

National Australia Bank Limited (ABN 12 004 044 937)
 US\$40 Billion NAB Covered Bond Programme
 unconditionally and irrevocably guaranteed as to payments of interest and principal by Perpetual Corporate Trust Limited (ABN 99 000 341 533)
 (incorporated with limited liability in the Commonwealth of Australia)

October 2024 End of Month Investor Report

Pool Summary

Portfolio Cut off Date	31-October-2024
Current Principal Balance (AUD)	39,118,038,874.17
Number of Loans (Consolidated)	115083
Number of Loan (Unconsolidated)	115083
Average Loan Size	339,911.53
Maximum Housing Loan Balance	1,818,566.82
Weighted Average Loan Interest Rate	6.23%
Weighted Average Current Loan to Value Ratio (LVR)	57.51%
Weighted Average Consolidated Indexed Loan to Value Ratio (LVR)	53.24%
Weighted Average Seasoning (Months)	48.86
Weighted Average Remaining Term (Months)	300.56
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	28,240,102,778

Mortgage Pool by Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	13,819	12.01	2,631,730,085	6.73
> 40% up to and including 45%	3,952	3.43	1,065,595,989	2.72
> 45% up to and including 50%	4,988	4.33	1,407,915,794	3.60
> 50% up to and including 55%	5,319	4.62	1,642,914,129	4.20
> 55% up to and including 60%	6,556	5.70	2,100,805,374	5.37
> 60% up to and including 65%	6,906	6.00	2,277,479,415	5.82
> 65% up to and including 70%	9,200	7.99	3,265,167,695	8.35
> 70% up to and including 75%	9,507	8.26	3,373,188,671	8.62
> 75% up to and including 80%	43,248	37.58	17,669,055,099	45.17
> 80% up to and including 85%	2,866	2.49	1,046,245,173	2.67
> 85% up to and including 90%	6,683	5.81	2,148,747,513	5.49
> 90% up to and including 95%	2,037	1.77	488,697,698	1.25
> 95% up to and including 100%	0	0.00	0	0.00
> 100%	2	0.00	496,240	0.00
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	49,128	42.69	8,548,131,972	21.85
> 40% up to and including 45%	6,300	5.47	2,178,493,543	5.57
> 45% up to and including 50%	6,109	5.31	2,286,851,746	5.85
> 50% up to and including 55%	6,093	5.29	2,440,065,362	6.24
> 55% up to and including 60%	6,303	5.48	2,629,231,373	6.72
> 60% up to and including 65%	6,734	5.85	2,968,826,805	7.59
> 65% up to and including 70%	7,777	6.76	3,616,076,934	9.24
> 70% up to and including 75%	8,454	7.35	4,205,921,246	10.75
> 75% up to and including 80%	14,216	12.35	8,239,983,838	21.06
> 80% up to and including 85%	3,733	3.24	1,890,645,731	4.83
> 85% up to and including 90%	191	0.17	92,511,983	0.24
> 90% up to and including 95%	40	0.03	18,565,761	0.05
> 95% up to and including 100%	1	0.00	528,587	0.00
> 100%	4	0.00	2,203,994	0.01
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Consolidated Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	53,520	46.51	10,420,814,518	26.64
> 40% up to and including 45%	8,188	7.11	2,855,487,494	7.30
> 45% up to and including 50%	8,083	7.02	3,079,515,496	7.87
> 50% up to and including 55%	7,514	6.53	3,079,176,383	7.87
> 55% up to and including 60%	6,684	5.81	2,919,079,816	7.46
> 60% up to and including 65%	6,863	5.96	3,221,099,917	8.23
> 65% up to and including 70%	7,141	6.21	3,636,155,783	9.30
> 70% up to and including 75%	7,022	6.10	3,952,476,475	10.10
> 75% up to and including 80%	7,962	6.92	4,814,348,262	12.31
> 80% up to and including 85%	1,799	1.56	981,770,572	2.51
> 85% up to and including 90%	286	0.25	147,614,942	0.38
> 90% up to and including 95%	17	0.01	8,478,613	0.02
> 95% up to and including 100%	1	0.00	654,181	0.00
> 100%	3	0.00	1,366,423	0.00
Total	115,083	100.00	39,118,038,874	100.00

