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 2026 End of Month Investor Report

Pool Summary

Portfolio Cut off Date	31-October-2026
Current Principal Balance (AUD)	37,553,084,972.42
Number of Loans (Consolidated)	96,273
Number of Loan (Unconsolidated)	105,978
Average Loan Size	354,347.93
Maximum Housing Loan Balance	1,760,000.00
Weighted Average Loan Interest Rate	6.49%
Weighted Average Current Loan to Value Ratio (LVR)	55.17%
Weighted Average Consolidated Indexed Loan to Value Ratio (LVR)	51.12%
Weighted Average Seasoning (Months)	54.59
Weighted Average Remaining Term (Months)	295.19
AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds	30,099,072,154

Mortgage Pool by Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40%	14,686	13.86	2,988,478,709	7.96
> 40% up to and including 45%	4,024	3.80	1,170,917,365	3.12
> 45% up to and including 50%	4,956	4.68	1,528,253,414	4.07
> 50% up to and including 55%	5,261	4.96	1,728,209,089	4.60
> 55% up to and including 60%	6,338	5.98	2,182,547,660	5.81
> 60% up to and including 65%	6,407	6.05	2,292,508,633	6.10
> 65% up to and including 70%	8,507	8.03	3,252,786,730	8.66
> 70% up to and including 75%	8,292	7.82	3,115,150,740	8.30
> 75% up to and including 80%	38,260	36.10	16,216,551,472	43.18
> 80% up to and including 85%	2,236	2.11	855,918,218	2.28
> 85% up to and including 90%	5,491	5.18	1,875,337,400	4.99
> 90% up to and including 95%	1,520	1.43	346,425,544	0.92
> 95% up to and including 100%	0	0.00	0	0.00
> 100%	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**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%	49,136	46.36	9,200,133,016	24.50
> 40% up to and including 45%	6,085	5.74	2,274,898,505	6.06
> 45% up to and including 50%	5,895	5.56	2,423,065,986	6.45
> 50% up to and including 55%	5,955	5.62	2,597,260,122	6.92
> 55% up to and including 60%	5,999	5.66	2,778,562,367	7.40
> 60% up to and including 65%	6,320	5.96	3,121,475,951	8.31
> 65% up to and including 70%	6,904	6.51	3,622,711,622	9.65
> 70% up to and including 75%	7,584	7.16	4,261,246,284	11.35
> 75% up to and including 80%	9,533	9.00	5,913,482,657	15.75
> 80% up to and including 85%	2,363	2.23	1,251,730,422	3.33
> 85% up to and including 90%	172	0.16	94,501,717	0.25
> 90% up to and including 95%	30	0.03	13,111,717	0.03
> 95% up to and including 100%	2	0.00	904,606	0.00
> 100%	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**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%	55,501	52.37	11,471,023,972	30.55
> 40% up to and including 45%	6,994	6.60	2,822,273,833	7.52
> 45% up to and including 50%	6,813	6.43	2,958,432,539	7.88
> 50% up to and including 55%	6,187	5.84	2,886,292,511	7.69
> 55% up to and including 60%	5,764	5.44	2,907,691,940	7.74
> 60% up to and including 65%	5,661	5.34	3,023,616,442	8.05
> 65% up to and including 70%	5,593	5.28	3,248,879,643	8.65
> 70% up to and including 75%	5,772	5.45	3,485,337,642	9.28
> 75% up to and including 80%	5,388	5.08	3,363,248,777	8.96
> 80% up to and including 85%	2,025	1.91	1,229,520,277	3.27
> 85% up to and including 90%	240	0.23	136,215,713	0.36
> 90% up to and including 95%	36	0.03	18,363,531	0.05
> 95% up to and including 100%	4	0.00	2,188,153	0.01
> 100%	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**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%	330	0.31	94,408,613	0.25
> 5.00% up to and including 5.25%	211	0.20	86,611,816	0.23
> 5.25% up to and including 5.50%	605	0.57	253,361,065	0.67
> 5.50% up to and including 5.75%	722	0.68	332,345,544	0.89
> 5.75% up to and including 6.00%	1,163	1.10	458,169,749	1.22
> 6.00% up to and including 6.25%	5,314	5.01	2,726,950,927	7.26
> 6.25% up to and including 6.50%	45,567	43.00	19,821,850,139	52.78
> 6.50% up to and including 6.75%	31,025	29.27	9,302,520,163	24.77
> 6.75% up to and including 7.00%	9,274	8.75	2,711,636,512	7.22
> 7.00% up to and including 7.25%	3,727	3.52	697,579,745	1.86
> 7.25% up to and including 7.50%	1,818	1.72	322,697,646	0.86
> 7.50% up to and including 7.75%	1,271	1.20	199,386,638	0.53
> 7.75% up to and including 8.00%	1,459	1.38	132,139,351	0.35
> 8.00% up to and including 8.25%	1,413	1.33	174,196,498	0.46
> 8.25% up to and including 8.50%	1,068	1.01	94,779,686	0.25
> 8.50%	1,011	0.95	144,450,881	0.38
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
1 Year Fixed	1,732	1.63	691,052,350	1.84
2 Year Fixed	1,340	1.26	529,007,318	1.41
3 Year Fixed	291	0.27	99,247,564	0.26
4 Year Fixed	33	0.03	9,162,576	0.02
5 Year Fixed	68	0.06	17,501,685	0.05
Beyond 5 Years	0	0.00	0	0.00
Total Fixed Rate	**3,464**	**3.27**	**1,345,971,493**	**3.58**
Total Variable Rate	**102,514**	**96.73**	**36,207,113,479**	**96.42**
Total	**105,978**	**100.00**	**37,553,084,972**	**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	127	0.12	42,978,719	0.11
> 1 up to and including 3 months	304	0.29	129,716,699	0.35
> 3 up to and including 6 months	854	0.81	376,146,687	1.00
> 6 up to and including 9 months	255	0.24	82,695,891	0.22
> 9 up to and including 12 months	192	0.18	59,514,354	0.16
> 12 up to and including 15 months	439	0.41	173,613,612	0.46
> 15 up to and including 18 months	629	0.59	260,682,236	0.69
> 18 up to and including 21 months	173	0.16	59,243,655	0.16
> 21 up to and including 24 months	99	0.09	35,467,815	0.09
> 24 up to and including 27 months	70	0.07	26,839,824	0.07
> 27 up to and including 30 months	155	0.15	54,756,060	0.15
> 30 up to and including 33 months	56	0.05	14,495,164	0.04
> 33 up to and including 36 months	10	0.01	3,156,515	0.01
> 36 up to and including 48 months	33	0.03	9,162,576	0.02
> 48 up to and including 60 months	68	0.06	17,501,685	0.05
> 60 months	0	0.00	0	0.00
Total	**3,464**	**3.27**	**1,345,971,493**	**3.58**

