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Thursday, 18 July 2024

## **NATIONAL RMBS TRUST 2022-1 (NRP)**

The attached report replaces the Investor Report lodged on 16 July 2024.

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# National RMBS Trust 2022-1

## Monthly Report as at 15 Jul 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 Jul 2024	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	22 Jul 2024						
Interest Period		<b>BBSW</b>	4.29500 % pa	4.29500 % pa	4.29500 % pa	4.29500 % pa	4.29500 % pa
From (and including)	24 Jun 2024	<b>Margin</b>	1.20 % pa	1.20 % pa	1.90 % pa	1.90 % pa	1.90 % pa
To (but excluding)	22 Jul 2024	<b>Interest Rate</b>	5.49500 % pa	5.49500 % pa	6.19500 % pa	6.19500 % pa	6.19500 % pa
Number of days	28						
		<b>Class B Notes</b>		<b>Class C Notes</b>		<b>Class D Notes</b>	
		<b>BBSW</b>	4.29500 % pa	4.29500 % pa	4.29500 % pa	4.29500 % pa	4.29500 % pa
		<b>Margin</b>	2.30 % pa	2.65 % pa	3.00 % pa	3.00 % pa	3.00 % pa
		<b>Interest Rate</b>	6.59500 % pa	6.94500 % pa	7.29500 % pa	7.29500 % pa	7.29500 % pa
		<b>Class E Notes</b>		<b>Class F Notes</b>			
		<b>BBSW</b>	4.29500 % pa	4.29500 % pa	4.29500 % pa		
		<b>Margin</b>	5.00 % pa	6.75 % pa	6.75 % pa		
		<b>Interest Rate</b>	9.29500 % pa	11.04500 % pa	11.04500 % 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	25,789.96	453,903,321.94	25,789.96	257,899,614.73	14.43%	50,000.00	57,000,000.00
Interest Distribution	108.71	1,913,357.95	108.71	1,087,135.20		237.62	270,882.74
Principal Distribution	491.21	8,645,360.25	491.21	4,912,136.50		0.00	0.00
Ending Note Balance	25,298.75	445,257,961.69	25,298.75	252,987,478.23	14.67%	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	25,298.75	445,257,961.69	25,298.75	252,987,478.23	14.67%	50,000.00	57,000,000.00
Total Distribution	599.93	10,558,718.20	599.93	5,999,271.70		237.62	270,882.74
Current Note Factor *	0.505974956	0.505974956	0.505974956	0.505974956		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	252.96	147,980.96	266.38	69,259.73	279.81	44,769.32
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	252.96	147,980.96	266.38	69,259.73	279.81	44,769.32
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	356.52	42,782.47	423.64	57,191.92
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	356.52	42,782.47	423.64	57,191.92
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>	17,501,838.38	
<b>Other Amounts of Principal received</b>	0.00	
<b>Less: Reimbursement of Redraws</b>	3,944,341.63	
<b>Total Principal Collections</b>		13,557,496.75
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	8,645,360.25	
<b>Class A1-G Principal</b>	4,912,136.50	
<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>		13,557,496.75

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	4,178,600.84	
<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>		4,178,600.84
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	159,671.19	
<b>Additional Expenses</b>	25,196.15	
<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>	1,913,357.95	
<b>Class A1-G Interest Amount</b>	1,087,135.20	
<b>Class A2 Interest Amount</b>	270,882.74	
<b>Class B Interest Amount</b>	147,980.96	
<b>Class C Interest Amount</b>	69,259.73	
<b>Class D Interest Amount</b>	44,769.32	
<b>Class E Interest Amount</b>	42,782.47	
<b>Class F Interest Amount</b>	57,191.92	

<b>Excess Available Income available for Distribution</b>	360,373.21
<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>	359,901.43
<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**

