

## AUSTRALIA STRUCTURED FINANCE OVERVIEW

### 3RD QUARTER 2024 AUSTRALIAN SECURITISATION

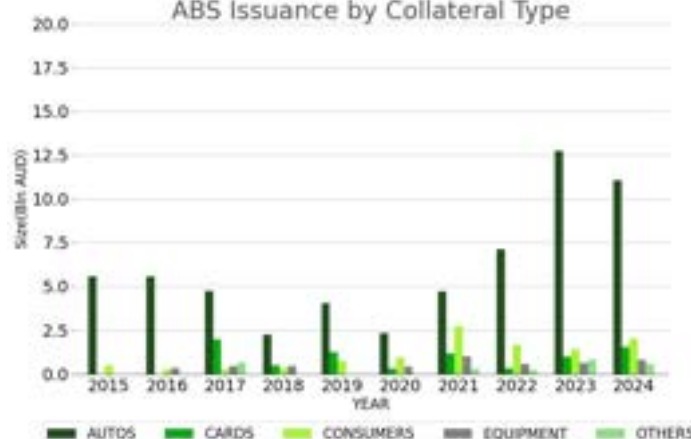
Yearly Australian Securitisation



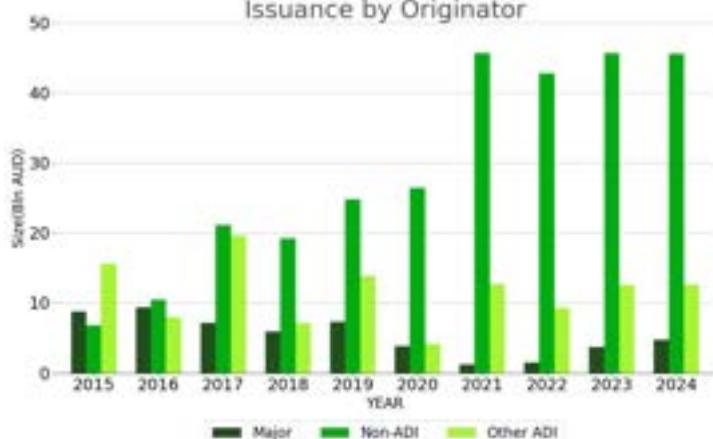
Issuance by Asset Type



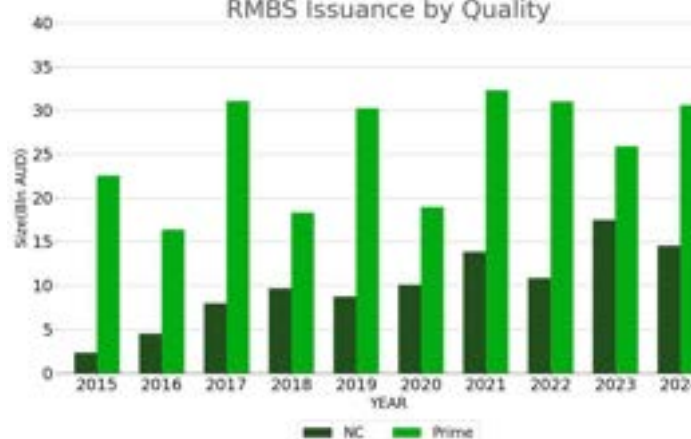
ABS Issuance by Collateral Type

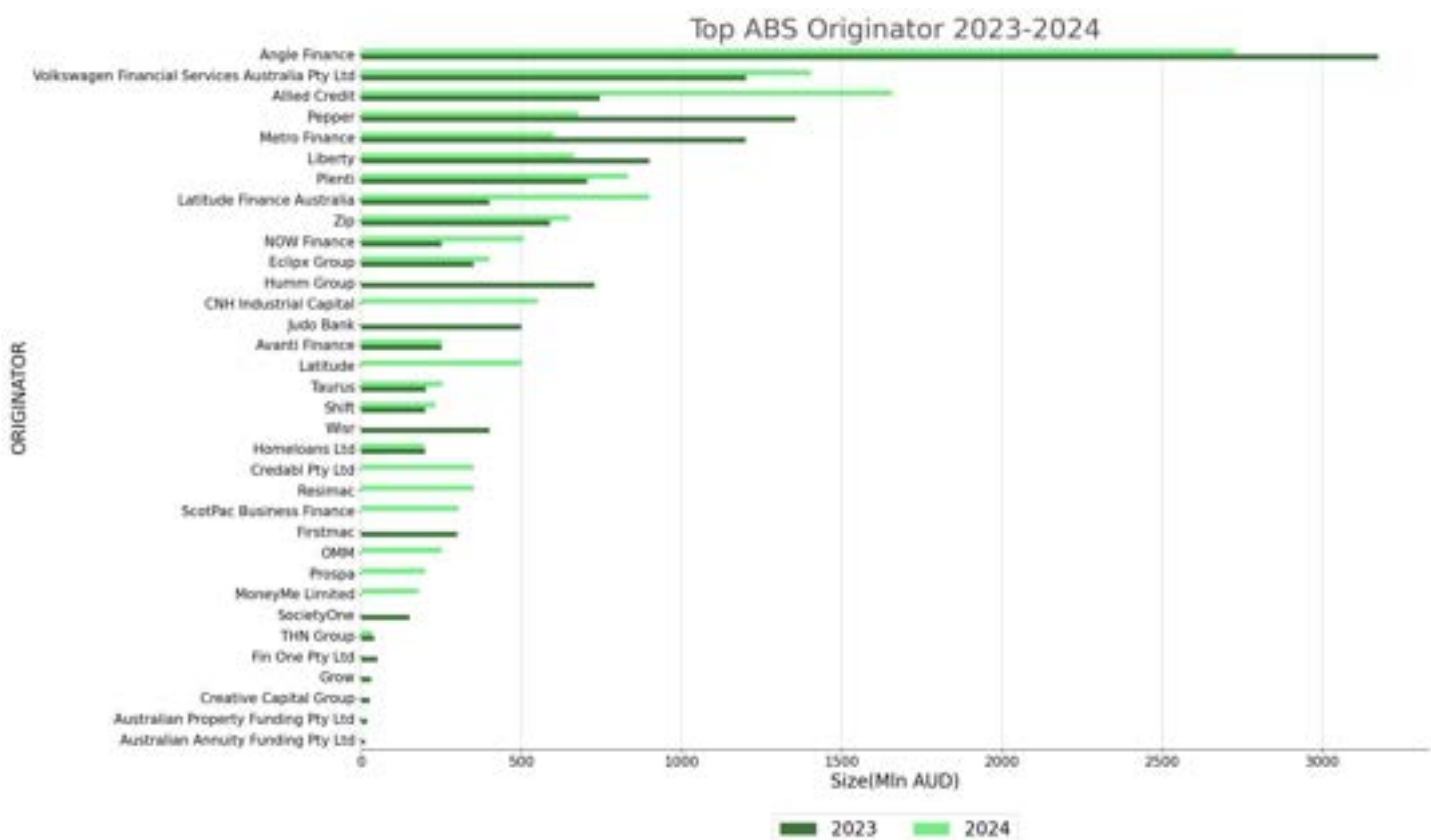
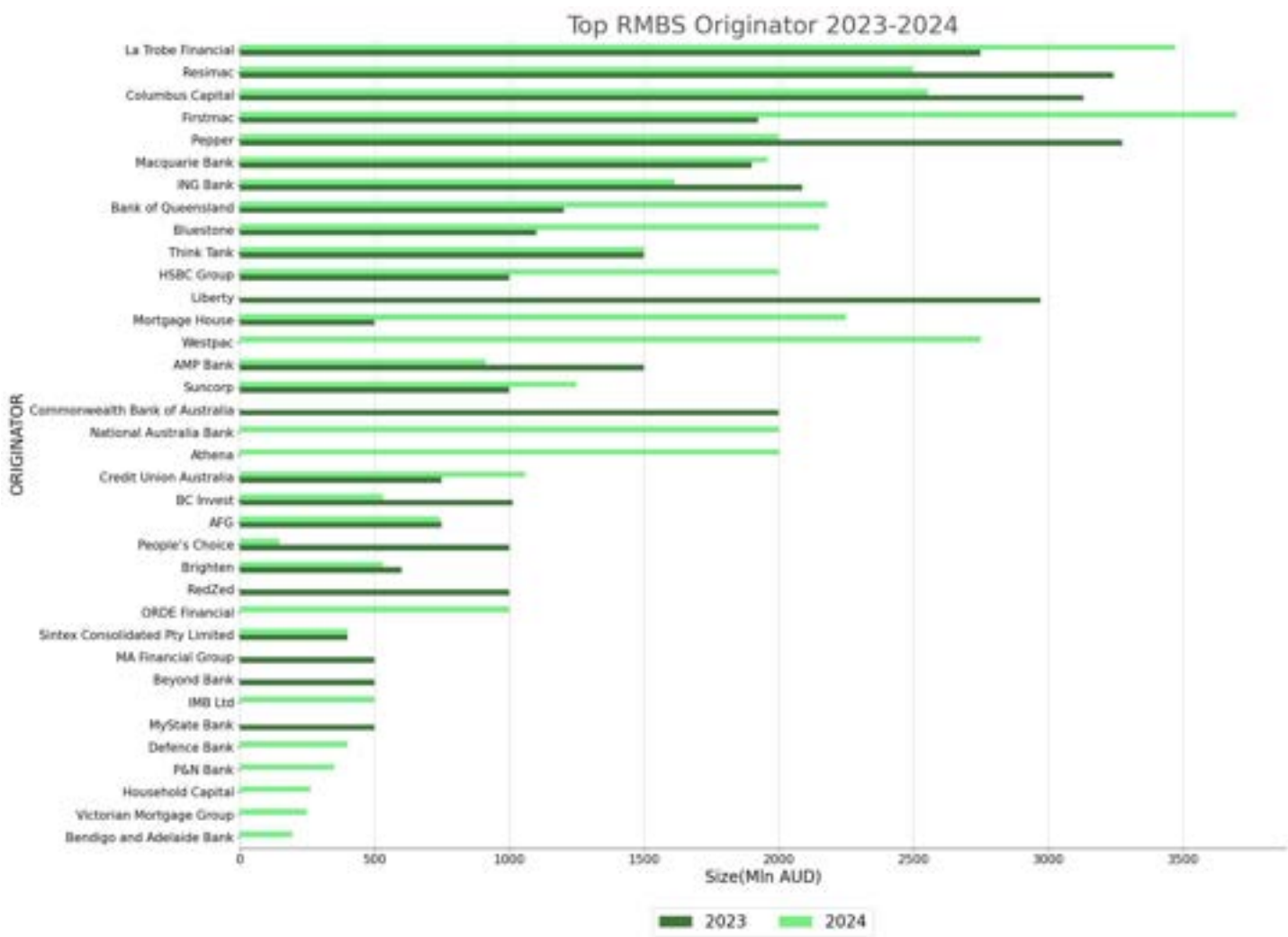


