SMHL Securitisation Trust 2020-1

Monthly Investment Report as at 23 Sep 2025

Investor Reporting +61 3 9708 3113 mebank.com.au SMHL <MTGE>



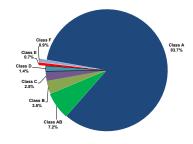
SMHI. Securitisation Trust 2020-1
31 Aug 2025
23 Sep 2025
22 Sep 2025
Perpetual Corporate Trust Limited (ABN 99 000 341 533) as trustee for SMHI. Securitisation Trust 2020-1
Australia and New Zealand Banking Group (ABN 11 005 397 522) ("ANZ")
Commonwealth Bank of Australia (ABN 48 123 123 124) ("CBA")
MIPT G Securities Americas inc. ("ARM 81 528 208) ("URG")
ANZ
Bank of Queensiand Limited (ABN 12 004 46 597) ("NAB")
ANZ
Bank of Queensiand Limited (ABN 22 009 569 740) ("BOO")
P.T. Limited (ABN 67 004 454 666)
BOO
BOO
BOO
BOO
NAB
ANZ
17 D Securities ("ABN 67 004 54 606)
To Payment Date falling in December 2052
The Payment Date falling in December 2052

Security Classes

Class Name :	A	AB	В	С	D	E	F
ISIN / Common	AU3FN0056990 /	AU3SG0002355 /	AU3FN0057006 /	AU3FN0057030 /	AU3FN0057014 /	AU3FN0057022 /	AU3FN0057139 /
Code:	226556109	226556117	226556125	226556133	226556141	226556150	226556168
Rating Agency:	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P / Fitch
Expected Ratings:	AAA(sf) / AAAsf	AAA(sf) / Unrated	AA(sf) / Unrated	A(sf)/Unrated	BBB(sf) / Unrated	BB(sf) / Unrated	Unrated / Unrated
Denomination:	AUD	AUD	AUD	AUD	AUD	AUD	AUD
Issue Amount:	920,000,000.00	35,500,000.00	17,000,000.00	12,500,000.00	7,000,000.00	3,500,000.00	4,500,000.00
Interest Rate	BBSW (1 month) + Class Margin	BBSW (1 month) + Class	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +
Class Margin:	+ (from the first Call Option Date)	Margin + (from the first Call	Class	Class Marnin	Class Marnin	Class Marnin	Class Marnin
	0.70%	1.35%	1.75%	2.15%	3.40%	5.35%	7.00%
Expected Average Life:	2.7 years	4.9 years	4.9 years	4.9 years	4.9 years	4.9 years	4.9 years
Interest 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

Note Factors as at 23 June 2025

Fund:	0.2199021
Class A	0.2000799
Class AB	0.4478585
Class B	0.4478585
Class C	0.4478585
Class D	0.4478585
Class E	0.4478585
Class F	0.4478585



				rent Interest Amt	Current Interest Rate
	Opening Balance	Principal Pass-	Closing Balance	25 Aug 2025	25 Aug 2025
		Through		23 Sep 2025	23 Sep 2025
Class A	188,418,765.06	4,345,260	184,073,504.93	637,358.74	4.258%
Class AB	16,274,291.57	375,313	15,898,978.47	63,455.25	4.908%
Class B	7,793,322.72	179,727	7,613,595.32	32,863.80	5.308%
Class C	5,730,384.36	132,152	5,598,231.86	25,985.72	5.708%
Class D	3,209,015.24	74,005	3,135,009.84	17,739.04	6.958%
Class E	1,604,507.62	37,003	1,567,504.92	11,355.41	8.908%
Class F	2.062.938.37	47.575	2.015.363.47	17.304.24	10.558%
Total Portfolio	225.093.225	5.191.036	219.902.189	806.063	

