## **SMHL SERIES SECURITISATION FUND 2013-1**

Monthly Investment Report as at 10 February 2020

Contact: Phone: Email: Website: Bloomberg Screen:

# Summary

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

Arranger: Trust Manager: Security Trustee: Liquidity Facility Provider: Payment Facility Provider: Redraw Facility Provider: Interest Rate Swap Provider: Issue Date: Legal Final Maturity Date: Investor Reporting +61 3 9708 3113 me.investorreporting@mebank.com.au mebank.com.au SMHL «MTGE>



SMHL Series Securitisation Fund 2013-1 3 February 2020 10 February 2020 Perpetual Limited as trustee for SMHL Series Securitisation Fund 2013-1 Macquarie Bank Limited (ABN 46 008 583 542) Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) Cormonwealth Bank of Australia (ABN 48 123 123 124) Citigroup Global Markets Australia (ABN 48 123 123 124) Citigroup Global Markets Australia (ABN 48 123 123 124) Macquarie Bank Limited (ABN 46 008 583 542) ME Portfolio Management Limited (ABN 79 005 964 134) Perpetual Trustee Company Limited (ABN 42 000 001 007) ME ME Westpac Banking Corporation (ABN 33 007 457 141) 14 October 2013 9 March 2045

## Security Classes

Class Name :	А	AB	B1	B2
ISIN:	AU3FN0020665	AU3FN0020673	AU3FN0020681	AU3FN0020699
Rating Agency:	S&P / Fitch	S&P	S&P	S&P
Rating:	AAA(sf) / AAA(sf)	AAA(sf)	AA-(sf)	AA-(sf)
Currency:	AUD	AUD	AUD	AUD
Original Balance at Issue:	1,150,000,000.00	77,500,000.00	16,250,000.00	6,250,000.00
Base Rate:	BBSW1 M	BBSW1 M	BBSW1 M	BBSW1 M
Margin above base rate:	0.95%	1.80%	Undisclosed	Undisclosed
Expected Average Life to call at Issue:	2.8yr	5.1yr	5.1yr	5.1yr
Distribution Frequency:	Monthly	Monthly	Monthly	Monthly
Coupon Type:	Floating	Floating	Floating	Floating
Principal payment type:	Pass Through	Pass Through	Pass Through	Pass Through

### Bond Factors as at 10 February 2020

Fund:	0.11906235
Class A	0.10697219
Class AB	0.25809920
Class B1	0.25809920
Class B2	0.25809920



# Portfollo Structure

			Ci	urrent Interest Amt	Coupon Rate
	Opening Balance	Principal Pass-	Closing Balance	9 January 2020	9 January 2020
		Through		10 February 2020	10 February 2020
Class A	128,371,846	5,353,831	123,018,015	204,270	1.8150%
Class AB	20,873,219	870,531	20,002,688	48,769	2.6650%
Class B1	4,376,643	182,531	4,194,112	14,638	3.8150%
Class B2	1,683,324	70,204	1,613,120	6,147	4.1650%
Total Portfolio	155,305,032	6,477,097	148,827,935	273,824	

Invested Amount (as per Article 122a)

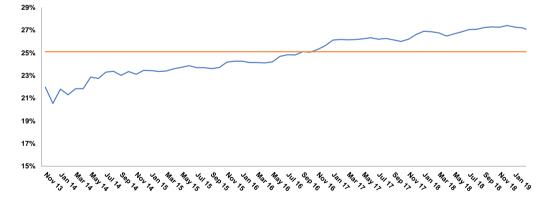
8,700,132

# Pool Details

Number of Loans	1,721
Average Loan Size	86,478
Maximum Loan Size	590,580
Weighted Average LVR	49.42%
Maximum LVR	90.95%
WA Seeding (months)	128
WA Term to Maturity (years)	18
Full Documentation Loans	100.00%
WA Interest Rate	4.58%

# Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	2 January 2020 to	2 December 2019 to	14 Oct 2013 to
Repayment Analysis	3 February 2020	3 February 2020	3 February 2020
Balance @ Determination Date	155,305,032	164.831,576	1,250,000,000
Substitutions	· · · ·	· · ·	· · · · -
Bond uplift / Redemptions		-	-
Scheduled Repayments	(598,880)	(1,831,640)	(100,318,570)
Prepayments	(8,022,854)	(20,538,005)	(1,233,839,871)
Redraw Advances:	2,144,636	6,366,004	232,986,376
Topup Advances	-	-	-
Closing Balance	148,827,935	148,827,935	148,827,935
CPR	24.99%	26.23%	26.37%
SMM	2.37%	2.50%	2.52%

