

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)

June 2022 End of Month Investor Report

Pool Summary

Portfolio Cut off Date	30-June-2022
Current Principal Balance (AUD)	26,663,663,333.37
Number of Loans	94,326
Number of Loan Groups	94,326
Average Loan Size	282,675.65
Maximum Housing Loan Balance	1,936,533.58
Weighted Average Loan Interest Rate	3.30%
Weighted Average Current Loan to Value Ratio (LVR)	54.71%
Weighted Average Consolidated Indexed Loan to Value Ratio (LVR)	47.99%
Weighted Average Seasoning (WAS)	59.58
Weighted Average Remaining Term (Months)	288.33

AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds 20,899,043,075.19

Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	20,713	21.96	954,895,952.55	3.58
> \$100,000 up to and including \$200,000	18,905	20.04	2,860,333,312.47	10.73
> \$200,000 up to and including \$300,000	18,664	19.79	4,658,649,677.55	17.47
> \$300,000 up to and including \$400,000	13,767	14.60	4,780,567,479.92	17.93
> \$400,000 up to and including \$500,000	9,183	9.74	4,113,454,623.31	15.43
> \$500,000 up to and including \$600,000	5,343	5.66	2,916,076,637.80	10.94
> \$600,000 up to and including \$700,000	2,975	3.15	1,920,676,834.45	7.20
> \$700,000 up to and including \$800,000	1,635	1.73	1,221,956,107.89	4.58
> \$800,000 up to and including \$900,000	948	1.01	804,969,949.36	3.02
> \$900,000 up to and including \$1,000,000	721	0.76	684,818,904.68	2.57
> \$1,000,000 up to and including \$1,250,000	1,024	1.09	1,138,473,428.10	4.27
> \$1,250,000 up to and including \$1,500,000	435	0.46	587,671,129.78	2.20
> \$1,500,000 up to and including \$1,750,000	10	0.01	15,521,643.34	0.06
> \$1,750,000 up to and including \$2,000,000	3	0.00	5,597,652.17	0.02
> \$2,000,000	0	0.00	0.00	0.00
Total	94,326	100.00	26,663,663,333.37	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%	44,451	47.12	7,062,494,045.64	26.49
> 40% up to and including 45%	5,071	5.38	1,559,228,331.96	5.85
> 45% up to and including 50%	4,972	5.27	1,610,036,546.62	6.04
> 50% up to and including 55%	5,035	5.34	1,747,990,810.85	6.56
> 55% up to and including 60%	4,938	5.24	1,777,836,894.59	6.67
> 60% up to and including 65%	5,358	5.68	2,006,930,524.82	7.53
> 65% up to and including 70%	5,930	6.29	2,375,333,110.25	8.91
> 70% up to and including 75%	6,979	7.40	2,977,929,156.21	11.17
> 75% up to and including 80%	9,612	10.19	4,663,562,271.40	17.49
> 80% up to and including 85%	1,761	1.87	792,282,749.50	2.97
> 85% up to and including 90%	114	0.12	47,905,747.46	0.18
> 90% up to and including 95%	39	0.04	15,320,451.03	0.06
> 95% up to and including 100%	22	0.02	9,522,067.88	0.04
> 100%	44	0.05	17,290,625.16	0.06
Total	94,326	100.00	26,663,663,333.37	100.00

Geographic Distribution (Region)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Inner city	2,631	2.79	777,497,566.00	2.92
Metro	64,467	68.34	20,381,956,144.13	76.44
Non Metro	27,228	28.87	5,504,209,623.24	20.64
Total	94,326	100.00	26,663,663,333.37	100.00

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Genworth Financial	3,996	4.24	920,754,767.11	3.45
QBE Lenders Mortgage Insurance	6,990	7.41	1,694,177,039.48	6.35
Uninsured	83,340	88.35	24,048,731,526.78	90.19
Total	94,326	100.00	26,663,663,333.37	100.00

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	0	0.00	0.00	0.00
> 3 up to and including 6 months	2,344	2.48	1,042,237,321.98	3.91
> 6 up to and including 12 months	5,531	5.86	2,272,090,495.61	8.52
> 12 up to and including 18 months	5,488	5.82	2,115,515,103.74	7.93
> 18 up to and including 24 months	4,073	4.32	1,401,783,764.48	5.26
> 24 up to and including 30 months	1,607	1.70	531,771,541.82	1.99
> 30 up to and including 36 months	3,116	3.30	1,013,589,820.73	3.80
> 36 up to and including 48 months	9,954	10.55	3,124,406,781.99	11.72
> 48 up to and including 60 months	8,613	9.13	2,627,569,465.22	9.85
> 60 up to and including 72 months	9,746	10.33	2,935,563,406.84	11.01
> 72 up to and including 84 months	11,053	11.72	3,115,802,898.14	11.69
> 84 up to and including 96 months	8,699	9.22	2,420,562,498.09	9.08
> 96 up to and including 108 months	4,844	5.14	1,105,834,468.72	4.15
> 108 up to and including 120 months	4,551	4.82	871,837,734.18	3.27
> 120 months	14,707	15.59	2,085,098,031.83	7.82
Total	94,326	100.00	26,663,663,333.37	100.00

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
ACT	1,741	1.85	484,344,133.46	1.82
NSW	30,633	32.48	10,506,095,909.83	39.40
NT	497	0.53	131,721,107.42	0.49
QLD	18,057	19.14	4,176,406,303.97	15.66
SA	4,711	4.99	989,902,180.73	3.71
TAS	1,627	1.72	310,309,015.18	1.16
VIC	28,438	30.15	7,935,569,467.35	29.76
WA	8,622	9.14	2,129,315,215.43	7.99
Total	94,326	100.00	26,663,663,333.37	100.00