SMHL Securitisation Trust 2020-1

Monthly Investment Report as at 23 January 2024

Contact: Phone: Email: Website: Bloomberg Screen:

Summary

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Investor Reporting



 Trust:
 SMHL Securitisation Trust 2020-1

 Collection Period end date:
 31 December 2023

 Payment Date:
 23 January 2024

 Issuer and Trustee:
 Perpetual Corporate Trust Limited (ABN 99 000 341 533) as trustee for SMHL Securitisation Trust 2020-1

 Joint Lead Managers:
 Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ")

 Commonwealth Bank of Australia (ABN 49 123 123 124) ("CBA")

 MUFG Securities Americas linc. (ARBN 612 562 008) ("MUFG")

 Arranger:
 ANZ

 Manager:
 Members Equity Bank Limited (ABN 56 070 887 679) ("ME")

 Security Trustee:
 P.T. Limited (ABN 67 004 495 666)

 Servicer:
 Members Equity Bank Limited (ABN 56 070 887 679) ("ME")

 Liquidity Facility Provider:
 Members Equity Bank Limited (ABN 56 070 887 679) ("ME")

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 Members Equity Bank Limited (ABN 56 070 887 679) ("ME")

 Liquidity Facility Provider:
 Members Equity Bank Limited (ABN 1004 493 50) ("MAB")

 Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ")

 Closing Date:
 17 December 2020

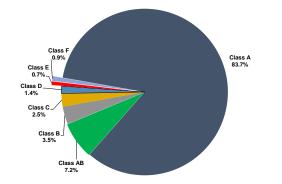
 Legal Final Maturity Date:
 The Payment Date falling in December 2052

Security Classes

Class Name AB в c D AU3FN0056990 / 226556109 S&P / Fitch AAA(sf) / AAAsf AUD 920,000,000.00 BBSW (1 month) + Class Margin + (from the first Call Option Date) 0.70% 2.7 years AU3SG0002355 / 226556117 S&P / Fitch AAA(sf) / Unrated AUD 35,500,000.00 BBSW (1 month) + Class Margin + (from the first Call 1,35% AU3FN0057030 / 226556133 S&P / Fitch A(sf)/Unrated AUD 12,500,000.00 PRSW (1 month) (AU3FN0057022 / 226556150 S&P / Fitch BB(sf) / Unrated AUD 3,500,000.00 BBS/W (1 month) / ISIN / Common AU3FN0057006 / AU3FN0057014 / AU3FN0057139 / AU3FN0057006 226556125 S&P / Fitch AA(sf) / Unrated AUD 17,000,000.00 AU3FN0057014 / 226556141 S&P / Fitch BBB(sf) / Unrated AUD 7,000,000.00 AU3FN0057139 / 226556168 S&P / Fitch Unrated / Unrated AUD 4,500,000.00 Code: Rating Agency: Expected Ratings: Denomination: Issue Amount: BBSW (1 month) + Class Maroin 3.40% 4.9 years Monthly 3,500,000.00 BBSW (1 month) + Class Maroin 5.35% 4.9 years Monthly Floating Pass Through BBSW (1 month) + BBSW (1 month) + BBSW (1 month) + Interest Rate Class Maroin 2.15% 4.9 years Monthly Floating Pass Through Class Margin 7.00% 4.9 years Monthly Class 1.75% Class Margin: Expected Average Life: 1.35% 4.9 years 2.7 years Monthly Floating Pass Through 4.9 years Monthly Floating Pass Through Interest frequency: Coupon Type: Principal payment type: Monthly Floating Pass Through Floating Pass Through Floating Pass Through

Note Factors as at 23 January 2024

Fund:	0.36074848
Class A	0.32823010
Class AB	0.73470979
Class B	0.73470979
Class C	0.73470979
Class D	0.73470979
Class E	0.73470979
Class F	0.73470979



Portfolio Structure

				urrent Interest Amt	Current Interest Rate
	Opening Balance	Principal Pass-	Closing Balance	27 December 2023	27 December 2023
		Through		23 January 2024	23 January 2024
lass A	309,561,409.73	7,589,714	301,971,695.62	1,146,785.08	5.008%
lass AB	26,737,743.66	655,546	26,082,197.38	111,907.35	5.658%
lass B	12,803,989.92	313,924	12,490,066.35	57,378.01	6.058%
lass C	9,414,698.47	230,826	9,183,872.32	44,975.43	6.458%
lass D	5.272.231.14	129.263	5.142.968.50	30.061.25	7.708%
lass E	2,636,115.57	64,631	2,571,484.25	18,833.13	9.658%
lass F	3.389.291.45	83.097	3.306.194.03	28,350.82	11.308%

Total Portfolio 369,815,480 9,067,001 360,748,478

30,957,092

1,438,291

Pool Details

Number of Loans	1,897
Average Loan Size	190,168
Maximum Loan Size	1,287,256
Weighted Average LVR	55.66%
Maximum LVR	91.09%
WA Seeding (months)	66
WA Term to Maturity (years)	22
Full Documentation Loans	100.00%
WA Interest Rate	6.14%

