

# National RMBS Trust 2018-1

## Monthly Report as at 17 Aug 2018

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 Aug 2018	Class A1-A Notes		Class A1-G Notes		Class A2 Notes		
Payment Date	24 Aug 2018							
Interest Period		BBSW	1.88500	% pa	1.88500	% pa	1.88500	% pa
From (and including)	24 Jul 2018	Margin	0.85	% pa	0.85	% pa	1.20	% pa
To (but excluding)	24 Aug 2018	Interest Rate	2.73500	% pa	2.73500	% pa	3.08500	% pa
Number of days	31							
		Class B Notes		Class C Notes		Class D Notes		
		BBSW	1.88500	% pa	1.88500	% pa	1.88500	% pa
		Margin	1.70	% pa	2.20	% pa	3.20	% pa
		Interest Rate	3.58500	% pa	4.08500	% pa	5.08500	% pa
		Class E Notes		Class F Notes				
		BBSW	1.88500	% pa	1.88500	% pa		
		Margin	4.45	% pa	5.75	% pa		
		Interest Rate	6.33500	% pa	7.63500	% 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	43,890.26	1,351,819,906.25	43,890.26	263,341,540.18	9.01%	50,000.00	70,000,000.00
Interest Distribution	101.95	3,140,110.98	101.95	611,709.93		131.01	183,409.59
Principal Distribution	1,238.99	38,160,819.70	1,238.99	7,433,925.91		0.00	0.00
Ending Note Balance	42,651.27	1,313,659,086.55	42,651.27	255,907,614.27	9.25%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	42,651.27	1,313,659,086.55	42,651.27	255,907,614.27	9.25%	50,000.00	70,000,000.00
Total Distribution	1,340.94	41,300,930.68	1,340.94	8,045,635.84		131.01	183,409.59
Current Note Factor *	0.85302538	0.85302538	0.85302538	0.85302538		1.00000000	1.00000000

	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	143,750.00	16,000,000.00	50,000.00	14,000,000.00
Beginning Note Balance	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Interest Distribution	152.24	140,060.55	173.47	55,511.23	215.94	60,462.74
Principal Distribution	0.00	0.00	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	46,000,000.00	50,000.00	16,000,000.00	50,000.00	14,000,000.00
Total Distribution	152.24	140,060.55	173.47	55,511.23	215.94	60,462.74
Current Note Factor *	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000	1.00000000

	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	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Interest Distribution	269.02	43,043.29	324.23	38,907.12
Principal Distribution	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	8,000,000.00	50,000.00	6,000,000.00
Total Distribution	269.02	43,043.29	324.23	38,907.12
Current Note Factor *	1.00000000	1.00000000	1.00000000	1.00000000

\* Note Factor rounded to 8 decimal places

# Principal Distribution Statement (AUD)

<b>Principal Collections on Housing Loans</b>	50,822,911.93	
<b>Other Amounts of Principal received</b>	1,175,435.83	
<b>Less: Reimbursement of Redraws</b>	6,403,602.15	
<b>Total Principal Collections</b>		45,594,745.61
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	38,160,819.70	
<b>Class A1-G Principal</b>	7,433,925.91	
<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>		45,594,745.61

# Interest Distribution Statement (AUD)

<b>Interest Collections</b>	6,617,231.29	
<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>		6,617,231.29
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	376,733.94	
<b>Additional Expenses</b>	759,547.45	
<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>	3,140,110.98	
<b>Class A1-G Interest Amount</b>	611,709.93	
<b>Class A2 Interest Amount</b>	183,409.59	
<b>Class B Interest Amount</b>	140,060.55	
<b>Class C Interest Amount</b>	55,511.23	
<b>Class D Interest Amount</b>	60,462.74	
<b>Class E Interest Amount</b>	43,043.29	
<b>Class F Interest Amount</b>	38,907.12	