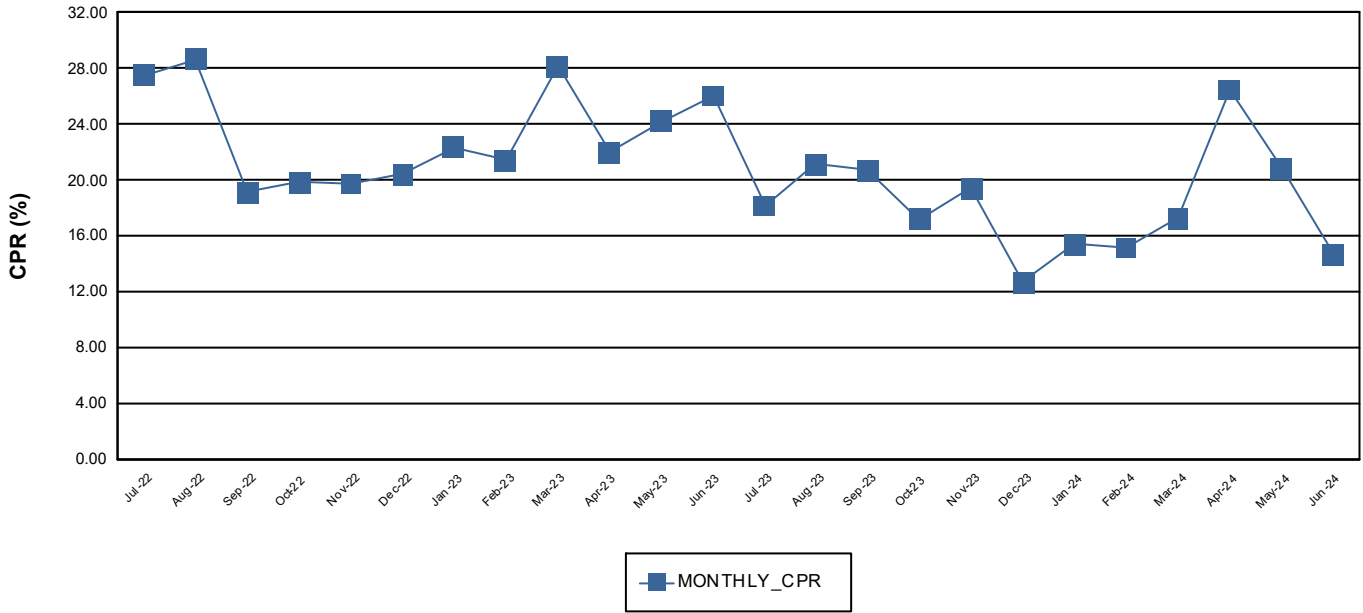
Liquidity Facility Amount	8,231,621.89
Amount Drawn	0.00

**Redraw Facility**

Redraw Facility Amount	4,115,810.94
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	May 2024	Jun 2024						
Monthly CPR.....	(%) 17.29	(%) 26.49	(%) 20.87	(%) 14.66						

**Historical CPR**



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

**Jun 2024**

	<b>31-60 Days Past Due</b>	<b>61-90 Days Past Due</b>	<b>91-120 Days Past Due</b>	<b>&gt;120 Days Past Due</b>	<b>Foreclosure/ REO</b>	<b>Total</b>
No of Loans.....	7	7	4	19	0	37
No of Loans (%).....	0.25%	0.25%	0.14%	0.68%	0.00%	1.32%
Balance Outstanding(\$)	2,812,388.88	3,301,060.98	2,360,222.34	7,740,525.18	0	16,214,197.38
Balance Outstanding(%)	0.34%	0.40%	0.29%	0.94%	0.00%	1.97%
Instalment Amount(\$).....	36,022.18	60,770.17	51,205.10	482,035.72	0.00	630,033.17