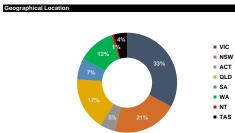
European CRR invested amount (as per Article 6(1) of Regulation (EU) 2017/2402)

Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	30 November 2023 to	30 November 2023 to	17 December 2020 to
Repayment Analysis	31 December 2023	31 December 2023	31 December 2023
Balance @ Determination Date	369.815.480	389.099.970	1.000.000.000
Substitution	-	_	-
Scheduled Repayments	(1,930,429)	(5,844,047)	(89,412,652)
Prepayments	(8,603,212)	(26,806,388)	(622,615,664)
Redraw Advances	1,466,640	4,298,943	72,776,794
Principal Draws / (Repayment of Principal Draws)	· · ·	· · ·	-
Closing Balance	360,748,478	360,748,478	360,748,478
CPR	20.95%	21.23%	24.15%
SMM	1.94%	1.97%	2.28%

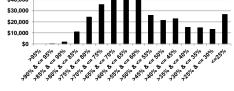
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Geographical Location ViC - Non Metro 91.659.128 25% NSW - Non Metro 47.77.999 14% NSW - Non Metro 24.77.97.224.41 7% QLD - Netro 24.80.465 7% QLD - Metro 22.500.660 6% - Non Metro 2.225.00.660 6% - Non Metro 2.225.00.660 6% - Non Metro 1.882.891 0% TAS - Non Metro 1.882.891 0% TAS - Non Metro 2.145.330 1% NT - Metro 17.584.427 5% - Non Metro - 0% 7% ReDecation 0% 7074.209 47% Refinance 170.764.209 47% Report Purchase 157.083.672 6% Construction 23.087.722 6% Construction 23.087.722 6% Solo,748.478 100% 20.84.278 10% Ovent Occupied 1.2	Current Pos	sition				
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- Non Metro 28,480,465 7% QLD - Metro 23,422,778 10% - Non Metro 27,597,207 8% SA - Mon Metro 22,50,665 1% WA - Metro 41,975,542 12% - Non Metro 1,282,891 0% - TAS - Metro 2,297,666 1% NT - Metro 2,397,666 1% NT - Metro 2,415,533 19% - Non Metro - 0% 70% ACT - Metro 17,684,277 5% - Non Metro - 0% 70% TOTAL 360,748,478 100% 100% Construction 23,088,722 44% - Construction 23,088,722 45% 100% TOTAL 360,748,478 100% 10% Construction 23,088,722 16% 10% St <= 10/18		- Non Metro		7%		
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TAS - Metro 12.871.480 4% - Non Metro 2.397.666 1% NT - Non Metro 2.145.930 1% ACT - Metro 2.145.930 1% ACT - Metro 17.588.427 5% - Non Metro - 0% ACT - Metro 17.588.427 5% - Non Metro - 0% TOTAL 360,748,478 100% Construction 23.083,722 6% ReDecation 0% 7% Property Purchase 157.083,672 44% Construction 23.083,722 6% Equity Release 9,811.876 3% TOTAL 360,748,478 100% Loan Term - - < 65 vrs		- Non Metro	1,682,891	0%		
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- Non Metro - 0% TOTAL 360,748,478 100% Refinance 170,764,209 47% Refinance 170,764,209 47% ReDecation 0% 0% Property Purchase 157,083,672 44% Construction 23,088,722 44% Construction 23,088,722 46% Equity Release 9,811,876 3% TOTAL 360,748,478 100% Loan Term - 0% <5.8						
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Loan Purpose ^{3,3} Refinance 170,764,209 47%, ReDecation 0%, Property Purchase 157,083,672 44%, Construction 23,088,722 6%, Equip Release 9,811,876 30%, TOTAL 360,748,478 100%, Loan Term - - <	TOTAL		360,748,478	100%		
Refinance 170,764,209 47% ReDecation 0% Property Purchase 157,083,872 44% Construction 23,088,722 44% Equity Release 9,811,876 3% TOTAL 360,748,478 100% Loan Term - - <=-5 yrs						
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Property Purchase 157.083.872 44% Construction 23.088.722 6% Equity Release 9,811.876 3% TOTAL 360,748.478 100% Loan Term - - <=5 yrs			170,764,209			
Construction 23.088,722 6% Equity Release 9,811,876 3% TOTAL 360,748,478 100% Loan Term		se	157.083.672			
Equity Release 9,811.876 3% TOTAL 360,748,478 100% Lean Term - 0% <=5 yrs						
Least Term . $< < 5$ yrs . 0% > < 5 8 < < 10 yrs						