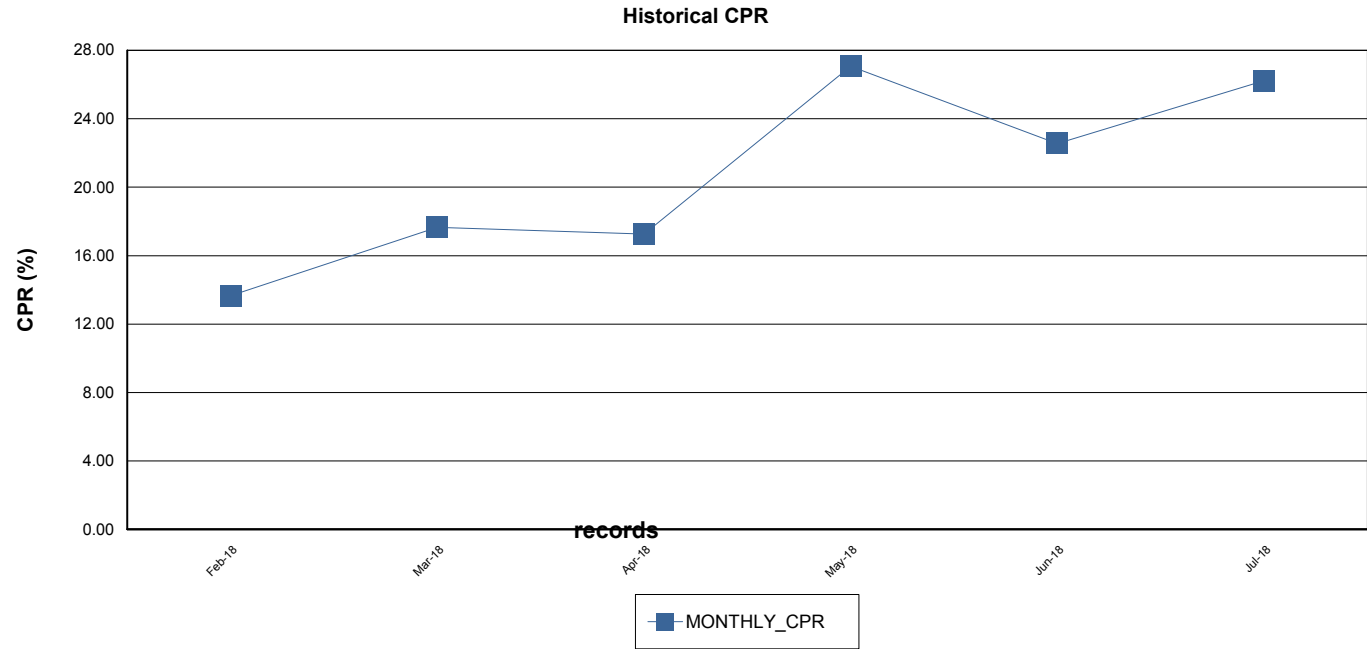
<b>Excess Available Income available for Distribution</b>	1,207,734.47
<i>(includes reimbursement of Principal Charge-Offs, unreimbursed Principal Drawings and distribution to Residual Income Unit Holder)</i>	
<b>Excess Available Income applied to repay Principal Draw</b>	1,175,435.83
<b>Remaining Balance of Principal Draw</b>	0.00
<b>First Loss Allocation Reserve Balance</b>	31,616.20
<b>Distribution to Unitholder</b>	0.00
<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	33,684,802.92
Amount Drawn	0.00

	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018
	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR.....	13.66	17.65	17.26	27.06	22.56	26.23



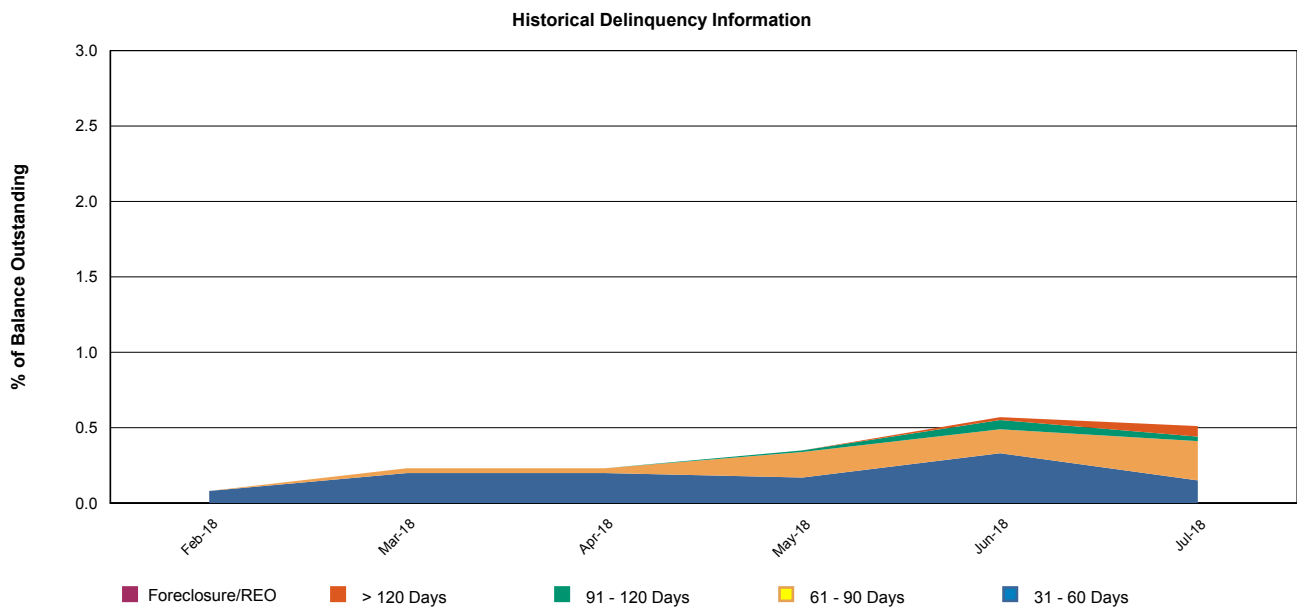
## Delinquency Information as at Month Ending Jul 2018

