



# Medallion Trust Series 2011-1 Investors Report

Collection Period 01 Feb 2013 - 28 Feb 2013  
 Issue Date 02 May 2011  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly and SemiAnnual  
 Distribution Dates 22 of each month  
 Bloomberg Screen MEDL

Distribution Date 22 Mar 2013  
 Trustee Perpetual Trustee Company Limited  
 Manager Securitisation Advisory Services Pty. Limited  
 Rate Set Dates 22 of each month  
 Notice Dates 1  
 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   | Current Stated Amount   | Bond Factor |
|-------------------------|----------|--------------------|--------------------------------|-------------|--------------|------------------------|-----------|-------------------------|-------------------------|-------------|
| Class A1 Notes          | AUD      | 22,530             | n/a                            | Monthly     | 3.9525%      |                        |           | 2,253,000,000.00        | 1,258,602,402.00        | 0.55863400  |
| Class A2F Notes (Fixed) | AUD      | 5,250              | n/a                            | Semi-Annual | 6.5000%      |                        |           | 525,000,000.00          | 525,000,000.00          | 1.00000000  |
| Class AB Notes          | AUD      | 1,080              | n/a                            | Monthly     | 4.7025%      |                        |           | 108,000,000.00          | 108,000,000.00          | 1.00000000  |
| Class AC Notes          | AUD      | 540                | n/a                            | Monthly     | 5.0525%      |                        |           | 54,000,000.00           | 54,000,000.00           | 1.00000000  |
| Class B Notes           | AUD      | 600                | n/a                            | Monthly     | Withheld     |                        |           | 60,000,000.00           | 60,000,000.00           | 1.00000000  |
|                         |          | <b>30,000</b>      |                                |             |              |                        |           | <b>3,000,000,000.00</b> | <b>2,005,602,402.00</b> |             |

## Collateral Information

| Portfolio Information | Balance          | WAC   |
|-----------------------|------------------|-------|
| Variable              | 1,913,228,569.53 | 5.82% |
| Fixed 1 Year          | 62,526,557.57    | 6.28% |
| Fixed 2 Year          | 21,383,272.45    | 6.01% |
| Fixed 3 Year          | 2,182,671.10     | 7.05% |
| Fixed 4 Year          | 3,007,929.78     | 6.45% |
| Fixed 5 + Year        | 4,436,758.64     | 7.81% |
| Pool                  | 2,006,765,759.07 | 5.84% |

\* Variable includes interest fixed terms of less than 12 months

| Home Loan Break-Up | % of Loan Balance | % of No Of Loans |
|--------------------|-------------------|------------------|
| Owner Occupied     | 75.49%            | 78.04%           |
| Investment         | 24.51%            | 21.96%           |

| Geographic Distribution | At Issue | Current |
|-------------------------|----------|---------|
| ACT                     | 1.07%    | 0.43%   |
| NSW                     | 38.38%   | 39.75%  |
| NT                      | 0.93%    | 0.80%   |
| QLD                     | 13.11%   | 13.55%  |
| SA                      | 5.76%    | 5.66%   |
| TAS                     | 2.88%    | 2.85%   |
| VIC                     | 27.16%   | 26.50%  |
| WA                      | 10.71%   | 10.45%  |

|                   | At Issue   | Current    |
|-------------------|------------|------------|
| WAS (months)      | 23.00      | 45.23      |
| WAM (months)      | 324.00     | 302.35     |
| Weighted Avg. LVR | 56.67      | 53.85      |
| Avg. LVR          | 54.75      | 48.62      |
| Avg loan size     | 247,165.42 | 224,470.52 |
| # of Loans        | 12,137.00  | 8,940.00   |

