# SMHL Securitisation Trust 2020-1

Monthly Investment Report as at 23 February 2024

Contact: Phone: Email: Website: Bloomberg Screen:

Summary

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 Tust:
 SMHL Securitisation Trust 2020-1

 Collection Period end date:
 31 January 2024

 Payment Date:
 23 February 2024

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

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

 Commonwealth Bank of Australia (ABN 48 123 1234) ("CBA")

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

 National Australia Bank Limited (ABN 56 070 807 679) ("ME")

 Aeranger:
 ANZ

 Manager:
 P. T. Limited (ABN 67 004 454 666)

 Servicer:
 P. T. Limited (ABN 56 070 887 679) ("ME")

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

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

 Interest Rate Swap Provider:
 National Australia Banking Group (ABN 11 005 357 522) ("ANZ")

 Closing Date:
 17 December 2020

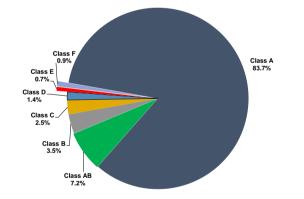
 Legal Final Maturity Date:
 The Payment Date falling in December 2052

### Security Classes

Class Name :	А	AB	В	С	D	E	F
ISIN / Common	AU3EN0056990 /	AU3SG0002355 /	AU3FN0057006 /	AU3EN0057030 /	AU3EN0057014 /	AU3EN0057022/	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 (from the first Call Option Date)	+ BBSW (1 month) + Class Margin + (from the first Call	BBSW (1 month) + Class	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 February 2024

Fund:	0.35293573
Class A	0.32112161
Class AB	0.71879815
Class B	0.71879815
Class C	0.71879815
Class D	0.71879815
Class E	0.71879815
Class F	0.71879815



# Portfolio Structure

			c	urrent Interest Amt	Current Interest Rate
	Opening Balance	Principal Pass-	Closing Balance	23 January 2024	23 January 2024
		Through		23 February 2024	23 February 2024
Class A	301,971,695.62	6,539,813	295,431,882.37	1,283,627.90	5.005%
Class AB	26,082,197.38	564,863	25,517,334.17	125,269.58	5.655%
Class B	12,490,066.35	270,498	12,219,568.48	64,231.45	6.055%
Class C	9,183,872.32	198,895	8,984,976.82	50,349.01	6.455%
Class D	5,142,968,50	111.381	5.031.587.02	33.655.44	7.705%
Class E	2,571,484.25	55,691	2,515,793.51	21,086.52	9.655%
Class F	3,306,194.03	71,602	3,234,591.66	31,744.44	11.305%
Total Portfolio	360,748,478	7,812,744	352,935,734	1,609,964	
European CRR invested amount	as per Article 6(1) of Regulation (EU) 2017	/2402)	29.191.896	8.27%	

# Pool Details

Number of Loans	1,858
Average Loan Size	189,955
Maximum Loan Size	1,286,902
Weighted Average LVR	55.52%
Maximum LVR	91.09%
WA Seeding (months)	68
WA Term to Maturity (years)	22
Full Documentation Loans	100.00%
WA Interest Rate	6.18%

# Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	31 December 2023 to	31 December 2023 to	17 December 2020 to
Repayment Analysis	31 January 2024	31 January 2024	31 January 2024
Balance @ Determination Date	360,748,478	378,437,493	1,000,000,000
Substitution	-	· · · -	-
Scheduled Repayments	(1,891,887)	(5,766,744)	(91,304,539)
Prepayments	(7,247,920)	(23,927,909)	(629,863,584)
Redraw Advances	1,327,063	4,192,894	74,103,857
Principal Draws / (Repayment of Principal Draws)	-	-	-
Closing Balance	352,935,734	352,935,734	352,935,734
CPR	18.10%	20.47%	23.40%
SMM	1.65%	1.89%	2.20%

