National RMBS Trust 2024-1

Monthly Report as at 13 Aug 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 Aug 2025
Payment Date	20 Aug 2025
Interest Period	
From (and including)	21 Jul 2025
To (but excluding)	20 Aug 2025
Number of days	30

	Class A1-A Notes		Class A2 Notes	
BBSW	3.74250	% pa	3.74250	% pa
Margin	0.95	% pa	1.45	% pa
Interest Rate	4.69250	% pa	5.19250	% pa

	Class B Notes		Class C Notes		Class D Notes	
BBSW	3.74250	% pa	3.74250	% pa	3.74250	% pa
Margin	1.72	% pa	2.00	% pa	2.20	% pa
Interest Rate	5.46250	% pa	5.74250	% pa	5.94250	% pa

	Class E Notes		Class F Notes	
BBSW	3.74250	% pa	3.74250	% pa
Margin	4.65	% pa	5.75	% pa
Interest Rate	8.39250	% pa	9.49250	% 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	34,307.38	1,262,511,558.52	11.25%	50,000.00	70,000,000.00
Interest Distribution	132.32	4,869,316.84		213.39	298,746.58
Principal Distribution	977.34	35,965,931.04		0.00	0.00
Ending Note Balance	33,330.04	1,226,545,627.48	11.54%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	33,330.04	1,226,545,627.48	11.54%	50,000.00	70,000,000.00
Total Distribution	1,109.65	40,835,247.88		213.39	298,746.58
Current Note Factor *	0.666600885	0.666600885		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	224.49	197,547.95	235.99	103,836.99	244.21	58,610.96
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	224.49	197,547.95	235.99	103,836.99	244.21	58,610.96
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	344.90	68,979.45	390.10	15,604.11
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	344.90	68,979.45	390.10	15,604.11
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	41,079,570.79	
Other Amounts of Principal received	0.00	
Less: Reimbursement of Redraws	5,113,639.75	
Total Principal Collections		35,965,931.04
Principal Draw	0.00	
Class A1 Principal	35,965,931.04	
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		35,965,931.04

Interest Distribution Statement (AUD)

Interest Collections	7,075,873.82	
Principal Drawing	0.00	
Liquidity Drawing	0.00	
Total Available Income		7,075,873.82
Accrued Interest Adjustment	0.00	

Servicing Expenses	292,393.93
Additional Expenses	232,456.03

(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	4,869,316.84
Class A2 Interest Amount	298,746.58
Class B Interest Amount	197,547.95
Class C Interest Amount	103,836.99
Class D Interest Amount	58,610.96
Class E Interest Amount	68,979.45
Class F Interest Amount	15,604.11

Excess Available Income available for Distribution	938,380.98
(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	938,380.98
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

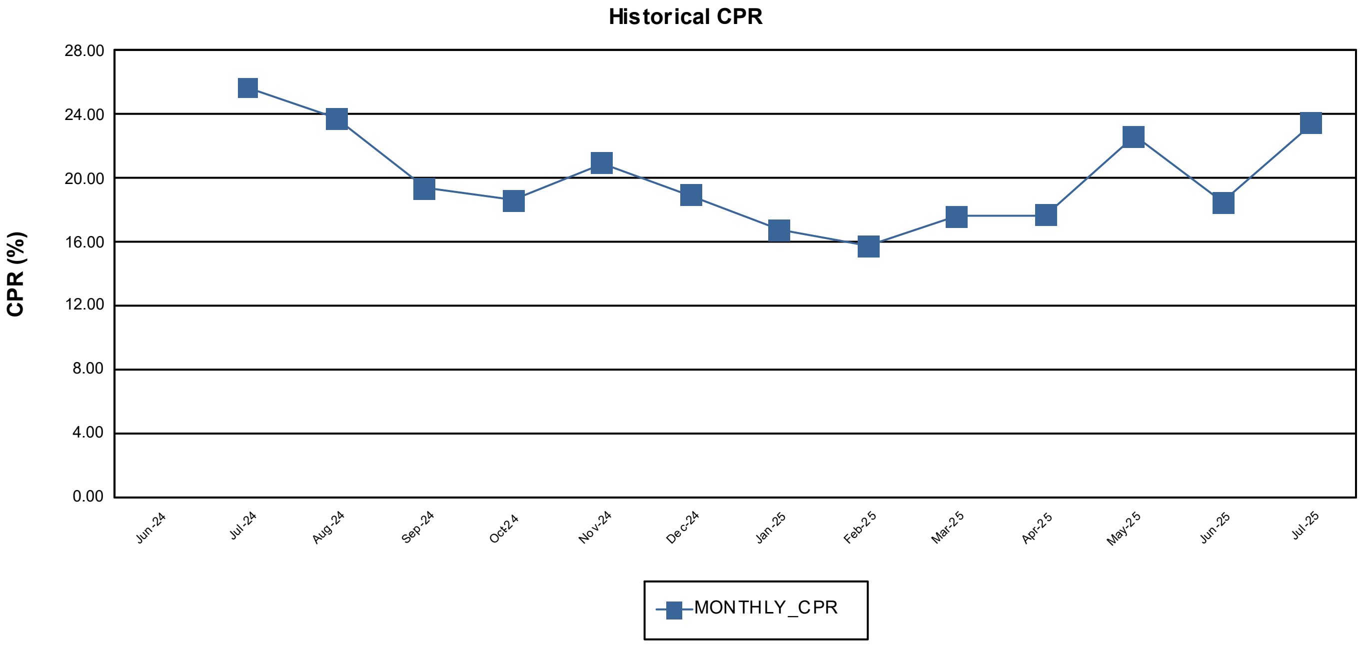
Liquidity Facility Amount	14,211,576.39
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	7,105,788.20
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	May 2025	Jun 2025	Jul 2025
	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR......	15.71	17.60	17.70	22.63	18.47	23.44