Issuance by Originator



RMBS Issuance by Quality

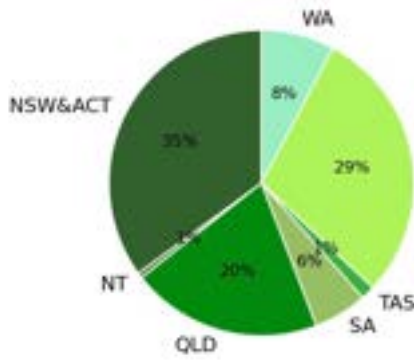




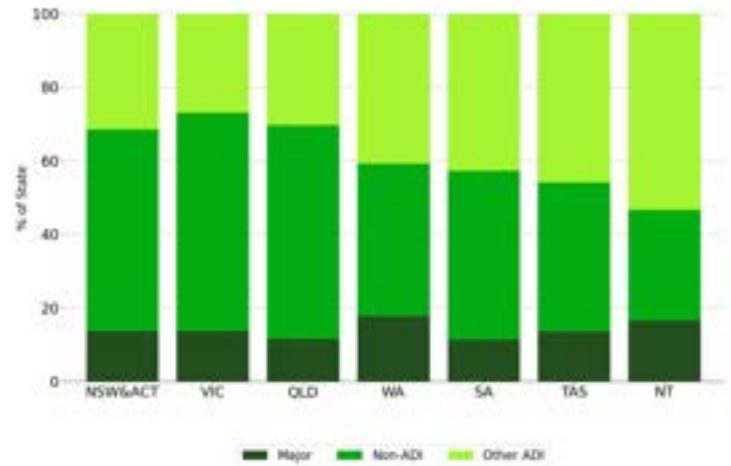
## RMBS PERFORMANCE

Methodology: Includes data from Australian RMBS deals totaling AUD 9 bln priced as of Sep 202 .  
All time series use weighed averages.

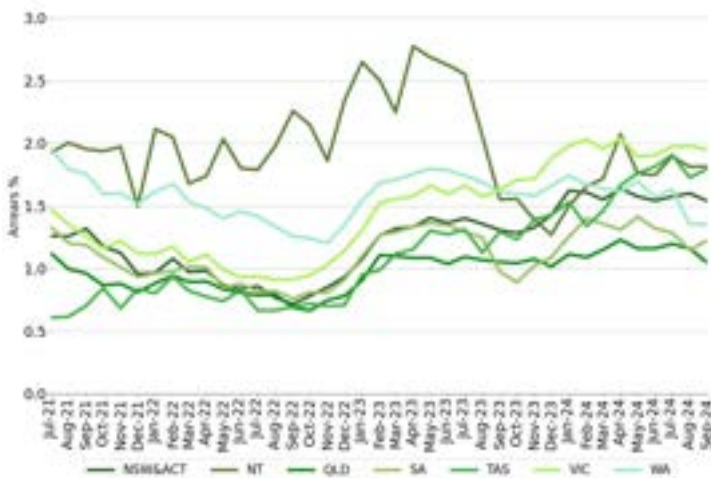
Australian RMBS State Concentration



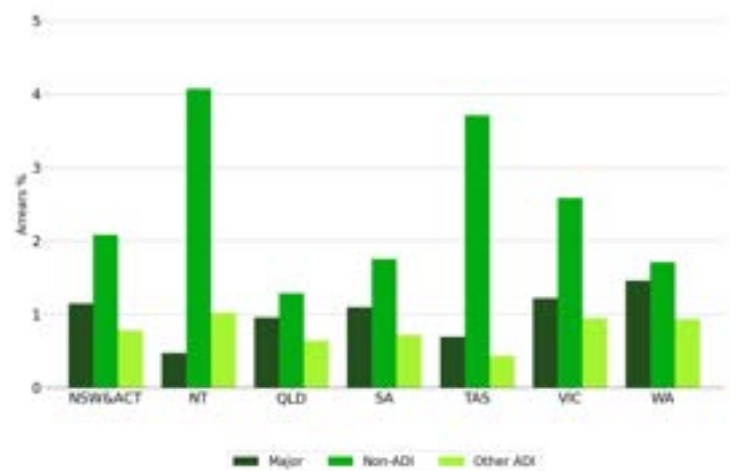
RMBS State Distribution by Originator Type



