SMHL Securitisation Trust 2020-1

Monthly Investment Report as at 23 Jul 2025

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



SMHL Securitisation Trust 2020-1
30 Jun 2025
23 Jul 2025
24 Jul 2025
25 Jul 20

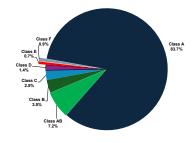
National Australia Bank Limited (ABN 12 004 044 937) ("NAE")
Marthers Equity Bank Limited (ABN 15 070 887 679) ("ME")
P.T. Limited (ABN 167 004 454 666)
Members Equity Bank Limited (ABN 16 070 887 679) ("ME")
Members Equity Bank Limited (ABN 16 070 887 679) ("ME")
Members Equity Bank Limited (ABN 16 070 887 679) ("ME")
Members Equity Bank Limited (ABN 12 070 887 679) ("ME")
National Australia Bank Limited (ABN 12 000 484 637) ("MAE")
National Australia Bank Limited (ABN 12 000 484 837) ("MAE")
The Payment Date falling in December 2052

Security Classes

Class Name :	A	AB	В	С	D	E	F
	AU3EN0056990 /		AU3EN0057006 /	ALI3EN0057030 /	AU3FN0057014 /		
ISIN / Common		AU3SG0002355 /				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) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +	BBSW (1 month) +
interest reate	+ (from the first Call Option Date)	Margin + (from the first Call	Class	Class Margin	Class Margin	Class Marnin	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 June 2025

Fund:	0.2342053
Class A	0.2130937
Class AB	0.4769887
Class B	0.4769887
Class C	0.4769887
Class D	0.4769887
Class E	0.4769887
Class F	0.4769887



				rent Interest Amt	Current Interest Rate
	Opening Balance	Principal Pass-	Closing Balance	23 Jun 2025	23 Jun 2025
		Through		23 Jul 2025	23 Jul 2025
Class A	200,512,582.66	4,466,316	196,046,266.61	723,905.36	4.393%
Class AB	17,318,870.72	385,769	16,933,101.66	71,778.42	5.043%
Class B	8,293,543.73	184,734	8,108,809.25	37,099.41	5.443%
Class C	6,098,193.92	135,834	5,962,359.74	29,283.86	5.843%
Class D	3,414,988.59	76,067	3,338,921.45	19,907.51	7.093%
Class E	1,707,494.30	38,034	1,669,460.73	12,690.43	9.043%
Class F	2.195.349.81	48.900	2.146.449.51	19.293.52	10.693%
Total Portfolio	239.541.024	5.335.655	234,205,369	913,959	

Pool Detail:

 Jumber of Loans
 1,330

 verage Loan Size
 176,084

 katarium Loan Size
 1,25,982

 Velahfack Average LVR
 51,97%

 katarium LVR
 91,09%

 VA Seeding (months)
 85

 VA Term b Maturity (vers)
 21

 uf Documentation Loans
 100,00%

 A Interest Rate
 6,08%

Principal Collections & Prenavment Analysis

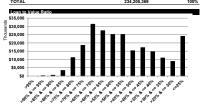
	Monthly	Quarterly	Since inception
	31 May 2025 to	30 April 2025 to	17 December 2020 to
Repayment Analysis	30 Jun 2025	30 Jun 2025	30 Jun 2025
Balance @ Determination Date	239.541.024	252.642.806	1.000.000.000
Substitution	200,041,024	202,042,000	1,000,000,000
Substitution			
Scheduled Repayments	(1,289,571)	(4,015,550)	(118,395,491)
Prepayments	(5.223.645)	(17.622.720)	(743.936.210)
Redraw Advances	1,177,562	3,200,833	96,537,070
Principal Draws / (Repayment of Principal Draws)		-	-
Closing Balance	234.205.369	234.205.369	234.205.369
CPR	18.58%	21.15%	20.50%
SMM	1.70%	1.96%	1.89%

