



# Medallion Trust Series 2018-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

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

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

21 Dec 2018  
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	3.0493%			1,500,000,000.00	1,500,000,000.00	1.00000000
Class A2 Notes	AUD	6,196	n/a	Monthly	3.6193%			61,960,000.00	61,960,000.00	1.00000000
Class B Notes	AUD	3,098	n/a	Monthly	3.8693%			30,980,000.00	30,980,000.00	1.00000000
Class C Notes	AUD	1,794	n/a	Monthly	4.4693%			17,940,000.00	17,940,000.00	1.00000000
Class D Notes	AUD	653	n/a	Monthly	5.3693%			6,530,000.00	6,530,000.00	1.00000000
Class E Notes	AUD	653	n/a	Monthly	6.5693%			6,530,000.00	6,530,000.00	1.00000000
Class F Notes	AUD	653	n/a	Monthly	8.7193%			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	1,378,113,610.87	4.38%
Fixed 1 Year	209,748,797.19	4.17%
Fixed 2 Year	22,325,711.13	4.17%
Fixed 3 Year	10,370,430.59	4.43%
Fixed 4 Year	2,329,222.59	4.50%
Fixed 5 + Year	0.00	0.00%
Pool	1,622,887,772.37	4.35%

	At Issue	Current
WAS (months)	32.00	36.46
WAM (months)	319.00	314.54
Weighted Avg. LVR	58.95	58.02
Avg. LVR	54.86	54.07
Avg loan size	319,387.00	314,757.54
# of Loans	5,105.00	5,156.00

Balance Outstanding	At issue	Current
Up to and including 100,000	1.71%	1.71%
> 100,000 up to and including 150,000	3.52%	3.85%
> 150,000 up to and including 200,000	6.13%	6.28%
> 200,000 up to and including 250,000	9.31%	9.59%
> 250,000 up to and including 300,000	11.88%	11.84%
> 300,000 up to and including 350,000	10.94%	11.01%
> 350,000 up to and including 400,000	10.57%	10.74%
> 400,000 up to and including 500,000	17.34%	17.05%
> 500,000 up to and including 750,000	19.57%	19.41%
> 750,000 up to and including 1,000,000	9.03%	8.39%
> 1,000,000	0.00%	0.13%

Property Type	At Issue	Current
CBD High Rise Apartment	0.01%	0.01%
Duplex Dwellings	0.14%	0.13%
Flat - Residential Real Property	0.02%	0.02%
House Property	84.25%	84.24%
Kit Home	0.01%	0.01%
Other - Residential Property	0.53%	0.54%
Semi Detached Dwelling	0.49%	0.44%
Strata - Townhouse	1.93%	1.84%
Strata - Units - Residential Real Property	12.60%	12.78%
Strata title - Villa	0.02%	0.02%
Other	0.00%	0.00%

LVR Distribution	At issue	Current
Up to and including 50%	28.63%	30.47%
50% up to and including 55%	6.87%	6.89%
55% up to and including 60%	8.81%	8.79%
60% up to and including 65%	11.32%	10.83%
65% up to and including 70%	12.24%	11.39%
70% up to and including 75%	14.45%	13.92%
75% up to and including 80%	13.03%	12.64%
80% up to and including 85%	1.98%	2.16%
85% up to and including 90%	1.90%	2.23%
90% up to and including 95%	0.77%	0.69%
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	75.67%	75.87%
Investment	24.33%	24.13%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	84.09%	86.17%
Interest Only	15.91%	13.83%

Loan Purpose	At Issue	Current
Purchase New Dwelling	6.16%	6.25%
Purchase Existing Dwelling	64.11%	64.83%
Refinance	29.73%	28.93%
Other	0.00%	0.00%

Occupation Type	At Issue	Current
Farmers, Fisherman, Miners	0.97%	0.96%
Independent means	2.38%	2.49%
PAYE Employees	45.93%	46.25%
Professional	41.00%	40.66%
Sales	5.92%	5.95%
Self Employed	3.80%	3.68%

First Buyer	At Issue	Current
Non First Home Loan	92.99%	92.93%
First Home Loan	7.01%	7.07%

Geographic Distribution	At Issue	Current
<b>ACT</b>	<b>1.77%</b>	<b>1.78%</b>
Metro	1.77%	1.78%
Non-Metro	0.00%	0.00%
<b>NSW</b>	<b>36.26%</b>	<b>35.62%</b>
Metro	27.41%	26.88%
Non-Metro	8.85%	8.73%
<b>VIC</b>	<b>28.46%</b>	<b>28.73%</b>
Metro	24.79%	24.99%
Non-Metro	3.67%	3.74%
<b>QLD</b>	<b>17.73%</b>	<b>17.70%</b>
Metro	9.03%	9.09%
Non-Metro	8.70%	8.61%
<b>SA</b>	<b>4.50%</b>	<b>4.60%</b>
Metro	4.02%	4.05%
Non-Metro	0.48%	0.54%
<b>WA</b>	<b>9.38%</b>	<b>9.51%</b>
Metro	8.15%	8.31%
Non-Metro	1.23%	1.20%
<b>TAS</b>	<b>0.77%</b>	<b>1.27%</b>
Metro	0.40%	0.80%
Non-Metro	0.37%	0.46%
<b>NT</b>	<b>1.13%</b>	<b>0.80%</b>
Metro	0.68%	0.42%
Non-Metro	0.45%	0.38%

