### **SMHL Series Securitisation Fund 2019-1**

Monthly Investment Report as at 17 July 2023

Contact: Phone: Email: Website: Bloomberg Screen: Investor Reporting +61 3 9708 3113 me.investorreporting@boq.com.au mebank.com.au SMHL <MTGE>

06 July 2023

17 July 2023

July 2051

SMHL Series Securitisation Fund 2019-1

Perpetual Limited as trustee for SMHL Series Securitisation Fund 2019-1

Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Commonwealth Bank of Australia (ABN 48 123 123 124)

Commonwealth Bank of Australia (ABN 48 123 123 124) MUFG Securities EMEA PLC (ARN 612 776 299) National Australia Bank Limited (ABN 12 004 044 937) Westpac Banking Corporation (ABN 33 007 457 141) Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Members Equity Bank Limited (ABN 56 070 887 679) ("ME") Perpetual Trustee Company Limited (ABN 42 000 001 007) Members Equity Bank Limited (ABN 56 070 887 679) ("ME") Nembers Equity Bank Limited (ABN 56 070 887 679) ("ME") National Australia Bank Limited (ABN 56 070 887 679) ("ME") Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) 12 Jule 2019 Liviv 2051

## Summary

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

Arranger: Trust Manager: Irust Manager: Security Trustee: Liquidity Facility Provider: Redraw Facility Provider: Interest Rate Swap Provider: Issue Date:

Legal Final Maturity Date:

## Security Classes

| Class Name :                   | Α                 | AB            | в             | с             | D             | Е             | F             |
|--------------------------------|-------------------|---------------|---------------|---------------|---------------|---------------|---------------|
|                                |                   |               |               |               |               |               |               |
| ISIN:                          | AU3FN0048476      | AU3FN0048484  | AU3FN0048492  | AU3FN0048500  | AU3FN0048518  | AU3FN0048526  | AU3FN0048534  |
| Rating Agency:                 | S&P / Moody's     | S&P / Moody's | S&P / Moody's | S&P / Moody's | S&P / Moody's | S&P / Moody's | S&P / Moody's |
| Rating:                        | AAA(sf) / Aaa(sf) | AAA / NR      | AA / NR       | A / NR        | BBB / NR      | BB / NR       | NR / NR       |
| Currency:                      | AUD               | AUD           | AUD           | AUD           | AUD           | AUD           | AUD           |
| Original Balance at Issue:     | 1,610,000,000.00  | 77,000,000.00 | 26,250,000.00 | 17,500,000.00 | 8,750,000.00  | 5,250,000.00  | 5,250,000.00  |
| Base Rate:                     | 1 month BBSW      | 1 month BBSW  | 1 month BBSW  | 1 month BBSW  | 1 month BBSW  | 1 month BBSW  | 1 month BBSW  |
| Margin above base rate:        | 1.05%             | 1.85%         | 2.00%         | 2.50%         | 3.30%         | 4.60%         | 6.00%         |
| Expected Average Life to call: | 2.80              | 5.00          | 5.00          | 5.00          | 5.00          | 5.00          | 5.00          |
| Distribution Frequency:        | Monthly           | Monthly       | Monthly       | Monthly       | Monthly       | Monthly       | Monthly       |
| Coupon Type:                   | Floating          | Floating      | Floating      | Floating      | Floating      | Floating      | Floating      |
| Principal payment type:        | Pass Through      | Pass Through  | Pass Through  | Pass Through  | Pass Through  | Pass Through  | Pass Through  |

#### Bond Factors as at 17 July 2023

| Fund:              | 0.26593254               |
|--------------------|--------------------------|
| Class A            | 0.24147325               |
| Class AB           | 0.54721433               |
| Class B            | 0.54721433               |
| Class C            | 0.54721433               |
| Class D            | 0.54721433               |
| Class E<br>Class F | 0.54721433<br>0.54721433 |
|                    |                          |



| Class F<br>0.6%<br>Class E<br>0.6% | Class A<br>83.5% |
|------------------------------------|------------------|
| Class D<br>1.0%<br>Class C<br>2.1% |                  |
| Class B<br>3.1%                    |                  |
| Class AB<br>9.1%                   |                  |

## Portfolio Structure

|        |                 |                 | Cur             | rent Interest Amt | Coupon Rate  |
|--------|-----------------|-----------------|-----------------|-------------------|--------------|
|        | Opening Balance | Principal Pass- | Closing Balance | 15 Jun 2023       | 15 Jun 2023  |
|        |                 | Through         |                 | 17 July 2023      | 17 July 2023 |
| ass A  | 407,134,949.08  | 18,363,015      | 388,771,934     | 1,827,498         | 5.120%       |
| ass AB | 44,125,706.05   | 1,990,203       | 42,135,504      | 229,015           | 5.920%       |
| ass B  | 15,042,854.34   | 678,478         | 14,364,376      | 80,051            | 6.070%       |
| ass C  | 10,028,569.56   | 452,319         | 9,576,251       | 57,764            | 6.570%       |
| ass D  | 5,014,284.78    | 226,159         | 4,788,125       | 32,399            | 7.370%       |
| lass E | 3,008,570.87    | 135,696         | 2,872,875       | 22,868            | 8.670%       |
| lass F | 3,008,570.87    | 135,696         | 2,872,875       | 26,561            | 10.070%      |

