184,609.43	33.85
WA	21	12.65	2,339,992.75	8.62
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Seasoning Analysis - Months

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
≤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	0	0.00	0.00	0.00
>18 months and ≤ 24 months	0	0.00	0.00	0.00
>24 months and ≤ 36 months	0	0.00	0.00	0.00
>36 months and ≤ 48 months	0	0.00	0.00	0.00
>48 months and ≤ 60 months	0	0.00	0.00	0.00
>60 months and ≤ 360 months	166	100.00	27,132,170.41	100.00
> 360 months	0	0.00	0.00	0.00
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Remaining Loan Term - Years

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
≤0 years	1	0.60	6,910.53	0.03
>0 years and ≤ 5 years	3	1.81	24,840.83	0.09
>5 years and ≤ 10 years	6	3.61	439,193.80	1.62
>10 years and ≤ 15 years	21	12.65	2,185,121.35	8.05
>15 years and ≤ 20 years	58	34.94	10,018,006.59	36.92
>20 years and ≤ 25 years	77	46.39	14,458,097.31	53.29
>25 years and ≤ 30 years	0	0.00	0.00	0.00
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Int Rate Type - Fixed Rate Term - Years

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
>0 and ≤ 1	15	9.04	3,879,494.21	14.30
Variable Rate	151	90.96	23,252,676.20	85.70
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Payment Type

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
IO	0	0.00	0.00	0.00
PI	166	100.00	27,132,170.41	100.00
<b>Total</b>	<b>166</b>	<b>100.00%</b>	<b>\$27,132,170.41</b>	<b>100.00%</b>

## Delinquency

<b>Full Description</b>	<b>Number of Loans</b>	<b>Number of Loans (%)</b>	<b>Balance of Loans (AUD)</b>	<b>Balance of Loans (%)</b>
31-60 Days Past Due	1	0.60	204,695.41	0.75
61-90 Days Past Due	0	0.00	0.00	0.00
91-120 Days Past Due	1	0.60	224,542.77	0.83
>120 Days Past Due	1	0.60	6,910.53	0.03
<b>Total</b>	<b>3</b>	<b>1.81%</b>	<b>\$436,148.71</b>	<b>1.61%</b>

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