SMHL SECURITISATION FUND 2012 -2

Monthly Investment Report as at 09 September 2019

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>



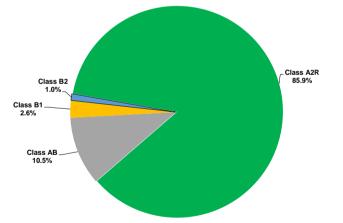
SMHL Securitisation Fund 2012 -2 02 September 2019 09 September 2019 Perpetual Limited as trustee for SMHL Securitisation Fund 2012-2 National Australia Bank Limited (ABN 12 004 044 937) Westpac Banking Corporation (ABN 33 007 457 141) Credit Suisse AG, Sydney Branch (ABN 17 061 700 712) Macquarie Bank Limited (ABN 46 008 583 542) Macquarie Bank Limited (ABN 46 008 583 542) ME Portfolio Management Limited (ABN 46 008 000 1007) Perpetual Trustee Company Limited (ABN 42 000 001 007) PT Limited as nominee for Perpetual Trustee Limited as trustee for the SMHL Origination Fund No.3 PT Limited as nominee for Perpetual Trustee Limited as trustee for the SMHL Origination Fund No.3 Westpac Banking Corporation (ABN 33 007 457 141) 25 September 2012 9 July 2043

Security Classes

Class Name :	A1	A2R	AB	B1	B2
ISIN:	AU3FN0016598	AU3FN0038196	AU3FN0016606	AU3FN0016614	AU3FN0016622
Rating Agency:	S&P / Fitch	S&P / Fitch	S&P / Fitch	S&P	S&P
Rating:	AAA(sf) / AAAsf	AAA(sf) / AAAsf	AAA(sf) / AAAsf	AA-(sf) / NR	AA-(sf) / NR
Currency:	AUD	AUD	AUD	AUD	AUD
Original Balance at Issue:	664,000,000.00	80,000,000.00	41,600,000.00	10,400,000.00	4,000,000.00
Base Rate:	BBSW1 M	BBSW1 M	BBSW1 M	BBSW1 M	BBSW1 M
Margin above base rate:	1.35%	0.93%	3.00%	Undisclosed	Undisclosed
Expected Average Life to call:	2.4yr	2.0yr	5.21yr	5.21yr	5.21yr
Distribution Frequency:	Monthly	Monthly	Monthly	Monthly	Monthly
Coupon Type:	Floating	Floating	Floating	Floating	Floating
Principal payment type:	Pass Through	Pass Through	Pass Through	Pass Through	Pass Through

Bond Factors as at 09 September 2019

Fund:	0.10747434
Class A1	0.0000000
Class A2R	0.92287195
Class AB	0.21695921
Class B1	0.21695921
Class B2	0.21695921



Portfolio Structure

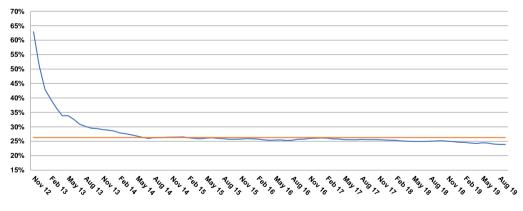
			c	urrent Interest Amt	Coupon Rate
	Opening Balance	Principal Pass-	Closing Balance	09 August 2019	09 August 2019
		Through		09 September 2019	09 September 2019
Class A1					2.385%
Class A2R	75,889,345.67	2,059,589	73,829,756.30	undisclosed	undisclosed
Class AB	9,277,282.64	251,780	9,025,502.99	31,793	4.035%
Class B1	2,319,320.66	62,945	2,256,375.75	undisclosed	Undisclosed
Class B2	892,046.41	24,210	867,836.83	undisclosed	Undisclosed
Total Portfolio	88,377,995	2.398.524	85.979.472	31.793	

Pool Details

Number of Loans	2,285
Average Loan Size	37,628
Maximum Loan Size	563,618
Weighted Average LVR	37.22%
Maximum LVR	176.63%
WA Seeding (months)	164
WA Term to Maturity (years)	14
Full Documentation Loans	100.00%
WA Interest Rate	4.83%

Principal Collections & Prepayment Analysis

	Monthly	Quarterly	Since inception
	1 August 2019 to	2 July 2019 to	25 Sep 2012 to
Repayment Analysis	2 September 2019	2 September 2019	2 September 2019
Balance @ Determination Date	88,377,995	89,805,101	800,000,000
Substitutions	· · · ·	· · ·	-
Bond uplift / Redemptions			-
Scheduled Repayments	(498,600)	(1,544,874)	(82,519,136)
Prepayments	(3,805,447)	(9,652,168)	(909,353,311)
Redraw Advances	1,905,523	7,371,412	277,851,919
Topup Advances		-	-
Closing Balance	85,979,472	85,979,472	85,979,472
CPR	23.07%	9.95%	23.90%
SMM	2.16%	0.87%	2.25%

