National RMBS Trust 2024-1

Monthly Report as at 15 Dec 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	15 Dec 2025
Payment Date	22 Dec 2025
Interest Period	
From (and including)	20 Nov 2025
To (but excluding)	22 Dec 2025
Number of days	32

	Class A1-A Notes		**Class A2 Notes**	
BBSW	3.55440	% pa	3.55440	% pa
Margin	0.95	% pa	1.45	% pa
Interest Rate	4.50440	% pa	5.00440	% pa

	Class B Notes		**Class C Notes**		**Class D Notes**	
BBSW	3.55440	% pa	3.55440	% pa	3.55440	% pa
Margin	1.72	% pa	2.00	% pa	2.20	% pa
Interest Rate	5.27440	% pa	5.55440	% pa	5.75440	% pa

	Class E Notes		**Class F Notes**	
BBSW	3.55440	% pa	3.55440	% pa
Margin	4.65	% pa	5.75	% pa
Interest Rate	8.20440	% pa	9.30440	% 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	30,578.72	1,125,296,828.61	12.45%	50,000.00	70,000,000.00
Interest Distribution	120.76	4,443,868.09		219.37	307,119.34
Principal Distribution	1,014.60	37,337,276.00		0.00	0.00
Ending Note Balance	29,564.12	1,087,959,552.61	12.82%	50,000.00	70,000,000.00
Less Carryover Prin Chargeoffs	0.00	0.00		0.00	0.00
Ending Stated Amount	29,564.12	1,087,959,552.61	12.82%	50,000.00	70,000,000.00
Total Distribution	1,135.36	41,781,144.09		219.37	307,119.34
Current Note Factor *	0.591282366	0.591282366		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	231.21	203,461.79	243.48	107,131.44	252.25	60,539.44
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	231.21	203,461.79	243.48	107,131.44	252.25	60,539.44
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	359.64	71,928.99	407.86	16,314.56
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	359.64	71,928.99	407.86	16,314.56
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	41,556,870.58	
Other Amounts of Principal received	0.00	
Less: Reimbursement of Redraws	3,929,426.48	
Total Principal Collections		37,627,444.10
Principal Draw	290,168.10	
Class A1 Principal	37,337,276.00	
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		37,627,444.10

Interest Distribution Statement (AUD)

Interest Collections	5,336,804.27	
Principal Drawing	290,168.10	
Liquidity Drawing	0.00	
Total Available Income		5,626,972.37
Accrued Interest Adjustment	0.00	
Servicing Expenses	281,809.75	
Additional Expenses	134,798.97	
(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	4,443,868.09	
Class A2 Interest Amount	307,119.34	
Class B Interest Amount	203,461.79	
Class C Interest Amount	107,131.44	
Class D Interest Amount	60,539.44	
Class E Interest Amount	71,928.99	
Class F Interest Amount	16,314.56	

Excess Available Income available for Distribution	0.00
(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	290,168.10
First Loss Allocation Reserve Balance	1,000,000.00
Distribution to Unitholder	0.00
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

