



## Medallion Trust COVID-19 repayment deferrals as at 31 December 2020

Medallion Trust	Pool Level Information			Home Loan Repayment Deferrals								
	Data date	Pool Balance	Number loans in pool	Balance Deferred Loans	Deferrals by Balance	Number of Deferred Loans	Deferrals by number	Average Loan Balance	Principal and Interest % by Deferred Loan Balance	Principal and Interest Average Balance	Owner Occupied % by Deferred Loan Balance	Owner Occupied Average Balance
Medallion Series Trust 2011-1	31/12/2020	\$ 325,909,737	2,542	\$ 6,678,539	2.0%	27	1.1%	\$ 247,353	92.5%	\$ 247,117	82.6%	\$ 262,817
Medallion Series Trust 2012-1	31/12/2020	\$ 152,915,707	1,229	\$ 1,772,513	1.2%	9	0.7%	\$ 196,946	100.0%	\$ 196,946	96.5%	\$ 213,767
Medallion Series Trust 2013-1	31/12/2020	\$ 381,497,334	3,032	\$ 9,132,504	2.4%	39	1.3%	\$ 234,167	91.5%	\$ 225,878	90.9%	\$ 230,647
Medallion Series Trust 2013-2	31/12/2020	\$ 579,718,013	3,629	\$ 14,421,632	2.5%	55	1.5%	\$ 262,211	91.9%	\$ 259,744	75.1%	\$ 257,923
Medallion Series Trust 2014-1	31/12/2020	\$ 507,279,953	3,110	\$ 10,725,976	2.1%	39	1.3%	\$ 275,025	100.0%	\$ 275,025	84.3%	\$ 282,548
Medallion Series Trust 2014-2	31/12/2020	\$ 902,110,603	5,369	\$ 15,222,007	1.7%	63	1.2%	\$ 241,619	95.8%	\$ 239,037	94.5%	\$ 248,013
Medallion Series Trust 2015-1	31/12/2020	\$ 548,227,195	2,668	\$ 11,088,046	2.0%	31	1.2%	\$ 357,679	100.0%	\$ 357,679	58.5%	\$ 341,644
Medallion Series Trust 2015-2	31/12/2020	\$ 610,372,280	3,280	\$ 9,450,683	1.5%	32	1.0%	\$ 295,334	100.0%	\$ 295,334	80.0%	\$ 302,399
Medallion Series Trust 2016-1	31/12/2020	\$ 561,452,889	2,650	\$ 6,443,123	1.1%	31	1.2%	\$ 207,843	100.0%	\$ 207,843	84.8%	\$ 227,555
Medallion Series Trust 2016-2	31/12/2020	\$ 846,271,068	3,949	\$ 13,758,137	1.6%	41	1.0%	\$ 335,564	100.0%	\$ 335,564	81.6%	\$ 361,975
Medallion Series Trust 2017-1	31/12/2020	\$ 1,086,663,154	4,899	\$ 21,147,271	1.9%	64	1.3%	\$ 330,426	99.2%	\$ 332,970	72.5%	\$ 333,322
Medallion Series Trust 2017-2	31/12/2020	\$ 1,346,871,880	6,130	\$ 19,503,922	1.4%	62	1.0%	\$ 314,579	100.0%	\$ 314,579	87.7%	\$ 341,992
Medallion Series Trust 2018-1	31/12/2020	\$ 1,587,818,833	5,634	\$ 21,615,336	1.4%	62	1.1%	\$ 348,634	96.9%	\$ 349,000	84.5%	\$ 358,114
Medallion Series Trust 2019-1	31/12/2020	\$ 1,130,834,713	3,997	\$ 20,829,016	1.8%	53	1.3%	\$ 393,000	87.1%	\$ 385,810	80.6%	\$ 381,422
Medallion Series Trust 2014-1P	31/12/2020	\$ 112,302,773	699	\$ 2,124,544	1.9%	9	1.3%	\$ 236,060	100.0%	\$ 236,060	80.0%	\$ 212,530
<b>Medallion Total</b>		<b>\$ 10,680,246,132</b>	<b>52,817</b>	<b>\$ 183,913,248</b>	<b>1.7%</b>	<b>617</b>	<b>1.2%</b>	<b>\$ 298,077</b>	<b>96.4%</b>	<b>\$ 296,456</b>	<b>81.4%</b>	<b>\$ 302,433</b>

