

# National RMBS Trust 2018-1

## Monthly Report as at 17 Nov 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 Nov 2021	Class A1-A Notes		Class A1-G Notes		Class A2 Notes	
Payment Date	24 Nov 2021						
Interest Period		<b>BBSW</b>	0.01000 % pa	0.01000 % pa	0.01000 % pa	0.01000 % pa	
From (and including)	25 Oct 2021	<b>Margin</b>	0.85 % pa	0.85 % pa	1.20 % pa	1.20 % pa	
To (but excluding)	24 Nov 2021	<b>Interest Rate</b>	0.86000 % pa	0.86000 % pa	1.21000 % pa	1.21000 % pa	
Number of days	30						
		Class B Notes		Class C Notes		Class D Notes	
		<b>BBSW</b>	0.01000 % pa	0.01000 % pa	0.01000 % pa	0.01000 % pa	
		<b>Margin</b>	1.70 % pa	2.20 % pa	3.20 % pa	3.20 % pa	
		<b>Interest Rate</b>	1.71000 % pa	2.21000 % pa	3.21000 % pa	3.21000 % pa	
		Class E Notes		Class F Notes			
		<b>BBSW</b>	0.01000 % pa	0.01000 % pa	0.01000 % pa		
		<b>Margin</b>	4.45 % pa	5.75 % pa	5.75 % pa		
		<b>Interest Rate</b>	4.46000 % pa	5.76000 % pa	5.76000 % 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	16,508.39	508,458,470.45	16,508.39	99,050,351.37	18.26%	42,411.08	59,375,514.72
Interest Distribution	11.67	359,403.52	11.67	70,013.67		42.18	59,050.17
Principal Distribution	426.81	13,145,689.68	426.81	2,560,848.64		1,096.50	1,535,095.07
Ending Note Balance	16,081.58	495,312,780.77	16,081.58	96,489,502.73	18.26%	41,314.59	57,840,419.65
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00		0.00	0.00
Ending Stated Amount	16,081.58	495,312,780.77	16,081.58	96,489,502.73	18.26%	41,314.59	57,840,419.65
Total Distribution	438.48	13,505,093.20	438.48	2,630,862.31		1,138.68	1,594,145.24
Current Note Factor *	0.32163168	0.32163168	0.32163168	0.32163168		0.82629171	0.82629171

	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	42,411.08	39,018,195.38	42,411.08	13,571,546.23	42,411.08	11,875,102.95
Interest Distribution	59.61	54,839.27	77.04	24,651.88	111.90	31,330.75
Principal Distribution	1,008,776.76	1,008,776.76	350,878.87	350,878.87	307,019.02	307,019.02
Ending Note Balance	41,314.59	38,009,418.62	41,314.59	13,220,667.36	41,314.59	11,568,083.93
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00	0.00	0.00
Ending Stated Amount	41,314.59	38,009,418.62	41,314.59	13,220,667.36	41,314.59	11,568,083.93
Total Distribution	1,156.10	1,063,616.03	1,173.53	375,530.75	1,208.39	338,349.77
Current Note Factor *	0.82629171	0.82629171	0.82629171	0.82629171	0.82629171	0.82629171

	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	42,411.08	6,785,773.11	42,411.08	5,089,329.83
Interest Distribution	155.47	24,874.97	200.78	24,094.14
Principal Distribution	175,439.43	175,439.43	131,579.58	131,579.58
Ending Note Balance	41,314.59	6,610,333.68	41,314.59	4,957,750.25
Less Carryover Prin Chargeoffs	0.00	0.00	0.00	0.00
Ending Stated Amount	41,314.59	6,610,333.68	41,314.59	4,957,750.25
Total Distribution	1,251.97	200,314.40	1,297.28	155,673.72
Current Note Factor *	0.82629171	0.82629171	0.82629171	0.82629171

