



Medallion Trust Series 2011-1 Investors Report

Collection Period
Issue Date
Lead Manager
Frequency
Distribution Dates
Bloomberg Screen

01 Jul 2019 - 31 Jul 2019
02 May 2011
Commonwealth Bank of Australia
Monthly
22 of each month
MEDL

Distribution Date
Trustee
Manager
Rate Set Dates
Notice Dates
Website

22 Aug 2019
Perpetual Trustee Company Limited
Securitisation Advisory Services Pty. Limited
22 of each month
1
www.commbank.com.au/securitisation

Summary Of Structure

| Security | Currency | No of Certificates | Expected Weighted Average Life | Coupon Type | Current Rate | Initial Amount Foreign | Swap Rate | Initial Stated Amount | Closing Stated Amount | Bond Factor |
|------------------|----------|--------------------|--------------------------------|-------------|--------------|------------------------|-----------|-------------------------|-----------------------|-------------|
| Class A1 Notes | AUD | 22,530 | n/a | Monthly | 2.0600% | | | 2,253,000,000.00 | 0.00 | 0.00000000 |
| Class A2-R Notes | AUD | 5,250 | n/a | Monthly | 2.5100% | | | 525,000,000.00 | 380,015,212.50 | 0.72383850 |
| Class AB Notes | AUD | 1,080 | n/a | Monthly | 2.8100% | | | 108,000,000.00 | 4,050,982.80 | 0.03750910 |
| Class AC Notes | AUD | 540 | n/a | Monthly | 3.1600% | | | 54,000,000.00 | 2,025,491.40 | 0.03750910 |
| Class B Notes | AUD | 600 | n/a | Monthly | Withheld | | | 60,000,000.00 | 60,000,000.00 | 1.00000000 |
| | | 30,000 | | | | | | 3,000,000,000.00 | 446,091,686.70 | |

Collateral Information

| Portfolio Information | Balance | WAC |
|-----------------------|----------------|-------|
| Variable | 385,969,957.16 | 4.17% |
| Fixed 1 Year | 50,623,288.53 | 4.29% |
| Fixed 2 Year | 7,428,518.39 | 4.10% |
| Fixed 3 Year | 1,271,964.75 | 4.66% |
| Fixed 4 Year | 979,544.07 | 4.74% |
| Fixed 5 + Year | 281,532.34 | 8.40% |
| Pool | 446,554,805.24 | 4.19% |

| Home Loan Break-Up | % of Loan Balance | % of No. Of Loans |
|--------------------|-------------------|-------------------|
| Owner Occupied | 74.09% | 79.46% |
| Investment | 25.91% | 20.54% |

| Repayment Type | % of Loan Balance | % of No. Of Loans |
|----------------------|-------------------|-------------------|
| Principal & Interest | 84.20% | 90.71% |
| Interest Only | 15.80% | 9.29% |

| | At Issue | Current |
|-------------------|------------|------------|
| WAS (months) | 23.00 | 118.12 |
| WAM (months) | 324.00 | 229.45 |
| Weighted Avg. LVR | 56.67 | 44.14 |
| Avg. LVR | 54.75 | 31.09 |
| Avg loan size | 247,165.42 | 150,356.24 |
| # of Loans | 12,137.00 | 2,970.00 |

| Geographic Distribution | At Issue | Current |
|-------------------------|----------|---------|
| ACT | 1.07% | 1.09% |
| NSW | 38.38% | 38.44% |
| VIC | 27.16% | 22.78% |
| QLD | 13.11% | 15.22% |
| SA | 5.76% | 5.92% |
| WA | 10.71% | 12.44% |
| TAS | 2.88% | 3.01% |
| NT | 0.93% | 1.02% |

| Balance Outstanding | At Issue | Current |
|---|----------|---------|
| Up to and including 100,000 | 2.61% | 11.80% |
| > 100,000 up to and including 150,000 | 8.34% | 12.94% |
| > 150,000 up to and including 200,000 | 13.42% | 14.93% |
| > 200,000 up to and including 250,000 | 15.54% | 14.01% |
| > 250,000 up to and including 300,000 | 14.78% | 13.72% |
| > 300,000 up to and including 350,000 | 12.14% | 8.32% |
| > 350,000 up to and including 400,000 | 10.02% | 6.64% |
| > 400,000 up to and including 500,000 | 10.47% | 7.50% |
| > 500,000 up to and including 750,000 | 10.01% | 8.46% |
| > 750,000 up to and including 1,000,000 | 2.66% | 1.69% |
| > 1,000,000 | 0.00% | 0.00% |

