



# Medallion Trust Series 2011-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Jan 2014 - 31 Jan 2014  
02 May 2011  
Commonwealth Bank of Australia  
Monthly and SemiAnnual  
22 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

24 Feb 2014  
Perpetual Trustee Company Limited  
Securitisation Advisory Services Pty. Limited  
22 of each month  
1  
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	3.5450%			2,253,000,000.00	865,924,328.40	0.38434280
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	4.2950%			108,000,000.00	108,000,000.00	1.00000000
Class AC Notes	AUD	540	n/a	Monthly	4.6450%			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>1,612,924,328.40</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	1,501,686,619.69	5.29%
Fixed 1 Year	68,474,933.56	5.26%
Fixed 2 Year	29,484,183.45	5.16%
Fixed 3 Year	2,348,755.99	6.33%
Fixed 4 Year	8,586,496.09	5.84%
Fixed 5 + Year	3,389,638.31	7.82%
Pool	1,613,970,627.09	5.30%

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

Home Loan Break-Up	% of Loan Balance	% of No Of Loans
Owner Occupied	74.90%	77.73%
Investment	25.10%	22.27%

Geographic Distribution	At Issue	Current
ACT	1.07%	0.44%
NSW	38.38%	39.67%
NT	0.93%	0.76%
QLD	13.11%	13.90%
SA	5.76%	5.72%
TAS	2.88%	2.88%
VIC	27.16%	26.15%
WA	10.71%	10.36%

	At Issue	Current
WAS (months)	23.00	54.37
WAM (months)	324.00	291.63
Weighted Avg. LVR	56.67	52.21
Avg. LVR	54.75	45.45
Avg loan size	247,165.42	212,420.67
# of Loans	12,137.00	7,598.00

Balance Outstanding	At issue	Current
Up to and including 100,000	2.61%	5.31%
> 100,000 up to and including 150,000	8.34%	10.34%
> 150,000 up to and including 200,000	13.42%	14.44%
> 200,000 up to and including 250,000	15.54%	14.76%
> 250,000 up to and including 300,000	14.78%	13.82%
> 300,000 up to and including 350,000	12.14%	11.30%
> 350,000 up to and including 400,000	10.02%	8.27%
> 400,000 up to and including 500,000	10.47%	9.98%
> 500,000 up to and including 750,000	10.01%	9.38%
> 750,000 up to and including 1,000,000	2.66%	2.28%
> 1,000,000	0.00%	0.14%

LVR Distribution	At issue	Current
Up to and including 50%	35.62%	44.53%
50% up to and including 55%	7.76%	8.76%
55% up to and including 60%	7.49%	9.79%
60% up to and including 65%	13.87%	9.59%
65% up to and including 70%	9.76%	8.20%
70% up to and including 75%	8.09%	7.03%
75% up to and including 80%	9.49%	6.82%
80% up to and including 85%	2.25%	2.42%
85% up to and including 90%	3.73%	2.09%
90% up to and including 95%	1.93%	0.58%
95% up to and including 100%	0.00%	0.16%
> 100%	0.00%	0.02%

## Credit Support

Genworth	13.04%
QBE LMI Pool Policy	86.96%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	21	0.28	5,235,966.61	0.32
61-90 days	17	0.22	3,796,342.05	0.24
91-120 days	8	0.11	1,587,125.86	0.10
121-150 days	2	0.03	668,185.40	0.04
151-180 days	4	0.05	1,211,091.41	0.08
181+ days	9	0.12	3,395,897.58	0.21
Foreclosures	1	0.01	152,079.67	0.01

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	2,057,504.16	77,618,775.66
Unscheduled Principal		
- Partial	16,975,182.05	658,995,916.99
- Full	26,140,231.44	1,008,281,071.18
Total	45,172,917.65	1,744,895,763.83

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	22.11	19.12
Prepayment History (SMM)	2.06	1.76



# Article 122a of CRD2 retention of interest report for Medallion Trust Series 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\$ 179,515,424.00	A\$ 107,812,236.34

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	100,037,146.00	5.27%
Fixed 1 Year	4,183,390.55	5.77%
Fixed 2 Year	2,762,721.50	5.05%
Fixed 3 Year	137,969.26	5.99%
Fixed 4 Year	155,847.84	5.49%
Fixed 5 + Year	534,891.62	7.33%
Pool	107,811,966.77	5.30%

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

	<u>At Issue</u>	<u>Current</u>
WAS (months)	19.00	45.37
WAM (months)	334.00	299.37
Weighted Avg. LVR	57.86	54.03
Avg. LVR	55.50	47.37
Avg loan size	248,981.00	212,647.41
# of Loans	721.00	507.00

<u>Balance Outstanding</u>	<u>At issue</u>	<u>Current</u>
Up to and including 100,000	1.03%	4.23%
> 100,000 up to and including 150,000	6.34%	8.17%
> 150,000 up to and including 200,000	10.61%	15.39%
> 200,000 up to and including 250,000	28.80%	22.99%
> 250,000 up to and including 300,000	16.61%	16.26%
> 300,000 up to and including 350,000	11.71%	9.92%
> 350,000 up to and including 400,000	8.46%	8.93%
> 400,000 up to and including 500,000	8.87%	8.24%
> 500,000 up to and including 750,000	6.68%	5.86%
> 750,000 up to and including 1,000,000	0.90%	0.00%
> 1,000,000	0.00%	0.00%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No Of Loans</u>
Owner Occupied	68.59%	69.82%
Investment	31.41%	30.18%

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	0.78%	0.14%
NSW	36.33%	37.50%
NT	0.73%	0.51%
QLD	18.26%	19.51%
SA	3.81%	4.93%
TAS	2.00%	1.43%
VIC	26.50%	26.03%
WA	11.59%	9.95%

<u>LVR Distribution</u>	<u>At issue</u>	<u>Current</u>
Up to and including 50%	35.29%	41.49%
50% up to and including 55%	8.67%	9.62%
55% up to and including 60%	3.47%	7.35%
60% up to and including 65%	16.66%	10.46%
65% up to and including 70%	10.00%	7.87%
70% up to and including 75%	7.78%	10.53%
75% up to and including 80%	9.41%	5.50%
80% up to and including 85%	4.23%	3.93%
85% up to and including 90%	2.56%	2.05%
90% up to and including 95%	1.94%	1.20%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	11.65%
No Primary Mortgage Insurer	88.35%

## 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	0.20	395,579.74	0.37
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	\$115,731.24	\$3,482,725.17
Unscheduled Principal		
- Partial	\$1,195,912.52	\$47,162,179.80
- Full	\$773,173.22	\$47,947,766.76
Total	\$2,084,816.98	\$98,592,671.73

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	12.11	16.98
Prepayment History (SMM)	1.07	1.56