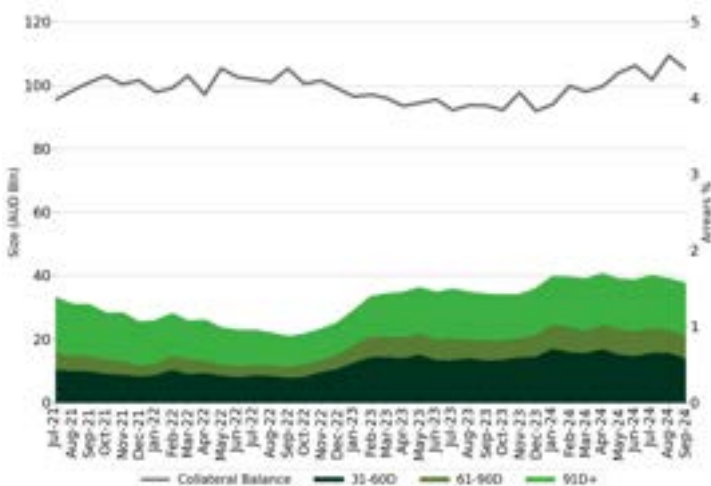
Arrears by State



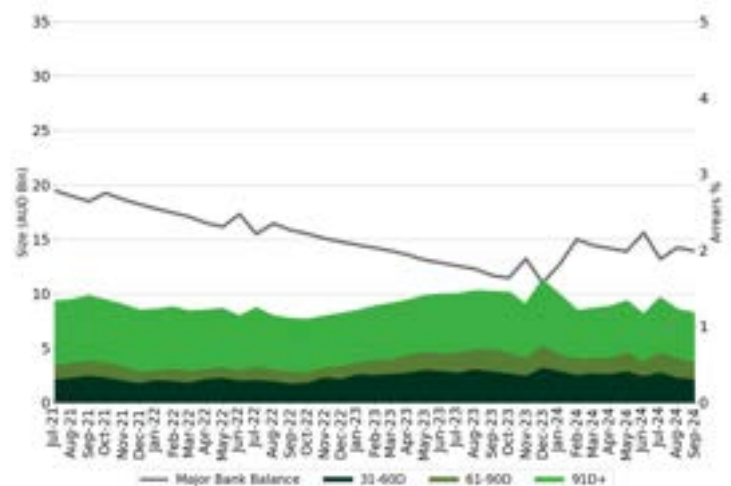
Arrears by State and Originator Type



RMBS Outstanding Balance & Arrears %

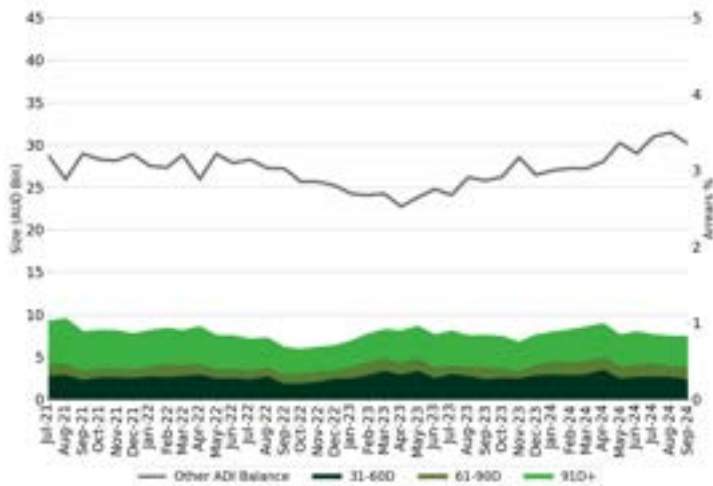


Major Bank Outstanding Balance & Arrears

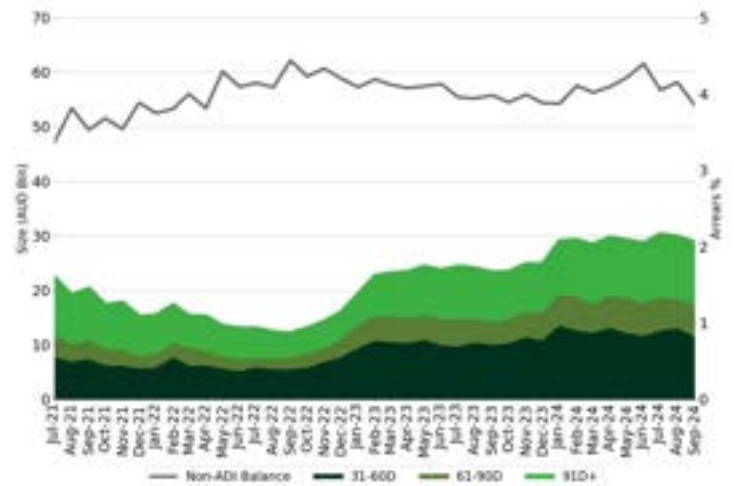




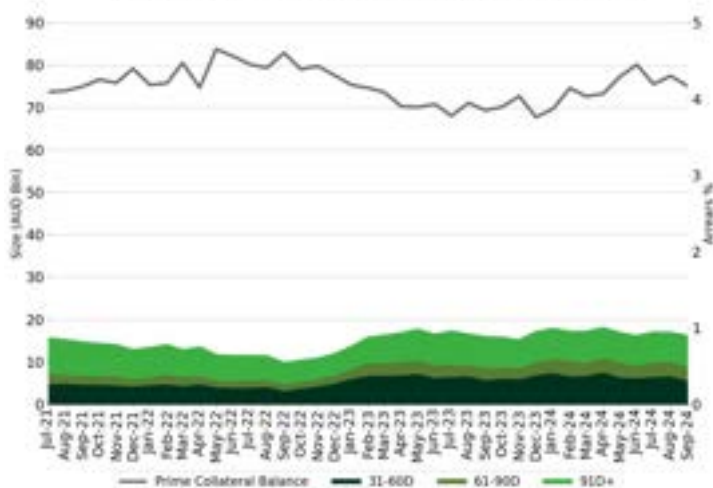
### Other ADI Outstanding Balance & Arrears



