

# SMHL Securitisation Trust 2020-1

Monthly Investment Report as at 23 November 2022



**SMHL**

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**Bloomberg Screen:** SMHL <MTGE>

## Summary

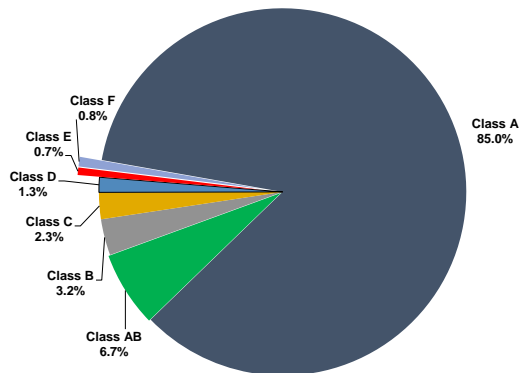
Trust: SMHL Securitisation Trust 2020-1  
 Collection Period end date: 31 October 2022  
 Payment Date: 23 November 2022  
 Issuer and Trustee: Perpetual Corporate Trust Limited (ABN 99 000 341 533) as trustee for SMHL Securitisation Trust 2020-1  
 Joint Lead Managers: Australia and New Zealand Banking Group (ABN 11 005 357 522) ("ANZ")  
 Commonwealth Bank of Australia (ABN 48 123 123 124) ("CBA")  
 MUFG Securities Americas Inc. (ABN 612 562 008) ("MUFG")  
 National Australia Bank Limited (ABN 12 004 044 937) ("NAB")  
 Arranger: ANZ  
 Manager: Members Equity Bank Limited (ABN 56 070 887 679) ("ME")  
 Security Trustee: P.T. Limited (ABN 67 004 454 666)  
 Servicer: Members Equity Bank Limited (ABN 56 070 887 679) ("ME")  
 Liquidity Facility Provider: Members Equity Bank Limited (ABN 56 070 887 679) ("ME")  
 Redraw Facility Provider: Members Equity Bank Limited (ABN 56 070 887 679) ("ME")  
 Interest Rate Swap Provider: National Australia Bank Limited (ABN 12 004 044 937) ("NAB")  
 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 :            | A   | AB   | B                        | C                        | D                             | E                             | F                             |
|-------------------------|---|--|--------------------------|--------------------------|-------------------------------|-------------------------------|-------------------------------|
| ISIN / Common Code:     | AU3FN0056990 / 226556109  | AU3SG0002355 / 226556117                             | AU3FN0057006 / 226556125 | AU3FN0057030 / 226556133 | AU3FN0057014 / 226556141      | AU3FN0057022 / 226556150      | AU3FN0057139 / 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 + (from the first Call Option Date) | BBSW (1 month) + Class Margin + (from the first Call | BBSW (1 month) + Class   | BBSW (1 month) + Class   | BBSW (1 month) + Class Margin | BBSW (1 month) + Class Margin | BBSW (1 month) + Class Margin |
| Class Margin:           | 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 November 2022

|          |            |
|----------|------------|
| Fund:    | 0.51806841 |
| Class A  | 0.47616131 |
| Class AB | 1.00000000 |
| Class B  | 1.00000000 |
| Class C  | 1.00000000 |
| Class D  | 1.00000000 |
| Class E  | 1.00000000 |
| Class F  | 1.00000000 |



## Portfolio Structure

|   | Opening Balance    | Principal Pass-Through | Closing Balance    | Current Interest Amt                | Current Interest Rate               |
|---|--------------------|------------------------|--------------------|-------------------------------------|-------------------------------------|
|   |                    |                        |                    | 24 October 2022<br>23 November 2022 | 24 October 2022<br>23 November 2022 |
| Class A   | 452,683,843.59     | 14,615,439             | 438,068,405.04     | 1,301,013.37                        | 3.497%                              |
| Class AB  | 35,500,000.00      | -                      | 35,500,000.00      | 120,992.75                          | 4.147%                              |
| Class B   | 17,000,000.00      | -                      | 17,000,000.00      | 63,529.23                           | 4.547%                              |
| Class C   | 12,500,000.00      | -                      | 12,500,000.00      | 50,822.26                           | 4.947%                              |
| Class D   | 7,000,000.00       | -                      | 7,000,000.00       | 35,652.25                           | 6.197%                              |
| Class E   | 3,500,000.00       | -                      | 3,500,000.00       | 23,435.71                           | 8.147%                              |
| Class F   | 4,500,000.00       | -                      | 4,500,000.00       | 36,234.37                           | 9.797%                              |
| <b>Total Portfolio</b>  | <b>532,683,844</b> | <b>14,615,439</b>      | <b>518,068,405</b> | <b>1,631,680</b>                    |                                     |
| European CRR invested amount (as per Article 6(1) of Regulation (EU) 2017/2402) |                    |                        | 40,519,450.92      | 7.82%                               |                                     |