	31-60 Days Past Due	61-90 Days Past Due	91-120 Days Past Due	>120 Days Past Due	Foreclosure/REO	Total
No of Loans.....	8	12	2	3	0	25
No of Loans (%).....	0.12%	0.19%	0.03%	0.05%	0.00%	0.39%
Balance Outstanding(\$)	2,654,261.16	4,575,457.02	587,336.80	1,223,080.47	0	9,040,135.45
Balance Outstanding(%)	0.15%	0.26%	0.03%	0.07%	0.00%	0.51%
Instalment Amount(\$).....	19,361.84	58,665.51	9,403.87	30,633.96	0.00	118,065.18

## Historical Delinquencies as a Percentage of Balance Outstanding

	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018
	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due...	0.08	0.20	0.20	0.17	0.33	0.15
61-90 Days Past Due...	0.00	0.03	0.03	0.17	0.16	0.26
91-120 Days Past Due...	0.00	0.00	0.00	0.01	0.06	0.03
>120 Days Past Due.....	0.00	0.00	0.00	0.00	0.02	0.07
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	0.08	0.23	0.23	0.35	0.57	0.51

## Historical Delinquency Information



## Loss Data

Period Ending	Jul 2018	
	(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 (%)	0.00	0.00%

## Summary and Weighted Average Calculations

	At Issue	Apr 2018	May 2018	Jun 2018	Jul 2018
Balance Outstanding (AUD).....	1,944,606,948.91	1,860,688,795.14	1,812,401,142.33	1,774,295,346.32	1,729,817,193.83
Total Number of Loans.....	7,006	6,800	6,653	6,551	6,425
Current Average Loan Balance (AUD).....	277,563.08	273,630.71	272,418.63	270,843.44	269,232.25
Maximum Loan Balance (AUD).....	1,358,289.00	1,350,000.00	1,350,000.00	1,350,000.00	1,350,000.00
Current Weighted Average LVR.....	57.02%	56.60%	56.40%	56.18%	55.99%
Weighted Average Loan Rate .....	4.23%	4.22%	4.22%	4.21%	4.21%
Weighted Average Term to Maturity (WAM) (months)	310.00	307.89	306.91	306.07	305.24
Weighted Average Seasoning (WAS) (months)	33.67	35.59	36.61	37.55	38.50

## National RMBS Trust 2018-1

### Loan Size Distribution as at Month Ending

Jul-18

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000 .....	338	9,023,067.78	5.26	0.52
\$50,000 < Loan Size < \$100,000 .....	474	36,184,759.00	7.38	2.09
\$100,000 < Loan Size < \$150,000 .....	630	79,415,999.41	9.81	4.59
\$150,000 < Loan Size < \$200,000 .....	779	137,444,616.30	12.12	7.95
\$200,000 < Loan Size < \$250,000 .....	903	205,598,497.26	14.05	11.89
\$250,000 < Loan Size < \$300,000 .....	979	269,907,289.32	15.24	15.60
\$300,000 < Loan Size < \$350,000 .....	842	273,618,448.20	13.11	15.82
\$350,000 < Loan Size < \$400,000 .....	591	220,684,631.44	9.20	12.76
\$400,000 < Loan Size < \$450,000 .....	236	100,132,101.42	3.67	5.79
\$450,000 < Loan Size < \$500,000 .....	189	89,432,743.84	2.94	5.17
\$500,000 < Loan Size < \$750,000 .....	368	217,654,798.15	5.73	12.58
\$750,000 < Loan Size < \$1,000,000 .....	67	56,732,248.25	1.04	3.28
Loans Size > \$1,000,000 .....	29	33,987,993.46	0.45	1.96
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

