



Medallion Trust Series 2012-1 Investors Report

Collection Period 01 Jan 2013 - 31 Jan 2013
 Issue Date 21 Aug 2012
 Lead Manager Commonwealth Bank of Australia
 Frequency Monthly
 Distribution Dates 21 of each month
 Bloomberg Screen MEDL

Distribution Date 21 Feb 2013
 Trustee Perpetual Trustee Company Limited
 Manager Securitisation Advisory Services Pty Limited
 Rate Set Dates 21 of each month
 Notice Dates 2
 Website www.commbank.com.au/securitisation

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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 A Notes	AUD	9,200	n/a	Monthly	4.4100%			920,000,000.00	843,784,256.00	0.91715680
Class B Notes	AUD	600	n/a	Monthly	Withheld			60,000,000.00	60,000,000.00	1.00000000
Class C Notes	AUD	200	n/a	Monthly	Withheld			20,000,000.00	20,000,000.00	1.00000000
		10,000						1,000,000,000.00	923,784,256.00	

Collateral Information

Portfolio Information	Balance	WAC
Variable	871,704,202.78	5.86%
Fixed 1 Year	31,796,292.33	6.27%
Fixed 2 Year	11,542,499.97	5.99%
Fixed 3 Year	1,527,433.22	7.47%
Fixed 4 Year	930,243.32	6.92%
Fixed 5 + Year	3,960,425.78	7.90%
Pool	921,461,097.40	5.89%

* Variable includes interest fixed terms of less than 12 months

Home Loan Break-Up	% of Loan Balance	% of No Of Loans
Owner Occupied	85.07%	86.41%
Investment	14.93%	13.59%

Geographic Distribution	At Issue	Current
ACT	1.20%	0.23%
NSW	33.82%	34.74%
NT	1.24%	1.29%
QLD	17.39%	17.72%
SA	7.01%	7.07%
TAS	2.13%	2.16%
VIC	23.49%	23.27%
WA	13.72%	13.52%

	At Issue	Current
WAS (months)	42.11	49.91
WAM (months)	311.33	305.78
Weighted Avg. LVR	58.44	57.23
Avg. LVR	54.45	52.60
Avg loan size	226,441.37	220,392.52
# of Loans	4,416.00	4,181.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	4.59%	6.03%
> 100,000 up to and including 150,000	13.14%	12.33%
> 150,000 up to and including 200,000	11.55%	11.54%
> 200,000 up to and including 250,000	10.74%	11.10%
> 250,000 up to and including 300,000	11.94%	11.85%
> 300,000 up to and including 350,000	14.10%	14.35%
> 350,000 up to and including 400,000	11.55%	10.40%
> 400,000 up to and including 500,000	11.24%	11.23%
> 500,000 up to and including 750,000	10.05%	10.06%
> 750,000 up to and including 1,000,000	1.10%	1.12%

LVR Distribution	At Issue	Current
Up to and including 50%	32.83%	35.33%
50% up to and including 55%	9.28%	9.66%
55% up to and including 60%	9.73%	8.95%
60% up to and including 65%	8.49%	7.67%
65% up to and including 70%	9.04%	9.02%
70% up to and including 75%	9.23%	10.14%
75% up to and including 80%	13.95%	12.56%
80% up to and including 85%	4.64%	4.15%
85% up to and including 90%	2.06%	1.84%
90% up to and including 95%	0.75%	0.60%
95% up to and including 100%	0.00%	0.04%
> 100%	0.00%	0.04%

Credit Support

Genworth 15.58%
 No Primary Mortgage Insurer 84.42%

Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	5	0.12	1,047,143.09	0.11
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	570,278.23	3,332,425.71
Unscheduled Principal		
- Partial	7,228,830.20	45,859,970.58
- Full	7,734,803.30	52,240,805.69
Total	15,533,911.73	101,433,201.98

Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	12.88	14.52
Prepayment History (SMM)	1.14	1.30



Article 122a of CRD2 retention of interest report for Medallion 2012-1

Issue Date

21 August 2012

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\$ 59,793,861.68	A\$ 55,564,652.44

Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	51,302,851.75	5.90%
Fixed 1 Year	2,473,062.17	6.44%
Fixed 2 Year	780,954.35	6.18%
Fixed 3 Year	137,345.39	6.89%
Fixed 4 Year	480,218.25	8.25%
Fixed 5 + Year	390,220.53	8.13%
Pool	55,564,652.44	5.96%

* Variable includes interest fixed terms of less than 12 months

	<u>At Issue</u>	<u>Current</u>
WAS (months)	62.59	66.56
WAM (months)	287.99	283.32
Weighted Avg. LVR	54.21	52.92
Avg. LVR	51.97	49.72
Avg loan size	200,650.54	194,963.69
# of Loans	298.00	285.00

<u>Balance Outstanding</u>	<u>At issue</u>	<u>Current</u>
Up to and including 100,000	4.04%	4.32%
> 100,000 up to and including 150,000	11.05%	13.47%
> 150,000 up to and including 200,000	25.08%	23.89%
> 200,000 up to and including 250,000	23.32%	20.62%
> 250,000 up to and including 300,000	17.66%	19.39%
> 300,000 up to and including 350,000	5.88%	5.84%
> 350,000 up to and including 400,000	7.44%	7.34%
> 400,000 up to and including 500,000	2.97%	3.31%
> 500,000 up to and including 750,000	2.56%	1.83%
> 750,000 up to and including 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	82.83%	83.16%
Investment	17.17%	16.84%

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.05%	1.11%
NSW	34.13%	34.78%
NT	1.57%	1.38%
QLD	11.60%	11.21%
SA	6.21%	6.13%
TAS	1.05%	1.09%
VIC	30.16%	29.67%
WA	14.23%	14.63%

<u>LVR Distribution</u>	<u>At issue</u>	<u>Current</u>
Up to and including 50%	40.40%	40.48%
50% up to and including 55%	10.39%	12.92%
55% up to and including 60%	12.24%	14.89%
60% up to and including 65%	13.07%	7.92%
65% up to and including 70%	7.55%	9.11%
70% up to and including 75%	5.61%	5.72%
75% up to and including 80%	5.99%	5.91%
80% up to and including 85%	2.39%	1.21%
85% up to and including 90%	1.64%	1.07%
90% up to and including 95%	0.72%	0.77%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Genworth	21.17%
No Primary Mortgage Insurer	78.83%

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	0	0.00	0.00	0.00
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	\$75,367.90	\$401,584.95
Unscheduled Principal		
- Partial	\$431,085.62	\$2,679,561.08
- Full	\$424,803.30	\$2,602,581.54
Total	\$931,256.82	\$5,683,727.57

Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	10.66	12.30
Prepayment History (SMM)	0.93	1.11