## Pool Details

|                             |           |
|-----------------------------|-----------|
| Number of Loans             | 2,505     |
| Average Loan Size           | 206,814   |
| Maximum Loan Size           | 1,314,186 |
| Weighted Average LVR        | 58.76%    |
| Maximum LVR                 | 91.09%    |
| WA Seeding (months)         | 52        |
| WA Term to Maturity (years) | 24        |
| Full Documentation Loans    | 100.00%   |
| WA Interest Rate            | 4.57%     |

## Principal Collections & Prepayment Analysis

|  | Monthly                                 | Quarterly                               | Since inception                        |
|--|---|---|--|
|  | 30 September 2022 to<br>31 October 2022 | 30 September 2022 to<br>31 October 2022 | 17 December 2020 to<br>31 October 2022 |
| <b>Repayment Analysis</b>                        |   |   |  |
| Balance @ Determination Date                     | 532,683,844                             | 564,955,842                             | 1,000,000,000                          |
| Substitution                                     | -                                       | -                                       | -                                      |
| Scheduled Repayments                             | (2,283,159)                             | (6,744,062)                             | (59,931,486)                           |
| Prepayments                                      | (14,475,983)                            | (45,371,251)                            | (470,893,710)                          |
| Redraw Advances                                  | 2,143,703                               | 5,227,875                               | 48,893,602                             |
| Principal Draws / (Repayment of Principal Draws) | -                                       | -                                       | -                                      |
| <b>Closing Balance</b>                           | <b>518,068,405</b>                      | <b>518,068,405</b>                      | <b>518,068,405</b>                     |
| CPR  | 24.60%                                  | 25.71%                                  | 25.94%                                 |
| SMM  | 2.33%                                   | 2.45%                                   | 2.47%                                  |

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## Current Position

### Geographical Location

|     |             |             |     |
|-----|-------------|-------------|-----|
| VIC | - Metro     | 136,024,770 | 26% |
|     | - Non Metro | 37,790,096  | 7%  |
| NSW | - Metro     | 64,840,007  | 13% |
|     | - Non Metro | 37,932,924  | 7%  |
| QLD | - Metro     | 52,302,423  | 10% |
|     | - Non Metro | 36,542,426  | 7%  |
| SA  | - Metro     | 32,094,907  | 6%  |
|     | - Non Metro | 3,274,540   | 1%  |
| WA  | - Metro     | 57,085,503  | 11% |
|     | - Non Metro | 2,479,599   | 0%  |
| TAS | - Metro     | 18,233,797  | 4%  |
|     | - Non Metro | 5,693,993   | 1%  |
| NT  | - Metro     | 2,901,023   | 1%  |
|     | - Non Metro | -           | 0%  |
| ACT | - Metro     | 30,872,397  | 6%  |
|     | - Non Metro | -           | 0%  |

**TOTAL** 518,068,405 100%

### Loan Purpose<sup>1,3</sup>

|                   |             |     |
|-------------------|-------------|-----|
| Refinance         | 253,580,313 | 49% |
| Renovation        | -           | 0%  |
| Property Purchase | 218,375,847 | 42% |
| Construction      | 30,602,421  | 6%  |
| Equity Release    | 15,509,824  | 3%  |

**TOTAL** 518,068,405 100%

### Loan Term

|               |             |     |
|---------------|-------------|-----|
| <=5 yrs       | -           | 0%  |
| >5 & <=10yrs  | 2,111,125   | 0%  |
| >10 & <=15yrs | 8,907,824   | 2%  |
| >15 & <=20yrs | 33,171,612  | 6%  |
| >20 & <=25yrs | 56,029,073  | 11% |
| >25yrs        | 417,848,771 | 81% |

**TOTAL** 518,068,405 100%

### Owner/Investment split<sup>4</sup>

|                |             |     |
|----------------|-------------|-----|
| Owner Occupied | 411,238,319 | 79% |
| Investment     | 106,830,086 | 21% |