*Based on quarterly data provided by CoreLogic Australia.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 5.00%	4,838	4.20	1,696,437,033	4.34
> 5.00% up to and including 5.25%	81	0.07	26,797,498	0.07
> 5.25% up to and including 5.50%	126	0.11	44,320,467	0.11
> 5.50% up to and including 5.75%	445	0.39	139,924,865	0.36
> 5.75% up to and including 6.00%	3,149	2.74	1,366,826,597	3.49
> 6.00% up to and including 6.25%	37,544	32.62	16,762,620,260	42.85
> 6.25% up to and including 6.50%	28,840	25.06	9,558,952,025	24.44
> 6.50% up to and including 6.75%	14,708	12.78	4,829,119,204	12.34
> 6.75% up to and including 7.00%	7,997	6.95	1,829,906,575	4.68
> 7.00% up to and including 7.25%	4,407	3.83	915,342,475	2.34
> 7.25% up to and including 7.50%	2,898	2.52	557,905,418	1.43
> 7.50% up to and including 7.75%	3,231	2.81	370,884,215	0.95
> 7.75% up to and including 8.00%	2,556	2.22	407,063,936	1.04
> 8.00% up to and including 8.25%	2,103	1.83	221,825,549	0.57
> 8.25% up to and including 8.50%	739	0.64	125,711,622	0.32
> 8.50%	1,421	1.23	264,401,136	0.68
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	5,164	4.49	1,801,780,015	4.61
2 Year Fixed	1,435	1.25	457,886,618	1.17
3 Year Fixed	437	0.38	129,545,153	0.33
4 Year Fixed	53	0.05	9,865,277	0.03
5 Year Fixed	17	0.01	3,637,386	0.01
Beyond 5 Years	0	0.00	0	0.00
Total Fixed Rate	7,106	6.17	2,402,714,449	6.14
Total Variable Rate	107,977	93.83	36,715,324,426	93.86
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 months	592	0.51	206,785,466	0.53
> 1 up to and including 3 months	1,198	1.04	424,921,685	1.09
> 3 up to and including 6 months	1,821	1.58	628,705,163	1.61
> 6 up to and including 9 months	1,246	1.08	444,624,371	1.14
> 9 up to and including 12 months	307	0.27	96,743,329	0.25
> 12 up to and including 15 months	274	0.24	95,374,570	0.24
> 15 up to and including 18 months	147	0.13	43,841,780	0.11
> 18 up to and including 21 months	771	0.67	241,588,320	0.62
> 21 up to and including 24 months	243	0.21	77,081,948	0.20
> 24 up to and including 27 months	154	0.13	49,554,633	0.13
> 27 up to and including 30 months	122	0.11	41,608,945	0.11
> 30 up to and including 33 months	89	0.08	21,954,236	0.06
> 33 up to and including 36 months	72	0.06	16,427,338	0.04
> 36 up to and including 48 months	53	0.05	9,865,277	0.03
> 48 up to and including 60 months	17	0.01	3,637,386	0.01
> 60 months	0	0.00	0	0.00
Total	7,106	6.17	2,402,714,449	6.14

Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	21,909	19.04	973,737,665	2.49
> \$100,000 up to and including \$200,000	18,547	16.12	2,809,523,622	7.18
> \$200,000 up to and including \$300,000	19,246	16.72	4,819,838,914	12.32
> \$300,000 up to and including \$400,000	16,436	14.28	5,735,293,862	14.66
> \$400,000 up to and including \$500,000	13,070	11.36	5,868,981,786	15.00
> \$500,000 up to and including \$600,000	9,406	8.17	5,150,582,907	13.17
> \$600,000 up to and including \$700,000	5,731	4.98	3,708,210,081	9.48
> \$700,000 up to and including \$800,000	3,542	3.08	2,646,385,890	6.77
> \$800,000 up to and including \$900,000	2,161	1.88	1,835,912,445	4.69
> \$900,000 up to and including \$1,000,000	1,641	1.43	1,558,424,222	3.98
> \$1,000,000 up to and including \$1,250,000	2,378	2.07	2,632,630,802	6.73
> \$1,250,000 up to and including \$1,500,000	1,001	0.87	1,354,114,281	3.46
> \$1,500,000 up to and including \$1,750,000	12	0.01	19,021,358	0.05
> \$1,750,000 up to and including \$2,000,000	3	0.00	5,381,039	0.01
> \$2,000,000	0	0.00	0	0.00
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Geographic Distribution

	Number of	(%) Number	Balance	(%) Balance
ACT	2,362	2.05	890,562,468	2.28
NSW	35,956	31.24	14,552,271,000	37.20
NT	619	0.54	174,642,013	0.45
QLD	22,559	19.60	6,491,180,376	16.59
SA	5,796	5.04	1,557,733,061	3.98
TAS	2,000	1.74	476,776,277	1.22
VIC	35,115	30.51	11,952,818,412	30.56
WA	10,676	9.28	3,022,055,266	7.73
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Interest Only	5,456	4.74	2,945,641,389	7.53
P&I	109,627	95.26	36,172,397,485	92.47
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc	115,083	100.00	39,118,038,874	100.00
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 years	1,172	1.02	623,651,513	1.59
> 1 up to and including 2 years	1,123	0.98	594,985,983	1.52
> 2 up to and including 3 years	970	0.84	510,392,271	1.30
> 3 up to and including 4 years	1,359	1.18	753,927,727	1.93
> 4 up to and including 5 years	768	0.67	426,618,348	1.09
> 5 up to and including 6 years	14	0.01	9,148,125	0.02
> 6 up to and including 7 years	10	0.01	6,170,273	0.02
> 7 up to and including 8 years	8	0.01	2,743,887	0.01
> 8 up to and including 9 years	25	0.02	13,976,263	0.04
> 9 up to and including 10 years	7	0.01	4,027,000	0.01
> 10 years	0	0.00	0	0.00
Total	5,456	4.74	2,945,641,389	7.53