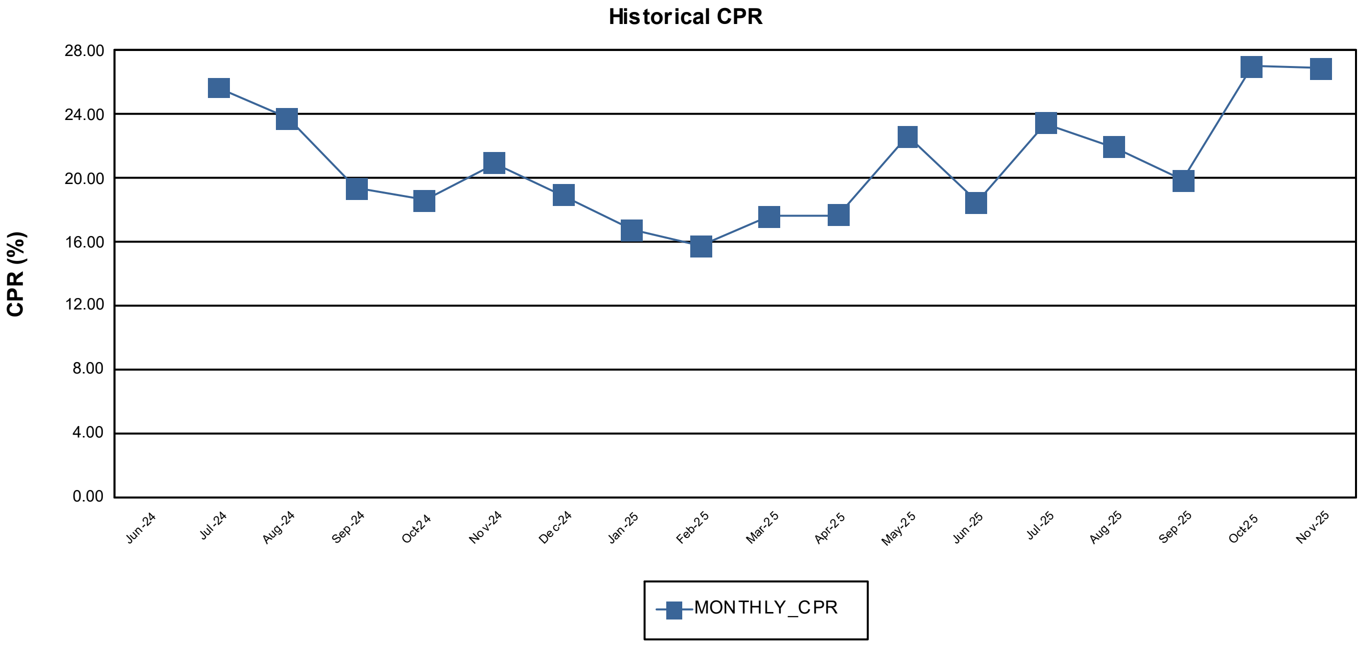
Liquidity Facility Amount	12,828,391.63
Amount Drawn	0.00

Redraw Facility

Redraw Facility Amount	6,414,195.81
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	Aug 2025	Sep 2025	Oct 2025	Nov 2025
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
Monthly CPR......	15.71	17.60	17.70	22.63	18.47	23.44	21.96	19.88	27.02	26.91



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

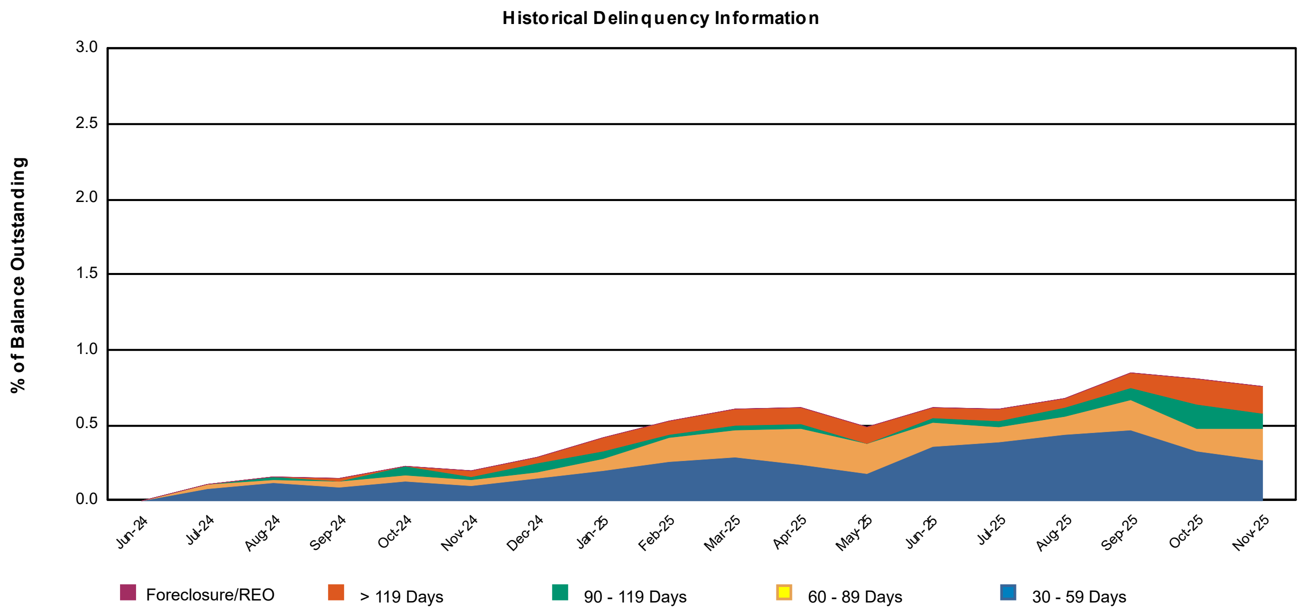
	30-59 Days Past Due	60-89 Days Past Due	90-119 Days Past Due	>119 Days Past Due	Foreclosure/ REO	Total
No of Loans..................	6	6	3	8	0	23
No of Loans (%)............	0.16%	0.16%	0.08%	0.21%	0.00%	0.61%
Balance Outstanding($)	3,332,982.41	2,658,388.77	1,272,133.95	2,243,033.25	0	9,506,538.38
Balance Outstanding(%)	0.27%	0.21%	0.10%	0.18%	0.00%	0.76%
Instalment Amount($).....	0.00	42,755.85	26,596.29	100,701.86	0.00	198,088.57

