



# Medallion Trust Series 2016-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen

01 Apr 2016 - 30 Apr 2016  
18 Mar 2016  
Commonwealth Bank of Australia  
Monthly  
18 of each month  
MEDL

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

18 May 2016  
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 A1a Notes	AUD	14,490	n/a	Monthly	3.4900%			1,449,000,000.00	1,395,186,023.70	0.96286130
Class B Notes	AUD	945	n/a	Monthly	Withheld			94,500,000.00	94,500,000.00	1.00000000
Class C Notes	AUD	315	n/a	Monthly	Withheld			31,500,000.00	31,500,000.00	1.00000000
		<b>15,750</b>						<b>1,575,000,000.00</b>	<b>1,521,186,023.70</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	1,287,704,298.13	4.73%
Fixed 1 Year	148,228,008.19	4.87%
Fixed 2 Year	22,995,796.79	4.79%
Fixed 3 Year	45,982,620.07	4.98%
Fixed 4 Year	10,650,580.71	4.69%
Fixed 5 + Year	737,443.85	7.60%
Pool	1,516,298,747.74	4.76%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	77.35%	74.70%
Investment	22.65%	25.30%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	80.23%	81.95%
Interest Only	19.77%	18.05%

	At Issue	Current
WAS (months)	35.17	36.80
WAM (months)	313.94	312.28
Weighted Avg. LVR	58.53	58.08
Avg. LVR	53.69	53.40
Avg loan size	284,861.57	282,733.62
# of Loans	5,529.00	5,363.00

Geographic Distribution	At Issue	Current
ACT	1.78%	1.83%
NSW	31.48%	31.13%
NT	1.04%	0.98%
QLD	17.22%	17.54%
SA	5.80%	5.72%
TAS	1.20%	1.14%
VIC	28.53%	28.61%
WA	12.95%	13.05%

Balance Outstanding	At issue	Current
Up to and including 100,000	2.40%	2.46%
> 100,000 up to and including 150,000	4.05%	4.07%
> 150,000 up to and including 200,000	7.20%	7.33%
> 200,000 up to and including 250,000	12.18%	12.08%
> 250,000 up to and including 300,000	15.67%	15.83%
> 300,000 up to and including 350,000	15.18%	15.27%
> 350,000 up to and including 400,000	11.73%	11.43%
> 400,000 up to and including 500,000	13.09%	13.14%
> 500,000 up to and including 750,000	13.70%	13.36%
> 750,000 up to and including 1,000,000	4.80%	4.94%
> 1,000,000	0.00%	0.08%

LVR Distribution	At issue	Current
Up to and including 50%	30.45%	30.40%
50% up to and including 55%	5.88%	5.72%
55% up to and including 60%	7.72%	8.06%
60% up to and including 65%	7.32%	7.73%
65% up to and including 70%	10.98%	11.35%
70% up to and including 75%	16.40%	15.69%
75% up to and including 80%	14.87%	14.96%
80% up to and including 85%	3.06%	2.94%
85% up to and including 90%	2.04%	1.94%
90% up to and including 95%	1.28%	1.18%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.02%

## Credit Support

Genworth	14.71%
QBE	1.10%
No Primary Mortgage Insurer	84.19%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	4	0.07	1,346,522.32	0.09
61-90 days	1	0.02	353,384.09	0.02
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

	Current Month	Cumulative
Scheduled Principal	2,102,868.13	4,252,881.68
Unscheduled Principal		
- Partial	11,651,551.72	19,762,219.46
- Full	21,849,881.03	47,638,169.81
Total	35,604,300.88	71,653,270.95

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	18.26	19.17
Prepayment History (SMM)	1.67	1.76



# Article 122a of CRD IV retention of interest report for Medallion Trust Series 2016-1

Issue Date

18 Mar 2016

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 Regulation (EU) No 575/2013 (as amended by corrigendum) and Directive 2013/36/EU of the European Parliament regarding investment and other forms of participation in securitisation transactions by European Union-regulated credit institutions and investment firms (and consolidated group subsidiaries thereof) which apply from 1 January 2014 (the "CRD IV Rules"). Similar requirements also apply to certain alternative investment fund managers under Section 5 of Chapter III of the Regulation implementing the EU Alternative Investment Managers Directive (which took effect from 22 July 2013 in general). Each prospective investor that is required to comply with Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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 Regulation (EU) No 575/2013 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\$ 93,978,964.69	A\$ 91,895,524.47

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	77,071,757.80	4.55%
Fixed 1 Year	7,410,697.58	4.90%
Fixed 2 Year	2,255,775.14	4.47%
Fixed 3 Year	1,889,496.97	4.76%
Fixed 4 Year	3,267,796.98	4.57%
Fixed 5 + Year	0.00	0.00%
Pool	91,895,524.47	4.58%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	77.67%	75.49%
Investment	22.33%	24.51%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	79.74%	77.82%
Interest Only	20.26%	22.18%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	14.23	15.71
WAM (months)	335.12	333.43
Weighted Avg. LVR	59.91	59.53
Avg. LVR	56.11	55.79
Avg loan size	359,278.19	357,570.13
# of Loans	263.00	257.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	3.02%	2.92%
NSW	32.02%	32.56%
NT	0.80%	0.42%
QLD	18.36%	17.65%
SA	4.45%	4.58%
TAS	1.56%	1.60%
VIC	30.88%	31.13%
WA	8.91%	9.14%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	1.11%	1.15%
> 100,000 up to and including 150,000	1.82%	1.88%
> 150,000 up to and including 200,000	5.44%	5.42%
> 200,000 up to and including 250,000	4.55%	4.65%
> 250,000 up to and including 300,000	8.83%	8.73%
> 300,000 up to and including 350,000	9.30%	9.91%
> 350,000 up to and including 400,000	13.52%	13.51%
> 400,000 up to and including 500,000	26.59%	26.36%
> 500,000 up to and including 750,000	19.75%	19.08%
> 750,000 up to and including 1,000,000	9.09%	9.32%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	29.44%	29.57%
50% up to and including 55%	8.70%	8.92%
55% up to and including 60%	5.09%	6.15%
60% up to and including 65%	8.14%	6.50%
65% up to and including 70%	9.85%	10.80%
70% up to and including 75%	10.14%	10.26%
75% up to and including 80%	22.04%	21.03%
80% up to and including 85%	5.23%	6.17%
85% up to and including 90%	0.85%	0.39%
90% up to and including 95%	0.52%	0.20%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	11.33%
No Primary Mortgage Insurer	88.46%
QBE	0.21%

## 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	1	0.39	558,150.04	0.61
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	\$114,065.22	\$190,300.52
Unscheduled Principal		
- Partial	\$353,932.99	\$524,561.12
- Full	\$1,270,567.58	\$1,702,733.18
Total	\$1,738,565.79	\$2,417,594.82

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	17.16	11.32
Prepayment History (SMM)	1.56	1.01