



# Medallion Trust Series 2012-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Jun 2020 - 30 Jun 2020  
21 Aug 2012  
Commonwealth Bank of Australia  
Monthly  
21 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

21 Jul 2020  
Perpetual Trustee Company Limited  
Securitisation Advisory Services Pty Limited  
21 of each month  
2  
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 A Notes	AUD	9,200	n/a	Monthly	1.4900%			920,000,000.00	141,955,540.00	0.15429950
Class B Notes	AUD	600	n/a	Monthly	Withheld			60,000,000.00	7,240,962.00	0.12068270
Class C Notes	AUD	200	n/a	Monthly	Withheld			20,000,000.00	20,000,000.00	1.00000000
		<b>10,000</b>						<b>1,000,000,000.00</b>	<b>169,196,502.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	147,466,678.66	3.66%
Fixed 1 Year	15,577,812.24	3.55%
Fixed 2 Year	4,437,394.25	3.04%
Fixed 3 Year	795,332.69	4.17%
Fixed 4 Year	1,076,996.69	3.74%
Fixed 5 + Year	0.00	0.00%
Pool	169,354,214.53	3.64%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	82.11%	86.34%
Investment	17.89%	13.66%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	91.87%	95.96%
Interest Only	8.13%	4.04%

	At Issue	Current
WAS (months)	42.11	128.84
WAM (months)	311.33	222.14
Weighted Avg. LVR	58.44	43.60
Avg. LVR	54.45	29.69
Avg loan size	226,441.37	131,486.40
# of Loans	4,416.00	1,288.00

Geographic Distribution	At Issue	Current
ACT	1.20%	0.71%
NSW	33.82%	32.87%
VIC	23.49%	20.22%
QLD	17.39%	17.83%
SA	7.01%	7.03%
WA	13.72%	16.98%
TAS	2.13%	1.84%
NT	1.24%	2.52%

Balance Outstanding	At issue	Current
Up to and including 100,000	4.59%	15.67%
> 100,000 up to and including 150,000	13.14%	13.79%
> 150,000 up to and including 200,000	11.55%	14.30%
> 200,000 up to and including 250,000	10.74%	12.09%
> 250,000 up to and including 300,000	11.94%	13.00%
> 300,000 up to and including 350,000	14.10%	9.66%
> 350,000 up to and including 400,000	11.55%	7.49%
> 400,000 up to and including 500,000	11.24%	9.37%
> 500,000 up to and including 750,000	10.05%	4.63%
> 750,000 up to and including 1,000,000	1.10%	0.00%
> 1,000,000	0.00%	0.00%

LVR Distribution	At issue	Current
Up to and including 50%	32.83%	62.97%
50% up to and including 55%	9.28%	8.39%
55% up to and including 60%	9.73%	8.68%
60% up to and including 65%	8.49%	5.59%
65% up to and including 70%	9.04%	6.22%
70% up to and including 75%	9.23%	3.64%
75% up to and including 80%	13.95%	2.96%
80% up to and including 85%	4.64%	0.77%
85% up to and including 90%	2.06%	0.12%
90% up to and including 95%	0.75%	0.15%
95% up to and including 100%	0.00%	0.16%
> 100%	0.00%	0.36%

## Credit Support

Genworth	13.98%
No Primary Mortgage Insurer	86.02%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	3	0.23	604,005.70	0.36
61-90 days	2	0.16	67,291.55	0.04
91-120 days	2	0.16	348,611.15	0.21
121-150 days	2	0.16	411,284.99	0.24
151-180 days	1	0.08	82,947.08	0.05
181+ days	7	0.54	2,016,180.11	1.19
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	465,363.29	66,995,241.51
Unscheduled Principal		
- Partial	1,987,588.56	455,704,912.37
- Full	2,329,457.30	560,636,887.06
Total	4,782,409.15	1,083,337,040.94

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	19.20	18.31
Prepayment History (SMM)	1.76	1.68



# Article 122a of Capital Requirements Directive retention of interest report for Medallion Trust Series 2012-1

Issue Date

21 Aug 2012

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\$ 59,793,861.68	A\$ 10,728,169.75

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	9,415,923.42	3.61%
Fixed 1 Year	732,323.03	3.71%
Fixed 2 Year	579,923.30	2.94%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	10,728,169.75	3.58%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	90.01%	88.30%
Investment	9.99%	11.70%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	93.61%	97.87%
Interest Only	6.39%	2.13%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	62.59	150.62
WAM (months)	287.99	200.47
Weighted Avg. LVR	54.21	38.73
Avg. LVR	51.97	26.79
Avg loan size	200,650.54	114,129.47
# of Loans	298.00	94.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.05%	0.75%
NSW	34.13%	31.71%
VIC	30.16%	28.60%
QLD	11.60%	13.40%
SA	6.21%	7.03%
WA	14.23%	17.34%
TAS	1.05%	1.17%
NT	1.57%	0.00%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	4.04%	21.95%
> 100,000 up to and including 150,000	11.05%	13.47%
> 150,000 up to and including 200,000	25.08%	24.33%
> 200,000 up to and including 250,000	23.32%	15.83%
> 250,000 up to and including 300,000	17.66%	10.22%
> 300,000 up to and including 350,000	5.88%	2.84%
> 350,000 up to and including 400,000	7.44%	6.72%
> 400,000 up to and including 500,000	2.97%	4.62%
> 500,000 up to and including 750,000	2.56%	0.00%
> 750,000 up to and including 1,000,000	0.00%	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%	40.40%	65.29%
50% up to and including 55%	10.39%	18.74%
55% up to and including 60%	12.24%	6.47%
60% up to and including 65%	13.07%	5.06%
65% up to and including 70%	7.55%	4.44%
70% up to and including 75%	5.61%	0.00%
75% up to and including 80%	5.99%	0.00%
80% up to and including 85%	2.39%	0.00%
85% up to and including 90%	1.64%	0.00%
90% up to and including 95%	0.72%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	23.02%
No Primary Mortgage Insurer	76.98%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	<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	\$32,682.77	\$5,095,246.52
Unscheduled Principal		
- Partial	\$188,335.78	\$29,946,115.37
- Full	\$204,871.41	\$31,446,743.90
Total	\$425,889.96	\$66,488,105.79

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	18.84	16.57
Prepayment History (SMM)	1.72	1.57