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 (%)	Aug 2025 (%)	Sep 2025 (%)	Oct 2025 (%)	Nov 2025 (%)
30-59 Days Past Due......	0.26	0.29	0.24	0.18	0.36	0.39	0.44	0.47	0.33	0.27
60-89 Das Past Due......	0.16	0.18	0.24	0.20	0.16	0.10	0.12	0.20	0.15	0.21
90-119 Days Past Due....	0.02	0.03	0.03	0.00	0.03	0.04	0.06	0.08	0.16	0.10
>119 Days Past Due.......	0.09	0.11	0.11	0.11	0.07	0.08	0.06	0.10	0.17	0.18
Foreclosure/REO...........	0.00	0.00	0.00	0.00	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	0.68	0.85	0.81	0.76

Historical Delinquency Information



Loss Data

Period Ending	Aug 2025 (AUD)	Aug 2025 (No Loans)	Sep 2025 (AUD)	Sep 2025 (No Loans)	Oct 2025 (AUD)	Oct 2025 (No Loans)	Nov 2025 (AUD)	Nov 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	Aug 2025	Sep 2025	Oct 2025	Nov 2025
Balance Outstanding (AUD)...........................	1,834,999,071.11	1,354,190,986.32	1,324,665,763.41	1,285,756,993.88	1,248,339,097.24
Total Number of Loans................................	5,183	4,082	4,014	3,929	3,851
Current Average Loan Balance (AUD)..........	354,041.88	331,746.93	330,011.40	327,247.90	324,159.72
Maximum Loan Balance (AUD)...................	991,259.00	1,336,100.70	1,117,477.36	1,312,398.10	974,000.00
Current Weighted Average LVR..................	56.28%	53.13%	52.76%	52.37%	51.97%
Weighted Average Loan Rate	6.24%	5.55%	5.55%	5.55%	5.55%
Weighted Average Term to Maturity (WAM) (months)	314.00	300.63	299.57	298.48	297.27
Weighted Average Seasoning (WAS) (months)	32.00	45.75	46.74	47.83	48.88

