



# Medallion Trust Series 2018-1 Investors Report

Collection Period 01 Dec 2018 - 31 Dec 2018  
 Issue Date 27 Sep 2018  
 Lead Manager Commonwealth Bank of Australia  
 Frequency Monthly  
 Distribution Dates 21 of each month  
 Bloomberg Screen MEDL

Distribution Date  
 Trustee  
 Manager  
 Rate Set Dates  
 Notice Dates  
 Website

21 Jan 2019  
 Perpetual Trustee Company Limited  
 Securitisation Advisory Services Pty. Limited  
 21 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 A1 Notes	AUD	150,000	n/a	Monthly	3.2035%			1,500,000,000.00	1,500,000,000.00	1.00000000
Class A2 Notes	AUD	6,196	n/a	Monthly	3.7735%			61,960,000.00	61,960,000.00	1.00000000
Class B Notes	AUD	3,098	n/a	Monthly	4.0235%			30,980,000.00	30,980,000.00	1.00000000
Class C Notes	AUD	1,794	n/a	Monthly	4.6235%			17,940,000.00	17,940,000.00	1.00000000
Class D Notes	AUD	653	n/a	Monthly	5.5235%			6,530,000.00	6,530,000.00	1.00000000
Class E Notes	AUD	653	n/a	Monthly	6.7235%			6,530,000.00	6,530,000.00	1.00000000
Class F Notes	AUD	653	n/a	Monthly	8.8735%			6,530,000.00	6,530,000.00	1.00000000
		<b>163,047</b>						<b>1,630,470,000.00</b>	<b>1,630,470,000.00</b>	

## Collateral Information

Portfolio Information	Balance	WAC
Variable	1,355,160,080.44	4.37%
Fixed 1 Year	207,652,611.81	4.16%
Fixed 2 Year	25,004,053.73	4.14%
Fixed 3 Year	6,117,989.75	4.73%
Fixed 4 Year	2,324,111.57	4.50%
Fixed 5 + Year	0.00	0.00%
Pool	1,596,258,847.30	4.34%

	At Issue	Current
WAS (months)	32.00	37.47
WAM (months)	319.00	313.59
Weighted Avg. LVR	58.95	57.88
Avg. LVR	54.86	53.85
Avg loan size	319,387.00	313,055.68
# of Loans	5,105.00	5,099.00

Balance Outstanding	At issue	Current
Up to and including 100,000	1.71%	1.72%
> 100,000 up to and including 150,000	3.52%	3.87%
> 150,000 up to and including 200,000	6.13%	6.44%
> 200,000 up to and including 250,000	9.31%	9.50%
> 250,000 up to and including 300,000	11.88%	11.94%
> 300,000 up to and including 350,000	10.94%	10.95%
> 350,000 up to and including 400,000	10.57%	10.88%
> 400,000 up to and including 500,000	17.34%	17.04%
> 500,000 up to and including 750,000	19.57%	19.34%
> 750,000 up to and including 1,000,000	9.03%	8.25%
> 1,000,000	0.00%	0.06%

Property Type	At Issue	Current
CBD High Rise Apartment	0.01%	0.01%
Duplex Dwellings	0.14%	0.13%
Flat - Residential Real Property	0.02%	0.02%
House Property	84.25%	84.15%
Kit Home	0.01%	0.01%
Other - Residential Property	0.53%	0.55%
Semi Detached Dwelling	0.49%	0.44%
Strata - Townhouse	1.93%	1.86%
Strata - Units - Residential Real Property	12.60%	12.84%
Strata title - Villa	0.02%	0.02%
Other	0.00%	0.00%

LVR Distribution	At Issue	Current
Up to and including 50%	28.63%	30.54%
50% up to and including 55%	6.87%	7.22%
55% up to and including 60%	8.81%	8.79%
60% up to and including 65%	11.32%	10.88%
65% up to and including 70%	12.24%	11.27%
70% up to and including 75%	14.45%	13.96%
75% up to and including 80%	13.03%	12.33%
80% up to and including 85%	1.98%	2.08%
85% up to and including 90%	1.90%	2.21%
90% up to and including 95%	0.77%	0.71%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. Of Loans
Owner Occupied	75.68%	75.92%
Investment	24.32%	24.08%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	84.36%	86.49%
Interest Only	15.64%	13.51%

Loan Purpose	At Issue	Current
Purchase New Dwelling	6.16%	6.19%
Purchase Existing Dwelling	64.11%	64.92%
Refinance	29.73%	28.88%
Other	0.00%	0.00%

Occupation Type	At Issue	Current
Farmers, Fisherman, Miners	0.97%	0.93%
Independent means	2.38%	2.52%
PAYE Employees	45.93%	46.23%
Professional	41.00%	40.73%
Sales	5.92%	5.92%
Self Employed	3.80%	3.67%

First Buyer	At Issue	Current
Non First Home Loan	92.99%	92.86%
First Home Loan	7.01%	7.14%

