

# National RMBS Trust 2018-1

## Monthly Report as at 17 May 2021

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 May 2021	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	24 May 2021						
Interest Period		<b>BBSW</b>	0.01500 % pa	0.01500 % pa	0.01500 % pa	0.01500 % pa	0.01500 % pa
From (and including)	26 Apr 2021	<b>Margin</b>	0.85 % pa	0.85 % pa	1.20 % pa	1.20 % pa	1.20 % pa
To (but excluding)	24 May 2021	<b>Interest Rate</b>	0.86500 % pa	0.86500 % pa	1.21500 % pa	1.21500 % pa	1.21500 % pa
Number of days	28						
		Class B Notes		Class C Notes		Class D Notes	
		<b>BBSW</b>	0.01500 % pa	0.01500 % pa	0.01500 % pa	0.01500 % pa	0.01500 % pa
		<b>Margin</b>	1.70 % pa	2.20 % pa	3.20 % pa	3.20 % pa	3.20 % pa
		<b>Interest Rate</b>	1.71500 % pa	2.21500 % pa	3.21500 % pa	3.21500 % pa	3.21500 % pa
		Class E Notes		Class F Notes			
		<b>BBSW</b>	0.01500 % pa	0.01500 % pa	0.01500 % pa		
		<b>Margin</b>	4.45 % pa	5.75 % pa	5.75 % pa		
		<b>Interest Rate</b>	4.46500 % pa	5.76500 % pa	5.76500 % 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	19,462.36	599,440,579.17	19,462.36	116,774,138.79	18.26%	50,000.00	70,000,000.00
Interest Distribution	12.91	397,765.78	12.91	77,486.84		46.60	65,243.84
Principal Distribution	495.72	15,268,187.28	495.72	2,974,322.20		1,273.54	1,782,950.
Ending Note Balance	18,966.64	584,172,391.89	18,966.64	113,799,816.59	18.26%	48,726.46	68,217,049.12
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	18,966.64	584,172,391.89	18,966.64	113,799,816.59	18.26%	48,726.46	68,217,049.12
Total Distribution	508.63	15,665,953.06	508.63	3,051,809.04		1,320.14	1,848,194.72
Current Note Factor *	0.37933272	0.37933272	0.37933272	0.37933272		0.97000000	0.97000000

	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	50,000.00	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	65.78	60,518.36	84.96	27,186.85	123.32	34,528.22
Principal Distribution	1,171,653.44	1,171,653.44	407,531.63	407,531.63	356,590.17	356,59
Ending Note Balance	48,726.46	44,828,346.56	48,726.46	15,592,468.37	48,726.46	13,643,409.83
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	48,726.46	44,828,346.56	48,726.46	15,592,468.37	48,726.46	13,643,409.83
Total Distribution	1,339.32	1,232,171.80	1,358.50	434,718.48	1,396.85	391,118.39
Current Note Factor *	0.97000000	0.97000000	0.97000000	0.97000000	0.97000000	0.97000000

	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	171.26	27,401.64	221.12	26,534.79
Principal Distribution	203,765.82	203,765.82	152,824.36	152,824.36
Ending Note Balance	48,726.46	7,796,234.18	48,726.46	5,847,175.64
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	48,726.46	7,796,234.18	48,726.46	5,847,175.64
Total Distribution	1,444.80	231,167.46	1,494.66	179,359.15
Current Note Factor *	0.97000000	0.97000000	0.97000000	0.97000000

\* Note Factor rounded to 8 decimal places

**Principal Distribution Statement (AUD)**

<b>Principal Collections on Housing Loans</b>	25,830,649.63	
<b>Other Amounts of Principal received</b>	0.00	
<b>Less: Reimbursement of Redraws</b>	3,512,823.85	
<b>Total Principal Collections</b>		22,317,825.78
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	15,268,187.28	
<b>Class A1-G Principal</b>	2,974,322.20	
<b>Class A2 Principal</b>	1,782,950.88	
<b>Class B Principal</b>	1,171,653.44	
<b>Class C Principal</b>	407,531.63	
<b>Class D Principal</b>	356,590.17	
<b>Class E Principal</b>	203,765.82	
<b>Class F Principal</b>	152,824.36	
<b>Total Principal Distribution</b>		22,317,825.78