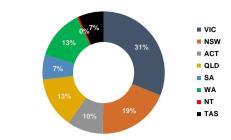


——CPR ——Average CPR

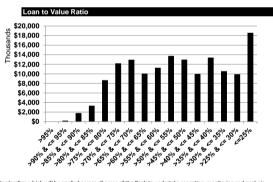
## **Current Position**

Loan Purpose <sup>1</sup> Refinance         34,312,056         23%           Refinance         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term	Geographical	Location			
- Non Metro         9.974,517         7%           NSW         - Metro         15,497,947         10%           - Non Metro         12,974,540         9%           OLD         - Metro         10,137,517         7%           SA         - Metro         9,285,517         6%           - Non Metro         14,123,603         12%           TAS         - Metro         14,23,603         12%           TAS         - Metro         14,23,603         12%           NT         - Metro         514,730         0%           - Non Metro         14,23,602         10%           ACT         - Metro         14,23,602         23%           ACT         - Metro         14,47,202         0%           - Non Metro         -         0%         0%           FortAL         148,827,935         100%         2%           Purchase         70,677,550         48%         0%           - Other         33,097,086         22%           TOTAL         148,827,935         100%           > 10 & <=15yrs         2,330,163         2%           - Other         30,097,086         22%           Other         2,330			36 279 028	24%	
NSW         - Metro         15,497,947         10%           - Non Metro         12,974,540         9%           OLD         - Metro         10,137,517         7%           SA         - Metro         9,265,517         6%           - Non Metro         14,123,603         12%           - Non Metro         14,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         14,455,062         1%           TAS         - Metro         5,14,730         0%           ACT         - Metro         14,147,202         10%           ACT         - Metro         14,147,202         10%           NT         - Metro         14,147,202         10%           Purchase         70,677,550         48%           Construction         7,175,053         5%           Other         3,097,086         22%           TOTAL         148,827,935         100%           Loan Term         -         -           <	20,75           >10 42,2265         7%         -         0%           >15 & <=20yrs	vic			
Non Metro         12,974,540         9%           OLD         Metro         10,137,517         7%           SA         Metro         9,285,517         6%           Non Metro         461,071         0%           WA         Metro         18,123,603         12%           Non Metro         14,650,662         1%           TAS         Metro         5,892,986         4%           NON Metro         14,52,662         1%           TAS         Metro         5,892,986         4%           NT         Metro         514,730         0%           ACT         Metro         142,982         0%           ACT         Metro         142,982         0%           Fornace         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Loan Term         -         0%           <-5 (yrs	NSW				
QLD         - Metro         10,137,517         7%           - Non Metro         9,878,128         7%           SA         - Metro         9,285,517         6%           - Non Metro         4,61,071         0%           WA         - Metro         18,123,603         12%           - Non Metro         1,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         16,29,862         0%           ACT         - Metro         14,147,202         10%           - Non Metro         15,29,862         0%         ACT         - Metro         14,147,202         10%           ACT         - Metro         14,147,202         10%         - 0%         7074L         148,827,935         100%           Loan Furpose <sup>1</sup> -         -         0%         23%         Purchase         70,677,550         48%           Construction         7,175,033         5%         -         0%         -         0%         >163,443         0%         >15 & <220yrs					
Non Metro         9,878,128         7%           SA         - Metro         9,285,517         6%           - Non Metro         461,071         0%           WA         - Metro         1,852,063         12%           - Non Metro         1,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         4,053,126         3%           NT         - Metro         514,730         0%           - Non Metro         152,962         0%           ACT         - Metro         14,147,202         10%           Edmance         34,312,056         23%           Renovation         3,566,209         2%           Construction         7,175,03         5%           Other         3,097,086         22%           TOTAL         148,827,935         100%           Loan Furn         -         -           <-5 yrs	QLD			7%	
SA         - Metro         9,285,517         6%           - Non Metro         461,071         0%           WA         - Metro         18,123,603         12%           TAS         - Metro         1,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         4,053,126         3%           NT         - Metro         141,147,202         10%           - Non Metro         152,962         0%           ACT         - Metro         14,147,202         10%           - Non Metro         - 0,677,550         48%           Construction         7,175,033         5%           Purchase         70,677,550         48%           Construction         7,175,033         5%           TOTAL         148,827,935         100%           Loan Ferm         -         -           <5 4 <=10yrs		- Non Metro			