| LVR Distribution | At Issue | Current |
|------------------------------|----------|---------|
| Up to and including 50% | 35.62% | 60.84% |
| 50% up to and including 55% | 7.76% | 8.63% |
| 55% up to and including 60% | 7.49% | 7.53% |
| 60% up to and including 65% | 13.87% | 7.59% |
| 65% up to and including 70% | 9.76% | 4.67% |
| 70% up to and including 75% | 8.09% | 4.76% |
| 75% up to and including 80% | 9.49% | 4.32% |
| 80% up to and including 85% | 2.25% | 0.73% |
| 85% up to and including 90% | 3.73% | 0.46% |
| 90% up to and including 95% | 1.93% | 0.22% |
| 95% up to and including 100% | 0.00% | 0.16% |
| > 100% | 0.00% | 0.09% |

Credit Support

| | |
|----------|--------|
| Genworth | 11.75% |
| QBE | 88.25% |

Delinquency and Loss Information

| | # of Loans | | \$ Amount of Loans | |
|--------------|------------|-----------|--------------------|-----------|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 10 | 0.34 | 2,345,898.22 | 0.53 |
| 61-90 days | 7 | 0.24 | 2,143,057.17 | 0.48 |
| 91-120 days | 3 | 0.10 | 765,504.17 | 0.17 |
| 121-150 days | 6 | 0.20 | 1,790,387.45 | 0.40 |
| 151-180 days | 3 | 0.10 | 507,430.33 | 0.11 |
| 181+ days | 9 | 0.30 | 1,389,054.11 | 0.31 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |

Principal Repayments

| | Current Month | Cumulative |
|-----------------------|---------------|------------------|
| Scheduled Principal | 1,028,572.82 | 173,741,161.13 |
| Unscheduled Principal | | |
| - Partial | 6,506,428.84 | 1,334,137,084.40 |
| - Full | 4,765,613.21 | 1,807,053,379.67 |
| Total | 12,300,614.87 | 3,314,931,625.20 |

Prepayment Information

| | 1 Month | Cumulative |
|--------------------------|---------|------------|
| Pricing Speed | | |
| Prepayment History (CPR) | 18.43 | 19.12 |
| Prepayment History (SMM) | 1.68 | 1.76 |



Article 122a of Capital Requirements Directive retention of interest report for Medallion Trust Series 2011-1

Issue Date

02 May 2011

As at the Closing Date, CBA retained randomly selected exposures equivalent to no less than 5% of the aggregate principal balance of the securitised in accordance with Article 122a paragraph (1) sub-paragraph (c) of the European Union Capital Requirements Directive (Directive 2006/48/EC and Directive 2006/49/EC, as amended by Directive 2009/111/EC) ("Capital Requirements Directive").

Each prospective investor that was (or is) required to comply with the Capital Requirements Directive or any subsequent European Union rules relating to investment or participation in securitisation transactions by European institutions, including (but not limited to) the risk retention rules applicable from 1 January 2014 under Regulation (EU) No 575/2013 of the European Parliament and Council (the "CRR") and from 1 January 2019 under Regulation EU 2017/2401 (collectively, "EU Risk Retention Rules") is required to independently assess and determine the sufficiency of the information described in this report and in the Information Memorandum generally for the purposes of complying with any such EU Risk Retention Rules that may be applicable to their investment in this securitisation transaction.

None of the Trustee, Commonwealth Bank of Australia and each other party to a Transaction Document makes any representation that the information described in this report or in the Information Memorandum is sufficient in all circumstances for such purposes. Prospective investors who are uncertain as to the requirements under any EU Risk Retention Rules or similar rules which apply to them in respect of their relevant jurisdiction should seek guidance from their regulator.

| | <u>Initial Balance</u> | <u>Current Balance</u> |
|-------------------|------------------------|------------------------|
| Retained Interest | A\$ 179,515,424.00 | A\$ 31,825,246.66 |