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#### **Current Position**

Geographical Location         Netro         88,660,528         25%           VIC         - Non Metro         26,610,651         8%           NSW         - Non Metro         24,783,047         14%           QLD         - Metro         33,283,201         9%           - Non Metro         27,534,169         8%           - Non Metro         2,92,618         1%           WA         - Metro         40,756,379         12%           - Non Metro         1,268,640         0%         -           - Non Metro         2,193,525         1%         -           - Non Metro         1,235,255         1%         -           - Non Metro         1,731,388         5%         -           - Non Metro         -         0%         -           ACT         - Metro         12,33,257         100%           Edearction         76         -         0%           TOTAL         352,935,734         100%         -           Loan Form         -         0%         -           - Offs         1,258,123         0%         -           - Offs         1,258,123         0%         -           - Offs         5	Gunent P	osition																																																																																																																																									
VIC       - Non Metro       28,660,528       25%         NSW       - Metro       26,610,651       8%         NSW       - Metro       22,620,92       7%         QLD       - Metro       23,283,201       9%         - Non Metro       22,150,054       6%         - Non Metro       2,092,618       1%         WA       - Metro       40,756,379       12%         - Non Metro       2,092,618       1%         VA       - Metro       12,753,530       4%         - Non Metro       2,099,903       1%         TAS       - Metro       12,753,530       4%         - Non Metro       2,139,525       1%         NT       - Metro       17,391,398       5%         ACT       - Non Metro       - 0%       0%         TOTAL       352,935,734       100%         Econstruction       23,04,206       7%         Refinance       166,166,551       46%         Refinance       166,166,551       0%         TOTAL       352,935,734       100%         Loan Purpose 13       - 0%       5.6 <=10/%         Refinance       166,166,551       46%	Geographical	Location																																																																																																																																									
NSW         - Non Metro         48,783,047         14%           OLD         - Metro         32,283,201         9%           OLD         - Metro         32,283,201         9%           SA         - Metro         22,150,054         6%           - Non Metro         2,092,618         1%           WA         - Metro         40,756,379         12%           - Non Metro         2,093,003         1%           TAS         - Metro         2,139,525         1%           - Non Metro         2,093,903         1%         -           ACT         - Metro         17,391,398         5%           ACT         - Metro         17,391,398         5%           Construction         23,821,720         44%           Construction         23,821,720         44%           Construction         23,821,720         44%           Construction         23,821,720         4%           Construction         23,321,720         4%           S 4 <=10/rs         1,258,123         0%           > 16 & <=15/rs         -         0%           > 20 & <=25/rs         2,458,734         100%           Construction         2,95,734			88,660,528	25%																																																																																																																																							
- Non Metro $26,202,092$ $7\%$ QLD         - Metro $33,233,201$ $9\%$ Non Metro $27,534,169$ $8\%$ SA         - Metro $22,150,054$ $6\%$ - Non Metro $2,092,618$ $1\%$ WA         - Metro $40,755,379$ $12\%$ - Non Metro $1.668,640$ $0\%$ $75.3530$ $4\%$ - Non Metro $1.2753,530$ $4\%$ $N$ $N$ ACT         - Metro $2.139,525$ $1\%$ - Non Metro         - $0\%$ $ACT$ - Metro $17.391,398$ $5\%$ Contruction $23.034,206$ $7\%$ $9\%$ $7\%$ $9\%$ Forperty Purchase $153,821,720$ $44\%$ $750,207$ $2\%$ $10\%$ $10\%$ $53.292,057,234$ $100\%$ Contruction $23.293,734$ $100\%$ $53.82,935,734$ $100\%$ $75.83,229,35,734$ $100\%$ Construction $23.293,69,734$ $100\%$ $75.83,29,734$ $100\%$																																																																																																																																											
CLD         - Metro         32,83,201         9%           - Non Metro         27,534,169         8%           - Non Metro         22,150,054         6%           - Non Metro         20,92,618         1%           WA         - Metro         40,756,379         12%           - Non Metro         1,686,840         0%           - Non Metro         2,099,03         1%           - Non Metro         -         0%           ACT         - Metro         17,391,338         5%           ACT         - Non Metro         -         0%           FOTAL         352,935,734         100%           Coan Furpose <sup>1,3</sup> -         0%           Refinance         166,168,551         46%           ReDecation         -         0%           Property Purchase         15.3,821,720         44%           Construction         23.34,205         7%           FOTAL         352,935,734         100%           Construction         23.34,205,790         6%	NSW																																																																																																																																										
