



# Medallion Trust Series 2014-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Sep 2019 - 30 Sep 2019  
27 Feb 2014  
Commonwealth Bank of Australia  
Monthly  
22 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

22 Oct 2019  
Perpetual Trustee Company Limited  
Securitisation Advisory Services Pty Limited  
22 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	Closing Stated Amount	Bond Factor
Class A1 Notes	AUD	14,000	n/a	Monthly	1.7978%			1,400,000,000.00	103,181,820.00	0.07370130
Class A2 Notes	AUD	6,100	n/a	Monthly	1.8978%			610,000,000.00	144,671,382.00	0.23716620
Class A3-R Notes	AUD	3,000	n/a	Monthly	1.9978%			300,000,000.00	300,000,000.00	1.00000000
Class B Notes	AUD	1,507	n/a	Monthly	Withheld			150,700,000.00	57,286,058.17	0.38013310
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>655,439,260.17</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	585,625,340.27	4.09%
Fixed 1 Year	57,426,341.86	4.15%
Fixed 2 Year	11,192,193.34	4.02%
Fixed 3 Year	1,090,853.55	4.88%
Fixed 4 Year	371,662.28	3.49%
Fixed 5 + Year	0.00	0.00%
Pool	655,706,391.30	4.10%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	73.60%	77.47%
Investment	26.40%	22.53%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	86.29%	92.17%
Interest Only	13.71%	7.83%

	At Issue	Current
WAS (months)	28.00	92.05
WAM (months)	319.00	256.40
Weighted Avg. LVR	58.79	47.82
Avg. LVR	54.73	37.38
Avg loan size	256,209.08	182,597.48
# of Loans	9,800.00	3,591.00

Geographic Distribution	At Issue	Current
ACT	1.35%	1.64%
NSW	31.84%	29.80%
VIC	30.65%	29.54%
QLD	15.31%	15.52%
SA	5.71%	6.12%
WA	12.34%	14.42%
TAS	1.90%	1.84%
NT	0.90%	1.12%

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.81%	7.85%
> 100,000 up to and including 150,000	7.35%	11.10%
> 150,000 up to and including 200,000	11.78%	14.82%
> 200,000 up to and including 250,000	14.19%	13.11%
> 250,000 up to and including 300,000	14.36%	13.66%
> 300,000 up to and including 350,000	12.24%	9.00%
> 350,000 up to and including 400,000	9.61%	8.80%
> 400,000 up to and including 500,000	12.32%	10.60%
> 500,000 up to and including 750,000	11.44%	8.86%
> 750,000 up to and including 1,000,000	3.90%	1.96%
> 1,000,000	0.00%	0.23%

LVR Distribution	At Issue	Current
Up to and including 50%	32.01%	52.81%
50% up to and including 55%	8.30%	8.60%
55% up to and including 60%	8.11%	10.09%
60% up to and including 65%	8.93%	9.41%
65% up to and including 70%	9.36%	7.79%
70% up to and including 75%	12.99%	5.10%
75% up to and including 80%	13.87%	4.16%
80% up to and including 85%	3.23%	1.43%
85% up to and including 90%	1.82%	0.40%
90% up to and including 95%	1.38%	0.07%
95% up to and including 100%	0.00%	0.06%
> 100%	0.00%	0.08%

## Credit Support

Genworth	13.07%
QBE	0.61%
No Primary Mortgage Insurer	86.32%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	8	0.22	1,801,416.27	0.27
61-90 days	7	0.19	1,405,224.39	0.21
91-120 days	3	0.08	683,195.44	0.10
121-150 days	3	0.08	592,718.74	0.09
151-180 days	1	0.03	115,164.64	0.02
181+ days	14	0.39	3,256,960.61	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	1,441,801.91	137,489,800.93
Unscheduled Principal		
- Partial	7,660,812.41	990,892,114.97
- Full	4,814,512.36	1,349,132,440.37
Total	13,917,126.68	2,477,514,356.27

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	12.66	19.58
Prepayment History (SMM)	1.12	1.80



# 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\$ 39,024,272.71

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	32,374,945.19	4.01%
Fixed 1 Year	6,286,406.28	4.05%
Fixed 2 Year	231,532.92	3.99%
Fixed 3 Year	131,388.32	4.39%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	39,024,272.71	4.02%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	70.00%	78.57%
Investment	30.00%	21.43%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	89.99%	93.37%
Interest Only	10.01%	6.63%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	35.20	94.53
WAM (months)	314.80	253.89
Weighted Avg. LVR	58.54	49.86
Avg. LVR	53.86	38.38
Avg loan size	250,620.04	199,103.43
# of Loans	601.00	196.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.68%	4.69%
NSW	34.53%	33.34%
VIC	28.80%	27.19%
QLD	15.07%	13.25%
SA	6.34%	6.60%
WA	9.44%	11.00%
TAS	1.84%	1.37%
NT	1.30%	2.57%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	3.78%	6.77%
> 100,000 up to and including 150,000	7.70%	8.74%
> 150,000 up to and including 200,000	11.72%	11.63%
> 200,000 up to and including 250,000	13.35%	13.26%
> 250,000 up to and including 300,000	14.61%	14.08%
> 300,000 up to and including 350,000	10.75%	8.03%
> 350,000 up to and including 400,000	9.93%	8.53%
> 400,000 up to and including 500,000	10.78%	9.19%
> 500,000 up to and including 750,000	11.01%	17.56%
> 750,000 up to and including 1,000,000	6.37%	2.20%
> 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%	49.25%
50% up to and including 55%	7.61%	7.43%
55% up to and including 60%	8.57%	9.51%
60% up to and including 65%	9.77%	8.76%
65% up to and including 70%	9.97%	8.41%
70% up to and including 75%	12.76%	7.15%
75% up to and including 80%	13.29%	3.38%
80% up to and including 85%	3.21%	3.67%
85% up to and including 90%	1.82%	1.29%
90% up to and including 95%	1.41%	0.00%
95% up to and including 100%	0.00%	1.16%
> 100%	0.00%	0.00%

## Credit Support

Genworth	25.08%
No Primary Mortgage Insurer	74.92%

## 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	\$96,507.89	\$8,684,941.42
Unscheduled Principal		
- Partial	\$519,344.90	\$67,291,238.01
- Full	\$297,986.40	\$78,967,654.00
Total	\$913,839.19	\$154,943,833.43

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	10.35	19.02
Prepayment History (SMM)	0.91	1.78