SMHL SERIES SECURITISATION FUND 2013-1

Monthly Investment Report as at 9 October 2019

Contact: Phone: Email: Website: Bloomberg Screen:

Summary

Fund: Cut-Off Date: Payment Date: Issuer: Joint Lead Managers:

Arranger: Trust Manager: Security Trustee: Liquidity Facility Provider: Payment Facility Provider: Redraw Facility Provider: Interest Rate Swap Provider: Issue Date: Legal Final Maturity Date: Investor Reporting +61 3 9708 3113 me.investorreporting@mebank.com.au mebank.com.au SMHL «MTGE>



SMHL Series Securitisation Fund 2013-1 2 October 2019 9 October 2019 Perpetual Limited as trustee for SMHL Series Securitisation Fund 2013-1 Macquarie Bank Limited (ABN 46 008 583 542) Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Cormonwealth Bank of Australia (ABN 48 123 123 124) Citigroup Global Markets Australia (ABN 48 123 123 124) Citigroup Global Markets Australia (ABN 48 123 123 124) Macquarie Bank Limited (ABN 46 008 583 542) ME Portfolio Management Limited (ABN 79 005 964 134) Perpetual Trustee Company Limited (ABN 42 000 001 007) ME ME Westpac Banking Corporation (ABN 33 007 457 141) 14 October 2013 9 March 2045

Security Classes

Class Name : AB **B1** B2 AU3FN0020665 AU3FN0020673 AU3FN0020681 AU3FN0020699 ISIN: S&P AAA(sf) AUD 77,500,000.00 S&P AA-(sf) AUD 6,250,000.00 Rating Agency: Rating: S&P / Fitch S&P AAA(sf) / AAA(sf) AUD S&P AA-(sf) AUD 16,250,000.00 Currency: Original Balance at Issue: Base Rate: 1.150.000.000.00 BBSW1 M 0.95% BBSW1 M Undisclosed BBSW1 M BBSW1 M Margin above base rate: 1.80% Undisclosed Expected Average Life to call at Issue: Distribution Frequency: 5.1yr Monthly Floating 5.1yr Monthly Floating 2.8yr Monthly 5.1yr Monthly Floating Coupon Type: Floating Principal payment type: Pass Through Pass Through Pass Through Pass Through

Bond Factors as at 9 October 2019

Fund:	0.13531350
Class A	0.12157312
Class AB	0.29332788
Class B1	0.29332788
Class B2	0.29332788



Portfollo Structure

			С	urrent Interest Amt	Coupon Rate
	Opening Balance	Principal Pass-	Closing Balance	9 September 2019	9 September 2019
		Through		9 October 2019	9 October 2019
Class A	143,090,532	3,281,446	139,809,086	235,358	2.0012%
Class AB	23,266,473	533,562	22,732,911	54,524	2.8512%
Class B1	4,878,454	111,876	4,766,578	16,044	4.0012%
Class B2	1,876,328	43,029	1,833,299	6,710	4.3512%
Total Portfolio	173,111,787	3,969,913	169,141,874	312,636	

Invested Amount (as per Article 122a)

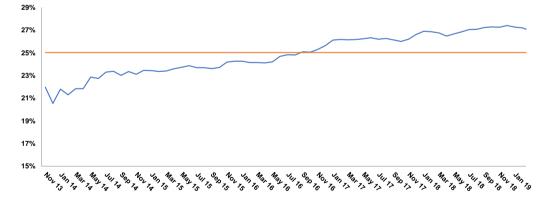
9,700,984

Pool Details

Number of Loans	1,845
Average Loan Size	91,676
Maximum Loan Size	596,545
Weighted Average LVR	49.42%
Maximum LVR	92.61%
WA Seeding (months)	124
WA Term to Maturity (years)	18
Full Documentation Loans	100.00%
WA Interest Rate	4.76%

Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	2 September 2019 to	1 August 2019 to	14 Oct 2013 to
Repayment Analysis	2 October 2019	2 October 2019	2 October 2019
Balance @ Determination Date	173,111,787	181,382,241	1,250,000,000
Substitutions	· · · ·	· · ·	
Bond uplift / Redemptions		-	
Scheduled Repayments	(659,793)	(2,027,128)	(97,832,958)
Prepayments	(4,524,030)	(15,837,459)	(1,207,833,750)
Redraw Advances:	1,213,910	5,624,219	224,808,582
Topup Advances	-	-	-
Closing Balance	169,141,874	169,141,874	169,141,874
CPR	17.77%	22.67%	26.45%
SMM	1.62%	2.12%	2.53%

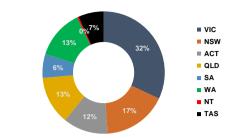


——CPR ——Average CPR

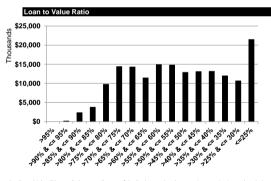
Current Position

Central Local Locality Wetro 42,149,752 25% NSW - Non Metro 11,966,148 7% NSW - Metro 11,7265,556 11% OLD - Metro 10,771,067 6% OLD - Metro 11,198,481 7% SA - Metro 10,205,140 6% - Non Metro 27,71,77 2% TAS - Metro 19,232,767 11% - Non Metro 2,717,775 2% 7AS AS - Metro 6,865,805 4% - Non Metro 152,954 0% ACT - Metro 10,206,3319 12% TOTAL 169,141,874 100% 10,22,54 Construction 7,802,336 5% 0ther Other 38,505,205 23% 10% TOTAL 169,141,874 100% 10,95,195 Construction 7,802,336 5% 0ther Other 38,505,205 23% 10,95,15,15							
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TOTAL 169,141,874 100% Loan Term							
Loan Term $<=5 \text{ yrs}$ - 0% >5 & <=10yrs	Other		38,505,205	23%			
z=5 yrs . 0% >5 & <=10yrs	TOTAL		169,141,874	100%			
z=5 yrs . 0% >5 & <=10yrs	Loan Term						
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Loan to Value Ratio >95% 0% >90% & <= 95%	ΤΟΤΑΙ		169 141 874	100%			
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$\begin{array}{cccc} >70\% \& <=75\% & 14,397,944 & 9\% \\ >65\% \& <=70\% & 14,302,082 & 8\% \\ >60\% \& <=65\% & 11,451,258 & 7\% \\ >55\% \& <=60\% & 14,451,258 & 7\% \\ >55\% \& <=60\% & 14,910,166 & 9\% \\ >45\% \& <=55\% & 14,787,781 & 9\% \\ >45\% \& <=50\% & 12,878,640 & 8\% \\ >40\% \& <=45\% & 13,087,697 & 8\% \\ >30\% \& <=40\% & 13,147,609 & 8\% \\ >30\% \& <=35\% & 11,984,887 & 7\% \\ >25\% \& <=30\% & 10,661,253 & 6\% \\ <=25\% & 21,486,533 & 12\% \\ \end{array}$							
$\begin{array}{cccc} >65\% \& <=70\% & 14,302,082 & 8\% \\ >60\% \& <=65\% & 11,451,258 & 7\% \\ >55\% \& <=60\% & 14,910,166 & 9\% \\ >50\% \& <=55\% & 14,787,681 & 9\% \\ >45\% \& <=55\% & 12,878,640 & 8\% \\ >40\% \& <=45\% & 13,087,697 & 8\% \\ >35\% \& <=40\% & 13,147,609 & 8\% \\ >30\% \& <=35\% & 11,984,887 & 7\% \\ >25\% \& <=30\% & 10,661,253 & 6\% \\ <=25\% & 21,486,533 & 12\% \\ \end{array}$							
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$\begin{array}{cccc} >55\% & \& <= 60\% & 14,910,166 & 9\% \\ >50\% & \& <= 55\% & 14,787,681 & 9\% \\ >45\% & \& <= 55\% & 12,878,640 & 8\% \\ >40\% & \& <= 55\% & 13,087,697 & 8\% \\ >35\% & \& <= 40\% & 13,147,609 & 8\% \\ >35\% & \& <= 35\% & 11,984,987 & 7\% \\ >25\% & \& <= 30\% & 10,661,253 & 6\% \\ <=25\% & 21,486,533 & 12\% \\ \end{array}$							
$\begin{array}{cccc} >50\% \& <= 55\% & 14,787,681 & 9\% \\ >45\% \& <= 50\% & 12,878,640 & 8\% \\ >40\% \& <= 45\% & 13,087,697 & 8\% \\ >35\% \& <= 40\% & 13,147,609 & 8\% \\ >30\% \& <= 35\% & 11,984,887 & 7\% \\ >25\% \& <= 30\% & 10,661,253 & 6\% \\ <=25\% & 21,486,533 & 12\% \\ \end{array}$							
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>30% & <= 35% 11,984,887 7% >25% & <= 30% 10,661,253 6% <=25% 21,486,533 12%	>40% & <= 45%		13,087,697	8%			
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	>25% & <= 30%	b					
IOTAL 169,141,874 100%							
	IOTAL		169,141,874	100%			