National RMBS Trust 2024-1

Loan Size Distribution as at Month Ending Nov-25

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < $50,000	307	6,754,975.17	7.97	0.54
$50,000 < Loan Size < $100,000	246	18,655,182.31	6.39	1.49
$100,000 < Loan Size < $150,000	309	38,937,542.11	8.02	3.12
$150,000 < Loan Size < $200,000	366	64,331,981.33	9.50	5.15
$200,000 < Loan Size < $250,000	374	84,501,900.83	9.71	6.77
$250,000 < Loan Size < $300,000	349	96,022,823.27	9.06	7.69
$300,000 < Loan Size < $350,000	324	104,709,439.25	8.41	8.39
$350,000 < Loan Size < $400,000	326	122,107,869.39	8.47	9.78
$400,000 < Loan Size < $450,000	275	116,873,279.04	7.14	9.36
$450,000 < Loan Size < $500,000	237	112,636,190.08	6.15	9.02
$500,000 < Loan Size < $750,000	577	349,231,026.00	14.98	27.98
$750,000 < Loan Size < $1,000,000	161	133,576,888.46	4.18	10.70
Loans Size > $1,000,000	0	0.00	0.00	0.00
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

LVR Distribution as at Month Ending Nov-25

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,224	534,682,444.22	57.75	42.83
50% < LVR < 55%	286	104,750,655.75	7.43	8.39
55% < LVR < 60%	338	134,070,939.74	8.78	10.74
60% < LVR < 65%	305	127,951,976.68	7.92	10.25
65% < LVR < 70%	221	104,134,968.08	5.74	8.34
70% < LVR < 75%	193	93,499,900.14	5.01	7.49
75% < LVR < 80%	233	121,647,235.08	6.05	9.74
80% < LVR < 85%	26	15,058,646.04	0.68	1.21
85% < LVR < 90%	25	12,542,331.51	0.65	1.00
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	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

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

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Helia Insurance Pty Ltd	182	39,156,892.78	4.73	3.14
QBE	381	115,302,511.90	9.89	9.24
Uninsured	3,288	1,093,879,692.56	85.38	87.63
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

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

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	50	18,527,168.41	1.30	1.48
ACT Metro	35	11,690,548.45	0.91	0.94
NSW Non-Metro	451	139,126,500.68	11.71	11.14
NSW Sydney Inner City	4	1,437,294.47	0.10	0.12
NSW Sydney Metro	575	224,271,726.18	14.93	17.97
NT Darwin Inner City	20	6,093,866.12	0.52	0.49
NT Non-Metro	1	362,893.65	0.03	0.03
QLD Brisbane Inner City	3	923,337.32	0.08	0.07
QLD Brisbane Metro	359	125,139,373.53	9.32	10.02
QLD Non-Metro	450	127,026,772.64	11.69	10.18
SA Adelaide Inner City	4	592,325.20	0.10	0.05
SA Adelaide Metro	157	47,211,981.50	4.08	3.78
SA Non-Metro	54	9,700,911.81	1.40	0.78
TAS Hobart Inner City	5	1,321,889.14	0.13	0.11
TAS Hobart Metro	46	13,936,059.22	1.19	1.12
TAS Non-Metro	31	7,163,153.12	0.80	0.57
VIC Melbourne Inner City	34	11,514,023.33	0.88	0.92
VIC Melbourne Metro	857	303,519,113.50	22.25	24.31
VIC Non-Metro	354	93,284,394.19	9.19	7.47
WA Non-Metro	41	8,404,444.15	1.06	0.67
WA Perth Inner City	4	1,119,224.95	0.10	0.09
WA Perth Metro	316	95,972,095.68	8.21	7.69
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

Seasoning Analysis - Total Portfolio as at Month Ending **Nov-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	0	0.00	0.00	0.00%
19 months < Seasoning < 24 months	959	389,420,046.34	24.90	31.20%
25 months < Seasoning < 36 months	960	348,757,750.26	24.93	27.94%
37 months < Seasoning < 48 months	457	166,112,531.55	11.87	13.31%
49 months < Seasoning < 60 months	289	97,162,768.68	7.50	7.78%
Seasoning > 60 months	1,186	246,886,000.41	30.80	19.78%
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

