



# Medallion Trust Series 2016-1 Investors Report

Collection Period 01 Nov 2017 - 30 Nov 2017  
 Issue Date 18 Mar 2016  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 18 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

18 Dec 2017  
 Perpetual Trustee Company Limited  
 Securitisation Advisory Services Pty Limited  
 18 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 A1a Notes | AUD      | 14,490             | n/a                            | Monthly     | 3.0300%      |                        |           | 1,449,000,000.00        | 918,692,371.80          | 0.63401820  |
| Class B Notes   | AUD      | 945                | n/a                            | Monthly     | Withheld     |                        |           | 94,500,000.00           | 94,500,000.00           | 1.00000000  |
| Class C Notes   | AUD      | 315                | n/a                            | Monthly     | Withheld     |                        |           | 31,500,000.00           | 31,500,000.00           | 1.00000000  |
|                 |          | <b>15,750</b>      |                                |             |              |                        |           | <b>1,575,000,000.00</b> | <b>1,044,692,371.80</b> |             |

## Collateral Information

| Portfolio Information | Balance          | WAC   |
|-----------------------|------------------|-------|
| Variable              | 891,066,960.28   | 4.45% |
| Fixed 1 Year          | 116,680,582.39   | 4.49% |
| Fixed 2 Year          | 31,420,358.88    | 4.37% |
| Fixed 3 Year          | 2,866,398.32     | 4.44% |
| Fixed 4 Year          | 2,605,335.03     | 4.83% |
| Fixed 5 + Year        | 387,161.06       | 7.66% |
| Pool                  | 1,045,026,795.96 | 4.45% |

| Home Loan Break-Up | % of Loan Balance | % of No. Of Loans |
|--------------------|-------------------|-------------------|
| Owner Occupied     | 76.91%            | 74.71%            |
| Investment         | 23.09%            | 25.29%            |

| Repayment Type       | % of Loan Balance | % of No. Of Loans |
|----------------------|-------------------|-------------------|
| Principal & Interest | 79.75%            | 82.29%            |
| Interest Only        | 20.25%            | 17.71%            |

|                   | At Issue   | Current    |
|-------------------|------------|------------|
| WAS (months)      | 35.17      | 55.06      |
| WAM (months)      | 313.94     | 294.45     |
| Weighted Avg. LVR | 58.53      | 54.54      |
| Avg. LVR          | 53.69      | 48.53      |
| Avg loan size     | 284,861.57 | 261,387.39 |
| # of Loans        | 5,529.00   | 3,998.00   |

| Geographic Distribution | At Issue | Current |
|-------------------------|----------|---------|
| ACT                     | 1.78%    | 1.94%   |
| NSW                     | 31.48%   | 31.55%  |
| NT                      | 1.04%    | 1.11%   |
| QLD                     | 17.22%   | 17.42%  |
| SA                      | 5.80%    | 5.58%   |
| TAS                     | 1.20%    | 1.11%   |
| VIC                     | 28.53%   | 27.38%  |
| WA                      | 12.95%   | 13.91%  |

| Balance Outstanding                     | At issue | Current |
|---|----------|---------|
| Up to and including 100,000             | 2.40%    | 2.83%   |
| > 100,000 up to and including 150,000   | 4.05%    | 4.61%   |
| > 150,000 up to and including 200,000   | 7.20%    | 9.06%   |
| > 200,000 up to and including 250,000   | 12.18%   | 13.87%  |
| > 250,000 up to and including 300,000   | 15.67%   | 15.76%  |
| > 300,000 up to and including 350,000   | 15.18%   | 14.22%  |
| > 350,000 up to and including 400,000   | 11.73%   | 10.46%  |
| > 400,000 up to and including 500,000   | 13.09%   | 12.20%  |
| > 500,000 up to and including 750,000   | 13.70%   | 12.91%  |
| > 750,000 up to and including 1,000,000 | 4.80%    | 3.63%   |
| > 1,000,000                             | 0.00%    | 0.45%   |