Geographical Location



TOTAL	169,141,874	100%
<= \$50,000	9,595,283	6%
>\$50,000 & <\$100,000	23,230,887	149
>\$100,000 & <\$150,000	28,170,914	179
>\$150,000 & <\$200,000	32,873,421	19%
>\$200,000 & <\$250,000	23,197,921	149
>\$250,000	52,073,448	309
Loan Size		
TOTAL	169,141,874	1009
QBE	-	09
Uninsured	-	09
HLIC Govt	935,229	19
Genworth Financial	168,206,645	99
Mortgage Insurance		
TOTAL	169,141,874	100
Fixed >3 years	-	09
Fixed <3 years	-	04
Interest Option Variable	169.141.874	100
TOTAL	169,141,874	100
Other	277.754	09
Townhouse	3.357.552	2
Unit	4,628,301 20,497,061	129
Apartment	233,163 4.628.301	39
House Land	140,148,043	83 ⁰



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30-59 days	2 October 2019	2 September 2019	1 August 2019
Number of loans	4	5	10
Outstanding Balance (\$)	694,931	900,711	2,060,860
% of Pool Outstanding Balance	0.41%	0.52%	1.17%
60-89 days			
Number of loans	1	5	5
Outstanding Balance (\$)	32,991	520,858	440,059
% of Pool Outstanding Balance	0.02%	0.30%	0.25%
90+ days			
Number of loans	22	22	20
Outstanding Balance (\$)	4,267,553	4,103,808	3,937,376
% of Pool Outstanding Balance	2.52%	2.37%	2.23%
TOTAL Delinguencies			
Number of loans	27	32	35
Outstanding Balance (\$)	4,995,474	5,525,377	6,438,295
% of Pool Outstanding Balance	2.95%	3.19%	3.65%
Pool Information			
Number of loans	1,845	1,868	1,893
Outstanding Balance (\$ m)	169	173	177

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Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	8	4,983,245
Proceeds of sale	8	2,441,631
Loss on sale of property	2	77,137
Claims submitted to Insurer	1	40,984
Claims paid by Insurer	1	40,924
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	1	148
Claims Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under one of the following:

* master policy with the Commonwealth of Australia dated July 4th, 1994;
 * master policy with GE Mortgage Insurance Pty Limited (formerly Housing Loans Insurance Corporation Pty Limited (ACN 071 466 334) dated 12 Dec,1997;
 * master policy with GE Capital Mortgage Insurance Corporation (Australia) Pty Limited (ACN 081 488 440) and GE Mortgage Insurance Pty Limited (ACN 071 466 334) which is effective from October 25,1999.

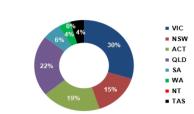
For further details on the above mortgage Insurance policies reference should be made to the Offering circular and the Transaction Documents. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

Facilities & Reserve	
Liquidity Facility	
Opening Balance Liquidity facility drawn during the current month Repayment of Liquidity Draw for the previous periods Outstanding liquidity draws	1,558,006
Reduction in Facility	35,729
Closing Outstanding Balance	1,522,277
Payment Funding Facility	150,000

Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited (including ME Portfolio Management Limited) in any way stands behind the capital value and/or the performance of the Bonds or the assets of SMHL Securitisation Fund 2013-1 Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited including ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited including ME Portfolio Management Limited. Members Equity Bank Limited does not guarantee the payment of interest or the repayment of principal due on the Bonds or the performance of the assets of SMHL Securitisation Fund 2013-1 (except to the limited extent provided in the transaction documents). The holding of the Bonds is subject to investment risk, including possible delays in repayment and loss of income and principal invested.

