# Medallion Trust Series 2013-2 Investors Report

| | | | |
|---|---|---|---|
| Collection Period | 01 Mar 2022 - 31 Mar 2022 | Distribution Date | 11 Apr 2022 |
| Issue Date | 30 Aug 2013 | Trustee | Perpetual Trustee Company Limited |
| Lead Manager | Commonwealth Bank of Australia | Manager | Securitisation Advisory Services Pty Limited |
| Frequency | Monthly | Rate Set Dates | 11 of each month |
| Distribution Dates | 11 of each month | Notice Dates | 2 |
| Bloomberg Screen | MEDL | Website | 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 | 20,110 | n/a | Monthly | 0.8150% | | | 2,011,000,000.00 | 0.00 | 0.00000000 |
| Class A2 Notes | AUD | 5,250 | n/a | Monthly | 0.9150% | | | 525,000,000.00 | 64,889,632.50 | 0.12359930 |
| Class A3-R Notes | AUD | 4,000 | n/a | Monthly | 0.9650% | | | 400,000,000.00 | 297,995,880.00 | 0.74498970 |
| Class B Notes | AUD | 2,000 | n/a | Monthly | Withheld | | | 200,000,000.00 | 8,450,760.00 | 0.04225380 |
| Class C Notes | AUD | 640 | n/a | Monthly | Withheld | | | 64,000,000.00 | 64,000,000.00 | 1.00000000 |
| | | **32,000** | | | | | | **3,200,000,000.00** | **435,336,272.50** | |

## Collateral Information

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 364,177,196.19 | 3.47% |
| Fixed 1 Year | 52,544,691.94 | 2.53% |
| Fixed 2 Year | 15,322,008.81 | 2.25% |
| Fixed 3 Year | 2,735,404.89 | 2.44% |
| Fixed 4 Year | 986,641.06 | 3.61% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 435,765,942.89 | 3.31% |

| Home Loan Break-Up | % of Loan Balance | % of No. Of Loans |
|---|---|---|
| Owner Occupied | 75.07% | 77.58% |
| Investment | 24.93% | 22.42% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 96.94% | 98.50% |
| Interest Only | 3.06% | 1.50% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 28.93 | 128.79 |
| WAM (months) | 318.27 | 220.47 |
| Weighted Avg. LVR | 58.80 | 41.32 |
| Avg. LVR | 55.20 | 30.23 |
| Avg loan size | 259,972.36 | 148,677.75 |
| # of Loans | 12,235.00 | 2,931.00 |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 0.95% | 1.23% |
| NSW | 33.33% | 33.48% |
| VIC | 30.48% | 26.43% |
| QLD | 16.55% | 16.79% |
| SA | 6.02% | 7.08% |
| WA | 9.86% | 12.66% |
| TAS | 1.89% | 1.30% |
| NT | 0.92% | 1.03% |

| Balance Outstanding | At issue | Current |
|---|---|---|
| Up to and including 100,000 | 2.25% | 11.41% |
| > 100,000 up to and including 150,000 | 6.53% | 15.99% |
| > 150,000 up to and including 200,000 | 12.10% | 17.26% |
| > 200,000 up to and including 250,000 | 14.84% | 14.85% |
| > 250,000 up to and including 300,000 | 15.02% | 11.11% |
| > 300,000 up to and including 350,000 | 13.28% | 8.88% |
| > 350,000 up to and including 400,000 | 9.96% | 5.73% |
| > 400,000 up to and including 500,000 | 12.02% | 5.34% |
| > 500,000 up to and including 750,000 | 10.23% | 6.83% |
| > 750,000 up to and including 1,000,000 | 3.77% | 2.21% |
| > 1,000,000 | 0.00% | 0.41% |

| LVR Distribution | At issue | Current |
|---|---|---|
| Up to and including 50% | 35.38% | 66.93% |
| 50% up to and including 55% | 6.06% | 9.54% |
| 55% up to and including 60% | 5.64% | 7.08% |
| 60% up to and including 65% | 6.34% | 6.01% |
| 65% up to and including 70% | 7.72% | 3.70% |
| 70% up to and including 75% | 15.66% | 3.93% |
| 75% up to and including 80% | 15.50% | 1.97% |
| 80% up to and including 85% | 3.84% | 0.41% |
| 85% up to and including 90% | 2.97% | 0.32% |
| 90% up to and including 95% | 0.89% | 0.00% |
| 95% up to and including 100% | 0.00% | 0.06% |
| > 100% | 0.00% | 0.06% |

## Credit Support

| | |
|---|---|
| Genworth | 13.86% |
| No Primary Mortgage Insurer | 86.14% |

## Delinquency and Loss Information

| | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 12 | 0.41 | 2,442,750.88 | 0.56 |
| 61-90 days | 7 | 0.24 | 1,336,475.61 | 0.31 |
| 91-120 days | 5 | 0.17 | 680,565.51 | 0.16 |
| 121-150 days | 1 | 0.03 | 145,474.91 | 0.03 |
| 151-180 days | 1 | 0.03 | 329,613.38 | 0.08 |
| 181+ days | 18 | 0.61 | 4,181,223.63 | 0.96 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |
| Seller Repurchases | 0 | 0.00 | 0.00 | 0.00 |