465,381,940

21,981,565

487,363,506

European CRR invested amount (as per Article 405)

29,228,367.26

2,276,156

6.28%

## Pool Details

Total Portfolio

| Number of Loans                           | 3,519             |
|---|-------------------|
| Average Loan Size                         | 132,248           |
| Maximum Loan Size<br>Weighted Average LVR | 822,941<br>51.74% |
| Maximum LVR                               | 124.13%           |
| WA Seeding (months)                       | 109               |
| WA Term to Maturity (years)               | 18                |
| Full Documentation Loans                  | 100.00%           |
| WA Interest Rate                          | 5.93%             |

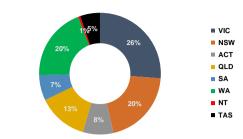
# Principal Collections & Prepayment Analysis

|  | Monthly         | Quarterly        | Since inception |
|--|-----------------|------------------|-----------------|
|  | 15 June 2023 to | 17 April 2023 to | 12 June 2019 to |
| Repayment Analysis                               | 17 July 2023    | 17 July 2023     | 17 July 2023    |
| Balance @ Determination Date                     | 487.363.506     | 530,540,677      | 1,750,000,000   |
| Substitution                                     | -               | -                | -               |
| Scheduled Repayments                             | (2,397,068)     | (9,765,234)      | (179,646,408)   |
| Prepayments                                      | (22,732,105)    | (66,117,214)     | (1,290,146,273) |
| Redraw Advances                                  | 3,147,607       | 10,723,712       | 185,174,621     |
| Principal Draws / (Repayment of Principal Draws) | -               | -                | -               |
| Closing Balance                                  | 465,381,940     | 465,381,940      | 465,381,940     |
| CPR  | 39.02%          | 29.70%           | 21.70%          |
| SMM  | 4.04%           | 2.89%            | 2.02%           |

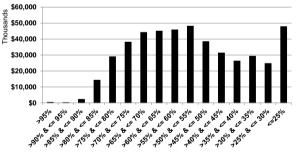
### This space has been left intentionally blank

| Current Po                       | osition                |                           |            |
|----------------------------------|------------------------|---------------------------|------------|
| Geographical                     | location               |                           |            |
| VIC                              | - Metro                | 95,742,478                | 21%        |
| NOW                              | - Non Metro            | 26,350,566                | 6%<br>14%  |
| NSW                              | - Metro<br>- Non Metro | 65,044,245<br>28,811,223  | 14%<br>6%  |
| QLD                              | - Metro                | 36.384.380                | 8%         |
|                                  | - Non Metro            | 25,506,669                | 5%         |
| SA                               | - Metro                | 30,275,859                | 7%         |
|                                  | - Non Metro            | 1,042,354                 | 0%         |
| WA                               | - Metro                | 87,842,259                | 19%        |
|                                  | - Non Metro            | 3,351,603                 | 1%         |
| TAS                              | - Metro<br>- Non Metro | 17,322,961                | 4%<br>2%   |
| NT                               | - Metro                | 7,221,519<br>2,410,868    | 2 %<br>1%  |
|                                  | - Non Metro            | 103,825                   | 0%         |
| ACT                              | - Metro<br>- Non Metro | 37,971,130                | 8%<br>0%   |
|                                  |                        |                           |            |
| TOTAL                            |                        | 465,381,940               | 100%       |
| Loan Purpose                     | 1,3                    |                           |            |
| Refinance                        |                        | 191,995,077               | 41%        |
| Renovation<br>Property Purch     | 250                    | -<br>179,008,561          | 0%<br>38%  |
| Construction                     | a30                    | 26,496,391                | 6%         |
| Equity Release                   |                        | 67,881,912                | 15%        |
| TOTAL                            |                        | 465,381,940               | 100%       |
| Loan Term                        |                        |                           |            |
| <=5 yrs                          |                        | -                         | 0%         |
| >5 & <=10yrs<br>>10 & <=15yrs    |                        | 319,419                   | 0%<br>1%   |
| >10 & <=15yrs<br>>15 & <=20yrs   |                        | 3,191,021<br>11,908,294   | 3%         |
| >20 & <=25yrs                    |                        | 50,336,340                | 11%        |
| >25yrs                           |                        | 399,626,866               | 85%        |
| TOTAL                            |                        | 465,381,940               | 100%       |
|                                  | - 1                    |                           |            |
| Owner/Investr<br>Owner Occupie   |                        | 337,164,978               | 72%        |
| Investment                       |                        | 128,216,962               | 28%        |
|                                  |                        |                           |            |
| TOTAL                            |                        | 465,381,940               | 100%       |
| Interest Rate E                  | Exposure               |                           |            |
| > 8.00%                          | 000/                   | 69,791,844                | 15%        |
| > 7.00% & <= 8<br>> 6.00% & <= 7 | 3.00%<br>7.00%         | 79,402,849<br>138,115,125 | 17%<br>29% |
| > 5.00% & <= 6                   | 5.00%                  | 76,830,385                | 17%        |
| <= 5.00%                         |                        | 101,241,737               | 22%        |
| TOTAL                            |                        | 465,381,940               | 100%       |
| Loan to Value                    | Ratio                  |                           |            |
| >95%                             |                        | 362,468                   | 0%         |
| >90% & <= 95%                    |                        | 192,488                   | 0%         |
| >85% & <= 90%<br>>80% & <= 85%   |                        | 2,196,103<br>14,240,666   | 0%<br>3%   |
| >75% & <= 80%                    |                        | 28,955,842                | 6%         |
| >70% & <= 75%                    | %                      | 38,150,199                | 8%         |
| >65% & <= 70%                    | %                      | 44,242,715                | 10%        |
| >60% & <= 65%                    |                        | 45,054,801                | 10%        |
| >55% & <= 60%<br>>50% & <= 55%   |                        | 45,823,972<br>48,160,918  | 10%<br>10% |
| >45% & <= 50%                    | %                      | 38,495,628                | 8%         |
| >40% & <= 45%                    |                        | 31,330,120                | 7%         |
| >35% & <= 40%<br>>30% & <= 35%   |                        | 26,290,288                | 6%         |
| >30% & <= 35%<br>>25% & <= 30%   |                        | 29,288,995<br>24,724,053  | 6%<br>5%   |
| <=25%                            | -                      | 47,872,683                | 10%        |
| TOTAL                            |                        | 465,381,940               | 100%       |
|                                  |                        |                           |            |