- Non Metro $461,071$ 0%           WA         - Metro $18,123,603$ $12\%$ - Non Metro $1,455,062$ $1\%$ TAS         - Metro $5,892,986$ $4\%$ - Non Metro $4,053,126$ $3\%$ NT         - Metro $514,730$ $0\%$ - Non Metro $12,2962$ $0\%$ ACT         - Metro $14,147,202$ $10\%$ ACT         - Metro $14,147,202$ $10\%$ Purchase $70,677,550$ $48\%$ Construction $7,175,033$ $5\%$ Other $33,097,086$ $22\%$ TOTAL $148,827,935$ $100\%$ >10 & 4<=15yrs	SA				
WA         - Metro         18,123,603         12%           - Non Metro         1,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         4,053,126         3%           NT         - Metro         514,730         0%           - Non Metro         152,962         0%           ACT         - Metro         14,147,202         00%           - Non Metro         14,147,202         100%         -           TOTAL         148,827,935         100%         -           Reinovation         3,566,209         2%         2%           Purchase         70,677,550         48%         -           Construction         7,175,033         5%         0%           <5 §rS	0,1				
- Non Metro         1,455,062         1%           TAS         - Metro         5,892,986         4%           - Non Metro         4,053,126         3%           NT         - Metro         152,962         0%           ACT         - Metro         14,147,202         10%           ACT         - Metro         14,147,202         10%           ACT         - Metro         14,147,202         10%           Construction         3,556,209         2%           Purchase         70,677,550         48%           Renovation         3,556,209         2%           Purchase         70,677,550         48%           Construction         7,175,03         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Loan Term         -         -           <<5 yrs	14/4				
TAS       - Metro       5,892,986       4%         - Non Metro       4,053,126       3%         NT       - Metro       514,730       0%         - Non Metro       152,962       0%         ACT       - Metro       14,147,202       10%         - Non Metro       -       0%       0%         TOTAL       148,827,935       100%         Lean Purpose 1       -       0%         Refinance       34,312,056       23%         Renovation       3,566,209       2%         Purchase       70,677,550       48%         Construction       7,175,033       5%         Other       3,097,086       22%         TOTAL       148,827,935       100%         Loan Term       -       -         <=5 yrs	WA				
- Non Metro         4,053,126         3%           NT         - Metro         514,730         0%           - Non Metro         152,962         0%           ACT         - Metro         14,147,202         10%           - Non Metro         -         0%         0%           TOTAL         148,827,935         100%           Lean Purpose         -         0%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term         -         0%           >56 & <=10yrs					
NT         - Metro         514,730         0%           - Non Metro         152,962         0%           ACT         - Metro         14,147,202         10%           - Non Metro         -         0%         0%           TOTAL         148,827,935         100%           Refinance         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Cean Term         -         -           <=5 yrs	TAS				
- Non Metro         152,962         0%           ACT         - Metro         14,147,202         10%           - Non Metro         -         0%           TOTAL         148,827,935         100%           Lean Purpose <sup>1</sup> -         0%           Refinance         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         3,097,086         22%           TOTAL         148,827,935         100%           Loan Term         -         0%           >5 & <=10yrs					
ACT         · Metro $14,147,202$ $10\%$ · Non Metro         ·         0%           TOTAL         148,827,935         100%           Lean Purpose 1         .         .           Refinance         34,312,056         23%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term         .         .           <=5 \fs	NT				
- Non Metro         -         0%           TOTAL         148,827,935         100%           Lean Purpose <sup>1</sup> Refinance         34,312,056         23%           Refinance         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term					
TOTAL         148,827,935         100%           Refinance         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         3,097,086         22%           TOTAL         148,827,935         100%           Loan Term         -         0%           <5 %	ACT		14,147,202		
Loan Purpose <sup>1</sup> Refinance $34,312,056$ $23\%$ Refinance $34,312,056$ $23\%$ Renovation $3,566,209$ $2\%$ Purchase $70,677,550$ $48\%$ Construction $7,175,033$ $5\%$ Other $33,097,086$ $22\%$ TOTAL         148,827,935 $100\%$ <=5 yrs		- Non Metro	-	0%	
Loan Purpose <sup>1</sup> Refinance $34,312,056$ $23\%$ Refinance $34,312,056$ $23\%$ Renovation $3,566,209$ $2\%$ Purchase $70,677,550$ $48\%$ Construction $7,175,033$ $5\%$ Other $33,097,086$ $22\%$ TOTAL         148,827,935 $100\%$ <=5 yrs	TOTAL		148,827,935	100%	
Refinance         34,312,056         23%           Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term         -         0% $< 5 \& < = 10 yrs$ 163,443         0%           >10 & <=15 yrs					
Renovation         3,566,209         2%           Purchase         70,677,550         48%           Construction         7,175,033         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term         -         0%           <=5 yrs			04.040.050	0.00/	
Purchase $70,677,550$ $48\%$ Construction         7,175,033 $5\%$ Other         33,097,086 $22\%$ TOTAL         148,827,935 $100\%$ Loan Term         - $0\%$ $<=5$ yrs         - $0\%$ > 5 & <=10yrs					
Construction         7,175,033         5% Other         5%           Other         33,097,086         22%           TOTAL         148,827,935         100%           Lean Term         -         0%           >5 & <=10yrs					
