



# Medallion Trust Series 2019-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen  
AONIA Observation Period

01 Aug 2021 - 31 Aug 2021  
05 Dec 2019  
Commonwealth Bank of Australia  
Monthly  
21 of each month  
MEDL  
16 Aug 2021 - 14 Sep 2021

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

21 Sep 2021  
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 Average Life	Coupon Type	Current Rate	Initial Amount Foreign	Swap Rate	Initial Stated Amount	Closing Stated Amount	Bond Factor
Class A1 Notes	AUD	13,800	n/a	Monthly	1.2800%			1,380,000,000.00	793,480,680.00	0.57498600
Class A2 Notes	AUD	5,700	n/a	Monthly	1.7300%			57,000,000.00	57,000,000.00	1.00000000
Class B Notes	AUD	2,700	n/a	Monthly	2.0300%			27,000,000.00	27,000,000.00	1.00000000
Class C Notes	AUD	1,650	n/a	Monthly	2.4300%			16,500,000.00	16,500,000.00	1.00000000
Class D Notes	AUD	750	n/a	Monthly	3.3300%			7,500,000.00	7,500,000.00	1.00000000
Class E Notes	AUD	600	n/a	Monthly	4.5300%			6,000,000.00	6,000,000.00	1.00000000
Class F Notes	AUD	600	n/a	Monthly	5.8300%			6,000,000.00	6,000,000.00	1.00000000
		<b>25,800</b>						<b>1,500,000,000.00</b>	<b>913,480,680.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	723,095,170.34	3.29%
Fixed 1 Year	145,152,601.71	2.74%
Fixed 2 Year	22,640,778.12	2.50%
Fixed 3 Year	22,752,429.17	2.16%
Fixed 4 Year	267,202.65	2.96%
Fixed 5 + Year	0.00	0.00%
Pool	913,908,181.99	3.15%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	74.69%	79.10%
Investment	25.31%	20.90%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	88.22%	91.72%
Interest Only	11.78%	8.28%

	At Issue	Current
WAS (months)	44.00	66.83
WAM (months)	305.00	283.70
Weighted Avg. LVR	59.52	55.87
Avg. LVR	54.01	48.19
Avg loan size	307,188.00	267,470.04
# of Loans	4,883.00	3,417.00

Geographic Distribution	At Issue	Current
ACT	1.82%	2.01%
NSW	32.71%	31.94%
VIC	30.61%	29.54%
QLD	18.13%	18.63%
SA	5.94%	5.84%
WA	8.52%	9.55%
TAS	1.53%	1.51%
NT	0.75%	0.97%

Balance Outstanding	At issue	Current
Up to and including 100,000	2.25%	3.30%
> 100,000 up to and including 150,000	4.46%	5.80%
> 150,000 up to and including 200,000	6.48%	8.02%
> 200,000 up to and including 250,000	9.31%	10.89%
> 250,000 up to and including 300,000	10.65%	11.72%
> 300,000 up to and including 350,000	10.97%	11.79%
> 350,000 up to and including 400,000	10.32%	10.56%
> 400,000 up to and including 500,000	17.44%	14.88%
> 500,000 up to and including 750,000	20.40%	17.20%
> 750,000 up to and including 1,000,000	7.69%	5.66%
> 1,000,000	0.00%	0.17%

LVR Distribution	At issue	Current
Up to and including 50%	27.45%	33.10%
50% up to and including 55%	6.06%	7.33%
55% up to and including 60%	7.55%	8.47%
60% up to and including 65%	7.98%	10.20%
65% up to and including 70%	12.75%	13.94%
70% up to and including 75%	16.02%	13.93%
75% up to and including 80%	17.10%	9.11%
80% up to and including 85%	2.93%	2.68%
85% up to and including 90%	1.56%	0.94%
90% up to and including 95%	0.61%	0.21%
95% up to and including 100%	0.00%	0.04%
> 100%	0.00%	0.03%

