

National Australia Bank Limited (ABN 12 004 044 937)
US\$30 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 2022 End of Month Investor Report

Pool Summary

Portfolio Cut off Date	31-October-2022
Current Principal Balance (AUD)	31,073,403,874.48
Number of Loans	105,045
Number of Loan Groups	105,045
Average Loan Size	295,810.40
Maximum Housing Loan Balance	1,877,535.00
Weighted Average Loan Interest Rate	4.45%
Weighted Average Current Loan to Value Ratio (LVR)	55.87%
Weighted Average Consolidated Indexed Loan to Value Ratio (LVR)	51.58%
Weighted Average Seasoning (WAS)	53.70
Weighted Average Remaining Term (Months)	293.85
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	21,982,153,532.82

Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	22,340	21.27	1,024,408,204.02	3.30
> \$100,000 up to and including \$200,000	19,877	18.92	3,016,278,491.83	9.71
> \$200,000 up to and including \$300,000	19,918	18.96	4,976,944,406.45	16.02
> \$300,000 up to and including \$400,000	15,602	14.85	5,427,185,775.28	17.47
> \$400,000 up to and including \$500,000	10,734	10.22	4,810,314,984.59	15.48
> \$500,000 up to and including \$600,000	6,636	6.32	3,624,177,728.04	11.66
> \$600,000 up to and including \$700,000	3,746	3.57	2,424,368,744.53	7.80
> \$700,000 up to and including \$800,000	2,125	2.02	1,588,414,447.33	5.11
> \$800,000 up to and including \$900,000	1,266	1.21	1,075,131,046.03	3.46
> \$900,000 up to and including \$1,000,000	923	0.88	877,684,928.39	2.82
> \$1,000,000 up to and including \$1,250,000	1,298	1.24	1,439,923,957.48	4.63
> \$1,250,000 up to and including \$1,500,000	570	0.54	772,423,166.65	2.49
> \$1,500,000 up to and including \$1,750,000	8	0.01	12,511,033.84	0.04
> \$1,750,000 up to and including \$2,000,000	2	0.00	3,636,960.02	0.01
> \$2,000,000	0	0.00	0.00	0.00
Total	105,045	100.00	31,073,403,874.48	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%	47,719	45.43	7,649,273,319.41	24.62
> 40% up to and including 45%	5,546	5.28	1,749,136,515.68	5.63
> 45% up to and including 50%	5,509	5.24	1,850,519,260.67	5.96
> 50% up to and including 55%	5,529	5.26	1,985,485,924.08	6.39
> 55% up to and including 60%	5,546	5.28	2,084,332,382.58	6.71
> 60% up to and including 65%	6,002	5.71	2,316,835,814.71	7.46
> 65% up to and including 70%	6,854	6.52	2,865,863,684.88	9.22
> 70% up to and including 75%	7,846	7.47	3,410,402,317.15	10.98
> 75% up to and including 80%	11,771	11.21	5,913,852,561.96	19.03
> 80% up to and including 85%	2,487	2.37	1,147,877,276.26	3.69
> 85% up to and including 90%	141	0.13	60,460,011.41	0.19
> 90% up to and including 95%	34	0.03	13,717,198.33	0.04
> 95% up to and including 100%	17	0.02	7,732,593.89	0.02
> 100%	44	0.04	17,915,013.47	0.06
Total	105,045	100.00	31,073,403,874.48	100.00

Geographic Distribution (Region)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Inner city	2,935	2.79	912,071,845.00	2.94
Metro	70,898	67.49	23,343,351,011.30	75.12
Non Metro	31,212	29.71	6,817,981,018.18	21.94
Total	105,045	100.00	31,073,403,874.48	100.00

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Genworth Financial	4,240	4.04	997,287,432.38	3.21
QBE Lenders Mortgage Insurance	7,797	7.42	1,996,256,818.79	6.42
Uninsured	93,008	88.54	28,079,859,623.31	90.37
Total	105,045	100.00	31,073,403,874.48	100.00

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	2,836	2.70	1,314,357,826.72	4.23
> 3 up to and including 6 months	4,738	4.51	2,073,503,902.73	6.67
> 6 up to and including 12 months	7,459	7.10	3,207,518,343.41	10.32
> 12 up to and including 18 months	6,646	6.33	2,635,623,992.75	8.48
> 18 up to and including 24 months	5,125	4.88	1,868,319,180.10	6.01
> 24 up to and including 30 months	2,975	2.83	994,321,161.00	3.20
> 30 up to and including 36 months	1,930	1.84	633,004,278.30	2.04
> 36 up to and including 48 months	7,781	7.41	2,458,176,447.58	7.91
> 48 up to and including 60 months	10,144	9.66	3,064,703,344.62	9.86
> 60 up to and including 72 months	8,508	8.10	2,579,638,112.28	8.30
> 72 up to and including 84 months	10,905	10.38	3,000,064,159.47	9.65
> 84 up to and including 96 months	9,083	8.65	2,591,372,073.53	8.34
> 96 up to and including 108 months	5,985	5.70	1,440,320,100.43	4.64
> 108 up to and including 120 months	4,911	4.68	961,969,559.95	3.10
> 120 months	16,019	15.25	2,250,511,391.61	7.24
Total	105,045	100.00	31,073,403,874.48	100.00

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ACT	1,967	1.87	602,736,435.33	1.94
NSW	33,482	31.87	11,901,447,811.45	38.30
NT	556	0.53	151,391,901.92	0.49
QLD	20,329	19.35	4,988,551,409.66	16.05
SA	5,315	5.06	1,184,561,189.60	3.81
TAS	1,847	1.76	376,448,725.47	1.21
VIC	31,925	30.39	9,416,645,708.32	30.30
WA	9,624	9.16	2,451,620,692.73	7.89
Total	105,045	100.00	31,073,403,874.48	100.00