Other $33,097,086$ $22\%$ TOTAL         148,827,935         100% $c=5$ yrs         -         0%           > 5 & c=10yrs         163,443         0%           > 10 & c=15yrs         2,330,163         2%           > 20 & c=25yrs         26,398,916         18%           > 25 & c=20yrs         10,192,265         7%           > 20 & c=25yrs         26,398,916         18%           > 25yrs         109,743,148         73%           TOTAL         148,827,935         100%           Owner/Investment split <sup>1</sup> 00%         62,8463         81%           Investment         28,199,472         19%         107AL         148,827,935         100%           Intrest Rate Exposure         -         0%         -         0%         5.00% & <= 0.0%					
TOTAL         148,827,935         100%           Loan Term         -         -         0%           >5 & <=10yrs					
Loan Term $<=5$ yrs         0%           >5 & <=10yrs	Other		33,097,000	2270	
<=5 yrs       -       0%         >5 & <=10yrs	TOTAL		148,827,935	100%	
<=5 yrs       -       0%         >5 & <=10yrs	Loan Term				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			-	0%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			163,443	0%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	>10 & <=15yrs		2,330,163	2%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	>15 & <=20yrs		10,192,265	7%	
TOTAL         148,827,935         100%           Owner/Investment split <sup>1</sup> $20,628,463$ 81%           Investment         28,199,472         19%           TOTAL         148,827,935         100%           TOTAL         148,827,935         100%           TOTAL         148,827,935         100%           S00%         -         0%           > 7.00% & <= 8.00%	>20 & <=25yrs		26,398,916	18%	
TOTAL         148,827,935         100%           Owner/Investment split <sup>1</sup> $20,628,463$ 81%           Investment         28,199,472         19%           TOTAL         148,827,935         100%           TOTAL         148,827,935         100%           TOTAL         148,827,935         100%           S00%         -         0%           > 7.00% & <= 8.00%	>25yrs		109,743,148	73%	
Owner/Investment split <sup>1</sup> Owner Occupied         120,628,463         81%           Investment         28,199,472         19%           TOTAL         148,827,935         100%           Interest Rate Exposure $\sim$ $^{0}$ > 8.00%         -         0%           > 7.00% & <= 8.00%			440.007.005		
$\begin{tabular}{ c c c c c } \hline Council Counc$	TOTAL		140,027,933	100 %	
Investment $28,199,472$ $19\%$ TOTAL         148,827,935 $100\%$ hterest Rate Exposure         0%           > 8.00%         0%           > 6.00%         0%           > 5.00%         0%           > 5.00%         0%           > 5.00%         0%           > 5.00%         0%           > 5.00%         24,979,307           = 5.00%         24,979,307           TOTAL         148,827,935           100%         25,00%           Conto Value Ratio         0%           >95%         -0%           \$95%         164,637           >90% & <= 95%					
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$		ed			
Interest Rate Exposure           > $8.00\%$ - $0\%$ > $7.00\%$ & <= $8.00\%$ - $0\%$ > $6.00\%$ & <= $8.00\%$ - $0\%$ > $6.00\%$ & <= $8.00\%$ - $0\%$ > $6.00\%$ & <= $7.00\%$ - $0\%$ > $5.00\%$ & <= $7.00\%$ 24,979,307 $17\%$ <= $5.00\%$ 123,848,628 $83\%$ TOTAL         148,827,935         100%           Loan to Value Ratio         - $0\%$ >95%         - $0\%$ >95% & <= 95\%	Investment		28,199,472	19%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	TOTAL		148,827,935	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 $		Exposure	-	0%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	> 7.00% & <= 8	3.00%	-	0%	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	> 6.00% & <= 7	7.00%	-		
$\begin{tabular}{ c c c c c } \hline TOTAL & 148,827,935 & 100\% \\ \hline \hline Loan to Value Ratio $$>95\% & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ & $$0\%$ &$		6.00%			
Loan to Value Ratio           >95%         -         0%           >90% & <= 95%	<= 5.00%		123,848,628	83%	
$\begin{array}{cccc} >95\% & & & & & 0\% \\ >90\% & < & = 95\% & & 164.637 & 0\% \\ >80\% & < & = 90\% & 1,730.164 & 1\% \\ >80\% & < & = 85\% & 3,290.044 & 2\% \\ >77\% & < & = 80\% & 8.624.859 & 6\% \\ >77\% & < & = 75\% & 12,137.596 & 8\% \\ >65\% & < & = 70\% & 12,911,980 & 9\% \\ >65\% & < & < & & & & & & & & & \\ >55\% & & < & & & & & & & & & & & \\ >55\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & $	TOTAL		148,827,935	100%	
$\begin{array}{cccc} >95\% & & & & & 0\% \\ >90\% & < & = 95\% & & 164.637 & 0\% \\ >80\% & < & = 90\% & 1,730.164 & 1\% \\ >80\% & < & = 85\% & 3,290.044 & 2\% \\ >77\% & < & = 80\% & 8.624.859 & 6\% \\ >77\% & < & = 75\% & 12,137.596 & 8\% \\ >65\% & < & = 70\% & 12,911,980 & 9\% \\ >65\% & < & < & & & & & & & & & \\ >55\% & & < & & & & & & & & & & & \\ >55\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & & & & & & & & & & \\ >50\% & & & $	Loop to Value	Patio			
$\begin{array}{llllllllllllllllllllllllllllllllllll$		Mano	-	0%	
$\begin{array}{llllllllllllllllllllllllllllllllllll$		%	164,637	0%	
$\begin{array}{llllllllllllllllllllllllllllllllllll$	>85% & <= 90%	%	1,730,164	1%	
$\begin{array}{llllllllllllllllllllllllllllllllllll$	>80% & <= 85%	%	3,290,044	2%	
$\begin{array}{llllllllllllllllllllllllllllllllllll$			8,624,859		
$\begin{array}{llllllllllllllllllllllllllllllllllll$					
>40% & <= 45%         9,920,148         7%           >35% & <= 40%	>50% & <= 55%	70			
>35% & <= 40%	>40% & <= 50%	/0			
>30% & <= 35% 10,511,466 7% >25% & <= 30% 9,852,603 7% <=25% 18,531,670 11%	>40% & <= 45%	/0			
>25% & <= 30% 9,852,603 7% <=25% 18,531,670 11%					
<=25% 18,531,670 11%					
		-			