### LVR Distribution as at Month Ending

Jul-18

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50% .....	3,117	597,750,590.91	48.51	34.56
50% < LVR < 55% .....	542	155,745,197.18	8.44	9.00
55% < LVR < 60% .....	557	171,106,461.50	8.67	9.89
60% < LVR < 65% .....	566	184,043,982.69	8.81	10.64
65% < LVR < 70% .....	496	173,947,660.79	7.72	10.06
70% < LVR < 75% .....	432	164,372,970.29	6.72	9.50
75% < LVR < 80% .....	473	190,483,560.20	7.36	11.01
80% < LVR < 85% .....	79	29,804,905.75	1.23	1.72
85% < LVR < 90% .....	160	61,459,397.44	2.49	3.55
90% < LVR < 95% .....	1	492,102.56	0.02	0.03
95% < LVR < 100% .....	0	0.00	0.00	0.00
LVR > 100% .....	2	610,364.52	0.03	0.04
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

## Mortgage Insurer as at Month Ending

Jul-18

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Genworth	252	77,706,397.25	3.92	4.49
QBE	492	150,886,372.46	7.66	8.72
Uninsured	5,681	1,501,224,424.12	88.42	86.79
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Jul-2018

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	59	15,763,548.74	0.92	0.91
ACT Metro	46	11,771,520.01	0.72	0.68
NSW Non-Metro	842	201,814,954.04	13.11	11.67
NSW Sydney Inner City	5	2,503,315.00	0.08	0.14
NSW Sydney Metro	1,041	360,579,027.45	16.20	20.84
NT Darwin Inner City	31	7,720,489.96	0.48	0.45
NT Non-Metro	6	1,530,286.56	0.09	0.09
QLD Brisbane Inner City	6	1,350,281.00	0.09	0.08
QLD Brisbane Metro	582	152,745,080.66	9.06	8.83
QLD Non-Metro	533	116,793,299.66	8.30	6.75
SA Adelaide Inner City	7	1,256,657.88	0.11	0.07
SA Adelaide Metro	246	55,233,602.01	3.83	3.19
SA Non-Metro	81	15,463,590.40	1.26	0.89
TAS Hobart Inner City	6	1,427,350.88	0.09	0.08
TAS Hobart Metro	73	16,794,896.03	1.14	0.97
TAS Non-Metro	40	6,842,213.86	0.62	0.40
VIC Melbourne Inner City	58	18,418,598.13	0.90	1.06
VIC Melbourne Metro	1,714	500,774,866.74	26.68	28.95
VIC Non-Metro	537	110,832,635.08	8.36	6.41
WA Non-Metro	44	8,827,455.49	0.68	0.51
WA Perth Inner City	14	3,325,358.00	0.22	0.19
WA Perth Metro	454	118,048,166.25	7.07	6.82
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Jul-2018

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	133	40,479,180.55	2.07	2.34%
13 months < Seasoning < 18 months	1,019	294,772,906.86	15.86	17.04%
19 months < Seasoning < 24 months	1,417	403,295,731.33	22.05	23.31%
25 months < Seasoning < 36 months	1,139	333,550,523.05	17.73	19.28%
37 months < Seasoning < 48 months	799	230,021,053.69	12.44	13.30%
49 months < Seasoning < 60 months	545	140,384,524.93	8.48	8.12%
Seasoning > 60 months	1,373	287,313,273.42	21.37	16.61%
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**
**Jul-2018**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	36	1,421,204.18	0.56	0.08
5 years < Term < 10 years	168	15,627,553.50	2.61	0.90
10 years < Term < 15 years	250	35,479,548.19	3.89	2.05
15 years < Term < 20 years	643	120,361,902.83	10.01	6.96
20 years < Term < 25 years	1,490	360,061,749.05	23.19	20.82
25 years < Term < 30 years	3,838	1,196,865,236.08	59.74	69.19
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**
**Jul-2018**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	355	61,796,964.85	5.53	3.57
Investment	1,061	318,613,947.19	16.51	18.42
Other	770	230,144,080.19	11.98	13.30
Purchase Existing Dwelling	1,818	473,726,208.65	28.30	27.39
Purchase New Dwelling	353	95,629,831.60	5.49	5.53
Refinance	2,068	549,906,161.35	32.19	31.79
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**
**Jul-2018**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	698	220,465,819.42	10.86	12.75
Variable Rate	5,727	1,509,351,374.41	89.14	87.25
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**
**Jul-2018**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	614	218,634,484.87	9.56	12.64
PI	5,811	1,511,182,708.96	90.44	87.36
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00</b>	<b>100.00</b>