- Non Metro         27,534,169         8%           SA         - Metro         22,150,054         6%           - Non Metro         2,092,618         1%           WA         - Metro         40,756,379         12%           - Non Metro         1,265,350         4%           NT         - Metro         2,395,255         1%           NT         - Metro         1,7391,398         5%           - Non Metro         -         0%           ACT         - Metro         1,7391,398         5%           - Non Metro         -         0%           TOTAL         352,935,734         100%           Construction         23,034,206         7%           Equity Release         9,911,257         3%           TOTAL         352,935,734         100%           Loan Term         -         0%           <=5 yrs																																																																																																																																											
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TAS       - Metro       12,753,530       4%         - Non Metro       2,909,903       1%         NT       - Metro       2,139,255       1%         - Non Metro       -       0%         ACT       - Non Metro       -       0%         ACT       - Non Metro       -       0%         TOTAL       352,935,734       100%         Explanation       166,168,551       46%         Refinance       166,168,551       46%         ReDecation       0%       0%         Property Purchase       153,821,720       44%         Construction       23,034,206       7%         Equity Release       9,911,257       3%         TOTAL       352,935,734       100%         Lean Term       -       -         < <d>&lt;<d>&lt;<d><d>5,53,20,057       2%         &gt;15 &amp; &lt;=20yrs</d></d></d></d>	WA	- Metro	40,756,379	12%																																																																																																																																							
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ReDecation         0%           Property Purchase         153,821,720         44%           Construction         23,034,206         7%           Equity Release         9,911,257         3%           TOTAL         352,935,734         100%           Lean Term         -         0%           <=5 yrs		e <sup>1,3</sup>	100 100 551	400/																																																																																																																																							
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Construction         23,034,206         7%           Equity Release         9,911,257         3%           TOTAL         352,935,734         100%           Lean Term         -         0% $< 50 \ x < = 10 \ yrs$ 1,258,123         0%           > 50 & <=10 \ yrs         1,258,123         0%           > 51 & <=20 \ yrs         2,4853,790         6%           > 20 & <=25 \ yrs         34,924,933         100%           Control L         352,935,734         100%           Owner/Investment split <sup>3</sup> Owner Occupied         285,032,812         81%           Investment         67,902,922         19%         100%           TOTAL         352,935,734         100%         14,668,194         4%           > 7.00% & <=7.00%		ase	153,821,720																																																																																																																																								
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>15 & <=20yrs 21,853,780 6%, >20 & <=25yrs 34,924,933 10% >25yrs 289,569,831 82% TOTAL 352,935,734 100% Owner Occupied 285,032,812 81% Investment split <sup>1</sup> Owner Occupied 285,032,812 81% Investment 67,902,922 19% TOTAL 352,935,734 100% Netrest Rate Exposure > 8.00% 14,668,194 4% > 7.00% & <= 8.00% 14,668,194 4% > 6.00% 4 <= 7.00% 208,003,584 59% > 6.00% 4 <= 7.00% 208,003,584 59% > 6.00% 4 <= 6.00% 18,009,24 5% <= 5.00% 19,005,635 12% TOTAL 352,935,734 100% (Canto Value Ratio > 95% - 0% > 95% - 0% > 95% 215,523 0% < 5.00% 19,005,655 12% TOTAL 352,935,734 100% Conto Value Ratio > 95% - 0% > 5,00% 4 <= 95% 215,523 0% < 5,00% 4 <= 95% 215,523 0% < 5,00% 4 <= 95% 215,523 0% < 5,00% 4 <= 95% 10,441,327 3% > 50% 4 <= 95% 22,355,566 6% > 70% 4 <= 70% 56,825,064 16% > 70% 4 <= 70% 56,825,064 16% > 70% 4 <= 65% 24,933,111 13% > 50% 4 <= 65% 24,933,117 7% > 56% 4 <= 60% 19,67,5241 6% > 40,227,830,11% > 50% 4 <= 45% 23,358,317 7% > 35% 8 <= 0% 13,671,935 4% > 30% 8 <= 35% 13,767,330 4% > 25% 8 <= 0% 21,949,118% > 25% 8 <= 0% 21,949,118 7% > 25% 8 <= 0% 13,671,330 4% > 25% 8 <= 0% 21,949,118 7% > 25% 8 <= 0% 21,949,118 7% > 25% 8 <= 0% 23,956,118 7% > 26,909,911 8% > 26,809,918 8%																																																																																																																																											
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TOTAL         352,935,734         100%           Owner/Investment split <sup>1</sup> 0           Owner Occupied         285,032,812         81%           Investment         67,902,922         19%           TOTAL         352,935,734         100%           Mererst Rate Exposure         10         100%           > 8.00%         14,668,194         4%           > 7.00% & <= 8.00%																																																																																																																																											
Owner/Investment split         Owner           Owner Occupied         285,032,812         81%           Investment         67,902,922         19%           TOTAL         352,935,734         100%           Interest Rate Exposure $8.00\%$ 14,668,194         4%           > 7.00% $\leqslant < 8.00\%$ 71,249,398         20%           > 6.00%         4.00%,8 << 8.00%																																																																																																																																											