**Current Position** 



|                                     |                            | 100 |
|-------------------------------------|----------------------------|-----|
| TOTAL                               | 465,381,940                | 100 |
| <= \$50,000                         | 19,326,304                 | 49  |
| >\$50,000 & <\$100,000              | 38,925,718                 | 8   |
| >\$100,000 & <\$150,000             | 48,627,656                 | 10  |
| >\$150,000 & <\$200,000             | 59,999,214                 | 13  |
| >\$200,000 & <\$250,000             | 59,574,300                 | 13  |
| >\$250,000                          | 238,928,748                | 52  |
| Loan Size                           |                            |     |
| TOTAL                               | 465,381,940                | 100 |
| Dual Insured                        | 4,164,665                  | 1   |
| QBE                                 | 27,374,024                 | e   |
| Uninsured                           | 281,425,691                | 61  |
| HLIC Govt                           | -                          | C   |
| Genworth                            | 152,417,560                | 33  |
| Mortgage Insurance <sup>4</sup>     |                            |     |
|                                     |                            |     |
| TOTAL                               | 465,381,940                | 100 |
| Fixed >3 years                      | -                          | ŭ   |
| Fixed <3 years<br>Fixed >3 years    | 114,751,637                | 20  |
| variable<br>Fixed <3 years          | 350,630,303<br>114,751,637 | 25  |
| Interest Option<br>Variable         | 250 630 303                | 75  |
| TOTAL                               | 465,381,940                | 100 |
|                                     | 105 004 040                | 400 |
| Other                               | 3,413,411                  | 1   |
| Townhouse                           | 13,758,758                 | 3   |
| Unit                                | 35,151,889                 | 8   |
| Apartment                           | 29,502,972                 | 6   |
| Land                                | 15,660,937                 | 3   |
| Loan Security <sup>2</sup><br>House | 367,893,973                | 79  |



1 - Due to a recent review of the classification 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 "loan security" classification to a "loan purpose" classification. 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, given the higher pricing attached to investment loans.

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.

This change is effective from 1 March 2016. Feel free to contact Investor Reporting team to discuss the matter.

3 - Please note, further to the letter on ME Bank's Investor Reports page notifying upcoming improvements to the classification and reporting of loan purpose for mortgage loans to 'Equity Release' from 'Other' or 'Renovation', ME anticipates release of the new reporting for SMHL Series Securitisation Fund 2019-1 in Q1 2022.

4 -Please note as of November 2022, Genworth have changed their name to Helia and all references to Genworth or Helia are interc hangeable. There is no change to LMI cover.

| 30-59 days                    | 17 July 2023 | 15 June 2023 | 15 May 2023 |  |
|-------------------------------|--------------|--------------|-------------|--|
| Number of loans               | 10           | 9            | 10          |  |
| Outstanding Balance (\$)      | 1,602,176    | 846,142      | 1,659,699   |  |
| % of Pool Outstanding Balance | 0.34%        | 0.17%        | 0.33%       |  |
| 60-89 days                    |              |              |             |  |
| Number of loans               | 5            | 4            | 8           |  |
| Outstanding Balance (\$)      | 886,913      | 890,643      | 1,392,995   |  |
| % of Pool Outstanding Balance | 0.19%        | 0.18%        | 0.28%       |  |
| 90+ days                      |              |              |             |  |
| Number of loans               | 37           | 39           | 33          |  |
| Outstanding Balance (\$)      | 6,106,621    | 6,607,547    | 5,412,291   |  |
| % of Pool Outstanding Balance | 1.31%        | 1.36%        | 1.08%       |  |
| TOTAL Delinquencies           |              |              |             |  |
| Number of loans               | 52           | 52           | 51          |  |
| Outstanding Balance (\$)      | 8,595,710    | 8,344,332    | 8,464,984   |  |
| % of Pool Outstanding Balance | 1.85%        | 1.71%        | 1.69%       |  |
| Pool Information              |              |              |             |  |
| Number of loans               | 3,519        | 3,620        | 3,693       |  |
| Outstanding Balance (\$ m)    | 465          | 487          | 501         |  |

