National RMBS Trust 2024-1

Monthly Report as at 13 May 2025

A definition or description of certain terms used in this report together with a summary of the National RMBS Trust 2024-1 transaction may be found in the information memorandum dated 27 June 2024. 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 2024-1 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**), as required for the purposes of Article 5(1)(d) of the EU Securitisation Regulation (which does not take into account any relevant national measures), as such articles are interpreted and applied on the Closing Date; and*

*(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**),as required for the purposes of Article 5(1)(d) of the UK Securitisation Regulation, as such articles are interpreted and applied on the Closing Date; ; 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.

Please refer to the Information Memorandum and the Transaction Documents for further details.

Current Periods and Interest Rates

Determination	13 May 2025
Payment Date	20 May 2025
Interest Period	
From (and including)	22 Apr 2025
To (but excluding)	20 May 2025
Number of days	28

	Class A1-A Notes		Class A2 Notes	
BBSW	4.05000	% pa	4.05000	% pa
Margin	0.95	% pa	1.45	% pa
Interest Rate	5.00000	% pa	5.50000	% pa

	Class B Notes		Class C Notes		Class D Notes	
BBSW	4.05000	% pa	4.05000	% pa	4.05000	% pa
Margin	1.72	% pa	2.00	% pa	2.20	% pa
Interest Rate	5.77000	% pa	6.05000	% pa	6.25000	% pa

	Class E Notes		Class F Notes	
BBSW	4.05000	% pa	4.05000	% pa
Margin	4.65	% pa	5.75	% pa
Interest Rate	8.70000	% pa	9.80000	% pa

	Class A1 Notes (AUD)		Class A1 Subordination %	Class A2 Notes (AUD)	
	Per Note	Aggregate		Per Note	Aggregate
Original Face Amount	50,000.00	1,840,000,000.00	8.00%	50,000.00	70,000,000.00
Beginning Note Balance	36,869.63	1,356,802,365.37	10.55%	50,000.00	70,000,000.00
Interest Distribution	141.42	5,204,173.46		210.96	295,342.47
Principal Distribution	790.07	29,074,638.00		0.00	0.00
Ending Note Balance	36,079.56	1,327,727,727.37	10.75%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	36,079.56	1,327,727,727.37	10.75%	50,000.00	70,000,000.00
Total Distribution	931.49	34,278,811.46		210.96	295,342.47
Current Note Factor *	0.721591156	0.721591156		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	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Beginning Note Balance	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Interest Distribution	221.32	194,757.26	232.05	102,104.11	239.73	57,534.25
Principal Distribution	0.00	0.00	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	44,000,000.00	50,000.00	22,000,000.00	50,000.00	12,000,000.00
Total Distribution	221.32	194,757.26	232.05	102,104.11	239.73	57,534.25
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	10,000,000.00	50,000.00	2,000,000.00
Beginning Note Balance	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Interest Distribution	333.70	66,739.73	375.89	15,035.62
Principal Distribution	0.00	0.00	0.00	0.00
Ending Note Balance	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	50,000.00	10,000,000.00	50,000.00	2,000,000.00
Total Distribution	333.70	66,739.73	375.89	15,035.62
Current Note Factor *	1.000000000	1.000000000	1.000000000	1.000000000

* Note Factor rounded to 9 decimal places

Principal Distribution Statement (AUD)

Principal Collections on Housing Loans	33,768,850.47	
Other Amounts of Principal received	0.00	
Less: Reimbursement of Redraws	4,694,212.47	
Total Principal Collections		29,074,638.00
Principal Draw	0.00	
Class A1 Principal	29,074,638.00	
Class A2 Principal	0.00	
Class B Principal	0.00	
Class C Principal	0.00	
Class D Principal	0.00	
Class E Principal	0.00	
Class F Principal	0.00	
Total Principal Distribution		29,074,638.00

Interest Distribution Statement (AUD)