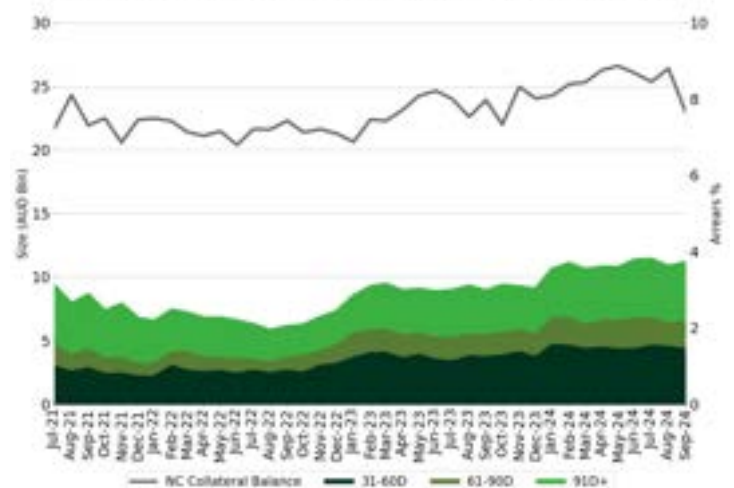
### Non-ADI Outstanding Balance & Arrears



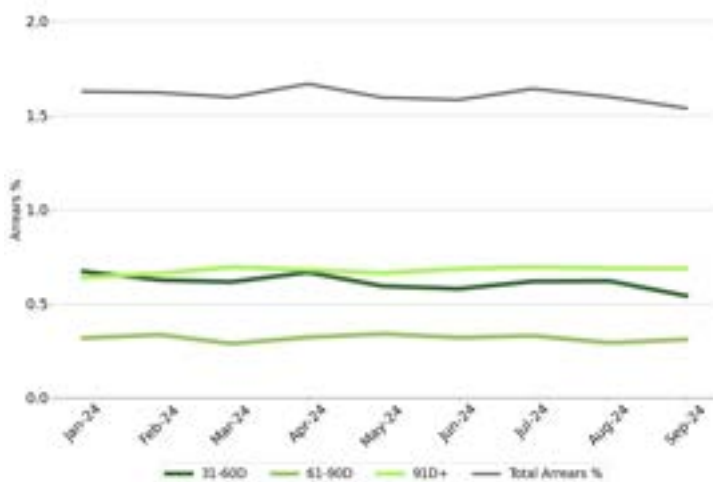
### Prime RMBS Outstanding Balance & Arrears



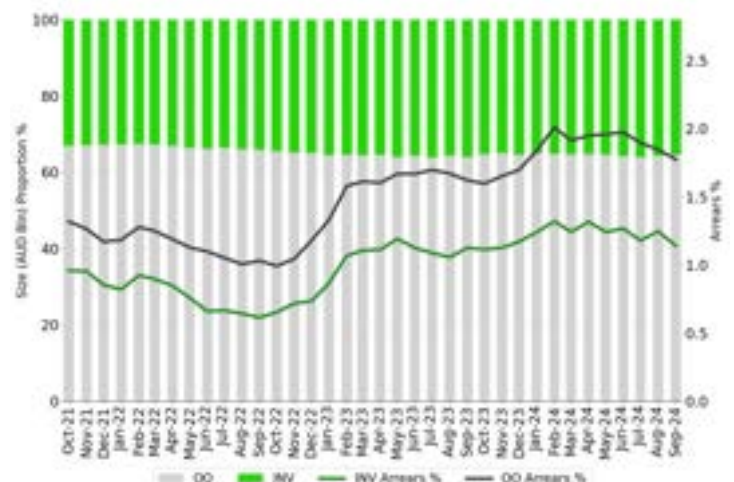
### Non-Conforming RMBS Outstanding Balance & Arrears