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	2,336,000.18	
<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>		2,336,000.18
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	168,193.11	
<b>Additional Expenses</b>	909,541.49	
<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>	397,765.78	
<b>Class A1-G Interest Amount</b>	77,486.84	
<b>Class A2 Interest Amount</b>	65,243.84	
<b>Class B Interest Amount</b>	60,518.36	
<b>Class C Interest Amount</b>	27,186.85	
<b>Class D Interest Amount</b>	34,528.22	
<b>Class E Interest Amount</b>	27,401.64	
<b>Class F Interest Amount</b>	26,534.79	

<b>Excess Available Income available for Distribution</b>	541,599.26
<i>(includes reimbursement of Principal Charge-Offs, unreimbursed Principal Drawings and distribution to Residual Income Unit Holder)</i>	
<b>Excess Available Income applied to repay Principal Draw</b>	0.00
<b>Remaining Balance of Principal Draw</b>	0.00
<b>First Loss Allocation Reserve Balance</b>	500,000.00
<b>Distribution to Unitholder</b>	541,599.26
<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

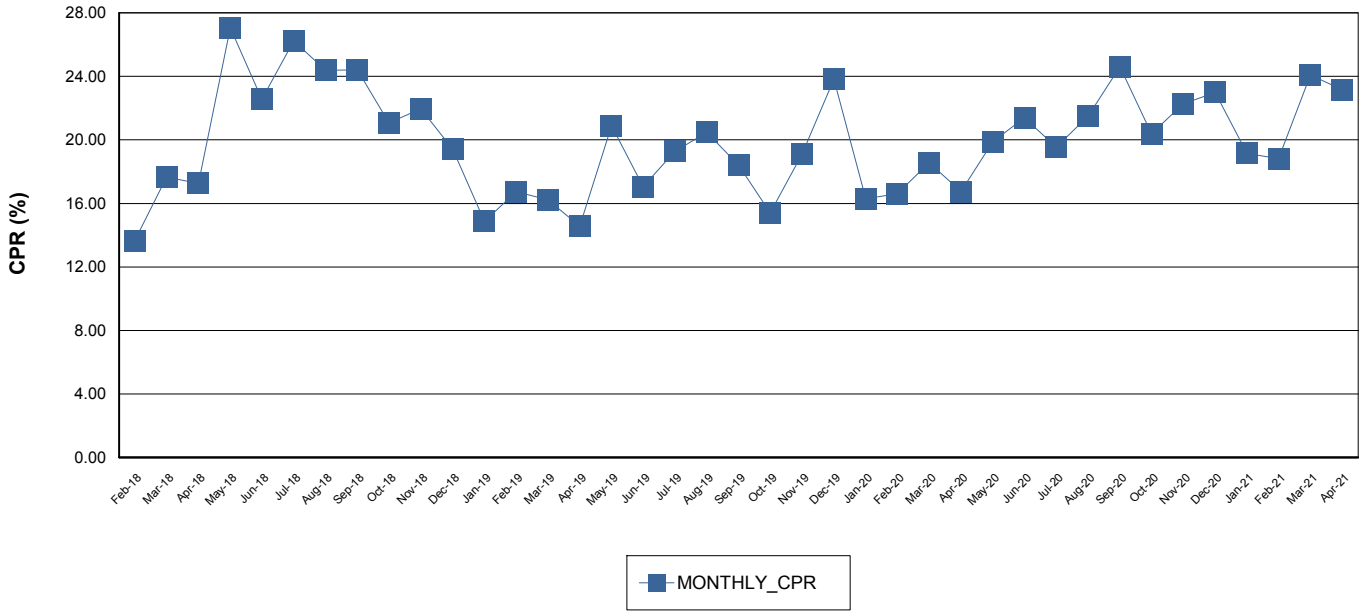
**Support Facilities (AUD)**

**Liquidity Facility**

Liquidity Facility Amount	16,499,793.81
Amount Drawn	0.00

	Feb 2018	Mar 2018	Apr 2018	May 2018	Jun 2018	Jul 2018	Aug 2018	Sep 2018	Oct 2018	Nov 2018
Monthly CPR.....	(%) 13.66	(%) 17.65	(%) 17.26	(%) 27.06	(%) 22.56	(%) 26.23	(%) 24.39	(%) 24.42	(%) 21.07	(%) 21.96
	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019
Monthly CPR.....	(%) 19.43	(%) 14.87	(%) 16.73	(%) 16.23	(%) 14.58	(%) 20.90	(%) 17.06	(%) 19.28	(%) 20.47	(%) 18.41