Interest Collections	7,583,767.41	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Total Available Income		7,583,767.41
Accrued Interest Adjustment	0.00	
Servicing Expenses	290,995.17	
Additional Expenses	164,095.93	

(includes all fees, net interst rate swap payment and other expenses of the Trust)

Reimbursement of previous Liquidity Drawings	0.00
Interest payable under the Liquidity Facility Agreement	0.00
Class A1 Interest Amount	5,204,173.46
Class A2 Interest Amount	295,342.47
Class B Interest Amount	194,757.26
Class C Interest Amount	102,104.11
Class D Interest Amount	57,534.25
Class E Interest Amount	66,739.73
Class F Interest Amount	15,035.62

Excess Available Income available for Distribution	1,192,989.41
(includes reimbursement of Principal Charge-Offs, unreimbursed Principal Drawings and distribution to Residual Income Unit Holder)	
Excess Available Income applied to repay Principal Draw	0.00
Remaining Balance of Principal Draw	0.00
First Loss Allocation Reserve Balance	1,000,000.00
Distribution to Unitholder	1,032,974.21
Interest Shortfall on Class A1	0.00
Interest Shortfall on Class A2	0.00
Interest Shortfall on Class B	0.00
Interest Shortfall on Class C	0.00
Interest Shortfall on Class D	0.00
Interest Shortfall on Class E	0.00
Interest Shortfall on Class F	0.00

Support Facilities (AUD)

Liquidity Facility

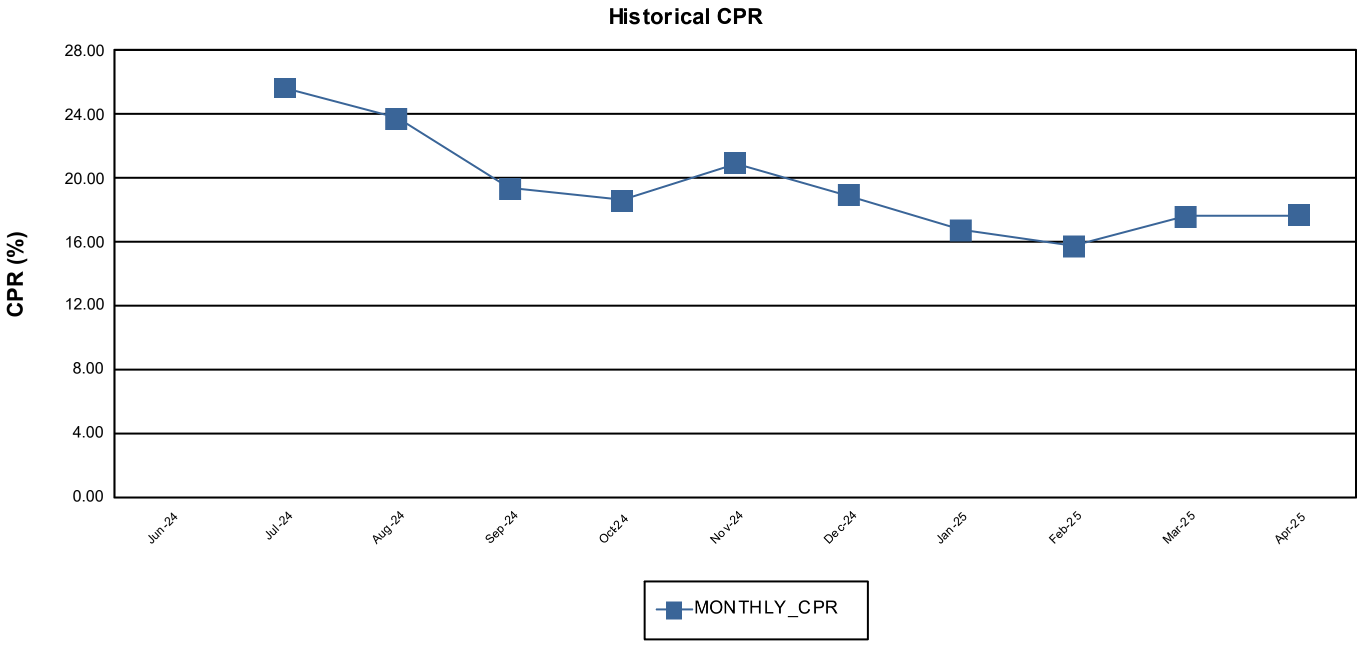
Liquidity Facility Amount	15,147,287.40
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	7,573,643.70
Amount Drawn	0.00