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TOTAL		352,935,734	100%	$\begin{tabular}{ c c c c } \hline $10\%$ &$					TOTAL         352,935,734         100%           Interest Rate Exposure         -	Owner Occupi	ed	285,032,812	81%	Literest Rate Exposure           >8.00%         14.668,194         4%           >7.00% & $\& < 8.00\%$ 71.249,398         20%           >6.00% & $\& < 7.00\%$ 208.003,584         59%           >5.00% & $\& < 6.00\%$ 18.008,924         5%           < 5.00%	Investment		67,902,922	19%	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	TOTAL		352,935,734	100%	$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Interest Rate	Exposure			$\begin{array}{c c c c c c c c c c c c c c c c c c c $	- 9.00%		44,000,404	49/	$\begin{array}{c c c c c c c c c c c c c c c c c c c $		8.00%			$\begin{array}{c c} <= 5.00\% & 41,005,635 & 12\% \\ \hline \hline \begin{tabular}{ c c c } \hline \hline \begin{tabular}{ c c } \hline \hline \hline \begin{tabular}{ c c } \hline \hline \ \ \begin{tabular}{ c c } \hline \hline \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $					$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	> 5.00% & <=	6.00%	18,008,924	5%	Loan to Value Ratio           >395%         0%           >300% & <= 95%	<= 5.00%		41,005,635	12%	$\begin{array}{cccc} - 0\% & - & 0\% \\ > 95\% & - & 0\% \\ > 90\% \& < 95\% & 219,523 & 0\% \\ > 85\% \& < 29\% & 1,788,194 & 1\% \\ > 80\% \& < 85\% & 10,441,327 & 3\% \\ > 75\% \& < 80\% & 22,356,566 & 6\% \\ > 77\% \& < 75\% & 35,530,724 & 10\% \\ > 65\% \& < -77\% & 55,825,064 & 10\% \\ > 65\% \& < 77\% & 56,825,064 & 10\% \\ > 65\% \& & -77\% & 26,829,011 & 13\% \\ > 60\% \& < 65\% & 47,593,411 & 13\% \\ > 60\% \& < 65\% & 26,940,100 & 8\% \\ > 55\% \& < 60\% & 23,358,317 & 7\% \\ > 55\% \& < 60\% & 13,671,965 & 4\% \\ > 40\% \& < 45\% & 13,671,965 & 4\% \\ > 30\% \& < 35\% & 13,767,330 & 4\% \\ > 25\% \& < 30\% & 11,949,229 & 3\% \\ < 225\% & 26,809,111 & 8\% \\ > 26,909,911 & 8\% \\ > 26\% \& < 26,909,911 & 8\% \\ \end{array}$	TOTAL		352,935,734	100%	$\begin{array}{cccc} - 0\% & - & 0\% \\ > 95\% & - & 0\% \\ > 90\% \& < 95\% & 219,523 & 0\% \\ > 85\% \& < 29\% & 1,788,194 & 1\% \\ > 80\% \& < 85\% & 10,441,327 & 3\% \\ > 75\% \& < 80\% & 22,356,566 & 6\% \\ > 77\% \& < 75\% & 35,530,724 & 10\% \\ > 65\% \& < -77\% & 55,825,064 & 10\% \\ > 65\% \& < 77\% & 56,825,064 & 10\% \\ > 65\% \& & -77\% & 26,829,011 & 13\% \\ > 60\% \& < 65\% & 47,593,411 & 13\% \\ > 60\% \& < 65\% & 26,940,100 & 8\% \\ > 55\% \& < 60\% & 23,358,317 & 7\% \\ > 55\% \& < 60\% & 13,671,965 & 4\% \\ > 40\% \& < 45\% & 13,671,965 & 4\% \\ > 30\% \& < 35\% & 13,767,330 & 4\% \\ > 25\% \& < 30\% & 11,949,229 & 3\% \\ < 225\% & 26,809,111 & 8\% \\ > 26,909,911 & 8\% \\ > 26\% \& < 26,909,911 & 8\% \\ \end{array}$	Loan to Value	Ratio			$\begin{array}{llllllllllllllllllllllllllllllllllll$	>95%		-	0,0	$\begin{array}{llllllllllllllllllllllllllllllllllll$					$\begin{array}{llllllllllllllllllllllllllllllllllll$	>60% & <= 65	%		13%	$\begin{array}{llllllllllllllllllllllllllllllllllll$	>55% & <= 60	%	40,227,830	11%	$\begin{array}{llllllllllllllllllllllllllllllllllll$	>50% & <= 55	%			>35% & <= 40%         13,671,965         4%           >30% & <= 35%					>30% & <= 35% 15,767,330 4% >25% & <= 30% 11,949,229 3% <=25% 26,690,911 8%					>25% & <= 30% 11,949,229 3% <=25% 26,690,911 8%					<=25% 26,690,911 8%					TOTAL 352,935,734 100%	<=25%		26,690,911			TOTAL		352,935,734	100%																					
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Loan Security <sup>2</sup>			
House	271,790,256	779	
Land	390,185	0	
Apartment Unit	41,212,793 14,555,681	12º 4º	
Townhouse	14,555,661 18,520,487	45	
Other	6,466,332	29	
	-,		
TOTAL	352,935,734	100	
hataan at Outling			
Interest Option Variable	294,142,414	839	
Fixed <3 years	58,793,320	179	
Fixed >3 years	36,793,320	0	
Tixed 20 years		0.	
TOTAL	352,935,734	100	
Mortgage Insurance <sup>4</sup>			
Genworth	24,583,820	79	
Uninsured	297,238,734	849	
QBE	297,238,734 31,113,180	99	
QDE	51,115,100	5.	
Dual Insured	-	09	
TOTAL	352,935,734	100	
Loan Size			
>\$250,000	222,153,260	625	
>\$200,000 & <\$250,000	41,444,571	129	
>\$150,000 & <\$200,000	38,330,342	119	
>\$100,000 & <\$150,000	28,225,580	89	
>\$50,000 & <\$100,000	16,078,019	59	
<= \$50,000	6,703,962	29	
TOTAL		100	
	352,935,734	100	
Loan to Value Ratio			
\$50,000			
\$50,000 \$40,000			
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795% 95% 90%	50° 50° 15° 10° 55° 50° 55° 50° 15° 10° 25	430 42 S	
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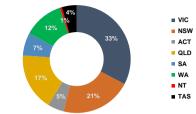
1 - Due to a recent review of the classification of investor lending, the Bank has now agreed a definition of investor lending which will be applied across all areas of the Bank to undertake reporting, monitoring and analysis. The Bank has decided to move away from the histori. "Ioan security" classification to a "Ioan purpose" classification. This classification is based upon each customer's advice to the Bank as to the purpose of the Ioan, and takes account that customers are unlikely to choose "investment" as an option when it is not the case. given the higher princing attracted 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 not 6, 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 'ReDecation', ME anticipates release of the new reporting for SMHL 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 cover

