# Medallion Trust Series 2017-2 Investors Report

| | | | |
|---|---|---|---|
| Collection Period | 01 May 2018 - 31 May 2018 | Distribution Date | 25 Jun 2018 |
| Issue Date | 30 Nov 2017 | Trustee | Perpetual Trustee Company Limited |
| Lead Manager | Commonwealth Bank of Australia | Manager | Securitisation Advisory Services Pty Limited |
| Frequency | Monthly | Rate Set Dates | 23 of each month |
| Distribution Dates | 23 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 | Current Rate | Initial Amount Foreign | Swap Rate | Initial Stated Amount | Closing Stated Amount | Bond Factor |
|---|---|---|---|---|---|---|---|---|---|---|
| Class A1 Notes | AUD | 243,800 | n/a | Monthly | 2.7400% | | | 2,438,000,000.00 | 2,132,362,568.00 | 0.87463600 |
| Class A2 Notes | AUD | 10,600 | n/a | Monthly | 3.1900% | | | 106,000,000.00 | 106,000,000.00 | 1.00000000 |
| Class B Notes | AUD | 5,379 | n/a | Monthly | 3.6900% | | | 53,790,000.00 | 53,790,000.00 | 1.00000000 |
| Class C Notes | AUD | 2,518 | n/a | Monthly | 4.1900% | | | 25,180,000.00 | 25,180,000.00 | 1.00000000 |
| Class D Notes | AUD | 927 | n/a | Monthly | 5.1900% | | | 9,270,000.00 | 9,270,000.00 | 1.00000000 |
| Class E Notes | AUD | 928 | n/a | Monthly | 6.3900% | | | 9,280,000.00 | 9,280,000.00 | 1.00000000 |
| Class F Notes | AUD | 848 | n/a | Monthly | 7.5900% | | | 8,480,000.00 | 8,480,000.00 | 1.00000000 |
| | | **265,000** | | | | | | **2,650,000,000.00** | **2,344,362,568.00** | |

## Collateral Information

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 1,969,259,753.97 | 4.37% |
| Fixed 1 Year | 301,102,187.06 | 4.26% |
| Fixed 2 Year | 56,555,843.08 | 4.43% |
| Fixed 3 Year | 11,474,248.95 | 4.50% |
| Fixed 4 Year | 2,518,631.46 | 4.77% |
| Fixed 5 + Year | 1,341,394.02 | 7.40% |
| Pool | 2,342,252,058.54 | 4.36% |

| Home Loan Break-Up | % of Loan Balance | % of No. Of Loans |
|---|---|---|
| Owner Occupied | 76.50% | 76.69% |
| Investment | 23.50% | 23.31% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 83.28% | 87.36% |
| Interest Only | 16.72% | 12.64% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 39.00 | 45.88 |
| WAM (months) | 309.00 | 303.15 |
| Weighted Avg. LVR | 59.20 | 58.35 |
| Avg. LVR | 52.86 | 52.07 |
| Avg loan size | 273,925.00 | 266,498.57 |
| # of Loans | 9,674.00 | 8,789.00 |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 1.67% | 1.68% |
| NSW | 34.36% | 34.09% |
| NT | 0.92% | 0.99% |
| QLD | 18.65% | 18.83% |
| SA | 5.18% | 5.16% |
| TAS | 1.56% | 1.56% |
| VIC | 27.07% | 26.84% |
| WA | 10.59% | 10.85% |

| Balance Outstanding | At issue | Current |
|---|---|---|
| Up to and including 100,000 | 3.73% | 3.93% |
| > 100,000 up to and including 150,000 | 4.92% | 5.06% |
| > 150,000 up to and including 200,000 | 7.87% | 8.19% |
| > 200,000 up to and including 250,000 | 10.73% | 10.97% |
| > 250,000 up to and including 300,000 | 13.35% | 13.12% |
| > 300,000 up to and including 350,000 | 11.78% | 12.07% |
| > 350,000 up to and including 400,000 | 11.39% | 10.90% |
| > 400,000 up to and including 500,000 | 16.43% | 16.08% |
| > 500,000 up to and including 750,000 | 14.03% | 14.19% |
| > 750,000 up to and including 1,000,000 | 5.77% | 5.45% |
| > 1,000,000 | 0.00% | 0.05% |

| LVR Distribution | At issue | Current |
|---|---|---|
| Up to and including 50% | 26.26% | 27.18% |
| 50% up to and including 55% | 6.68% | 7.03% |
| 55% up to and including 60% | 8.23% | 8.42% |
| 60% up to and including 65% | 12.08% | 11.57% |
| 65% up to and including 70% | 12.16% | 12.16% |
| 70% up to and including 75% | 14.47% | 13.45% |
| 75% up to and including 80% | 14.03% | 13.42% |
| 80% up to and including 85% | 3.41% | 3.70% |
| 85% up to and including 90% | 1.79% | 2.37% |
| 90% up to and including 95% | 0.89% | 0.65% |
| 95% up to and including 100% | 0.00% | 0.01% |
| > 100% | 0.00% | 0.03% |

## Credit Support

| | |
|---|---|
| Genworth | 21.30% |
| QBE | 0.69% |
| No Primary Mortgage Insurer | 78.01% |