Mortgage Pool by Loan Size (Consolidated)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including $100,000	19,907	18.78	846,639,094	2.25
> $100,000 up to and including $200,000	16,088	15.18	2,430,816,386	6.47
> $200,000 up to and including $300,000	16,336	15.41	4,083,082,961	10.87
> $300,000 up to and including $400,000	14,510	13.69	5,072,509,385	13.51
> $400,000 up to and including $500,000	12,444	11.74	5,593,355,787	14.89
> $500,000 up to and including $600,000	9,218	8.70	5,051,963,489	13.45
> $600,000 up to and including $700,000	6,084	5.74	3,935,531,476	10.48
> $700,000 up to and including $800,000	3,785	3.57	2,826,541,332	7.53
> $800,000 up to and including $900,000	2,406	2.27	2,040,561,452	5.43
> $900,000 up to and including $1,000,000	1,866	1.76	1,771,527,413	4.72
> $1,000,000 up to and including $1,250,000	2,477	2.34	2,746,910,458	7.31
> $1,250,000 up to and including $1,500,000	835	0.79	1,118,596,827	2.98
> $1,500,000 up to and including $1,750,000	20	0.02	31,536,849	0.08
> $1,750,000 up to and including $2,000,000	2	0.00	3,512,064	0.01
> $2,000,000	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Geographic Distribution

	Number of	(%) Number	Balance	(%) Balance
ACT	2,173	2.05	849,278,724	2.26
NSW	31,967	30.16	13,016,184,415	34.66
NT	538	0.51	158,107,956	0.42
QLD	21,220	20.02	6,736,297,084	17.94
SA	5,374	5.07	1,584,713,072	4.22
TAS	1,834	1.73	466,061,412	1.24
VIC	32,811	30.96	11,604,346,999	30.90
WA	10,061	9.49	3,138,095,311	8.36
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Interest Only	3,575	3.37	2,001,333,341	5.33
P&I	102,403	96.63	35,551,751,632	94.67
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc	105,978	100.00	37,553,084,972	100.00
Total	**105,978**	**100.00**	**37,553,084,972**	**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	972	0.92	527,042,762	1.40
> 1 up to and including 2 years	970	0.92	541,803,572	1.44
> 2 up to and including 3 years	678	0.64	392,962,929	1.05
> 3 up to and including 4 years	642	0.61	367,476,133	0.98
> 4 up to and including 5 years	264	0.25	144,905,539	0.39
> 5 up to and including 6 years	8	0.01	3,138,874	0.01
> 6 up to and including 7 years	17	0.02	10,453,316	0.03
> 7 up to and including 8 years	7	0.01	4,931,500	0.01
> 8 up to and including 9 years	15	0.01	7,078,715	0.02
> 9 up to and including 10 years	2	0.00	1,540,000	0.00
> 10 years	0	0.00	0	0.00
Total	**3,575**	**3.37**	**2,001,333,341**	**5.33**