This space has been left intentionally blani

Geographica	Location		
VIC	- Inner City	767,510	
	- Metro	68.228.014	2
	- Non Metro	10,357,272	
NSW	- Inner City - Metro	39,954,147	1
	- Non Metro	11,249,990	
QLD	- Inner City	210,603	
	- Metro	37,557,236	1
	- Non Metro	3,643,908	
SA	- Inner Citv - Metro	375,104 12.761.161	
	- Metro - Non Metro	2,359,219	
WA	- Inner City	1,059	
	- Metro	25,234,622	1
	- Non Metro	2,495,807	
TAS	- Inner City	17,587 7,410,925	
	- Metro - Non Metro	1.478.431	
NT	- Inner City	1,410,401	
	- Metro	1.096.292	
	- Non Metro		
ACT	- Inner City	9,006,483	
	- Metro - Non Metro	9,006,483	
	- Non Metro	•	
TOTAL		234,205,369	10
Loan Purpos Refinance	e ^{1,3}	111.673.281	4
ReDecation		111,673,281	4
Property Purch	hase	103 834 497	4
Construction		12,645,847	
Equity Releas	e	6,051,744	
TOTAL		234,205,369	10
Loan Term <=5 yrs			
>5 & <=10vrs		251.080	
>10 & <=15yrs >15 & <=20yrs	8	2,100,048 15,169,214	
>20 & <=25yrs	8	15,169,214 21 160 120	
>25yrs		195,524,907	8
TOTAL		234,205,369	10
Owner/Invest	ment split 1		
Owner Occupi	ied	189.950.157 44.255.212	8
		44,200,212	
TOTAL	S	234,205,369	10
TOTAL	Exposure	234,205,369 7.819.163	
Interest Rate > 8.00%			
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <=	8.00% 7.00%	7,819,163 16,179,886 53,882,223	10
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <=	8.00% 7.00%	7,819,163 16,179,886 53,882,223 156.109.030	
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00%	8.00% 7.00%	7,819,163 16,179,866 53,882,223 156,109,030 215,266	2 6
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00% TOTAL	8.00% 7.00% 6.00%	7,819,163 16,179,886 53,882,223 156.109.030	2 6
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= > 5.00% & <= TOTAL Loan to Value > 95%	8.00% 7.00% 6.00%	7,819,163 16,179,686 53,882,223 156,106,030 215,266 234,205,369	2 6
TOTAL Interest Rate > 8.00% < => > 7.00% & <=> > 6.00% & <=> > 5.00% & <= > 5.00% & <= > 5.00% TOTAL Loan to Value > 95% > 90% & <= 95	8.00% 7.00% 6.00% e Ratio	7,819,163 10,179,086 53,882,223 150,109,030 215,266 234,205,369	2 6
TOTAL Interest Rate > 8.00% & <= > 6.00% & <= > 6.00% & <= <= 5.00% & <= <= 5.00% & <= <= 5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <=	8.00% 7.00% 6.00% e Ratio	7,819,163 16,179,886 53,862,223 156,109,000 215,266 234,205,389 219,523 534,701	2 6
TOTAL Interest Rate > 8.00% & <= > 6.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00% & <= <= 5.00% & <= <= 5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <= \$5.00% & <=	8.00% 7.00% 6.00% 6 Ratio	7,819,163 10,179,086 53,882,223 150,109,030 215,266 234,205,369	2 6
TOTAL Interest Rate > 8.00% & <= > 6.00% & <= > 6.00% & <= <= 5.00% TOTAL Loan to Valu; >95% >90% & <= 95 >80% & <= 95 >80% & <= 85 >75% & <= 87 >70% & <= 87 >70% & <= 87	8.00% 7.00% 6.00% 9 Ratio 5% 5% 5% 5%	7,819,100 16,179,686 5,886,223 16,106,000 215,766 234,205,389 241,023 5,47,71 11,186,474 11,561,130	2 6 6