Geographical Location



TOTAL	148,827,935	100%
<= \$50,000	8,287,401	6%
>\$50,000 & <\$100,000	20,460,991	14%
>\$100,000 & <\$150,000	23,849,565	16%
>\$150,000 & <\$200,000	29,187,753	20%
>\$200.000 & <\$250.000	22,783,430	15%
>\$250.000	44,258,796	29%
Loan Size		
TOTAL	148,827,935	100%
QBE	-	0%
Uninsured	-	0%
HLIC Govt	710,760	0%
Genworth Financial	148,117,175	100%
Mortgage Insurance		
TOTAL	148,827,935	100%
Fixed >3 years	-	0%
Fixed <3 years	-	0%
Variable	148,827,935	100%
Interest Option		
TOTAL	148,827,935	100%
Other	278,365	0%
Townhouse	2,658,585	2%
Unit	17,592,522	12%
Apartment	4,533,108	3%
Land	228,731	0%
House	123,536,623	83%



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 fassification 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 man security by using the highest valued security property. This change will drive alignment across the investor reported data and RBA reporting requirements.

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

30-59 days	3 February 2020	2 January 2020	2 December 2019
Number of loans	4	5	11
Outstanding Balance (\$)	198,979	641,204	1,667,000
% of Pool Outstanding Balance	0.13%	0.41%	1.04%
60-89 days			
Number of loans	3	6	2
Outstanding Balance (\$)	388,829	1,076,742	236,849
% of Pool Outstanding Balance	0.26%	0.69%	0.15%
90+ days			
Number of loans	21	19	21
Outstanding Balance (\$)	3,627,043	3,338,850	3,749,209
% of Pool Outstanding Balance	2.44%	2.15%	2.35%
TOTAL Delinguencies			
Number of loans	28	30	34
Outstanding Balance (\$)	4,214,852	5,056,796	5,653,059
% of Pool Outstanding Balance	2.83%	3.26%	3.54%
Pool Information			
Number of loans	1,721	1,759	1,789
Outstanding Balance (\$ m)	149	155	160

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### Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	8	4,983,245
Proceeds of sale	8	3,399,130
Loss on sale of property	2	77,137
Claims submitted to Insurer	1	40,984
Claims paid by Insurer	1	40,924
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	1	148
Claims Denied by Insurers	0	0

Any insured housing loan held by the fund is insured under one of the following:

\* master policy with the Commonwealth of Australia dated July 4th, 1994;
 \* master policy with GE Mortgage Insurance Pty Limited (formerly Housing Loans Insurance Corporation Pty Limited (ACN 071 466 334) dated 12 Dec,1997;
 \* master policy with GE Capital Mortgage Insurance Corporation (Australia) Pty Limited (ACN 081 488 440) and GE Mortgage Insurance Pty Limited (ACN 071 466 334) which is effective from October 25,1999.

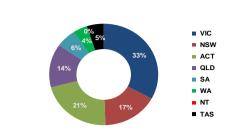
For further details on the above mortgage Insurance policies reference should be made to the Offering circular and the Transaction Documents. Please note that limitations and exclusions apply with the mortgage Insurance policies, including timely payment cover' for a limited period.

Facilities & Reserve	
Liquidity Facility	
Opening Balance Liquidity facility drawn during the current month Repayment of Liquidity Draw for the previous periods Outstanding liquidity draws	1,397,745
Reduction in Facility	58,294
Closing Outstanding Balance	1,339,451
Payment Funding Facility	150,000

Neither Members Equity Bank Limited nor any associate of Members Equity Bank Limited (including ME Portfolio Management Limited) in any way stands behind the capital value and/or the performance of the Bonds or the assets of SMHL Securitisation Fund 2013-1 Members Equity Bank Limited does not stand behind the obligations of ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited including ME Portfolio Management Limited. The Bonds do not represent deposits or other liabilities of Members Equity Bank Limited or associates of Members Equity Bank Limited including ME Portfolio Management Limited. Members Equity Bank Limited does not guarantee the payment of interest or the repayment of principal due on the Bonds or the performance of the assets of SMHL Securitisation Fund 2013-1 (except to the limited extent provided in the transaction documents). The holding of the Bonds is subject to investment risk, including possible delays in repayment and loss of income and principal invested.

