



## Medallion Trust Series 2019-1 Investors Report

|                          |                                |                   |  |
|--------------------------|--------------------------------|-------------------|--|
| Collection Period        | 01 Feb 2024 - 29 Feb 2024      | Distribution Date | 21 Mar 2024                                  |
| Issue Date               | 05 Dec 2019                    | Trustee           | Perpetual Trustee Company Limited            |
| Lead Manager             | Commonwealth Bank of Australia | Manager           | Securitisation Advisory Services Pty Limited |
| Frequency                | Monthly                        | Rate Set Dates    | 21 of each month                             |
| Distribution Dates       | 21 of each month               | Notice Dates      | 2  |
| Bloomberg Screen         | MEDL                           | Website           | www.commbank.com.au/securitisation           |
| AONIA Observation Period | 14 Feb 2024 - 14 Mar 2024      |                   |  |

### Summary of Structure

| Security       | Currency | No. of Certificates | Expected Weighted Average Life | Coupon Type | Currency Rate | Initial Stated Amount   | Closing Stated Amount | Bond Factor |
|----------------|----------|---------------------|--------------------------------|-------------|---------------|-------------------------|-----------------------|-------------|
| Class A1 Notes | AUD      | 13,800              |                                | n/a Monthly | 5.5770%       | 1,380,000,000.00        | 392,823,900.00        | 0.28465500  |
| Class A2 Notes | AUD      | 5,700               |                                | n/a Monthly | 6.0270%       | 57,000,000.00           | 35,558,709.00         | 0.62383700  |
| Class B Notes  | AUD      | 2,700               |                                | n/a Monthly | 6.3270%       | 27,000,000.00           | 16,843,599.00         | 0.62383700  |
| Class C Notes  | AUD      | 1,650               |                                | n/a Monthly | 6.7270%       | 16,500,000.00           | 10,293,310.50         | 0.62383700  |
| Class D Notes  | AUD      | 750                 |                                | n/a Monthly | 7.6270%       | 7,500,000.00            | 4,678,777.50          | 0.62383700  |
| Class E Notes  | AUD      | 600                 |                                | n/a Monthly | 8.8270%       | 6,000,000.00            | 3,743,022.00          | 0.62383700  |
| Class F Notes  | AUD      | 600                 |                                | n/a Monthly | 10.1270%      | 6,000,000.00            | 3,743,022.00          | 0.62383700  |
|                |          | <b>25,800</b>       |                                |             |               | <b>1,500,000,000.00</b> | <b>467,684,340.00</b> |             |

### Collateral Information

| Portfolio Information | Balance        | WAC   |
|-----------------------|----------------|-------|
| Variable              | 407,417,548.97 | 6.86% |
| Fixed 1 Year          | 51,415,811.05  | 3.24% |
| Fixed 2 Year          | 8,523,050.83   | 5.51% |
| Fixed 3 Year          | 359,866.29     | 5.38% |
| Fixed 4 Year          | 331,970.00     | 6.69% |
| Fixed 5 + Year        | 0.00           | 0.00% |
| Pool                  | 468,048,247.14 | 6.43% |

| Home Loan Break-Up | % of Loan Balance | % of No. of Loans |
|--------------------|-------------------|-------------------|
| Owner Occupied     | 74.39%            | 80.58%            |
| Investment         | 25.61%            | 19.42%            |

| Repayment Type       | % of Loan Balance | % of No. of Loans |
|----------------------|-------------------|-------------------|
| Principal & Interest | 95.02%            | 97.09%            |
| Interest Only        | 4.98%             | 2.91%             |

|                   | At Issue   | Current    |
|-------------------|------------|------------|
| WAS (months)      | 44.00      | 96.96      |
| WAM (months)      | 305.00     | 254.39     |
| Weighted Avg. LVR | 59.52      | 49.44      |
| Avg. LVR          | 54.01      | 39.63      |
| Avg loan size     | 307,188.00 | 227,208.68 |
| # of Loans        | 4,883.00   | 2,060.00   |

| Geographic Distribution | At Issue | Current |
|-------------------------|----------|---------|
| ACT                     | 1.82%    | 2.27%   |
| NSW                     | 32.71%   | 33.70%  |
| VIC                     | 30.61%   | 29.25%  |
| QLD                     | 18.13%   | 17.82%  |
| SA                      | 5.94%    | 5.56%   |
| WA                      | 8.52%    | 8.74%   |
| TAS                     | 1.53%    | 1.78%   |
| NT                      | 0.75%    | 0.87%   |