TOTAL Interest Rate > 8.00% > 7.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% TOTAL Loan to Value >95% & <= 95 >85% & <= 96 >75% & <= 85 >75% & <= 85 >75% & <= 85 >75% & <= 85 >65% & <= 75	8.00% 7.00% 6.00% • Ratio • Statio • St	7,819,453 16,179,665 53,862,223 166,109,000 215,266 234,205,369 219,523 534,701 3,365,698 11,186,774 333,462	10
TOTAL Interest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= > 5.00% TOTAL Loan to Value >95% >90% & <= 95 >80% & <= 95 >75% & <= 80 >75% & <= 85 >75% & <= 85 >65% & <= 75 >66% & <= 75 -66% & <= 75 -66% & <= 75	8.00% 7.00% 6.00% 9.54 95. 95. 95. 95. 95. 95. 95.	7,819,165 16,179,066 16,179,066 216,109,069 216,109,009 217,069 234,205,369 219,523 534,701 3.366,598 11,186,742 18,501,342 27,466,335	10
TOTAL Interest Ratio > 8.00% & < = 8.00% & < = 9.600% & < = 9.600% & < = > 5.00% & < = > 5.00% & < = > 5.00% & < = < = > 5.00% & < = < = > 5.00% & < = < = 5.00% & < = 9.00% & < = 9.00% & < = 9.00% & < = 9.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00% & < = 8.00%	8.00% 7.00% 6.00% 9.Fatio 5% 5% 5% 5% 5% 5% 5% 5%	7,819,450 16,178,680 5,8,862,223 156,109,000 215,260 234,205,369 218,523 5,54,701 3,366,698 11,186,474 15,601,300 27,460,335 25,199,152	10
TOTAL Interest Rate > 8.00% & <= 8.00% & <= 9.600% & <= 9.600% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= > 5.000% & <= 5.00% & <= 5.00% & <= 5.00% & <= 5.00% & <= 5.00% & <= 5.00% & <= 5.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00% & <= 6.00%	8.00% 7.00% 6.00% 9.54 95, 95, 95, 95, 95, 95, 95, 95, 95, 95,	7,819,453 16,179,686 53,862,293 165,108,200 215,566 234,205,369 219,523 534,701 3,365,696 11,556,1380 31,353,462 27,466,355 21,466,355	22 6
TOTAL Interest Ratio > 8.00% & <= 8.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% &	8.00% 7.00% 6.00% 5% 5% 5% 5% 5% 5% 5% 5% 5% 5%	7,819,450 16,178,680 5,8,862,223 156,109,000 215,260 234,205,369 218,523 5,54,701 3,366,698 11,186,474 15,601,300 27,460,335 25,199,152	2 6 6 10 10 11 11 11 11 11 11 11 11 11 11 11
TOTAL Interest Ratio > 8.00% & <= 8.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 8.00% & <= 8.00% & <= 8.00% & <= 8.00% & <= 9.00% & <= 8.00% & <= 9.00% & <= 8.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <	8.00% 7.00% 6.00% 9.60% 9.	7,915,165,157,1688,151,1688,151,170,688,151,170,688,151,180,180,180,180,180,180,180,180,180,18	2 6 6 10 10 11 11 11 11 11 11 11 11 11 11 11
TOTAL Interest Ratio > 8.00% > 8.00% > 8.00% \$ < = 7.00% & < = 9.60% \$ < = 5.00% & < = 9.60% \$ < = 5.00% & < = 9.60% TOTAL Lean to Value 1095% & < = 95.85% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80% & < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.95% \$ < = 80.	8 00%, 7 00% 6 00% 6 100% 6 10	7,819,450 16,178,680 5,8,852,223 16,109,000 215,266 234,205,369 218,503 5,54,701 3,365,698 11,186,474 15,561,380 25,199,152 25,199,147 15,42,780 17,233,540 17,233,540 17,233,540 17,233,540	10
TOTAL Interest Ratio > 8.00% & <= 8.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <= 9.00% & <	8 00%, 7 00% 6 00% 6 100% 6 10	7,915,165,157,1688,151,1688,151,170,688,151,170,688,151,180,180,180,180,180,180,180,180,180,18	2 6