	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Jan 2025
	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR......	25.67	23.77	19.34	18.60	20.93	18.96	16.74

	Feb 2025	Mar 2025	Apr 2025
	(%)	(%)	(%)
Monthly CPR......	15.71	17.60	17.70



Delinquency Information as at Month Ending(based on Schedule Balance method) **Apr 2025**

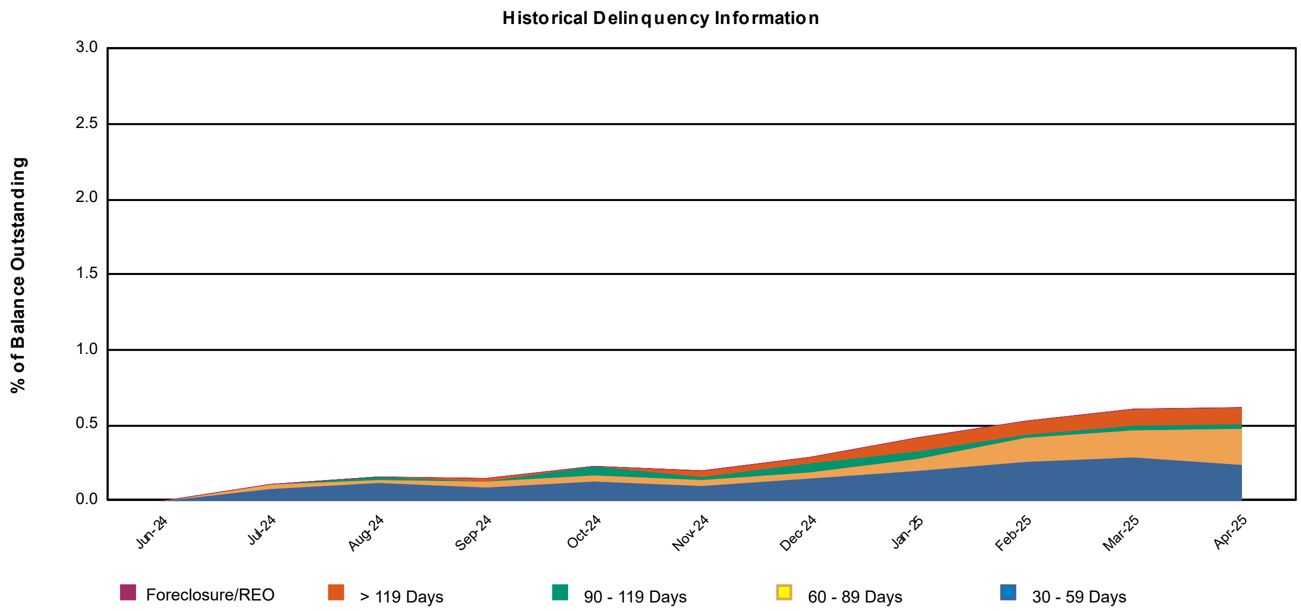
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/ REO	Total
No of Loans..................	10	7	2	5	0	24
No of Loans (%)............	0.23%	0.16%	0.05%	0.11%	0.00%	0.55%
Balance Outstanding($)	3,626,397.49	3,511,408.61	409,244.55	1,688,114.59	0	9,235,165.24
Balance Outstanding(%)	0.24%	0.24%	0.03%	0.11%	0.00%	0.62%
Instalment Amount($).....	0.00	54,340.37	10,128.89	70,980.12	0.00	177,740.63

