Medallion Trust Series 2016-1 Investors Report

Collection Period	01 Apr 2024 - 30 Apr 2024	Distribution Date	20 May 2024
Issue Date	18 Mar 2016	Trustee	Perpetual Trustee Company Limited
Lead Manager	Commonwealth Bank of Australia	Manager	Securitisation Advisory Services Pty Limited
Frequency	Monthly	Rate Set Dates	18 of each month
Distribution Dates	18 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	Currency Rate	Initial Stated Amount	Closing Stated Amount	Bond Factor
Class A1a Notes	AUD	14,490	n/a	Monthly	5.7020%	1,449,000,000.00	221,240,130.30	0.15268470
Class B Notes	AUD	945	n/a	Monthly	Withheld	94,500,000.00	11,091,587.85	0.11737130
Class C Notes	AUD	315	n/a	Monthly	Withheld	31,500,000.00	31,500,000.00	1.00000000
		15,750				**1,575,000,000.00**	**263,831,718.15**	

Collateral Information

Portfolio Information	Balance	WAC
Variable	229,951,181.44	6.89%
Fixed 1 Year	27,843,085.23	3.14%
Fixed 2 Year	6,357,922.94	5.41%
Fixed 3 Year	48,712.34	4.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	264,200,901.95	6.46%

	At Issue	Current
WAS (months)	35.17	127.19
WAM (months)	313.94	224.10
Weighted Avg. LVR	58.53	42.28
Avg. LVR	53.69	32.44
Avg loan size	284,861.57	178,514.14
# of Loans	5,529.00	1,480.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.40%	7.49%
> 100,000 up to and including 150,000	4.05%	10.23%
> 150,000 up to and including 200,000	7.20%	15.19%
> 200,000 up to and including 250,000	12.18%	16.40%
> 250,000 up to and including 300,000	15.67%	14.27%
> 300,000 up to and including 350,000	15.18%	12.09%
> 350,000 up to and including 400,000	11.73%	6.49%
> 400,000 up to and including 500,000	13.09%	9.21%
> 500,000 up to and including 750,000	13.70%	7.50%
> 750,000 up to and including 1,000,000	4.80%	0.65%
> 1,000,000	0.00%	0.48%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	77.77%	77.03%
Investment	22.23%	22.97%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	98.15%	98.99%
Interest Only	1.85%	1.01%

Geographic Distribution	At Issue	Current
ACT	1.78%	1.72%
NSW	31.48%	32.78%
VIC	28.53%	25.55%
QLD	17.22%	17.22%
SA	5.80%	5.96%
WA	12.95%	14.00%
TAS	1.20%	1.18%
NT	1.04%	1.58%

LVR Distribution	At Issue	Current
Up to and including 50%	30.45%	61.99%
50% up to and including 55%	5.88%	10.56%
55% up to and including 60%	7.72%	12.16%
60% up to and including 65%	7.32%	6.89%
65% up to and including 70%	10.98%	4.68%
70% up to and including 75%	16.40%	2.42%
75% up to and including 80%	14.87%	0.98%
80% up to and including 85%	3.06%	0.19%
85% up to and including 90%	2.04%	0.00%
90% up to and including 95%	1.28%	0.00%
95% up to and including 100%	0.00%	0.13%
> 100%	0.00%	0.00%

Credit Support

Helia Insurance Pty Limited	12.39%
No Primary Mortgage Insurer	86.75%
QBE LMI	0.86%

Deliquency and Loss Information	# of Loans		$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	3	0.20	727,474.66	0.28
61-90 days	0	0.00	0.00	0.00
91-120 days	3	0.20	524,835.71	0.20
121-150 days	0	0.00	0.00	0.00
151-180 days	1	0.07	163,436.53	0.06
181+ days	5	0.34	1,375,919.34	0.52
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

Principal Repayments

	Current Month	Cumulative
Scheduled Principal	594,226.68	130,364,697.49
Unscheduled Principal		
- Partial	3,553,299.26	708,040,170.33
- Full	2,491,132.22	880,753,885.45
Total	6,638,658.16	1,719,158,753.27

Prepayment Information

Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	15.49	17.61
Prepayment History(SMM)	1.39	1.61

EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2016-1

Issue Date 18 Mar 2016

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 405 paragraph (1) sub-paragraph (c) of Regulation (EU) No 575/2013 of the European Parliament (the "**Capital Requirements Regulation**").

Each prospective investor that was (or is) required to comply with the Capital Requirements Regulation or any other European Union rules relating to investment or participation in securitisation transactions by European Union institutions, including the risk retention rules applicable 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$ 93,978,964.69	A$ 15,587,947.68

Collateral Information

Portfolio Information	Balance	WAC
Variable	12,308,407.97	6.70%
Fixed 1 Year	1,711,294.06	3.15%
Fixed 2 Year	1,132,113.79	4.69%
Fixed 3 Year	436,131.86	5.64%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	15,587,947.68	6.14%

	At Issue	Current
WAS (months)	14.23	110.79
WAM (months)	335.12	239.19
Weighted Avg. LVR	59.91	44.99
Avg. LVR	56.11	36.02
Avg loan size	359,278.19	225,912.29
# of Loans	263.00	69.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	1.11%	4.21%
> 100,000 up to and including 150,000	1.82%	5.42%
> 150,000 up to and including 200,000	5.44%	11.08%
> 200,000 up to and including 250,000	4.55%	22.10%
> 250,000 up to and including 300,000	8.83%	3.47%
> 300,000 up to and including 350,000	9.30%	16.92%
> 350,000 up to and including 400,000	13.52%	10.24%
> 400,000 up to and including 500,000	26.59%	14.61%
> 500,000 up to and including 750,000	19.75%	11.93%
> 750,000 up to and including 1,000,000	9.09%	0.00%
> 1,000,000	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	78.50%	76.81%
Investment	21.50%	23.19%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	96.89%	98.55%
Interest Only	3.11%	1.45%

Geographic Distribution	At Issue	Current
ACT	3.02%	3.02%
NSW	32.02%	22.13%
VIC	30.88%	36.82%
QLD	18.36%	11.10%
SA	4.45%	6.26%
WA	8.91%	17.75%
TAS	1.56%	2.92%
NT	0.80%	0.00%

LVR Distribution	At Issue	Current
Up to and including 50%	29.44%	58.99%
50% up to and including 55%	8.70%	9.42%
55% up to and including 60%	5.09%	10.28%
60% up to and including 65%	8.14%	4.90%
65% up to and including 70%	9.85%	8.11%
70% up to and including 75%	10.14%	5.74%
75% up to and including 80%	22.04%	0.00%
80% up to and including 85%	5.23%	0.00%
85% up to and including 90%	0.85%	2.55%
90% up to and including 95%	0.52%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Helia Insurance Pty Limited	14.88%
No Primary Mortgage Insurer	85.12%

Deliquency And Loss Information	# of Loans		$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	1	1.45	436,131.86	2.80
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	1	1.45	398,225.66	2.55
Foreclosures	0	0.00	0.00	0.00

Principal Repayments	Current Month	Cumulative
Scheduled Principal	29,914.11	6,711,568.28
Unscheduled Principal		
- Partial	60,247.10	37,277,990.55
- Full	0.00	53,077,079.30
Total	90,161.21	97,066,638.13

Prepayment Information		
Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	-4.08	16.98
Prepayment History(SMM)	-0.33	1.64