\* Note Factor rounded to 8 decimal places

**Principal Distribution Statement (AUD)**

<b>Principal Collections on Housing Loans</b>	22,715,588.95	
<b>Other Amounts of Principal received</b>	0.00	
<b>Less: Reimbursement of Redraws</b>	3,500,261.90	
<b>Total Principal Collections</b>		19,215,327.05
<b>Principal Draw</b>	0.00	
<b>Class A1-A Principal</b>	13,145,689.68	
<b>Class A1-G Principal</b>	2,560,848.64	
<b>Class A2 Principal</b>	1,535,095.07	
<b>Class B Principal</b>	1,008,776.76	
<b>Class C Principal</b>	350,878.87	
<b>Class D Principal</b>	307,019.02	
<b>Class E Principal</b>	175,439.43	
<b>Class F Principal</b>	131,579.58	
<b>Total Principal Distribution</b>		19,215,327.05

**Interest Distribution Statement (AUD)**

<b>Interest Collections</b>	1,784,229.67	
<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>		1,784,229.67
<b>Accrued Interest Adjustment</b>	0.00	
<b>Servicing Expenses</b>	152,839.40	
<b>Additional Expenses</b>	731,457.72	
<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>	359,403.52	
<b>Class A1-G Interest Amount</b>	70,013.67	
<b>Class A2 Interest Amount</b>	59,050.17	
<b>Class B Interest Amount</b>	54,839.27	
<b>Class C Interest Amount</b>	24,651.88	
<b>Class D Interest Amount</b>	31,330.75	
<b>Class E Interest Amount</b>	24,874.97	
<b>Class F Interest Amount</b>	24,094.14	

<b>Excess Available Income available for Distribution</b>	251,674.18
<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>	251,674.18
<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

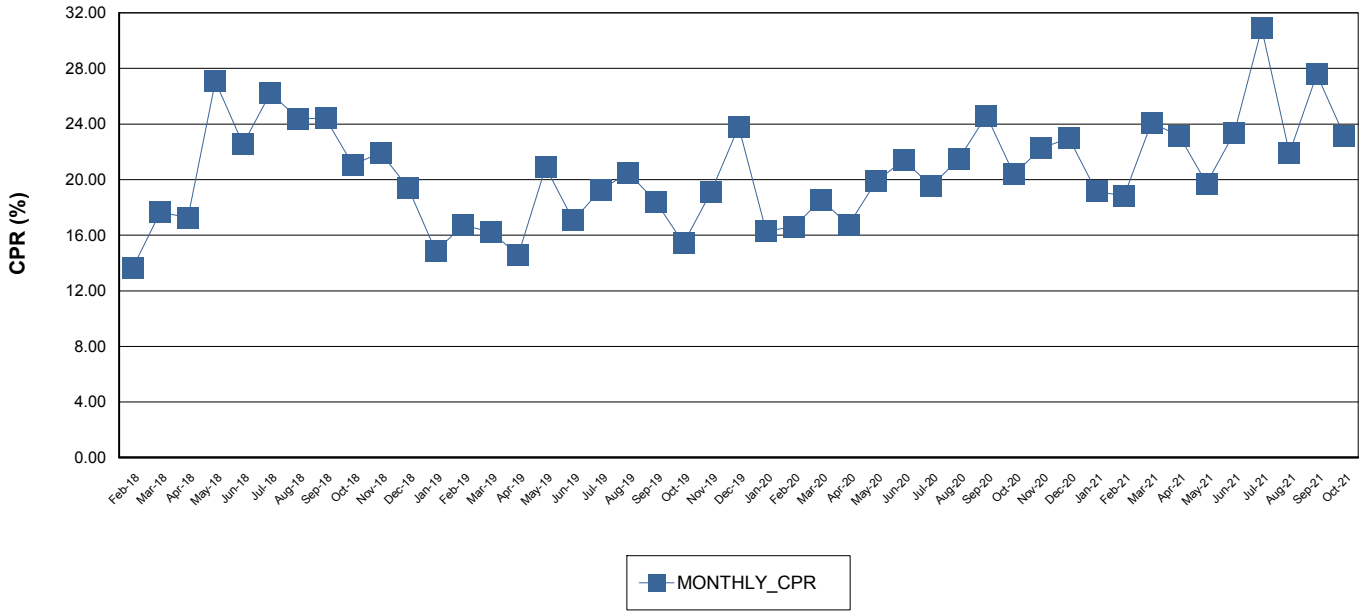
**Support Facilities (AUD)**

**Liquidity Facility**

Liquidity Facility Amount	13,969,275.55
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	May 2021
Monthly CPR.....	(%) 21.49	(%) 24.61	(%) 20.39	(%) 22.27	(%) 22.99	(%) 19.14	(%) 18.83	(%) 24.09	(%) 23.17	(%) 19.71
	Jun 2021	Jul 2021	Aug 2021	Sep 2021	Oct 2021					
Monthly CPR.....	(%) 23.38	(%) 30.88	(%) 21.90	(%) 27.58	(%) 23.17					