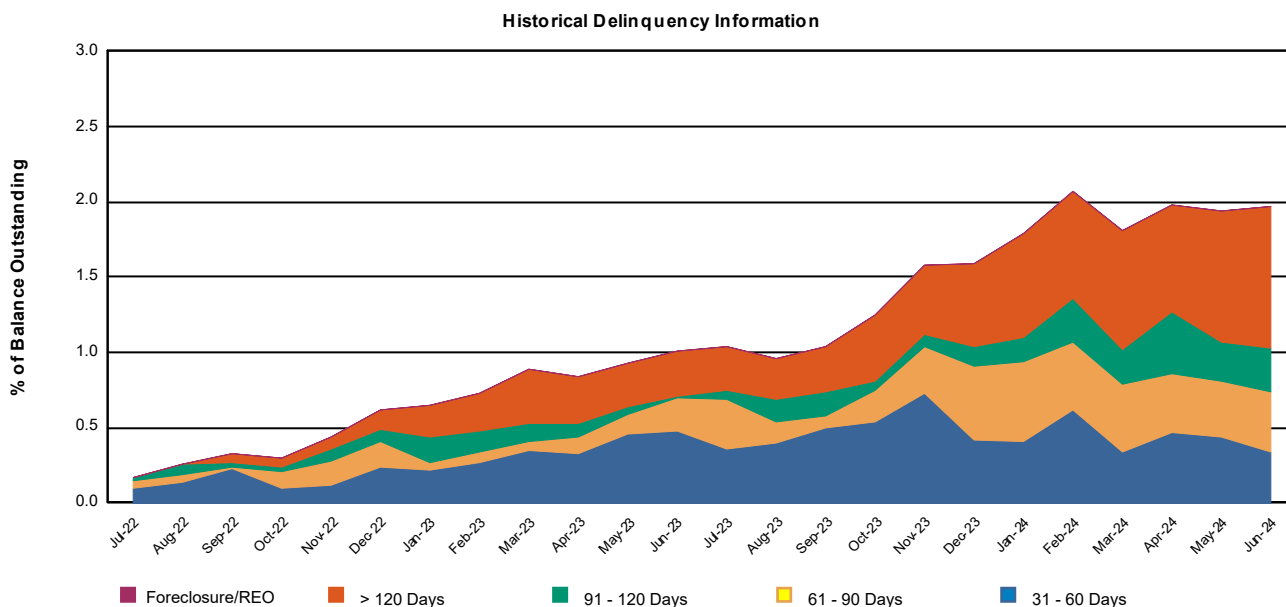
**Historical Delinquencies as a Percentage of Balance Outstanding**

	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 (%)	May 2024 (%)	Jun 2024 (%)
31-60 Days Past Due.....	0.34	0.47	0.44	0.34
61-90 Das Past Due.....	0.45	0.39	0.37	0.40
91-120 Days Past Due....	0.23	0.41	0.26	0.29
>120 Days Past Due.....	0.79	0.71	0.87	0.94
Foreclosure/REO.....	0.00	0.00	0.00	0.00
Total.....	1.81	1.98	1.94	1.97

**Historical Delinquency Information**



## Loss Data

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Period Ending	Jun 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	Apr 2024	May 2024	Jun 2024
Balance Outstanding (AUD).....	1,398,247,791.63	851,619,106.77	832,571,192.19	819,141,986.70
Total Number of Loans.....	4,235	2,871	2,816	2,782
Current Average Loan Balance (AUD).....	330,164.77	296,628.04	295,657.38	294,337.76
Maximum Loan Balance (AUD).....	995,645.00	1,014,712.87	1,018,989.37	1,021,676.01
Current Weighted Average LVR.....	55.56%	51.94%	51.76%	51.54%
Weighted Average Loan Rate .....	3.32%	6.33%	6.34%	6.33%
Weighted Average Term to Maturity (WAM) (months)	306.00	285.36	284.60	283.60
Weighted Average Seasoning (WAS) (months)	34.00	56.76	57.67	58.75