Pool Detail:

 jumber of Loans
 1,272

 verage Loan Size
 172,879

 startnum Loan Size
 1,250,688

 verlaghted Average LVR
 51,48%

 startnum LVR
 91,09%

 VA Seeding (months)
 87

 A7 Ferm b Mutatrity (vers)
 21

 uf Documentation Loans
 100,00%

 A Interest Rate
 5,82%

Principal Collections & Prenovment Analysis

	Monthly	Quarterly	Since inception
	31 Jul 2025 to	30 Jun 2025 to	17 December 2020 to
Repayment Analysis	31 Aug 2025	31 Aug 2025	31 Aug 2025
Balance @ Determination Date	225.093.225	239.541.024	1.000.000.000
Substitution	220,000,220	200,041,024	1,000,000,000
Cubbillation			
Scheduled Repayments	(1,211,065)	(3,760,470)	(120,866,389)
Prepayments	(5.120.613)	(18.840.950)	(757.553.515)
Redraw Advances	1,140,641	2,962,585	98,322,093
Principal Draws / (Repayment of Principal Draws)	-	-	-
Closing Balance	219.902.189	219.902.189	219.902.189
CPR	19.37%	24.23%	20.18%
SMM	1.78%	2.29%	1.86%

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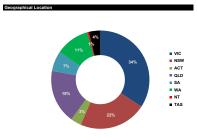
Chincin	osition		
Geographic	al Location		
VIC	- Inner City	753,331	
	- Metro	64.849.337	2
	- Non Metro	9,693,508	
NSW	- Inner City		
	- Metro	38,323,073	1
	- Non Metro	10,705,817	:
QLD	- Inner City	209,292	
	- Metro	35,391,140	1
	- Non Metro	3,604,096	
SA	- Inner City	373,909	
	- Metro	12.268.339	
	- Non Metro	1,857,475	
WA	- Inner City	235	
	- Metro	22,807,996	1
	- Non Metro	2,068,113	
TAS	- Inner City	17,782	
	- Metro	6,976,855	
	- Non Metro	1.245.954	
NT	- Inner City		
	- Metro	1.083.296	
	- Non Metro		
ACT	- Inner City		
	- Metro	7,672,640	
	- Non Metro	•	
TOTAL		219,902,189	10
Loan Purpo	13		
Refinance	se ···	105.415.134	4
ReDecation		105,415,134	4
		97.027.168	4
Construction		11,666,349	4
Construction			4
Construction Equity Relea		11,666,349	4
Construction Equity Relea		11,666,349 5,793,538	4
Construction Equity Relea TOTAL Loan Term		11,666,349 5,793,538	10
Construction Equity Releas TOTAL Loan Term <=5 yrs	se	11,886,349 5,793,538 219,902,189	10
Construction Equity Releas TOTAL Loan Term <=5 yrs >5 & <=10 yrs	se	11,686,349 5,793,538 219,902,189	10
Construction Equity Releas TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15y	se s rs	11,886,349 5,793,538 219,902,189 234,049 1,899,456	10
Construction Equity Releas TOTAL Loan Term <=5 yrs >5 & <=10 vrs >10 & <=15 yrs >15 & <=20 yrs	se	11,686,349 5,793,538 219,902,189 234,049 1,869,456 13,720,591	10
Construction Equity Releas TOTAL Loan Term <=5 yrs >5 & <=10vrs >10 & <=15y >15 & <=20y >20 & <=25y	se	11,886,349 5,793,538 219,902,189 234,049 1,899,456	10
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10vrs >10 & <=15y >15 & <=20y >20 & <=25y >25yrs	se	11,686,349 5,793,538 219,902,189 234,449 1,869,456 13,720,591 23,580,090 183,488,003	10
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yr >15 & <=25 yr >20 & <=25 yr >25 yrs TOTAL	90 9 15 15 15 15	11,686,349 5,793,538 219,902,189 219,902,189 234,049 1,869,456 13,720,991 20,590,060	10
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15y >15 & <=25y >25 yrs TOTAL Owner/inves	se s rs rs rs rs	11,600,349 5,703,538 219,902,189 234,049 1,800,650 13,720,591 20,500,000 183,480,033 219,902,189	10 10 8
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yrs >10 & <=20 yrs >20 & <=25 yrs TOTAL Owner/Inves Owner Occur	se s rs rs rs rs	11,600,349 5,703,058 219,502,189 219,502,189 234,449 1,809,450 13,720,581 101,480,000 219,902,189	10 8 10
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yrs >10 & <=20 yrs >20 & <=25 yrs TOTAL Owner/Inves Owner Occur	se s rs rs rs rs	11,600,349 5,703,538 219,902,189 234,049 1,800,650 13,720,591 20,500,000 183,480,033 219,902,189	10 8 10
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yrs >20 & <=25 yrs >20 & <=25 yrs TOTAL Owner/Investment Owner Occur Investment	se s rs rs rs rs	11,600,349 5,703,058 219,502,189 219,502,189 234,449 1,809,450 13,720,581 101,480,000 219,902,189	10 8 10 8 1
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yrs >10 & <=15 yrs >20 & <=25 yrs >20 & <=25 yrs TOTAL Owner/Investment TOTAL	so s s s s s s s s s s s s s s s s s s	11,600,349 5,703,538 219,902,189 254,040 1,800,450 13,702,591 20,500,060 183,480,050 219,902,189	10 8 10 8 1
Property Purc Construction Equity Relea TOTAL Loan Term	so s s s s s s s s s s s s s s s s s s	11,600,349 5,703,538 219,902,189 254,040 1,800,450 13,702,591 20,500,060 183,480,050 219,902,189	8 8 8 10 10 10 10 10 10 10 10 10 10 10 10 10
Construction Equity Relea TOTAL Loan Term <pre></pre> <pre><pre><pre><pre><pre><pre><pre><pre></pre></pre></pre></pre></pre></pre></pre></pre>	so s	11,606,349 5,703,538 219,992,189 219,992,189 234,449 1,869,450 13,700,991 183,468,003 219,992,189 178,904,955 40,997,234 219,902,189	8 8 100 100 100 100 100 100 100 100 100
Construction Equity Relea TOTAL Loan Term «15 yrs 5 8 <=10vrs >15 8 <=10vrs >15 8 <=25y >25 yrs TOTAL Owner Occue Investment TOTAL Interest Rat > 8.00% > 7.00% & < 7.00%	s trans apit s	11,600,349 5,703,538 219,902,189 234,549 1,890,456 1,890,456 13,720,591 20,590,000 183,480,000 219,902,189 178,904,955 40,997,234 219,902,189	8 8 10 100 100 100 100 100 100 100 100 1
Construction Equity Relea TOTAL Loan Term <=5 yrs >5 & <=10 yrs >10 & <=15 yrs >20 & <=25 yrs >20 & <=25 yrs >20 & <=25 yrs >25 yrs TOTAL Owner/Investment TOTAL TOTAL > 8.00%	se s	11,606,349 5,703,538 219,902,189 234,040 1,809,450 13,702,591 20,500,060 183,400,050 219,902,189 778,904,455 40,907,224 219,902,189	8 10 10 10

