



# Medallion Trust Series 2013-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Oct 2019 - 31 Oct 2019  
11 Mar 2013  
Commonwealth Bank of Australia  
Monthly  
22 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

22 Nov 2019  
Perpetual Trustee Company Limited  
Securitisation Advisory Services Pty Limited  
22 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	10,130	n/a	Monthly	1.7154%			1,013,000,000.00	0.00	0.00000000
Class A2 Notes	AUD	10,684	n/a	Monthly	1.7954%			1,068,400,000.00	191,597,774.60	0.17933150
Class A3-R Notes	AUD	2,500	n/a	Monthly	1.7154%			250,000,000.00	226,494,950.00	0.90597980
Class B Notes	AUD	1,530	n/a	Monthly	Withheld			153,000,000.00	30,963,543.30	0.20237610
Class C Notes	AUD	506	n/a	Monthly	Withheld			50,600,000.00	50,600,000.00	1.00000000
		<b>25,350</b>						<b>2,535,000,000.00</b>	<b>499,656,267.90</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	442,676,169.64	3.99%
Fixed 1 Year	46,619,755.57	4.14%
Fixed 2 Year	5,933,936.01	5.01%
Fixed 3 Year	2,401,372.81	5.45%
Fixed 4 Year	2,370,013.29	5.09%
Fixed 5 + Year	0.00	0.00%
Pool	500,001,247.32	4.03%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	83.46%	86.43%
Investment	16.54%	13.57%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	88.11%	93.72%
Interest Only	11.89%	6.28%

	At Issue	Current
WAS (months)	48.17	124.04
WAM (months)	299.39	224.20
Weighted Avg. LVR	59.32	45.60
Avg. LVR	55.73	34.14
Avg loan size	225,171.98	143,431.65
# of Loans	11,258.00	3,486.00

Geographic Distribution	At Issue	Current
ACT	1.15%	1.29%
NSW	32.19%	31.70%
VIC	28.87%	25.49%
QLD	16.89%	19.43%
SA	7.14%	7.49%
WA	10.14%	11.03%
TAS	2.49%	2.21%
NT	1.13%	1.28%

Balance Outstanding	At Issue	Current
Up to and including 100,000	3.22%	12.41%
> 100,000 up to and including 150,000	8.54%	18.55%
> 150,000 up to and including 200,000	18.72%	20.52%
> 200,000 up to and including 250,000	19.64%	14.02%
> 250,000 up to and including 300,000	17.42%	10.90%
> 300,000 up to and including 350,000	10.44%	6.60%
> 350,000 up to and including 400,000	6.32%	4.56%
> 400,000 up to and including 500,000	7.56%	5.47%
> 500,000 up to and including 750,000	6.03%	5.68%
> 750,000 up to and including 1,000,000	2.11%	1.03%
> 1,000,000	0.00%	0.24%

LVR Distribution	At Issue	Current
Up to and including 50%	28.89%	57.97%
50% up to and including 55%	8.70%	8.76%
55% up to and including 60%	9.40%	9.03%
60% up to and including 65%	9.72%	7.70%
65% up to and including 70%	10.11%	5.35%
70% up to and including 75%	11.72%	4.88%
75% up to and including 80%	14.41%	3.68%
80% up to and including 85%	4.34%	1.15%
85% up to and including 90%	2.04%	0.96%
90% up to and including 95%	0.67%	0.23%
95% up to and including 100%	0.00%	0.28%
> 100%	0.00%	0.00%

## Credit Support

Genworth	19.63%
No Primary Mortgage Insurer	80.37%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	8	0.23	1,226,523.14	0.25
61-90 days	4	0.11	767,201.33	0.15
91-120 days	7	0.20	1,557,961.73	0.31
121-150 days	5	0.14	948,814.76	0.19
151-180 days	2	0.06	472,926.37	0.09
181+ days	7	0.20	1,754,744.59	0.35
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Principal Month	Cumulative
Scheduled Principal	1,319,980.60	167,724,370.72
Unscheduled Principal		
- Partial	5,883,233.72	1,052,354,851.71
- Full	5,303,049.42	1,452,427,318.93
Total	12,506,263.74	2,672,506,541.36

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	16.00	19.58
Prepayment History (SMM)	1.44	1.81



# Article 122a of Capital Requirements Directive retention of interest report for Medallion Trust Series 2013-1

Issue Date

11 Mar 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\$ 150,930,236.40	A\$ 31,242,750.78

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	27,159,248.15	4.03%
Fixed 1 Year	3,419,538.76	4.21%
Fixed 2 Year	663,963.87	4.01%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	31,242,750.78	4.05%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	82.10%	88.48%
Investment	17.90%	11.52%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	86.83%	93.83%
Interest Only	13.17%	6.17%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	59.96	135.95
WAM (months)	290.34	213.38
Weighted Avg. LVR	56.77	44.94
Avg. LVR	52.80	32.52
Avg loan size	225,171.98	128,570.99
# of Loans	723.00	243.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.15%	1.92%
NSW	37.71%	33.19%
VIC	24.66%	20.03%
QLD	14.76%	19.47%
SA	7.71%	8.61%
WA	9.98%	13.39%
TAS	2.13%	1.96%
NT	0.90%	1.43%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	4.76%	15.82%
> 100,000 up to and including 150,000	11.83%	19.47%
> 150,000 up to and including 200,000	19.04%	19.74%
> 200,000 up to and including 250,000	18.56%	11.63%
> 250,000 up to and including 300,000	12.82%	15.13%
> 300,000 up to and including 350,000	10.02%	6.17%
> 350,000 up to and including 400,000	7.19%	2.36%
> 400,000 up to and including 500,000	9.30%	4.15%
> 500,000 up to and including 750,000	4.89%	5.54%
> 750,000 up to and including 1,000,000	1.59%	0.00%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	36.63%	61.15%
50% up to and including 55%	9.24%	8.30%
55% up to and including 60%	8.63%	6.70%
60% up to and including 65%	7.65%	6.77%
65% up to and including 70%	8.96%	4.59%
70% up to and including 75%	10.39%	2.06%
75% up to and including 80%	11.60%	5.23%
80% up to and including 85%	4.08%	3.68%
85% up to and including 90%	2.09%	0.00%
90% up to and including 95%	0.73%	1.52%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	22.01%
No Primary Mortgage Insurer	77.99%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	<u>Total</u>	<u>% of Pool</u>	<u>Total</u>	<u>% of Pool</u>
31-60 days	3	1.23	661,568.46	2.12
61-90 days	0	0.00	0.00	0.00
91-120 days	0	0.00	0.00	0.00
121-150 days	1	0.41	349,999.43	1.12
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	\$89,384.23	\$10,168,108.07
Unscheduled Principal		
- Partial	\$412,190.86	\$77,405,144.21
- Full	\$1,077,711.26	\$81,285,391.04
Total	\$1,579,286.35	\$168,858,643.32

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	36.16	18.66
Prepayment History (SMM)	3.67	1.76