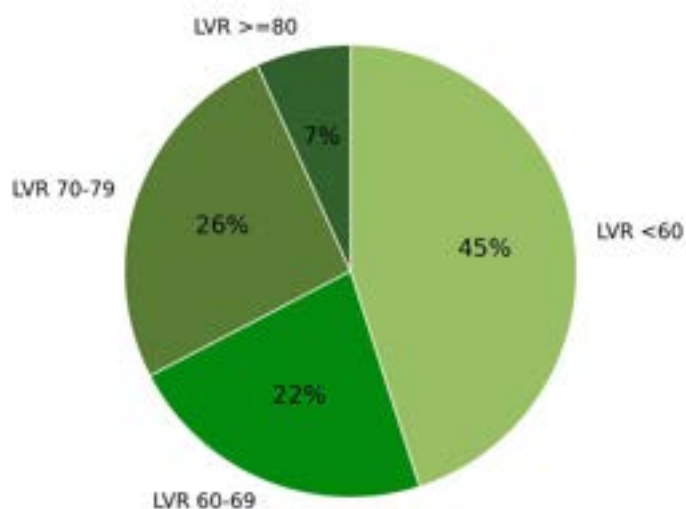
### 2024 Monthly Arrears



### Arrears by Occupancy Type



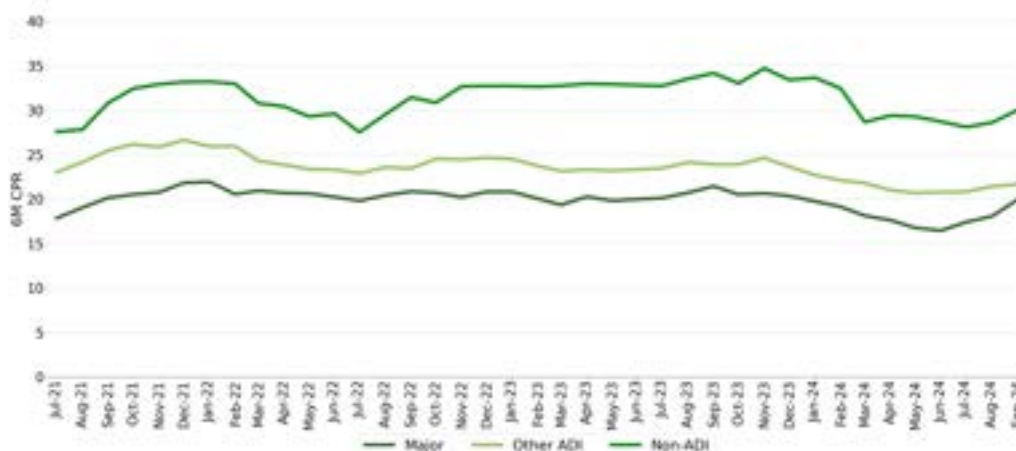
## LVR Distribution



## Arrears by LVR

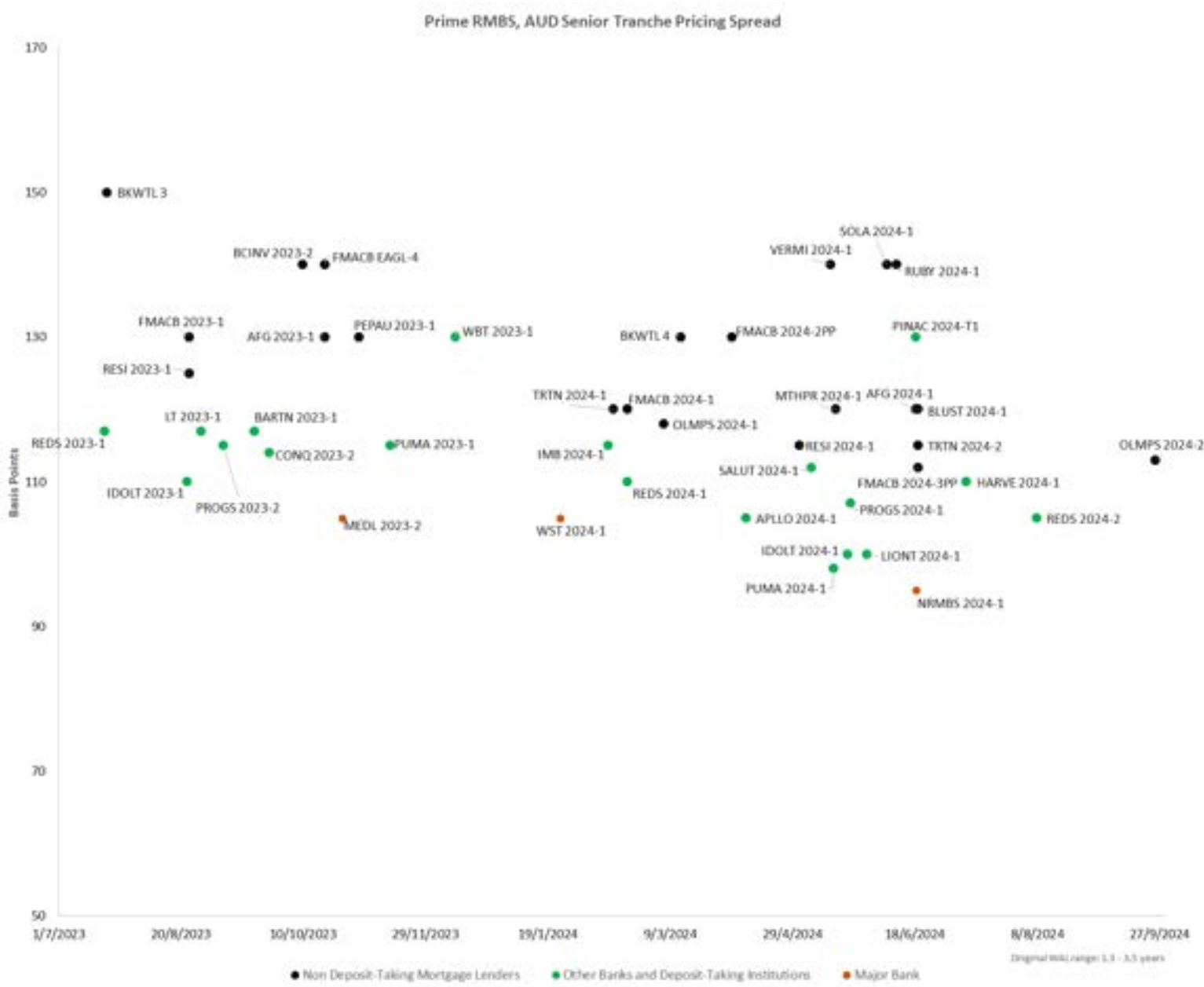


## Prepayment Rates by Originator Type



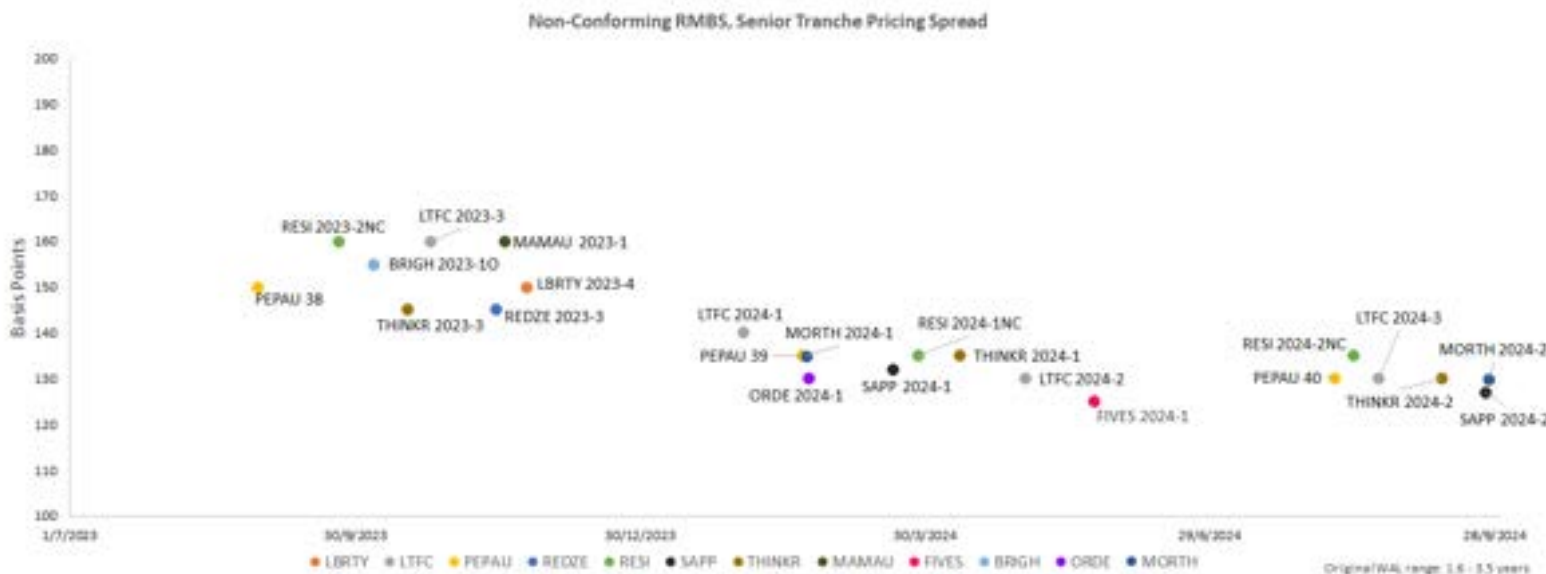
**Methodology:** Average of 6m CPR weighted by transaction balance for each period.  
Includes data from 369 transactions across 46 Australian RMBS securitisation programs