219,902,189

TOTAL

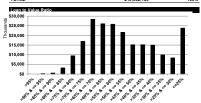
TOTAL

Loan to Value Ratio
955%
959% & <= 85%
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House	168,338,030	779
Land	478,979	09
Apartment	25,240,871	119
Unit	10.019.985	59
Townhouse	12,801,236	69
Other	3,023,088	19
TOTAL	219,902,189	1009
Interest Option		
Variable	217,186,997	999
Fixed <3 years	2.715.191	19
Fixed >3 years		09
TOTAL	219,902,189	1009
Mortgage Insurance 4		
Mortgage Insurance * Genworth		69
Genworth	12,999,393	65
Uninsured	187,038,573	859
QBE	19.864.223	99
Dual Insured		09
TOTAL	219,902,189	100
Loan Size		
>\$250,000	133,622,349	629
>\$200,000 & <\$250,000	25,217,416	119
>\$150,000 & <\$200,000	24,999,929	119
>\$100,000 & <\$150,000	20,269,363	99
>\$50.000 & <\$100.000	10.935.173	55
<= \$50,000	4,857,959	25
TOTAL	219.902.189	1009

Loan Security 2



- 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 more away from the historic "loss security" classification to a "loss 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" leasn, and policy when it is not not each, given the highey princing statuted in investment leasn.
- 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.