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

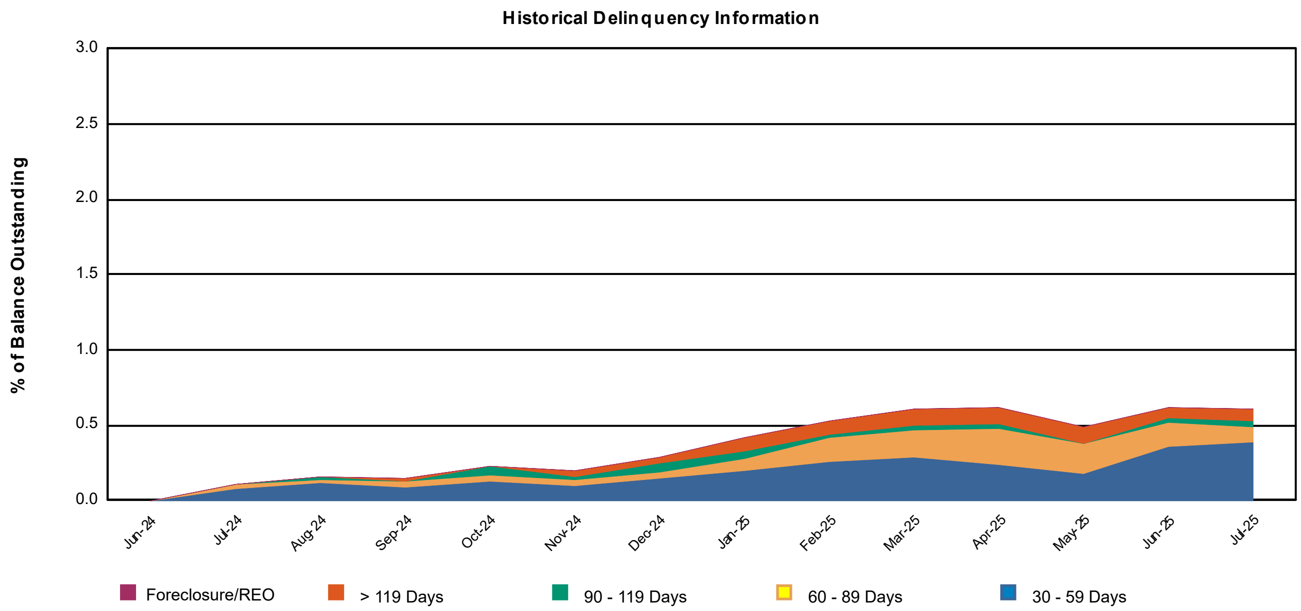
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/ REO	Total
No of Loans..................	12	5	2	5	0	24
No of Loans (%)............	0.29%	0.12%	0.05%	0.12%	0.00%	0.58%
Balance Outstanding($)	5,437,509.34	1,404,995.54	550,790.55	1,136,956.96	0	8,530,252.39
Balance Outstanding(%)	0.39%	0.10%	0.04%	0.08%	0.00%	0.61%
Instalment Amount($).....	0.00	27,746.34	12,091.65	46,358.87	0.00	141,310.76