House	180.001.793	77%
Land	458,919	0%
Apartment	26,921,456	11%
Unit	10.170.488	4%
Townhouse	13,079,162	6%
Other	3,573,550	2%
TOTAL	234,205,369	100%
Interest Option		
Variable	229,538,190	98%
Fixed <3 years	4.667.179	2%
Fixed >3 years		0%
TOTAL	234,205,369	100%
Mortgage Insurance ⁴ Genworth	14,198,590	6%
Uninsured	199,795,770	85%
QBE	20.211.009	9%
Dual Insured		0%
TOTAL	234,205,369	100%
Loan Size		
>\$250,000	142,655,900	61%
>\$200,000 & <\$250,000	27,913,996	12%
>\$150,000 & <\$200,000	25,468,145	11%
>\$100,000 & <\$150,000	21,620,149	9%
>\$50.000 & <\$100.000	11.316.147	5%
<= \$50,000	5,231,032	2%
TOTAL	224 225 252	4000



- 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 nowe away from the historic "loan security" (dastification to a "toan 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 as uniformly of choose" investment as an applicative historic than control and a contro
- 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.

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

Arroaro			
30-59 days	30 Jun 2025	31 May 2025	30 April 2025
Number of loans	2	1	5
Outstanding Balance (\$)	840,151	224,623	1,312,883
% of Pool Outstanding Balance	0.36%	0.09%	0.53%
60-89 days			
Number of loans	2	6	4
Outstanding Balance (\$)	570,552	1,478,597	1,514,981
% of Pool Outstanding Balance	0.24%	0.62%	0.62%
90+ days			
Number of loans	19	16	14
Outstanding Balance (\$)	6,118,093	5,563,737	4,819,142
% of Pool Outstanding Balance	2.61%	2.32%	1.96%
TOTAL Delinquencies			
Number of loans	23	23	23
Outstanding Balance (\$)	7,528,795	7,266,958	7,647,006
% of Pool Outstanding Balance	3.21%	3.03%	3.11%
Pool Information			
Number of loans	1,330	1,350	1,379
Outstanding Balance (\$ m)	234	240	246

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		

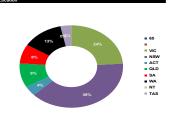
Any insured housing loan held by the fund is insured under a master insurance policy with Genworth Financial Mortgage Insuran ce Py Limited (ABN 60 106 974) or QBE Lenders' Mortgage Insurance Limited (ABN 70000 \$11071). For further details on the mortgage Insurance policies reference should be made to the Information Memorandum. Please note that Immations and exclusions apply with the mortgage Insurance policies, including timely payment cover for a limited period.

Facilities & Recerve	
Liquidity Facility	
Openine Balance (cotateral posted) Legislify facility fermine during the current month Repowment of Liquidity forms for the previous periods Outstanding loquidity draws	2,395,410
Reduction in Facility Closing Outstanding Balance (collateral posted)	- 53,357 2,342,054
Redraw Funding Facility Opening Balance Deam amount Reduction in Facility Closing balance	NII NII NII
Excess Income Reserve	Nil

Notional Swaps	
Notional Swaps Value	5,500,000
% of fixed rate home loans	118%

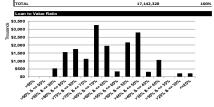
Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited in any way stands behind the capital value and/or the performance of the Bonds or the assets of SMHL Securitisation Trust 2020-1. The Notes do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited does not guarantee the payment of interest or the repayment of principal due on the Notes or the performance of the assets of SMHL Securitisation Trust 2020-1 (except to the limited oxers 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.

