



**Noteholders Report**  
**Crusade ABS Series 2013-1 Trust**  
**Coupon Period Ending 13 February 2017**

**Current Monthly Collection Period: 01 January 2017 - 31 January 2017**

**Determination Date: 07 February 2017**

**Payment Date: 13 February 2017**

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>	209,654,563.43	24.958877%	2.4150%	457,824.04	13,554,912.29	223,209,475.72	0.00
<b>Class B Notes</b>	12,376,740.12	30.941850%	Not Disclosed	Not Disclosed	800,200.22	13,176,940.34	0.00
<b>Class C Notes</b>	9,282,555.11	30.941850%	Not Disclosed	Not Disclosed	600,150.16	9,882,705.27	0.00
<b>Class D Notes</b>	7,426,044.09	30.941850%	Not Disclosed	Not Disclosed	480,120.13	7,906,164.22	0.00
<b>Class E Notes</b>	4,331,859.06	30.941850%	Not Disclosed	Not Disclosed	280,070.08	4,611,929.14	0.00
<b>Seller Notes</b>	16,089,762.15	30.941850%	Not Disclosed	Not Disclosed	1,040,260.28	17,130,022.43	0.00

**Payment Summary**

	Current Monthly Collection Period (AUD)
<b>Total Available Income</b>	<b>2,755,784.46</b>
<b>Available Principal</b>	
Principal Collections	16,755,713.16
Repayment of Principal Draws	0.00
Excess Received at Settlement (surplus proceeds)	0.00
Deposit Account Balance at the end of the preceeding period	0.00
Principal Collections used for current period's Substitution	0.00
<b>Total Available Principal</b>	<b>16,755,713.16</b>
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
<b>Trust Expense</b>	
Accrual Adjustment	0.00
Servicer's fee	58,585.17
Manager's Fee	7,030.22

**Collateral data as at 31 January 2017**

<b>Pool Summary</b>	
Total Outstanding Balance (AUD)	259,161,523.96
Number of Loans	22,183
Weighted Average Rate (%)	9.97%
Average Loan Balance (Net Investment) (AUD)	11,682.89
Maximum Loan Balance (Net Investment) (AUD)	155,792.37
Maximum Remaining Contract Term (Months)	64.43
Weighted Average Total Contract Term (Months)	66.08
Weighted Average Term To Maturity (Months)	24.41
Weighted Average Seasoning (Months)	41.67
Weighted Average Balloon / Residual (%)	7.82%
CPR (Monthly)	16.36%
Excess Spread	797,249.19
<b>Liquidity Facility</b>	
Liquidity limit	8,500,000.00
<b>Arrears *</b>	
<b>31 - 60 days</b>	
No. of Loans	407
Balance (AUD)	5,435,135
% of Period Pool Balance	2.10%
<b>61 - 90 days</b>	
No. of Loans	155
Balance (AUD)	2,138,495
% of Period Pool Balance	0.83%
<b>91+ days</b>	
No. of Loans	218
Balance (AUD)	3,214,519
% of Period Pool Balance	1.24%
<b>Foreclosures</b>	
Number of Loans at Risk	167
Balance Amount in at Risk (AUD)	2,220,666
Number of Loans in Possession	32
Balance Amount in Possession (AUD)	647,707
<b>Write Offs</b>	
Number of Write Offs for the Month	27
Amount of Write Offs (AUD) for the Month	329,458
Accumulated Number of Write Offs	1,104
Accumulated Amount of Write Offs (AUD)	14,284,940

\* From collateral data reporting date 31 July 2015, Loans at Risk and Loans in Possession are included in the arrears distribution and the arrears buckets are aligned to RBA reporting requirements.

**Capital Requirements Directive**

Westpac Banking Corporation discloses that as contemplated by Article 122a of the Capital Requirements Directive (the "Article") (which does not take into account any corresponding implementing rules or other measures made in any EEA state) it holds, as at the date of this report, a material net economic interest (as that term is defined in the Article) of not less than 5% of the nominal value of the securitisation in accordance with paragraph 1(d) of the Article.