Historical Delinquencies as a Percentage of Balance Outstanding

	Jul 2024 (%)	Aug 2024 (%)	Sep 2024 (%)	Oct 2024 (%)	Nov 2024 (%)	Dec 2024 (%)	Jan 2025 (%)
30-59 Days Past Due......	0.08	0.12	0.09	0.13	0.10	0.15	0.20
60-89 Das Past Due......	0.03	0.02	0.04	0.04	0.04	0.04	0.08
90-119 Days Past Due....	0.00	0.02	0.00	0.06	0.02	0.06	0.05
>119 Days Past Due.......	0.00	0.00	0.02	0.00	0.04	0.04	0.09
Foreclosure/REO...........	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total...............................	0.11	0.16	0.15	0.23	0.20	0.29	0.42

	Feb 2025 (%)	Mar 2025 (%)	Apr 2025 (%)
30-59 Days Past Due......	0.26	0.29	0.24
60-89 Das Past Due......	0.16	0.18	0.24
90-119 Days Past Due....	0.02	0.03	0.03
>119 Days Past Due.......	0.09	0.11	0.11
Foreclosure/REO...........	0.00	0.00	0.00
Total...............................	0.53	0.61	0.62

Historical Delinquency Information



Loss Data

Period Ending	Jan 2025 (AUD)	Jan 2025 (No Loans)	Feb 2025 (AUD)	Feb 2025 (No Loans)	Mar 2025 (AUD)	Mar 2025 (No Loans)	Apr 2025 (AUD)	Apr 2025 (No Loans)
Losses on Sale of Property................................	0.00	0	0.00	0	0.00	0	0.00	0
Losses after Mortgage Insurance.......................	0.00	0	0.00	0	0.00	0	0.00	0
Cumulative Losses after Mortgage Insurance......	0.00	0	0.00	0	0.00	0	0.00	0
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Summary and Weighted Average Calculations

	At Issue	Jan 2025	Feb 2025	Mar 2025	Apr 2025
Balance Outstanding (AUD)...........................	1,834,999,071.11	1,573,582,618.05	1,546,528,582.34	1,517,331,983.30	1,488,271,196.86
Total Number of Loans................................	5,183	4,598	4,530	4,462	4,397
Current Average Loan Balance (AUD)..........	354,041.88	342,231.97	341,397.04	340,056.47	338,474.23
Maximum Loan Balance (AUD)...................	991,259.00	980,809.27	979,387.04	978,238.07	976,925.89
Current Weighted Average LVR..................	56.28%	54.79%	54.68%	54.44%	54.19%
Weighted Average Loan Rate	6.24%	6.27%	6.03%	6.04%	6.04%
Weighted Average Term to Maturity (WAM) (months)	314.00	307.38	306.58	305.61	304.58
Weighted Average Seasoning (WAS) (months)	32.00	38.91	39.73	40.83	41.82

National RMBS Trust 2024-1

Loan Size Distribution as at Month Ending Apr-25

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < $50,000	295	6,574,751.80	6.71	0.44
$50,000 < Loan Size < $100,000	278	20,891,472.90	6.32	1.40
$100,000 < Loan Size < $150,000	345	43,094,124.67	7.85	2.90
$150,000 < Loan Size < $200,000	393	68,907,323.13	8.94	4.63
$200,000 < Loan Size < $250,000	392	88,438,404.54	8.92	5.94
$250,000 < Loan Size < $300,000	425	117,240,741.94	9.67	7.88
$300,000 < Loan Size < $350,000	364	118,186,527.15	8.28	7.94
$350,000 < Loan Size < $400,000	363	136,359,924.02	8.26	9.16
$400,000 < Loan Size < $450,000	329	139,995,225.31	7.48	9.41
$450,000 < Loan Size < $500,000	274	130,088,812.55	6.23	8.74
$500,000 < Loan Size < $750,000	728	441,700,340.50	16.56	29.68
$750,000 < Loan Size < $1,000,000	211	176,793,548.35	4.80	11.88
Loans Size > $1,000,000	0	0.00	0.00	0.00
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