| Balance Outstanding                     | At issue | Current |
|---|----------|---------|
| Up to and including 100,000             | 2.61%    | 4.44%   |
| > 100,000 up to and including 150,000   | 8.34%    | 9.48%   |
| > 150,000 up to and including 200,000   | 13.42%   | 13.92%  |
| > 200,000 up to and including 250,000   | 15.54%   | 15.08%  |
| > 250,000 up to and including 300,000   | 14.78%   | 14.81%  |
| > 300,000 up to and including 350,000   | 12.14%   | 11.59%  |
| > 350,000 up to and including 400,000   | 10.02%   | 8.49%   |
| > 400,000 up to and including 500,000   | 10.47%   | 10.43%  |
| > 500,000 up to and including 750,000   | 10.01%   | 9.36%   |
| > 750,000 up to and including 1,000,000 | 2.66%    | 2.34%   |

| LVR Distribution             | At issue | Current |
|------------------------------|----------|---------|
| Up to and including 50%      | 35.62%   | 41.17%  |
| 50% up to and including 55%  | 7.76%    | 8.71%   |
| 55% up to and including 60%  | 7.49%    | 9.40%   |
| 60% up to and including 65%  | 13.87%   | 10.16%  |
| 65% up to and including 70%  | 9.76%    | 8.38%   |
| 70% up to and including 75%  | 8.09%    | 8.14%   |
| 75% up to and including 80%  | 9.49%    | 8.15%   |
| 80% up to and including 85%  | 2.25%    | 2.59%   |
| 85% up to and including 90%  | 3.73%    | 2.24%   |
| 90% up to and including 95%  | 1.93%    | 1.01%   |
| 95% up to and including 100% | 0.00%    | 0.05%   |
| > 100%                       | 0.00%    | 0.01%   |

## Credit Support

|                     |        |
|---------------------|--------|
| Genworth            | 12.82% |
| QBE LMI Pool Policy | 87.18% |

## Delinquency and Loss Information

|              | # of Loans |           | \$ Amount of Loans |           |
|--------------|------------|-----------|--------------------|-----------|
|              | Total      | % of Pool | Total              | % of Pool |
| 31-60 days   | 34         | 0.38      | 8,305,730.86       | 0.41      |
| 61-90 days   | 14         | 0.16      | 3,027,016.66       | 0.15      |
| 91-120 days  | 4          | 0.04      | 1,061,235.97       | 0.05      |
| 121-150 days | 4          | 0.04      | 1,062,971.44       | 0.05      |
| 151-180 days | 2          | 0.02      | 772,891.79         | 0.04      |
| 181+ days    | 11         | 0.12      | 2,624,029.76       | 0.13      |
| Foreclosures | 2          | 0.02      | 586,318.73         | 0.03      |

## Principal Repayments

|                       | Current Month | Cumulative       |
|-----------------------|---------------|------------------|
| Scheduled Principal   | 2,882,330.85  | 53,195,157.40    |
| Unscheduled Principal |               |                  |
| - Partial             | 14,256,530.39 | 455,509,885.83   |
| - Full                | 21,195,836.33 | 732,383,607.85   |
| Total                 | 38,334,697.57 | 1,241,088,651.08 |

## Prepayment Information

|                          | 1 Month | Cumulative |
|--------------------------|---------|------------|
| Pricing Speed            |         |            |
| Prepayment History (CPR) | 14.35   | 18.70      |
| Prepayment History (SMM) | 1.28    | 1.72       |



# Article 122a of CRD2 retention of interest report for Medallion 2011-1

Issue Date

02 May 2011

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 Article 122a of the CRD2 Rules (as implemented in each Member State of the European Economic Area) 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 Article 122a 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 Article 122a 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\$ 179,515,424        | A\$ 124,655,518.21     |

## Collateral Information

| <u>Portfolio Information</u> | <u>Balance</u> | <u>WAC</u> |
|------------------------------|----------------|------------|
| Variable                     | 118,031,438.81 | 5.80%      |
| Fixed 1 Year                 | 3,517,839.25   | 5.92%      |
| Fixed 2 Year                 | 2,415,599.94   | 6.46%      |
| Fixed 3 Year                 | 0.00           | 0.00%      |
| Fixed 4 Year                 | 137,969.26     | 5.99%      |
| Fixed 5 + Year               | 552,670.95     | 7.33%      |
| Pool                         | 124,655,518.21 | 5.82%      |