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 (%)	May 2025 (%)	Jun 2025 (%)	Jul 2025 (%)
30-59 Days Past Due......	0.26	0.29	0.24	0.18	0.36	0.39
60-89 Das Past Due......	0.16	0.18	0.24	0.20	0.16	0.10
90-119 Days Past Due....	0.02	0.03	0.03	0.00	0.03	0.04
>119 Days Past Due.......	0.09	0.11	0.11	0.11	0.07	0.08
Foreclosure/REO...........	0.00	0.00	0.00	0.00	0.00	0.00
Total...............................	0.53	0.61	0.62	0.49	0.62	0.61

Historical Delinquency Information



Loss Data

Period Ending	Apr 2025 (AUD)	Apr 2025 (No Loans)	May 2025 (AUD)	May 2025 (No Loans)	Jun 2025 (AUD)	Jun 2025 (No Loans)	Jul 2025 (AUD)	Jul 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	Apr 2025	May 2025	Jun 2025	Jul 2025
Balance Outstanding (AUD)...........................	1,834,999,071.11	1,488,271,196.86	1,452,117,392.44	1,422,983,816.08	1,386,993,926.85
Total Number of Loans................................	5,183	4,397	4,309	4,225	4,155
Current Average Loan Balance (AUD)..........	354,041.88	338,474.23	336,996.38	336,800.90	333,813.22
Maximum Loan Balance (AUD)...................	991,259.00	976,925.89	975,606.69	974,232.01	1,000,000.00
Current Weighted Average LVR..................	56.28%	54.19%	53.80%	53.68%	53.34%
Weighted Average Loan Rate	6.24%	6.04%	5.80%	5.80%	5.80%
Weighted Average Term to Maturity (WAM) (months)	314.00	304.58	303.60	302.68	301.45
Weighted Average Seasoning (WAS) (months)	32.00	41.82	42.70	43.63	44.81

National RMBS Trust 2024-1

Loan Size Distribution as at Month Ending Jul-25

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < $50,000	290	6,538,327.19	6.98	0.47
$50,000 < Loan Size < $100,000	265	20,060,390.54	6.38	1.45
$100,000 < Loan Size < $150,000	328	41,060,966.76	7.89	2.96
$150,000 < Loan Size < $200,000	374	65,471,392.89	9.00	4.72
$200,000 < Loan Size < $250,000	388	87,630,476.89	9.34	6.32
$250,000 < Loan Size < $300,000	393	108,140,492.76	9.46	7.80
$300,000 < Loan Size < $350,000	350	113,489,546.71	8.42	8.18
$350,000 < Loan Size < $400,000	339	127,209,144.86	8.16	9.17
$400,000 < Loan Size < $450,000	315	134,059,372.20	7.58	9.67
$450,000 < Loan Size < $500,000	259	123,223,923.88	6.23	8.88
$500,000 < Loan Size < $750,000	671	407,212,343.99	16.15	29.36
$750,000 < Loan Size < $1,000,000	183	152,897,548.18	4.40	11.02
Loans Size > $1,000,000	0	0.00	0.00	0.00
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

LVR Distribution as at Month Ending Jul-25

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,269	554,562,377.48	54.61	39.98
50% < LVR < 55%	297	111,258,078.36	7.15	8.02
55% < LVR < 60%	365	145,543,251.12	8.78	10.49
60% < LVR < 65%	347	145,060,102.94	8.35	10.46
65% < LVR < 70%	284	129,745,223.65	6.84	9.35
70% < LVR < 75%	202	96,965,246.74	4.86	6.99
75% < LVR < 80%	323	167,575,617.13	7.77	12.08
80% < LVR < 85%	31	17,266,368.54	0.75	1.24
85% < LVR < 90%	37	19,017,660.89	0.89	1.37
90% < LVR < 95%	0	0.00	0.00	0.00
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	0	0.00	0.00	0.00
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Mortgage Insurer as at Month Ending Jul-25

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	192	42,221,507.22	4.62	3.04
QBE	420	132,382,388.24	10.11	9.54
Uninsured	3,543	1,212,390,031.39	85.27	87.41
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Geographic Distribution as at Month Ending Jul-2025