### Historical CPR



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

Oct 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	5	8	19	0	38
No of Loans (%).....	0.17%	0.14%	0.23%	0.55%	0.00%	1.09%
Balance Outstanding(\$)	1,825,176.26	1,464,986.31	1,741,717.42	6,522,969.29	0	11,554,849.28
Balance Outstanding(%)	0.25%	0.20%	0.24%	0.90%	0.00%	1.59%
Instalment Amount(\$).....	15,733.08	24,634.12	39,206.18	283,073.09	0.00	362,646.47

**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
Total.....	0.08	0.23	0.23	0.35	0.57	0.51	0.49	0.62	0.57	0.67

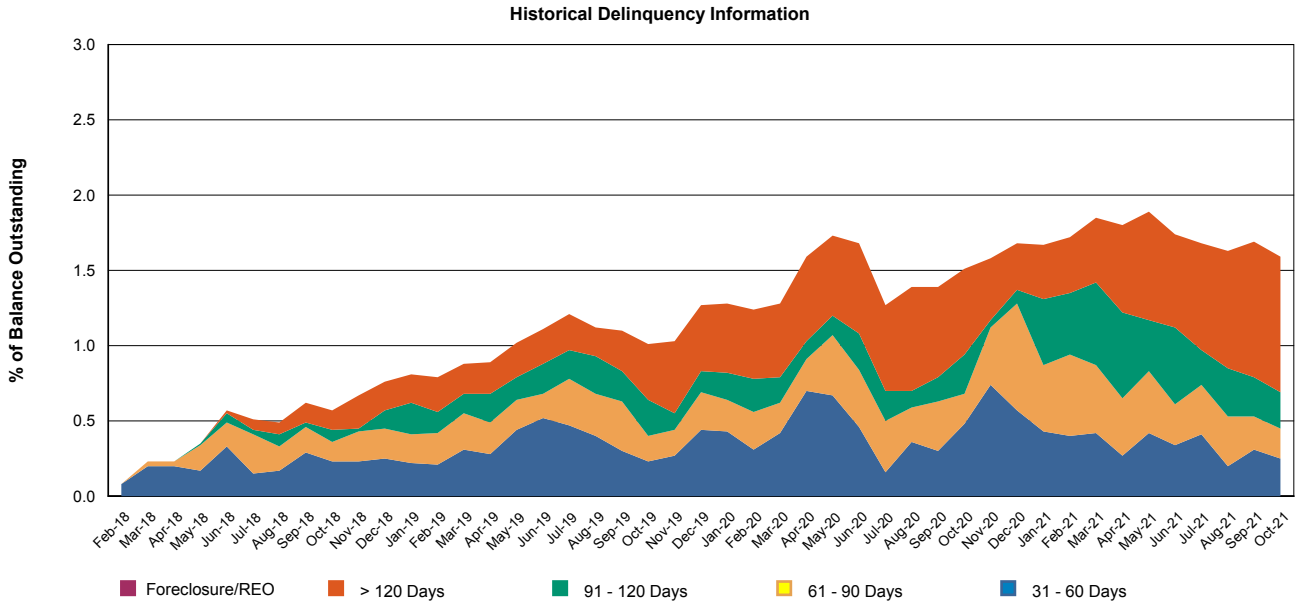
	<b>Dec 2018</b>	<b>Jan 2019</b>	<b>Feb 2019</b>	<b>Mar 2019</b>	<b>Apr 2019</b>	<b>May 2019</b>	<b>Jun 2019</b>	<b>Jul 2019</b>	<b>Aug 2019</b>	<b>Sep 2019</b>
	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.25	0.22	0.21	0.31	0.28	0.44	0.52	0.47	0.40	0.30
61-90 Das Past Due.....	0.20	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
Total.....	0.76	0.81	0.79	0.88	0.89	1.02	1.11	1.21	1.12	1.10