| LVR Distribution             | At issue | Current |
|------------------------------|----------|---------|
| Up to and including 50%      | 30.45%   | 35.69%  |
| 50% up to and including 55%  | 5.88%    | 7.65%   |
| 55% up to and including 60%  | 7.72%    | 9.06%   |
| 60% up to and including 65%  | 7.32%    | 10.26%  |
| 65% up to and including 70%  | 10.98%   | 12.38%  |
| 70% up to and including 75%  | 16.40%   | 12.54%  |
| 75% up to and including 80%  | 14.87%   | 8.24%   |
| 80% up to and including 85%  | 3.06%    | 2.29%   |
| 85% up to and including 90%  | 2.04%    | 1.52%   |
| 90% up to and including 95%  | 1.28%    | 0.34%   |
| 95% up to and including 100% | 0.00%    | 0.00%   |
| > 100%                       | 0.00%    | 0.03%   |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Genworth                    | 13.93% |
| QBE                         | 1.10%  |
| No Primary Mortgage Insurer | 84.97% |

## Delinquency and Loss Information

|              | # of Loans |           | \$ Amount of Loans |           |
|--------------|------------|-----------|--------------------|-----------|
|              | Total      | % of Pool | Total              | % of Pool |
| 31-60 days   | 8          | 0.20      | 2,195,705.64       | 0.21      |
| 61-90 days   | 4          | 0.10      | 1,031,613.30       | 0.10      |
| 91-120 days  | 6          | 0.15      | 1,953,698.49       | 0.19      |
| 121-150 days | 0          | 0.00      | 0.00               | 0.00      |
| 151-180 days | 2          | 0.05      | 694,947.02         | 0.07      |
| 181+ days    | 1          | 0.03      | 338,094.26         | 0.03      |
| Foreclosures | 0          | 0.00      | 0.00               | 0.00      |

## Principal Repayments

|                       | Current Month | Cumulative     |
|-----------------------|---------------|----------------|
| Scheduled Principal   | 1,696,324.61  | 40,051,361.29  |
| Unscheduled Principal |               |                |
| - Partial             | 8,292,652.01  | 232,738,586.73 |
| - Full                | 14,489,178.07 | 401,207,657.85 |
| Total                 | 24,478,154.69 | 673,997,605.87 |

## Prepayment Information

|                          | 1 Month | Cumulative |
|--------------------------|---------|------------|
| Pricing Speed            |         |            |
| Prepayment History (CPR) | 17.03   | 19.45      |
| Prepayment History (SMM) | 1.54    | 1.79       |



# Article 122a of CRD IV retention of interest report for Medallion Trust Series 2016-1

Issue Date

18 Mar 2016

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 122a paragraph (1) sub-paragraph (c). Each prospective investor that is required to comply with Regulation (EU) No 575/2013 (as amended by corrigendum) and Directive 2013/36/EU 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) which apply from 1 January 2014 (the "CRD IV Rules"). Similar requirements also apply to certain alternative investment fund managers under Section 5 of Chapter III of the Regulation implementing the EU Alternative Investment Managers Directive (which took effect from 22 July 2013 in general). Each prospective investor that is required to comply with Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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\$ 93,978,964.69      | A\$ 61,198,066.63      |

## Collateral Information

| <u>Portfolio Information</u> | <u>Balance</u> | <u>WAC</u> |
|------------------------------|----------------|------------|
| Variable                     | 49,977,388.82  | 4.32%      |
| Fixed 1 Year                 | 6,394,301.59   | 4.46%      |
| Fixed 2 Year                 | 4,607,156.23   | 4.53%      |
| Fixed 3 Year                 | 219,219.99     | 3.99%      |
| Fixed 4 Year                 | 0.00           | 0.00%      |
| Fixed 5 + Year               | 0.00           | 0.00%      |
| Pool                         | 61,198,066.63  | 4.35%      |

| <u>Home Loan Break-Up</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|---------------------------|--------------------------|--------------------------|
| Owner Occupied            | 76.20%                   | 75.00%                   |
| Investment                | 23.80%                   | 25.00%                   |