### **Repayment Holiday COVID-19**

|                               | 17 July 2023 | 15 June 2023 | 15 May 2023 |  |
|-------------------------------|--------------|--------------|-------------|--|
| Number of loans               | 0            | 0            | 0           |  |
| Outstanding Balance (\$)      | 0            | 0            | 0           |  |
| % of Pool Outstanding Balance | 0.00%        | 0.00%        | 0.00%       |  |

## Foreclosure & Mortgage Insurance claims since inception

|                     |                      | Loan count | Amount  |  |
|---------------------|----------------------|------------|---------|--|
| Outstanding Balance | e of Defaulted Loans | 4          | 957,044 |  |
| Proceeds of sale    |                      | 2          | 802,464 |  |
| Loss on sale of pro | perty                | 1          | 7,630   |  |
| Claims submitted to | o Insurer            | 2          | 97,894  |  |
| Claims paid by Insu | irer                 | 1          | 89,820  |  |
| Unclaimed           |                      | 0          | 0       |  |
| Pending claim       |                      | 0          | 0       |  |
| Loss covered by Ex  | ccess spread         | 1          | 7,630   |  |
| Claims Reduced/De   | enied by Insurers    | 1          | 7,630   |  |

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<br>Liquidity facility drawn during the current month<br>Repayment of Liquidity Draw for the previous periods<br>Outstanding liquidity draws | 4,807,663             |
| Reduction in Facility   | (214,788)             |
| Closing Outstanding Balance   | 4,592,875             |
| Redraw Funding Facility<br>Opening Balance<br>Drawn amount<br>Closing balance   |                       |
| Notional Swaps  |                       |
| Notional Swaps Value<br>Notional Swap to Fixed Home Loans   | 101,500,000<br>88.45% |

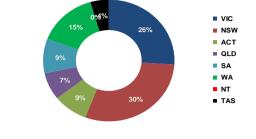
-

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 2019-1. Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds don ot represent deposits or other labilities of Members Equity Bank Limited are sociates of Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds don the represent deposits or other labilities of Members Equity Bank Limited are sociates of Members Equity Bank Limited does not stand behind the assets of SMHL Securitisation Fund 2019-1 (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.

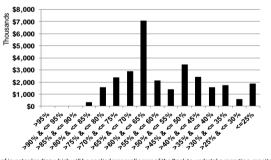
### Current Position - SMHL SERIES SECURITISATION FUND 2019-1 (CRD)

| O          |             |
|------------|-------------|
| Geographic | al Location |

