



# Medallion Trust Series 2018-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Jun 2019 - 30 Jun 2019  
27 Sep 2018  
Commonwealth Bank of Australia  
Monthly  
21 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

22 Jul 2019  
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		Current Rate	Initial Amount		Initial Stated Amount	Closing Stated Amount	Bond Factor
			Average Life	Coupon Type		Foreign	Swap Rate			
Class A1 Notes	AUD	150,000	n/a	Monthly	2.4150%			1,500,000,000.00	1,500,000,000.00	1.00000000
Class A2 Notes	AUD	6,196	n/a	Monthly	2.9850%			61,960,000.00	61,960,000.00	1.00000000
Class B Notes	AUD	3,098	n/a	Monthly	3.2350%			30,980,000.00	30,980,000.00	1.00000000
Class C Notes	AUD	1,794	n/a	Monthly	3.8350%			17,940,000.00	17,940,000.00	1.00000000
Class D Notes	AUD	653	n/a	Monthly	4.7350%			6,530,000.00	6,530,000.00	1.00000000
Class E Notes	AUD	653	n/a	Monthly	5.9350%			6,530,000.00	6,530,000.00	1.00000000
Class F Notes	AUD	653	n/a	Monthly	8.0850%			6,530,000.00	6,530,000.00	1.00000000
		<b>163,047</b>						<b>1,630,470,000.00</b>	<b>1,630,470,000.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	1,371,681,282.32	4.08%
Fixed 1 Year	208,144,790.33	4.12%
Fixed 2 Year	24,080,372.72	4.15%
Fixed 3 Year	3,457,298.29	4.42%
Fixed 4 Year	1,420,818.57	4.44%
Fixed 5 + Year	296,789.29	8.29%
Pool	1,609,081,351.53	4.08%

	At Issue	Current
WAS (months)	32.00	43.22
WAM (months)	319.00	307.89
Weighted Avg. LVR	58.95	57.39
Avg. LVR	54.86	52.81
Avg loan size	319,387.00	309,083.61
# of Loans	5,105.00	5,206.00

Balance Outstanding	At issue	Current
Up to and including 100,000	1.71%	1.96%
> 100,000 up to and including 150,000	3.52%	3.82%
> 150,000 up to and including 200,000	6.13%	6.45%
> 200,000 up to and including 250,000	9.31%	9.47%
> 250,000 up to and including 300,000	11.88%	11.92%
> 300,000 up to and including 350,000	10.94%	10.97%
> 350,000 up to and including 400,000	10.57%	10.56%
> 400,000 up to and including 500,000	17.34%	17.51%
> 500,000 up to and including 750,000	19.57%	18.67%
> 750,000 up to and including 1,000,000	9.03%	8.44%
> 1,000,000	0.00%	0.22%

Property Type	At Issue	Current
CBD High Rise Apartment	0.01%	0.02%
Duplex Dwellings	0.14%	0.25%
Flat - Residential Real Property	0.02%	0.02%
House Property	84.25%	83.97%
Kit Home	0.01%	0.01%
Other - Residential Property	0.53%	0.45%
Semi Detached Dwelling	0.49%	0.40%
Strata - Townhouse	1.93%	1.88%
Strata - Units - Residential Real Property	12.60%	12.90%
Strata title - Villa	0.02%	0.04%
Other	0.00%	0.04%

LVR Distribution	At Issue	Current
Up to and including 50%	28.63%	31.23%
50% up to and including 55%	6.87%	7.26%
55% up to and including 60%	8.81%	9.20%
60% up to and including 65%	11.32%	10.74%
65% up to and including 70%	12.24%	11.63%
70% up to and including 75%	14.45%	13.95%
75% up to and including 80%	13.03%	11.30%
80% up to and including 85%	1.98%	2.11%
85% up to and including 90%	1.90%	2.10%
90% up to and including 95%	0.77%	0.47%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	75.59%	75.95%
Investment	24.41%	24.05%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	85.61%	87.80%
Interest Only	14.39%	12.20%

Loan Purpose	At Issue	Current
Purchase New Dwelling	6.16%	6.33%
Purchase Existing Dwelling	64.11%	65.24%
Refinance	29.73%	28.44%
Other	0.00%	0.00%