### National RMBS Trust 2022-1

#### Loan Size Distribution as at Month Ending

Jun-24

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000 .....	241	4,631,014.16	8.66	0.57
\$50,000 < Loan Size < \$100,000 .....	209	16,438,921.98	7.51	2.01
\$100,000 < Loan Size < \$150,000 .....	270	34,106,738.98	9.71	4.16
\$150,000 < Loan Size < \$200,000 .....	244	43,061,313.32	8.77	5.26
\$200,000 < Loan Size < \$250,000 .....	304	68,332,423.32	10.93	8.34
\$250,000 < Loan Size < \$300,000 .....	311	85,957,828.66	11.18	10.49
\$300,000 < Loan Size < \$350,000 .....	234	76,064,491.46	8.41	9.29
\$350,000 < Loan Size < \$400,000 .....	240	90,042,382.49	8.63	10.99
\$400,000 < Loan Size < \$450,000 .....	187	79,324,248.40	6.72	9.68
\$450,000 < Loan Size < \$500,000 .....	143	67,967,093.67	5.14	8.30
\$500,000 < Loan Size < \$750,000 .....	334	199,300,854.33	12.01	24.33
\$750,000 < Loan Size < \$1,000,000 .....	64	52,892,999.92	2.30	6.46
Loans Size > \$1,000,000 .....	1	1,021,676.01	0.04	0.12
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

#### LVR Distribution as at Month Ending

Jun-24

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50% .....	1,647	354,749,554.46	59.20	43.31
50% < LVR < 55% .....	177	62,363,528.84	6.36	7.61
55% < LVR < 60% .....	195	76,338,140.93	7.01	9.32
60% < LVR < 65% .....	211	79,611,038.84	7.58	9.72
65% < LVR < 70% .....	189	78,532,297.55	6.79	9.59
70% < LVR < 75% .....	211	99,162,458.32	7.58	12.11
75% < LVR < 80% .....	100	44,739,663.09	3.59	5.46
80% < LVR < 85% .....	43	18,757,228.44	1.55	2.29
85% < LVR < 90% .....	8	4,306,321.85	0.29	0.53
90% < LVR < 95% .....	1	581,754.38	0.04	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>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

## Mortgage Insurer as at Month Ending

Jun-24

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	84	20,977,979.21	3.02	2.56
QBE	223	74,448,008.80	8.02	9.09
Uninsured	2,475	723,715,998.69	88.96	88.35
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Jun-2024

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	12	3,530,700.25	0.43	0.43
ACT Metro	3	403,221.38	0.11	0.05
NSW Non-Metro	438	108,689,858.51	15.74	13.27
NSW Sydney Inner City	10	5,148,346.36	0.36	0.63
NSW Sydney Metro	694	279,265,140.20	24.95	34.09
NT Darwin Inner City	2	789,651.80	0.07	0.10
QLD Brisbane Inner City	2	283,332.60	0.07	0.03
QLD Brisbane Metro	165	37,569,667.71	5.93	4.59
QLD Non-Metro	197	40,842,451.63	7.08	4.99
SA Adelaide Inner City	1	197,546.96	0.04	0.02
SA Adelaide Metro	63	14,823,433.91	2.26	1.81
SA Non-Metro	24	4,213,424.51	0.86	0.51
TAS Hobart Metro	38	9,532,050.68	1.37	1.16
TAS Non-Metro	18	3,703,051.29	0.65	0.45
VIC Melbourne Inner City	26	8,677,334.92	0.93	1.06
VIC Melbourne Metro	683	212,918,582.04	24.55	25.99
VIC Non-Metro	262	55,515,937.76	9.42	6.78
WA Non-Metro	16	2,965,926.86	0.58	0.36
WA Perth Inner City	2	717,160.00	0.07	0.09
WA Perth Metro	126	29,355,167.33	4.53	3.58
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Jun-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	993	267,251,923.22	35.69	32.63%
37 months < Seasoning < 48 months	479	155,077,215.50	17.22	18.93%
49 months < Seasoning < 60 months	305	82,417,812.17	10.96	10.06%
Seasoning > 60 months	1,005	314,395,035.81	36.13	38.38%
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**