| VIC         - Metro         6,560,719         22%           NSW         - Non Metro         1,059,618         4%           - Non Metro         1,697,398         6%           OLD         - Metro         1,232,412         4%           - Non Metro         1,232,412         4%           SA         - Metro         2,830,563         9%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%         70%           TAS         - Metro         844,756         3%           - Non Metro         -         0%         70%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%         70%           TOTAL         29,228,367         100%         70%           Construction         883,749         3%         6%           Construction         883,749         3%         70%           S4 <=10yrs         -         0%         70%           >54 <=10yrs         3,359         0%         20 & <=25yrs         3,631,93         12%           >20 & <=25yrs         3,631,93         12%         2%         20% <th>Geographical</th> <th>Location</th> <th></th> <th></th>  | Geographical                                     | Location   |              |            |  |           |     |
|--|--|--|--------------|------------|--|-----------|-----|
| NSW         - Metro         6.996,183         24%           - Non Metro         1.697,398         6%           OLD         - Metro         876,497         3%           - Non Metro         1.232,412         4%           SA         - Metro         2.630,563         9%           - Non Metro         4.289,323         15%           - Non Metro         - 0%         6%           TAS         - Metro         4.289,323         15%           - Non Metro         - 0%         6%         70%           ACT         - Metro         2.507,283         9%           - Non Metro         -         0%         70%           ACT         - Metro         2.507,283         9%           - Non Metro         -         0%         70%           Property Purchase         12.950,869         45%           Construction         883,749         3%           Ferovation         -         0%           TOTAL         29,228,367         100%           Construction         883,749         3%           Construction         883,749         3%           >20 & <=25yrs  |  |  | 6,560,719    | 22%        |  |           |     |
| - Non Metro         1,697,398         6%           OLD         - Metro         876,497         3%           - Non Metro         1,232,412         4%           SA         - Metro         2,630,563         9%           - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%         -           TAS         - Metro         844,756         3%           - Non Metro         -         0%         -           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%         -           TOTAL         29,228,367         100%         -           Ican Purpose <sup>1,3</sup> -         0%         -           Property Purchase         12,950,869         45%         -           Construction         883,749         3%         -           FortaL         29,228,367         100%         -           Ican Term         -         -         0%           < 5 4 <=10yrs   |  | - Non Metro  | 1,059,618    | 4%         |  |           |     |
| QLD         - Metro         876,497         3%           - Non Metro         1,232,412         4%           SA         - Metro         2,630,563         9%           - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         84,756         3%         - 0%           ACT         - Non Metro         - 0%         - 0%           ACT         - Metro         2,507,283         9%           - Non Metro         - 0%         - 0%           ACT         - Metro         2,507,283         9%           Refinance         11,644,753         39%           Renovation         - 0%         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Fquity Release         37.449,96         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <5 & <=10yrs  | NSW  |  | 6,996,183    | 24%        |  |           |     |
| - Non Metro         1,232,412         4%           SA         - Metro         2,630,563         9%           - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%           TAS         - Metro         844,756         3%           NT         - Metro         -         0%           - Non Metro         -         0%         -           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%         -           Fefinance         11,644,753         39%         -           Ronoxation         -         0%         -         0%           Property Purchase         12,950,869         45%         -           Construction         833,749         3%         -           TOTAL         29,228,367         100%         -           Construction         833,749         3%         -           TOTAL         29,228,367         100%         -           ACS yrs         -         0%         -         0%           >10 & <=15yrs  |  | - Non Metro  | 1,697,398    | 6%         |  |           |     |
| SA         - Metro         2,630,563         9%           - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%         -           TAS         - Metro         844,756         3%           - Non Metro         -         0%         -           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%         -           ACT         - Metro         2,507,283         9%           Renovation         -         0%         -           Property Purchase         12,950,869         45%           Construction         833,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <=0 yrs  | QLD  | - Metro  | 876,497      |            |  |           |     |
| - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%           TAS         - Metro         844,756         3%           - Non Metro         475,539         2%           NT         - Metro         -         0%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%           TOTAL         29,228,367         100%           Conn Purpose <sup>1,3</sup> -         0%           Refinance         11,644,753         3%           Renovation         -         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Soft <= 10yrs   |  | - Non Metro  | 1,232,412    | 4%         |  |           |     |
| - Non Metro         58,077         0%           WA         - Metro         4,289,323         15%           - Non Metro         -         0%         7AS         - Metro         844,756         3%           - Non Metro         -         0%         -         0%         -         0%           ACT         - Metro         2,507,283         9%         -         0%           ACT         - Metro         2,507,283         9%         -         0%           TOTAL         29,228,367         100%           0%           Refinance         11,644,753         39%              Refinance         11,644,753         39%              Refinance         11,644,753         39% <td>SA</td> <td>- Metro</td> <td>2,630,563</td> <td>9%</td>  | SA   | - Metro  | 2,630,563    | 9%         |  |           |     |
| WA       - Metro       4,289,323       15%         - Non Metro       -       0%         TAS       - Metro       844,756       3%         - Non Metro       -       0%         NT       - Metro       -       0%         - Non Metro       -       0%         ACT       - Metro       2,507,283       9%         - Non Metro       -       0%         TOTAL       29,228,367       100%         Loan Purpose <sup>1,3</sup> -       0%         Refinance       11,644,753       39%         Property Purchase       12,950,869       45%         Construction       883,749       3%         Equity Release       3,748,996       13%         TOTAL       29,228,367       100%         Loan Term       -       -         <=5 tyrs  |  | - Non Metro  |              | 0%         |  |           |     |