Current Position - SMHL SERIES SECURITISATION FUND 2013-1 CRD

Coographical	eastion		
Geographical L VIC	- Metro	2,199,238	23%
	- Non Metro	687,822	7%
NSW	- Metro	1,226,935	13%
	- Non Metro	248,425	3%
QLD	- Metro	1,149,432	12%
	- Non Metro - Metro	942,027	10% 4%
SA		415,964	
WA	- Non Metro	158,653 381,748	2%
WA	- Metro - Non Metro	-	4% 0%
TAS	- Metro	415,566	4%
	- Non Metro	19,589	0%
NT	- Metro	-	0%
	- Non Metro	-	0%
ACT	- Metro	1,855,586	19%
TOTAL		9,700,984	100%
Loan Purpose ¹			
Refinance		2,377,556	25%
Renovation Purchase		27,075 5,448,728	0% 56%
Construction		547,406	6%
Other		1,300,218	13%
TOTAL		9,700,984	100%
Loan Term			
<=5 yrs		-	0%
>5 & <=10yrs		-	0%
>10 & <=15yrs		85,678	1%
>15 & <=20yrs		574,536	6%
>20 & <=25yrs		2,023,199	21%
>25yrs		7,017,571	72%
TOTAL		9,700,984	100%
		-11	
Owner/Investm			
Owner Occupie	d	6,704,043	69%
Investment		2,996,941	31%
TOTAL		9,700,984	100%
Interest Rate E	xposure		
> 8.00% > 7.00% & <= 8.	0.0%	-	0% 0%
> 6.00% & <= 7.		-	0%
> 5.00% & <= 6.		2,723,278	28%
<= 5.00%		6,977,705	72%
TOTAL		9,700,984	100%
TOTAL		5,700,504	100%
Loan to Value F	Ratio		
>95%		-	0%
>90% & <= 95% >85% & <= 90%		315,578	0% 3%
>80% & <= 85%		267,318	3%
>75% & <= 80%	5	305,763	3%
>70% & <= 75%		756,694	8%
>65% & <= 70%		583,045	6%
>60% & <= 65% >55% & <= 60%		1,596,629 594,036	17% 6%
>50% & <= 60%		244,463	3%
>45% & <= 50%	5	633,526	7%
>40% & <= 45%		896,895	9%
>35% & <= 40%		404,391	4%
>30% & <= 35% >25% & <= 30%		901,589 885,566	9% 9%
<=25%		1,315,490	13%
TOTAL		9,700,984	100%
		-	



Geographical Location

Loan	Security ²		
House		7,409,343	77%
Land		19,589	0%
Apartn	nent	94	0%
Unit		1,972,801	20%
Townh	house	299,156	3%
Other		-	0%
TOTA	L	9,700,984	100%
Intere	est Option		
Variat		9,700,984	100%
Fixed	<3 years	-	0%
Fixed	>3 years	-	0%
TOTA	L	9,700,984	100%
	-	-11	
Morto	age Insurance		
	orth Financial	9,700,984	100%
HLIC	Govt		0%
Unins	sured	-	0%
QBE		-	0%
TOTA	L	9,700,984	100%
Loan		0.400.040	22%
>\$250	0,000 0,000 & <\$250.000	2,106,012 2,468,860	26%
	0,000 & <\$200,000	2,460,000	14%
	0,000 & <\$150,000	1,358,980	14%
	000 & <\$100,000	1,890,622	19%
<= \$5		486,108	5%
TOTA	L	9,700,984	100%
Loan	to Value Ratio		
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Spue \$1,600 \$1,400 \$1,400			
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290%	8510 0010 1510 1010 0010 0010 0010	5° 50° 45° 40° 5°° 30° 25°	

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