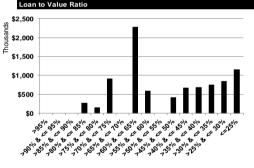
#### ¢ N FUND 2013-1 CRD

Aurrent Position - SMHL SERIES SECURITISATIO           Geographical Location           VIC         - Metro         2,168,344         25%           - Non Metro         693,897         8%           NSW         - Metro         1,206,435         14%           - Non Metro         602,480         7%           - Non Metro         606,097         7%           - Non Metro         157,451         2%           WA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%         70%           TAS         - Metro         28,484         0%           NT         - Metro         1,860,473         21%           - Non Metro         -         0%         7074         100%           Loan Purpose 1         8,700,132         100%         100%           Loan Purpose 1         213,638         14%         14%           TOTAL         8,700,132         100%         10%           Construction         543,594         6%         14%           TOTAL         8,700,132         <					
VIC         - Metro         2,168,344         25%           NSW         - Non Metro         693,897         8%           NSW         - Metro         693,897         8%           NSW         - Metro         1,206,435         14%           - Non Metro         237,722         3%           QLD         - Metro         602,480         7%           SA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%         No           TAS         - Metro         28,484         0%           NT         - Metro         -         0%           - Non Metro         -         0%         -           ACT         - Metro         -         0%           - Non Metro         -         0%         -           TOTAL         8,700,132         100%           Loan Purpose <sup>1</sup> -         -         0%           Refinance         2,013,446         23%         Cors           Qurchase         4,903,822         57%         Cors         0%	urrent Posi	tion - SMHL SEI	RIES SECURIT	ISATIO	
- Non Metro         693,897         8%           NSW         - Metro         1,206,435         14%           - Non Metro         602,480         7%           QLD         - Metro         602,480         7%           - Non Metro         666,097         7%           SA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         28,484         0%           TAS         - Metro         28,484         0%           NT         - Metro         28,484         0%           NT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         25,632         0%           Purchase         4,903,822         57%         Construction         543,594         6%           Other         1,213,638         14%         100%         100%           Loan Term         -         0%         535,683         6%           >20 &	Geographical	Location			
NSW         - Metro         1,206,435         14%           - Non Metro         237,722         3%           QLD         - Metro         602,480         7%           - Non Metro         606,097         7%           SA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         -         0%         ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         ACT         - Non Metro         -         0%           ACT         - Metro         1,860,473         21%         -         00%           Purchase         4,903,822         57%         Construction         543,594         6%           Other         1,213,638         14%         73%         21%           TOTAL         8,700,132         100%         20 & <=25yrs         1,704,469 <th>VIC</th> <th>- Metro</th> <th>2,168,344</th> <th>25%</th>	VIC	- Metro	2,168,344	25%	
- Non Metro         237,722         3%           QLD         - Metro         602,480         7%           - Non Metro         606,097         7%           SA         - Metro         333,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%         76           TAS         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         28,484         0%           - Non Metro         28,484         0%           - Non Metro         28,484         0%           ACT         - Metro         1,860,473         21%           - Non Metro         26,632         0%         0%           Coan Purpose <sup>1</sup> -         0%         0%           Construction         25,632         0%         0%           Outher         1,213,638         14%           TOTAL         8,700,132         100%           Coan truction         543,594         6%           Other         1,213,638         14%           <			693,897	8%	
QLD         - Metro         602,480         7%           - Non Metro         606,097         7%           SA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         - 7,451         2%           WA         - Metro         370,682         4%           - Non Metro         - 0%         -         0%           TAS         - Metro         404,995         5%           - Non Metro         - 28,484         0%           NT         - Metro         - 0%           ACT         - Metro         1.860,473         21%           - Non Metro         -         0%         N           Purchase         4,903,822         57%         Construction         543,594         6%           Other         1,213,638         14%         100%         100%           Loan Term         -         -         0%         55 & <=10yrs	NSW		1,206,435		
- Non Metro         606,097         7%           SA         - Metro         363,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         2,844         0%           NT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         25,632         0%           Purchase         4,903,822         57%         Construction         543,594         6%           Other         1,213,638         14%         73%         2100%         205 < <td>55 &amp; 55 &amp; 55 &amp; 55 &amp; 56         56 &amp; 56</td> <td></td> <td></td> <td>237,722</td> <td></td>	55 & 55 & 55 & 55 & 56         56 & 56 & 56 & 56 & 56 & 56 & 56 & 56 & 56 & 56 & 56 & 56			237,722	
SA         - Metro         333,071         4%           - Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         28,484         0%           - Non Metro         2,844         0%           - Non Metro         -         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         70682           For Act         8,700,132         100%         70682           Coan Purpose <sup>1</sup> 8,700,132         100%         70682           Purchase         4,903,822         5%         6%           Other         1,213,638         14%         7064           TOTAL         8,700,132         100%         75           Construction         543,594         6%         76           Other         1,213,638         14%         73%           TOTAL         8,700,132         100%           >10 & <=15yrs	QLD		602,480		
- Non Metro         157,451         2%           WA         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         1,860,473         21%           - Non Metro         -         0%         7074L         8,700,132         100%           Loan Purpose 1         -         0%         -         0%         7074L         8,700,132         100%           Loan Purpose 1         -         0%         -         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%         0%		<ul> <li>Non Metro</li> </ul>	606,097	7%	
WA         - Metro         370,682         4%           - Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         -         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           TOTAL         8,700,132         100%           Loan Purpose 1         -         0%           Refinance         2,013,446         23%           Renovation         25,632         0%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <5 & <=10yrs	SA	- Metro	363,071	4%	
- Non Metro         -         0%           TAS         - Metro         404,995         5%           - Non Metro         28,484         0%           NT         - Metro         28,484         0%           NT         - Metro         28,484         0%           ACT         - Metro         -         0%           - Non Metro         -         0%         -           ACT         - Metro         1.860,473         21%           - Non Metro         -         0%         -           TOTAL         8,700,132         100%         -           Renovation         25,632         0%         -           Purchase         4,903,822         57%         -           Construction         543,594         6%         00%           Other         1.213,638         14%         -           TOTAL         8,700,132         100%         -           Coan Term         -         -         0%           <55 & <=10yrs		- Non Metro	157,451	2%	
