



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

Current Monthly Collection Period: 01 April 2016 - 30 April 2016

Determination Date: 09 May 2016

Payment Date: 13 May 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	363,175,126.08	43.235134%	2.8800%	907,160.58	20,058,219.40	383,233,345.48	0.00
Class B Notes	21,439,667.63	53.599169%	Not Disclosed	Not Disclosed	1,184,116.22	22,623,783.85	0.00
Class C Notes	16,079,750.73	53.599169%	Not Disclosed	Not Disclosed	888,087.17	16,967,837.90	0.00
Class D Notes	12,863,800.59	53.599169%	Not Disclosed	Not Disclosed	710,469.73	13,574,270.32	0.00
Class E Notes	7,503,883.68	53.599169%	Not Disclosed	Not Disclosed	414,440.68	7,918,324.36	0.00
Seller Notes	27,871,567.92	53.599169%	Not Disclosed	Not Disclosed	1,539,351.08	29,410,919.00	0.00

Payment Summary

	Current Monthly Collection Period (AUD)
Total Available Income	4,747,041.40
Available Principal	
Principal Collections	24,794,684.28
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	24,794,684.28
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	97,341.47
Manager's Fee	11,680.98

Collateral data as at 30 April 2016

Pool Summary	
Total Outstanding Balance (AUD)	448,933,796.63
Number of Loans	32,020
Weighted Average Rate (%)	9.98%
Average Loan Balance (Net Investment) (AUD)	14,020.42
Maximum Loan Balance (Net Investment) (AUD)	178,184.97
Maximum Remaining Contract Term (Months)	72.11
Weighted Average Total Contract Term (Months)	64.47
Weighted Average Term To Maturity (Months)	29.56
Weighted Average Seasoning (Months)	34.92
Weighted Average Balloon / Residual (%)	7.58%
CPR (Monthly)	18.77%
Liquidity Facility	
Liquidity limit	8,500,000.00
Arrears *	
31 - 60 days	
No. of Loans	477
Balance (AUD)	7,374,880
% of Period Pool Balance	1.64%
61 - 90 days	
No. of Loans	212
Balance (AUD)	3,048,435
% of Period Pool Balance	0.68%
91+ days	
No. of Loans	321
Balance (AUD)	6,039,949
% of Period Pool Balance	1.35%
Foreclosures	
Number of Loans at Risk	197
Balance Amount in at Risk (AUD)	3,609,353
Number of Loans in Possession	44
Balance Amount in Possession (AUD)	1,054,541
Write Offs	
Number of Write Offs for the Month	39
Amount of Write Offs (AUD) for the Month	411,848
Accumulated Number of Write Offs	776
Accumulated Amount of Write Offs (AUD)	9,839,611

* 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.