



Noteholders Report
Crusade ABS Series 2013-1 Trust
Coupon Period Ending 13 April 2016

Current Monthly Collection Period: 01 March 2016 - 31 March 2016

Determination Date: 07 April 2016

Payment Date: 13 April 2016

Note Class (AUD)	Ending Invested/ Stated Amount	Bond Factor	Coupon Rate	Coupon Payments (AUD)	Principal Payments (AUD)	Beginning Invested/ Stated Amount	Charge Offs (AUD)
Class A Notes	383,233,345.48	45.623017%	2.9000%	966,058.71	22,067,145.84	405,300,491.32	0.00
Class B Notes	22,623,783.85	56.559460%	Not Disclosed	Not Disclosed	1,302,711.11	23,926,494.96	0.00
Class C Notes	16,967,837.90	56.559460%	Not Disclosed	Not Disclosed	977,033.33	17,944,871.23	0.00
Class D Notes	13,574,270.32	56.559460%	Not Disclosed	Not Disclosed	781,626.67	14,355,896.99	0.00
Class E Notes	7,918,324.36	56.559460%	Not Disclosed	Not Disclosed	455,948.89	8,374,273.25	0.00
Seller Notes	29,410,919.00	56.559460%	Not Disclosed	Not Disclosed	1,693,524.45	31,104,443.45	0.00

Payment Summary

	Current Monthly Collection Period (AUD)
Total Available Income	4,805,353.51
Available Principal	
Principal Collections	27,277,990.29
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
Total Available Principal	27,277,990.29
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	106,378.09
Manager's Fee	12,765.37

Collateral data as at 31 March 2016

Pool Summary	
Total Outstanding Balance (AUD)	473,728,480.91
Number of Loans	33,185
Weighted Average Rate (%)	9.98%
Average Loan Balance (Net Investment) (AUD)	14,275.38
Maximum Loan Balance (Net Investment) (AUD)	180,171.33
Maximum Remaining Contract Term (Months)	73.10
Weighted Average Total Contract Term (Months)	64.32
Weighted Average Term To Maturity (Months)	30.12
Weighted Average Seasoning (Months)	34.19
Weighted Average Balloon / Residual (%)	7.55%
Liquidity Facility	
Liquidity limit	8,500,000.00
Arrears *	
31 - 60 days	
No. of Loans	532
Balance (AUD)	7,880,819
% of Period Pool Balance	1.66%
61 - 90 days	
No. of Loans	265
Balance (AUD)	4,111,588
% of Period Pool Balance	0.87%
91+ days	
No. of Loans	304
Balance (AUD)	5,499,701
% of Period Pool Balance	1.16%
Foreclosures	
Number of Loans at Risk	187
Balance Amount in at Risk (AUD)	3,410,851
Number of Loans in Possession	49
Balance Amount in Possession (AUD)	1,114,143
Write Offs	
Number of Write Offs for the Month	52
Amount of Write Offs (AUD) for the Month	588,163
Accumulated Number of Write Offs	737
Accumulated Amount of Write Offs (AUD)	9,427,763

* 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.