



Medallion Trust Series 2014-1P Investors Report

Collection Period
Issue Date
Lead Manager
Frequency
Distribution Dates
Bloomberg Screen

01 Nov 2019 - 30 Nov 2019
02 May 2014
J.P. Morgan Australia Limited
Monthly
24 of each month
MEDL

Distribution Date
Trustee
Manager
Rate Set Dates
Notice Dates
Website

24 Dec 2019
Perpetual Trustee Company Limited
Securitisation Advisory Services Pty Limited
24 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	5,060	n/a	Monthly	1.7100%			506,000,000.00	115,753,622.60	0.22876210
Class B Notes	AUD	330	n/a	Monthly	Withheld			33,000,000.00	11,220,349.80	0.34001060
Class C Notes	AUD	110	n/a	Monthly	Withheld			11,000,000.00	11,000,000.00	1.00000000
		5,500						550,000,000.00	137,973,972.40	

Collateral Information

Portfolio Information	Balance	WAC
Variable	124,943,590.64	3.95%
Fixed 1 Year	10,885,791.55	4.14%
Fixed 2 Year	1,577,250.01	3.84%
Fixed 3 Year	528,101.70	4.39%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	137,934,733.90	3.96%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	74.89%	78.48%
Investment	25.11%	21.52%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	84.96%	92.01%
Interest Only	15.04%	7.99%

	At Issue	Current
WAS (months)	24.00	90.91
WAM (months)	322.00	256.41
Weighted Avg. LVR	58.67	47.76
Avg. LVR	54.57	36.19
Avg loan size	258,945.00	177,753.19
# of Loans	2,124.00	776.00

Geographic Distribution	At Issue	Current
ACT	1.58%	1.86%
NSW	30.59%	29.69%
VIC	31.62%	28.34%
QLD	15.05%	16.09%
SA	5.05%	4.61%
WA	11.90%	13.53%
TAS	2.49%	2.65%
NT	1.72%	3.24%

Balance Outstanding	At issue	Current
Up to and including 100,000	2.59%	8.11%
> 100,000 up to and including 150,000	7.30%	12.53%
> 150,000 up to and including 200,000	12.08%	11.71%
> 200,000 up to and including 250,000	13.35%	15.23%
> 250,000 up to and including 300,000	14.84%	13.10%
> 300,000 up to and including 350,000	10.47%	11.09%
> 350,000 up to and including 400,000	10.81%	6.57%
> 400,000 up to and including 500,000	13.82%	9.17%
> 500,000 up to and including 750,000	10.16%	10.42%
> 750,000 up to and including 1,000,000	4.58%	1.28%
> 1,000,000	0.00%	0.80%

LVR Distribution	At issue	Current
Up to and including 50%	32.09%	52.77%
50% up to and including 55%	7.53%	10.03%
55% up to and including 60%	8.06%	9.36%
60% up to and including 65%	9.28%	8.37%
65% up to and including 70%	9.97%	5.97%
70% up to and including 75%	13.80%	7.09%
75% up to and including 80%	12.91%	3.53%
80% up to and including 85%	3.22%	1.64%
85% up to and including 90%	1.82%	0.78%
90% up to and including 95%	1.32%	0.00%
95% up to and including 100%	0.00%	0.42%
> 100%	0.00%	0.04%

Credit Support

Genworth	12.08%
No Primary Mortgage Insurer	87.92%

Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	4	0.52	736,001.71	0.53
61-90 days	0	0.00	0.00	0.00
91-120 days	1	0.13	501,695.09	0.36
121-150 days	1	0.13	243,897.38	0.18
151-180 days	0	0.00	0.00	0.00
181+ days	3	0.39	816,172.73	0.59
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

Principal Repayments

	Current Month	Cumulative
Scheduled Principal	296,879.55	28,718,679.38
Unscheduled Principal		
- Partial	1,337,862.21	235,014,538.60
- Full	1,437,091.52	298,206,879.80
Total	3,071,833.28	561,940,097.78

Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	13.26	19.88
Prepayment History (SMM)	1.18	1.84

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



Issue Date

02 May 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\$ 32,670,240.58	A\$ 10,192,597.00

Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	8,558,556.28	3.88%
Fixed 1 Year	1,482,391.43	3.83%
Fixed 2 Year	151,649.29	3.79%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	10,192,597.00	3.87%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	80.50%	78.00%
Investment	19.50%	22.00%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	93.63%	94.00%
Interest Only	6.37%	6.00%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	34.00	94.46
WAM (months)	319.00	257.97
Weighted Avg. LVR	58.15	54.30
Avg. LVR	54.24	42.90
Avg loan size	252,705.00	203,851.94
# of Loans	130.00	50.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	1.75%	0.00%
NSW	31.68%	32.07%
VIC	31.46%	29.67%
QLD	10.93%	9.00%
SA	7.34%	7.36%
WA	11.75%	15.18%
TAS	2.91%	3.08%
NT	2.18%	3.64%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	3.22%	4.46%
> 100,000 up to and including 150,000	6.01%	7.91%
> 150,000 up to and including 200,000	11.26%	12.85%
> 200,000 up to and including 250,000	15.91%	13.34%
> 250,000 up to and including 300,000	19.50%	18.96%
> 300,000 up to and including 350,000	11.99%	9.54%
> 350,000 up to and including 400,000	10.41%	14.66%
> 400,000 up to and including 500,000	9.50%	0.00%
> 500,000 up to and including 750,000	9.18%	18.29%
> 750,000 up to and including 1,000,000	3.02%	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%	32.87%	43.40%
50% up to and including 55%	7.67%	8.00%
55% up to and including 60%	8.27%	9.81%
60% up to and including 65%	9.69%	11.82%
65% up to and including 70%	9.52%	2.94%
70% up to and including 75%	13.73%	8.32%
75% up to and including 80%	12.03%	6.59%
80% up to and including 85%	3.03%	2.57%
85% up to and including 90%	1.86%	6.55%
90% up to and including 95%	1.33%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Genworth	25.27%
No Primary Mortgage Insurer	74.73%

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	\$24,397.38	\$1,848,733.98
Unscheduled Principal		
- Partial	\$67,864.27	\$13,715,561.43
- Full	\$0.00	\$15,793,881.17
Total	\$92,261.65	\$31,358,176.58

Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	2.44	15.32
Prepayment History (SMM)	0.21	1.53