	Oct 2019	Nov 2019	Dec 2019	Jan 2020	Feb 2020	Mar 2020	Apr 2020	May 2020	Jun 2020	Jul 2020
Monthly CPR.....	(%) 15.41	(%) 19.10	(%) 23.82	(%) 16.29	(%) 16.61	(%) 18.55	(%) 16.75	(%) 19.88	(%) 21.39	(%) 19.54
	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	
Monthly CPR.....	(%) 21.49	(%) 24.61	(%) 20.39	(%) 22.27	(%) 22.99	(%) 19.14	(%) 18.83	(%) 24.09	(%) 23.17	

### Historical CPR



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

Apr 2021

	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.....	6	10	13	20	0	49
No of Loans (%).....	0.15%	0.26%	0.33%	0.52%	0.00%	1.26%
Balance Outstanding(\$)	2,346,882.36	3,287,453.35	4,882,339.15	4,988,423.82	0	15,505,098.68
Balance Outstanding(%)	0.27%	0.38%	0.57%	0.58%	0.00%	1.80%
Instalment Amount(\$).....	24,531.38	54,874.87	97,323.42	639,325.39	0.00	816,055.06

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

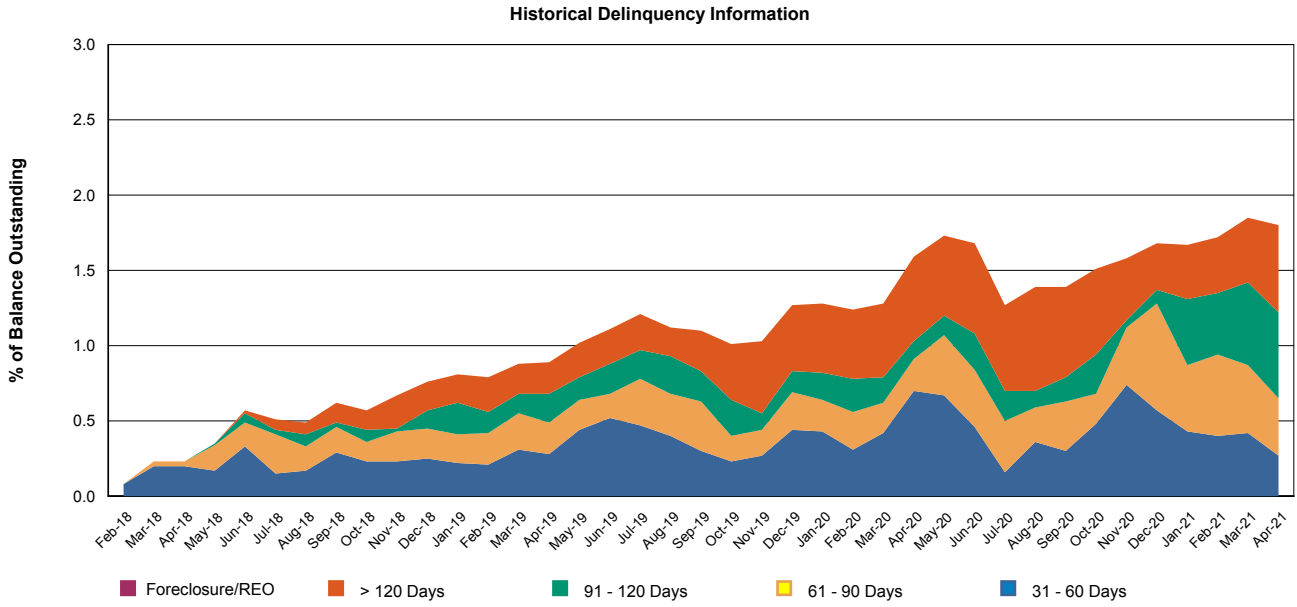
	<b>Feb 2018</b>	<b>Mar 2018</b>	<b>Apr 2018</b>	<b>May 2018</b>	<b>Jun 2018</b>	<b>Jul 2018</b>	<b>Aug 2018</b>	<b>Sep 2018</b>	<b>Oct 2018</b>	<b>Nov 2018</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.08	0.20	0.20	0.17	0.33	0.15	0.17	0.29	0.23	0.23
61-90 Das Past Due.....	0.00	0.03	0.03	0.17	0.16	0.26	0.16	0.17	0.13	0.20
91-120 Days Past Due....	0.00	0.00	0.00	0.01	0.06	0.03	0.08	0.03	0.08	0.02
>120 Days Past Due.....	0.00	0.00	0.00	0.00	0.02	0.07	0.08	0.13	0.13	0.22
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>0.08</b>	<b>0.23</b>	<b>0.23</b>	<b>0.35</b>	<b>0.57</b>	<b>0.51</b>	<b>0.49</b>	<b>0.62</b>	<b>0.57</b>	<b>0.67</b>