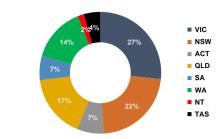


— CPR — Average CPR

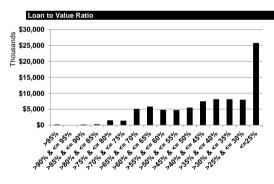
Current Position

- Non Metro 104,236 09 WA - Metro 11,853,215 149 - Non Metro 2,033,851 227 TAS - Metro 1,665,198 229 NT - Metro 1,665,198 229 - Non Metro 1,665,198 229 - Non Metro 1,665,198 29 - Non Metro 1,633,800 29 - Non Metro 6,077,092 79 TOTAL 85,979,472 1009 Lean Purpose 1 2149,963 39 Purchase 3,831,478 455 Construction 5,347,014 66 Other 11,871,790 149 TOTAL 85,979,472 1009 Loan Term - 9 <5 & <=10yrs 164,570 9 >10 & <=15yrs 36,303,279 429 >20 & <=25yrs 36,303,279 429 >25 (s) 35,979,472 1009 Dwner/Investment split* 0 9 <tr< th=""><th>Coorrenhiad</th><th></th><th></th><th></th></tr<>	Coorrenhiad			
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- Non Metro 1,665,198 29 NT - Metro 1,439,800 29 - Non Metro - 00 ACT - Metro 6,077,092 79 TOTAL 85,979,472 1009 Loan Purpose * - - Reinance 27,779,227 329 Purchase 33,81,478 455 Construction 2,149,963 39 Purchase 38,81,478 455 Construction 5,347,014 66 Other 11,871,790 149 TOTAL 85,979,472 1009 Loan Term - - <=5 fyrs	TAS			2%
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TOTAL 85,979,472 1009 Loan Purpose ³ Refinance 27,779,227 329 Renovation 2,149,963 39 Purchase 38,831,478 495 Construction 5,347,014 66 Other 11,871,790 149 TOTAL 85,979,472 1009 Loan Term $ <=5 yrs$	10T			
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Loan Purpose ¹ Refinance 27,779,227 322 Renovation 2,149,963 39 Purchase 38,831,478 455 Construction 5,347,014 66 Other 11,871,790 149 TOTAL 85,979,472 1009 Loan Term - 9 <=5 yrs	TOTAL		85.979.472	100%
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Construction $5,347,014$ 69 Other $11,871,790$ 149 TOTAL $85,979,472$ 1009 Loan Term - - $<=5 yrs$ - 09 > 5 & <=10yrs				
Other 11,871,790 149 TOTAL 85,979,472 1009 Loan Term				
TOTAL 85,979,472 1007 Loan Term - 0 $< = 5$ yrs - 0 > 5 & <=10yrs				
Loan Term $<=5$ yrs - 09 >5 & <=10yrs	Other		11,871,790	14%
=5 yrs - 00 >5 & <=10 yrs	TOTAL		85,979,472	100%
=5 yrs - 00 >5 & <=10 yrs	Loan Term			
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$			-	0%
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	>5 & <=10yrs		164,570	0%
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $				4%
$\begin{array}{c c c c c c c c c c c c c c c c c c c $				42%
TOTAL 85,979,472 1007 Owner/Investment split ¹ 0				
$\begin{tabular}{ c c c c } \hline \hline$	>25yrs		45,395,048	53%
$\begin{tabular}{ c c c c c } \hline Conner Occupied & 61,447,389 & 719 \\ Investment & 24,532,083 & 299 \\ \hline \hline TOTAL & 85,979,472 & 1009 \\ \hline \hline TOTAL & 85,979,472 & 1009 \\ \hline \hline Interest Rate Exposure & $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$	TOTAL		85,979,472	100%
$\begin{tabular}{ c c c c } \hline Councel Coupled & 61,447,389 & 719 \\ \hline Investment & 24,532,083 & 299 \\ \hline \hline TOTAL & 85,979,472 & 1009 \\ \hline \hline TOTAL & 85,979,472 & 1009 \\ \hline \hline Interest Rate Exposure & $$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$$	Owner/Investm	ent split ¹		
TOTAL 85,979,472 1009 Interest Rate Exposure - 09 > 8.00% - 09 > 7.00% & <= 8.00%			61,447,389	71%
Interest Rate Exposure > 8.00% - 09 > 7.00% & $< 8.00\%$ - 09 > 6.00% & $< 7.00\%$ 141,850 09 > 6.00% & $< 22,253,888$ 269 <= 5.00% 63,583,733 749 TOTAL 85,979,472 1009 Loan to Value Ratio - 09 >90% & <= 95\%	Investment		24,532,083	29%
Interest Rate Exposure > 8.00% - 09 > 7.00% & $< = 8.00\%$ - 09 > 6.00% & $< = 7.00\%$ 141,850 09 > 5.00% & $< = 7.00\%$ 141,850 09 > 5.00% & $< 22,253,888$ 269 $< < 5.00\%$ 63,583,733 749 TOTAL 85,979,472 1009 $< > 85\%$ $< < 95\%$ 109,972 1009 Loan to Value Ratio > > 95% $< 0,97$ $< 85\%$ & $< 95\%$ $< 0,97$ >85% & $< = 95\%$ 114,810 09 $< 28,98$ $< 95\%$ $< 0,97$ >86% & $< = 95\%$ 140,8162 09 $> 80\%$ & $< = 85\%$ $< 28,988$ 09 >86% & $< = 75\%$ 1,348,781 29 $> 50\%$ & $< < 75\%$ $< 3,095,51$ 69 >60% & $< = 65\%$ 5,052,911 77 $> 55\%$ & $< 4,605,129$ > 59 $> 55\%$ $< 4,655,129$ > 59 >50% & $< 55\%$ 4,665,129 > 59 $> 55\%$ $< 4,655,129$ > 59 $> 40\%$ & $< 8,056$ $> 50\%$				