	<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
Total.....	1.01	1.03	1.27	1.28	1.24	1.28	1.59	1.73	1.68	1.27

	<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>	<b>May 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	0.42
61-90 Das Past Due.....	0.23	0.33	0.20	0.38	0.71	0.44	0.54	0.45	0.38	0.41
91-120 Days Past Due....	0.11	0.16	0.26	0.05	0.09	0.44	0.41	0.55	0.57	0.34
>120 Days Past Due.....	0.69	0.60	0.57	0.41	0.31	0.36	0.37	0.43	0.58	0.72
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total.....	1.39	1.39	1.51	1.58	1.68	1.67	1.72	1.85	1.80	1.89

	<b>Jun 2021</b>	<b>Jul 2021</b>	<b>Aug 2021</b>	<b>Sep 2021</b>	<b>Oct 2021</b>
	(%)	(%)	(%)	(%)	(%)
31-60 Days Past Due.....	0.34	0.41	0.20	0.31	0.25
61-90 Das Past Due.....	0.27	0.33	0.33	0.22	0.20
91-120 Days Past Due....	0.51	0.23	0.32	0.26	0.24
>120 Days Past Due.....	0.62	0.71	0.78	0.90	0.90
Foreclosure/REO.....	0.00	0.00	0.00	0.00	0.00
Total.....	1.74	1.68	1.63	1.69	1.59

## Historical Delinquency Information



### Loss Data

Period Ending	Oct 2021	
	(AUD)	(No Loans)
Losses on Sale of Property.....	0.00	0
Losses after Mortgage Insurance.....	148,779.66	0
Cumulative Losses after Mortgage Insurance.....	460,901.56	1
Cumulative Losses After Mortgage Insurance (%) of Initial Pool	0.02%	0.01%

## Summary and Weighted Average Calculations

	At Issue	Jul 2021	Aug 2021	Sep 2021	Oct 2021
Balance Outstanding (AUD).....	1,944,606,948.91	786,357,404.72	767,292,737.50	743,818,393.51	724,604,808.77
Total Number of Loans.....	7,006	3,680	3,607	3,547	3,484
Current Average Loan Balance (AUD).....	277,563.08	213,684.08	212,723.24	209,703.52	207,980.71
Maximum Loan Balance (AUD).....	1,358,289.00	1,272,072.72	1,272,072.72	1,272,072.72	1,272,072.72
Current Weighted Average LVR.....	57.02%	49.27%	49.00%	48.74%	48.35%
Weighted Average Loan Rate .....	4.23%	3.13%	3.12%	3.10%	3.09%
Weighted Average Term to Maturity (WAM) (months)	310.00	270.59	269.67	268.60	267.47
Weighted Average Seasoning (WAS) (months)	33.67	75.13	76.05	77.09	78.10
COVID-19 Payment Holiday Deferrals		0.00%	0.35%	0.49%	0.50%

### National RMBS Trust 2018-1

#### Loan Size Distribution as at Month Ending

Oct-21

Loan Size Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Loan Size < \$50,000	501	10,678,073.39	14.38	1.47
\$50,000 < Loan Size < \$100,000	402	30,534,938.91	11.54	4.21
\$100,000 < Loan Size < \$150,000	448	56,541,476.51	12.86	7.80
\$150,000 < Loan Size < \$200,000	453	79,626,490.75	13.00	10.99
\$200,000 < Loan Size < \$250,000	499	112,378,498.99	14.32	15.51
\$250,000 < Loan Size < \$300,000	423	116,110,407.28	12.14	16.02
\$300,000 < Loan Size < \$350,000	297	95,876,800.45	8.52	13.23
\$350,000 < Loan Size < \$400,000	171	63,485,802.64	4.91	8.76
\$400,000 < Loan Size < \$450,000	90	38,200,164.13	2.58	5.27
\$450,000 < Loan Size < \$500,000	62	29,401,530.70	1.78	4.06
\$500,000 < Loan Size < \$750,000	108	64,121,004.34	3.10	8.85
\$750,000 < Loan Size < \$1,000,000	23	19,820,113.26	0.66	2.74
Loans Size > \$1,000,000	7	7,829,507.42	0.20	1.08
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