#### Geographical Location



30-59 days	31 January 2024	31 December 2023	30 November 2023	
Number of loans	2	3	12	
Outstanding Balance (\$)	849,033	439,988	3,819,803	
% of Pool Outstanding Balance	0.24%	0.12%	1.03%	
60-89 days				
Number of loans	5	7	1	
Outstanding Balance (\$)	1,360,248	2,378,880	163,125	
% of Pool Outstanding Balance	0.39%	0.66%	0.04%	
90+ days				
Number of loans	13	9	8	
Outstanding Balance (\$)	3,982,536	2,781,723	2,615,857	
% of Pool Outstanding Balance	1.13%	0.77%	0.71%	
TOTAL Delinquencies				
Number of loans	20	19	21	
Outstanding Balance (\$)	6,191,817	5,600,591	6,598,784	
% of Pool Outstanding Balance	1.75%	1.55%	1.78%	
Pool Information				
Number of loans	1,858	1,897	1,930	
Outstanding Balance (\$ m)	353	361	370	

# 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
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) Liquidity facility drawn during the current month Repayment of Liquidity Draw for the previous periods Outstanding liquidity draws	3,607,485
Reduction in Facility	(78,127)
Closing Outstanding Balance (collateral posted)	3,529,357
Redraw Funding Facility Opening Balance Drawn amount Closing balance	Nii Nii Nii
Excess Income Reserve	Nil