Remaining Loan Term as at Month Ending Nov-2025

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	40	1,210,930.50	1.04	0.10
5 years < Term < 10 years	98	9,188,616.76	2.54	0.74
10 years < Term < 15 years	283	41,588,001.00	7.35	3.33
15 years < Term < 20 years	875	197,901,977.23	22.72	15.85
20 years < Term < 25 years	464	144,332,357.50	12.05	11.56
25 years < Term < 30 years	2,091	854,117,214.25	54.30	68.42
Term > 30 years	0	0.00	0.00	0.00
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

Loan Purpose as at Month Ending Nov-2025

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	120	22,227,623.58	3.12	1.78
Investment	673	219,647,756.94	17.48	17.60
Other	572	199,461,090.29	14.85	15.98
Purchase Existing Dwelling	1,354	452,312,779.71	35.16	36.23
Purchase New Dwelling	123	37,009,102.68	3.19	2.96
Refinance	1,009	317,680,744.04	26.20	25.45
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

Loan Type as at Month Ending Nov-2025

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	73	23,985,025.00	1.90	1.92
Variable Rate	3,778	1,224,354,072.24	98.10	98.08
Total	**3,851**	**1,248,339,097.24**	**100.00**	**100.00**

Payment Type as at Month Ending Nov-2025

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	62	27,302,778.66	1.61	2.19
PI	3,789	1,221,036,318.58	98.39	97.81
Total	**3,851**	**1,248,339,097.24**	**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	103,294,592.93

Summary and Weighted Average Calculations

	At Issue	Oct-25	Nov-25
Balance Outstanding (AUD)	146,532,794.93	104,057,513.21	103,294,592.93
Total Number of Loans	415	332	327
Current Average Loan Balance (AUD)	353,091.07	313,426.24	315,885.61
Maximum Loan Balance (AUD)	996,897.02	981,415.79	980,095.25
Current Weighted Average LVR	55.83%	49.48%	49.28%
Weighted Average Loan Rate	6.26%	5.54%	5.54%
Weighted Average Term to Maturity (WAM) (months)	311.20	294.69	294.06
Weighted Average Seasoning (WAS) (months)	35.35	51.23	51.91
Monthly CPR		18.92%	6.46%
Prepayments			
- Scheduled Principal		188,417.86	186,672.29
- Unscheduled Principal		1,835,119.20	576,247.99

Loan Size Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤$30,000	9	2.75	121,577.23	0.12
>$30,000 and ≤$50,000	3	0.92	121,018.92	0.12
>$50,000 and ≤$100,000	33	10.09	2,617,924.15	2.53
>$100,000 and ≤$150,000	32	9.79	3,918,501.08	3.79
>$150,000 and ≤$200,000	28	8.56	4,906,571.66	4.75
>$200,000 and ≤$250,000	35	10.70	7,815,819.98	7.57
>$250,000 and ≤$300,000	32	9.79	8,835,631.77	8.55
>$300,000 and ≤$350,000	34	10.40	11,032,919.29	10.68
>$350,000 and ≤$400,000	25	7.65	9,436,082.90	9.14
>$400,000 and ≤$450,000	20	6.12	8,540,920.21	8.27
>$450,000 and ≤$500,000	16	4.89	7,564,103.89	7.32
>$500,000 and ≤$550,000	20	6.12	10,559,124.13	10.22
>$550,000 and ≤$600,000	14	4.28	8,066,874.11	7.81
>$600,000 and ≤$700,000	12	3.67	7,886,175.30	7.63
>$700,000 and ≤$800,000	5	1.53	3,815,288.72	3.69
>$800,000 and ≤$900,000	6	1.83	5,198,039.72	5.03
>$900,000 and ≤$1,000,000	3	0.92	2,858,019.87	2.77
>$1,000,000	0	0.00	0.00	0.00
Total	**327**	**100.00%**	**$103,294,592.93**	**100.00%**