RMBS PRIMARY MARGINS





## RMBS PRIMARY MARGINS



## PRIMARY MARKET MONITOR: 3RD QUARTER PRICED TRANSACTIONS

Px Date	Deal Name/Originator	Class	Cncy	Size ('000)	Index	Spread (bp)	Mdy	Fitch	S&P	WAL (Yrs)	Collateral Type	Lead Manager(s)
10/07	Series 2024-1 Harvey Trust Credit Union Australia	HARVE 2024-1 A1	AUD	92000	BBSW1M	110	Aaa	-	AAA	3.1	MBS	ANZ, CBA, MBL
		HARVE 2024-1 A2	AUD	40000	BBSW1M	U/D	NR	-	AAA	5.5		NAB, WBC
		HARVE 2024-1 B	AUD	20000	BBSW1M	U/D	NR	-	AA	5.5		
		HARVE 2024-1 C	AUD	9500	BBSW1M	U/D	NR	-	A	5.5		
		HARVE 2024-1 D	AUD	4500	BBSW1M	U/D	NR	-	BBB+	5.5		
		HARVE 2024-1 E	AUD	3200	BBSW1M	U/D	NR	-	BB	5.5		
		HARVE 2024-1 F	AUD	2800	BBSW1M	U/D	NR	-	NR	5.5		
11/07	MME PL Trust 2024-1 MoneyMe Limited	MMEPL 2024-1 A	AUD	114810	BBSW1M	135	Aaa	-	-	1.1	ABS	DB, WBC
		MMEPL 2024-1 B	AUD	14596	BBSW1M	175	Aa2	-	-	1.8		
		MMEPL 2024-1 C	AUD	8900	BBSW1M	210	A2	-	-	1.8		
		MMEPL 2024-1 D	AUD	9434	BBSW1M	260	Baa2	-	-	1.8		
		MMEPL 2024-1 E	AUD	10146	BBSW1M	520	Ba2	-	-	1.8		
		MMEPL 2024-1 F	AUD	10502	BBSW1M	650	B2	-	-	1.8		
		MMEPL 2024-1 G1	AUD	712	BBSW1M	U/D	NR	-	-	2.7		
		MMEPL 2024-1 G2	AUD	8900	BBSW1M	U/D	NR	-	-	2.7		
18/07	Household Capital 2024-1 RMBS Household Capital	HHCAU 2024-1 A	AUD	224000	BBSW3M	225	Aa3	-	-	3.8	MBS	CITI
		HHCAU 2024-1 B	AUD	39000	BBSW3M	325	A2	-	-	4.1		
25/07	Remara Credit Trust 2023-1 Grow (*new tranche)	RMARA 2023-1 A1Q	AUD	2000	BBSW6M	300	-	-	-	-	CLO/SME	FIS
26/07	Terry Road Pty Ltd as trustee of the Terry Road Finance Trust Series 2	TERYR 2 1	AUD	11000 (fixed)		900	-	-	-	-	ABS	
30/07	Remara Credit Trust 2024-1 Grow	RMARA 2024-1 A	AUD	16014 (fixed)		925	-	-	-	-	CLO/SME	
		RMARA 2024-1 B	AUD	4451 (fixed)		1125	-	-	-	-		
08/08	Pepper Residential Securities Trust No. 40 Mtge Pepper	PEPAU 40 A1-A	AUD	733350	BBSW1M	130	Aaa	-	AAA	3.0	MBS	CITI, CBA, HSBC, NAB
		PEPAU 40 A1-S	AUD	266650	BBSW1M	90	Aaa	-	AAA	0.4		RBC, SG, SCB, WBC
		PEPAU 40 A2	AUD	145000	BBSW1M	160	Aaa	-	AAA	3.0		
		PEPAU 40 B	AUD	45000	BBSW1M	180	Aa2	-	NR	4.0		
		PEPAU 40 C	AUD	11250	BBSW1M	195	A2	-	NR	4.0		
		PEPAU 40 D	AUD	13750	BBSW1M	230	Baa2	-	NR	4.0		
		PEPAU 40 E	AUD	10000	BBSW1M	480	Ba2	-	NR	3.9		
		PEPAU 40 F	AUD	15000	BBSW1M	600	B2	-	NR	2.6		
		PEPAU 40 G	AUD	10000	BBSW1M	U/D	NR	-	NR	5.0		

Px Date	Deal Name/Originator	Class	Cnrcy	Size ('000)	Index	Spread (bp)	Mdy	Fitch	S&P	WAL (Yrs)	Collateral Type	Lead Manager(s)
08/08	Series 2024-2 REDS Trust Bank of Queensland	REDS 2024-2 A1	AUD	920000	BBSW1M	105	-	AAA	AAA	2.8	MBS	ANZ, CBA, MUFG, NAB
		REDS 2024-2 A2	AUD	35400	BBSW1M	155	-	AAA	AAA	5.0		
		REDS 2024-2 B	AUD	16000	BBSW1M	180	-	NR	AA	5.0		
		REDS 2024-2 C	AUD	9900	BBSW1M	200	-	NR	A	5.0		
		REDS 2024-2 D	AUD	9400	BBSW1M	230	-	NR	BBB	5.0		
		REDS 2024-2 E	AUD	3900	BBSW1M	465	-	NR	BB	5.0		
		REDS 2024-2 F	AUD	5400	BBSW1M	575	-	NR	NR	5.0		
09/08	Series 2019-1 REDS Trust Bank of Queensland (*refinanced)	REDS 2019-1 A-R	AUD	180000	BBSW1M	95	-	AAA	AAA	2.0	MBS	NAB
14/08	Light Trust 2019-1 People's Choice (*refinanced)	LT 2019-1 AR	AUD	146870	BBSW1M	100	-	AAA	AAA	2.4	MBS	NAB
14/08	Resimac Bastille Trust Series 2024-2NC Resimac	RESI 2024-2NC A1	GBP	252800.2489	SONIO/N	95	Aaa	AAA	-	1.6	MBS	BoFA, DB, MUFG, NAB
		RESI 2024-2NC A2	AUD	545000	BBSW1M	135	Aaa	AAA	-	2.3		
		RESI 2024-2NC A8	AUD	110000	BBSW1M	160	Aaa	AAA	-	3.4		
		RESI 2024-2NC B	AUD	40000	BBSW1M	170	Aa2	NR	-	3.4		
		RESI 2024-2NC C	AUD	18000	BBSW1M	185	A2	NR	-	3.4		
		RESI 2024-2NC D	AUD	7000	BBSW1M	230	Baa2	NR	-	3.4		
		RESI 2024-2NC E	AUD	11000	BBSW1M	430	Ba2	NR	-	3.4		
		RESI 2024-2NC F	AUD	7000	BBSW1M	550	B2	NR	-	1.7		
		RESI 2024-2NC G	AUD	7000	BBSW1M	U/D	NR	NR	-	4.0		
22/08	Credabl ABS 2024-1 Trust Credabl Pty Ltd	CRDABL 2024-1 A	AUD	280000	BBSW1M	145	Aaa	-	-	1.8	ABS	ANZ, BNP
		CRDABL 2024-1 B	AUD	24500	BBSW1M	175	Aa2	-	-	2.7		
		CRDABL 2024-1 C	AUD	14000	BBSW1M	220	A2	-	-	2.7		
		CRDABL 2024-1 D	AUD	7000	BBSW1M	265	Baa2	-	-	2.7		
		CRDABL 2024-1 E	AUD	13300	BBSW1M	520	Ba2	-	-	2.7		
		CRDABL 2024-1 F	AUD	3850	BBSW1M	650	B2	-	-	2.7		
		CRDABL 2024-1 G1	AUD	3675	BBSW1M	U/D	NR	-	-	3.7		
		CRDABL 2024-1 G2	AUD	3675	BBSW1M	U/D	NR	-	-	3.7		
22/08	La Trobe Financial Capital Markets Trust 2024-3 La Trobe Financial	LTFC 2024-3 A1L	AUD	625000	BBSW1M	130	Aaa	-	AAA	3.0	MBS	ANZ, CITI, CBA, HSBC
		LTFC 2024-3 A1S	AUD	375000	BBSW1M	85	Aaa	-	AAA	0.4		NAB, NAT, UOB, WBC
		LTFC 2024-3 A2	AUD	137500	BBSW1M	155	Aaa	-	AAA	3.0		
		LTFC 2024-3 B	AUD	50110	BBSW1M	170	NR	-	AA	3.8		
		LTFC 2024-3 C	AUD	32890	BBSW1M	185	NR	-	A	3.8		
		LTFC 2024-3 D	AUD	15000	BBSW1M	210	NR	-	BBB	3.8		
		LTFC 2024-3 E	AUD	7000	BBSW1M	U/D	NR	-	BB	3.2		
		LTFC 2024-3 EQ1	AUD	2625	BBSW1M	U/D	NR	-	NR	5.0		
		LTFC 2024-3 EQ2	AUD	1875	BBSW1M	U/D	NR	-	NR	5.0		
		LTFC 2024-3 F	AUD	3000	BBSW1M	U/D	NR	-	B	1.5		
22/08	Zip Master Trust Series 2024-2 Zip	ZMT 2024-2 A	AUD	231000	BBSW1M	170	-	-	AAA	-	ABS	GS, NAB
		ZMT 2024-2 B	AUD	31150	BBSW1M	210	-	-	AA	-		
		ZMT 2024-2 C	AUD	20300	BBSW1M	245	-	-	A	-		
		ZMT 2024-2 D	AUD	34650	BBSW1M	310	-	-	BBB	-		
		ZMT 2024-2 E	AUD	15400	BBSW1M	600	-	-	BB	-		
		ZMT 2024-2 G	AUD	17500	BBSW1M	U/D	-	-	-	-		
27/08	Remara Credit Trust 2023-1 Grow (*new tranche)	RMARA 2023-1 A1S	AUD	1140	BBSW6M	300	-	-	-	-	CLO/SME	FIS
03/09	PUMA Series 2019-1 Macquarie Bank (*refinanced)	PUMA 2019-1 AR	AUD	458450	BBSW1M	88	-	AAA	AAA	1.7	MBS	MBL
04/09	Series 2023-1 Harvey Trust Credit Union Australia (*refinanced)	HARVE 2023-1 ABR	AUD	30000	BBSW1M	145	-	-	AAA	3.5	MBS	NAB
		HARVE 2023-1 BR	AUD	12750	BBSW1M	160	-	-	AA	3.5		
		HARVE 2023-1 CR	AUD	8625	BBSW1M	175	-	-	A+	3.5		
		HARVE 2023-1 DR	AUD	3525	BBSW1M	210	-	-	A-	3.5		
		HARVE 2023-1 ER	AUD	2475	BBSW1M	420	-	-	BBB-	3.5		
		HARVE 2023-1 FR	AUD	2625	BBSW1M	540	-	-	-	3.5		
04/09	Liberty Series 2024-1 SME Liberty	LBRTY 2024-1SME A1	AUD	585000	BBSW1M	130	Aaa	-	-	2.5	CMBS/SME	DB, NAB, WBC
		LBRTY 2024-1SME A2	AUD	180000	BBSW1M	160	Aaa	-	-	3.7		
		LBRTY 2024-1SME B	AUD	45000	BBSW1M	U/D	Aa2	-	-	3.7		
		LBRTY 2024-1SME C	AUD	31500	BBSW1M	U/D	A2	-	-	3.7		
		LBRTY 2024-1SME D	AUD	13500	BBSW1M	U/D	Baa1	-	-	3.7		
		LBRTY 2024-1SME E	AUD	31500	BBSW1M	U/D	Ba1	-	-	3.7		
		LBRTY 2024-1SME F	AUD	9000	BBSW1M	U/D	Ba3	-	-	3.5		
		LBRTY 2024-1SME G	AUD	4500	BBSW1M	U/D	NR	-	-	4.0		