100%

0% 0% 0% 1% 1% 4% 8% 12% 12% 12% 10% 7% 7% 7% 5% 4% 11%

- 3 Please note, further to the letter on ME Bank's Investor Reports page notifying upcoming improvements to the dassification and reporting of loan purpose for mortgage loans to 'Equity Release' from 'Other' or 'Renovation', ME anticipates release of the new reporting for SMHI. Securitisation Trust 2020-1 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 of

Arreare			
30-59 davs	31 Aug 2025	30 Jun 2025	31 May 2025
Number of loans	2	2	1
Outstanding Balance (\$)	400,527	840,151	224,623
% of Pool Outstanding Balance	0.18%	0.36%	0.09%
60-89 days			
Number of loans	2	2	6
Outstanding Balance (\$)	682,967	570,552	1,478,597
% of Pool Outstanding Balance	0.31%	0.24%	0.62%
90+ days			
Number of loans	16	19	16
Outstanding Balance (\$)	5,082,381	6,118,093	5,563,737
% of Pool Outstanding Balance	2.31%	2.61%	2.32%
TOTAL Delinguencies			
Number of loans	20	23	23
Outstanding Balance (\$)	6,165,874	7,528,795	7,266,958
% of Pool Outstanding Balance	2.80%	3.21%	3.03%
Pool Information			
Number of loans	1,272	1,330	1,350
Outstanding Balance (\$ m)	220	234	240

Foreclosure & Mortgage insurance claims since inception		
	Loan count	Amount
Outstanding Balance of Defaulted Loans	0	0
Proceeds of sale	0	0
Loss on sale of property	0	0
Claims submitted to Insurer	0	0
Claims paid by Insurer	0	0
Unclaimed	0	0
Pendina claim	0	0
Loss covered by Excess spread	0	0
Claims Reduced/Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insuran ce Pty Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70 000 511 75 further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover for a limited period.

Facilities & Reserve	
Liquidity Facility	
Operino Balance (cotateral posted) Lugaldy feelily report upon during the current month Repowment of Louidity Craw for the previous periods Outstanding louidity draws	2,250,932
Reduction in Facility Closing Outstanding Balance (collateral posted)	- 51,910 2,199,022
Redraw Funding Facility Opening Balance Drawn amount Reduction in Facility Closing balance	NII NII NII
Excess Income Reserve	Nil

Notional Swaps Value 3,500,000 9,6 of fixed rate home loans 12%

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 SMHI. Securitisation Trust 2020

1. The Notes do not represent deposits or other labilities of Members Equity Bank Limited or associates of Members Equity Bank Limited. Members Equity Bank Limited does not guarantee the payment of Interest or the represented or of progradue on the Netsor of the performance of the assets of SMHI. Securitiastion 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.