| Non Metro         -         0%           TAS         -         Metro         844,756         3%           -         Non Metro         475,539         2%           NT         -         Metro         -         0%           -         Non Metro         -         0%           ACT         -         Metro         -         0%           ACT         -         Metro         -         0%           TOTAL         29,228,367         100%           Conn Purpose 1-3         -         0%           Renovation         -         0%         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <5 & <=10 yrs   | WA   | - Metro  |              | 15%        |  |           |     |
| TAS       - Metro       844,756       3%         - Non Metro       475,539       2%         NT       - Metro       0%         ACT       - Metro       2,507,283       9%         - Non Metro       -       0%         ACT       - Metro       2,507,283       9%         - Non Metro       -       0%         TOTAL       29,228,367       100%         Loan Purpose 1.3       -       0%         Refinance       11,644,753       39%         Renovation       -       0%         Property Purchase       12,950,869       45%         Construction       883,749       3%         TOTAL       29,228,367       100%         Con Term       -       0% <cd><cd><cd>11,187,765       4%         TOTAL       29,228,367       100%         &gt;15 &amp; <cd><cd><cd><cd><cd><cd><cd><cd><cd><cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd></cd>   |  |  | 4,200,020    |            |  |           |     |
| - Non Metro         475,539         2%           NT         - Metro         -         0%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%           TOTAL         29,228,367         100%           Loan Purpose <sup>1,3</sup> -         0%           Property Purchase         12,950,869         4%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         -           <= 5 tyrs   | TAS  |  | 844 756      |            |  |           |     |
| NT         - Metro         -         0%           ACT         - Non Metro         -         0%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%           TOTAL         29,228,367         100%           Coan Purpose 1.3         -         0%           Refinance         11,644,753         39%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <=5 yrs   | 1/10   |  |              |            |  |           |     |
| - Non Metro         .         0%           ACT         - Metro         2,507,283         9%           - Non Metro         -         0%           TOTAL         29,228,367         100%           Loan Purpose <sup>1,3</sup> -         0%           Refinance         11,644,753         39%           Renovation         -         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,749,96         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <5.8 <<=10yrs   | NT   |  | 475,555      |            |  |           |     |
| ACT       - Metro $2,507,283$ $9\%$ - Non Metro       -       0%         TOTAL       29,228,367       100%         Loan Purpose $13$ Refinance       11,644,753       39%         Property Purchase       12,950,869       45%         Construction       883,749       3%         Equity Release       3,748,996       13%         TOTAL       29,228,367       100%         Lean Term       -       0%         <=5 tyrs  |  |  | _            |            |  |           |     |
| - Non Metro         -         0%           TOTAL         29,228,367         100%           Loan Purpose <sup>1,3</sup> Refinance         11,644,753         39%           Refinance         11,644,753         39%         70%           Property Purchase         12,950,869         45%           Construction         883,749         3%         Equity Release         3,748,996         13%           TOTAL         29,228,367         100%         10%         10%         10%         10%           Loan Term   | ACT  |  | 2 507 283    |            |  |           |     |
| TOTAL         29,228,367         100%           Loan Purpose <sup>1,3</sup> Refinance         11,644,753         39%           Renovation         -         0%         Property Purchase         12,950,869         45%           Construction         883,749         3%         G         G         S           Equity Release         3,749,96         13%         TOTAL         29,228,367         100%           Loan Term         -         0%         >5 & <=10yrs  |  |  | -            |            |  |           |     |
| Loan Purpose         1.3           Refinance         11,644,753         39%           Renovation         -         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <=5 yrs         -         0%           >5 & <=10yrs         31,359         0%           >10 & <=15yrs         33,610         0%           >20 & <=25yrs         1,187,765         4%           >20 & <=25yrs         24,322,441         84%           TOTAL         29,228,367         100%           Owner Occupied         26,185,594         90%           Investment         3,042,773         10%           TOTAL         29,228,367         100%           Nestment         3,032,775         10%           > 7.00% & <= 8.00%         6,520,141         22%           > 6.00% & <= 7.00%         8,61,539         30%           > 5.00% & <= 6.00%         4,825,836         17%           <= 5.00%         6,188,076 <td< th=""><th></th><th></th><th></th><th></th></td<>  |  |  |              |            |  |           |     |
| Refinance         11,644,753         39%           Renovation         -         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <=5 yrs  | TOTAL  |  | 29,228,367   | 100%       |  |           |     |
| Refinance         11,644,753         39%           Renovation         -         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term         -         0%           <=5 yrs  |  | 1 2  |              |            |  |           |     |
| Renovation         0%           Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Lean Term $            <=5 yrs$  |  | 1,0  | 44 0 4 4 750 | 2000       |  |           |     |
| Property Purchase         12,950,869         45%           Construction         883,749         3%           Equity Release         3,748,996         13%           TOTAL         29,228,367         100%           Loan Term  |  |  | 11,644,753   |            |  |           |     |
| Construction $883,749$ $3\%$ Equity Release $3,748,996$ $13\%$ TOTAL $29,228,367$ $100\%$ Loan Term $0\%$ $<=5 yrs$ $0\%$ > 5 & <=10yrs  |  | 020  | 12 950 869   |            |  |           |     |
| Equity Release $3,748,996$ $13\%$ TOTAL $29,228,367$ $100\%$ Loan Term $< =5 \text{ yrs}$ $ 0\%$ $< 5 \& < =10 \text{ yrs}$ $31,359$ $0\%$ > 10 & $< <=15 \text{ yrs}$ $33,610$ $0\%$ > 20 & $< =25 \text{ yrs}$ $33,610$ $0\%$ > 20 & $< <=25 \text{ yrs}$ $33,613$ $0\%$ > 20 & $< <=25 \text{ yrs}$ $3,653,193$ $12\%$ > 20 & $< <=25 \text{ yrs}$ $24,322,441$ $84\%$ TOTAL $29,228,367$ $100\%$ Owner Occupied $26,185,594$ $90\%$ Investment $3,042,773$ $10\%$ TOTAL $29,228,367$ $100\%$ Futnest Rate Exposure $00\%$ $6,520,141$ $22\%$ > 8.00% $6,520,141$ $22\%$ $30\%$ > 5.00% & < = 6.00\% $4,825,836$ $17\%$ > 6.00% $4,825,836$ $17\%$ > 90\% & < = 6.00\% $6,188,076$ $21\%$ > 90\% & < = 95\% $ 0\%$  |  | 450  |              |            |  |           |     |