**Foot Notes:**

1. Data is categorised and reported based on product based categorisation ('Product View') used in preparation of the Group's financial results. Together with some definitional and classification differences this results in some differences in reported deferral numbers relative to APRA reporting.
2. Dynamic LVR numbers are reported based on Product View, as used in the Group's financial results, which reflect collateral values updated monthly. This differs from the Current LVR as per APS112 definition used in APRA reporting.
3. The Manager has been granted a waiver from the Trustee for any deferred mortgages where their original term to maturity extends beyond 30 years after completing their deferral period.



## Medallion Trust COVID-19 repayment deferrals as at 31 December 2020

Medallion Trust	Geographic Location					Other Deferral Information			
	New South Wales	Victoria	Western Australia	Queensland	Other	DLVR less than 80% by Balance	% of loans 12mths or more payments in advance	November 2020 % of Deferred Loans by balance	December 2020 Deferrals by Balance
Medallion Series Trust 2011-1	29.7%	41.5%	7.1%	17.0%	4.8%	100.0%	15.4%	2.4%	2.0%
Medallion Series Trust 2012-1	30.2%	19.0%	0.0%	36.7%	14.2%	94.2%	0.0%	1.5%	1.2%
Medallion Series Trust 2013-1	17.2%	50.4%	8.9%	15.1%	8.4%	97.1%	18.2%	2.7%	2.4%
Medallion Series Trust 2013-2	31.8%	39.5%	9.9%	18.8%	0.0%	94.4%	6.9%	2.8%	2.5%
Medallion Series Trust 2014-1	17.5%	39.0%	12.2%	20.3%	11.1%	84.0%	9.9%	2.1%	2.1%
Medallion Series Trust 2014-2	17.6%	49.1%	17.6%	10.4%	5.3%	87.9%	8.9%	1.9%	1.7%
Medallion Series Trust 2015-1	30.7%	45.4%	14.0%	9.9%	0.0%	79.1%	17.5%	2.1%	2.0%
Medallion Series Trust 2015-2	13.1%	37.2%	22.0%	18.6%	9.0%	85.1%	7.5%	1.8%	1.5%
Medallion Series Trust 2016-1	20.9%	53.7%	8.7%	6.1%	10.7%	91.8%	5.4%	1.3%	1.1%
Medallion Series Trust 2016-2	27.3%	54.5%	4.0%	11.2%	3.0%	92.1%	26.8%	2.0%	1.6%
Medallion Series Trust 2017-1	20.8%	56.3%	7.3%	11.9%	3.7%	92.0%	23.6%	2.1%	1.9%
Medallion Series Trust 2017-2	22.2%	59.4%	0.4%	13.1%	5.0%	89.3%	25.6%	1.7%	1.4%
Medallion Series Trust 2018-1	33.2%	39.6%	4.6%	14.9%	7.8%	85.9%	13.5%	1.4%	1.4%
Medallion Series Trust 2019-1	43.8%	34.4%	2.1%	5.8%	13.9%	92.1%	28.5%	2.1%	1.8%
Medallion Series Trust 2014-1P	33.6%	54.4%	0.0%	6.3%	5.6%	100.0%	0.0%	2.1%	1.9%
<b>Medallion Total</b>	<b>26.5%</b>	<b>46.2%</b>	<b>7.9%</b>	<b>13.1%</b>	<b>6.4%</b>	<b>89.9%</b>	<b>17.2%</b>	<b>1.9%</b>	<b>1.7%</b>

\* Includes redraw and Offset balances