Least Term . $< < 5$ yrs . 0% > < 5 8 < < 10 yrs						
< -65 yrs . .0% $> 56 < < 10/yrs$	TOTAL		360,748,478	100%		
< -65 yrs . .0% $> 56 < < 10/yrs$	· · · · · · · ·					
$\begin{array}{c c} >5 & < =10 \mbox{yrs} & 1.282,438 & 0\% \\ >10 & <=15 \mbox{yrs} & 5.596.819 & 2\% \\ >10 & <=15 \mbox{yrs} & 22,159,850 & 6\% \\ >20 & <=25 \mbox{yrs} & 36,114.287 & 10\% \\ >25 \mbox{yrs} & 285,596.086 & 62\% \\ \hline \end{tabular} $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$ $$$				0%		
$\begin{tabular}{ c c c c } $$ -10 & e=15yrs & 5.595.819 & 2\% \\ $$ -15 & e=20yrs & 22.159.850 & 6\% \\ $$ -25yrs & 29.559.066 & 82\% \\ \hline $$ TOTAL $$ 360,748,478 & 100\% \\ \hline $$ Owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,106,825 & 81\% \\ \hline $$ owner Occupied & 291,206,825 & 81\% \\ \hline $$ owner Occupied & 291,206,825 & 81\% \\ \hline $$ owner Occupied & 291,206,825 & 81\% \\ \hline $$ owner Occupied & 291,206,825 & 81\% \\ \hline $$ owner Occupied & 291,206,825 & 81\% \\ \hline $$ other Oxel & 00\% & 15,292,622 & 4\% \\ $$ -700\% & e=5,00\% & 15,292,622 & 4\% \\ $$ -700\% & e=6,00\% & 15,292,622 & 4\% \\ $$ -00\% & e=6,00\% & 15,292,622 & 4\% \\ $$ -00\% & e=6,00\% & 15,292,622 & 4\% \\ $$ -500\% & e=6,00\% & 15,292,622 & 4\% \\ $$ -500\% & e=6,00\% & 15,292,622 & 4\% \\ $$ -500\% & 202,643,349 & 55\% \\ $$ -600\% & 202,643,349 & 55\% \\ $$ -500\% & 40,254,478 & 100\% \\ \hline $$ Dots & e=6,00\% & 15,292,622 & 0\% \\ $$ -500\% & 40,254,8478 & 100\% \\ \hline $$ Dots & e=6,00\% & 17,90,023 & 0\% \\ $$ -90\% & 1,790,023 & 0\% \\ $$ -90\% & 21,9523 & 0\% \\ $$ -55\% & 24,351,032 & 7\% \\ $$ -55\% & 24,351,032 & 7\% \\ $$ -55\% & 40,254,23 & 11\% \\ $$ -55\% & 42,259,056 & 14\% \\ $$ -55\% & 40,254,23 & 11\% \\ $$ -55\% & 22,897,19 & 6\% \\ $$ -55\% & 22,897,19 & 6\% \\ $$ -55\% & 42,259,056 & 14\% \\ $$ -55\% & 42,590,642 & 7\% \\ $$ -55\% & 22,897,19 & 6\% \\ $$ -55\% & 22,897,19 & 6\% \\ $$ -55\% & 24,5\% & 22,897,19 & 6\% \\ $$ -55\% & 24,5\% & 24,5\% & 24\% \\ $$ -50\% & 41,50,44\% \\ $$ -50\% & 42,5\% & 24\% & 15,044,705 & 4\% \\ $$ -55\% & 42,5\% & 24\% & 15,044,705 & 4\% \\ $$ -55\% & 42,5\% & 24\% & 13,305,479 & 4\% \\ $$ -25\% & 22,5\% & 25\% & 25\% & 25\% & 25\% & 25\% \\ $$ -25\% & 25\% & 25\% & 25\% & 25\% & 25\% & 25\% \\ $$ -25\% & 25\%$			1.282.436	0%		
>20 & c=25yrs 38,114,287 10% >25yrs 295,596,086 82% TOTAL 360,748,478 100% Owner Occupied 291,106,825 81% Investment 69,641,653 19% TOTAL 360,748,478 100% Investment 69,641,653 19% TOTAL 360,748,478 100% Interest Rate Exposure > 8,00% 15,292,622 4% > 7,00% & c= 6,00% 77,637,299 22% > 6,00% & c= 7,00% 202,643,49 55% < 5,00% & c= 6,00% 15,292,622 4% > 7,00% & c= 6,00% 77,637,299 22% > 6,00% & c= 6,00% 15,292,622 4% > 7,00% & c= 6,00% 15,292,622 4% > 5,00% & c= 6,00% 15,292,622 4% > 6,00% & c= 6,00% 15,292,623 0% 46,749,560 13% TOTAL 360,748,478 100% Loan to Value Ratio >55% - 0% 17,000,23 0% >60% & c= 65% 216,523 0% >75% & c= 60% 24,351,032 7% >75% & c= 60% 24,351,032 7% >75% & c= 65% 40,258,026 14% >65% & c= 75% 57,997,237 17% >65% & c= 75% 25,996,482 7% >65% & c= 65% 40,258,026 7% >60% & c= 55% 21,371,070 6% >65% & c= 65% 15,044,705 4% >25% & c= 35% 15,044,705 4% >25% & d= 35% 14,750,427 4% >25% & d= 35% 13,305,479 4%						
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TOTAL 360,748,478 100% Owner/Investment split*			36,114,287	10%		
Owner/Investment split* Owner Occupied 291,106,825 81% Investment 69,641,653 19% TOTAL 360,748,478 100% Interast Rate Exposure 50,076,84,778 100% Interast Rate Exposure 50,076,84,778 100% $> 7.00\%$ 20,248,349 56% > 5.00% & <= 6.00%	>25yrs		295,596,086	82%		