**TOTAL** 518,068,405 100%

### Interest Rate Exposure

|                    |             |     |
|--------------------|-------------|-----|
| > 8.00%            | -           | 0%  |
| > 7.00% & <= 8.00% | 5,958,593   | 1%  |
| > 6.00% & <= 7.00% | 40,990,211  | 8%  |
| > 5.00% & <= 6.00% | 204,759,599 | 40% |
| <= 5.00%           | 266,360,002 | 51% |

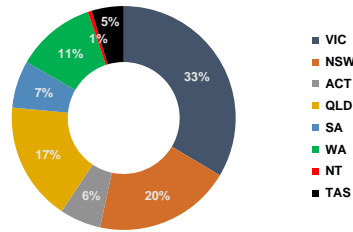
**TOTAL** 518,068,405 100%

### Loan to Value Ratio

|               |            |     |
|---------------|------------|-----|
| >95%          | -          | 0%  |
| >90% & <= 95% | 517,049    | 0%  |
| >85% & <= 90% | 11,144,249 | 2%  |
| >80% & <= 85% | 24,501,958 | 5%  |
| >75% & <= 80% | 38,434,872 | 7%  |
| >70% & <= 75% | 76,979,606 | 15% |
| >65% & <= 70% | 82,992,989 | 16% |
| >60% & <= 65% | 66,928,327 | 13% |
| >55% & <= 60% | 45,637,226 | 9%  |
| >50% & <= 55% | 33,004,178 | 6%  |
| >45% & <= 50% | 30,121,816 | 6%  |
| >40% & <= 45% | 24,749,091 | 5%  |
| >35% & <= 40% | 20,130,913 | 4%  |
| >30% & <= 35% | 15,937,235 | 3%  |
| >25% & <= 30% | 15,375,543 | 3%  |
| <=25%         | 31,613,351 | 6%  |

**TOTAL** 518,068,405 100%

### Geographical Location



### Loan Security<sup>2</sup>

|           |             |     |
|-----------|-------------|-----|
| House     | 399,930,586 | 77% |
| Land      | 182,929     | 0%  |
| Apartment | 64,273,295  | 12% |
| Unit      | 21,345,906  | 4%  |
| Townhouse | 23,987,133  | 5%  |
| Other     | 8,348,556   | 2%  |

**TOTAL** 518,068,405 100%

### Interest Option

|                |             |     |
|----------------|-------------|-----|
| Variable       | 371,576,937 | 72% |
| Fixed <3 years | 146,491,468 | 28% |
| Fixed >3 years | -           | 0%  |

**TOTAL** 518,068,405 100%

### Mortgage Insurance

|           |             |     |
|-----------|-------------|-----|
| Genworth  | 37,829,585  | 7%  |
| Uninsured | 433,087,459 | 84% |
| QBE       | 47,151,360  | 9%  |

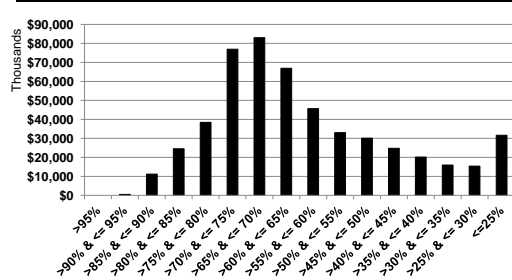
**TOTAL** 518,068,405 100%

### Loan Size

|                          |             |     |
|--------------------------|-------------|-----|
| >\$250,000               | 339,418,522 | 66% |
| >\$200,000 & <=\$250,000 | 61,312,064  | 12% |
| >\$150,000 & <=\$200,000 | 53,118,742  | 10% |
| >\$100,000 & <=\$150,000 | 33,468,309  | 6%  |
| >\$50,000 & <=\$100,000  | 20,933,729  | 4%  |
| <=\$50,000               | 9,817,039   | 2%  |

**TOTAL** 518,068,405 100%

### Loan to Value Ratio



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.

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 Securitisation Trust 2020-1 in Q1 2022.

