Medallion Trust Series 2014-1 Investors Report

Collection Period	01 Sep 2023 - 30 Sep 2023	Distribution Date	23 Oct 2023
Issue Date	27 Feb 2014	Trustee	Perpetual Trustee Company Limited
Lead Manager	Commonwealth Bank of Australia	Manager	Securitisation Advisory Services Pty Limited
Frequency	Monthly	Rate Set Dates	22 of each month
Distribution Dates	22 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 A1 Notes	AUD	14,000	n/a	Monthly	0.0000%	1,400,000,000.00	0.00	0.00000000
Class A2 Notes	AUD	6,100	n/a	Monthly	4.9565%	610,000,000.00	55,918,822.00	0.09167020
Class A3-R Notes	AUD	3,000	n/a	Monthly	5.0565%	300,000,000.00	155,837,520.00	0.51945840
Class B Notes	AUD	1,507	n/a	Monthly	Withheld	150,700,000.00	0.00	0.00000000
Class C Notes	AUD	503	n/a	Monthly	Withheld	50,300,000.00	50,300,000.00	1.00000000
		25,110				**2,511,000,000.00**	**262,056,342.00**	

Collateral Information

Portfolio Information	Balance	WAC
Variable	227,252,784.75	6.99%
Fixed 1 Year	28,307,247.30	3.48%
Fixed 2 Year	5,307,961.51	5.09%
Fixed 3 Year	1,343,565.07	4.11%
Fixed 4 Year	105,885.33	6.69%
Fixed 5 + Year	0.00	0.00%
Pool	262,317,443.96	6.56%

	At Issue	Current
WAS (months)	28.00	137.61
WAM (months)	319.00	212.48
Weighted Avg. LVR	58.79	40.41
Avg. LVR	54.73	27.35
Avg loan size	256,209.08	134,591.47
# of Loans	9,800.00	1,949.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.81%	13.45%
> 100,000 up to and including 150,000	7.35%	14.32%
> 150,000 up to and including 200,000	11.78%	15.83%
> 200,000 up to and including 250,000	14.19%	14.75%
> 250,000 up to and including 300,000	14.36%	12.63%
> 300,000 up to and including 350,000	12.24%	9.47%
> 350,000 up to and including 400,000	9.61%	6.08%
> 400,000 up to and including 500,000	12.32%	7.06%
> 500,000 up to and including 750,000	11.44%	5.01%
> 750,000 up to and including 1,000,000	3.90%	1.01%
> 1,000,000	0.00%	0.38%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	74.66%	78.76%
Investment	25.34%	21.24%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	98.95%	99.59%
Interest Only	1.05%	0.41%

Geographic Distribution	At Issue	Current
ACT	1.35%	1.92%
NSW	31.84%	31.12%
VIC	30.65%	28.95%
QLD	15.31%	14.52%
SA	5.71%	6.04%
WA	12.34%	14.53%
TAS	1.90%	2.15%
NT	0.90%	0.77%

LVR Distribution	At Issue	Current
Up to and including 50%	32.01%	67.80%
50% up to and including 55%	8.30%	9.60%
55% up to and including 60%	8.11%	9.18%
60% up to and including 65%	8.93%	5.12%
65% up to and including 70%	9.36%	5.71%
70% up to and including 75%	12.99%	1.13%
75% up to and including 80%	13.87%	0.80%
80% up to and including 85%	3.23%	0.38%
85% up to and including 90%	1.82%	0.13%
90% up to and including 95%	1.38%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.14%

Credit Support

Helia Insurance Pty Limited	13.26%
No Primary Mortgage Insurer	86.25%
QBE LMI	0.49%

Deliquency and Loss Information	# of Loans		$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	3	0.15	512,070.39	0.20
61-90 days	2	0.10	634,180.34	0.24
91-120 days	1	0.05	369,079.31	0.14
121-150 days	2	0.10	613,204.45	0.23
151-180 days	2	0.10	395,448.38	0.15
181+ days	10	0.51	2,302,239.48	0.88
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

Principal Repayments

	Current Month	Cumulative
Scheduled Principal	641,241.01	188,702,810.04
Unscheduled Principal		
- Partial	3,203,026.54	1,271,079,691.46
- Full	1,933,805.15	1,563,158,419.81
Total	5,778,072.70	3,022,940,921.31

Prepayment Information

Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	12.95	18.89
Prepayment History(SMM)	1.15	1.74

EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2014-1

Issue Date 27 Feb 2014

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$ 146,312,499.27	A$ 16,638,437.84

Collateral Information

Portfolio Information	Balance	WAC
Variable	13,336,887.07	6.67%
Fixed 1 Year	2,793,697.00	3.34%
Fixed 2 Year	507,853.77	4.37%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	16,638,437.84	6.04%

	At Issue	Current
WAS (months)	35.20	134.78
WAM (months)	314.80	209.27
Weighted Avg. LVR	58.54	42.01
Avg. LVR	53.86	27.05
Avg loan size	250,620.04	149,895.84
# of Loans	601.00	111.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	3.78%	10.82%
> 100,000 up to and including 150,000	7.70%	12.26%
> 150,000 up to and including 200,000	11.72%	9.39%
> 200,000 up to and including 250,000	13.35%	13.36%
> 250,000 up to and including 300,000	14.61%	12.65%
> 300,000 up to and including 350,000	10.75%	7.83%
> 350,000 up to and including 400,000	9.93%	9.46%
> 400,000 up to and including 500,000	10.78%	10.43%
> 500,000 up to and including 750,000	11.01%	13.79%
> 750,000 up to and including 1,000,000	6.37%	0.00%
> 1,000,000	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	71.89%	83.78%
Investment	28.11%	16.22%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	95.79%	99.10%
Interest Only	4.21%	0.90%

Geographic Distribution	At Issue	Current
ACT	2.68%	4.54%
NSW	34.53%	33.11%
VIC	28.80%	30.26%
QLD	15.07%	15.74%
SA	6.34%	6.51%
WA	9.44%	8.23%
TAS	1.84%	1.61%
NT	1.30%	0.00%

LVR Distribution	At Issue	Current
Up to and including 50%	31.59%	60.11%
50% up to and including 55%	7.61%	8.36%
55% up to and including 60%	8.57%	11.85%
60% up to and including 65%	9.77%	1.99%
65% up to and including 70%	9.97%	2.39%
70% up to and including 75%	12.76%	3.60%
75% up to and including 80%	13.29%	11.69%
80% up to and including 85%	3.21%	0.00%
85% up to and including 90%	1.82%	0.00%
90% up to and including 95%	1.41%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Helia Insurance Pty Limited	21.35%
No Primary Mortgage Insurer	78.65%

Deliquency And Loss Information	# of Loans		$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	1	0.90	399,932.51	2.40
61-90 days	1	0.90	129,423.20	0.78
91-120 days	1	0.90	83,747.61	0.50
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	Current Month	Cumulative
Scheduled Principal	41,768.24	12,026,152.91
Unscheduled Principal		
- Partial	77,835.12	80,877,854.39
- Full	0.00	92,379,759.48
Total	119,603.36	185,283,766.78

Prepayment Information		
Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	-1.37	17.64
Prepayment History(SMM)	-0.11	1.66