#### LVR Distribution as at Month Ending

Oct-21

LVR Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
LVR < 50%	2,361	359,842,239.93	67.77	49.66
50% < LVR < 55%	282	80,992,699.78	8.09	11.18
55% < LVR < 60%	227	67,360,536.65	6.52	9.30
60% < LVR < 65%	196	67,167,569.97	5.63	9.27
65% < LVR < 70%	167	58,566,655.35	4.79	8.08
70% < LVR < 75%	126	46,427,699.89	3.62	6.41
75% < LVR < 80%	62	21,257,732.30	1.78	2.93
80% < LVR < 85%	35	12,422,241.22	1.00	1.71
85% < LVR < 90%	23	8,761,812.40	0.66	1.21
90% < LVR < 95%	3	1,190,320.61	0.09	0.16
95% < LVR < 100%	2	615,300.67	0.06	0.08
LVR > 100%	0	0.00	0.00	0.00
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>



## Mortgage Insurer as at Month Ending

Oct-21

Mortgage Insurer	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Genworth	136	31,882,063.45	3.90	4.40
QBE	244	61,329,042.72	7.00	8.46
Uninsured	3,104	631,393,702.60	89.09	87.14
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

## Geographic Distribution as at Month Ending

Oct-2021

Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
ACT Inner City	32	6,022,477.28	0.92	0.83
ACT Metro	23	4,399,416.76	0.66	0.61
NSW Non-Metro	451	84,125,334.53	12.94	11.61
NSW Sydney Inner City	1	989,330.81	0.03	0.14
NSW Sydney Metro	590	158,520,482.86	16.93	21.88
NT Darwin Inner City	23	4,714,827.55	0.66	0.65
NT Non-Metro	3	616,890.56	0.09	0.09
QLD Brisbane Inner City	3	738,528.67	0.09	0.10
QLD Brisbane Metro	318	66,098,640.35	9.13	9.12
QLD Non-Metro	294	51,421,932.53	8.44	7.10
SA Adelaide Inner City	4	778,867.78	0.11	0.11
SA Adelaide Metro	125	19,618,322.21	3.59	2.71
SA Non-Metro	50	6,912,630.36	1.44	0.95
TAS Hobart Inner City	1	93,193.20	0.03	0.01
TAS Hobart Metro	31	5,460,845.57	0.89	0.75
TAS Non-Metro	20	2,734,748.73	0.57	0.38
VIC Melbourne Inner City	33	9,083,186.00	0.95	1.25
VIC Melbourne Metro	880	195,796,007.27	25.26	27.02
VIC Non-Metro	281	42,998,025.53	8.07	5.93
WA Non-Metro	26	3,645,552.66	0.75	0.50
WA Perth Inner City	10	1,781,546.52	0.29	0.25
WA Perth Metro	285	58,054,021.04	8.18	8.01
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

## Seasoning Analysis - Total Portfolio as at Month Ending

Oct-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	4	1,274,453.95	0.11	0.18%
49 months < Seasoning < 60 months	982	224,560,612.32	28.19	30.99%
Seasoning > 60 months	2,498	498,769,742.50	71.70	68.83%
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

**Remaining Loan Term as at Month Ending**

**Oct-2021**

Remaining Loan Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 5 years	38	893,135.80	1.09	0.12
5 years < Term < 10 years	104	7,796,653.83	2.99	1.08
10 years < Term < 15 years	294	36,427,995.91	8.44	5.03
15 years < Term < 20 years	717	118,513,682.29	20.58	16.36
20 years < Term < 25 years	1,711	400,529,138.84	49.11	55.28
25 years < Term < 30 years	620	160,444,202.10	17.80	22.14
Term > 30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

**Loan Purpose as at Month Ending**

**Oct-2021**

Loan Purpose	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Home Improvement	167	21,321,492.39	4.79	2.94
Investment	521	135,214,451.28	14.95	18.66
Other	397	95,837,533.04	11.39	13.23
Purchase Existing Dwelling	1,064	212,706,816.82	30.54	29.35
Purchase New Dwelling	215	43,443,428.48	6.17	6.00
Refinance	1,120	216,081,086.76	32.15	29.82
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

