



# Medallion Trust Series 2014-1 Investors Report

Collection Period	01 May 2020 - 31 May 2020	Distribution Date	22 Jun 2020
Issue Date	27 Feb 2014	Trustee	Perpetual Trustee Company Limited
Lead Manager	Commonwealth Bank of Australia	Manager	Securitisation Advisory Services Pty Limited
Frequency	Monthly	Rate Set Dates	22 of each month
Distribution Dates	22 of each month	Notice Dates	2
Bloomberg Screen	MEDL	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	Closing Stated Amount	Bond Factor
Class A1 Notes	AUD	14,000	n/a	Monthly	0.8887%			1,400,000,000.00	50,404,900.00	0.03600350
Class A2 Notes	AUD	6,100	n/a	Monthly	0.9887%			610,000,000.00	125,733,871.00	0.20612110
Class A3-R Notes	AUD	3,000	n/a	Monthly	1.0887%			300,000,000.00	300,000,000.00	1.00000000
Class B Notes	AUD	1,507	n/a	Monthly	Withheld			150,700,000.00	43,202,856.84	0.28668120
Class C Notes	AUD	503	n/a	Monthly	Withheld			50,300,000.00	50,300,000.00	1.00000000
		<b>25,110</b>						<b>2,511,000,000.00</b>	<b>569,641,627.84</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	501,864,105.57	3.64%
Fixed 1 Year	55,987,158.26	3.75%
Fixed 2 Year	10,723,232.36	2.93%
Fixed 3 Year	126,919.71	4.39%
Fixed 4 Year	1,304,651.10	3.35%
Fixed 5 + Year	0.00	0.00%
Pool	570,006,067.00	3.64%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	73.32%	77.30%
Investment	26.68%	22.70%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	88.43%	93.60%
Interest Only	11.57%	6.40%

	At Issue	Current
WAS (months)	28.00	99.78
WAM (months)	319.00	249.90
Weighted Avg. LVR	58.79	46.91
Avg. LVR	54.73	35.81
Avg loan size	256,209.08	174,581.67
# of Loans	9,800.00	3,265.00

Geographic Distribution	At Issue	Current
ACT	1.35%	1.74%
NSW	31.84%	29.43%
VIC	30.65%	29.00%
QLD	15.31%	15.76%
SA	5.71%	5.99%
WA	12.34%	15.14%
TAS	1.90%	1.83%
NT	0.90%	1.12%

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.81%	8.50%
> 100,000 up to and including 150,000	7.35%	10.89%
> 150,000 up to and including 200,000	11.78%	15.70%
> 200,000 up to and including 250,000	14.19%	14.09%
> 250,000 up to and including 300,000	14.36%	12.82%
> 300,000 up to and including 350,000	12.24%	9.56%
> 350,000 up to and including 400,000	9.61%	7.88%
> 400,000 up to and including 500,000	12.32%	10.23%
> 500,000 up to and including 750,000	11.44%	8.24%
> 750,000 up to and including 1,000,000	3.90%	1.64%
> 1,000,000	0.00%	0.44%

LVR Distribution	At Issue	Current
Up to and including 50%	32.01%	54.83%
50% up to and including 55%	8.30%	9.52%
55% up to and including 60%	8.11%	10.05%
60% up to and including 65%	8.93%	7.98%
65% up to and including 70%	9.36%	7.77%
70% up to and including 75%	12.99%	4.44%
75% up to and including 80%	13.87%	3.53%
80% up to and including 85%	3.23%	1.36%
85% up to and including 90%	1.82%	0.29%
90% up to and including 95%	1.38%	0.08%
95% up to and including 100%	0.00%	0.07%
> 100%	0.00%	0.09%

## Credit Support

Genworth	13.44%
QBE	0.60%
No Primary Mortgage Insurer	85.96%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	12	0.37	2,331,744.43	0.41
61-90 days	9	0.28	2,121,060.90	0.37
91-120 days	5	0.15	965,575.54	0.17
121-150 days	1	0.03	201,104.47	0.04
151-180 days	2	0.06	394,014.12	0.07
181+ days	12	0.37	2,877,494.93	0.50
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	1,258,084.17	148,411,101.55
Unscheduled Principal		
- Partial	7,608,640.90	1,048,699,427.85
- Full	7,177,919.32	1,400,596,156.30
Total	16,044,644.39	2,597,706,685.70

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	21.59	19.27
Prepayment History (SMM)	2.01	1.77



# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2014-1

Issue Date

27 Feb 2014

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 405 paragraph (1) sub-paragraph (c) of Regulation (EU) No 575/2013 of the European Parliament (the "Capital Requirements Regulation").

Each prospective investor that was (or is) required to comply with the Capital Requirements Regulation or any other European Union rules relating to investment or participation in securitisation transactions by European Union institutions, including the risk retention rules applicable 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\$ 146,312,499.27	A\$ 35,760,543.41

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	30,389,978.28	3.54%
Fixed 1 Year	4,993,174.24	3.73%
Fixed 2 Year	249,987.68	2.89%
Fixed 3 Year	127,403.21	4.39%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	35,760,543.41	3.56%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	70.98%	80.66%
Investment	29.02%	19.34%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	90.42%	95.03%
Interest Only	9.58%	4.97%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	35.20	101.05
WAM (months)	314.80	247.10
Weighted Avg. LVR	58.54	48.48
Avg. LVR	53.86	36.98
Avg loan size	250,620.04	197,572.06
# of Loans	601.00	181.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.68%	4.97%
NSW	34.53%	34.51%
VIC	28.80%	25.29%
QLD	15.07%	12.90%
SA	6.34%	7.20%
WA	9.44%	10.96%
TAS	1.84%	1.38%
NT	1.30%	2.78%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	3.78%	8.05%
> 100,000 up to and including 150,000	7.70%	7.31%
> 150,000 up to and including 200,000	11.72%	13.40%
> 200,000 up to and including 250,000	13.35%	13.25%
> 250,000 up to and including 300,000	14.61%	13.15%
> 300,000 up to and including 350,000	10.75%	4.38%
> 350,000 up to and including 400,000	9.93%	10.22%
> 400,000 up to and including 500,000	10.78%	10.15%
> 500,000 up to and including 750,000	11.01%	15.56%
> 750,000 up to and including 1,000,000	6.37%	4.54%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	31.59%	52.75%
50% up to and including 55%	7.61%	9.09%
55% up to and including 60%	8.57%	7.47%
60% up to and including 65%	9.77%	8.06%
65% up to and including 70%	9.97%	4.70%
70% up to and including 75%	12.76%	6.69%
75% up to and including 80%	13.29%	5.76%
80% up to and including 85%	3.21%	2.80%
85% up to and including 90%	1.82%	1.41%
90% up to and including 95%	1.41%	0.00%
95% up to and including 100%	0.00%	1.27%
> 100%	0.00%	0.00%

## Credit Support

Genworth	25.07%
No Primary Mortgage Insurer	74.93%

## 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	\$90,882.35	\$9,426,839.81
Unscheduled Principal		
- Partial	\$327,171.65	\$69,780,714.46
- Full	\$0.00	\$80,797,076.75
Total	\$418,054.00	\$160,004,631.02

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	-0.17	17.99
Prepayment History (SMM)	-0.01	1.68