	<b>Dec 2018</b>	<b>Jan 2019</b>	<b>Feb 2019</b>	<b>Mar 2019</b>	<b>Apr 2019</b>	<b>May 2019</b>	<b>Jun 2019</b>	<b>Jul 2019</b>	<b>Aug 2019</b>	<b>Sep 2019</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.25	0.22	0.21	0.31	0.28	0.44	0.52	0.47	0.40	0.30
61-90 Das Past Due.....	0.20	0.19	0.21	0.24	0.21	0.20	0.16	0.31	0.28	0.33
91-120 Days Past Due....	0.12	0.21	0.14	0.13	0.19	0.15	0.20	0.19	0.25	0.20
>120 Days Past Due.....	0.19	0.19	0.23	0.20	0.21	0.23	0.23	0.24	0.19	0.27
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>0.76</b>	<b>0.81</b>	<b>0.79</b>	<b>0.88</b>	<b>0.89</b>	<b>1.02</b>	<b>1.11</b>	<b>1.21</b>	<b>1.12</b>	<b>1.10</b>

	<b>Oct 2019</b>	<b>Nov 2019</b>	<b>Dec 2019</b>	<b>Jan 2020</b>	<b>Feb 2020</b>	<b>Mar 2020</b>	<b>Apr 2020</b>	<b>May 2020</b>	<b>Jun 2020</b>	<b>Jul 2020</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.23	0.27	0.44	0.43	0.31	0.42	0.70	0.67	0.46	0.16
61-90 Das Past Due.....	0.17	0.17	0.25	0.21	0.25	0.20	0.21	0.40	0.38	0.34
91-120 Days Past Due....	0.24	0.11	0.14	0.18	0.22	0.17	0.12	0.13	0.24	0.20
>120 Days Past Due.....	0.37	0.48	0.44	0.46	0.46	0.49	0.56	0.53	0.60	0.57
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>1.01</b>	<b>1.03</b>	<b>1.27</b>	<b>1.28</b>	<b>1.24</b>	<b>1.28</b>	<b>1.59</b>	<b>1.73</b>	<b>1.68</b>	<b>1.27</b>