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Investment	26,688	23.19	10,153,344,627	25.96
Owner Occupied	88,395	76.81	28,964,694,247	74.04
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Home Improvement	5,898	5.12	734,687,855	1.88
Investment	25,028	21.75	9,677,024,664	24.74
Other	5,388	4.68	1,633,578,487	4.18
Purchase Existing Dwelling	42,630	37.04	15,424,536,193	39.43
Purchase New Dwelling	4,717	4.10	1,589,375,973	4.06
Refinance	31,422	27.30	10,058,835,702	25.71
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	986	0.86	493,180,604	1.26
> 3 up to and including 6 months	3,602	3.13	1,827,438,937	4.67
> 6 up to and including 12 months	7,858	6.83	4,018,134,893	10.27
> 12 up to and including 18 months	13,812	12.00	6,711,311,080	17.16
> 18 up to and including 24 months	8,026	6.97	3,630,717,707	9.28
> 24 up to and including 30 months	7,579	6.59	3,266,509,172	8.35
> 30 up to and including 36 months	6,317	5.49	2,604,169,198	6.66
> 36 up to and including 48 months	8,860	7.70	3,224,921,438	8.24
> 48 up to and including 60 months	3,545	3.08	1,113,747,124	2.85
> 60 up to and including 72 months	5,363	4.66	1,568,793,208	4.01
> 72 up to and including 84 months	6,818	5.92	1,901,125,142	4.86
> 84 up to and including 96 months	5,924	5.15	1,649,822,268	4.22
> 96 up to and including 108 months	7,870	6.84	1,962,254,687	5.02
> 108 up to and including 120 months	6,902	6.00	1,782,709,499	4.56
> 120 months	21,621	18.79	3,363,203,917	8.60
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fortnightly	9,030	7.85	2,311,770,138	5.91
Monthly	100,213	87.08	35,341,392,797	90.35
Weekly	5,840	5.07	1,464,875,940	3.74
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 years	148	0.13	573,799	0.00
> 1 up to and including 2 years	249	0.22	2,802,530	0.01
> 2 up to and including 3 years	297	0.26	5,702,103	0.01
> 3 up to and including 4 years	395	0.34	11,187,294	0.03
> 4 up to and including 5 years	438	0.38	15,867,964	0.04
> 5 up to and including 6 years	413	0.36	21,518,430	0.06
> 6 up to and including 7 years	517	0.45	28,322,195	0.07
> 7 up to and including 8 years	599	0.52	38,089,190	0.10
> 8 up to and including 9 years	856	0.74	68,247,003	0.17
> 9 up to and including 10 years	1,011	0.88	92,649,489	0.24
> 10 up to and including 15 years	8,645	7.51	1,099,150,107	2.81
> 15 up to and including 20 years	21,383	18.58	4,216,150,423	10.78
> 20 up to and including 25 years	31,745	27.58	9,698,463,538	24.79
> 25 up to and including 30 years	48,387	42.05	23,819,314,808	60.89
> 30 years	0	0.00	0	0.00
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Delinquencies (based on Schedule Balance method)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 months	112,995	98.19	38,199,030,924	97.65
> 0 up to and including 1 months	1,568	1.36	682,759,624	1.75
> 1 up to and including 2 months	291	0.25	124,623,509	0.32
> 2 up to and including 3 months	164	0.14	76,644,219	0.20
> 3 up to and including 4 months	62	0.05	33,600,399	0.09
> 4 up to and including 5 months	3	0.00	1,380,199	0.00
> 5 up to and including 6 months	0	0.00	0	0.00
> 6 months	0	0.00	0	0.00
Total	115,083	100.00	39,118,038,874	100.00

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Helia Insurance Pty Ltd	4,086	3.55	924,197,258	2.36
QBE Lenders Mortgage Insurance	7,943	6.90	2,227,407,576	5.69
Uninsured	103,054	89.55	35,966,434,040	91.94
Total	115,083	100.00	39,118,038,874	100.00

Geographic Distribution (Region)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Inner city	3,343	2.90	1,163,044,403	2.97
Metro	77,153	67.04	29,007,092,666	74.15
Non Metro	34,587	30.05	8,947,901,805	22.87
Total	115,083	100.00	39,118,038,874	100.00