



# Medallion Trust Series 2013-2 Investors Report

Collection Period 01 Oct 2021 - 31 Oct 2021  
 Issue Date 30 Aug 2013  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 11 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

11 Nov 2021  
 Perpetual Trustee Company Limited  
 Securitisation Advisory Services Pty Limited  
 11 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 A1 Notes	AUD	20,110	n/a	Monthly	0.8100%			2,011,000,000.00	0.00	0.00000000
Class A2 Notes	AUD	5,250	n/a	Monthly	0.9100%			525,000,000.00	71,861,212.50	0.13687850
Class A3-R Notes	AUD	4,000	n/a	Monthly	0.9600%			400,000,000.00	330,012,320.00	0.82503080
Class B Notes	AUD	2,000	n/a	Monthly	Withheld			200,000,000.00	16,234,820.00	0.08117410
Class C Notes	AUD	640	n/a	Monthly	Withheld			64,000,000.00	64,000,000.00	1.00000000
		<b>32,000</b>						<b>3,200,000,000.00</b>	<b>482,108,352.50</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	407,818,785.65	3.49%
Fixed 1 Year	57,051,309.65	2.63%
Fixed 2 Year	9,230,167.48	2.47%
Fixed 3 Year	8,340,110.09	2.14%
Fixed 4 Year	161,943.72	2.79%
Fixed 5 + Year	0.00	0.00%
Pool	482,602,316.59	3.35%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	75.64%	77.44%
Investment	24.36%	22.56%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	94.28%	96.88%
Interest Only	5.72%	3.12%

	At Issue	Current
WAS (months)	28.93	124.09
WAM (months)	318.27	225.50
Weighted Avg. LVR	58.80	42.20
Avg. LVR	55.20	31.15
Avg loan size	259,972.36	153,553.58
# of Loans	12,235.00	3,143.00

Geographic Distribution	At Issue	Current
ACT	0.95%	1.28%
NSW	33.33%	32.82%
VIC	30.48%	26.31%
QLD	16.55%	17.12%
SA	6.02%	7.13%
WA	9.86%	12.86%
TAS	1.89%	1.38%
NT	0.92%	1.10%

Balance Outstanding	At issue	Current
Up to and including 100,000	2.25%	10.52%
> 100,000 up to and including 150,000	6.53%	15.93%
> 150,000 up to and including 200,000	12.10%	15.94%
> 200,000 up to and including 250,000	14.84%	15.57%
> 250,000 up to and including 300,000	15.02%	11.00%
> 300,000 up to and including 350,000	13.28%	9.38%
> 350,000 up to and including 400,000	9.96%	6.42%
> 400,000 up to and including 500,000	12.02%	5.92%
> 500,000 up to and including 750,000	10.23%	6.64%
> 750,000 up to and including 1,000,000	3.77%	2.35%
> 1,000,000	0.00%	0.34%

LVR Distribution	At issue	Current
Up to and including 50%	35.38%	65.03%
50% up to and including 55%	6.06%	9.40%
55% up to and including 60%	5.64%	7.73%
60% up to and including 65%	6.34%	6.04%
65% up to and including 70%	7.72%	4.22%
70% up to and including 75%	15.66%	3.72%
75% up to and including 80%	15.50%	2.44%
80% up to and including 85%	3.84%	0.92%
85% up to and including 90%	2.97%	0.25%
90% up to and including 95%	0.89%	0.15%
95% up to and including 100%	0.00%	0.05%
> 100%	0.00%	0.05%

## Credit Support

Genworth 13.96%  
 No Primary Mortgage Insurer 86.04%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	12	0.38	2,148,883.81	0.45
61-90 days	3	0.10	514,760.76	0.11
91-120 days	3	0.10	541,455.42	0.11
121-150 days	0	0.00	0.00	0.00
151-180 days	1	0.03	141,238.73	0.03
181+ days	17	0.54	3,737,968.62	0.77
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	1,395,831.85	220,462,554.80
Unscheduled Principal		
- Partial	9,004,570.58	1,440,710,041.53
- Full	1,744,868.74	1,926,648,924.12
Total	12,145,271.17	3,587,821,520.45

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	16.64	18.76
Prepayment History (SMM)	1.51	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.

	<u>Initial Balance</u>	<u>Current Balance</u>
Retained Interest	A\$ 189,186,097.98	A\$ 28,267,835.91

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	22,308,598.44	3.49%
Fixed 1 Year	4,446,769.65	2.67%
Fixed 2 Year	663,789.86	2.39%
Fixed 3 Year	848,677.96	2.03%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	28,267,835.91	3.29%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	71.75%	75.94%
Investment	28.25%	24.06%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	94.19%	98.40%
Interest Only	5.81%	1.60%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	49.57	128.16
WAM (months)	308.46	220.06
Weighted Avg. LVR	58.38	42.55
Avg. LVR	53.08	30.87
Avg loan size	246,907.43	151,164.90
# of Loans	763.00	187.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.06%	3.47%
NSW	35.18%	30.21%
VIC	27.85%	28.65%
QLD	16.30%	14.44%
SA	6.08%	5.53%
WA	10.32%	12.42%
TAS	1.52%	0.76%
NT	1.69%	4.52%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	4.23%	11.71%
> 100,000 up to and including 150,000	8.06%	12.76%
> 150,000 up to and including 200,000	10.90%	18.03%
> 200,000 up to and including 250,000	12.51%	17.34%
> 250,000 up to and including 300,000	14.54%	9.49%
> 300,000 up to and including 350,000	11.45%	6.91%
> 350,000 up to and including 400,000	11.56%	7.95%
> 400,000 up to and including 500,000	10.60%	4.64%
> 500,000 up to and including 750,000	12.49%	8.04%
> 750,000 up to and including 1,000,000	3.66%	3.13%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	34.72%	65.33%
50% up to and including 55%	8.05%	6.37%
55% up to and including 60%	5.64%	6.80%
60% up to and including 65%	6.26%	9.82%
65% up to and including 70%	8.95%	6.52%
70% up to and including 75%	14.60%	0.00%
75% up to and including 80%	14.57%	5.16%
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	21.57%
No Primary Mortgage Insurer	78.43%

## 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	1	0.53	74,198.82	0.26
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	\$84,981.16	\$13,410,463.51
Unscheduled Principal		
- Partial	\$480,538.56	\$90,651,766.32
- Full	\$230,664.56	\$116,508,008.27
Total	\$796,184.28	\$220,570,238.10

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	17.14	18.45
Prepayment History (SMM)	1.55	1.73