Owner/Investment split* Owner Occupied 291,106,825 81% Investment 69,641,653 19% TOTAL 360,748,478 100% Interast Rate Exposure 50,076,84,778 100% >> 8,00% 15,292,622 4% >> 7,076,84 60,748,478 100% South State 7,7637,299 22% >> 6,00% 77,637,299 22% >> 6,00% 77,637,299 22% >> 5,00% 84,20,643,449 5% >> 5,00% 64,749,560 13% TOTAL 360,748,478 100% Loan to Value Ratio - 0% >95% 219,523 0% >90% & <= 85%	τοται		360 7/8 /78	100%		
Owner Occupied 291,106,825 81% Investment 69,641,653 19% TOTAL 360,748,478 100% Interest Rate Exposure	TOTAL		300,740,470	10078		
Investment 69,641,653 19% TOTAL 360,748,478 100% Interost Rate Exposure > > 8.00% 15,292,622 4% > 7.00% & <= 8.00%	25%, 42,590,664 7% >65% & <	25%, 42,590,749 7% >45% & <= 60%			004 400 005	0.10/
TOTAL 360,748,478 100% Interest Rete Exposure > > 8.00% 15,292,622 4% > 7.00% & ≤ 8.00% 15,292,622 4% > 7.00% & ≤ 8.00% 17,637,299 22% > 6.00% & ≤ 7.00% 202,643,349 55% > 5.00% & ≤ < 6.00%	Owner Occupied		291,100,825	01%		
Literest Rate Exposure >8.00% 15.202.622 4% >7.00% & <= 8.00%	Investment		69,641,653	19%		
$>8.00\% 15.222.622 4\% >7.00\% 3< \approx 8.00\% 77.637.299 22%\approx 5.00\% 3< < \approx 7.00\% 202.643.349 56%>5.00\% 3< \approx 6.00\% 18.420.649 5%< \approx 5.00\% 3< < 6.00\% 18.420.649 5%TOTAL 360.748.478 10%DOTAL 360.748.478 10%>55% \sim 90\% 1.790.023 0%>65% 3 \approx 60\% 1.0951.103 3%>75% 3 \approx 60\% 24.55.03 7%57% 3 \approx 65\% 40.253.07% 10%55% 3 \approx 65\% 40.253.07% 17%55% 3 \approx 65\% 40.253.07% 17%>65% 3 \approx 65\% 40.253.057 17%>65% 3 \approx 65\% 21.57.07 6%>65% 3 \approx 65\% 21.371.070 6%>65% 3 \approx 40\% 21.504.05 4%>25% 3 \approx 40\% 15.044.705 4%>25% 3 \approx 30\% 15.044.705 4%>25% 3 \approx 30\% 13.305.479 4%>25% 3 \approx 30\% 26.574.102 7%$	TOTAL		360,748,478	100%		
$>8.00\% 15.222.622 4\% >7.00\% 3< \approx 8.00\% 77.637.299 22%\approx 5.00\% 3< < \approx 7.00\% 202.643.349 56%>5.00\% 3< \approx 6.00\% 18.420.649 5%< \approx 5.00\% 3< < 6.00\% 18.420.649 5%TOTAL 360.748.478 10%DOTAL 360.748.478 10%>55% \sim 90\% 1.790.023 0%>65% 3 \approx 60\% 1.0951.103 3%>75% 3 \approx 60\% 24.55.03 7%57% 3 \approx 65\% 40.253.07% 10%55% 3 \approx 65\% 40.253.07% 17%55% 3 \approx 65\% 40.253.07% 17%>65% 3 \approx 65\% 40.253.057 17%>65% 3 \approx 65\% 21.57.07 6%>65% 3 \approx 65\% 21.371.070 6%>65% 3 \approx 40\% 21.504.05 4%>25% 3 \approx 40\% 15.044.705 4%>25% 3 \approx 30\% 15.044.705 4%>25% 3 \approx 30\% 13.305.479 4%>25% 3 \approx 30\% 26.574.102 7%$	Interest Rate Ex	posure				
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $		00%		.,.		
$ \begin{array}{c} >5.00\% \& < 6.00\% \\ < 6.00\% \\ < < 5.00\% \\ & 46,749,560 \\ \end{array} \\ \hline \begin{array}{c} 13\% \\ \hline 13\% \\ \hline 107AL \\ \hline \begin{array}{c} 360,748,478 \\ \hline 100\% \\ \hline \\ 55\% \\ & - \\ 85\% \\$						
<= 5.00% 46,749,560 13% TOTAL 360,748,478 100% Loan to Value Ratio > >95% 219,523 0% >85% 219,523 0% >85% 10,951,103 3% >85% 243,510,32 7% >85% 24,351,032 7% >75% 45% 24,351,032 >75% 55% 2599,482 >565% 40,252,056 14% >55% 2599,482 1% >55% 21,371,070 6% >45% 21,371,070 6% >45% 21,371,070 6% >45% 21,371,070 6% >35% 21,371,070 6% >35% 25% 15,044,705 >40% 55% 15,044,705 >30% & < 35%						
Loan to Value Ratio >95% 0% >80% & <= 95%		0070				
Loan to Value Ratio >95% 0% >80% & <= 95%	τοται		360 748 478	100%		
$\begin{array}{cccccccccccccccccccccccccccccccccccc$			000,140,410			