## Delinquency and Loss Information

| | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 6 | 0.07 | 1,731,869.57 | 0.07 |
| 61-90 days | 2 | 0.02 | 532,122.80 | 0.02 |
| 91-120 days | 5 | 0.06 | 1,427,904.00 | 0.06 |
| 121-150 days | 1 | 0.01 | 418,511.69 | 0.02 |
| 151-180 days | 1 | 0.01 | 183,905.73 | 0.01 |
| 181+ days | 3 | 0.03 | 1,053,705.63 | 0.04 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |

## Principal Repayments

| | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | 3,730,040.57 | 24,787,838.84 |
| Unscheduled Principal | | |
| - Partial | 18,006,573.72 | 124,647,710.54 |
| - Full | 39,379,853.28 | 238,382,640.49 |
| Total | 61,116,467.57 | 387,818,189.87 |

## Prepayment Information

| Pricing Speed | 1 Month | Cumulative |
|---|---|---|
| Prepayment History (CPR) | 20.10 | 18.05 |
| Prepayment History (SMM) | 1.85 | 1.65 |

# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2017-2

Issue Date 30 Nov 2017

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.

| | Initial Balance | Current Balance |
|---|---|---|
| Retained Interest | A$ 157,936,878.23 | A$ 139,803,986.00 |

## Collateral Information

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 114,851,453.42 | 4.36% |
| Fixed 1 Year | 21,823,024.12 | 4.21% |
| Fixed 2 Year | 2,675,254.02 | 4.33% |
| Fixed 3 Year | 307,144.36 | 3.99% |
| Fixed 4 Year | 147,110.08 | 4.49% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 139,803,986.00 | 4.34% |

| Home Loan Break-Up | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Owner Occupied | 75.68% | 76.05% |
| Investment | 24.32% | 23.95% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 84.05% | 85.63% |
| Interest Only | 15.95% | 14.37% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 39.00 | 45.91 |
| WAM (months) | 307.00 | 300.34 |
| Weighted Avg. LVR | 58.85 | 58.20 |
| Avg. LVR | 52.68 | 51.57 |
| Avg loan size | 277,409.00 | 267,823.73 |
| # of Loans | 573.00 | 522.00 |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 1.75% | 1.64% |
| NSW | 31.41% | 31.43% |
| NT | 1.75% | 1.86% |
| QLD | 17.52% | 17.98% |
| SA | 5.85% | 6.05% |
| TAS | 1.52% | 1.51% |
| VIC | 28.20% | 26.99% |
| WA | 12.00% | 12.54% |

| Balance Outstanding | At Issue | Current |
|---|---|---|
| Up to and including 100,000 | 3.62% | 3.74% |
| > 100,000 up to and including 150,000 | 4.90% | 4.80% |
| > 150,000 up to and including 200,000 | 8.07% | 9.52% |
| > 200,000 up to and including 250,000 | 8.95% | 8.01% |
| > 250,000 up to and including 300,000 | 11.03% | 11.51% |
| > 300,000 up to and including 350,000 | 16.55% | 16.84% |
| > 350,000 up to and including 400,000 | 10.39% | 11.27% |
| > 400,000 up to and including 500,000 | 16.77% | 14.55% |
| > 500,000 up to and including 750,000 | 14.34% | 16.08% |
| > 750,000 up to and including 1,000,000 | 5.38% | 3.68% |
| > 1,000,000 | 0.00% | 0.00% |

| LVR Distribution | At Issue | Current |
|---|---|---|
| Up to and including 50% | 27.64% | 28.86% |
| 50% up to and including 55% | 8.76% | 9.03% |
| 55% up to and including 60% | 13.29% | 11.26% |
| 60% up to and including 65% | 4.69% | 7.45% |
| 65% up to and including 70% | 13.27% | 12.08% |
| 70% up to and including 75% | 8.48% | 7.87% |
| 75% up to and including 80% | 13.01% | 13.59% |
| 80% up to and including 85% | 7.56% | 5.78% |
| 85% up to and including 90% | 1.72% | 3.77% |
| 90% up to and including 95% | 1.58% | 0.30% |
| 95% up to and including 100% | 0.00% | 0.00% |
| > 100% | 0.00% | 0.00% |

## Credit Support

| | |
|---|---|
| Genworth | 23.28% |
| QBE | 0.57% |
| No Primary Mortgage Insurer | 76.15% |

## Delinquency and Loss Information

| | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 1 | 0.19 | 335,119.44 | 0.24 |
| 61-90 days | 0 | 0.00 | 0.00 | 0.00 |
| 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

| | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | $224,365.69 | $1,439,305.86 |
| Unscheduled Principal | | |
| - Partial | $912,284.60 | $8,511,762.80 |
| - Full | $1,195,648.57 | $13,582,822.69 |
| Total | $2,332,298.86 | $23,533,891.35 |

## Prepayment Information

| Pricing Speed | 1 Month | Cumulative |
|---|---|---|
| Prepayment History (CPR) | 11.69 | 19.73 |
| Prepayment History (SMM) | 1.03 | 1.84 |