Geographical L	eition - SMHL Se	curitieation Trust 2020-	1 (CRD)			
				Geographical Location		
IC	- Inner City	-	0%	Geographical Education		
	- Metro	2,624,473	16%			
	- Non Metro	1,186,453	7%			
SW	- Inner City		0%			
	- Metro	5,390,461	32%			
(D	- Non Metro - Inner City	1,236,220	7% 0%	_		
LD	- Inner City - Metro	1.616.506	10%		0,5%	64
	- Non Metro	1,010,000	0%	13%	23%	
A	- Inner City		0%		25%	_
	- Metro	1.226.577	7%			= VIC
	- Non Metro		0%	7%		■ NSW
VA	- Inner City		0%			# ACT
	- Metro	2,196,642	13%			= QLD
	- Non Metro	-	0%	10%		= SA
AS	- Inner City	-	0%			
	- Metro	396,600	2%	4%		= WA
_	- Non Metro	177,783	1%	4%		■ NT
T	- Inner City		0%		40%	■ TAS
	- Metro		0% 0%		40.70	
CT	- Non Metro		0%			
-	- Inner City - Metro	663,239.52	4%	`		
	- Non Metro	303,235.32	4% 0%			
	- 1401 1100		070			
TAL		16,714,955	100%			
TAL		10,714,555	100%	Loan Security 2		
an Purpose	1,3			House	42 574 60	8
efinance		5,136,307	31%	House Land	13,574,624	8
enovation		5,130,307	0%	Apartment	1.855.737	1
roperty Purch	1900	9.163.985	54%	Unit	1,000,737	
Construction	in the second	2 104 504	13%	Townhouse	1 284 595	
quity Release		310.159	2%	Other	1,204,000	
. ,						
DTAL		16,714,955	100%	TOTAL	16,714,955	10
oan Term			0%	Interest Option	15 040 335	
=5 yrs 5 & <=10yrs		-	0%	Variable Fixed <3 years	15,040,335 1,674,620	9
10 & <=10yrs			0%	Fixed <3 years Fixed >3 years	1,674,620	
10 & <= 15yrs 15 & <=20yrs		368,604	2%	Fixed >3 years		
20 & <=25yrs		944,266	6%	TOTAL	16,714,955	10
25yrs		15,402,086	92%	IOTAL	10,714,533	10
zoyis .		15,402,086	52.76	Mortgage Insurance ⁴		
				Genworth		
OTAL		16,714,955	100%	Genworth HLIC Govt	435,617	
wner/Investr	nent split	14,484,341	87%	Uninsured QBE	11,999,385 4,279,954	7 2
wner Occupie	10	14,484,341	0/76	QBE	4,279,964	
vestment		2,230,615	13%	Dual Insured		
				TOTAL	16,714,955	10
				10.112		
DTAL		16,714,955	100%			
				Loan Size		
	F			>\$250.000	13.198.622	7
			0%	>\$200,000 >\$200,000 & <\$250,000	462,081	- '
terest Rate E	exposure			>\$150,000 & <\$200,000 >\$150,000 & \$200,000	1,221,022	
terest Rate E 8.00%		64 325	0%			
terest Rete = 8.00% 7.00% & <= 8 6.00% & <= 7	8.00% 7.00%	64,325 2,665,969	0% 16%	>\$100.000 & <\$150.000	988.533	
terest Rete = 8.00% 7.00% & <= 8 6.00% & <= 7	8.00% 7.00%	64,325 2,665,969 13,984,661	0% 16% 84%	>\$100,000 & <\$150,000 >\$50,000 & <\$100,000	988,533 749,294	
terest Rate 5 8.00% 7.00% & <= 8 6.00% & <= 7 5.00% & <= 6	8.00% 7.00%	2,665,969	0% 16%	>\$100.000 & <\$150.000	988,533	
8.00% 8.00% & <= 8 6.00% & <= 7 5.00% & <= 6 = 5.00%	8.00% 7.00%	2,665,969 13,984,661 -	0% 16% 84% 0%	>\$100,000 & <\$150,000 >\$50,000 & <\$100,000 <= \$50,000	988,533 749,294 95,404	
8.00% 7.00% & <= 8 6.00% & <= 7 5.00% & <= 6 5.00%	8.00% 7.00% 6.00%	2,665,969 13,984,661	0% 16% 84%	>\$100,000 & <\$150,000 >\$50,000 & <\$100,000 <=\$50,000 TOTAL	988,533 749,294	
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terest Rate E 8.00% & <= 8 6.00% & <= 7 5.00% & <= 6 5.00% & <= 6 5.00% & <= 6 5.00% & <= 85 50% & <= 95% 35% & <= 90% 30% & <= 85 57% & <= 85 57% & <= 85	8.00% 7.00% 8.00% Ratio % %	2,665,969 13,984,661 - - 16,714,955	0% 16% 84% 0% 100% 0% 0% 0% 3% 9%	>\$100,000 & <\$150,000 >\$50,000 & <\$100,000 <= \$50,000 TOTAL Loan to Value Ratio	988,533 749,294 95,404	10