Px Date	Deal Name/Originator	Class	Cmcy	Size ('000)	Index	Spread (bp)	Mdy	Fitch	S&P	WAL (Yrs)	Collateral Type	Lead Manager(s)
06/09	Allied Credit ABS Trust 2024-2 Allied Credit	ACPL 2024-2 A	AUD	489000	BBSW1M	125	Aaa	AAA	-	2.0	ABS	BoFA, MBL, NAB, WBC
		ACPL 2024-2 A-X	AUD	21000	BBSW1M	125	Aaa	AAA	-	1.3		
		ACPL 2024-2 B	AUD	39000	BBSW1M	155	Aa2	NR	-	2.8		
		ACPL 2024-2 C	AUD	18600	BBSW1M	190	A2	NR	-	2.8		
		ACPL 2024-2 D	AUD	9600	BBSW1M	210	Baa2	NR	-	2.8		
		ACPL 2024-2 E	AUD	24000	BBSW1M	470	Ba2	NR	-	2.8		
		ACPL 2024-2 F	AUD	3600	BBSW1M	600	B2	NR	-	2.8		
		ACPL 2024-2 G1	AUD	10200	BBSW1M	U/D	NR	NR	-	2.8		
		ACPL 2024-2 G2	AUD	6000	BBSW1M	U/D	NR	NR	-	2.8		
11/09	Think Tank Residential Series 2024-2 Think Tank	THINKR 2024-2 A1L	AUD	450000	BBSW1M	130	-	AAA	AAA	2.5	MBS	CBA, DB, NAB
		THINKR 2024-2 A1S	AUD	150000	BBSW1M	90	-	AAA	AAA	0.3		NAT, SCB, WBC
		THINKR 2024-2 A2	AUD	91500	BBSW1M	155	-	AAA	AAA	2.5		
		THINKR 2024-2 B	AUD	24000	BBSW1M	175	-	NR	AA	3.5		
		THINKR 2024-2 C	AUD	15750	BBSW1M	190	-	NR	A	3.5		
		THINKR 2024-2 D	AUD	9000	BBSW1M	200	-	NR	BBB	3.5		
		THINKR 2024-2 E	AUD	4130	BBSW1M	420	-	NR	BB	3.5		
		THINKR 2024-2 F	AUD	2620	BBSW1M	550	-	NR	B	3.5		
		THINKR 2024-2 G	AUD	3000	BBSW1M	U/D	-	NR	NR	4.1		
12/09	Panorama Auto Trust 2024-3 Angle Finance	PANO 2024-3 A	AUD	1087500	BBSW1M	120	-	AAA	AAA	1.9	ABS	BoFA, CITI, DB
		PANO 2024-3 B	AUD	65000	BBSW1M	150	-	AA	AA	3.1		NAB, SG
		PANO 2024-3 C	AUD	43750	BBSW1M	180	-	A	NR	3.1		
		PANO 2024-3 CN	AUD	43750	BBSW1M	120	-	AAA	AAA	1.4		
		PANO 2024-3 D	AUD	31250	BBSW1M	205	-	BBB	NR	3.1		
		PANO 2024-3 E	AUD	19375	BBSW1M	420	-	BB	NR	3.1		
		PANO 2024-3 G	AUD	3125	BBSW1M	U/D	-	NR	NR	3.7		
12/09	Thera Securitisation Trust Farmland 1 Thera Farmland Finance	THERA 1 A2	AUD	28000 (fixed)		900	-	-	-	-	CMBS/SME	F&G
18/09	Latitude Australia Credit Card Master Trust Series 2024-2 Latitude Finance Australia	LAUCC 2024-2 A1	AUD	362925	BBSW1M	117	-	AAA	AAA	3.5	ABS	BoFA, CBA, SG, SCB
		LAUCC 2024-2 A2	AUD	49608	BBSW1M	150	-	AAA	NR	3.5		
		LAUCC 2024-2 B	AUD	31332	BBSW1M	165	-	AA	NR	3.5		
		LAUCC 2024-2 C	AUD	24804	BBSW1M	180	-	A	NR	3.5		
		LAUCC 2024-2 D	AUD	22193	BBSW1M	205	-	BBB	NR	3.5		
		LAUCC 2024-2 E	AUD	9138	BBSW1M	420	-	BB	NR	3.5		
19/09	Avanti AU Auto ABS 2024-1 Trust Avanti Finance	AVAAU 2024-1 A	AUD	205000	BBSW1M	140	Aaa	-	-	1.7	ABS	WBC
		AVAAU 2024-1 B	AUD	17500	BBSW1M	165	Aa2	-	-	2.9		
		AVAAU 2024-1 C	AUD	8750	BBSW1M	200	A2	-	-	2.9		
		AVAAU 2024-1 D	AUD	4250	BBSW1M	220	Baa2	-	-	2.9		
		AVAAU 2024-1 E	AUD	9500	BBSW1M	480	Ba2	-	-	2.9		
		AVAAU 2024-1 F	AUD	1250	BBSW1M	610	B1	-	-	2.9		
		AVAAU 2024-1 G	AUD	3750	BBSW1M	U/D	NR	-	-	3.5		
19/09	Metro Finance 2024-1 Trust Metro Finance	METR 2024-1 A	AUD	523800	BBSW1M	125	Aaa	-	AAA	1.7	ABS	DB, NAB, RBC, WBC
		METR 2024-1 B	AUD	28800	BBSW1M	150	Aa2	-	NR	2.5		
		METR 2024-1 C	AUD	17400	BBSW1M	180	A2	-	NR	2.5		
		METR 2024-1 D	AUD	7200	BBSW1M	205	Baa2	-	NR	2.5		
		METR 2024-1 E	AUD	15000	BBSW1M	420	Ba2	-	NR	2.5		
		METR 2024-1 F	AUD	1200	BBSW1M	530	B2	-	NR	2.5		
		METR 2024-1 G1	AUD	3300	BBSW1M	U/D	NR	-	NR	2.5		
		METR 2024-1 G2	AUD	3300	BBSW1M	U/D	NR	-	NR	2.5		
25/09	Driver Australia Ten Volkswagen Financial Services Australia Pty Ltd	DAOT 10 A	AUD	657800	BBSW1M	115	(P)Aaa	-	(P)AAA	1.62	CMBS/SME	ANZ, ING, MZH
		DAOT 10 B	AUD	43500	BBSW1M	150	(P)Aa2	-	NR	2.44		
25/09	SAPPHIRE XXX SERIES 2024-2 TRUST Bluestone	SAPP 2024-2 A1L	AUD	360000	BBSW1M	127	Aaa	-	AAA	2.9	MBS	CBA, MBL, NAB
		SAPP 2024-2 A1S	AUD	225000	BBSW1M	85	Aaa	-	AAA	0.6		NAT, SMBC, WBC
		SAPP 2024-2 A2	AUD	75000	BBSW1M	145	Aaa	-	AAA	2.9		
		SAPP 2024-2 B	AUD	47200	BBSW1M	170	NR	-	AA	3.5		
		SAPP 2024-2 C	AUD	15000	BBSW1M	180	NR	-	A	3.5		
		SAPP 2024-2 D	AUD	12700	BBSW1M	195	NR	-	BBB	3.5		
		SAPP 2024-2 E	AUD	9800	BBSW1M	400	NR	-	BB	3.4		
		SAPP 2024-2 F	AUD	2400	BBSW1M	530	NR	-	B	1.5		
		SAPP 2024-2 G1	AUD	1500	BBSW1M	U/D	NR	-	NR	4.0		
		SAPP 2024-2 G2	AUD	1400	BBSW1M	U/D	NR	-	NR	4.0		