Occupation Type	At Issue	Current
Farmers, Fisherman, Miners	0.97%	0.94%
Independent means	2.38%	2.57%
PAYE Employees	45.93%	46.29%
Professional	41.00%	40.55%
Sales	5.92%	6.11%
Self Employed	3.80%	3.54%

First Buyer	At Issue	Current
Non First Home Loan	92.99%	92.91%
First Home Loan	7.01%	7.09%

Geographic Distribution	At Issue	Current
<b>ACT</b>	<b>1.77%</b>	<b>1.76%</b>
Metro	1.77%	1.76%
Non-Metro	0.00%	0.00%
<b>NSW</b>	<b>36.26%</b>	<b>35.98%</b>
Metro	27.41%	27.21%
Non-Metro	8.85%	8.77%
<b>VIC</b>	<b>28.46%</b>	<b>28.17%</b>
Metro	24.79%	24.54%
Non-Metro	3.67%	3.63%
<b>QLD</b>	<b>17.73%</b>	<b>17.50%</b>
Metro	9.03%	9.05%
Non-Metro	8.70%	8.45%
<b>SA</b>	<b>4.50%</b>	<b>4.59%</b>
Metro	4.02%	4.04%
Non-Metro	0.48%	0.55%
<b>WA</b>	<b>9.38%</b>	<b>9.86%</b>
Metro	8.15%	8.61%
Non-Metro	1.23%	1.25%
<b>TAS</b>	<b>0.77%</b>	<b>1.30%</b>
Metro	0.40%	0.77%
Non-Metro	0.37%	0.53%
<b>NT</b>	<b>1.13%</b>	<b>0.83%</b>
Metro	0.68%	0.45%
Non-Metro	0.45%	0.38%

<b>Portfolio Parameters</b>	<b>Limit</b>	<b>Current</b>
Weighted average LVR of the portfolio does not exceed	60.00%	57.39%
Proportion of Mortgage Loans with LVR > 80% does not exceed	7.00%	4.68%
Average outstanding principal balance of the Mortgage Loans does not exceed	AUD 360,000.00	309,083.61
Weighted average seasoning of the Mortgage Loans is at least	24 Months	43.22
Proportion of Interest only Mortgage Loans does not exceed	20.00%	14.39%
Proportion of Investor Mortgage Loans does not exceed	25.00%	24.41%
Proportion of Mortgage Loans with a refinance loan purpose does not exceed	30.00%	28.44%
Proportion of Mortgage Loans where the property is a Unit does not exceed	15.00%	13.39%
Proportion of Mortgage Loans with a Non-metro location does not exceed	25.00%	23.56%
Proportion of Mortgage Loans with a location in New South Wales and Australian Capital Territory does not exceed	55.00%	37.74%
Proportion of Mortgage Loans with a location in Victoria does not exceed	45.00%	28.17%
Proportion of Mortgage Loans with a location in Queensland does not exceed	35.00%	17.50%
Proportion of Mortgage Loans with a location in Western Australia does not exceed	12.00%	9.86%
Proportion of Mortgage Loans with a location in Western Australia, South Australia, Tasmania and Northern Territory does not exceed	20.00%	16.58%
Proportion of Mortgage Loans to Self-employed, Farmers, Fishermen, Miners and Independent Means does not exceed	10.00%	7.05%
Proportion of Mortgage Loans to First Home Buyers does not exceed	10.00%	7.09%

<b>Substitution Criteria Test as at 1-July-2019</b>		
<b>Calculation of Substitution Ledger Percentage</b>		
Substitution Ledger Balance		21,494,364.01
Aggregate Invested Amount of Notes		1,630,470,000.00
Substitution Ledger balance as a percentage of Aggregate Invested Amount of Notes		1.31%
<b>60+ Day Arrears Calculation:</b>		
60+ Day Arrears as a percentage of the Loans		0.16%
<b>Substitution Criteria:</b>		
Distribution Date is not up to or on 21 September 2021;		True/False True
A Servicer Default, Perfection of Title Event or Event of Default has not occurred;		True
The Substitution Ledger Limit (10% of the aggregate Invested Amount of Notes) has not been exceeded;		True
The Portfolio Parameters have not been breached;		True
60+ day arrears is less than 2%;		True
There are no Charge-Offs which remain unreimbursed on any Note.		True
<b>Substitution Criteria Test is Met</b>		<b>Yes</b>