LVR Distribution as at Month Ending Apr-25

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,340	576,553,451.44	53.22	38.74
50% < LVR < 55%	296	108,515,708.16	6.73	7.29
55% < LVR < 60%	383	152,330,420.85	8.71	10.24
60% < LVR < 65%	379	161,398,559.48	8.62	10.84
65% < LVR < 70%	330	148,947,388.06	7.51	10.01
70% < LVR < 75%	213	103,627,414.74	4.84	6.96
75% < LVR < 80%	374	193,496,775.79	8.51	13.00
80% < LVR < 85%	34	17,621,236.18	0.77	1.18
85% < LVR < 90%	47	25,174,952.98	1.07	1.69
90% < LVR < 95%	1	605,289.18	0.02	0.04
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	0	0.00	0.00	0.00
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Mortgage Insurer as at Month Ending **Apr-25**

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	204	45,997,659.68	4.64	3.09
QBE	441	143,410,659.24	10.03	9.64
Uninsured	3,752	1,298,862,877.94	85.33	87.27
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Geographic Distribution as at Month Ending **Apr-2025**

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	56	21,186,814.73	1.27	1.42
ACT Metro	40	14,651,217.71	0.91	0.98
NSW Non-Metro	513	163,807,092.67	11.67	11.01
NSW Sydney Inner City	7	2,356,248.46	0.16	0.16
NSW Sydney Metro	650	267,312,403.94	14.78	17.96
NT Darwin Inner City	23	7,048,872.10	0.52	0.47
NT Non-Metro	1	368,361.47	0.02	0.02
QLD Brisbane Inner City	3	943,501.43	0.07	0.06
QLD Brisbane Metro	430	155,070,482.18	9.78	10.42
QLD Non-Metro	508	150,695,589.40	11.55	10.13
SA Adelaide Inner City	4	526,373.43	0.09	0.04
SA Adelaide Metro	180	58,058,504.85	4.09	3.90
SA Non-Metro	66	12,802,162.17	1.50	0.86
TAS Hobart Inner City	5	1,365,966.19	0.11	0.09
TAS Hobart Metro	51	15,244,117.28	1.16	1.02
TAS Non-Metro	35	8,463,010.67	0.80	0.57
VIC Melbourne Inner City	37	12,903,023.92	0.84	0.87
VIC Melbourne Metro	962	353,970,375.40	21.88	23.78
VIC Non-Metro	396	111,284,323.53	9.01	7.48
WA Non-Metro	54	11,860,927.16	1.23	0.80
WA Perth Inner City	6	1,916,464.57	0.14	0.13
WA Perth Metro	370	116,435,363.60	8.41	7.82
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Seasoning Analysis - Total Portfolio as at Month Ending **Apr-2025**

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	1,261	516,450,947.52	28.68	34.70%
19 months < Seasoning < 24 months	651	245,604,707.70	14.81	16.50%
25 months < Seasoning < 36 months	537	211,976,060.43	12.21	14.24%
37 months < Seasoning < 48 months	586	216,786,924.85	13.33	14.57%
49 months < Seasoning < 60 months	52	15,662,676.35	1.18	1.05%
Seasoning > 60 months	1,310	281,789,880.01	29.79	18.93%
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Remaining Loan Term as at Month Ending Apr-2025

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	40	1,500,229.22	0.91	0.10
5 years < Term < 10 years	108	10,260,788.33	2.46	0.69
10 years < Term < 15 years	282	42,849,562.08	6.41	2.88
15 years < Term < 20 years	884	200,221,353.76	20.10	13.45
20 years < Term < 25 years	599	181,926,709.73	13.62	12.22
25 years < Term < 30 years	2,484	1,051,512,553.74	56.49	70.65
Term > 30 years	0	0.00	0.00	0.00
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Loan Purpose as at Month Ending Apr-2025