$\begin{array}{cccc} > 50\% & & < = 95\% & & 216,523 & 0\% \\ > 55\% & & < = 00\% & 1.790,023 & 0\% \\ > 60\% & & < = 85\% & & 10.951,103 & 3\% \\ > 75\% & & < = 80\% & 24,351,032 & 7\% \\ > 75\% & & & < = 80\% & 24,351,032 & 7\% \\ > 70\% & & & < = 75\% & 35,740,097 & 10\% \\ > 55\% & & & < = 70\% & 57,997,237 & 17\% \\ > 55\% & & & < = 65\% & 40,252,423 & 11\% \\ > 55\% & & & < = 55\% & 25,996,482 & 7\% \\ > 55\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 74\% & & & < = 55\% & 25,996,482 & 7\% \\ > 75\% & & & < = 55\% & 25,996,482 & 7\% \\ > 75\% & & & < = 55\% & 25,996,482 & 7\% \\ > 75\% & & & < = 35\% & 14,750,427 & 4\% \\ > 25\% & & & & = 35\% & 13,305,479 & 4\% \\ > 25\% & & & & & 25,754 & 25,754,102 & 7\% \\ > 25\% & & & & & & & & & & \\ > 25\% & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & & & & \\ > 25\% & & & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & & & & & \\ > 55\% & & & & & & & & & & & & & & & & & &$		latio		0%		
$\begin{array}{llllllllllllllllllllllllllllllllllll$			219.523			
$\begin{array}{llllllllllllllllllllllllllllllllllll$						
$\begin{array}{cccc} 75\% & & < < = 00\% & 24,351,032 & 7\% \\ >70\% & & < < = 75\% & 35,740,097 & 10\% \\ >570\% & & < < 75\% & 35,740,097 & 110\% \\ >56\% & & < < = 70\% & 57,997,237 & 17\% \\ >60\% & & < < > 65\% & & < 49,259,056 & 14\% \\ >55\% & & < < = 60\% & 49,259,056 & 14\% \\ >50\% & & < < > 55\% & & < 25,996,482 & 7\% \\ >40\% & & < < > 55\% & & 22,892,119 & 6\% \\ >40\% & & < < > 55\% & & < 22,892,119 & 6\% \\ >35\% & & < < = 45\% & 22,892,119 & 6\% \\ >35\% & & < < < < & < & < & < & < & < & < & $						
$\begin{array}{cccc} > 65\% & & < 57, 997 237 & 17\% \\ > 60\% & < < 65\% & & 49,259,056 & 114\% \\ > 50\% & < < 65\% & & < 49,259,056 & 114\% \\ > 50\% & < < 50\% & & 21,371,070 & 6\% \\ > 40\% & < < 55\% & & 21,371,070 & 6\% \\ > 40\% & < < 45\% & & < 25\% & 22,892,119 & 6\% \\ > 35\% & < < = 40\% & 15,044,705 & 4\% \\ > 30\% & & < < 35\% & 14,750,427 & 4\% \\ > 25\% & & < < 35\% & 13,305,479 & 4\% \\ > 25\% & & < 26\% & 26,754,102 & 7\% \\ > 25\% & & < < 25\% & < < 26\% & 27\% \\ > 25\% & < < 30\% & 27\% & 27\% \\ > 25\% & < < 30\% & < < 35\% & < < 30\% & 27\% & 27\% \\ > 25\% & < < 30\% & < < 35\% & < < 30\% & 27\% & 27\% \\ > 25\% & < < 30\% & < < 35\% & < < 30\% & < < 35\% & < < 30\% & < < < < < < > < < < > < < < < < > < < < < < < < < < < < < < < < < < < < <$	>75% & <= 80%		24,351,032	7%		
>60% & ⊂= 65% 49 259.066 14% >55% & ζ= c5% 40 259.066 11% >56% & ζ= 60% 23.954.42 7% >45% & ζ= 55% 25.996.462 7% >45% & ζ= 50% 21.371.070 6% >40% & ζ= 45% 22.892.719 6% >35% & ζ= 40% 15.044.705 4% >25% & ζ= 35% 13.305.479 4% >25% & ζ= 30% 3.305.479 4%						
$\begin{array}{cccc} 55\% & < \simeq 60\% & 40.325,423 & 11\% \\ 55\% & < \simeq 55\% & 25.996,482 & 7\% \\ >45\% & < \simeq 55\% & 25.996,482 & 7\% \\ >45\% & < \simeq 40\% & 21.371,070 & 6\% \\ >40\% & < 24\% & 22.802,719 & 6\% \\ >35\% & < 22.802,719 & 6\% \\ >35\% & < 40\% & 15,044,705 & 4\% \\ >30\% & & < 35\% & 14,750,427 & 4\% \\ >25\% & & & & & & & & & & & \\ >25\% & & & & & & & & & & & & \\ >25\% & & & & & & & & & & & & & & & & \\ >6\% & & & & & & & & & & & & & & & & & & &$			57,997,237			
>50% & <= 55%			49,259,056			
>45% & <= 50%	>55% & <= 60%			11%		
>40% & c= 45% 22.802.719 6% >35% & c= 40% 15,044,705 4% >30% & c= 35% 14,750,427 4% >25% & c= 30% 13,305,479 4% <25% & c= 30% 26,754,102 7%						
>35% & <= 40% 15,044,705 4% >30% & <= 35% 14,750,427 4% >25% & <= 30% 13,305,479 4% 26,754,102 7%						
>30% & <= 35% 14,750,427 4% >25% & <= 30% 13,305,479 4% <=25% 26,754,102 7%			15,044.705			
>25% & <= 30% 13,305,479 4% <=25% 26,754,102 7%	>30% & <= 35%			4%		
	>25% & <= 30%		13,305,479			
TOTAL 360,748,478 100%						
	IOTAL		360,748,478	100%		



