



# Medallion Trust Series 2019-1 Investors Report

Collection Period  
Issue Date  
Lead Manager  
Frequency  
Distribution Dates  
Bloomberg Screen  
AONIA Observation Period

01 Feb 2022 - 28 Feb 2022  
05 Dec 2019  
Commonwealth Bank of Australia  
Monthly  
21 of each month  
MEDL  
14 Feb 2022 - 14 Mar 2022

Distribution Date  
Trustee  
Manager  
Rate Set Dates  
Notice Dates  
Website

21 Mar 2022  
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 Average Life | Coupon Type | Current Rate | Initial Amount Foreign | Swap Rate | Initial Stated Amount   | Closing Stated Amount | Bond Factor |
|----------------|----------|--------------------|--------------------------------|-------------|--------------|------------------------|-----------|-------------------------|-----------------------|-------------|
| Class A1 Notes | AUD      | 13,800             | n/a                            | Monthly     | 1.3000%      |                        |           | 1,380,000,000.00        | 662,302,020.00        | 0.47992900  |
| Class A2 Notes | AUD      | 5,700              | n/a                            | Monthly     | 1.7500%      |                        |           | 57,000,000.00           | 57,000,000.00         | 1.00000000  |
| Class B Notes  | AUD      | 2,700              | n/a                            | Monthly     | 2.0500%      |                        |           | 27,000,000.00           | 27,000,000.00         | 1.00000000  |
| Class C Notes  | AUD      | 1,650              | n/a                            | Monthly     | 2.4500%      |                        |           | 16,500,000.00           | 16,500,000.00         | 1.00000000  |
| Class D Notes  | AUD      | 750                | n/a                            | Monthly     | 3.3500%      |                        |           | 7,500,000.00            | 7,500,000.00          | 1.00000000  |
| Class E Notes  | AUD      | 600                | n/a                            | Monthly     | 4.5500%      |                        |           | 6,000,000.00            | 6,000,000.00          | 1.00000000  |
| Class F Notes  | AUD      | 600                | n/a                            | Monthly     | 5.8500%      |                        |           | 6,000,000.00            | 6,000,000.00          | 1.00000000  |
|                |          | <b>25,800</b>      |                                |             |              |                        |           | <b>1,500,000,000.00</b> | <b>782,302,020.00</b> |             |

## Collateral Information

| Portfolio Information | Balance        | WAC   |
|-----------------------|----------------|-------|
| Variable              | 610,737,123.92 | 3.25% |
| Fixed 1 Year          | 130,453,580.77 | 2.51% |
| Fixed 2 Year          | 30,189,472.52  | 2.28% |
| Fixed 3 Year          | 10,642,710.16  | 2.47% |
| Fixed 4 Year          | 591,625.08     | 3.00% |
| Fixed 5 + Year        | 0.00           | 0.00% |
| Pool                  | 782,614,512.45 | 3.07% |

| Home Loan Break-Up | % of Loan Balance | % of No. Of Loans |
|--------------------|-------------------|-------------------|
| Owner Occupied     | 74.87%            | 79.69%            |
| Investment         | 25.13%            | 20.31%            |

| Repayment Type       | % of Loan Balance | % of No. Of Loans |
|----------------------|-------------------|-------------------|
| Principal & Interest | 90.69%            | 93.69%            |
| Interest Only        | 9.31%             | 6.31%             |

|                   | At Issue   | Current    |
|-------------------|------------|------------|
| WAS (months)      | 44.00      | 72.98      |
| WAM (months)      | 305.00     | 277.84     |
| Weighted Avg. LVR | 59.52      | 54.39      |
| Avg. LVR          | 54.01      | 46.30      |
| Avg loan size     | 307,188.00 | 258,461.78 |
| # of Loans        | 4,883.00   | 3,028.00   |

| Geographic Distribution | At Issue | Current |
|-------------------------|----------|---------|
| ACT                     | 1.82%    | 2.14%   |
| NSW                     | 32.71%   | 31.91%  |
| VIC                     | 30.61%   | 29.52%  |
| QLD                     | 18.13%   | 18.42%  |
| SA                      | 5.94%    | 5.77%   |
| WA                      | 8.52%    | 9.75%   |
| TAS                     | 1.53%    | 1.50%   |
| NT                      | 0.75%    | 1.00%   |

