

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

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

Determination Date: 08 November 2016 Payment Date: 14 November 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	253,726,692.96	30.205559%	2.4150%	571,767.38	16,323,892.00	270,050,584.96	0.00
Class B Notes	14,978,492.67	37.446232%	Not Disclosed	Not Disclosed	963,664.07	15,942,156.74	0.00
Class C Notes	11,233,869.51	37.446232%	Not Disclosed	Not Disclosed	722,748.05	11,956,617.56	0.00
Class D Notes	8,987,095.62	37.446232%	Not Disclosed	Not Disclosed	578,198.44	9,565,294.06	0.00
Class E Notes	5,242,472.45	37.446232%	Not Disclosed	Not Disclosed	337,282.42	5,579,754.87	0.00
Seller Notes	19,472,040.47	37.446232%	Not Disclosed	Not Disclosed	1,252,763.29	20,724,803.76	0.00

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Payment Summary	
	Current Monthly Collection Period (AUD)
Total Available Income	3,412,190.05
Available Principal	
Principal Collections	20,178,548.27
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 periond's Substitution	0.00
Total Available Principal	20,178,548.27
Principal Draw (current period)	0.00
Outstanding Principal Draws	0.00
Liquidity Draws	0.00
Trust Expense	
Accrual Adjustment	0.00
Servicer's fee	70,879.42
Manager's Fee	8,505.53

Collateral data as at 31 October 2016

Pool Summary 313,640,663 Total Outstanding Balance (AUD) 313,640,663 Number of Loans 25,11 Weighted Average Rate (%) 9,95 Average Loan Balance (Net Investment) (AUD) 12,451. Maximum Loan Balance (Net Investment) (AUD) 156,240. Maximum Remaining Contract Term (Months) 67. Weighted Average Total Contract Term (Months) 65. Weighted Average Term To Maturity (Months) 26. Weighted Average Seasoning (Months) 39. Weighted Average Balloon / Residual (%) 7.70 CPR (Monthly) 21.09 Liquidity Facility 4. Liquidity Facility 4. Liquidity Jamit 8,500,000. Arrears * 31. 31 - 60 days 3. No.of Loans 3. Balance (AUD) 5,072,51 % of Period Pool Balance 1.62 61 - 90 days 1. No.of Loans 1. Balance (AUD) 2,062,0 % of Period Pool Balance 0.66 91+ days <td< th=""></td<>
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91+ days No. of Loans 1: Balance (AUD) 2,433,4
No.of Loans 1: Balance (AUD) 2,433,4
Balance (AUD) 2,433,4
% of Period Pool Ralance
70 of Ferrod Foot Balance
Foreclosures
Number of Loans at Risk
Balance Amount in at Risk (AUD) 1,671,2
Number of Loans in Possession
Balance Amount in Possession (AUD) 816,59
Write Offs
Number of Write Offs for the Month
Amount of Write Offs (AUD) for the Month 527,0
Accumulated Number of Write Offs 1.0.
Accumulated Amount of Write Offs (AUD) 13,402,7

^{*} 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.