Collateral Information

| <u>Portfolio Information</u> | <u>Balance</u> | <u>WAC</u> |
|------------------------------|----------------|------------|
| Variable | 27,289,501.15 | 4.15% |
| Fixed 1 Year | 3,149,652.83 | 4.27% |
| Fixed 2 Year | 1,039,281.47 | 4.54% |
| Fixed 3 Year | 346,811.21 | 4.30% |
| Fixed 4 Year | 0.00 | 0.00% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 31,825,246.66 | 4.18% |

| <u>Home Loan Break-Up</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|---------------------------|--------------------------|--------------------------|
| Owner Occupied | 67.19% | 72.51% |
| Investment | 32.81% | 27.49% |

| <u>Repayment Type</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|-----------------------|--------------------------|--------------------------|
| Principal & Interest | 87.02% | 90.05% |
| Interest Only | 12.98% | 9.95% |

| | <u>At Issue</u> | <u>Current</u> |
|-------------------|-----------------|----------------|
| WAS (months) | 19.00 | 108.96 |
| WAM (months) | 334.00 | 235.28 |
| Weighted Avg. LVR | 57.86 | 42.70 |
| Avg. LVR | 55.50 | 31.37 |
| Avg loan size | 248,981.00 | 150,830.55 |
| # of Loans | 721.00 | 211.00 |

| <u>Geographic Distribution</u> | <u>At Issue</u> | <u>Current</u> |
|--------------------------------|-----------------|----------------|
| ACT | 0.78% | 0.76% |
| NSW | 36.33% | 34.50% |
| VIC | 26.50% | 24.01% |
| QLD | 18.26% | 22.59% |
| SA | 3.81% | 2.39% |
| WA | 11.59% | 13.35% |
| TAS | 2.00% | 1.76% |
| NT | 0.73% | 0.65% |

| <u>Balance Outstanding</u> | <u>At Issue</u> | <u>Current</u> |
|---|-----------------|----------------|
| Up to and including 100,000 | 1.03% | 7.72% |
| > 100,000 up to and including 150,000 | 6.34% | 16.03% |
| > 150,000 up to and including 200,000 | 10.61% | 23.41% |
| > 200,000 up to and including 250,000 | 28.80% | 17.36% |
| > 250,000 up to and including 300,000 | 16.61% | 10.26% |
| > 300,000 up to and including 350,000 | 11.71% | 10.10% |
| > 350,000 up to and including 400,000 | 8.46% | 4.66% |
| > 400,000 up to and including 500,000 | 8.87% | 6.97% |
| > 500,000 up to and including 750,000 | 6.68% | 3.48% |
| > 750,000 up to and including 1,000,000 | 0.90% | 0.00% |
| > 1,000,000 | 0.00% | 0.00% |

| <u>LVR Distribution</u> | <u>At Issue</u> | <u>Current</u> |
|------------------------------|-----------------|----------------|
| Up to and including 50% | 35.29% | 70.23% |
| 50% up to and including 55% | 8.67% | 6.30% |
| 55% up to and including 60% | 3.47% | 3.88% |
| 60% up to and including 65% | 16.66% | 4.71% |
| 65% up to and including 70% | 10.00% | 0.54% |
| 70% up to and including 75% | 7.78% | 5.34% |
| 75% up to and including 80% | 9.41% | 4.57% |
| 80% up to and including 85% | 4.23% | 1.07% |
| 85% up to and including 90% | 2.56% | 2.38% |
| 90% up to and including 95% | 1.94% | 0.98% |
| 95% up to and including 100% | 0.00% | 0.00% |
| > 100% | 0.00% | 0.00% |

Credit Support

| | |
|-----------------------------|--------|
| Genworth | 10.24% |
| No Primary Mortgage Insurer | 89.76% |

Delinquency and Loss Information

| | <u># of Loans</u> | | <u>\$ Amount of Loans</u> | |
|--------------|-------------------|------------------|---------------------------|------------------|
| | <u>Total</u> | <u>% of Pool</u> | <u>Total</u> | <u>% of Pool</u> |
| 31-60 days | 0 | 0.00 | 0.00 | 0.00 |
| 61-90 days | 0 | 0.00 | 0.00 | 0.00 |
| 91-120 days | 0 | 0.00 | 0.00 | 0.00 |
| 121-150 days | 0 | 0.00 | 0.00 | 0.00 |
| 151-180 days | 0 | 0.00 | 0.00 | 0.00 |
| 181+ days | 0 | 0.00 | 0.00 | 0.00 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |

Principal Repayments

| | <u>Current Month</u> | <u>Cumulative</u> |
|-----------------------|----------------------|-------------------|
| Scheduled Principal | \$70,879.31 | \$9,998,174.99 |
| Unscheduled Principal | | |
| - Partial | \$218,415.31 | \$94,029,292.31 |
| - Full | \$178,612.97 | \$98,826,600.07 |
| Total | \$467,907.59 | \$202,854,067.37 |

Prepayment Information

| | <u>1 Month</u> | <u>Cumulative</u> |
|--------------------------|----------------|-------------------|
| Pricing Speed | | |
| Prepayment History (CPR) | -1.49 | 17.73 |
| Prepayment History (SMM) | -0.12 | 1.65 |