	<b>Aug 2020</b>	<b>Sep 2020</b>	<b>Oct 2020</b>	<b>Nov 2020</b>	<b>Dec 2020</b>	<b>Jan 2021</b>	<b>Feb 2021</b>	<b>Mar 2021</b>	<b>Apr 2021</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.36	0.30	0.48	0.74	0.57	0.43	0.40	0.42	0.27
61-90 Das Past Due.....	0.23	0.33	0.20	0.38	0.71	0.44	0.54	0.45	0.38
91-120 Days Past Due....	0.11	0.16	0.26	0.05	0.09	0.44	0.41	0.55	0.57
>120 Days Past Due.....	0.69	0.60	0.57	0.41	0.31	0.36	0.37	0.43	0.58
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total.....</b>	<b>1.39</b>	<b>1.39</b>	<b>1.51</b>	<b>1.58</b>	<b>1.68</b>	<b>1.67</b>	<b>1.72</b>	<b>1.85</b>	<b>1.80</b>

## Historical Delinquency Information



### Loss Data

Period Ending	Apr 2021	
	(AUD)	(No Loans)
Losses on Sale of Property.....	0.00	0
Losses after Mortgage Insurance.....	0.00	0
Cumulative Losses after Mortgage Insurance.....	0.00	0
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.00	0.00%

## Summary and Weighted Average Calculations

	At Issue	Jan 2021	Feb 2021	Mar 2021	Apr 2021
Balance Outstanding (AUD).....	1,944,606,948.91	920,394,089.86	901,188,968.78	877,006,915.09	854,632,387.22
Total Number of Loans.....	7,006	4,093	4,023	3,951	3,882
Current Average Loan Balance (AUD).....	277,563.08	224,870.29	224,009.19	221,970.87	220,152.60
Maximum Loan Balance (AUD).....	1,358,289.00	1,297,239.69	1,291,001.27	1,287,207.33	1,278,528.50
Current Weighted Average LVR.....	57.02%	50.70%	50.52%	50.31%	50.20%
Weighted Average Loan Rate .....	4.23%	3.25%	3.23%	3.21%	3.18%
Weighted Average Term to Maturity (WAM) (months)	310.00	276.80	275.83	274.92	273.77
Weighted Average Seasoning (WAS) (months)	33.67	68.60	69.61	70.65	71.77
COVID-19 Payment Holiday Deferrals		0.23%	0.00%	0.00%	0.00%

### National RMBS Trust 2018-1

#### Loan Size Distribution as at Month Ending

Apr-21

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	485	10,882,978.33	12.49	1.27
\$50,000 < Loan Size < \$100,000	427	32,429,548.03	11.00	3.79
\$100,000 < Loan Size < \$150,000	455	57,626,073.13	11.72	6.74
\$150,000 < Loan Size < \$200,000	515	90,298,953.79	13.27	10.57
\$200,000 < Loan Size < \$250,000	550	123,787,622.43	14.17	14.48
\$250,000 < Loan Size < \$300,000	498	136,571,824.82	12.83	15.98
\$300,000 < Loan Size < \$350,000	363	117,232,222.65	9.35	13.72
\$350,000 < Loan Size < \$400,000	218	81,061,095.49	5.62	9.48
\$400,000 < Loan Size < \$450,000	102	43,306,293.62	2.63	5.07
\$450,000 < Loan Size < \$500,000	82	38,625,571.44	2.11	4.52
\$500,000 < Loan Size < \$750,000	148	86,743,410.24	3.81	10.15
\$750,000 < Loan Size < \$1,000,000	27	22,620,639.71	0.70	2.65
Loans Size > \$1,000,000	12	13,446,153.54	0.31	1.57
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

#### LVR Distribution as at Month Ending

Apr-21

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,493	391,796,262.00	64.22	45.84
50% < LVR < 55%	312	91,764,233.63	8.04	10.74
55% < LVR < 60%	255	78,987,308.29	6.57	9.24
60% < LVR < 65%	248	82,983,487.52	6.39	9.71
65% < LVR < 70%	239	83,906,743.56	6.16	9.82
70% < LVR < 75%	165	62,550,041.98	4.25	7.32
75% < LVR < 80%	84	30,268,012.80	2.16	3.54
80% < LVR < 85%	47	17,915,440.89	1.21	2.10
85% < LVR < 90%	32	11,865,960.05	0.82	1.39
90% < LVR < 95%	4	1,662,007.29	0.10	0.19
95% < LVR < 100%	0	0.00	0.00	0.00
LVR > 100%	3	932,889.21	0.08	0.11
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>