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	TOTAL		85,979,472	100%
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$\begin{array}{r c c c c c c c c c c c c c c c c c c c$	> 7.00% & <= 8.	.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.	.00%	141,850	0%
$\begin{tabular}{ c c c c c } \hline TOTAL & 85,979,472 & 1009 \\ \hline \hline Loan to Value Ratio & & & & & & & & & & & & & & & & & & &$	> 5.00% & <= 6.	.00%	22,253,888	26%
Loan to Value Ratio >95% 114,810 09 >90% & <= 95%	<= 5.00%		63,583,733	74%
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	TOTAL		85,979,472	100%
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	Loan to Value	Ratio		
$\begin{array}{c c c c c c c c c c c c c c c c c c c $			114 810	0%
$\begin{array}{cccc} >85\% \& <= 90\% & 108,162 & 09 \\ >80\% \& <= 85\% & 228,988 & 07 \\ >75\% \& <= 80\% & 1,440,669 & 22 \\ >70\% \& <= 75\% & 1,348,781 & 22 \\ >65\% \& <= 75\% & 5,009,551 & 69 \\ >60\% \& <= 65\% & 5,752,911 & 77 \\ >55\% \& <= 60\% & 4,711,842 & 57 \\ >50\% \& <= 65\% & 4,665,129 & 57 \\ >50\% \& <= 55\% & 4,665,129 & 57 \\ >45\% \& <= 50\% & 5,437,702 & 69 \\ >45\% \& <= 45\% & 7,401,816 & 99 \\ >35\% \& <= 40\% & 8,085,843 & 99 \\ >30\% \& <= 35\% & 8,075,763 & 99 \\ \end{array}$				0%
$\begin{array}{llllllllllllllllllllllllllllllllllll$			108.162	0%
$\begin{array}{cccc} >75\% & \& <= 80\% & 1,440,669 & 29\\ >70\% & \& <= 75\% & 1,344,781 & 29\\ >65\% & \& <= 70\% & 5,09,551 & 66\\ >60\% & \& <= 65\% & 5,752,911 & 79\\ >55\% & \& <= 60\% & 4,711,842 & 59\\ >60\% & \& <= 65\% & 4,665,129 & 50\\ >45\% & \& <= 55\% & 4,665,129 & 50\\ >45\% & \& <= 55\% & 5,437,702 & 69\\ >45\% & \& <= 45\% & 7,401,816 & 99\\ >35\% & \& <= 40\% & 8,085,843 & 99\\ >30\% & \& <= 35\% & & 0,75,763 & 99\\ \end{array}$				0%
$\begin{array}{cccc} >70\% & \& <=75\% & 1,348,781 & 22\\ >65\% & \& <=70\% & 5,009,551 & 69\\ >60\% & \& <=65\% & 5,752,911 & 77\\ >55\% & \& <=60\% & 4,711,842 & 55\\ >50\% & \& <=60\% & 4,665,129 & 59\\ >45\% & \& <=55\% & 4,665,129 & 59\\ >45\% & \& <=50\% & 5,437,702 & 69\\ >46\% & \& <=45\% & 7,401,816 & 99\\ >35\% & \& <=40\% & 8,085,843 & 99\\ >35\% & \& <=35\% & 8,075,763 & 99\\ \end{array}$				2%
$\begin{array}{cccc} > 65\% \& <= 70\% & 5,009,551 & 69\\ > 60\% \& <= 65\% & 5,752,911 & 77\\ > 55\% \& <= 60\% & 4,711,842 & 59\\ > 55\% \& <= 55\% & 4,665,129 & 57\\ > 45\% \& <= 55\% & 5,437,702 & 66\\ > 40\% \& <= 45\% & 7,401,816 & 99\\ > 30\% \& <= 40\% & 8,085,843 & 99\\ > 30\% \& <= 35\% & 8,075,763 & 99\\ \end{array}$				2%
$\begin{array}{cccc} >60\% & 8 <= 65\% & 5,752,911 & 79\\ >55\% & 8 <= 60\% & 4,711,842 & 59\\ >50\% & 8 <= 65\% & 4,665,129 & 59\\ >45\% & 8 <= 50\% & 5,437,702 & 69\\ >45\% & 8 <= 60\% & 5,437,702 & 69\\ >40\% & 8 <= 45\% & 7,401,816 & 99\\ >35\% & 8 <= 40\% & 8,065,843 & 99\\ >30\% & 8 <= 35\% & 8,075,763 & 99\\ \end{array}$				6%
$\begin{array}{cccc} >55\% & \& <= 60\% & 4,711,842 & 55 \\ >50\% & \& <= 55\% & 4,665,129 & 57 \\ >45\% & & & & & & & & \\ >45\% & & & & & & & \\ >45\% & & & & & & & \\ >45\% & \& <= 55\% & 5,437,702 & 67 \\ >40\% & \& <= 45\% & 7,401,816 & 97 \\ >35\% & \& <= 40\% & 8,085,843 & 97 \\ >30\% & \& <= 35\% & 8,075,763 & 97 \\ \end{array}$				7%
>50% & <= 55%				5%
>45% & <= 50%				5%
>40% & <= 45% 7,401,816 99 >35% & <= 40%				6%
>35% & <= 40% 8,085,843 99 >30% & <= 35% 8,075,763 99				9%
>30% & <= 35% 8,075,763 9%				9%
				9%
2070 G = 0070 7,002,297 97	>25% & <= 30%		7,902,297	9%
	<=25%			31%
	TOTAL			100%

