



**Noteholders Report**  
**Crusade ABS Series 2012-1 Trust**  
**Coupon Period Ending 12 November 2013**

**Current Monthly Collection Period: 01 October 2013 - 31 October 2013**

**Determination Date: 06 November 2013**

**Payment Date: 12 November 2013**

Note Class (AUD)	Ending Invested/ Stated Amount	Bond Factor	Coupon Rate	Coupon Payments (AUD)	Principal Payments (AUD)	Beginning Invested/ Stated Amount	Charge Offs (AUD)
<b>Class A Notes</b>	1,020,000,000.00	100.000000%	3.5783%	2,899,893.53	0.00	1,020,000,000.00	0.00
<b>Class B Notes</b>	60,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	60,000,000.00	0.00
<b>Class C Notes</b>	36,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	36,000,000.00	0.00
<b>Class D Notes</b>	24,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	24,000,000.00	0.00
<b>Class E Notes</b>	22,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	22,000,000.00	0.00
<b>Seller Notes</b>	38,000,000.00	100.000000%	Not Disclosed	Not Disclosed	0.00	38,000,000.00	0.00

**Payment Summary**

	<b>Current Monthly Collection Period (AUD)</b>
<b><u>Principal Collections</u></b>	
Principal Collections	47,953,442.19
<b><u>Available Principal</u></b>	
Principal Collections	47,953,442.19
Principal Charge Offs	0.00
Principal to date (carryover)	94,810,035.67
Excess Received/(Paid) at Settlement (surplus proceeds)	0.00
Principal Draws	0.00
Payback of Principal Draws	0.00
<b>Total Available Principal</b>	<b>142,763,477.86</b>
Outstanding Principal Draws	0.00
<b><u>Trust Expense</u></b>	
Accrued Interest Adjustment	0.00
Servicing Fee	234,663.62
Managers Fee	28,159.63
Other Fees	0.00
<b>Total Trust Expenses</b>	<b>262,823.25</b>
<b><u>Available Funds</u></b>	
Available Income	10,931,441.67
Principal Draws	0.00
Liquidity Draws	0.00
<b>Total Available Funds</b>	<b>10,931,441.67</b>

**Collateral data as at 31 October 2013**

<b><u>Pool Summary</u></b>	
Total Outstanding Balance (AUD)	1,057,236,522.14
Number of Loans	60,299
Weighted Average Rate (%)	10.80%
Average Loan Balance (Net Investment) (AUD)	17,533.23
Maximum Loan Balance (Net Investment) (AUD)	225,830.52
Maximum Remaining Contract Term (Months)	79.87
Weighted Average Total Contract Term (Months)	60.79
Weighted Average Term To Maturity (Months)	36.91
Weighted Average Seasoning (Months)	23.88
Weighted Average Balloon / Residual (%)	7.87%
<b><u>Liquidity Facility</u></b>	
Liquidity limit	10,200,000.00
<b><u>Arrears</u></b>	
<b>30 - 59 days</b>	
No. of Loans	521
Balance (AUD)	9,526,477.87
% of Period Pool Balance	0.90%
<b>60 - 89 days</b>	
No. of Loans	173
Balance (AUD)	3,323,678.75
% of Period Pool Balance	0.31%
<b>90+ days</b>	
No. of Loans	80
Balance (AUD)	1,403,150.07
% of Period Pool Balance	0.13%
<b><u>Foreclosures</u></b>	
Number of Loans at Risk	132
Balance Amount in at Risk (AUD)	2,386,525
Number of Loans in Possession	40
Balance Amount in Possession (AUD)	822,894.96
Number of Write Offs for the Month	40
Amount of Write Offs (AUD) for the Month	560,248.67
Accumulated Number of Write Offs	186
Accumulated Amount of Write Offs (AUD)	2,208,173