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Investment	20,366	19.22	7,742,955,430	20.62
Owner Occupied	85,612	80.78	29,810,129,542	79.38
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Home Improvement	5,230	4.93	724,783,486	1.93
Investment	19,117	18.04	7,379,009,165	19.65
Other	4,931	4.65	1,630,957,895	4.34
Purchase Existing Dwelling	42,935	40.51	16,346,243,871	43.53
Purchase New Dwelling	3,930	3.71	1,322,443,915	3.52
Refinance	29,835	28.15	10,149,646,641	27.03
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	238	0.22	127,796,188	0.34
> 3 up to and including 6 months	1,825	1.72	955,624,558	2.54
> 6 up to and including 12 months	4,406	4.16	2,329,631,521	6.20
> 12 up to and including 18 months	7,045	6.65	3,622,216,456	9.65
> 18 up to and including 24 months	6,692	6.31	3,324,076,127	8.85
> 24 up to and including 30 months	6,600	6.23	3,124,909,099	8.32
> 30 up to and including 36 months	6,021	5.68	2,872,753,859	7.65
> 36 up to and including 48 months	15,358	14.49	6,767,771,569	18.02
> 48 up to and including 60 months	9,553	9.01	3,780,290,515	10.07
> 60 up to and including 72 months	5,987	5.65	2,015,694,492	5.37
> 72 up to and including 84 months	2,524	2.38	724,458,111	1.93
> 84 up to and including 96 months	3,802	3.59	1,022,863,822	2.72
> 96 up to and including 108 months	4,838	4.57	1,220,352,819	3.25
> 108 up to and including 120 months	4,216	3.98	1,068,772,582	2.85
> 120 months	26,873	25.36	4,595,873,253	12.24
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Fortnightly	10,339	9.76	3,273,967,082	8.72
Monthly	88,856	83.84	32,177,549,476	85.69
Weekly	6,783	6.40	2,101,568,414	5.60
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 years	124	0.12	527,519	0.00
> 1 up to and including 2 years	200	0.19	2,488,788	0.01
> 2 up to and including 3 years	263	0.25	5,439,224	0.01
> 3 up to and including 4 years	316	0.30	10,526,715	0.03
> 4 up to and including 5 years	396	0.37	14,856,230	0.04
> 5 up to and including 6 years	464	0.44	20,983,974	0.06
> 6 up to and including 7 years	667	0.63	40,237,852	0.11
> 7 up to and including 8 years	798	0.75	58,197,039	0.15
> 8 up to and including 9 years	944	0.89	70,411,025	0.19
> 9 up to and including 10 years	1,088	1.03	98,405,126	0.26
> 10 up to and including 15 years	11,394	10.75	1,483,511,420	3.95
> 15 up to and including 20 years	21,262	20.06	4,819,647,691	12.83
> 20 up to and including 25 years	21,320	20.12	7,107,430,912	18.93
> 25 up to and including 30 years	46,742	44.11	23,820,421,458	63.43
> 30 years	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Delinquencies (based on Schedule Balance method)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
0 months	104,515	98.62	36,933,153,096	98.35
> 0 up to and including 1 months	1,076	1.02	440,640,817	1.17
> 1 up to and including 2 months	222	0.21	101,091,050	0.27
> 2 up to and including 3 months	119	0.11	56,457,220	0.15
> 3 up to and including 4 months	45	0.04	21,564,619	0.06
> 4 up to and including 5 months	1	0.00	178,170	0.00
> 5 up to and including 6 months	0	0.00	0	0.00
> 6 months	0	0.00	0	0.00
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Mortgage Pool by Mortgage Insurer (LVR Specific)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Helia Insurance Pty Ltd	3,046	2.87	635,156,285	1.69
QBE Lenders Mortgage Insurance	6,462	6.10	1,821,675,181	4.85
Uninsured	96,470	91.03	35,096,253,506	93.46
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**

Geographic Distribution (Region)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Inner city	3,035	2.86	1,099,129,356	2.93
Metro	70,160	66.20	27,118,245,670	72.21
Non Metro	32,783	30.93	9,335,709,947	24.86
Total	**105,978**	**100.00**	**37,553,084,972**	**100.00**