**Arrears**

|                               | 31 October 2022 | 30 September 2022 | 31 August 2022 |
|-------------------------------|-----------------|-------------------|----------------|
| <b>30-59 days</b>             |                 |                   |                |
| Number of loans               | 4               | 2                 | 2              |
| Outstanding Balance (\$)      | 1,401,777       | 927,012           | 407,974        |
| % of Pool Outstanding Balance | 0.27%           | 0.17%             | 0.07%          |
| <b>60-89 days</b>             |                 |                   |                |
| Number of loans               | 2               | 4                 | 3              |
| Outstanding Balance (\$)      | 561,730         | 1,177,892         | 820,655        |
| % of Pool Outstanding Balance | 0.11%           | 0.22%             | 0.15%          |
| <b>90+ days</b>               |                 |                   |                |
| Number of loans               | 5               | 6                 | 8              |
| Outstanding Balance (\$)      | 1,459,174       | 1,831,211         | 2,197,171      |
| % of Pool Outstanding Balance | 0.28%           | 0.34%             | 0.40%          |
| <b>TOTAL Delinquencies</b>    |                 |                   |                |
| Number of loans               | 11              | 12                | 13             |
| Outstanding Balance (\$)      | 3,422,681       | 3,936,115         | 3,425,800      |
| % of Pool Outstanding Balance | 0.66%           | 0.74%             | 0.63%          |
| <b>Pool Information</b>       |                 |                   |                |
| Number of loans               | 2,505           | 2,559             | 2,622          |
| Outstanding Balance (\$ m)    | 518             | 533               | 548            |

**Repayment Holiday COVID-19**

|                               | 31 October 2022 | 30 September 2022 | 31 August 2022 |
|-------------------------------|-----------------|-------------------|----------------|
| 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**

|  | <u>Loan count</u> | <u>Amount</u> |
|--|-------------------|---------------|
| 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             |
| Pending 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 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 that 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)                  | 5,326,838        |
| Liquidity facility drawn during the current month    |                  |
| Repayment of Liquidity Draw for the previous periods |                  |
| Outstanding liquidity draws                          |                  |
| Reduction in Facility                                | (146,154)        |
| Closing Outstanding Balance (collateral posted)      | <u>5,180,684</u> |

### Redraw Funding Facility

|                 |            |
|-----------------|------------|
| Opening Balance | Nil        |
| Drawn amount    | Nil        |
| Closing balance | <u>Nil</u> |

### Excess Income Reserve

Nil

## Notional Swaps

|                            |             |
|----------------------------|-------------|
| Notional Swaps Value       | 147,000,000 |
| % 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. 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 Location |             |                        |
|-----------------------|-------------|------------------------|
| VIC                   | - Metro     | 9,696,995 24%          |
|                       | - Non Metro | 1,996,590 5%           |
| NSW                   | - Metro     | 6,725,957 17%          |
|                       | - Non Metro | 3,890,213 10%          |
| QLD                   | - Metro     | 5,200,635 13%          |
|                       | - Non Metro | 1,301,710 3%           |
| SA                    | - Metro     | 2,688,550 7%           |
|                       | - Non Metro | - 0%                   |
| WA                    | - Metro     | 5,556,424 14%          |
|                       | - Non Metro | 540,167 1%             |
| TAS                   | - Metro     | 602,095 1%             |
|                       | - Non Metro | 187,460 0%             |
| NT                    | - Metro     | - 0%                   |
|                       | - Non Metro | - 0%                   |
| ACT                   | - Metro     | 2,132,655 5%           |
|                       | - Non Metro | - 0%                   |
| <b>TOTAL</b>          |             | <b>40,519,451 100%</b> |

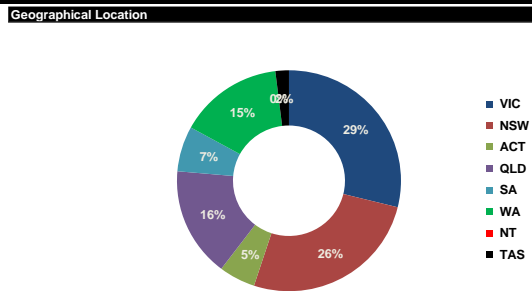
| Loan Purpose <sup>1,3</sup> |                   |             |
|-----------------------------|-------------------|-------------|
| Refinance                   | 15,730,416        | 39%         |
| Renovation                  | -                 | 0%          |
| Property Purchase           | 18,639,358        | 46%         |
| Construction                | 5,811,944         | 14%         |
| Equity Release              | 337,733           | 1%          |
| <b>TOTAL</b>                | <b>40,519,451</b> | <b>100%</b> |

| Loan Term     |                   |             |
|---------------|-------------------|-------------|
| <=5 yrs       | -                 | 0%          |
| >5 & <=10yrs  | -                 | 0%          |
| >10 & <=15yrs | -                 | 0%          |
| >15 & <=20yrs | 394,051           | 1%          |
| >20 & <=25yrs | 1,782,605         | 4%          |
| >25yrs        | 38,342,794        | 95%         |
| <b>TOTAL</b>  | <b>40,519,451</b> | <b>100%</b> |