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	53	20,046,283.34	1.28	1.45
ACT Metro	38	12,813,101.19	0.91	0.92
NSW Non-Metro	482	150,990,769.27	11.60	10.89
NSW Sydney Inner City	5	1,731,659.03	0.12	0.12
NSW Sydney Metro	622	250,363,366.04	14.97	18.05
NT Darwin Inner City	22	6,656,444.35	0.53	0.48
NT Non-Metro	1	365,771.75	0.02	0.03
QLD Brisbane Inner City	3	934,923.96	0.07	0.07
QLD Brisbane Metro	399	143,154,587.10	9.60	10.32
QLD Non-Metro	483	140,735,237.45	11.62	10.15
SA Adelaide Inner City	4	560,098.15	0.10	0.04
SA Adelaide Metro	171	53,590,139.69	4.12	3.86
SA Non-Metro	61	11,241,145.76	1.47	0.81
TAS Hobart Inner City	5	1,340,482.45	0.12	0.10
TAS Hobart Metro	48	14,357,400.10	1.16	1.04
TAS Non-Metro	34	8,225,319.64	0.82	0.59
VIC Melbourne Inner City	36	12,401,077.66	0.87	0.89
VIC Melbourne Metro	914	333,283,535.73	22.00	24.03
VIC Non-Metro	375	104,676,841.69	9.03	7.55
WA Non-Metro	51	10,779,806.35	1.23	0.78
WA Perth Inner City	5	1,313,170.91	0.12	0.09
WA Perth Metro	343	107,432,765.24	8.26	7.75
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Seasoning Analysis - Total Portfolio as at Month Ending Jul-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	692	286,865,536.37	16.65	20.68%
19 months < Seasoning < 24 months	956	361,121,916.34	23.01	26.04%
25 months < Seasoning < 36 months	577	227,838,465.08	13.89	16.43%
37 months < Seasoning < 48 months	571	209,976,691.84	13.74	15.14%
49 months < Seasoning < 60 months	107	34,400,640.44	2.58	2.48%
Seasoning > 60 months	1,252	266,790,676.78	30.13	19.24%
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Remaining Loan Term as at Month Ending Jul-2025

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	41	1,422,447.54	0.99	0.10
5 years < Term < 10 years	103	9,597,097.87	2.48	0.69
10 years < Term < 15 years	281	42,357,127.85	6.76	3.05
15 years < Term < 20 years	868	196,924,510.94	20.89	14.20
20 years < Term < 25 years	547	167,706,201.12	13.16	12.09
25 years < Term < 30 years	2,315	968,986,541.53	55.72	69.86
Term > 30 years	0	0.00	0.00	0.00
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Loan Purpose as at Month Ending Jul-2025

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	131	24,438,035.90	3.15	1.76
Investment	757	259,375,070.02	18.22	18.70
Other	636	230,228,303.93	15.31	16.60
Purchase Existing Dwelling	1,421	483,756,336.14	34.20	34.88
Purchase New Dwelling	131	39,566,510.40	3.15	2.85
Refinance	1,079	349,629,670.46	25.97	25.21
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Loan Type as at Month Ending Jul-2025

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	84	26,964,910.80	2.02	1.94
Variable Rate	4,071	1,360,029,016.05	97.98	98.06
Total	**4,155**	**1,386,993,926.85**	**100.00**	**100.00**

Payment Type as at Month Ending Jul-2025

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	70	32,041,536.16	1.68	2.31
PI	4,085	1,354,952,390.69	98.32	97.69
Total	**4,155**	**1,386,993,926.85**	**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	110,381,640.69

Summary and Weighted Average Calculations

	At Issue	Jun-25	Jul-25
Balance Outstanding (AUD)	146,532,794.93	112,256,935.31	110,381,640.69
Total Number of Loans	415	346	343
Current Average Loan Balance (AUD)	353,091.07	324,442.01	321,812.36
Maximum Loan Balance (AUD)	996,897.02	987,089.71	985,757.88
Current Weighted Average LVR	55.83%	51.36%	50.82%
Weighted Average Loan Rate	6.26%	5.79%	5.80%
Weighted Average Term to Maturity (WAM) (months)	311.20	298.89	297.99
Weighted Average Seasoning (WAS) (months)	35.35	48.08	49.09
Monthly CPR		19.49%	16.65%
Prepayments			
- Scheduled Principal		188,885.70	187,444.88
- Unscheduled Principal		2,046,988.48	1,687,849.74

Loan Size Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤$30,000	8	2.33	97,098.80	0.09
>$30,000 and ≤$50,000	4	1.17	151,734.45	0.14
>$50,000 and ≤$100,000	32	9.33	2,554,842.03	2.31
>$100,000 and ≤$150,000	33	9.62	4,001,119.13	3.62
>$150,000 and ≤$200,000	35	10.20	6,154,147.44	5.58
>$200,000 and ≤$250,000	36	10.50	8,208,076.04	7.44
>$250,000 and ≤$300,000	32	9.33	8,912,284.58	8.07
>$300,000 and ≤$350,000	28	8.16	9,055,585.78	8.20
>$350,000 and ≤$400,000	27	7.87	10,056,549.34	9.11
>$400,000 and ≤$450,000	19	5.54	8,004,921.68	7.25
>$450,000 and ≤$500,000	23	6.71	10,821,114.70	9.80
>$500,000 and ≤$550,000	18	5.25	9,410,720.39	8.53
>$550,000 and ≤$600,000	14	4.08	7,921,177.36	7.18
>$600,000 and ≤$700,000	17	4.96	10,808,696.44	9.79
>$700,000 and ≤$800,000	5	1.46	3,662,080.13	3.32
>$800,000 and ≤$900,000	7	2.04	5,869,999.89	5.32
>$900,000 and ≤$1,000,000	5	1.46	4,691,492.51	4.25
>$1,000,000	0	0.00	0.00	0.00
Total	**343**	**100.00%**	**$110,381,640.69**	**100.00%**