**Jun-2024**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	27	927,808.92	0.97	0.11
5 years < Term < 10 years	82	7,542,516.45	2.95	0.92
10 years < Term < 15 years	181	29,559,352.56	6.51	3.61
15 years < Term < 20 years	425	97,909,370.83	15.28	11.95
20 years < Term < 25 years	918	307,592,568.58	33.00	37.55
25 years < Term < 30 years	1,149	375,610,369.36	41.30	45.85
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**

**Jun-2024**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	145	19,156,937.63	5.21	2.34
Investment	553	192,902,773.36	19.88	23.55
Other	159	44,533,623.59	5.72	5.44
Purchase Existing Dwelling	883	251,407,832.06	31.74	30.69
Purchase New Dwelling	228	74,844,581.63	8.20	9.14
Refinance	814	236,296,238.43	29.26	28.85
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**

**Jun-2024**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	156	57,482,446.99	5.61	7.02
Variable Rate	2,626	761,659,539.71	94.39	92.98
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**Jun-2024**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	46	19,519,060.55	1.65	2.38
PI	2,736	799,622,926.15	98.35	97.62
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00</b>	<b>100.00</b>

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

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	111	43,512,981.69	71.15	75.70
1 years < Term < 2 years	34	10,972,170.03	21.79	19.09
2 years < Term < 3 years	10	2,469,086.32	6.41	4.30
3 years < Term < 4 years	1	528,208.95	0.64	0.92
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>156</b>	<b>57,482,446.99</b>	<b>100.00</b>	<b>100.00</b>

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

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	1,154	395,134,789.89	41.48%	48.24%
Non Green Mortgage	1,628	424,007,196.81	58.52%	51.76%
<b>Total</b>	<b>2,782</b>	<b>819,141,986.70</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	208	53,890,218.46	18.02%	13.64%
NSW Sydney Inner City	7	3,881,800.15	0.61%	0.98%
NSW Sydney Metro	464	197,257,498.71	40.21%	49.92%
TAS Hobart Metro	10	2,966,459.27	0.87%	0.75%
TAS Non-Metro	4	778,980.95	0.35%	0.20%
VIC Melbourne Inner City	22	7,354,310.63	1.91%	1.86%
VIC Melbourne Metro	337	106,694,737.58	29.20%	27.00%
VIC Non-Metro	102	22,310,784.14	8.84%	5.65%
<b>Total</b>	<b>1,154</b>	<b>395,134,789.89</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	203	64,699,061.60	17.59%	16.37%
House	528	167,315,724.54	45.75%	42.34%
Other	423	163,120,003.75	36.66%	41.28%
<b>Total</b>	<b>1,154</b>	<b>395,134,789.89</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	63,704,478.98

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>May-24</u>	<u>Jun-24</u>
Balance Outstanding (AUD)	113,679,131.14	64,522,830.29	63,704,478.98
Total Number of Loans	324	208	208
Current Average Loan Balance (AUD)	350,861.52	310,205.91	306,271.53
Maximum Loan Balance (AUD)	933,747.86	845,807.12	844,340.98
Current Weighted Average LVR	55.83%	52.94	52.86
Weighted Average Loan Rate	3.29%	6.41%	6.40%
Weighted Average Term to Maturity (WAM) (months)	314.22	291.09	289.74
Weighted Average Seasoning (WAS) (months)	32.55	58.01	59.31
Monthly CPR		27.11%	12.56%
Prepayments			
- Scheduled Principal		105,115.70	102,116.30
- Unscheduled Principal		1,723,256.47	716,235.01