<u>Portfolio Parameters</u>	<u>Limit</u>	<u>Current</u>
Weighted average LVR of the portfolio does not exceed	60.00%	58.02%
Proportion of Mortgage Loans with LVR > 80% does not exceed	7.00%	5.07%
Average outstanding principal balance of the Mortgage Loans does not exceed	AUD 360,000.00	314,757.54
Weighted average seasoning of the Mortgage Loans is at least	24 Months	36.46
Proportion of Interest only Mortgage Loans does not exceed	20.00%	15.91%
Proportion of Investor Mortgage Loans does not exceed	25.00%	24.33%
Proportion of Mortgage Loans with a refinance loan purpose does not exceed	30.00%	28.93%
Proportion of Mortgage Loans where the property is a Unit does not exceed	15.00%	13.35%
Proportion of Mortgage Loans with a Non-metro location does not exceed	25.00%	23.66%
Proportion of Mortgage Loans with a location in New South Wales and Australian Capital Territory does not exceed	55.00%	37.40%
Proportion of Mortgage Loans with a location in Victoria does not exceed	45.00%	28.73%
Proportion of Mortgage Loans with a location in Queensland does not exceed	35.00%	17.70%
Proportion of Mortgage Loans with a location in Western Australia does not exceed	12.00%	9.51%
Proportion of Mortgage Loans with a location in Western Australia, South Australia, Tasmania and Northern Territory does not exceed	20.00%	16.18%
Proportion of Mortgage Loans to Self-employed, Farmers, Fishermen, Miners and Independent Means does not exceed	10.00%	7.13%
Proportion of Mortgage Loans to First Home Buyers does not exceed	10.00%	7.07%

### Credit Support

Genworth	14.98%
No Primary Mortgage Insurer	85.02%

### 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	4	0.08	1,463,064.98	0.09
61-90 days	1	0.02	145,150.98	0.01
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	2,249,365.66	5,255,446.02
Unscheduled Principal		
- Partial	9,123,054.49	24,094,582.18
- Full	17,107,410.10	112,143,825.92
Total	28,479,830.25	141,493,854.12

### Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	15.10	17.72
Prepayment History (SMM)	1.36	1.62



# 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 a 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 (as amended by corrigendum) of the European Parliament regarding investment and other forms of participation in securitisation transactions by European Union-regulated credit institutions and investment firms (and consolidated group subsidiaries thereof) (the "Capital Requirements Regulation").

Similar requirements also apply to certain European-Union regulated alternative investment fund managers under Section 5 of Chapter III of the Regulation implementing the EU Alternative Investment Managers Directive and insurance/reinsurance undertakings under Article 135(2) of the EU Solvency II Directive 2009/138/EC, as supplemented by Articles 254-257 of Commission Delegated Regulation (EU) No 2015/35 (together with the Capital Requirements Regulation, the "EU Retention Rules").

Each prospective investor that is required to comply with the Capital Requirements Regulation or any other EU 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 such rules and 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 Retention 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\$ 152,539,858.83

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	123,831,260.90	4.42%
Fixed 1 Year	24,437,916.34	4.16%
Fixed 2 Year	3,553,673.19	4.02%
Fixed 3 Year	434,129.97	4.58%
Fixed 4 Year	282,878.43	4.24%
Fixed 5 + Year	0.00	0.00%
Pool	152,539,858.83	4.37%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	75.61%	73.84%
Investment	24.39%	26.16%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	84.01%	86.52%
Interest Only	15.99%	13.48%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	47.00	48.82
WAM (months)	304.00	301.28
Weighted Avg. LVR	59.13	58.41
Avg. LVR	54.34	53.26
Avg loan size	311,158.00	306,930.27
# of Loans	524.00	497.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.50%	2.40%
NSW	28.40%	28.27%
VIC	24.87%	24.25%
QLD	16.78%	16.84%
SA	4.98%	4.99%
WA	19.04%	19.82%
TAS	2.12%	2.04%
NT	1.31%	1.39%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	2.48%	2.56%
> 100,000 up to and including 150,000	3.05%	3.42%
> 150,000 up to and including 200,000	6.96%	7.04%
> 200,000 up to and including 250,000	8.78%	9.89%
> 250,000 up to and including 300,000	13.14%	11.69%
> 300,000 up to and including 350,000	11.23%	11.07%
> 350,000 up to and including 400,000	9.55%	9.23%
> 400,000 up to and including 500,000	17.13%	16.81%
> 500,000 up to and including 750,000	18.29%	18.81%
> 750,000 up to and including 1,000,000	9.39%	9.49%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	28.20%	29.70%
50% up to and including 55%	6.67%	7.27%
55% up to and including 60%	8.51%	8.39%
60% up to and including 65%	9.26%	9.47%
65% up to and including 70%	14.80%	12.99%
70% up to and including 75%	16.84%	17.49%
75% up to and including 80%	11.33%	9.68%
80% up to and including 85%	2.02%	2.25%
85% up to and including 90%	1.55%	1.56%
90% up to and including 95%	0.82%	1.21%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	12.37%
No Primary Mortgage Insurer	87.63%

## 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	0.20	314,197.67	0.21
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	\$241,853.45	\$555,514.93
Unscheduled Principal		
- Partial	\$1,793,147.09	\$2,833,509.31
- Full	\$2,793,170.18	\$4,789,033.87
Total	\$4,828,170.72	\$8,178,058.11

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	25.45	20.85
Prepayment History (SMM)	2.42	1.94