



# Medallion Trust Series 2012-1 Investors Report

Collection Period 01 Jun 2022 - 30 Jun 2022  
 Issue Date 21 Aug 2012  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 21 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

21 Jul 2022  
 Perpetual Trustee Company Limited  
 Securitisation Advisory Services Pty Limited  
 21 of each month  
 2  
 www.commbank.com.au/securitisation

## Summary Of Structure

Security	Currency	No of Certificates	Expected Weighted		Current Rate	Initial Amount		Initial Stated Amount	Closing Stated Amount	Bond Factor
			Average Life	Coupon Type		Foreign	Swap Rate			
Class A Notes	AUD	9,200	n/a	Monthly	2.4437%			920,000,000.00	87,371,940.00	0.09496950
Class B Notes	AUD	600	n/a	Monthly	Withheld			60,000,000.00	0.00	0.00000000
Class C Notes	AUD	200	n/a	Monthly	Withheld			20,000,000.00	20,000,000.00	1.00000000
		<b>10,000</b>						<b>1,000,000,000.00</b>	<b>107,371,940.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	89,655,749.84	4.19%
Fixed 1 Year	13,799,280.05	2.62%
Fixed 2 Year	3,576,857.29	2.58%
Fixed 3 Year	153,212.69	3.99%
Fixed 4 Year	230,957.61	3.09%
Fixed 5 + Year	0.00	0.00%
Pool	107,416,057.48	3.93%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	81.89%	86.35%
Investment	18.11%	13.65%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	98.41%	99.17%
Interest Only	1.59%	0.83%

	At Issue	Current
WAS (months)	42.11	150.74
WAM (months)	311.33	198.82
Weighted Avg. LVR	58.44	39.54
Avg. LVR	54.45	25.13
Avg loan size	226,441.37	111,082.41
# of Loans	4,416.00	967.00

Geographic Distribution	At Issue	Current
ACT	1.20%	0.73%
NSW	33.82%	33.62%
VIC	23.49%	18.77%
QLD	17.39%	17.90%
SA	7.01%	7.00%
WA	13.72%	17.43%
TAS	2.13%	1.50%
NT	1.24%	3.06%

Balance Outstanding	At issue	Current
Up to and including 100,000	4.59%	19.35%
> 100,000 up to and including 150,000	13.14%	14.75%
> 150,000 up to and including 200,000	11.55%	16.37%
> 200,000 up to and including 250,000	10.74%	12.93%
> 250,000 up to and including 300,000	11.94%	10.63%
> 300,000 up to and including 350,000	14.10%	10.15%
> 350,000 up to and including 400,000	11.55%	7.57%
> 400,000 up to and including 500,000	11.24%	6.23%
> 500,000 up to and including 750,000	10.05%	2.01%
> 750,000 up to and including 1,000,000	1.10%	0.00%
> 1,000,000	0.00%	0.00%

LVR Distribution	At issue	Current
Up to and including 50%	32.83%	71.38%
50% up to and including 55%	9.28%	7.68%
55% up to and including 60%	9.73%	8.35%
60% up to and including 65%	8.49%	2.88%
65% up to and including 70%	9.04%	4.97%
70% up to and including 75%	9.23%	1.89%
75% up to and including 80%	13.95%	1.37%
80% up to and including 85%	4.64%	0.69%
85% up to and including 90%	2.06%	0.00%
90% up to and including 95%	0.75%	0.29%
95% up to and including 100%	0.00%	0.24%
> 100%	0.00%	0.26%

## Credit Support

Genworth	13.33%
No Primary Mortgage Insurer	86.67%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	1	0.10	293,271.80	0.27
61-90 days	3	0.31	389,747.11	0.36
91-120 days	1	0.10	146,805.78	0.14
121-150 days	2	0.21	819,709.46	0.76
151-180 days	1	0.10	263,142.75	0.24
181+ days	2	0.21	399,491.24	0.37
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	386,511.06	77,267,637.94
Unscheduled Principal		
- Partial	2,210,916.77	503,260,340.37
- Full	1,123,661.74	587,472,896.08
Total	3,721,089.57	1,168,000,874.39

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	24.41	18.04
Prepayment History (SMM)	2.30	1.66



# Article 122a of Capital Requirements Directive retention of interest report for Medallion Trust Series 2012-1

Issue Date

21 Aug 2012

As at the Closing Date, CBA retained 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) of the European Union Capital Requirements Directive (Directive 2006/48/EC and Directive 2006/49/EC, as amended by Directive 2009/111/EC) ("Capital Requirements Directive").

Each prospective investor that was (or is) required to comply with the Capital Requirements Directive or any subsequent European Union rules relating to investment or participation in securitisation transactions by European institutions, including (but not limited to) the risk retention rules applicable from 1 January 2014 under Regulation (EU) No 575/2013 of the European Parliament and Council (the "CRR") and from 1 January 2019 under Regulation EU 2017/2401 (collectively, "EU Risk Retention Rules") 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 any such EU Risk Retention Rules that may be applicable to their investment in this securitisation transaction.

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 any EU Risk Retention Rules or similar rules 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\$ 6,360,188.18

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	5,003,142.20	4.19%
Fixed 1 Year	885,674.99	2.95%
Fixed 2 Year	471,370.99	2.07%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	6,360,188.18	3.86%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	86.66%	84.51%
Investment	13.34%	15.49%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	100.00%	100.00%
Interest Only	0.00%	0.00%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	62.59	171.75
WAM (months)	287.99	180.52
Weighted Avg. LVR	54.21	34.97
Avg. LVR	51.97	21.81
Avg loan size	200,650.54	89,580.12
# of Loans	298.00	71.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.05%	0.00%
NSW	34.13%	25.19%
VIC	30.16%	36.88%
QLD	11.60%	15.70%
SA	6.21%	5.14%
WA	14.23%	16.16%
TAS	1.05%	0.94%
NT	1.57%	0.00%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	4.04%	25.27%
> 100,000 up to and including 150,000	11.05%	24.62%
> 150,000 up to and including 200,000	25.08%	26.72%
> 200,000 up to and including 250,000	23.32%	3.15%
> 250,000 up to and including 300,000	17.66%	8.39%
> 300,000 up to and including 350,000	5.88%	4.98%
> 350,000 up to and including 400,000	7.44%	0.00%
> 400,000 up to and including 500,000	2.97%	6.87%
> 500,000 up to and including 750,000	2.56%	0.00%
> 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%	88.59%
50% up to and including 55%	10.39%	4.55%
55% up to and including 60%	12.24%	2.78%
60% up to and including 65%	13.07%	4.08%
65% up to and including 70%	7.55%	0.00%
70% up to and including 75%	5.61%	0.00%
75% up to and including 80%	5.99%	0.00%
80% up to and including 85%	2.39%	0.00%
85% up to and including 90%	1.64%	0.00%
90% up to and including 95%	0.72%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	25.62%
No Primary Mortgage Insurer	74.38%

## 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 Month</u>	<u>Cumulative</u>
Scheduled Principal	\$25,254.06	\$5,822,682.69
Unscheduled Principal		
- Partial	\$56,257.74	\$32,874,514.75
- Full	\$0.00	\$33,280,179.02
Total	\$81,511.80	\$71,977,376.46

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	5.65	16.86
Prepayment History (SMM)	0.48	1.62