LVR Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤ 50.00	212	61.81	51,394,937.22	46.56
>50.00 and ≤ 55.00	26	7.58	9,809,764.55	8.89
>55.00 and ≤ 60.00	32	9.33	12,889,665.84	11.68
>60.00 and ≤ 65.00	23	6.71	9,404,305.79	8.52
>65.00 and ≤ 70.00	15	4.37	5,856,350.17	5.31
>70.00 and ≤ 75.00	11	3.21	5,811,344.35	5.26
>75.00 and ≤ 80.00	22	6.41	14,313,191.17	12.97
>80.00 and ≤ 85.00	1	0.29	418,128.53	0.38
>85.00 and ≤ 90.00	1	0.29	483,953.07	0.44
>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	**343**	**100.00%**	**$110,381,640.69**	**100.00%**

Mortgage Insurer

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
Helia Insurance Pty Ltd	3	0.87	1,165,705.08	1.06
QBE	13	3.79	4,821,964.85	4.37
Uninsured	327	95.34	104,393,970.76	94.58
Total	**343**	**100.00%**	**$110,381,640.69**	**100.00%**

Geographic Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
Inner city	9	2.62	2,147,273.63	1.95
Metro	231	67.35	77,966,757.46	70.63
Non Metro	103	30.03	30,267,609.60	27.42
	343	**100.00%**	**$110,381,640.69**	**100.00%**

State

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
ACT	7	2.04	2,420,747.81	2.19
NSW	88	25.66	31,408,748.40	28.45
NT	1	0.29	344,000.00	0.31
QLD	91	26.53	26,955,323.03	24.42
SA	19	5.54	4,675,479.12	4.24
TAS	4	1.17	1,295,291.13	1.17
VIC	115	33.53	37,897,119.38	34.33
WA	18	5.25	5,384,931.82	4.88
Total	**343**	**100.00%**	**$110,381,640.69**	**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	11	3.21	6,669,687.27	6.04
>18 and ≤ 24	108	31.49	38,191,173.17	34.60
>24 and ≤ 36	70	20.41	24,762,939.12	22.43
>36 and ≤ 48	31	9.04	10,092,035.46	9.14
>48 and ≤ 60	9	2.62	3,000,336.14	2.72
>60 and ≤ 360	114	33.24	27,665,469.53	25.06
> 360	0	0.00	0.00	0.00
Total	**343**	**100.00%**	**$110,381,640.69**	**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	2	0.58	175,016.99	0.16
>5 years and ≤ 10 years	3	0.87	231,709.94	0.21
>10 years and ≤ 15 years	45	13.12	6,172,166.23	5.59
>15 years and ≤ 20 years	37	10.79	9,619,302.70	8.71
>20 years and ≤ 25 years	79	23.03	21,888,860.62	19.83
>25 years and ≤ 30 years	177	51.60	72,294,584.21	65.50
>30 years	0	0.00	0.00	0.00
Total	**343**	**100.00%**	**$110,381,640.69**	**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	6	1.75	1,897,710.31	1.72
>1 and ≤ 2	0	0.00	0.00	0.00
Variable Rate	337	98.25	108,483,930.38	98.28
Total	**343**	**100.00%**	**$110,381,640.69**	**100.00%**

Payment Type

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	2	0.58	799,479.95	0.72
PI	341	99.42	109,582,160.74	99.28
Total	**343**	**100.00%**	**$110,381,640.69**	**100.00%**

Delinquency

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
30-59 Days Past Due	3	0.87	872,723.75	0.79
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	0.58	593,372.45	0.54
Total	**5**	**1.46%**	**$1,466,096.20**	**1.33%**

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

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	57	18,667,803.39	67.86	69.23
1 years < Term < 2 years	19	6,270,720.75	22.62	23.26
2 years < Term < 3 years	8	2,026,386.66	9.52	7.51
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	**84**	**26,964,910.80**	**100.00**	**100.00**

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