Px Date	Deal Name/Originator	Class	Cncy	Size ('000)	Index	Spread (bp)	Mdy	Fitch	S&P	WAL (Yrs)	Collateral Type	Lead Manager(s)
26/09	Mortgage House RMBS Osmium Series 2024-2 Mortgage House	MORTH 2024-2 A1L	AUD	412500	BBSW1M	130	-	AAA(EXP)	(P)AAA	2.8	MBS	CBA, NAB, NAT SCB, WBC
		MORTH 2024-2 A1S	AUD	187500	BBSW1M	90	-	AAA(EXP)	(P)AAA	0.5		
		MORTH 2024-2 A2	AUD	63750	BBSW1M	155	-	AAA(EXP)	(P)AAA	3.9		
		MORTH 2024-2 B	AUD	41250	BBSW1M	175	-	NR	(P)AA	3.9		
		MORTH 2024-2 C	AUD	22500	BBSW1M	185	-	NR	(P)A	3.9		
		MORTH 2024-2 D	AUD	10500	BBSW1M	195	-	NR	(P)BBB	3.9		
		MORTH 2024-2 E	AUD	5620	BBSW1M	400	-	NR	(P)BB	3.9		
		MORTH 2024-2 F	AUD	3000	BBSW1M	530	-	NR	(P)B+	3.0		
26/09	Olympus 2024-2 Trust Athena	MORTH 2024-2 G1	AUD	1700	BBSW1M	U/D	-	NR	NR	4.8	MBS	CBA, ING, NAB UOB, WBC
		MORTH 2024-2 G2	AUD	1680	BBSW1M	U/D	-	NR	NR	4.8		
		OLMPS 2024-2 A1L	AUD	670000	BBSW1M	113	-	AAA(EXP)	(P)AAA	3.0		
		OLMPS 2024-2 A1S	AUD	230000	BBSW1M	85	-	AAA(EXP)	(P)AAA	0.5		
		OLMPS 2024-2 A2	AUD	58500	BBSW1M	150	-	AAA(EXP)	(P)AAA	3.8		
		OLMPS 2024-2 B	AUD	16000	BBSW1M	175	-	NR	(P)AA	3.8		
		OLMPS 2024-2 C	AUD	10000	BBSW1M	185	-	NR	(P)A	3.8		
		OLMPS 2024-2 D	AUD	5000	BBSW1M	200	-	NR	(P)BBB	3.8		
27/09	Oxford Falls Investment Trust	OLMPS 2024-2 E	AUD	5000	BBSW1M	400	-	NR	(P)BB	3.8	MBS	
		OLMPS 2024-2 F	AUD	1500	BBSW1M	530	-	NR	(P)B+	3.8		
		OLMPS 2024-2 G1	AUD	2000	BBSW1M	U/D	-	NR	NR	4.0		
		OLMPS 2024-2 G2	AUD	2000	BBSW1M	U/D	-	NR	NR	4.0		
27/09	Oxford Falls Investment Trust	OXFFA 1 A	USD	18513.6897	(fixed)	900	-	-	-	-	MBS	
		OXFFA 1 B	USD	362.1613791		U/D	-	-	-	-		

\* Chart statistics reporting may have slightly changed from previous newsletters due to an adjustment in aggregation methodology and some specific data point revisions.

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For prior revisions, please click [here](#)

**RMBS Performance charts can now be replicated on CPR <GO>**

Please use these 3 templates under the Australia Loan Level drop-down section.

- AUS Newsletter Graphs by Occupancy Type and LVR
- AUS Newsletter Graphs by Quality & Originator Type
- AUS Newsletter Graphs by State