## Mortgage Insurer as at Month Ending

Apr-21

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Genworth	151	39,221,551.59	3.89	4.59
QBE	285	74,845,704.05	7.34	8.76
Uninsured	3,446	740,565,131.58	88.77	86.65
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Apr-2021

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	36	7,270,324.45	0.93	0.85
ACT Metro	26	5,337,907.70	0.67	0.62
NSW Non-Metro	488	93,881,855.04	12.57	10.99
NSW Sydney Inner City	1	1,008,252.75	0.03	0.12
NSW Sydney Metro	673	194,187,998.55	17.34	22.72
NT Darwin Inner City	26	5,339,401.34	0.67	0.62
NT Non-Metro	4	977,005.26	0.10	0.11
QLD Brisbane Inner City	5	1,027,406.03	0.13	0.12
QLD Brisbane Metro	360	80,609,012.33	9.27	9.43
QLD Non-Metro	327	60,079,452.62	8.42	7.03
SA Adelaide Inner City	4	816,923.65	0.10	0.10
SA Adelaide Metro	149	25,618,313.13	3.84	3.00
SA Non-Metro	55	8,184,556.00	1.42	0.96
TAS Hobart Inner City	1	94,396.16	0.03	0.01
TAS Hobart Metro	36	6,983,213.71	0.93	0.82
TAS Non-Metro	24	3,282,426.39	0.62	0.38
VIC Melbourne Inner City	36	9,747,257.24	0.93	1.14
VIC Melbourne Metro	983	230,145,554.91	25.32	26.93
VIC Non-Metro	305	49,492,086.57	7.86	5.79
WA Non-Metro	28	4,501,650.66	0.72	0.53
WA Perth Inner City	11	2,062,989.65	0.28	0.24
WA Perth Metro	304	63,984,403.08	7.83	7.49
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Apr-2021

Seasoning Analysis - Total Portfolio	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Seasoning < 3 months	0	0.00	0.00	0.00%
4 months < Seasoning < 6 months	0	0.00	0.00	0.00%
7 months < Seasoning < 12 months	0	0.00	0.00	0.00%
13 months < Seasoning < 18 months	0	0.00	0.00	0.00%
19 months < Seasoning < 24 months	0	0.00	0.00	0.00%
25 months < Seasoning < 36 months	0	0.00	0.00	0.00%
37 months < Seasoning < 48 months	454	110,434,040.52	11.70	12.92%
49 months < Seasoning < 60 months	1,262	308,949,986.15	32.51	36.15%
Seasoning > 60 months	2,166	435,248,360.55	55.80	50.93%
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**
**Apr-2021**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	35	981,651.14	0.90	0.11
5 years < Term < 10 years	119	9,211,189.44	3.07	1.08
10 years < Term < 15 years	277	33,912,286.87	7.14	3.97
15 years < Term < 20 years	706	116,546,205.11	18.19	13.64
20 years < Term < 25 years	1,539	366,533,050.39	39.64	42.89
25 years < Term < 30 years	1,206	327,448,004.27	31.07	38.31
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**
**Apr-2021**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	187	23,612,945.22	4.82	2.76
Investment	607	159,185,336.49	15.64	18.63
Other	429	107,837,788.45	11.05	12.62
Purchase Existing Dwelling	1,188	255,751,230.22	30.60	29.93
Purchase New Dwelling	229	49,310,371.86	5.90	5.77
Refinance	1,242	258,934,714.98	31.99	30.30
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**
**Apr-2021**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	432	122,731,681.43	11.13	14.36
Variable Rate	3,450	731,900,705.79	88.87	85.64
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**
**Apr-2021**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	142	46,796,099.71	3.66	5.48
PI	3,740	807,836,287.51	96.34	94.52
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Fixed Rate Term as at Month Ending**
**Apr-2021**