TAS       - Metro       404,995       5%         - Non Metro       28,484       0%         NT       - Metro       -       0%         ACT       - Metro       1.860,473       21%         - Non Metro       -       0%       0%         ACT       - Metro       1.860,473       21%         - Non Metro       -       0%       0%         TOTAL       8,700,132       100%         Loan Purpose 1       -       -       0%         Refinance       2,013,446       23%       6%         Purchase       4,903,822       57%       5632       0%         Purchase       4,903,822       57%       6%       0ther       1.213,638       14%         TOTAL       8,700,132       100%       20%       -       0%       55 & <=	WA	- Metro	370,682	4%	
- Non Metro         28,484         0%           NT         - Metro         -         0%           - Non Metro         -         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%           TOTAL         8,700,132         100%           Loan Purpose 1         -         -         0%           Refinance         2,013,446         23%         Renovation         25,632         0%           Purchase         4,903,822         57%         Construction         543,594         6%           Other         1,213,638         14%         100%         -         0%           >55 & <=10yrs		- Non Metro	-	0%	
NT         - Metro         -         0%           - Non Metro         -         0%           ACT         - Metro         1,860,473         21%           - Non Metro         -         0%         0%           TOTAL         8,700,132         100%           Kenovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,554         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <55 & <=10yrs	TAS		404,995	5%	
- Non Metro         .         0%           ACT         . Metro         1,860,473         21%           - Non Metro         -         0%           TOTAL         8,700,132         100%           Loan Purpose <sup>1</sup> 2         1           Refinance         2,013,446         23%           Renovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,554         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           >55 x<=10yrs		- Non Metro	28,484	0%	
ACT         - Metro - Non Metro         1,860,473 -         21% 0%           TOTAL         8,700,132         100%           Loan Purpose 1         -         -           Refinance         2,013,446         23%           Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <5 & <=10yrs	NT		-		
- Non Metro         -         0%           TOTAL         8,700,132         100%           Loan Purpose <sup>1</sup> Refinance         2,013,446         23%           Renovation         25,632         0%           Purchase         4,903,822         57%           Onstruction         543,554         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term			-		
TOTAL         8,700,132         100%           Loan Purpose <sup>1</sup> Refinance         2,013,446         23%           Renovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term             <5 yrs	ACT		1,860,473		
Loan Purpose <sup>1</sup> Refinance         2.013,446         23%           Refinance         2.013,446         23%           Renovation         25,632         0%           Purchase         4.903,822         57%           Onstruction         543,594         6%           Other         1.213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <=5 yrs		- Non Metro	-	0%	
Refinance         2,013,446         23%           Renovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <5 \$\$ <=10yrs	TOTAL		8,700,132	100%	
Refinance         2,013,446         23%           Renovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <5 \$\$ <=10yrs					
Renovation         25,632         0%           Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term             <=5 yrs		1			
Purchase         4,903,822         57%           Construction         543,594         6%           Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%           <5 yrs					
Construction         543,594 (Other         6% (1,213,638         14%           TOTAL         8,700,132         100%           Loan Term         -         0%            -         0%           >10 & <=15yrs         -         0%           >10 & <=15yrs         81,435         1%           >5 & <=10yrs         -         0%           >20 & <=25yrs         1,704,469         20%           >25 fyrs         6,378,544         73%           TOTAL         8,700,132         100%           Owner/Investment split <sup>1</sup> 0         0%           Owner Occupied         5,870,194         67%           Investment         2,829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         0%         0%           > 6,00%         -         0%         0%           > 6,00%         2,00%         -         0%           > 5,00% & <= 8,00%         0%         0%         0%           > 5,00%         2,511,790         29%					
Other         1,213,638         14%           TOTAL         8,700,132         100%           Loan Term             <<5 yrs					
Coan Term           <=5 yrs					
<=5 yrs	TOTAL		8,700,132	100%	
<=5 yrs	1 <b>T</b>				
>5 & <=10yrs			_	0%	
>10 & <=15yrs 81,435 1% >15 & <=20yrs 535,683 6% >20 & <=25yrs 1,704,469 20% >25yrs 6,378,544 73% TOTAL 8,700,132 100% Owner/Investment split <sup>1</sup> Owner Occupied 5,870,194 67% Investment 2,829,938 33% TOTAL 8,700,132 100% Interest Rate Exposure > 8.00% - 0% > 7.00% & <= 8.00% - 0% > 5.00% & <= 8.00% - 0% > 5.00% & <= 8.00% - 0% > 5.00% 2,511,790 29%					
>15 & <=20yrs 535,683 6% >20 & <=25yrs 1,704,469 20% >25yrs 6,378,544 73% TOTAL 8,700,132 100% Owner/Investment split <sup>1</sup> Owner Occupied 5,870,194 67% Investment 2,829,938 33% TOTAL 8,700,132 100% Interest Rate Exposure > 8.00% - 0% > 7.00% & <= 8.00% - 0% > 5.00% & <= 6.00% 2,511,790 29%			81,435		
>20 & <=25yrs         1,704,469         20%           >25yrs         6,378,544         73%           TOTAL         8,700,132         100%           Owner/Investment split <sup>1</sup> 0           Owner Occupied         5,870,194         67%           Investment         2,829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         >         0%           > 8.00%         -         0%           > 7.00% & <= 8.00%	-			6%	
>25yrs 6,378,544 73% TOTAL 8,700,132 100% Owner/Investment split 1 Owner Occupied 5,870,194 67% investment 2,829,938 33% TOTAL 8,700,132 100% Interest Rate Exposure >8.00% - 0% >7.00% & <= 8.00% - 0% >6.00% & <= 8.00% - 0% >5.00% & <= 8.00% - 0%					
Owner/Investment split <sup>1</sup> Owner Occupied         5,870,194         67%           Investment         2,829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         >         8,00%         -           > 8.00%         -         0%         >           > 6.00%         -         0%         -         0%           > 5.00% & <= 8.00%	-		6,378,544	73%	
Owner/Investment split <sup>1</sup> Owner Occupied         5,870,194         67%           Investment         2,829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         >         8,00%         -           > 8.00%         -         0%         >           > 6.00%         -         0%         -         0%           > 5.00% & <= 8.00%					
Owner Occupied         5.870,194         67%           Investment         2.829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         -         0%           > 8.00%         -         0%           > 7.00% & <= 8.00%	TOTAL		8,700,132	100%	
Owner Occupied         5.870,194         67%           Investment         2.829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         -         0%           > 8.00%         -         0%           > 7.00% & <= 8.00%	Owner/Investn	nent split <sup>1</sup>			
Investment         2,829,938         33%           TOTAL         8,700,132         100%           Interest Rate Exposure         -         0%           > 8.00%         -         0%           > 7.00% & <= 8.00%			5,870,194	67%	
Interest Rate Exposure           > 8.00%         -         0%           > 7.00% & <= 8.00%	Investment		2,829,938	33%	
Interest Rate Exposure           > 8.00%         -         0%           > 7.00% & <= 8.00%	TOTAL		8,700,132	100%	
> 8.00% - 0% > 7.00% & <= 8.00% - 0% > 6.00% & <= 7.00% - 0% > 5.00% & <= 6.00% 2.511.790 29%	-		-,, -		
> 7.00% & <= 8.00% - 0% > 6.00% & <= 7.00% - 0% > 5.00% & <= 6.00% 2,511,790 29%		xposure		00/	
> 6.00% & <= 7.00% - 0% > 5.00% & <= 6.00% 2,511,790 29%		2 0.0%	-		
> 5.00% & <= 6.00% 2,511,790 29%			-		
			2.511.790		
	<= 5.00%		6,188,342	71%	