| <u>Repayment Type</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|-----------------------|--------------------------|--------------------------|
| Principal & Interest  | 79.98%                   | 79.79%                   |
| Interest Only         | 20.02%                   | 20.21%                   |

|                   | <u>At Issue</u> | <u>Current</u> |
|-------------------|-----------------|----------------|
| WAS (months)      | 14.23           | 35.47          |
| WAM (months)      | 335.12          | 315.40         |
| Weighted Avg. LVR | 59.91           | 55.93          |
| Avg. LVR          | 56.11           | 51.45          |
| Avg loan size     | 359,278.19      | 325,521.63     |
| # of Loans        | 263.00          | 188.00         |

| <u>Geographic Distribution</u> | <u>At Issue</u> | <u>Current</u> |
|--------------------------------|-----------------|----------------|
| ACT                            | 3.02%           | 3.68%          |
| NSW                            | 32.02%          | 27.16%         |
| NT                             | 0.80%           | 0.61%          |
| QLD                            | 18.36%          | 18.48%         |
| SA                             | 4.45%           | 4.85%          |
| TAS                            | 1.56%           | 1.95%          |
| VIC                            | 30.88%          | 34.46%         |
| WA                             | 8.91%           | 8.81%          |

| <u>Balance Outstanding</u>              | <u>At Issue</u> | <u>Current</u> |
|---|-----------------|----------------|
| Up to and including 100,000             | 1.11%           | 1.99%          |
| > 100,000 up to and including 150,000   | 1.82%           | 2.32%          |
| > 150,000 up to and including 200,000   | 5.44%           | 6.41%          |
| > 200,000 up to and including 250,000   | 4.55%           | 4.36%          |
| > 250,000 up to and including 300,000   | 8.83%           | 11.89%         |
| > 300,000 up to and including 350,000   | 9.30%           | 11.74%         |
| > 350,000 up to and including 400,000   | 13.52%          | 13.84%         |
| > 400,000 up to and including 500,000   | 26.59%          | 22.51%         |
| > 500,000 up to and including 750,000   | 19.75%          | 18.14%         |
| > 750,000 up to and including 1,000,000 | 9.09%           | 6.81%          |
| > 1,000,000                             | 0.00%           | 0.00%          |

| <u>LVR Distribution</u>      | <u>At Issue</u> | <u>Current</u> |
|------------------------------|-----------------|----------------|
| Up to and including 50%      | 29.44%          | 37.40%         |
| 50% up to and including 55%  | 8.70%           | 7.44%          |
| 55% up to and including 60%  | 5.09%           | 6.63%          |
| 60% up to and including 65%  | 8.14%           | 6.67%          |
| 65% up to and including 70%  | 9.85%           | 11.33%         |
| 70% up to and including 75%  | 10.14%          | 13.18%         |
| 75% up to and including 80%  | 22.04%          | 12.44%         |
| 80% up to and including 85%  | 5.23%           | 3.80%          |
| 85% up to and including 90%  | 0.85%           | 0.87%          |
| 90% up to and including 95%  | 0.52%           | 0.00%          |
| 95% up to and including 100% | 0.00%           | 0.00%          |
| > 100%                       | 0.00%           | 0.24%          |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Genworth                    | 10.38% |
| No Primary Mortgage Insurer | 89.33% |
| QBE                         | 0.29%  |

## 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                 | 0.53             | 535,913.81                | 0.88             |
| 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   | \$92,633.26          | \$2,118,531.92    |
| Unscheduled Principal |                      |                   |
| - Partial             | \$405,867.54         | \$10,209,910.14   |
| - Full                | \$778,589.92         | \$26,247,961.77   |
| Total                 | \$1,277,090.72       | \$38,576,403.83   |

## Prepayment Information

|                          | <u>1 Month</u> | <u>Cumulative</u> |
|--------------------------|----------------|-------------------|
| Pricing Speed            |                |                   |
| Prepayment History (CPR) | 17.72          | 19.76             |
| Prepayment History (SMM) | 1.61           | 1.89              |