#### **Credit Support**

Genworth	14.99%
No Primary Mortgage Insurer	85.01%

#### **Delinquency and Loss Information**

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	9	0.17	3,747,010.32	0.23
61-90 days	4	0.08	1,011,927.54	0.06
91-120 days	2	0.04	1,047,476.26	0.07
121-150 days	0	0.00	0.00	0.00
151-180 days	0	0.00	0.00	0.00
181+ days	1	0.02	422,717.89	0.03
Foreclosures	0	0.00	0.00	0.00

#### **Principal Repayments**

	<b>Current Month</b>	<b>Cumulative</b>
Scheduled Principal	2,552,747.27	22,473,850.53
Unscheduled Principal		
- Partial	11,392,902.88	101,633,405.08
- Full	13,486,527.09	225,555,896.72
Total	27,432,177.24	349,663,152.33

#### **Prepayment Information**

	<b>1 Month</b>	<b>Cumulative</b>
Pricing Speed		
Prepayment History (CPR)	11.27	15.26
Prepayment History (SMM)	0.99	1.37



# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2018-1

Issue Date

27 Sep 2018

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.

	<u>Initial Balance</u>	<u>Current Balance</u>
Retained Interest	A\$ 159,491,456.77	A\$ 136,693,430.57

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	111,506,899.18	4.10%
Fixed 1 Year	21,151,985.32	4.10%
Fixed 2 Year	3,757,397.81	4.03%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	277,148.26	4.24%
Fixed 5 + Year	0.00	0.00%
Pool	136,693,430.57	4.10%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	77.77%	74.89%
Investment	22.23%	25.11%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	87.28%	89.83%
Interest Only	12.72%	10.17%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	47.00	56.24
WAM (months)	304.00	294.23
Weighted Avg. LVR	59.13	58.08
Avg. LVR	54.34	51.92
Avg loan size	311,158.00	295,877.31
# of Loans	524.00	462.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.50%	2.60%
NSW	28.40%	27.97%
VIC	24.87%	23.16%
QLD	16.78%	16.77%
SA	4.98%	5.46%
WA	19.04%	20.60%
TAS	2.12%	2.16%
NT	1.31%	1.28%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	2.48%	2.71%
> 100,000 up to and including 150,000	3.05%	4.52%
> 150,000 up to and including 200,000	6.96%	7.17%
> 200,000 up to and including 250,000	8.78%	10.97%
> 250,000 up to and including 300,000	13.14%	12.45%
> 300,000 up to and including 350,000	11.23%	9.76%
> 350,000 up to and including 400,000	9.55%	8.23%
> 400,000 up to and including 500,000	17.13%	16.51%
> 500,000 up to and including 750,000	18.29%	17.20%
> 750,000 up to and including 1,000,000	9.39%	9.20%
> 1,000,000	0.00%	1.28%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	28.20%	29.57%
50% up to and including 55%	6.67%	7.52%
55% up to and including 60%	8.51%	8.39%
60% up to and including 65%	9.26%	10.00%
65% up to and including 70%	14.80%	16.15%
70% up to and including 75%	16.84%	14.09%
75% up to and including 80%	11.33%	10.08%
80% up to and including 85%	2.02%	1.80%
85% up to and including 90%	1.55%	1.63%
90% up to and including 95%	0.82%	0.77%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	12.55%
No Primary Mortgage Insurer	87.45%

## 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	0.22	279,819.37	0.20
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	0.22	324,164.23	0.24
Foreclosures	0	0.00	0.00	0.00

## Principal Repayments

	<u>Current Month</u>	<u>Cumulative</u>
Scheduled Principal	\$233,446.57	\$2,196,829.18
Unscheduled Principal		
- Partial	\$901,278.47	\$8,652,810.12
- Full	\$1,914,725.65	\$16,954,429.98
Total	\$3,049,450.69	\$27,804,069.28

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	16.20	16.60
Prepayment History (SMM)	1.46	1.52