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	143	27,301,823.72	3.25	1.83
Investment	802	277,141,539.78	18.24	18.62
Other	696	256,363,260.84	15.83	17.23
Purchase Existing Dwelling	1,476	508,088,918.88	33.57	34.14
Purchase New Dwelling	141	43,202,690.89	3.21	2.90
Refinance	1,139	376,172,962.75	25.90	25.28
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Loan Type as at Month Ending Apr-2025

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	106	34,009,122.92	2.41	2.29
Variable Rate	4,291	1,454,262,073.94	97.59	97.71
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

Payment Type as at Month Ending Apr-2025

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	79	37,355,940.78	1.80	2.51
PI	4,318	1,450,915,256.08	98.20	97.49
Total	**4,397**	**1,488,271,196.86**	**100.00**	**100.00**

European Union Capital Requirements Regulation Retention of Interest Report for National RMBS Trust 2024-1

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.

		Initial Balance	Current Balance
Retained Interest	A$	146,532,794.93	116,503,032.78

Summary and Weighted Average Calculations

	At Issue	Mar-25	Apr-25
Balance Outstanding (AUD)	146,532,794.93	119,671,513.11	116,503,032.78
Total Number of Loans	415	362	358
Current Average Loan Balance (AUD)	353,091.07	330,584.29	325,427.47
Maximum Loan Balance (AUD)	996,897.02	991,833.57	989,881.93
Current Weighted Average LVR	55.83%	52.70%	52.09%
Weighted Average Loan Rate	6.26%	6.03%	6.04%
Weighted Average Term to Maturity (WAM) (months)	311.20	301.16	300.48
Weighted Average Seasoning (WAS) (months)	35.35	45.06	45.80
Monthly CPR		31.84%	26.15%
Prepayments			
- Scheduled Principal		191,974.82	187,605.72
- Unscheduled Principal		3,885,059.77	2,980,874.61

Loan Size Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤$30,000	8	2.23	101,879.39	0.09
>$30,000 and ≤$50,000	4	1.12	180,490.54	0.15
>$50,000 and ≤$100,000	28	7.82	2,173,023.82	1.87
>$100,000 and ≤$150,000	40	11.17	4,898,454.68	4.20
>$150,000 and ≤$200,000	34	9.50	5,999,370.66	5.15
>$200,000 and ≤$250,000	39	10.89	8,869,746.34	7.61
>$250,000 and ≤$300,000	35	9.78	9,722,820.92	8.35
>$300,000 and ≤$350,000	28	7.82	9,043,949.22	7.76
>$350,000 and ≤$400,000	27	7.54	10,073,464.99	8.65
>$400,000 and ≤$450,000	21	5.87	8,882,883.83	7.62
>$450,000 and ≤$500,000	26	7.26	12,314,073.32	10.57
>$500,000 and ≤$550,000	15	4.19	7,817,459.34	6.71
>$550,000 and ≤$600,000	18	5.03	10,195,058.35	8.75
>$600,000 and ≤$700,000	16	4.47	10,260,116.84	8.81
>$700,000 and ≤$800,000	6	1.68	4,438,155.90	3.81
>$800,000 and ≤$900,000	7	1.96	5,915,572.15	5.08
>$900,000 and ≤$1,000,000	6	1.68	5,616,512.49	4.82
>$1,000,000	0	0.00	0.00	0.00
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