## Credit Support

Genworth	18.18%
No Primary Mortgage Insurer	81.82%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	6	0.18	1,778,370.55	0.19
61-90 days	0	0.00	0.00	0.00
91-120 days	3	0.09	395,953.00	0.04
121-150 days	0	0.00	0.00	0.00
151-180 days	1	0.03	228,977.38	0.03
181+ days	4	0.12	2,410,715.74	0.26
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	1,918,298.02	45,889,467.66
Unscheduled Principal		
- Partial	16,421,808.01	231,712,625.73
- Full	12,141,625.68	392,480,039.59
Total	30,481,731.71	670,082,132.98

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	28.60	22.84
Prepayment History (SMM)	2.77	2.15



# EU Securitisation Regulation retention of interest report for Medallion Trust Series 2019-1

Issue Date

05 Dec 2019

As at the Closing Date, CBA retained an interest in at least 100 randomly selected exposures equivalent (in total) to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402 of the European Parliament (as amended) (the "EU Securitisation Regulation").

Each prospective investor that was (or is) required to comply with the EU Securitisation Regulation or any similar rules in any other jurisdiction 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 to the extent 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 the EU Securitisation Regulation or any 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\$ 117,919,549.73	A\$ 79,953,787.34

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	60,602,090.85	3.34%
Fixed 1 Year	15,347,226.85	2.77%
Fixed 2 Year	1,975,046.81	2.61%
Fixed 3 Year	1,745,177.10	2.14%
Fixed 4 Year	284,245.73	2.74%
Fixed 5 + Year	0.00	0.00%
Pool	79,953,787.34	3.18%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	73.62%	76.43%
Investment	26.38%	23.57%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	89.71%	92.59%
Interest Only	10.29%	7.41%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	52.00	74.31
WAM (months)	300.00	278.99
Weighted Avg. LVR	71.74	57.52
Avg. LVR	54.69	49.83
Avg loan size	298,504.00	269,204.67
# of Loans	402.00	297.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.17%	1.83%
NSW	31.12%	32.11%
VIC	29.77%	27.31%
QLD	20.38%	21.26%
SA	4.87%	4.10%
WA	8.56%	10.01%
TAS	2.86%	3.28%
NT	0.26%	0.10%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	2.79%	3.74%
> 100,000 up to and including 150,000	3.86%	4.31%
> 150,000 up to and including 200,000	6.65%	7.06%
> 200,000 up to and including 250,000	9.82%	12.20%
> 250,000 up to and including 300,000	11.44%	12.75%
> 300,000 up to and including 350,000	10.79%	11.21%
> 350,000 up to and including 400,000	10.62%	9.86%
> 400,000 up to and including 500,000	18.09%	17.36%
> 500,000 up to and including 750,000	20.17%	15.02%
> 750,000 up to and including 1,000,000	5.77%	6.48%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	28.11%	30.18%
50% up to and including 55%	6.93%	8.72%
55% up to and including 60%	7.30%	9.04%
60% up to and including 65%	7.15%	5.96%
65% up to and including 70%	11.25%	11.98%
70% up to and including 75%	15.90%	18.57%
75% up to and including 80%	18.73%	10.92%
80% up to and including 85%	2.79%	4.00%
85% up to and including 90%	1.43%	0.62%
90% up to and including 95%	0.42%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	15.71%
No Primary Mortgage Insurer	84.29%

## 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	1	0.34	179,053.60	0.22
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

	<u>Current Month</u>	<u>Cumulative</u>
Scheduled Principal	\$164,406.18	\$3,825,745.85
Unscheduled Principal		
- Partial	\$1,497,387.74	\$14,398,136.44
- Full	\$587,062.42	\$25,279,164.25
Total	\$2,248,856.34	\$43,503,046.54

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	25.70	17.59
Prepayment History (SMM)	2.45	1.65