



# Medallion Trust Series 2016-2 Investors Report

Collection Period 01 Sep 2021 - 30 Sep 2021  
 Issue Date 10 Jan 2017  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 23 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

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

## Summary Of Structure

Security	Currency	No of Certificates	Expected Weighted		Current Rate	Initial Amount		Swap Rate	Initial Stated	Closing Stated	Bond Factor
			Average Life	Coupon Type		Foreign	Amount		Amount		
Class A1a Notes	AUD	18,400	n/a	Monthly	1.1200%				1,840,000,000.00	586,981,712.00	0.31901180
Class B Notes	AUD	1,200	n/a	Monthly	Withheld				120,000,000.00	73,395,684.00	0.61163070
Class C Notes	AUD	400	n/a	Monthly	Withheld				40,000,000.00	40,000,000.00	1.00000000
		<b>20,000</b>							<b>2,000,000,000.00</b>	<b>700,377,396.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	581,620,657.71	3.35%
Fixed 1 Year	86,246,144.02	2.59%
Fixed 2 Year	17,795,133.15	2.37%
Fixed 3 Year	14,889,434.59	2.09%
Fixed 4 Year	303,811.85	3.09%
Fixed 5 + Year	0.00	0.00%
Pool	700,855,181.32	3.20%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	76.50%	78.31%
Investment	23.50%	21.69%

Repayment Type	% of Loan Balance	% of No. Of Loans
Principal & Interest	94.21%	96.37%
Interest Only	5.79%	3.63%

	At Issue	Current
WAS (months)	32.00	85.57
WAM (months)	317.00	265.34
Weighted Avg. LVR	60.12	50.72
Avg. LVR	53.90	40.28
Avg loan size	278,707.00	208,288.56
# of Loans	7,176.00	3,365.00

Geographic Distribution	At Issue	Current
ACT	1.98%	2.30%
NSW	34.12%	34.91%
VIC	31.49%	28.35%
QLD	16.23%	16.54%
SA	5.28%	5.55%
WA	8.17%	9.59%
TAS	1.71%	1.50%
NT	1.02%	1.26%

Balance Outstanding	At issue	Current
Up to and including 100,000	3.16%	6.11%
> 100,000 up to and including 150,000	5.50%	8.29%
> 150,000 up to and including 200,000	8.81%	11.12%
> 200,000 up to and including 250,000	10.49%	13.16%
> 250,000 up to and including 300,000	12.33%	13.06%
> 300,000 up to and including 350,000	11.41%	11.84%
> 350,000 up to and including 400,000	9.80%	7.80%
> 400,000 up to and including 500,000	14.70%	11.60%
> 500,000 up to and including 750,000	16.93%	12.84%
> 750,000 up to and including 1,000,000	6.87%	3.70%
> 1,000,000	0.00%	0.50%

LVR Distribution	At issue	Current
Up to and including 50%	26.07%	42.04%
50% up to and including 55%	7.07%	9.95%
55% up to and including 60%	8.39%	12.43%
60% up to and including 65%	10.10%	13.58%
65% up to and including 70%	12.72%	11.06%
70% up to and including 75%	14.68%	6.02%
75% up to and including 80%	14.10%	3.41%
80% up to and including 85%	3.78%	1.26%
85% up to and including 90%	2.15%	0.21%
90% up to and including 95%	0.94%	0.03%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	13.36%
No Primary Mortgage Insurer	86.64%

## Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	4	0.12	2,008,349.85	0.29
61-90 days	1	0.03	171,412.12	0.02
91-120 days	2	0.06	416,546.13	0.06
121-150 days	2	0.06	688,775.09	0.10
151-180 days	1	0.03	242,151.10	0.03
181+ days	14	0.42	3,241,843.46	0.46
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

## Principal Repayments

	Current Month	Cumulative
Scheduled Principal	1,706,557.43	123,593,375.41
Unscheduled Principal		
- Partial	11,471,464.18	641,067,331.17
- Full	5,022,924.54	894,258,552.05
Total	18,200,946.15	1,658,919,258.63

## Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	20.46	17.73
Prepayment History (SMM)	1.89	1.62



# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2016-2

Issue Date

10 Jan 2017

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\$ 119,106,543.97	A\$ 41,677,215.54

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	32,785,670.72	3.39%
Fixed 1 Year	5,523,009.95	2.65%
Fixed 2 Year	1,244,910.60	2.42%
Fixed 3 Year	2,123,624.27	2.39%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	41,677,215.54	3.21%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	72.41%	72.07%
Investment	27.59%	27.93%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	93.51%	95.53%
Interest Only	6.49%	4.47%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	33.00	87.65
WAM (months)	307.00	254.92
Weighted Avg. LVR	60.36	48.94
Avg. LVR	56.03	40.69
Avg loan size	316,512.00	232,833.61
# of Loans	379.00	179.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.39%	1.86%
NSW	28.98%	29.58%
VIC	34.76%	31.93%
QLD	13.84%	16.40%
SA	6.51%	5.39%
WA	8.72%	9.54%
TAS	3.63%	3.40%
NT	1.17%	1.90%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	1.53%	3.15%
> 100,000 up to and including 150,000	3.82%	6.68%
> 150,000 up to and including 200,000	5.74%	14.10%
> 200,000 up to and including 250,000	11.23%	12.99%
> 250,000 up to and including 300,000	11.68%	14.90%
> 300,000 up to and including 350,000	11.90%	9.32%
> 350,000 up to and including 400,000	10.91%	6.35%
> 400,000 up to and including 500,000	15.93%	17.86%
> 500,000 up to and including 750,000	17.26%	10.54%
> 750,000 up to and including 1,000,000	10.00%	4.10%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	24.94%	51.27%
50% up to and including 55%	7.14%	11.78%
55% up to and including 60%	8.15%	5.44%
60% up to and including 65%	9.63%	8.24%
65% up to and including 70%	11.48%	6.26%
70% up to and including 75%	15.77%	6.97%
75% up to and including 80%	16.65%	6.73%
80% up to and including 85%	3.81%	2.29%
85% up to and including 90%	1.80%	0.00%
90% up to and including 95%	0.93%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	1.00%

## Credit Support

Genworth	10.32%
No Primary Mortgage Insurer	89.68%

## 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	1	0.56	290,751.49	0.70
Foreclosures	0	0.00	0.00	0.00

## Principal Repayments

	<u>Current Month</u>	<u>Cumulative</u>
Scheduled Principal	\$112,607.03	\$7,845,262.61
Unscheduled Principal		
- Partial	\$1,042,364.85	\$37,909,077.71
- Full	\$0.00	\$45,544,284.82
Total	\$1,154,971.88	\$91,298,625.14

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	23.32	17.42
Prepayment History (SMM)	2.19	1.63