## Principal Repayments

| | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | 1,266,294.42 | 227,002,253.54 |
| Unscheduled Principal | | |
| - Partial | 5,344,314.55 | 1,473,830,722.67 |
| - Full | 3,378,176.04 | 1,951,647,192.49 |
| Total | 9,988,785.01 | 3,652,480,168.70 |

## Prepayment Information

| Pricing Speed | 1 Month | Cumulative |
|---|---|---|
| Prepayment History (CPR) | 13.60 | 18.76 |
| Prepayment History (SMM) | 1.21 | 1.72 |

# Article 122a of Capital Requirements Directive retention of interest report for Medallion Trust Series 2013-2

Issue Date 30 Aug 2013

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.

| | Initial Balance | Current Balance |
|---|---|---|
| Retained Interest | A$ 189,186,097.98 | A$ 25,247,764.66 |

## Collateral Information

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 20,243,094.79 | 3.46% |
| Fixed 1 Year | 3,522,457.18 | 2.62% |
| Fixed 2 Year | 1,482,212.69 | 2.19% |
| Fixed 3 Year | 0.00 | 0.00% |
| Fixed 4 Year | 0.00 | 0.00% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 25,247,764.66 | 3.27% |

| Home Loan Break-Up | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Owner Occupied | 69.98% | 75.43% |
| Investment | 30.02% | 24.57% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 97.00% | 98.86% |
| Interest Only | 3.00% | 1.14% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 49.57 | 133.41 |
| WAM (months) | 308.46 | 214.07 |
| Weighted Avg. LVR | 58.38 | 41.52 |
| Avg. LVR | 53.08 | 29.12 |
| Avg loan size | 246,907.43 | 144,272.94 |
| # of Loans | 763.00 | 175.00 |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 1.06% | 2.60% |
| NSW | 35.18% | 31.09% |
| VIC | 27.85% | 30.08% |
| QLD | 16.30% | 12.41% |
| SA | 6.08% | 5.99% |
| WA | 10.32% | 12.96% |
| TAS | 1.52% | 0.84% |
| NT | 1.69% | 4.04% |

| Balance Outstanding | At Issue | Current |
|---|---|---|
| Up to and including 100,000 | 4.23% | 13.03% |
| > 100,000 up to and including 150,000 | 8.06% | 12.33% |
| > 150,000 up to and including 200,000 | 10.90% | 17.21% |
| > 200,000 up to and including 250,000 | 12.51% | 17.53% |
| > 250,000 up to and including 300,000 | 14.54% | 8.60% |
| > 300,000 up to and including 350,000 | 11.45% | 6.54% |
| > 350,000 up to and including 400,000 | 11.56% | 8.94% |
| > 400,000 up to and including 500,000 | 10.60% | 3.52% |
| > 500,000 up to and including 750,000 | 12.49% | 8.80% |
| > 750,000 up to and including 1,000,000 | 3.66% | 3.50% |
| > 1,000,000 | 0.00% | 0.00% |

| LVR Distribution | At Issue | Current |
|---|---|---|
| Up to and including 50% | 34.72% | 67.16% |
| 50% up to and including 55% | 8.05% | 6.25% |
| 55% up to and including 60% | 5.64% | 9.80% |
| 60% up to and including 65% | 6.26% | 8.54% |
| 65% up to and including 70% | 8.95% | 3.53% |
| 70% up to and including 75% | 14.60% | 2.41% |
| 75% up to and including 80% | 14.57% | 2.31% |
| 80% up to and including 85% | 3.51% | 0.00% |
| 85% up to and including 90% | 2.88% | 0.00% |
| 90% up to and including 95% | 0.82% | 0.00% |
| 95% up to and including 100% | 0.00% | 0.00% |
| > 100% | 0.00% | 0.00% |

## Credit Support

| | |
|---|---|
| Genworth | 19.73% |
| No Primary Mortgage Insurer | 80.27% |

## Delinquency and Loss Information

| | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 1 | 0.57 | 136,177.64 | 0.54 |
| 61-90 days | 1 | 0.57 | 71,293.26 | 0.28 |
| 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

| | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | $78,364.39 | $13,816,026.84 |
| Unscheduled Principal | | |
| - Partial | $192,013.07 | $92,551,781.13 |
| - Full | $0.00 | $118,228,634.53 |
| Total | $270,377.46 | $224,596,442.50 |

## Prepayment Information

| Pricing Speed | 1 Month | Cumulative |
|---|---|---|
| Prepayment History (CPR) | 1.00 | 18.49 |
| Prepayment History (SMM) | 0.08 | 1.73 |