| TOTAL         29,228,367         100%           Loan Term  |  |  |              |            |  |           |     |
| Loan Term $<=5$ yrs         -         0%           >5 & <=10yrs  | _ 1  |  | -,,          |            |  |           |     |
| < =5  yrs       -       0%         >5 & <=10 yrs   | TOTAL  |  | 29,228,367   | 100%       |  |           |     |
| < =5  yrs       -       0%         >5 & <=10 yrs   | -  |  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              | 0%         |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  | 31 350       |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   | -  |  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              |            |  |           |     |
| TOTAL         29,228,367         100%           Owner /Investment split <sup>1</sup> 0/00000000000000000000000000000000000   | -  |  |              |            |  |           |     |
| $\begin{tabular}{ c c c c } \hline \hline Owner //Investment split $^1$ & Owner Occupied $26,185,594$ & 90\% \\ Investment $3,042,773$ & 10\% \\ \hline \hline TOTAL $29,228,367$ & 100\% \\ \hline \hline TOTAL $29,228,367$ & 100\% \\ \hline \hline Nterest Rate Exposure $$8,00\% $6,520,141$ & 22\% $$6,00\% $$4 < 8,00\% $6,520,141$ & 22\% $$6,00\% $$4,825,836$ & 17\% $$6,00\% $$4,825,836$ & 17\% $$6,00\% $$4,825,836$ & 17\% $$6,50\% $$4,61,539$ & 30\% $$6,50\% $$4,825,836$ & 17\% $$6,188,076$ & 21\% $$10TAL$ $29,228,367$ & 100\% \\ \hline \hline TOTAL $$29,228,367$ & 00\% $$85\% $$4 < 90\% $$6,00\% $$4,825,836$ & 17\% $$85\% $$4 < 90\% $$1,555,019$ & 5\% $$2,373,344$ & 8\% $$65\% $$4 < 65\% $$7,074,075$ & 25\% $$4, < 60\% $$2,104,374$ & 7\% $$45\% $$4 < 65\% $$1,400,077$ & 55\% $$4 < 65\% $$1,400,077$ & 55\% $$4 < 20\% $$35\% $$4, < 35\% $$4, < 35\% $$4, < 35\% $$3, $40\% $$1,555,149$ & 5\% $$30\% $$4, < 35\% $$4, < 35\% $$4, < 35\% $$40\% $$1,556,149$ & 5\% $$30\% $$3, $25\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$4, < 35\% $$4, < 35\% $$4, < 35\% $$4, < 35\% $$3, $1,704,608$ & 6\% $$3,25\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$25\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$4, < 35\% $$4, < 35\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$25\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$4, < 35\% $$4, < 30\% $$1,565,149$ & 5\% $$30\% $$25\% $$4, < 30\% $$25\% $$4, < 30\% $$25\% $$4, < 30\% $$25\% $$4, < 30\% $$25\% $$4, < 30\% $$25\% $$4, < 30\% $$25\% $$1,160,027$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,160,077$ & 5\% $$25\% $$1,155,149$ & 5\% $$25\% $$1,155,149$ & 5\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1660,281$ & 6\% $$25\% $$1,1600,281$ & $ | >20y13   |  | 24,322,441   | 0470       |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   | TOTAL  |  | 29,228,367   | 100%       |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              |            |  |           |     |
| $\begin{tabular}{ c c c c } \hline Investment & 3,042,773 & 10\% \\ \hline \hline TOTAL & 29,228,367 & 100\% \\ \hline \hline TOTAL & 29,228,367 & 100\% \\ > 8.00\% & 3,032,775 & 10\% \\ > 7.00\% & $< 8.00\% & 6,520,141 & 22\% \\ > 6.00\% & $< 6,520,141 & 22\% \\ > 6.00\% & $< 8.661,539 & 30\% \\ > 5.00\% & $< 6.00\% & $$ 4,825,836 & 17\% \\ < = 5.00\% & $$ 6,188,076 & 21\% \\ \hline \hline TOTAL & 29,228,367 & 100\% \\ \hline \hline TOTAL & 29,228,367 & 100\% \\ \hline \hline S5\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 85\% & $$ - 0\% \\ > 61,188,076 & 21\% \\ \hline \end{tabular} $  |  |  |              |            |  |           |     |
| $\begin{tabular}{ c c c c c } \hline TOTAL & 29,228,367 & 100\% \\ \hline Interest Rate Exposure & & & & & & & & & & & & & & & & & & &$  |  | d  |              |            |  |           |     |
| Interest Rate Exposure           > $8.00\%$ $3.032.775$ $10\%$ > $7.00\%$ & <= $8.00\%$ $6.520.141$ $22\%$ > $6.00\%$ $8.661.539$ $30\%$ > $5.00\%$ $8.661.539$ $30\%$ > $5.00\%$ $4.825.836$ $17\%$ <= $5.00\%$ $6.188.076$ $21\%$ TOTAL $29.228.367$ $100\%$ > $90\%$ & <= $95\%$ - $0\%$ > $90\%$ & <= $95\%$ - $0\%$ > $90\%$ & <= $95\%$ - $0\%$ > $85\%$ & <   | $4.00.77$ $7.5\%$ $2.393.344$ $8\%$ > $55\%$ & < | $4.00.077$ $5\%$ $2.40\%$ $2.399.799$ > $40\%$ & < <td><math>4.555.149</math></td> <td>Investment</td> <td></td> <td>3,042,773</td> <td>10%</td> | $4.555.149$  | Investment |  | 3,042,773 | 10% |
| Interest Rate Exposure           > $8.00\%$ $3.032.775$ $10\%$ > $7.00\%$ & <= $8.00\%$ $6.520.141$ $22\%$ > $6.00\%$ $8.661.539$ $30\%$ > $5.00\%$ $8.661.539$ $30\%$ > $5.00\%$ $4.825.836$ $17\%$ <= $5.00\%$ $6.188.076$ $21\%$ TOTAL $29.228.367$ $100\%$ > $95\%$ - $0\%$ > $90\%$ & <= $95\%$ - $0\%$ > $85\%$ & <  | ΤΟΤΑΙ  |  | 29 228 367   | 100%       |  |           |     |
| $\begin{array}{r c c c c c c c c c c c c c c c c c c c$  |  |  |              |            |  |           |     |
| $\begin{array}{r llllllllllllllllllllllllllllllllllll$   |  | Exposure   |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              |            |  |           |     |
| $\begin{array}{r c c c c c c c c c c c c c c c c c c c$  |  |  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   | > 6.00% & <= 1                                   | 7.00%  |              |            |  |           |     |
| $\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$   |  | 5.00%  |              |            |  |           |     |
| Loan to Value Ratio           >95%         -         0%           >95% & <= 95%  | <= 3.0078  |  | 0,100,070    | 2170       |  |           |     |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$   | TOTAL  |  | 29,228,367   | 100%       |  |           |     |
| $\begin{array}{cccccccccccccccccccccccccccccccccccc$   |  |  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  | Ratio  |              | 00/        |  |           |     |
| $\begin{array}{c ccccccccccccccccccccccccccccccccccc$  |  | N/   | -            |            |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   |  |  | -            | - / -      |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   |  |  | 299.461      | 0,0        |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   |  | -  |              |            |  |           |     |
| $\begin{array}{c c c c c c c c c c c c c c c c c c c $   |  |  |              |            |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   |  |  |              |            |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   | >60% & <= 65%                                    | %  |              | 25%        |  |           |     |
| $\begin{array}{llllllllllllllllllllllllllllllllllll$   |  |  |              |            |  |           |     |
| >40% & <= 45%         2,399,799         8%           >35% & <= 40%   |  |  |              |            |  |           |     |
| >35% & <= 40% 1,565,149 5%<br>>30% & <= 35% 1,704,608 6%<br>>25% & <= 30% 569,922 2%<br><=25% 1,869,281 6%   |  |  |              |            |  |           |     |
| >30% & <= 35% 1,704,608 6%<br>>25% & <= 30% 569,922 2%<br><=25% 1,869,281 6%   |  |  |              |            |  |           |     |
| >25% & <= 30% 569,922 2%<br><=25% 1,869,281 6%   |  |  |              |            |  |           |     |
| <=25% 1,869,281 6%   |  |  |              |            |  |           |     |
|  |  | -  |              |            |  |           |     |
|  |  |  |              |            |  |           |     |