**Loan Type as at Month Ending**

**Oct-2021**

Loan Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Fixed Rate	419	119,759,266.60	12.03	16.53
Variable Rate	3,065	604,845,542.17	87.97	83.47
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

**Payment Type as at Month Ending**

**Oct-2021**

Payment Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
IO	70	23,209,842.25	2.01	3.20
PI	3,414	701,394,966.52	97.99	96.80
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00</b>	<b>100.00</b>

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

Remaining Fixed Rate Term	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Term < 1 years	166	48,059,110.62	39.62	40.13
1 years < Term < 2 years	172	50,142,610.44	41.05	41.87
2 years < Term < 3 years	26	7,834,382.43	6.21	6.54
3 years < Term < 4 years	49	12,379,879.58	11.69	10.34
4 years < Term < 5 years	6	1,343,283.53	1.43	1.12
Term > 5 years	0	0.00	0.00	0.00
<b>Total</b>	<b>419</b>	<b>119,759,266.60</b>	<b>100.00</b>	<b>100.00</b>

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

Loan Green Status	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Green Mortgage	732	171,574,004.63	21.01%	23.68%
Non Green Mortgage	2,752	553,030,804.14	78.99%	76.32%
<b>Total</b>	<b>3,484</b>	<b>724,604,808.77</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgages - Geographic Distribution	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
NSW Non-Metro	189	41,033,792.80	25.82%	23.92%
NSW Sydney Metro	184	48,814,653.75	25.14%	28.45%
TAS Hobart Metro	6	1,317,155.63	0.82%	0.77%
TAS Non-Metro	2	318,471.48	0.27%	0.19%
VIC Melbourne Inner City	10	3,384,849.78	1.37%	1.97%
VIC Melbourne Metro	244	58,137,428.42	33.33%	33.88%
VIC Non-Metro	97	18,567,652.77	13.25%	10.82%
<b>Total</b>	<b>732</b>	<b>171,574,004.63</b>	<b>100.00%</b>	<b>100.00</b>

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

Green Mortgage - Property Type	Number of Loans	Balance of Loans (AUD)	Number of Loans (%)	Balance of Loans (%)
Apartment/Unit/Flat	56	12,875,518.31	7.65%	7.50%
House	514	118,705,375.58	70.22%	69.19%
Other	162	39,993,110.74	22.13%	23.31%
<b>Total</b>	<b>732</b>	<b>171,574,004.63</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	51,696,048.14