Geographic Distribution	At Issue	Current
<b>ACT</b>	<b>1.77%</b>	<b>1.79%</b>
Metro	1.77%	1.79%
Non-Metro	0.00%	0.00%
<b>NSW</b>	<b>36.26%</b>	<b>35.67%</b>
Metro	27.41%	26.97%
Non-Metro	8.85%	8.70%
<b>VIC</b>	<b>28.46%</b>	<b>28.65%</b>
Metro	24.79%	24.87%
Non-Metro	3.67%	3.79%
<b>QLD</b>	<b>17.73%</b>	<b>17.71%</b>
Metro	9.03%	9.09%
Non-Metro	8.70%	8.62%
<b>SA</b>	<b>4.50%</b>	<b>4.57%</b>
Metro	4.02%	4.03%
Non-Metro	0.48%	0.54%
<b>WA</b>	<b>9.38%</b>	<b>9.54%</b>
Metro	8.15%	8.32%
Non-Metro	1.23%	1.23%
<b>TAS</b>	<b>0.77%</b>	<b>1.25%</b>
Metro	0.40%	0.78%
Non-Metro	0.37%	0.47%
<b>NT</b>	<b>1.13%</b>	<b>0.81%</b>
Metro	0.68%	0.43%
Non-Metro	0.45%	0.39%

<u>Portfolio Parameters</u>	<u>Limit</u>	<u>Current</u>
Weighted average LVR of the portfolio does not exceed	60.00%	57.88%
Proportion of Mortgage Loans with LVR > 80% does not exceed	7.00%	5.00%
Average outstanding principal balance of the Mortgage Loans does not exceed	AUD 360,000.00	313,055.68
Weighted average seasoning of the Mortgage Loans is at least	24 Months	37.47
Proportion of Interest only Mortgage Loans does not exceed	20.00%	15.64%
Proportion of Investor Mortgage Loans does not exceed	25.00%	24.32%
Proportion of Mortgage Loans with a refinance loan purpose does not exceed	30.00%	28.88%
Proportion of Mortgage Loans where the property is a Unit does not exceed	15.00%	13.42%
Proportion of Mortgage Loans with a Non-metro location does not exceed	25.00%	23.75%
Proportion of Mortgage Loans with a location in New South Wales and Australian Capital Territory does not exceed	55.00%	37.46%
Proportion of Mortgage Loans with a location in Victoria does not exceed	45.00%	28.65%
Proportion of Mortgage Loans with a location in Queensland does not exceed	35.00%	17.71%
Proportion of Mortgage Loans with a location in Western Australia does not exceed	12.00%	9.54%
Proportion of Mortgage Loans with a location in Western Australia, South Australia, Tasmania and Northern Territory does not exceed	20.00%	16.17%
Proportion of Mortgage Loans to Self-employed, Farmers, Fishermen, Miners and Independent Means does not exceed	10.00%	7.12%
Proportion of Mortgage Loans to First Home Buyers does not exceed	10.00%	7.14%

### Credit Support

Genworth	15.01%
No Primary Mortgage Insurer	84.99%

### 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	4	0.08	1,440,899.68	0.09
61-90 days	2	0.04	769,171.16	0.05
91-120 days	1	0.02	146,081.32	0.01
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	2,354,086.37	7,609,532.39
Unscheduled Principal		
- Partial	11,507,185.38	35,601,767.56
- Full	18,961,310.24	131,105,136.16
Total	32,822,581.99	174,316,436.11

### Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	16.56	17.33
Prepayment History (SMM)	1.50	1.58



# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2018-1

Issue Date

27 Sep 2018

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\$ 159,491,456.77	A\$ 148,759,415.85

## Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	122,041,046.63	4.41%
Fixed 1 Year	22,913,302.60	4.17%
Fixed 2 Year	3,522,855.62	4.07%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	282,211.00	4.24%
Fixed 5 + Year	0.00	0.00%
Pool	148,759,415.85	4.37%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	75.89%	73.88%
Investment	24.11%	26.12%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	85.21%	87.14%
Interest Only	14.79%	12.86%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	47.00	50.29
WAM (months)	304.00	299.64
Weighted Avg. LVR	59.13	58.04
Avg. LVR	54.34	52.74
Avg loan size	311,158.00	303,590.64
# of Loans	524.00	490.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	2.50%	2.44%
NSW	28.40%	27.97%
VIC	24.87%	23.75%
QLD	16.78%	16.99%
SA	4.98%	5.08%
WA	19.04%	20.27%
TAS	2.12%	2.07%
NT	1.31%	1.43%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	2.48%	2.68%
> 100,000 up to and including 150,000	3.05%	3.45%
> 150,000 up to and including 200,000	6.96%	7.21%
> 200,000 up to and including 250,000	8.78%	10.28%
> 250,000 up to and including 300,000	13.14%	12.18%
> 300,000 up to and including 350,000	11.23%	10.65%
> 350,000 up to and including 400,000	9.55%	9.24%
> 400,000 up to and including 500,000	17.13%	16.31%
> 500,000 up to and including 750,000	18.29%	18.35%
> 750,000 up to and including 1,000,000	9.39%	9.65%
> 1,000,000	0.00%	0.00%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	28.20%	30.65%
50% up to and including 55%	6.67%	6.25%
55% up to and including 60%	8.51%	9.09%
60% up to and including 65%	9.26%	9.51%
65% up to and including 70%	14.80%	13.88%
70% up to and including 75%	16.84%	16.55%
75% up to and including 80%	11.33%	9.45%
80% up to and including 85%	2.02%	1.79%
85% up to and including 90%	1.55%	1.89%
90% up to and including 95%	0.82%	0.94%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

## Credit Support

Genworth	12.41%
No Primary Mortgage Insurer	87.59%

## 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	1	0.20	315,548.05	0.21
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	\$225,276.65	\$780,791.58
Unscheduled Principal		
- Partial	\$1,001,024.28	\$3,834,533.59
- Full	\$2,874,421.69	\$7,663,455.56
Total	\$4,100,722.62	\$12,278,780.73

## Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	24.65	22.12
Prepayment History (SMM)	2.33	2.07