



Noteholders Report
Crusade ABS Series 2013-1 Trust
Coupon Period Ending 14 March 2016

Current Monthly Collection Period: 01 February 2016 - 29 February 2016

Determination Date: 08 March 2016

Payment Date: 14 March 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	405,300,491.32	48.250058%	2.8817%	943,735.28	21,609,439.39	426,909,930.71	0.00
Class B Notes	23,926,494.96	59.816237%	Not Disclosed	Not Disclosed	1,275,690.89	25,202,185.85	0.00
Class C Notes	17,944,871.23	59.816237%	Not Disclosed	Not Disclosed	956,768.16	18,901,639.39	0.00
Class D Notes	14,355,896.99	59.816237%	Not Disclosed	Not Disclosed	765,414.53	15,121,311.52	0.00
Class E Notes	8,374,273.25	59.816238%	Not Disclosed	Not Disclosed	446,491.81	8,820,765.06	0.00
Seller Notes	31,104,443.45	59.816237%	Not Disclosed	Not Disclosed	1,658,398.15	32,762,841.60	0.00

Payment Summary

	Current Monthly Collection Period (AUD)
Total Available Income	5,059,371.53
Available Principal	
Principal Collections	26,712,202.93
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	26,712,202.93
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	104,820.83
Manager's Fee	12,578.50

Collateral data as at 29 February 2016

Pool Summary	
Total Outstanding Balance (AUD)	501,006,471.20
Number of Loans	34,378
Weighted Average Rate (%)	10.00%
Average Loan Balance (Net Investment) (AUD)	14,573.46
Maximum Loan Balance (Net Investment) (AUD)	184,049.05
Maximum Remaining Contract Term (Months)	74.12
Weighted Average Total Contract Term (Months)	64.15
Weighted Average Term To Maturity (Months)	30.68
Weighted Average Seasoning (Months)	33.46
Weighted Average Balloon / Residual (%)	7.55%
Liquidity Facility	
Liquidity limit	8,500,000.00
Arrears *	
31 - 60 days	
No. of Loans	578
Balance (AUD)	8,783,867
% of Period Pool Balance	1.75%
61 - 90 days	
No. of Loans	232
Balance (AUD)	3,359,055
% of Period Pool Balance	0.67%
91+ days	
No. of Loans	322
Balance (AUD)	5,830,154
% of Period Pool Balance	1.16%
Foreclosures	
Number of Loans at Risk	204
Balance Amount in at Risk (AUD)	3,649,718
Number of Loans in Possession	41
Balance Amount in Possession (AUD)	945,182
Write Offs	
Number of Write Offs for the Month	23
Amount of Write Offs (AUD) for the Month	245,978
Accumulated Number of Write Offs	685
Accumulated Amount of Write Offs (AUD)	8,839,601

* 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.