Geographical Location



TOTAL	85,979,472	100%
	,301,011	207
<= \$50,000	17.054.814	20%
>\$50,000 & <\$100,000	23,951,644	279
>\$100,000 & <\$200,000	15,116,808	189
>\$150.000 & <\$200.000	9,909,051	129
>\$200,000 & <\$250,000	6,728,293	89
Loan Size >\$250,000	13,218,863	159
TOTAL	05,373,472	1007
TOTAL	85.979.472	100%
QBE		0%
Uninsured	2,190,001	09
HLIC Govt	2.196.861	39
Mortgage Insurance Genworth Financial	83,782,611	979
TOTAL	85,979,472	100%
Fixed >3 years	-	07
Fixed <3 years Fixed >3 years	-	0%
	85,979,472	100%
Interest Option Variable	05 070 470	1009
TOTAL	00,010,412	1007
TOTAL	128,924 85,979,472	100%
Other	1	0%
Townhouse	14,245,205 1.076.054	19
Apartment Unit	1,192,480	17
	2,441,229	39 19
		78%
Loan Security ² House Land	66,895,579	7



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 basel 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	2 September 2019	1 August 2019	2 July 2019
Number of loans	5	8	6
Outstanding Balance (\$)	518,530	250,662	460,274
% of Pool Outstanding Balance	0.60%	0.28%	0.51%
60-89 days			
Number of loans	5	3	3
Outstanding Balance (\$)	54,739	265,810	282,881
% of Pool Outstanding Balance	0.06%	0.30%	0.31%
90+ days			
Number of loans	6	5	e
Outstanding Balance (\$)	579,259	505,678	265,700
% of Pool Outstanding Balance	0.67%	0.57%	0.30%
TOTAL Delinquencies			
Number of loans	16	16	15
Outstanding Balance (\$)	1,152,528	1,022,149	1,008,855
% of Pool Outstanding Balance	1.34%	1.16%	1.12%
Pool Information			
Number of loans	2,285	2,308	2,324
Outstanding Balance (\$ m)	86	88	90

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Foreclosure & Mortgage Insurance claims since inception

	Loan count	Amount
Outstanding Balance of Defaulted Loans	1	260,276
Proceeds of sale	1	214,336
Loss on sale of property	1	137,274
Claims submitted to Insurer	1	137,274
Claims paid by Insurer	1	136,414
Unclaimed	0	0
Pending claim	0	0
Loss covered by Excess spread	1	890
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	795,402
Reduction in Facility	21,587
Closing Outstanding Balance	773,815
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 2012-2. 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. 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 or so to stand behind the obligations of 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 2012-2 (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.