| Balance Outstanding                     | At issue | Current |
|---|----------|---------|
| Up to and including 100,000             | 2.25%    | 3.63%   |
| > 100,000 up to and including 150,000   | 4.46%    | 5.86%   |
| > 150,000 up to and including 200,000   | 6.48%    | 8.46%   |
| > 200,000 up to and including 250,000   | 9.31%    | 10.89%  |
| > 250,000 up to and including 300,000   | 10.65%   | 12.33%  |
| > 300,000 up to and including 350,000   | 10.97%   | 12.15%  |
| > 350,000 up to and including 400,000   | 10.32%   | 10.41%  |
| > 400,000 up to and including 500,000   | 17.44%   | 14.44%  |
| > 500,000 up to and including 750,000   | 20.40%   | 16.14%  |
| > 750,000 up to and including 1,000,000 | 7.69%    | 5.41%   |
| > 1,000,000                             | 0.00%    | 0.26%   |

| LVR Distribution             | At issue | Current |
|------------------------------|----------|---------|
| Up to and including 50%      | 27.45%   | 36.04%  |
| 50% up to and including 55%  | 6.06%    | 7.35%   |
| 55% up to and including 60%  | 7.55%    | 9.19%   |
| 60% up to and including 65%  | 7.98%    | 10.16%  |
| 65% up to and including 70%  | 12.75%   | 14.55%  |
| 70% up to and including 75%  | 16.02%   | 10.99%  |
| 75% up to and including 80%  | 17.10%   | 8.65%   |
| 80% up to and including 85%  | 2.93%    | 2.23%   |
| 85% up to and including 90%  | 1.56%    | 0.54%   |
| 90% up to and including 95%  | 0.61%    | 0.21%   |
| 95% up to and including 100% | 0.00%    | 0.05%   |
| > 100%                       | 0.00%    | 0.03%   |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Genworth                    | 18.20% |
| No Primary Mortgage Insurer | 81.80% |

## Delinquency and Loss Information

|                    | # of Loans |           | \$ Amount of Loans |           |
|--------------------|------------|-----------|--------------------|-----------|
|                    | Total      | % of Pool | Total              | % of Pool |
| 31-60 days         | 2          | 0.07      | 310,145.95         | 0.04      |
| 61-90 days         | 1          | 0.03      | 525,585.78         | 0.07      |
| 91-120 days        | 2          | 0.07      | 623,827.35         | 0.08      |
| 121-150 days       | 4          | 0.13      | 505,390.77         | 0.06      |
| 151-180 days       | 1          | 0.03      | 590,674.23         | 0.08      |
| 181+ days          | 3          | 0.10      | 826,450.15         | 0.11      |
| Foreclosures       | 0          | 0.00      | 0.00               | 0.00      |
| Seller Repurchases | 0          | 0.00      | 0.00               | 0.00      |

## Principal Repayments

|                       | Current Month | Cumulative     |
|-----------------------|---------------|----------------|
| Scheduled Principal   | 1,872,141.14  | 56,565,362.82  |
| Unscheduled Principal |               |                |
| - Partial             | 5,177,019.07  | 309,299,632.64 |
| - Full                | 10,223,452.59 | 453,837,060.06 |
| Total                 | 17,272,612.80 | 819,702,055.52 |

## Prepayment Information

|                          | 1 Month | Cumulative |
|--------------------------|---------|------------|
| Pricing Speed            |         |            |
| Prepayment History (CPR) | 16.35   | 23.22      |
| Prepayment History (SMM) | 1.48    | 2.19       |



# EU Securitisation Regulation retention of interest report for Medallion Trust Series 2019-1

Issue Date

05 Dec 2019

As at the Closing Date, CBA retained an interest in at least 100 randomly selected exposures equivalent (in total) to no less than 5% of the aggregate principal balance of the securitised exposures in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402 of the European Parliament (as amended) (the "EU Securitisation Regulation").

Each prospective investor that was (or is) required to comply with the EU Securitisation Regulation or any similar rules in any other jurisdiction 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 such rules to the extent 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 the EU Securitisation Regulation or any 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\$ 117,919,549.73     | A\$ 70,176,018.94      |