Loan Security ²		
House	277,674,826	77%
Land	359,371	0%
Apartment	42,297,966	12%
Unit	15,256,083	4%
Townhouse	18,664,076	5%
Other	6,496,158	2%
ΤΟΤΑΙ	360 748 478	100%

Interest Option		
Variable	297,982,103	839
Fixed <3 years	62,766,375	179
Fixed >3 years		09
TOTAL	360,748,478	1009
Mortgage Insurance 4		
Genworth	24,973,627	79
Uninsured	303,892,481	84
QBE	31,882,371	9'
Dual Insured		0'
TOTAL	360,748,478	100'
Loan Size		
>\$250,000	226,236,017	62'
>\$200,000 & <\$250,000	43,847,818	12
>\$150,000 & <\$200,000	38,893,735	11'
>\$100,000 & <\$150,000	28,431,239	8
>\$50,000 & <\$100,000	16,669,836	5
<= \$50,000	6,669,833	2
TOTAL	360,748,478	100
Loan to Value Ratio		
\$70,000		
\$60,000	•	
\$50,000		
\$40,000		
···· ··· ■		



1 - Due to a recent review of the dassification of investor lending, the Bank has now agreed a definition of investor lending which will be applied across all areas of the Bank to undertake reporting, monitoring and analysis. The Bank has decided to move away from the historic "ioan security" dustification to a "ioan purpose" dassification. This classification is based upon each customer's advice to the Bank as to the purpose of the loan, and takes account that customers are unlikely to choose "investment" as an option when it is not the case, piven the higher reliming attached to investment house.

2 - The Bank has also decided to move away from the "Primary Security" classification to a new methodology of determining the main security by using the highest valued security property. This change will drive alignment across the investor reported data and RBA reporting requirements.

4 - Please note, As of December 2022, Genworth have changed their name to Helia and all references to Genworth or Helia are interchangeable. There is no change to LMI cover

30-59 days	31 December 2023	30 November 2023	31 October 2023	
Number of loans	3	12	1	
Outstanding Balance (\$)	439,988	3,819,803	310,681	
% of Pool Outstanding Balance	0.12%	1.03%	0.08%	
60-89 days				
Number of loans	7	1	1	
Outstanding Balance (\$)	2,378,880	163,125	163,385	
% of Pool Outstanding Balance	0.66%	0.04%	0.04%	
90+ days				
Number of loans	9	8	10	
Outstanding Balance (\$)	2,781,723	2,615,857	3,610,750	
% of Pool Outstanding Balance	0.77%	0.71%	0.95%	
FOTAL Delinquencies				
Number of loans	19	21	12	
Dutstanding Balance (\$)	5,600,591	6,598,784	4,084,816	
6 of Pool Outstanding Balance	1.55%	1.78%	1.08%	
Pool Information				
Number of loans	1,897	1,930	1,966	
Outstanding Balance (\$ m)	361	370	378	

Foreclosure & Mortgage Insurance claims since inception

Loan count	Amount
0	0
0	0
0	0
0	0
0	0
0	0
0	0
0	0
0	0
	0 0 0 0 0 0 0 0 0

Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insurance Pty Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 071). For further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note th at limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

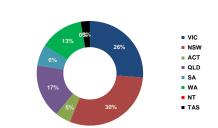
Facilities & Reserve	
Liquidity Facility	
Opening Balance (collateral posted) Liquidity facility drawn during the current month Repayment of Liquidity Draw for the previous periods Outstanding liquidity draws	3,698,155
Reduction in Facility	(90,670)
Closing Outstanding Balance (collateral posted)	3,607,485
Redraw Funding Facility	
Opening Balance	Nil
Drawn amount	Nil
Closing balance	Nil
Excess Income Reserve	Nil

Notional Swaps	
Notional Swaps Value	63,000,000
% of fixed rate home loans	100%

Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited in any way stands behind the capital value and/or the performance of the Bonds or the assets of SMHL Securitisation Trust 2020-1. The Notes do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited does not guarantee the payment of interest or the repayment of principal due on the Notes or the performance of the assets of SMHL Securitisation Trust 2020-1 (except to the limited extent provided in the transaction documents). The holding of the Notes is subject to investment risk, including possible delays in repayment and loss of income and principal invested.