Metro 2,890,024 17				
VICE	Current Po	sition - SMHL Se	curitisation Trust 2020-1	(CRD)
VICE	Geographical	Location		
Name		- Inner City		09
Inner City				179
- Metro			1,193,065	
- Non Metro 1,240,300 77 - Non Metro 1,200,300 70 - Non Metro 1,200,216 70 - Non Metro 2,200,217 70 - Non Metro 2,	NSW	- Inner City	5 440 540	05
SEAD Interect City 1,828.858				
- Meric - Meric - 1,626,836 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	OLD		1,240,930	05
- Non Metro		- Metro	1.626.636	95
- Metro 1,20,216 8 - Metro 1,20,216 9 - Metro 2,20,388 13 - Metro 2,20,388 13 - Metro 2,20,388 13 - Metro 2,20,388 13 - Metro 1,20,387			-	05
- Non Metro	SA	- Inner City	•	05
VAA			1,290,216	
- Merico 2.00,388 137				
- Non Metro	NA	- Inner City		
TAS			2,200,300	09
- Metro - M	TAS			05
Timer City		- Metro	398,770	25
- Merro			178,345	15
- Non Merco - 00 - 1	VT	- Inner City		05
ACT - Immer City - 605, 506.34 - 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4		- Metro	-	
- Metro - Co. 5.00.34 4 20 100 100 100 100 100 100 100 100 100				
- Non Mereo - 0 - OTAL 17,142,328 300 - OTAL 17,142,328 300 - OTAL 17,142,328 300 - OTAL 27,142,328 300 - OTAL 27,142,328 300 - OTAL 31,142,328 300 - OT	ACT			
17,142,328 100		- Metro		
Comparison Com		- NOT INCUO	-	U.
Selfmance	TOTAL		17,142,328	100
New Processor New Processo	Loan Purpose	1,3		
Property Purchase 2-08.824 54	Refinance Renovation		5,451,192	325
Construction 2,15572 12		hase	9.263.674	549
107AL 17,142,328 100 10 10 10 10 10 10	Construction		2,115,972	129
Control Cont	Equity Release		311,490	29
Control Cont	TOTAL		17 142 229	100
= 5 yrs				
9-8 & -10 Jyrs		_		0
10.6 = Elymps	>5 & <=10vrs			09
-16 & == 20/yrs	>10 & <=15vrs			05
2-20 & =225yrs 940,400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	>15 & <=20yrs	5	371,375	25
107AL 17,142,328 100	>20 & <=25yrs	4		69
Owner/Investment epils 14,876,394 B7	25yrs		15,821,457	929
Description 1.6 Page 1.7 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1	TOTAL		17,142,328	100
Description 1.6 Page 1.7 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1.42,328 100 100 1.7 1	Owner/Investr			
17,142,328 100*	Owner Occurrie			
Rorest Rato Exposure	upin	ed ed	14,876,394	879
Rorest Rato Exposure		ed		
-8 0.00%	Investment	ed .	2,265,034	135
-8.00%	nvestment	ed .	2,265,034	135
. 6.00% & c = 7.00% 1.0	FOTAL nterest Rate	ed	2,265,934 17,142,328	1009
1. 2.00% & c= 0.00% 1.2.28,677 71 12.20,677	FOTAL Interest Rate > 8.00%	Exposure	2,265,934 17,142,328	87 ⁹ 13 ⁹ 100 ⁹
COTAL 17,142,328 100 COTAL 17,142,348 100	rotal nterest Rate > 8.00% > 7.00% & <=	Exposuro	2,265,934 17,142,328 526,945 266,337	100°
No.	nvestment FOTAL nterest Rete > 8.00% > 7.00% & <= > 6.00% & <=	Exposurc 8.00% 7.00%	2,265,934 17,142,328 526,945 266,337 4,055,536	100°
No.	rotal nterest Rate > 8.00% > 7.00% & <= > 5.00% & <= > 5.00% & <=	Exposurc 8.00% 7.00%	2,265,934 17,142,328 528,945 268,337 4,055,356 12,228,677	139 1009 33 29 24 719
90% & - 90% 90% \$ - 90% 90% 90% 90% 90% 90% 90% 90% 90% 90%	rotal microst Rato > 8.00% > 6.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00%	Exposurc 8.00% 7.00%	2,265,934 17,142,328 528,945 269,337 4,055,356 12,228,877 65,014	135 1005 35 26 245 715 05