## Collateral Information

| <u>Portfolio Information</u> | <u>Balance</u> | <u>WAC</u> |
|------------------------------|----------------|------------|
| Variable                     | 53,004,990.82  | 3.27%      |
| Fixed 1 Year                 | 13,382,835.68  | 2.54%      |
| Fixed 2 Year                 | 2,250,149.89   | 2.74%      |
| Fixed 3 Year                 | 1,257,337.08   | 2.15%      |
| Fixed 4 Year                 | 280,705.47     | 2.74%      |
| Fixed 5 + Year               | 0.00           | 0.00%      |
| Pool                         | 70,176,018.94  | 3.09%      |

| <u>Home Loan Break-Up</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|---------------------------|--------------------------|--------------------------|
| Owner Occupied            | 75.92%                   | 78.23%                   |
| Investment                | 24.08%                   | 21.77%                   |

| <u>Repayment Type</u> | <u>% of Loan Balance</u> | <u>% of No. of Loans</u> |
|-----------------------|--------------------------|--------------------------|
| Principal & Interest  | 96.46%                   | 96.31%                   |
| Interest Only         | 3.54%                    | 3.69%                    |

|                   | <u>At Issue</u> | <u>Current</u> |
|-------------------|-----------------|----------------|
| WAS (months)      | 52.00           | 80.00          |
| WAM (months)      | 300.00          | 273.87         |
| Weighted Avg. LVR | 71.74           | 55.78          |
| Avg. LVR          | 54.69           | 47.77          |
| Avg loan size     | 298,504.00      | 258,952.10     |
| # of Loans        | 402.00          | 271.00         |

| <u>Geographic Distribution</u> | <u>At Issue</u> | <u>Current</u> |
|--------------------------------|-----------------|----------------|
| ACT                            | 2.17%           | 2.25%          |
| NSW                            | 31.12%          | 31.99%         |
| VIC                            | 29.77%          | 28.33%         |
| QLD                            | 20.38%          | 20.66%         |
| SA                             | 4.87%           | 3.67%          |
| WA                             | 8.56%           | 9.73%          |
| TAS                            | 2.86%           | 3.25%          |
| NT                             | 0.26%           | 0.11%          |

| <u>Balance Outstanding</u>              | <u>At Issue</u> | <u>Current</u> |
|---|-----------------|----------------|
| Up to and including 100,000             | 2.79%           | 3.74%          |
| > 100,000 up to and including 150,000   | 3.86%           | 5.36%          |
| > 150,000 up to and including 200,000   | 6.65%           | 9.17%          |
| > 200,000 up to and including 250,000   | 9.82%           | 11.60%         |
| > 250,000 up to and including 300,000   | 11.44%          | 13.85%         |
| > 300,000 up to and including 350,000   | 10.79%          | 6.95%          |
| > 350,000 up to and including 400,000   | 10.62%          | 12.31%         |
| > 400,000 up to and including 500,000   | 18.09%          | 16.13%         |
| > 500,000 up to and including 750,000   | 20.17%          | 16.05%         |
| > 750,000 up to and including 1,000,000 | 5.77%           | 4.82%          |
| > 1,000,000                             | 0.00%           | 0.00%          |

| <u>LVR Distribution</u>      | <u>At Issue</u> | <u>Current</u> |
|------------------------------|-----------------|----------------|
| Up to and including 50%      | 28.11%          | 34.90%         |
| 50% up to and including 55%  | 6.93%           | 7.20%          |
| 55% up to and including 60%  | 7.30%           | 7.74%          |
| 60% up to and including 65%  | 7.15%           | 9.50%          |
| 65% up to and including 70%  | 11.25%          | 14.02%         |
| 70% up to and including 75%  | 15.90%          | 15.06%         |
| 75% up to and including 80%  | 18.73%          | 7.98%          |
| 80% up to and including 85%  | 2.79%           | 2.91%          |
| 85% up to and including 90%  | 1.43%           | 0.69%          |
| 90% up to and including 95%  | 0.42%           | 0.00%          |
| 95% up to and including 100% | 0.00%           | 0.00%          |
| > 100%                       | 0.00%           | 0.00%          |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Genworth                    | 15.87% |
| No Primary Mortgage Insurer | 84.13% |

## 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                 | 0.37             | 431,608.23                | 0.62             |
| 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   | \$173,844.65         | \$4,798,699.36    |
| Unscheduled Principal |                      |                   |
| - Partial             | \$351,838.38         | \$20,491,301.43   |
| - Full                | \$503,403.69         | \$29,103,898.94   |
| Total                 | \$1,029,086.72       | \$54,393,899.73   |

## Prepayment Information

|                          | <u>1 Month</u> | <u>Cumulative</u> |
|--------------------------|----------------|-------------------|
| Pricing Speed            |                |                   |
| Prepayment History (CPR) | 8.43           | 18.08             |
| Prepayment History (SMM) | 0.73           | 1.71              |