### 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	2.40	29,991.38	0.05
>\$30,000 and ≤\$50,000	4	1.92	174,573.77	0.27
>\$50,000 and ≤\$100,000	5	2.40	429,525.91	0.67
>\$100,000 and ≤\$150,000	10	4.81	1,294,508.98	2.03
>\$150,000 and ≤\$200,000	23	11.06	4,134,089.49	6.49
>\$200,000 and ≤\$250,000	20	9.62	4,453,827.22	6.99
>\$250,000 and ≤\$300,000	38	18.27	10,444,236.29	16.39
>\$300,000 and ≤\$350,000	39	18.75	12,709,983.87	19.95
>\$350,000 and ≤\$400,000	27	12.98	10,140,189.15	15.92
>\$400,000 and ≤\$450,000	11	5.29	4,561,839.60	7.16
>\$450,000 and ≤\$500,000	9	4.33	4,267,969.84	6.70
>\$500,000 and ≤\$550,000	4	1.92	2,074,262.67	3.26
>\$550,000 and ≤\$600,000	3	1.44	1,755,285.90	2.76
>\$600,000 and ≤\$700,000	6	2.88	4,055,360.47	6.37
>\$700,000 and ≤\$800,000	3	1.44	2,334,493.46	3.66
>\$800,000 and ≤\$900,000	1	0.48	844,340.98	1.33
>\$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>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	95	45.67	25,827,093.06	40.54
>50.00 and ≤ 55.00	15	7.21	5,235,143.15	8.22
>55.00 and ≤ 60.00	17	8.17	6,647,543.23	10.43
>60.00 and ≤ 65.00	20	9.62	7,546,627.27	11.85
>65.00 and ≤ 70.00	21	10.10	5,949,760.71	9.34
>70.00 and ≤ 75.00	14	6.73	4,652,260.83	7.30
>75.00 and ≤ 80.00	21	10.10	6,059,932.36	9.51
>80.00 and ≤ 85.00	5	2.40	1,786,118.37	2.80
>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>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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>
Helia Insurance	16	7.69	4,547,385.64	7.14
QBE	21	10.10	5,882,027.08	9.23
Uninsured	171	82.21	53,275,066.26	83.63
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	5	2.40	1,280,659	2.01
Metro	132	63.46	42,797,314	67.18
Non Metro	71	34.13	19,626,506	30.81
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	1	0.48	93,475.38	0.15
NSW	56	26.92	19,807,377.19	31.09
NT	1	0.48	258,660.59	0.41
QLD	52	25.00	13,849,938.91	21.74
SA	13	6.25	4,285,068.19	6.73
TAS	2	0.96	445,105.82	0.70
VIC	59	28.37	18,080,262.07	28.38
WA	24	11.54	6,884,590.83	10.81
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	0	0.00	0.00	0.00
>24 and ≤ 36	109	52.40	37,624,215.85	59.06
>36 and ≤ 48	16	7.69	3,944,848.22	6.19
>48 and ≤ 60	12	5.77	3,780,975.38	5.94
>60 and ≤ 360	71	34.13	18,354,439.53	28.81
> 360	0	0.00	0.00	0.00
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	15	7.21	2,558,332.25	4.02
>15 years and ≤ 20 years	42	20.19	10,475,088.05	16.44
>20 years and ≤ 25 years	41	19.71	13,365,487.76	20.98
>25 years and ≤ 30 years	110	52.88	37,305,570.92	58.56
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	9	4.33	2,092,598.22	3.28
>1 and ≤ 2	3	1.44	973,270.67	1.53
>2 and ≤ 3	2	0.96	464,062.74	0.73
>3 and ≤ 4	0	0.00	0.00	0.00
>4 and ≤ 5	0	0.00	0.00	0.00
Variable Rate	194	93.27	60,174,547.35	94.46
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	3	1.44	1,189,465.68	1.87
PI	205	98.56	62,515,013.30	98.13
<b>Total</b>	<b>208</b>	<b>100.00%</b>	<b>\$63,704,478.98</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	0	0.00	0.00	0.00
61-90 Days Past Due	0	0.00	0.00	0.00
91-120 Days Past Due	1	0.48	346,545.75	0.54
>120 Days Past Due	1	0.48	330,760.90	0.52
<b>Total</b>	<b>2</b>	<b>0.96%</b>	<b>\$677,306.65</b>	<b>1.06%</b>

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