



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

**Payment Summary**

	Current Monthly Collection Period (AUD)
<b>Total Available Income</b>	<b>3,412,190.05</b>
<b>Available Principal</b>	
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 period's Substitution	0.00
<b>Total Available Principal</b>	<b>20,178,548.27</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	70,879.42
Manager's Fee	8,505.53

**Collateral data as at 31 October 2016**

<b>Pool Summary</b>	
Total Outstanding Balance (AUD)	313,640,663.68
Number of Loans	25,189
Weighted Average Rate (%)	9.95%
Average Loan Balance (Net Investment) (AUD)	12,451.49
Maximum Loan Balance (Net Investment) (AUD)	156,240.94
Maximum Remaining Contract Term (Months)	67.45
Weighted Average Total Contract Term (Months)	65.54
Weighted Average Term To Maturity (Months)	26.12
Weighted Average Seasoning (Months)	39.42
Weighted Average Balloon / Residual (%)	7.70%
CPR (Monthly)	21.09%
<b>Liquidity Facility</b>	
Liquidity limit	8,500,000.00
<b>Arrears *</b>	
<b>31 - 60 days</b>	
No. of Loans	387
Balance (AUD)	5,072,586
% of Period Pool Balance	1.62%
<b>61 - 90 days</b>	
No. of Loans	143
Balance (AUD)	2,062,073
% of Period Pool Balance	0.66%
<b>91+ days</b>	
No. of Loans	152
Balance (AUD)	2,433,484
% of Period Pool Balance	0.78%
<b>Foreclosures</b>	
Number of Loans at Risk	106
Balance Amount in at Risk (AUD)	1,671,297
Number of Loans in Possession	34
Balance Amount in Possession (AUD)	816,599
<b>Write Offs</b>	
Number of Write Offs for the Month	38
Amount of Write Offs (AUD) for the Month	527,006
Accumulated Number of Write Offs	1,031
Accumulated Amount of Write Offs (AUD)	13,402,782

\* 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.