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terest Rato E 8.00% & <= 8 6.00% & <= 8 6.00% & <= 7 6.00% & <= 6 6.00% & <= 6 7.00% & <= 6 7.00% & <= 95 7.00% & <= 95 7.00% & <= 85 7.00% & <= 8	8.00% 7.00% 8.00% % % % %	2,065,960 13,984,661 	0% 16% 84% 0% 100% 100% 0% 0% 10% 7% 19%	>\$100,000 & <\$150,000 >\$50,000 & <\$100,000 <\$50,000 TOTAL Loan to Value Ratio \$3,500	988,533 749,294 95,404	
26 cerest Rato E 27 .00% & <= 8 28 .00% & <= 8 25 .00% & <= 6 25 .00% & <= 6 27 .50% & <= 95 27 .50% & <= 95 28 .60% & <= 95 28 .60% & <= 95 29 .60% & <= 75 20 .60% & <= 85 20 .60% &	8.00% 7.00% 8.00% Ratio % % % % %	2,065,969 13,984,661 - 16,714,955 - 531,009 1,540,008 1,120,722 3,227,003 1,924,749	0% 16% 16% 16% 16% 16% 16% 16% 16% 16% 16	>= 100,000 & 4150,000 >= 50,000 == 50,000 TOTAL Count to Value Ratio \$3,000 == \$2,200	988,533 749,294 95,404	
Seriest Ratio E 8.00% 7.00% & <= 8 6.00% & <= 7 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% 5.00% 6.00%	8.00% 7.00% 6.00% Ratio	2,095,969 13,984,661 16,714,955 531,009 1,540,273 1,720,008 1,120,720 3,504,749 908,621	0% 84% 0% 100% 100% 100% 100% 100% 100% 100%	>\$100,000 & 4510,000 >\$50,000 & 4510,000 \$50,000 TOTAL Loan to Value Ratio \$3,000 \$2,000 \$1,000 \$1,000	988,533 749,294 95,404	
00051 Rato E 8.00% & <= 8 8.00% & <= 8 6.00% & <= 6 5.00% & <= 6 75.00% & <=	8.00% 7.00% 8.00% Ratio % % % % % % % % % % % % % % % % % % %	2,005,060 13,084,661 16,714,955 - 16,714,955 - 531,000 1,540,273 1,729,002 1,120,720 1	0% 84% 0% 100% 100% 100% 100% 100% 100% 100%	>\$100,000 & 4510,000 >\$50,000 & 4510,000 -\$50,000 TOTAL Loan to Value Rato \$3,500 \$2,200 \$2,200	988,533 749,294 95,404	
600 100	8.00% 8.00% Ratio % % % % % % % % % % % % % % % % % % %	2,053,060 13,094,661 16,714,955 51,000 1,540,273 1,720,006 1,100,772 3,277,000 1,000,740 1,000,7	0% 84% 0% 100% 100% 100% 100% 100% 100% 100%	>\$100,000 & \$150,000 >\$50,000 & \$100,000 <\$50,000 TOTAL Cost to Value Ratio \$3,300 \$2,000 \$1,000 \$1,000 \$1,000	988,533 749,294 95,404	
COUCST RATO E 8.00% 8	8.00% 8.00% FRAITO % % % % % % % % % % % % % % % % % % %	2,05,060 13,094,061 14,714,955 16,714,955 1,540,273 1,100,721 1,100,722 2,277,003 1,924,749 900,021 1,924,749 1,924,	0% 04% 04% 04% 04% 04% 04% 04% 04% 04% 0	>\$100,000 & 4510,000 >\$50,000 & 4510,000 \$45,000 & 4510,000 \$50,000 TOTAL Loan to Value Rato \$3,500 \$2,000 \$1,000 \$1,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000 \$5,000	988.533 749.294 95,404 16,714,955	10
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- 2 The Bank has also decided to move away from the "Primary Security" dassification 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.
- 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 "Renovation", ME anticipates release of the new reporting for SMHL Securitisation Trust 2020-1 (CRD) in 01 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.