LVR Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
≤ 50.00	215	65.75	52,300,381.44	50.63
>50.00 and ≤ 55.00	19	5.81	6,989,668.91	6.77
>55.00 and ≤ 60.00	32	9.79	13,345,593.83	12.92
>60.00 and ≤ 65.00	21	6.42	8,213,606.62	7.95
>65.00 and ≤ 70.00	11	3.36	5,012,844.15	4.85
>70.00 and ≤ 75.00	9	2.75	5,057,738.98	4.90
>75.00 and ≤ 80.00	18	5.50	11,477,694.97	11.11
>80.00 and ≤ 85.00	1	0.31	411,758.34	0.40
>85.00 and ≤ 90.00	1	0.31	485,305.69	0.47
>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	**327**	**100.00%**	**$103,294,592.93**	**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	0.92	1,150,205.94	1.11
QBE	13	3.98	4,779,204.09	4.63
Uninsured	311	95.11	97,365,182.90	94.26
Total	**327**	**100.00%**	**$103,294,592.93**	**100.00%**

Geographic Distribution

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
Inner city	9	2.75	2,095,125.89	2.03
Metro	222	67.89	72,995,602.31	70.67
Non Metro	96	29.36	28,203,864.73	27.30
	327	**100.00%**	**$103,294,592.93**	**100.00%**

State

Full Description	No. of Accounts	% Total No. of Loans (%)	Total Loan Balance (A$)	By Loan Balance (%)
ACT	7	2.14	2,388,957.78	2.31
NSW	86	26.30	30,167,914.48	29.21
NT	1	0.31	333,022.40	0.32
QLD	84	25.69	24,806,020.48	24.01
SA	19	5.81	4,496,913.28	4.35
TAS	4	1.22	1,283,509.00	1.24
VIC	108	33.03	34,578,192.38	33.48
WA	18	5.50	5,240,063.13	5.07
Total	**327**	**100.00%**	**$103,294,592.93**	**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	0	0.00	0.00	0.00
>18 and ≤ 24	60	18.35	24,954,518.73	24.16
>24 and ≤ 36	110	33.64	36,191,571.67	35.04
>36 and ≤ 48	29	8.87	10,434,322.72	10.10
>48 and ≤ 60	20	6.12	5,966,521.65	5.78
>60 and ≤ 360	108	33.03	25,747,658.16	24.93
> 360	0	0.00	0.00	0.00
Total	**327**	**100.00%**	**$103,294,592.93**	**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	0.61	172,697.56	0.17
>5 years and ≤ 10 years	4	1.22	376,654.05	0.36
>10 years and ≤ 15 years	43	13.15	6,319,021.74	6.12
>15 years and ≤ 20 years	44	13.46	10,281,198.07	9.95
>20 years and ≤ 25 years	68	20.80	19,401,563.48	18.78
>25 years and ≤ 30 years	166	50.76	66,743,458.03	64.61
>30 years	0	0.00	0.00	0.00
Total	**327**	**100.00%**	**$103,294,592.93**	**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	5	1.53	1,754,368.29	1.70
>1 and ≤ 2	0	0.00	0.00	0.00
Variable Rate	322	98.47	101,540,224.64	98.30
Total	**327**	**100.00%**	**$103,294,592.93**	**100.00%**

Payment Type

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
IO	1	0.31	279,979.95	0.27
PI	326	99.69	103,014,612.98	99.73
Total	**327**	**100.00%**	**$103,294,592.93**	**100.00%**

Delinquency

Full Description	Number of Loans	Number of Loans (%)	Balance of Loans (AUD)	Balance of Loans (%)
30-59 Days Past Due	2	0.61	618,830.98	0.60
60-89 Days Past Due	1	0.31	240,111.39	0.23
90-119 Days Past Due	2	0.61	852,241.31	0.83
>119 Days Past Due	2	0.61	593,192.00	0.57
Total	**7**	**2.14%**	**$2,304,375.68**	**2.23%**

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

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	46	15,562,682.41	63.01	64.88
1 years < Term < 2 years	20	6,912,498.72	27.40	28.82
2 years < Term < 3 years	7	1,509,843.87	9.59	6.29
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	**73**	**23,985,025.00**	**100.00**	**100.00**

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