LVR Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤ 50.00	214	59.78	51,185,225.07	43.93
>50.00 and ≤ 55.00	26	7.26	9,737,518.47	8.36
>55.00 and ≤ 60.00	34	9.50	13,801,132.97	11.85
>60.00 and ≤ 65.00	23	6.42	9,463,290.88	8.12
>65.00 and ≤ 70.00	23	6.42	8,809,590.48	7.56
>70.00 and ≤ 75.00	7	1.96	3,565,708.01	3.06
>75.00 and ≤ 80.00	27	7.54	17,916,644.41	15.38
>80.00 and ≤ 85.00	2	0.56	979,143.89	0.84
>85.00 and ≤ 90.00	2	0.56	1,044,778.60	0.90
>90.00 and ≤ 95.00	0	0.00	0.00	0.00
>95.00 and ≤ 100.00	0	0.00	0.00	0.00
> 100.00	0	0.00	0.00	0.00
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Mortgage Insurer

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
Helia Insurance Pty Ltd	4	1.12	1,675,979.52	1.44
QBE	14	3.91	5,414,371.13	4.65
Uninsured	340	94.97	109,412,682.13	93.91
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Geographic Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
Inner city	9	2.51	2,185,860.57	1.88
Metro	241	67.32	81,720,726.58	70.14
Non Metro	108	30.17	32,596,445.63	27.98
	358	**100.00%**	**$116,503,032.78**	**100.00%**

State

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
ACT	7	1.96	2,443,852.02	2.10
NSW	90	25.14	32,687,608.00	28.06
NT	1	0.28	352,340.88	0.30
QLD	97	27.09	28,812,838.19	24.73
SA	19	5.31	4,786,198.15	4.11
TAS	4	1.12	1,306,858.91	1.12
VIC	120	33.52	40,288,599.50	34.58
WA	20	5.59	5,824,737.13	5.00
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Seasoning Analysis - Months

Full Description	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	62	17.32	27,111,704.32	23.27
>18 and ≤ 24	104	29.05	36,296,650.34	31.16
>24 and ≤ 36	38	10.61	12,244,040.81	10.51
>36 and ≤ 48	34	9.50	11,265,309.27	9.67
>48 and ≤ 60	3	0.84	1,384,332.47	1.19
>60 and ≤ 360	117	32.68	28,200,995.57	24.21
> 360	0	0.00	0.00	0.00
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Remaining Loan Term - Years

Full Description	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	5	1.40	424,237.23	0.36
>10 years and ≤ 15 years	45	12.57	6,182,672.85	5.31
>15 years and ≤ 20 years	41	11.45	10,638,039.77	9.13
>20 years and ≤ 25 years	79	22.07	21,903,869.33	18.80
>25 years and ≤ 30 years	188	52.51	77,354,213.60	66.40
>30 years	0	0.00	0.00	0.00
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Int Rate Type - Fixed Rate Term - Years

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
>0 and ≤ 1	9	2.51	2,692,543.68	2.31
>1 and ≤ 2	1	0.28	378,566.92	0.32
Variable Rate	348	97.21	113,431,922.18	97.36
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Payment Type

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	5	1.40	2,464,498.35	2.12
PI	353	98.60	114,038,534.43	97.88
Total	**358**	**100.00%**	**$116,503,032.78**	**100.00%**

Delinquency

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
30-59 Days Past Due	1	0.28	461,903.77	0.40
60-89 Days Past Due	0	0.00	0.00	0.00
90-119 Days Past Due	0	0.00	0.00	0.00
>119 Days Past Due	2	0.56	623,688.22	0.54
Total	**3**	**0.84%**	**$1,085,591.99**	**0.93%**

Remaining Fixed Rate Term as at Month Ending **Apr-2025**

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	63	20,444,959.43	59.43	60.12
1 years < Term < 2 years	34	10,757,452.48	32.08	31.63
2 years < Term < 3 years	9	2,806,711.01	8.49	8.25
3 years < Term < 4 years	0	0.00	0.00	0.00
4 years < Term < 5 years	0	0.00	0.00	0.00
Term > 5 years	0	0.00	0.00	0.00
Total	**106**	**34,009,122.92**	**100.00**	**100.00**

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