



# Medallion Trust Series 2016-1 Investors Report

Collection Period 01 Sep 2021 - 30 Sep 2021  
 Issue Date 18 Mar 2016  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 18 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

18 Oct 2021  
 Perpetual Trustee Company Limited  
 Securitisation Advisory Services Pty Limited  
 18 of each month  
 2  
 www.commbank.com.au/securitisation

## Summary Of Structure

Security	Currency	No of Certificates	Expected Weighted		Current Rate	Initial Amount		Initial Stated Amount	Closing Stated Amount	Bond Factor
			Average Life	Coupon Type		Foreign	Swap Rate			
Class A1a Notes	AUD	14,490	n/a	Monthly	1.4089%			1,449,000,000.00	392,674,508.10	0.27099690
Class B Notes	AUD	945	n/a	Monthly	Withheld			94,500,000.00	44,095,278.15	0.46661670
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>468,269,786.25</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	375,195,776.93	3.30%
Fixed 1 Year	65,686,675.18	2.67%
Fixed 2 Year	10,481,029.33	2.64%
Fixed 3 Year	16,832,370.25	2.21%
Fixed 4 Year	462,568.00	3.29%
Fixed 5 + Year	83,494.22	4.00%
Pool	468,741,913.91	3.16%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	76.38%	75.32%
Investment	23.62%	24.68%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	92.99%	94.99%
Interest Only	7.01%	5.01%

	At Issue	Current
WAS (months)	35.17	98.60
WAM (months)	313.94	252.60
Weighted Avg. LVR	58.53	47.23
Avg. LVR	53.69	38.79
Avg loan size	284,861.57	207,846.31
# of Loans	5,529.00	2,257.00

Geographic Distribution	At Issue	Current
ACT	1.78%	1.80%
NSW	31.48%	30.52%
VIC	28.53%	25.92%
QLD	17.22%	17.26%
SA	5.80%	6.01%
WA	12.95%	15.92%
TAS	1.20%	1.08%
NT	1.04%	1.50%

Balance Outstanding	At issue	Current
Up to and including 100,000	2.40%	5.01%
> 100,000 up to and including 150,000	4.05%	8.20%
> 150,000 up to and including 200,000	7.20%	12.85%
> 200,000 up to and including 250,000	12.18%	17.22%
> 250,000 up to and including 300,000	15.67%	13.95%
> 300,000 up to and including 350,000	15.18%	13.39%
> 350,000 up to and including 400,000	11.73%	6.98%
> 400,000 up to and including 500,000	13.09%	11.65%
> 500,000 up to and including 750,000	13.70%	8.88%
> 750,000 up to and including 1,000,000	4.80%	1.59%
> 1,000,000	0.00%	0.29%

LVR Distribution	At issue	Current
Up to and including 50%	30.45%	51.05%
50% up to and including 55%	5.88%	10.16%
55% up to and including 60%	7.72%	10.04%
60% up to and including 65%	7.32%	10.40%
65% up to and including 70%	10.98%	9.57%
70% up to and including 75%	16.40%	4.42%
75% up to and including 80%	14.87%	3.40%
80% up to and including 85%	3.06%	0.70%
85% up to and including 90%	2.04%	0.11%
90% up to and including 95%	1.28%	0.14%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	13.22%
QBE	1.03%
No Primary Mortgage Insurer	85.75%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	1	0.04	174,575.69	0.04
61-90 days	3	0.13	917,730.31	0.20
91-120 days	3	0.13	619,657.39	0.13
121-150 days	4	0.18	910,659.73	0.19
151-180 days	1	0.04	148,395.72	0.03
181+ days	7	0.31	2,674,266.88	0.57
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	1,198,253.35	104,074,374.44
Unscheduled Principal		
- Partial	9,830,203.93	566,620,138.34
- Full	2,681,301.55	768,720,795.99
Total	13,709,758.83	1,439,415,308.77

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	21.99	17.67
Prepayment History (SMM)	2.05	1.61



# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2016-1

Issue Date

18 Mar 2016

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\$ 93,978,964.69	A\$ 26,094,022.69

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	19,304,196.52	3.41%
Fixed 1 Year	4,711,614.67	2.60%
Fixed 2 Year	184,973.86	2.29%
Fixed 3 Year	1,475,748.12	2.27%
Fixed 4 Year	417,489.52	2.99%
Fixed 5 + Year	0.00	0.00%
Pool	26,094,022.69	3.18%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	74.64%	72.63%
Investment	25.36%	27.37%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	92.26%	93.68%
Interest Only	7.74%	6.32%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	14.23	80.99
WAM (months)	335.12	269.46
Weighted Avg. LVR	59.91	49.76
Avg. LVR	56.11	44.49
Avg loan size	359,278.19	274,673.92
# of Loans	263.00	95.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	3.02%	3.10%
NSW	32.02%	23.55%
VIC	30.88%	33.99%
QLD	18.36%	18.06%
SA	4.45%	4.19%
WA	8.91%	13.17%
TAS	1.56%	3.94%
NT	0.80%	0.00%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	1.11%	2.20%
> 100,000 up to and including 150,000	1.82%	3.16%
> 150,000 up to and including 200,000	5.44%	7.72%
> 200,000 up to and including 250,000	4.55%	11.48%
> 250,000 up to and including 300,000	8.83%	20.97%
> 300,000 up to and including 350,000	9.30%	13.82%
> 350,000 up to and including 400,000	13.52%	7.04%
> 400,000 up to and including 500,000	26.59%	18.89%
> 500,000 up to and including 750,000	19.75%	11.29%
> 750,000 up to and including 1,000,000	9.09%	3.44%
> 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%	43.96%
50% up to and including 55%	8.70%	10.15%
55% up to and including 60%	5.09%	10.46%
60% up to and including 65%	8.14%	9.96%
65% up to and including 70%	9.85%	11.14%
70% up to and including 75%	10.14%	9.90%
75% up to and including 80%	22.04%	3.79%
80% up to and including 85%	5.23%	0.63%
85% up to and including 90%	0.85%	0.00%
90% up to and including 95%	0.52%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	14.10%
No Primary Mortgage Insurer	85.90%

## 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	2	2.11	668,011.34	2.56
Foreclosures	0	0.00	0.00	0.00

## Principal Repayments

	<u>Current Month</u>	<u>Cumulative</u>
Scheduled Principal	\$62,347.93	\$5,476,796.48
Unscheduled Principal		
- Partial	\$400,363.56	\$30,209,420.18
- Full	\$184,141.39	\$47,694,823.32
Total	\$646,852.88	\$83,381,039.98

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	15.69	18.11
Prepayment History (SMM)	1.41	1.72