## Notional Swaps

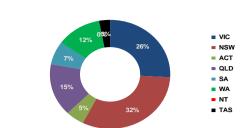
Notional Swaps Value % of fixed rate home loans 58,000,000 99%

Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited in any way stands behind the capital val ue 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.

urrent Posi	tion - SMHL Se	curitisation Tru	st 2020-1
Geographical Lo	cation		
IC	- Metro	5,594,848	19%
	- Non Metro	1,953,724	7%
1SW	- Metro	5,750,664	20%
	- Non Metro	3,484,000	12%
)LD	- Metro	3,288,483	11%
	- Non Metro	1,257,593	4%
SA	- Metro	2,000,503	7%
	<ul> <li>Non Metro</li> </ul>		0%
VA	- Metro	3,360,996	12%
	- Non Metro	192,068	1%
AS	- Metro	678,997	2%
	- Non Metro	183,336	1%
п	- Metro	-	0%
	<ul> <li>Non Metro</li> </ul>		0%
CT	- Metro	1,446,684	5%
	- Non Metro	-	0%
OTAL		29,191,896	100%
oan Purpose <sup>1,:</sup>	, <u> </u>	44.000.005	0001
lefinance		11,269,835	39%
enovation	~	-	0% 47%
Property Purchas	e	13,822,290 3,765,113	47% 13%
		3,765,113	13%
quity Release		334,059	170
DTAL		29,191,896	100%
=5 yrs 5 & <=10yrs 10 & <=15yrs		-	0% 0% 0%
15 & <=20yrs		121,000	0%
20 & <=25yrs		1,159,000	4%
25yrs		27,911,896	96%
DTAL		29,191,896	100%
wner/Investme	nt split <sup>1</sup>		
wner Occupied		23,310,688	80%
vestment		5,881,208	20%
OTAL		29,191,896	100%
terest Rate Ex 8.00%	posure	296,393	1%
7.00% & <= 8.0	00%	5,880,441	20%
6.00% & <= 7.0		15,514,983	53%
5.00% & <= 6.0		2,312,191	8%
= 5.00%		5,187,888	18%
DTAL		29,191,896	100%
oan to Value R 95%	atio		0%
90% & <= 95% 85% & <= 90%		- 1,867,903	0% 6%
85% & <= 90% 80% & <= 85%		1,867,903	18%
80% & <= 85% 75% & <= 80%		5,211,732	18%
70% & <= 75%		3,892,056	4%
65% & <= 70%		3,366,329	12%
60% & <= 65%		2,992,007	12 %
55% & <= 60%		1 302 404	5%

>60% & <= 65% >55% & <= 60% >50% & <= 55% >45% & <= 55% >40% & <= 55% >35% & <= 40% >35% & <= 40% >25% & <= 35% >25% & <= 30% <=25%

<=25% TOTAL



Geographical Location

TOTAL	29,191,896	100%
Other	407,130	19
Townhouse	2,591,707	9%
Unit	-	09
Apartment	3,237,789	119
Land	-	0%
House	22,955,271	79%

TOTAL	29,191,896	100%
<= \$50,000	145,481	0%
>\$50,000 & <\$100,000	492,945	2%
>\$100,000 & <\$150,000	1,099,050	4%
>\$150,000 & <\$200,000	1,435,542	5%
>\$200,000 & <\$250,000	1,769,914	6%
>\$250,000	24,248,966	83%
Loan Size		
TOTAL	29,191,896	100%
Dual Insured	-	0%
QBE	8,377,675	29%
Uninsured	19,959,645	68%
HLIC Govt	-	0%
Genworth	854,577	39
Mortgage Insurance <sup>4</sup>		
TOTAL	29,191,896	100%
TOTAL	00 404 000	100%
Fixed >3 years		0%
Fixed <3 years	7,873,110	27%
Variable	21,318,787	73%

# Loan to Value Retio

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 'ReDecation', ME anticipates release of the new reporting for SMHL Securitisation Trust 2020-1 (CRD) in Q1 2022.

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

5% 8% 13% 3% 4% 1% 0%

2% 100%

1,392,494 2,442,274 3,836,161

901,067 1,232,068

278,555 -688,329 29,191,896