### Summary and Weighted Average Calculations

	<u>At Issue</u>	<u>Sep-21</u>	<u>Oct-21</u>
Balance Outstanding (AUD)	118,194,421.22	53,141,115.36	51,696,048.14
Total Number of Loans	428	251	247
Current Average Loan Balance (AUD)	276,155.19	211,717.59	209,295.74
Maximum Loan Balance (AUD)	1,098,722.67	1,039,553.28	1,036,062.46
Current Weighted Average LVR	57.09%	48.94%	48.81%
Weighted Average Loan Rate	4.25%	3.00%	3.00%
Weighted Average Term to Maturity (WAM) (months)	309.65	266.58	266.98
Weighted Average Seasoning (WAS) (months)	33.61	77.23	76.52
Monthly CPR		8.69%	25.76%
Prepayments			
- Scheduled Principal		145,444.89	145,844.61
- Unscheduled Principal		403,895.98	1,299,222.61
- 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	30	12.15	160,914.34	0.31
>\$30,000 and ≤\$50,000	12	4.86	515,970.35	1.00
>\$50,000 and ≤\$100,000	26	10.53	1,942,145.63	3.76
>\$100,000 and ≤\$150,000	29	11.74	3,563,723.55	6.89
>\$150,000 and ≤\$200,000	27	10.93	4,909,532.93	9.50
>\$200,000 and ≤\$250,000	45	18.22	10,350,694.11	20.02
>\$250,000 and ≤\$300,000	24	9.72	6,466,181.05	12.51
>\$300,000 and ≤\$350,000	15	6.07	4,892,728.67	9.46
>\$350,000 and ≤\$400,000	11	4.45	4,046,600.34	7.83
>\$400,000 and ≤\$450,000	9	3.64	3,733,601.24	7.22
>\$450,000 and ≤\$500,000	5	2.02	2,346,855.77	4.54
>\$500,000 and ≤\$550,000	5	2.02	2,599,279.62	5.03
>\$550,000 and ≤\$600,000	3	1.21	1,722,211.92	3.33
>\$600,000 and ≤\$700,000	4	1.62	2,495,542.69	4.83
>\$700,000 and ≤\$800,000	0	0.00	0.00	0.00
>\$800,000 and ≤\$900,000	0	0.00	0.00	0.00
>\$900,000 and ≤\$1,000,000	1	0.40	914,003.47	1.77
>\$1,000,000	1	0.40	1,036,062.46	2.00
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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%	166	67.21	26,914,945.49	52.06
>50% and ≤ 55%	11	4.45	3,961,803.57	7.66
>55% and ≤ 60%	17	6.88	4,913,426.37	9.50
>60% and ≤ 65%	19	7.69	5,270,478.49	10.20
>65% and ≤ 70%	15	6.07	5,275,131.66	10.20
>70% and ≤ 75%	10	4.05	2,823,908.00	5.46
>75% and ≤ 80%	6	2.43	1,472,363.10	2.85
>80% and ≤ 85%	2	0.81	547,910.78	1.06
>85% and ≤ 90%	0	0.00	0.00	0.00
>90% and ≤ 95%	0	0.00	0.00	0.00
>95% and ≤ 100%	0	0.00	0.00	0.00
> 100%	1	0.40	516,080.68	1.00
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	10	4.05	2,529,588.84	4.89
QBE	24	9.72	5,542,667.24	10.72
Uninsured	213	86.23	43,623,792.06	84.39
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	2.83	2,288,412.22	4.43
Metro	176	71.26	37,615,306.93	72.76
Non Metro	64	25.91	11,792,328.99	22.81
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	1.62	1,234,558.01	2.39
NSW	76	30.77	16,617,433.78	32.14
NT	3	1.21	829,848.36	1.61
QLD	42	17.00	8,770,978.90	16.97
SA	13	5.26	2,035,051.94	3.94
TAS	4	1.62	603,226.30	1.17
VIC	77	31.17	17,268,272.53	33.40
WA	28	11.34	4,336,678.32	8.39
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	0.00
>0 months and ≤ 3 months	0	0.00	0	0.00
>3 months and ≤ 6 months	0	0.00	0	0.00
>6 months and ≤ 12 months	0	0.00	0	0.00
>12 months and ≤ 18 months	0	0.00	0	0.00
>18 months and ≤ 24 months	0	0.00	0	0.00
>24 months and ≤ 36 months	0	0.00	0	0.00
>36 months and ≤ 48 months	12	4.86	2,154,611	4.17
>48 months and ≤ 60 months	64	25.91	15,333,183	29.66
>60 months and ≤ 360 months	171	69.23	34,208,254	66.17
> 360 months	0	0.00	0	0.00
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	5	2.02	136,577.00	0.26
>5 years and ≤ 10 years	4	1.62	185,780.11	0.36
>10 years and ≤ 15 years	16	6.48	1,154,420.84	2.23
>15 years and ≤ 20 years	48	19.43	9,646,641.34	18.66
>20 years and ≤ 25 years	134	54.25	30,244,393.06	58.50
>25 years and ≤ 30 years	40	16.19	10,328,235.79	19.98
>30 years	0	0.00	0.00	0.00
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	17	6.88	4,220,004.38	8.16
>1 years and ≤ 2 years	15	6.07	5,893,427.10	11.40
>2 years and ≤ 3 years	5	2.02	1,465,633.30	2.84
>3 years and ≤ 4 years	4	1.62	1,321,343.56	2.56
Variable Rate	206	83.40	38,795,639.80	75.05
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	1	0.40	215,000.00	0.42
PI	246	99.60	51,481,048.14	99.58
<b>Total</b>	<b>247</b>	<b>100.00%</b>	<b>\$51,696,048.14</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	0	0.00	0.00	0.00
61-90 Days Past Due	1	0.40	154,469.19	0.30
91-120 Days Past Due	1	0.40	348,306.75	0.67
>120 Days Past Due	0	0.00	0.00	0.00
<b>Total</b>	<b>2</b>	<b>0.81%</b>	<b>\$502,775.94</b>	<b>0.97%</b>

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