**Remaining Fixed Rate Term as at Month Ending**
**Jul-2018**

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	366	112,547,057.16	52.44	51.05
1 years < Term < 2 years	258	84,105,015.42	36.96	38.15
2 years < Term < 3 years	60	19,590,218.14	8.60	8.89
3 years < Term < 4 years	12	3,845,385.27	1.72	1.74
4 years < Term < 5 years	2	378,143.43	0.29	0.17
Term > 5 years	0	0.00	0.00	0.00
<b>Total</b>	<b>698</b>	<b>220,465,819.42</b>	<b>100.00</b>	<b>100.00</b>

**Loan Green Status as at Month Ending**
**Jul-2018**

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	1,371	418,041,163.44	21.34%	24.17%
Non Green Mortgage	5,054	1,311,776,030.39	78.66%	75.83%
<b>Total</b>	<b>6,425</b>	<b>1,729,817,193.83</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgages - Geographic Distribution as at Month Ending**
**Jul-2018**

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	360	99,651,136.74	26.26%	23.84%
NSW Sydney Inner City	2	529,240.43	0.15%	0.13%
NSW Sydney Metro	311	114,133,672.27	22.68%	27.30%
TAS Hobart Inner City	1	119,875.25	0.07%	0.03%
TAS Hobart Metro	14	4,039,855.99	1.02%	0.97%
TAS Non-Metro	2	323,048.42	0.15%	0.08%
VIC Melbourne Inner City	18	6,492,074.52	1.31%	1.55%
VIC Melbourne Metro	470	145,311,343.16	34.28%	34.76%
VIC Non-Metro	193	47,440,916.66	14.08%	11.35%
<b>Total</b>	<b>1,371</b>	<b>418,041,163.44</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgage - Property Type as at Month Ending**
**Jul-2018**

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
0	1,371	418,041,163.44	100.00%	100.00%
<b>Total</b>	<b>1,371</b>	<b>418,041,163.44</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	107,082,002.45

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Jun-18</u>	<u>Jul-18</u>
Balance Outstanding (AUD)	118,194,421.22	109,870,979.09	107,082,002.45
Total Number of Loans	428	406	395
Current Average Loan Balance (AUD)	276,155.19	270,618.18	271,093.68
Maximum Loan Balance (AUD)	1,098,722.67	1,087,989.65	1,086,003.24
Current Weighted Average LVR	57.09%	56.00%	55.62%
Weighted Average Loan Rate	4.25%	4.23%	4.23%
Weighted Average Term to Maturity (WAM) (months)	309.65	305.12	303.63
Weighted Average Seasoning (WAS) (months)	33.61	37.39	39.30
Monthly CPR		17.38%	24.99%
Prepayments			
- Scheduled Principal		193,094.57	191,836.10
- Unscheduled Principal		1,762,173.25	2,597,140.54