-80% & -6 -00% - 6	rotal nterest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00% FOTAL	Exposuro 8.00% 7.00% 6.00%	2,265,934 17,142,328 528,945 269,337 4,055,356 12,228,877 65,014	135 1001 33 22 24 711 05
80% 4 = 80%	nvestment IOTAL Interest Rate > 8.00% > 8.00% > 6.00% & <= > 6.00% & <= = 5.00% IOTAL IOTAL CONTROL OF STATE OF STA	Exposure	2,265,934 17,142,328 528,945 269,337 4,055,356 12,228,877 65,014	135 1001 33 22 24 715 010
79% & e = 80% 173,5888 10 17,70% & e = 75% 11,125,480 17,125,480 1	nvestment FOTAL Interest Rate > 8.00% & <= > 6.00% & <= > 5.00% & <= <= 5.00% & <= <= 5.00% for the control of the control o	Exposure 8.00% 7.00% 6.00%	2,285,934 17,142,328 520,945 200,337 50,046 12,228,077 65,014 17,142,328	135 1001 33 22 24 711 01 1002
70% & -70% 1.155548 77 78 78 78 78 78 78 78 78 78 78 78 78	nvestment FOTAL Interest Rate > 8.00% > 8.00% \$ <= > 6.00% & <= > 5.00% \$ <= 5.00% FOTAL Coan to Value -95% \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$ <= 95 \$	Exposure 8.00% 6.00%	2,285,934 17,142,328 17,142,328 17,142,328 17,142,328 17,142,328 17,142,328	135 1001 33 22 24 711 00 1000
-80% & -70% 3.041.939 19 10 10 10 10 10 10 10 10 10 10 10 10 10	nvestment FOTAL Interest Rate > 8.00% & <= > 6.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 5.00% & <= > 8.50% & <= Solution (See See See See See See See See See Se	Exposure 8.00% 7.00% 6.00%	2,285,934 17,142,328 17,142,328 528,945 266,337 4,065,356 15,266,357 12,142,328	135 1001 33 22; 247 711 001 1009
60% & = 60% 1,947.788 11 65% & = 60% 3,04,169 2 75% & = 65% 2,109,13 33 190% & = 55% 2,179,216 19 190% & = 50% 2,779,216 19 20% & = 70% 2,779,216 19 20% & = 30% 0 0 20% & = 30% 0 0 20% & = 30% 20 7 20% & = 20% 20,422 11 22% & = 20% 20,422 11	nvestment nterest Rate > 8.00% > 7.00% & <= > 6.00% & <= > 5.00% & <= > 5.00% & <= = 5.00% TOTAL coan to Value 995% 890% & <= 95 880% & <= 96 875% & <= 80	Exposure 8.00% 6.00% 6.00% FRatio % % % % % % % % % % % % % % % % % % %	2,265,934 17,142,328 500,046 906,337 60,014 17,142,328	135 1001 33 22 244 711 05 1000 1000 1000 1000 1000 1000 10
-50% & -60% 301,100 2 2 1,100,110 3 100 100 100 100 100 100 100 100 10	nvestment nterest Rate > 8.00% <= > 8.00% &< > 6.00% &< = > 6.00% &< = = 5.00% &< = = 5.00% &< = = 5.00% &< = 95% &< 80% &< = 95% &< 80% &< = 95% &< 80% &< = 975% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &< = 80% &	Exposure 8.00% 7.00% 6.00% Ratio % % % % % % % % % % % % %	2,285,934 17,142,328 530,045 960,337 4,065,356 12,228,677 65,014 17,142,328	139 1001 33 22 244 711 00 00 01 01 01 01 01 01 01 01 01 01 0
-50% & c = 50% 2; (59.81) 3 33 43 44% 4 c = 50% 2; (59.81) 4 37 42% 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4 5 4	rotal nterest Rate 8. 8.0% 8 8.0% 7.00% 8. <= 6.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 6.00% 8. <= 5.00% 8. <= 6.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00% 8. <= 5.00	Esposure 8.00% 8.00% 9.00% Fatto % % % % % % % % % % % % %	2,285,934 17,142,328 528,945 528,945 266,337 4,055,356 10,051,45 17,142,328 538,445 538,445 1,155,495 1,155,496	130 1001 31 22 22 24 711 711 00 00 01 33 99 99 117