| Owner/Investment split <sup>1</sup> |                   |             |
|-------------------------------------|-------------------|-------------|
| Owner Occupied                      | 32,578,099        | 80%         |
| Investment                          | 7,941,352         | 20%         |
| <b>TOTAL</b>                        | <b>40,519,451</b> | <b>100%</b> |

| Interest Rate Exposure |                   |             |
|------------------------|-------------------|-------------|
| > 8.00%                | -                 | 0%          |
| > 7.00% & <= 8.00%     | -                 | 0%          |
| > 6.00% & <= 7.00%     | 1,653,344         | 4%          |
| > 5.00% & <= 6.00%     | 15,272,578        | 38%         |
| <= 5.00%               | 23,593,528        | 58%         |
| <b>TOTAL</b>           | <b>40,519,451</b> | <b>100%</b> |

| Loan to Value Ratio |                   |             |
|---------------------|-------------------|-------------|
| >95%                | -                 | 0%          |
| >90% & <= 95%       | 309,702           | 1%          |
| >85% & <= 90%       | 5,099,603         | 13%         |
| >80% & <= 85%       | 5,575,351         | 14%         |
| >75% & <= 80%       | 3,561,270         | 9%          |
| >70% & <= 75%       | 5,286,810         | 13%         |
| >65% & <= 70%       | 4,258,922         | 11%         |
| >60% & <= 65%       | 4,621,331         | 11%         |
| >55% & <= 60%       | 2,097,603         | 5%          |
| >50% & <= 55%       | 1,319,067         | 3%          |
| >45% & <= 50%       | 4,668,284         | 12%         |
| >40% & <= 45%       | 1,093,814         | 3%          |
| >35% & <= 40%       | 1,860,932         | 5%          |
| >30% & <= 35%       | 227,237           | 1%          |
| >25% & <= 30%       | 226,609           | 1%          |
| <=25%               | 312,917           | 1%          |
| <b>TOTAL</b>        | <b>40,519,451</b> | <b>100%</b> |

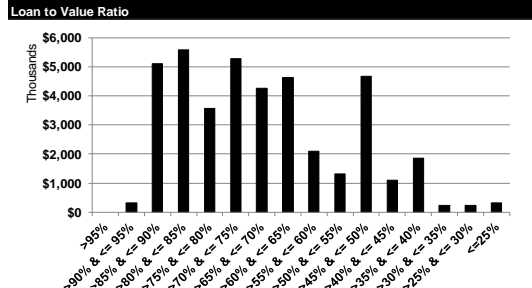


| Loan Security <sup>2</sup> |                   |             |
|----------------------------|-------------------|-------------|
| House                      | 32,024,318        | 79%         |
| Land                       | -                 | 0%          |
| Apartment                  | 4,449,387         | 11%         |
| Unit                       | 364,526           | 1%          |
| Townhouse                  | 3,258,249         | 8%          |
| Other                      | 422,971           | 1%          |
| <b>TOTAL</b>               | <b>40,519,451</b> | <b>100%</b> |

| Interest Option |                   |             |
|-----------------|-------------------|-------------|
| Variable        | 27,064,827        | 67%         |
| Fixed <3 years  | 13,454,624        | 33%         |
| Fixed >3 years  | -                 | 0%          |
| <b>TOTAL</b>    | <b>40,519,451</b> | <b>100%</b> |

| Mortgage Insurance |                   |             |
|--------------------|-------------------|-------------|
| Genworth           | 1,184,043         | 3%          |
| HLIC Govt          | -                 | 0%          |
| Uninsured          | 26,706,233        | 68%         |
| QBE                | 11,841,597        | 29%         |
| Dual Insured       | 787,578           | 2%          |
| <b>TOTAL</b>       | <b>40,519,451</b> | <b>100%</b> |

| Loan Size                |                   |             |
|--------------------------|-------------------|-------------|
| >\$250,000               | 33,346,395        | 83%         |
| >\$200,000 & <=\$250,000 | 2,315,776         | 6%          |
| >\$150,000 & <=\$200,000 | 2,471,612         | 6%          |
| >\$100,000 & <=\$150,000 | 1,324,480         | 3%          |
| >\$50,000 & <=\$100,000  | 875,050           | 2%          |
| <=\$50,000               | 186,138           | 0%          |
| <b>TOTAL</b>             | <b>40,519,451</b> | <b>100%</b> |



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.

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 Q1 2022.