Current Position - SMHL Securitisation Trust 2020-1 (CRD)

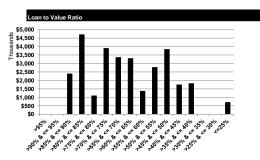
Geographical Loc			
VIC	- Metro	6,183,221	20
	- Non Metro	1,957,766	6
NSW	- Metro	5,757,444	19
01.0	 Non Metro Metro 	3,492,518	11 12
QLD		3,865,752	
	- Non Metro	1,260,634	4
SA	- Metro	2,007,080	6
	 Non Metro 		0
WA	- Metro	3.930.616	13
	- Non Metro	192,270	19
TAS	- Metro	680,683	2
143	- Non Metro	183,594	1
NT	- Metro	183,594	0
INT	- Non Metro	-	0
ACT	- Metro	- 1,445,515	5
ACT	- Metro	1,445,515	0
	- NOT MELLO	-	0
TOTAL		30,957,092	100
TOTAL		00,001,002	
1,3			
pose		10 141 657	39
Refinance Renovation		12,141,657	39
Property Purchase		- 14,437,089	479
Construction		4,043,528	47
Equity Release		4,043,528 334,818	13
Equity Nelease		334,010	1.
TOTAL		30,957,092	100
Loan Term			
<=5 yrs			0
>5 & <=10vrs			0
>10 & <=15yrs			0
>15 & <=20yrs		392.936	19
>20 & <=25yrs		1,720,709	6
			-
>25yrs		28,843,447	93
TOTAL		20.057.002	100
TOTAL		30,957,092	100
vestmen	t split ¹		
Owner Occupied		25,073,507	81
Investment		5,883,585	19
invoormoni			
		30.957.092	100
TOTAL		30,957,092	100
TOTAL	osure		
TOTAL Interest Rate Expo > 8.00%		780,762	39
TOTAL Interest Rate Exp > 8.00% > 7.00% & <= 8.00	%	780,762 6,160,250	3º 20º
TOTAL Interest Rate Exp > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00	%	780,762 6,160,250 16,115,260	3 20 52
TOTAL Interest Rate Expr > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00 > 5.00% & <= 6.00	%	780,762 6,160,250 16,115,260 2,314,499	3' 20' 52' 7'
TOTAL Interest Rate Exp > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00	%	780,762 6,160,250 16,115,260	3° 20° 52° 7°
TOTAL Interest Rate Expt > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00 > 5.00% & <= 6.00 <= 5.00%	%	780,762 6,160,250 16,115,260 2,314,499	3' 20' 52' 7' 18'
TOTAL Interest Rate Expt > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00 > 5.00% & <= 6.00 <= 5.00%	%	780,762 6,160,250 16,115,260 2,314,499 5,586,320	3' 20' 52' 7' 18'
TOTAL Interest Rate Expr > 8.00% > 7.00% & <= 8.00 > 5.00% & <= 7.00 > 5.00% & <= 6.00 <= 5.00% TOTAL	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320	3' 20' 52' 7' 18'
TOTAL Interest Rate Expt > 8.00% > 7.00% & <= 8.00 > 6.00% & <= 7.00 > 5.00% & <= 6.00 <= 5.00%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320	3' 20' 52' 7' 18' 100 '
TOTAL Interest Rate Expl > 8.00% > 7.00% & <= 8.00 > 5.00% & <= 6.00 <= 5.00% TOTAL Loan to Value Rat >95%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320	3' 20' 52' 7' 18' 100 '
TOTAL Interest Rate Exp > 8.00% > 7.00% & <= 8.00 > 5.00% & <= 7.00 > 5.00% & <= 7.00 <= 5.00% & <= 6.00 <= 5.00% TOTAL Loan to Value Rat >95% >90% & <= 95%	% %	780.762 6.160,250 16.115,260 2.314,499 5,586,320 30,957,092	3' 20' 52' 7' 18' 100' 0'
TOTAL Interest Rate Exp > 8.00% > 7.00% & c= 8.00 > 6.00% & c= 8.00 > 5.00% & c= 6.00 < c 5.00% TOTAL Loan to Value Rat >95% >80% & c= 95% >85% & c= 90%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092	3' 20' 52' 7' 18' 100' 0' 0' 8'
TOTAL Interest Rate Exp > 8.00% > 7.00% & <= 8.00% > 5.00% & <= 7.00 < 5.00% & <= 7.00 < 5.00% & <= 6.00% TOTAL Loan to Value Rat > 95% > 95% & <= 95% > 85% & <= 95% > 80% & <= 85%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092 - 2,387,550 4,704,537	33 200 524 77 180 100 00 00 88 81 55
TOTAL Interest Rate Exp > 8.00% > 7.00% & c= 8.00 > 6.00% & c= 8.00 > 5.00% & c= 6.00 < c 5.00% TOTAL Loan to Value Rat >95% >80% & c= 95% >85% & c= 90%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092	33 200 522 74 180 100 00 8 155 44
TOTAL Interest Rate Exp > 8.00% > 7.00% & cm > 5.00% & cm > 5.00% & cm > 5.00% & cm > 5.00% & cm TOTAL Loan to Value Rat > 95% > 90% & cm > 95% > 80% & cm > 85% & cm > 75% & cm > 70% & cm > 75%	% %	780,762 6,160,250 16,115,260 2,314,499 5,566,320 30,957,092 - - 2,387,550 4,704,537 1,092,018 3,895,167	3 20 52 7 18 100 0 0 0 0 8 15 15 4 4 13
TOTAL Interest Reto Exp > 8.00% > 7.00% > 6.00% < 6.00%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092 2,387,550 4,704,537 1,092,018 3,895,167 3,386,594	33 200 524 74 180 100 00 8 155 44 133 41 11
TOTAL Interest Rete Exp >8.00% >8.00% >6.00% & <= 8.00	% %	780.762 6,160.250 16,115.260 2,314,499 5,566,320 30,957,092 2,387,550 4,704,537 1,082,018 3,385,167 3,358,564 3,255,488	3' 20' 52' 7' 18' 100' 0' 0' 8' 8' 100' 8' 11' 11' 11'
TOTAL Interest Reto Exp > 8.00% > 7.00% > 6.00% < 6.00%	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092 2,387,550 4,704,537 1,092,018 3,895,167 3,386,594	3 20 52 7 18 100 0 0 0 0 8 155 4 13 111 111 111 4
TOTAL Interest Rate Exp >8.00% >7.00% & <= 8.00	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092 	33 200 522 74 18 100 00 00 00 88 155 44 133 41 111 111 111 111 9 9
TOTAL Interest Reto Exp > 7.00% > 8.00% > 6.00% & <= 8.00	% %	780.762 6,160.250 16,115.260 2,314,499 5,566,320 30,957,092 30,957,092 30,957,092 30,957,092 30,957,092	33 200 52 74 180 00 00 00 8 155 44 133 114 114 114 114 114 114 114 114
TOTAL Interest Rate Exp >8.00% > 7.00% & <=8.00	% %	780,762 6,160,250 16,115,260 2,314,499 5,586,320 30,957,092 	100' 3' 52' 7' 18' 100' 0' 0' 0' 0' 0' 0' 10' 11' 11' 11'
Interest Rete Exp Interest Rete Exp > 7.00% & < = 8.00%	% %	780,762 6,160,280 16,115,260 2,314,499 5,586,320 30,957,092 2,387,550 4,704,537 4,704,537 4,704,537 4,704,537 4,385,544 3,385,544 3,325,488 1,368,544 3,275,467 3,383,436	33 200 522 74 180 00 00 88 155 155 155 157 144 113 114 114 114 114 122 6
Interest Reife Expl Interest Reife Expl > 7.00% & < = 8.00%	% %	780,762 6,160,280 16,115,260 2,314,499 5,586,320 30,957,092 2,387,550 4,704,537 4,704,537 4,704,537 4,704,537 4,385,544 3,385,544 3,325,488 1,368,544 3,275,467 3,383,436	33 200 52' 7' 18' 100' 0' 8' 15' 4' 13' 15' 4' 13' 15' 4' 13' 11' 11' 11' 11' 6' 6' 6' 6' 6' 0' 0'
TOTAL Interest Rate Exp > 8.00% > 7.00% > 6.00% & <= 8.00	% %	780,762 6,160,280 16,115,260 2,314,499 5,586,320 30,957,092 2,387,550 4,704,537 4,704,537 4,704,537 4,704,537 4,385,544 3,385,544 3,325,488 1,368,544 3,275,467 3,383,436	33 200 522 77 188 100 00 00 00 00 00 00 88 155 44 133 111 111 111 111 44 66 66 00 0