| TOTAL                           | 29,228,367 | 100% |
|---------------------------------|------------|------|
| <= \$50,000                     | 1,735,394  | 6%   |
| >\$50,000 & <\$100,000          | 2,595,401  | 9%   |
| >\$100,000 & <\$150,000         | 3,083,240  | 11%  |
| >\$150,000 & <\$200,000         | 3,316,486  | 11%  |
| >\$200,000 & <\$250,000         | 2,190,928  | 7%   |
| >\$250,000                      | 16,306,919 | 56%  |
| Loan Size                       |            |      |
| TOTAL                           | 29,228,367 | 100% |
| Dual Insured                    | 519,527    | 2%   |
| QBE                             | 1,003,789  | 3%   |
| Uninsured                       | 18,200,345 | 62%  |
| HLIC                            | -          | 0%   |
| Genworth                        | 9,504,706  | 33%  |
| Mortgage Insurance <sup>4</sup> |            |      |
| IUTAL                           | 29,228,307 | 1007 |
| TOTAL                           | 29,228,367 | 100% |
| Fixed >3 years                  | -          | 0%   |
| Fixed <3 years                  | 7,501,979  | 26%  |
| Variable                        | 21,726,388 | 74%  |
| Interest Option                 |            |      |
| TOTAL                           | 29,228,367 | 100% |
| Other                           | -          | 0%   |
| Townhouse                       | 877,168    | 3%   |
| Apartment Unit                  | 2,470,212  | 8%   |
| Strata Unit                     | 3,272,208  | 11%  |
| House                           | 22,608,780 | 78%  |



1 - Due to a recent review of the classification 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 "loan security" classification to a "loan purpose" classification. 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, given the higher pricing attached to investment loans.

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 a lignment across the investor reported data and RBA reporting requirements.

This change is effective from 1 March 2016. Feel free to contact Investor Reporting team to discuss the matter.

3 - Ple ase note, further to the letter on ME Bank's Investor Reports page notifying upcoming improvements to the classification and reporting of loan purpose for mortgage loans to 'Equity Release' from 'Other' or 'Renovation', ME anticipates release of the new reporting for SMHL Series Securitisation Fund 2019-1 CRD in Q1 2022.

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