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	159	45,218,603.21	36.81	36.84
1 years < Term < 2 years	168	49,671,687.32	38.89	40.47
2 years < Term < 3 years	55	14,750,471.70	12.73	12.02
3 years < Term < 4 years	43	11,538,398.25	9.95	9.40
4 years < Term < 5 years	7	1,552,520.95	1.62	1.26
Term > 5 years	0	0.00	0.00	0.00
<b>Total</b>	<b>432</b>	<b>122,731,681.43</b>	<b>100.00</b>	<b>100.00</b>

**Loan Green Status as at Month Ending**
**Apr-2021**

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	804	196,815,518.61	20.71%	23.03%
Non Green Mortgage	3,078	657,816,868.61	79.29%	76.97%
<b>Total</b>	<b>3,882</b>	<b>854,632,387.22</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgages - Geographic Distribution as at Month Ending**
**Apr-2021**

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	205	46,765,116.14	25.50%	23.76%
NSW Sydney Metro	208	56,553,633.22	25.87%	28.73%
TAS Hobart Metro	6	1,397,794.42	0.75%	0.71%
TAS Non-Metro	2	308,389.17	0.25%	0.16%
VIC Melbourne Inner City	10	3,454,656.82	1.24%	1.76%
VIC Melbourne Metro	269	66,629,818.56	33.46%	33.85%
VIC Non-Metro	104	21,706,110.28	12.94%	11.03%
<b>Total</b>	<b>804</b>	<b>196,815,518.61</b>	<b>100.00%</b>	<b>100.00</b>

**Green Mortgage - Property Type as at Month Ending**
**Apr-2021**

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
0	1	262,390.64	0.12%	0.13%
Apartment/Unit/Flat	66	16,555,734.20	8.21%	8.41%
House	560	134,768,488.26	69.65%	68.47%
Other	177	45,228,905.51	22.01%	22.98%
<b>Total</b>	<b>804</b>	<b>196,815,518.61</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	58,118,729.95

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Mar-21</u>	<u>Apr-21</u>
Balance Outstanding (AUD)	118,194,421.22	59,039,474.21	58,118,729.95
Total Number of Loans	428	270	267
Current Average Loan Balance (AUD)	276,155.19	218,664.72	217,673.15
Maximum Loan Balance (AUD)	1,098,722.67	1,061,121.58	1,058,775.16
Current Weighted Average LVR	57.09%	50.15%	49.65%
Weighted Average Loan Rate	4.25%	3.08%	3.07%
Weighted Average Term to Maturity (WAM) (months)	309.65	271.23	271.55
Weighted Average Seasoning (WAS) (months)	33.61	71.22	70.80
Monthly CPR		24.88%	14.55%
Prepayments			
- Scheduled Principal		156,499.56	154,458.65
- Unscheduled Principal		1,424,202.47	766,285.61
- Redraw			