Geographical Location

TOTAL	30,957,092	100%
Other	408,186	1%
Townhouse	2,586,371	8%
Unit	-	0%
Apartment	3,240,157	10%
Land	-	0%
House	24,722,377	81%

TOTAL	30,957,092	100%
<= \$50,000	194,872	1%
>\$50,000 & <\$100,000	630,877	2%
>\$100,000 & <\$150,000	1,246,484	4%
>\$150,000 & <\$200,000	1,815,349	6%
>\$200,000 & <\$250,000	2,007,933	6%
>\$250,000	25,061,578	81%
Loan Size		
TOTAL	30,957,092	100%
Dual Insured	-	0%
QBE	8,392,425	27%
Uninsured	21,707,486	70%
HLIC Govt		0%
Genworth	857,181	3%
Mortgage Insurance 4		
TOTAL	30,957,092	100%
Fixed >3 years	-	0%
Fixed <3 years	8,276,965	27%
Variable	22,680,128	73%



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2 - The Bank has also decided to move away from the "Primary Security" classification to a new metho RBA reporting requirements. security by using the highest valued security property. This change will drive alignment across the investor reported data and ing the main logy of det

3 - Please note, further to the letter on ME Bank's investor page notifying upcoming changes to the classification and display of loan purpose for mortgage loans to 'Equity Release' from 'Other' or 'ReDecation', ME anticipates release of the new reporting for SMHL Securitisation Trust 2020-1 (CRD) in Q1 2022.

4 - Please note, As of December 2022, Genworth have changed their name to Helia and all references to Genworth or Helia are interchangeable. There is no change to LMI cover