



Medallion Trust Series 2012-1 Investors Report

Collection Period 01 Apr 2013 - 30 Apr 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
 Trustee
 Manager
 Rate Set Dates
 Notice Dates
 Website

21 May 2013
 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 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	4.3925%			920,000,000.00	805,985,596.00	0.87607130
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	885,985,596.00	

Collateral Information

Portfolio Information	Balance	WAC
Variable	830,793,615.99	5.83%
Fixed 1 Year	35,731,363.14	5.68%
Fixed 2 Year	11,826,605.34	5.89%
Fixed 3 Year	1,852,345.60	7.30%
Fixed 4 Year	1,313,497.98	6.53%
Fixed 5 + Year	3,793,181.21	7.87%
Pool	885,310,609.26	5.84%

* Variable includes interest fixed terms of less than 12 months

	At Issue	Current
WAS (months)	42.11	48.33
WAM (months)	311.33	302.90
Weighted Avg. LVR	58.44	57.10
Avg. LVR	54.45	51.96
Avg loan size	226,441.37	218,003.60
# of Loans	4,416.00	4,061.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	4.59%	6.52%
> 100,000 up to and including 150,000	13.14%	12.17%
> 150,000 up to and including 200,000	11.55%	11.52%
> 200,000 up to and including 250,000	10.74%	10.81%
> 250,000 up to and including 300,000	11.94%	12.33%
> 300,000 up to and including 350,000	14.10%	14.11%
> 350,000 up to and including 400,000	11.55%	10.35%
> 400,000 up to and including 500,000	11.24%	11.48%
> 500,000 up to and including 750,000	10.05%	9.81%
> 750,000 up to and including 1,000,000	1.10%	0.89%

Home Loan Break-Up	% of Loan Balance	% of No Of Loans
Owner Occupied	85.03%	86.38%
Investment	14.97%	13.62%

Geographic Distribution	At Issue	Current
ACT	1.20%	1.26%
NSW	33.82%	33.23%
NT	1.24%	1.33%
QLD	17.39%	18.16%
SA	7.01%	7.18%
TAS	2.13%	2.18%
VIC	23.49%	23.04%
WA	13.72%	13.62%

LVR Distribution	At Issue	Current
Up to and including 50%	32.83%	36.12%
50% up to and including 55%	9.28%	9.61%
55% up to and including 60%	9.73%	8.45%
60% up to and including 65%	8.49%	7.70%
65% up to and including 70%	9.04%	8.42%
70% up to and including 75%	9.23%	10.68%
75% up to and including 80%	13.95%	12.55%
80% up to and including 85%	4.64%	4.07%
85% up to and including 90%	2.06%	1.86%
90% up to and including 95%	0.75%	0.46%
95% up to and including 100%	0.00%	0.03%
> 100%	0.00%	0.05%

Credit Support

Genworth	15.86%
No Primary Mortgage Insurer	84.14%

Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	10	0.25	1,476,531.95	0.17
61-90 days	2	0.05	687,133.43	0.08
91-120 days	2	0.05	644,923.37	0.07
121-150 days	1	0.02	237,713.85	0.03
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	1,144,014.15	6,030,562.07
Unscheduled Principal		
- Partial	7,231,871.92	66,918,110.50
- Full	12,189,908.53	77,801,903.28
Total	20,565,794.60	150,750,575.85

Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	17.81	14.26
Prepayment History (SMM)	1.62	1.28



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\$ 53,745,348.18

Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>	<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No Of Loans</u>
Variable	48,853,012.05	5.87%	Owner Occupied	82.74%	83.03%
Fixed 1 Year	3,113,951.03	6.14%	Investment	17.26%	16.97%
Fixed 2 Year	435,736.73	5.62%			
Fixed 3 Year	136,068.83	6.89%			
Fixed 4 Year	819,815.56	7.20%			
Fixed 5 + Year	386,763.98	8.14%			
Pool	53,745,348.18	5.92%			
* Variable includes interest fixed terms of less than 12 months					
	<u>At Issue</u>	<u>Current</u>	<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
WAS (months)	62.59	68.80	ACT	1.05%	1.13%
WAM (months)	287.99	280.34	NSW	34.13%	34.54%
Weighted Avg. LVR	54.21	52.79	NT	1.57%	1.40%
Avg. LVR	51.97	49.52	QLD	11.60%	10.61%
Avg loan size	200,650.54	194,026.53	SA	6.21%	6.31%
# of Loans	298.00	277.00	TAS	1.05%	1.11%
			VIC	30.16%	29.94%
			WA	14.23%	14.96%

<u>Balance Outstanding</u>	<u>At issue</u>	<u>Current</u>	<u>LVR Distribution</u>	<u>At issue</u>	<u>Current</u>
Up to and including 100,000	4.04%	4.35%	Up to and including 50%	40.40%	42.83%
> 100,000 up to and including 150,000	11.05%	13.92%	50% up to and including 55%	10.39%	12.00%
> 150,000 up to and including 200,000	25.08%	23.74%	55% up to and including 60%	12.24%	14.24%
> 200,000 up to and including 250,000	23.32%	21.44%	60% up to and including 65%	13.07%	7.29%
> 250,000 up to and including 300,000	17.66%	17.14%	65% up to and including 70%	7.55%	7.83%
> 300,000 up to and including 350,000	5.88%	7.26%	70% up to and including 75%	5.61%	6.37%
> 350,000 up to and including 400,000	7.44%	6.88%	75% up to and including 80%	5.99%	6.61%
> 400,000 up to and including 500,000	2.97%	3.39%	80% up to and including 85%	2.39%	0.70%
> 500,000 up to and including 750,000	2.56%	1.88%	85% up to and including 90%	1.64%	1.48%
> 750,000 up to and including 1,000,000	0.00%	0.00%	90% up to and including 95%	0.72%	0.43%
			95% up to and including 100%	0.00%	0.00%
			> 100%	0.00%	0.22%

Credit Support

Genworth	22.12%
No Primary Mortgage Insurer	77.88%

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	\$80,692.98	\$634,792.75
Unscheduled Principal		
- Partial	\$292,981.71	\$3,698,811.11
- Full	\$427,299.43	\$3,881,094.85
Total	\$800,974.12	\$8,214,698.71

Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	9.01	11.86
Prepayment History (SMM)	0.78	1.06