### 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	24	8.99	119,358.30	0.21
>\$30,000 and ≤\$50,000	11	4.12	442,536.79	0.76
>\$50,000 and ≤\$100,000	28	10.49	2,158,062.26	3.71
>\$100,000 and ≤\$150,000	33	12.36	4,048,652.71	6.97
>\$150,000 and ≤\$200,000	36	13.48	6,501,318.01	11.19
>\$200,000 and ≤\$250,000	44	16.48	10,049,092.30	17.29
>\$250,000 and ≤\$300,000	33	12.36	8,854,671.30	15.24
>\$300,000 and ≤\$350,000	18	6.74	5,891,287.53	10.14
>\$350,000 and ≤\$400,000	10	3.75	3,694,722.56	6.36
>\$400,000 and ≤\$450,000	8	3.00	3,366,922.34	5.79
>\$450,000 and ≤\$500,000	6	2.25	2,848,334.96	4.90
>\$500,000 and ≤\$550,000	6	2.25	3,148,900.40	5.42
>\$550,000 and ≤\$600,000	3	1.12	1,750,241.72	3.01
>\$600,000 and ≤\$700,000	5	1.87	3,336,347.31	5.74
>\$700,000 and ≤\$800,000	0	0.00	0.00	0.00
>\$800,000 and ≤\$900,000	1	0.37	849,506.30	1.46
>\$900,000 and ≤\$1,000,000	0	0.00	0.00	0.00
>\$1,000,000	1	0.37	1,058,775.16	1.82
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</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% and ≤ 50%	173	64.79	30,160,601.26	51.89
>50% and ≤ 55%	14	5.24	4,379,640.13	7.54
>55% and ≤ 60%	17	6.37	4,355,536.06	7.49
>60% and ≤ 65%	17	6.37	4,669,532.49	8.03
>65% and ≤ 70%	17	6.37	6,116,182.82	10.52
>70% and ≤ 75%	17	6.37	5,087,933.92	8.75
>75% and ≤ 80%	8	3.00	2,007,759.80	3.45
>80% and ≤ 85%	2	0.75	456,017.58	0.78
>85% and ≤ 90%	1	0.37	357,098.44	0.61
>90% and ≤ 95%	0	0.00	0.00	0.00
>95% and ≤ 100%	0	0.00	0.00	0.00
> 100%	1	0.37	528,427.45	0.91
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</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	12	4.49	3,006,080.83	5.17
QBE	25	9.36	5,550,467.98	9.55
Uninsured	230	86.14	49,562,181.14	85.28
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</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	7	2.62	2,407,689.95	4.14
Metro	187	70.04	41,923,775.14	72.13
Non Metro	73	27.34	13,787,264.86	23.72
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</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	4	1.50	1,310,958.28	2.26
NSW	82	30.71	19,304,664.31	33.22
NT	3	1.12	852,257.85	1.47
QLD	45	16.85	9,638,514.69	16.58
SA	14	5.24	2,423,145.00	4.17
TAS	6	2.25	810,625.64	1.39
VIC	85	31.84	19,134,411.84	32.92
WA	28	10.49	4,644,152.34	7.99
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</b>	<b>100.00%</b>

## Seasoning Analysis - Months

<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 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	0	0.00	0.00	0.00
>12 months and ≤ 18 months	0	0.00	0.00	0.00
>18 months and ≤ 24 months	0	0.00	0.00	0.00
>24 months and ≤ 36 months	0	0.00	0.00	0.00
>36 months and ≤ 48 months	50	18.73	10,607,315.55	18.25
>48 months and ≤ 60 months	63	23.60	17,308,364.06	29.78
>60 months and ≤ 360 months	154	57.68	30,203,050.34	51.97
> 360 months	0	0.00	0.00	0.00
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</b>	<b>100.00%</b>

## Remaining Loan Term - Years

<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 years	0	0.00	0.00	0.00
>0 years and ≤ 5 years	4	1.50	145,000.58	0.25
>5 years and ≤ 10 years	6	2.25	382,286.47	0.66
>10 years and ≤ 15 years	16	5.99	1,619,501.94	2.79
>15 years and ≤ 20 years	50	18.73	9,393,113.70	16.16
>20 years and ≤ 25 years	120	44.94	27,141,054.55	46.70
>25 years and ≤ 30 years	71	26.59	19,437,772.71	33.44
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</b>	<b>100.00%</b>

## Int Rate Type - Fixed Rate Term - Years

<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 years and ≤ 1 years	10	3.75	3,622,360.44	6.23
>1 years and ≤ 2 years	19	7.12	5,858,146.28	10.08
>2 years and ≤ 3 years	7	2.62	2,013,897.21	3.47
>3 years and ≤ 4 years	3	1.12	1,118,264.01	1.92
Variable Rate	228	85.39	45,506,062.01	78.30
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</b>	<b>100.00%</b>

## Payment Type

<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>
IO	6	2.25	2,246,649.55	3.87
PI	261	97.75	55,872,080.40	96.13
<b>Total</b>	<b>267</b>	<b>100.00%</b>	<b>\$58,118,729.95</b>	<b>100.00%</b>

## Delinquency

<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>
31-60 Days Past Due	1	0.37	238,225.00	0.41
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	0	0.00	0.00	0.00
<b>Total</b>	<b>1</b>	<b>0.37%</b>	<b>\$238,225.00</b>	<b>0.41%</b>

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