\* Variable includes interest fixed terms of less than 12 months

|                   | <u>At Issue</u> | <u>Current</u> |
|-------------------|-----------------|----------------|
| WAS (months)      | 19.00           | 38.64          |
| WAM (months)      | 334.00          | 309.94         |
| Weighted Avg. LVR | 57.86           | 54.71          |
| Avg. LVR          | 55.50           | 49.63          |
| Avg loan size     | 248,981.00      | 221,413.00     |
| # of Loans        | 721.00          | 563.00         |

| <u>Balance Outstanding</u>              | <u>At issue</u> | <u>Current</u> |
|---|-----------------|----------------|
| Up to and including 100,000             | 1.03%           | 3.09%          |
| > 100,000 up to and including 150,000   | 6.34%           | 7.19%          |
| > 150,000 up to and including 200,000   | 10.61%          | 17.00%         |
| > 200,000 up to and including 250,000   | 28.80%          | 23.68%         |
| > 250,000 up to and including 300,000   | 16.61%          | 17.60%         |
| > 300,000 up to and including 350,000   | 11.71%          | 10.34%         |
| > 350,000 up to and including 400,000   | 8.46%           | 7.21%          |
| > 400,000 up to and including 500,000   | 8.87%           | 7.76%          |
| > 500,000 up to and including 750,000   | 6.68%           | 6.12%          |
| > 750,000 up to and including 1,000,000 | 0.90%           | 0.00%          |

| <u>Home Loan Break-Up</u> | <u>% of Loan Balance</u> | <u>% of No Of Loans</u> |
|---------------------------|--------------------------|-------------------------|
| Owner Occupied            | 67.69%                   | 69.45%                  |
| Investment                | 32.31%                   | 30.55%                  |

| <u>Geographic Distribution</u> | <u>At Issue</u> | <u>Current</u> |
|--------------------------------|-----------------|----------------|
| ACT                            | 0.78%           | 0.15%          |
| NSW                            | 36.33%          | 38.14%         |
| NT                             | 0.73%           | 0.72%          |
| QLD                            | 18.26%          | 18.98%         |
| SA                             | 3.81%           | 4.45%          |
| TAS                            | 2.00%           | 1.49%          |
| VIC                            | 26.50%          | 25.41%         |
| WA                             | 11.59%          | 10.67%         |

| <u>LVR Distribution</u>      | <u>At issue</u> | <u>Current</u> |
|------------------------------|-----------------|----------------|
| Up to and including 50%      | 35.29%          | 40.26%         |
| 50% up to and including 55%  | 8.67%           | 9.97%          |
| 55% up to and including 60%  | 3.47%           | 8.00%          |
| 60% up to and including 65%  | 16.66%          | 10.17%         |
| 65% up to and including 70%  | 10.00%          | 8.38%          |
| 70% up to and including 75%  | 7.78%           | 10.10%         |
| 75% up to and including 80%  | 9.41%           | 5.98%          |
| 80% up to and including 85%  | 4.23%           | 2.69%          |
| 85% up to and including 90%  | 2.56%           | 2.77%          |
| 90% up to and including 95%  | 1.94%           | 1.46%          |
| 95% up to and including 100% | 0.00%           | 0.22%          |
| > 100%                       | 0.00%           | 0.00%          |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Genworth                    | 11.53% |
| No Primary Mortgage Insurer | 88.47% |

## 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                 | 0.18             | 285,513.13                | 0.23             |
| 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</u> | <u>Cumulative</u> |
|-----------------------|----------------|-------------------|
| Scheduled Principal   | \$178,892.50   | \$2,545,934.18    |
| Unscheduled Principal |                |                   |
| - Partial             | \$981,011.53   | \$31,495,688.33   |
| - Full                | \$1,400,228.80 | \$37,792,014.52   |
| Total                 | \$2,560,132.83 | \$71,833,637.03   |

## Prepayment Information

|                          | <u>1 Month</u> | <u>Cumulative</u> |
|--------------------------|----------------|-------------------|
| Pricing Speed            |                |                   |
| Prepayment History (CPR) | 16.64%         | 17.90%            |
| Prepayment History (SMM) | 1.51%          | 1.65%             |