### 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	10	2.53	94,865.52	0.09
>\$30,000 and ≤\$50,000	6	1.52	246,494.64	0.23
>\$50,000 and ≤\$100,000	30	7.59	2,389,939.31	2.23
>\$100,000 and ≤\$150,000	38	9.62	4,846,992.10	4.53
>\$150,000 and ≤\$200,000	39	9.87	6,950,605.64	6.49
>\$200,000 and ≤\$250,000	70	17.72	15,993,608.26	14.94
>\$250,000 and ≤\$300,000	74	18.73	20,325,528.33	18.98
>\$300,000 and ≤\$350,000	29	7.34	9,413,498.05	8.79
>\$350,000 and ≤\$400,000	40	10.13	14,966,700.88	13.98
>\$400,000 and ≤\$450,000	22	5.57	9,325,714.10	8.71
>\$450,000 and ≤\$500,000	9	2.28	4,214,224.45	3.94
>\$500,000 and ≤\$550,000	6	1.52	3,169,716.55	2.96
>\$550,000 and ≤\$600,000	9	2.28	5,118,940.84	4.78
>\$600,000 and ≤\$700,000	5	1.27	3,216,336.60	3.00
>\$700,000 and ≤\$800,000	4	1.01	3,039,340.08	2.84
>\$800,000 and ≤\$900,000	1	0.25	810,714.75	0.76
>\$900,000 and ≤\$1,000,000	2	0.51	1,872,779.11	1.75
>\$1,000,000	1	0.25	1,086,003.24	1.01
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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>
≤ 0.00%	4	1.01	-4,391.23	0.00
>0% and ≤ 50%	183	46.33	40,517,442.72	37.84
>50% and ≤ 55%	28	7.09	8,933,023.16	8.34
>55% and ≤ 60%	32	8.10	10,957,187.30	10.23
>60% and ≤ 65%	27	6.84	9,532,294.29	8.90
>65% and ≤ 70%	40	10.13	13,021,138.68	12.16
>70% and ≤ 75%	34	8.61	10,241,379.18	9.56
>75% and ≤ 80%	26	6.58	7,429,096.06	6.94
>80% and ≤ 85%	10	2.53	2,894,105.24	2.70
>85% and ≤ 90%	10	2.53	3,107,334.43	2.90
>90% and ≤ 95%	0	0.00	0.00	0.00
>95% and ≤ 100%	0	0.00	0.00	0.00
> 100%	1	0.25	453,392.62	0.42
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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	18	4.56	4,962,829.56	4.63
QBE	42	10.63	12,138,391.58	11.34
Uninsured	335	84.81	89,980,781.31	84.03
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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	9	2.28	3,027,864.13	2.83
Metro	284	71.90	79,497,030.49	74.24
Non Metro	102	25.82	24,557,107.83	22.93
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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	6	1.52	2,035,730.47	1.90
NSW	120	30.38	36,646,162.46	34.22
NT	4	1.01	1,201,869.51	1.12
QLD	64	16.20	15,383,402.64	14.37
SA	18	4.56	3,461,517.67	3.23
TAS	9	2.28	1,848,996.19	1.73
VIC	137	34.68	38,166,368.54	35.64
WA	37	9.37	8,337,954.97	7.79
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</b>	<b>100.00%</b>

## Seasoning Analysis - Months

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
≤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	35	8.86	7,969,581.08	7.44
>12 months and ≤ 18 months	42	10.63	12,328,156.03	11.51
>18 months and ≤ 24 months	57	14.43	18,237,591.26	17.03
>24 months and ≤ 36 months	66	16.71	19,808,720.04	18.50
>36 months and ≤ 48 months	66	16.71	18,524,084.59	17.30
>48 months and ≤ 60 months	50	12.66	13,341,840.87	12.46
>60 months and ≤ 360 months	79	20.00	16,872,028.58	15.76
> 360 months	0	0.00	0.00	0.00
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</b>	<b>100.00%</b>

## Remaining Loan Term - Years

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
≤0 years	0	0.00	0.00	0.00
>0 years and ≤ 5 years	1	0.25	9,763.02	0.01
>5 years and ≤ 10 years	10	2.53	649,534.20	0.61
>10 years and ≤ 15 years	13	3.29	1,826,380.62	1.71
>15 years and ≤ 20 years	31	7.85	6,030,033.43	5.63
>20 years and ≤ 25 years	115	29.11	30,008,364.18	28.02
>25 years and ≤ 30 years	225	56.96	68,557,927.00	64.02
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</b>	<b>100.00%</b>

## Int Rate Type - Fixed Rate Term - Years

<u>Full Description</u>	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
>0 years and ≤ 1 years	21	5.32	6,042,288.98	5.64
>1 years and ≤ 2 years	15	3.80	5,444,710.17	5.08
>2 years and ≤ 3 years	9	2.28	2,723,234.38	2.54
Variable Rate	350	88.61	92,871,768.92	86.73
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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	37	9.36	13,636,744.67	12.73
PI	358	90.63	93,445,257.78	87.27
<b>Total</b>	<b>395</b>	<b>100.00%</b>	<b>\$107,082,002.45</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	0	0.00	0.00	0.00
>120 Days Past Due	1	0.25	448,219.42	0.42
<b>Total</b>	<b>1</b>	<b>0.25%</b>	<b>\$448,219.42</b>	<b>0.42%</b>

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