



Medallion Trust Series 2012-1 Investors Report

Collection Period 01 Dec 2014 - 31 Dec 2014
 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 Jan 2015
 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

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	4.0350%			920,000,000.00	512,138,516.00	0.55667230
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	592,138,516.00	

Collateral Information

Portfolio Information	Balance	WAC
Variable	522,056,979.39	5.25%
Fixed 1 Year	54,976,492.01	5.16%
Fixed 2 Year	5,961,767.43	5.34%
Fixed 3 Year	1,936,816.52	5.80%
Fixed 4 Year	4,343,483.86	5.26%
Fixed 5 + Year	3,167,444.54	7.84%
Pool	592,442,983.75	5.26%

Home Loan Break-Up	% of Loan Balance	% of No Of Loans
Owner Occupied	83.60%	85.84%
Investment	16.40%	14.16%

	At Issue	Current
WAS (months)	42.11	66.33
WAM (months)	311.33	282.88
Weighted Avg. LVR	58.44	53.60
Avg. LVR	54.45	45.58
Avg loan size	226,441.37	195,078.77
# of Loans	4,416.00	3,037.00

Geographic Distribution	At Issue	Current
ACT	1.20%	1.20%
NSW	33.82%	32.01%
NT	1.24%	1.22%
QLD	17.39%	20.04%
SA	7.01%	7.23%
TAS	2.13%	2.22%
VIC	23.49%	22.63%
WA	13.72%	13.46%

Balance Outstanding	At Issue	Current
Up to and including 100,000	4.59%	9.73%
> 100,000 up to and including 150,000	13.14%	10.85%
> 150,000 up to and including 200,000	11.55%	11.82%
> 200,000 up to and including 250,000	10.74%	11.53%
> 250,000 up to and including 300,000	11.94%	12.57%
> 300,000 up to and including 350,000	14.10%	14.94%
> 350,000 up to and including 400,000	11.55%	9.08%
> 400,000 up to and including 500,000	11.24%	9.24%
> 500,000 up to and including 750,000	10.05%	9.48%
> 750,000 up to and including 1,000,000	1.10%	0.76%
> 1,000,000	0.00%	0.00%

LVR Distribution	At Issue	Current
Up to and including 50%	32.83%	43.00%
50% up to and including 55%	9.28%	8.67%
55% up to and including 60%	9.73%	8.17%
60% up to and including 65%	8.49%	7.97%
65% up to and including 70%	9.04%	9.28%
70% up to and including 75%	9.23%	9.32%
75% up to and including 80%	13.95%	9.21%
80% up to and including 85%	4.64%	2.41%
85% up to and including 90%	2.06%	1.57%
90% up to and including 95%	0.75%	0.30%
95% up to and including 100%	0.00%	0.04%
> 100%	0.00%	0.06%

Credit Support

Genworth 15.32%
 No Primary Mortgage Insurer 84.68%

Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	8	0.26	2,025,146.08	0.34
61-90 days	2	0.07	428,567.64	0.07
91-120 days	3	0.10	737,685.22	0.12
121-150 days	3	0.10	558,223.89	0.09
151-180 days	1	0.03	175,827.32	0.03
181+ days	1	0.03	105,116.35	0.02
Foreclosures	0	0.00	0.00	0.00

Principal Repayments

	Current Month	Cumulative
Scheduled Principal	815,807.80	26,133,468.38
Unscheduled Principal		
- Partial	7,295,581.64	206,319,277.07
- Full	7,746,191.92	285,953,390.88
Total	15,857,581.36	518,406,136.33

Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	20.50	18.26
Prepayment History (SMM)	1.89	1.67



Article 122a of CRD IV retention of interest report for Medallion Trust Series 2012-1

Issue Date

21 Aug 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 Regulation (EU) No 575/2013 (as amended by corrigendum) and Directive 2013/36/EU of the European Parliament regarding investment and other forms of participation in securitisation transactions by European Union-regulated credit institutions and investment firms (and consolidated group subsidiaries thereof) which apply from 1 January 2014 (the "CRD IV Rules"). Similar requirements also apply to certain alternative investment fund managers under Section 5 of Chapter III of the Regulation implementing the EU Alternative Investment Managers Directive (which took effect from 22 July 2013 in general). Each prospective investor that is required to comply with Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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\$ 37,553,111.53

Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	33,077,905.84	5.29%
Fixed 1 Year	2,707,079.11	5.24%
Fixed 2 Year	365,574.27	5.89%
Fixed 3 Year	816,462.72	6.73%
Fixed 4 Year	231,750.09	4.99%
Fixed 5 + Year	354,339.50	8.14%
Pool	37,553,111.53	5.35%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No Of Loans</u>
Owner Occupied	83.23%	83.18%
Investment	16.77%	16.82%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	62.59	85.83
WAM (months)	287.99	262.52
Weighted Avg. LVR	54.21	48.77
Avg. LVR	51.97	43.09
Avg loan size	200,650.54	170,695.96
# of Loans	298.00	220.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.05%	0.84%
NSW	34.13%	34.81%
NT	1.57%	1.00%
QLD	11.60%	12.15%
SA	6.21%	6.99%
TAS	1.05%	1.33%
VIC	30.16%	31.14%
WA	14.23%	11.74%

<u>Balance Outstanding</u>	<u>At issue</u>	<u>Current</u>
Up to and including 100,000	4.04%	5.91%
> 100,000 up to and including 150,000	11.05%	21.59%
> 150,000 up to and including 200,000	25.08%	21.39%
> 200,000 up to and including 250,000	23.32%	18.34%
> 250,000 up to and including 300,000	17.66%	13.77%
> 300,000 up to and including 350,000	5.88%	6.07%
> 350,000 up to and including 400,000	7.44%	6.86%
> 400,000 up to and including 500,000	2.97%	4.71%
> 500,000 up to and including 750,000	2.56%	1.35%
> 750,000 up to and including 1,000,000	0.00%	0.00%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At issue</u>	<u>Current</u>
Up to and including 50%	40.40%	57.33%
50% up to and including 55%	10.39%	8.09%
55% up to and including 60%	12.24%	8.22%
60% up to and including 65%	13.07%	8.10%
65% up to and including 70%	7.55%	7.37%
70% up to and including 75%	5.61%	4.47%
75% up to and including 80%	5.99%	3.78%
80% up to and including 85%	2.39%	0.75%
85% up to and including 90%	1.64%	0.00%
90% up to and including 95%	0.72%	1.88%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Genworth	21.98%
No Primary Mortgage Insurer	78.02%

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	2	0.91	610,916.49	1.63
61-90 days	1	0.45	127,513.74	0.34
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	\$68,417.56	\$2,054,715.94
Unscheduled Principal		
- Partial	\$447,219.84	\$13,731,661.33
- Full	\$936,699.94	\$13,804,251.50
Total	\$1,452,337.34	\$29,590,628.77

Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	29.88	15.65
Prepayment History (SMM)	2.91	1.44