40% & <45% 309.977 22 309.977 22 309.977 22 309.878 24 309.8 27 309% & <235% & <235% & <235% 22 309% 22 309% 202.477 11 32 309% 202.477 209.423 11 32 309% 209.423 11 309.8 30	INVESTMENT INVEST	Exposure 9.00% 7.00% 6.00% FRatio 76 66 66 66 66 66 66 66 66	2,285,934 17,142,328 520,945 206,337 4,055,356 7,220,077 85,074 17,142,328 520,545 1,545,525 1,115,544 3,241,529 3,241,5	130 1001 33 22 244 71 00 00 00 00 33 99 100 111 121
35% & <= 40% 1,049,221 0' 30% & <= 30% 0' 30% & <= 30% 0' 225% & <= 30% 202,477 1' ≤= 25% 200,423 1'	INVESIMENT INTEREST RATE 8 0.00% 8 0.00% 8 0.00% 8 0.00% 9 0	Exposure	2,285,934 17,142,328 528,946 528,947 4,065,327 4,065,327 1,065,071 127,142,328 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345 535,345	130 1001 31 22 24 711 0 0 0 0 0 0 0 7 7 1 1 1 1 1 1 1 1 1
30% & = 35% -25% & <= 30% -25% & 202,477 225% 208,423 11	INVESTMENT INTOTAL	Exposure 8.00% 8.00% Ratio % % % % % % % % % % % % % % % % % %	2,265,934 17,142,328 500,546 500,546 12,208,677 60,014 17,142,328 10,208,676 11,155,546 11,155,546 11,155,546 11,155,546 11,155,546 11,155,546 11,155,546 11,155,546	136 1001 31 22 24 711 01 00 01 01 02 13 13 13 13 13
>25% & <= 30% 202,477 11 ==25% 208,423 11	INVESTMENT INTEREST Rate 8.00% 8.00% 8.00% 8.00% 8.00% 8.00% 9.	Exposure 5.00% 6.00% 6.00% Fatto 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66% 6.66%	2,285,934 17,142,328 526,546 286,337 4,055,356 17,265,356 65,014 17,142,328 500,646 51,756,466 1,756,466 1,756,466 1,756,466 1,155,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,467 2,756,467	136 1001 33 24 24 77 70 100 00 01 01 01 01 100 11 11 11 12 13 13 14 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18
C=25% 208,423 1 ⁴	INVESTMENT INTERCENT RELICE 8.00% 8.00% 8.00% 8.00% 8.00% 6.00% 8.00% 6.00%	Exposure 8.00% 7.00% 6.00% Rosto M. M	2,285,934 17,142,328 526,546 286,337 4,055,356 17,265,356 65,014 17,142,328 500,646 51,756,466 1,756,466 1,756,466 1,756,466 1,155,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,466 2,756,467 2,756,467	130 1007 1007 1007 1007 1007 1007 1007 1
	INVESTMENT TOTAL INTEREST RATE 8 000% 8 4 = 6 5 000% 8 4 =	Exposure 8.00%, 7.00%, 6.00% Frato %, %, %, %, %, %, %, %, %, %, %, %, %,	2,265,934 17,142,328 500,545 500,545 12,208,677 60,014 17,142,328 10,554,665 1,175,688 1,155,648	130 100 100 100 100 100 100 100 100 100
	INVESTMENT INTEREST RATIO 8.00% 8.	Exposure 8.00%, 7.00%, 6.00% Frato %, %, %, %, %, %, %, %, %, %, %, %, %,	2,285,934 17,142,328 526,545 266,337 4,055,356 17,265,356 17,142,328 17,142,328 17,142,328 1,155,446	130 1001 1001 1001 1001 1001 1001 1001



Loan Security ²	13.984.713	81%
Land		0%
Apartment	1.866.694	119
Unit		0%
Townhouse	1,290,922	8%
Other	=	0%
TOTAL	17,142,328	100%
Interest Option		
Variable	15,217,190	89%
Fixed <3 years	1,925,138	119
Fixed >3 years		0%
TOTAL	17,142,328	1009
Mortgage Insurance ⁴		
Genworth	439.101	3%
HLIC Govt	_	0%
Uninsured	12.414.469	72%
QBE	4,288,759	25%
Dual Insured	-	0%
TOTAL	17.142.328	100%

755,252 88,517	49 19
755,252	49
1.097.176	6%
	7%
	3%
13,507,559	79%
	464,568 1,229,257



- 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 leaves of the Bank to undertake reporting, more interest and advantage of the second of the sec
- 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 Tour 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.