Geographical Location

1,758,748 1,808,235 1,551,255 1,359,995 1,803,780 408,119	20% 20% 18% 16% 21% 5%
1,808,235 1,561,255 1,359,995 1,803,780	20% 18% 16% 21%
1,808,235 1,561,255 1,359,995	20% 18% 16%
1,808,235 1,561,255	20% 18%
1,808,235	20%
0,700,132	100
8 700 132	100
-	0%
	09
-	09
8,700,132	1009
8,700,132	100
-	0%
	19
8.644.657	999
8,700,132	1009
-	
230,000	0%
	39
	229
., .	0%
	75% 0%
	6,464,350 28,484 96 1,910,565 296,638 - <b>8,700,132</b> 8,644,657 55,475 - <b>8,700,132</b> 8,700,132 - - 8,700,132



1 - Due to a recent review of the classification of investor lending, the Bank has now agreed a definition of investor lending which will be applied across all areas of the Bank to undertake reporting, monitoring and analysis. The Bank has decided to move away from the historic "loan security" classification to a "loan purpose" classification. This classification is based upon each customer's advice to the Bank as to the purpose of the loan, and takes account that customers are unlikely to choose "investment" as an option when it is not the case, given the higher pricing attached to investment loans.

2 - The Bank has also decided to move away from the "Primary Security" classification to a new methodology of determining the main security by using the highest valued security property. This change will drive alignment across the investor reported data and RBA reporting requirements.

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

8,700,132

264,889 144,962 907,733

2.272.965

590,414

-416,156 666,523 680,133 757,033

844,119 1,155,203 8,700,132

TOTAL

Loan to Value Ratio

 $\begin{array}{l} \textbf{Loan to Value R} \\ >95\% \\ >90\% \& <= 95\% \\ >85\% \& <= 90\% \\ >85\% \& <= 80\% \\ >75\% \& <= 80\% \\ >75\% \& <= 85\% \\ >65\% \& <= 75\% \\ <65\% \& <= 75\% \\ <65\% \& <= 60\% \\ <55\% \& <= 60\% \\ <55\% \& <= 55\% \\ <45\% \& <= 55\% \\ <45\% \& <= 45\% \\ >40\% \& <= 35\% \\ >30\% \& <= 35\% \\ >25\% \& <= 30\% \\ <25\% \& <= 30\% \\ <25\% & <= 25\% \\ \end{array}$ 

<=25% TOTAL

100%

0% 0% 3% 2% 10% 26% 7% 0% 5% 8% 8% 9% 10%

12% 100%