| Balance Outstanding                     | At Issue | Current |
|---|----------|---------|
| Up to and including 100,000             | 2.25%    | 4.71%   |
| > 100,000 up to and including 150,000   | 4.46%    | 7.51%   |
| > 150,000 up to and including 200,000   | 6.48%    | 9.58%   |
| > 200,000 up to and including 250,000   | 9.31%    | 12.82%  |
| > 250,000 up to and including 300,000   | 10.65%   | 12.06%  |
| > 300,000 up to and including 350,000   | 10.97%   | 12.44%  |
| > 350,000 up to and including 400,000   | 10.32%   | 8.91%   |
| > 400,000 up to and including 500,000   | 17.44%   | 13.27%  |
| > 500,000 up to and including 750,000   | 20.40%   | 14.82%  |
| > 750,000 up to and including 1,000,000 | 7.69%    | 3.88%   |
| > 1,000,000                             | 0.00%    | 0.00%   |

| LVR Distribution             | At Issue | Current |
|------------------------------|----------|---------|
| Up to and including 50%      | 27.45%   | 46.57%  |
| 50% up to and including 55%  | 6.06%    | 8.51%   |
| 55% up to and including 60%  | 7.55%    | 9.38%   |
| 60% up to and including 65%  | 7.98%    | 12.04%  |
| 65% up to and including 70%  | 12.75%   | 10.21%  |
| 70% up to and including 75%  | 16.02%   | 5.91%   |
| 75% up to and including 80%  | 17.10%   | 5.75%   |
| 80% up to and including 85%  | 2.93%    | 1.34%   |
| 85% up to and including 90%  | 1.56%    | 0.23%   |
| 90% up to and including 95%  | 0.61%    | 0.06%   |
| 95% up to and including 100% | 0.00%    | 0.00%   |
| > 100%                       | 0.00%    | 0.00%   |

### Credit Support

|                             |        |
|-----------------------------|--------|
| Helia Insurance Pty Limited | 16.80% |
| No Primary Mortgage Insurer | 83.20% |

### Delinquency and Loss Information

|                    | # of Loans |           | \$ Amount of Loans |           |
|--------------------|------------|-----------|--------------------|-----------|
|                    | Total      | % of Pool | Total              | % of Pool |
| 31-60 days         | 4          | 0.19      | 1,441,713.02       | 0.31      |
| 61-90 days         | 2          | 0.10      | 524,182.23         | 0.11      |
| 91-120 days        | 1          | 0.05      | 364,557.28         | 0.08      |
| 121-150 days       | 1          | 0.05      | 211,422.03         | 0.05      |
| 151-180 days       | 3          | 0.15      | 731,130.66         | 0.16      |
| 181+ days          | 4          | 0.19      | 1,170,696.67       | 0.25      |
| Foreclosures       | 0          | 0.00      | 0.00               | 0.00      |
| Seller Repurchases | 0          | 0.00      | 0.00               | 0.00      |

### Principal Repayments

|                       | Current Month        | Cumulative              |
|-----------------------|----------------------|-------------------------|
| Scheduled Principal   | 889,162.05           | 84,824,727.48           |
| Unscheduled Principal |                      |                         |
| - Partial             | 3,878,519.38         | 456,124,690.82          |
| - Full                | 6,088,018.73         | 661,098,252.80          |
| <b>Total</b>          | <b>10,855,700.16</b> | <b>1,202,047,671.10</b> |

### Prepayment Information

|                          | 1 Month | Cumulative |
|--------------------------|---------|------------|
| Pricing Speed            |         |            |
| Prepayment History (CPR) | 18.03   | 22.05      |
| Prepayment History (SMM) | 1.64    | 2.07       |



# 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.

|                   | <b>Initial Balance</b> | <b>Current Balance</b> |
|-------------------|------------------------|------------------------|
| Retained Interest | A\$ 117,919,549.73     | A\$ 41,173,109.25      |

## Collateral Information

| <b>Portfolio Information</b> | <b>Balance</b> | <b>WAC</b> |
|------------------------------|----------------|------------|
| Variable                     | 35,846,605.85  | 6.83%      |
| Fixed 1 Year                 | 3,602,115.58   | 4.10%      |
| Fixed 2 Year                 | 971,022.81     | 4.58%      |
| Fixed 3 Year                 | 753,365.01     | 5.15%      |
| Fixed 4 Year                 | 0.00           | 0.00%      |
| Fixed 5 + Year               | 0.00           | 0.00%      |
| Pool                         | 41,173,109.25  | 6.51%      |

| <b>Home Loan Break-Up</b> | <b>% of Loan Balance</b> | <b>% of No. of Loans</b> |
|---------------------------|--------------------------|--------------------------|
| Owner Occupied            | 76.77%                   | 78.72%                   |
| Investment                | 23.23%                   | 21.28%                   |

| <b>Repayment Type</b> | <b>% of Loan Balance</b> | <b>% of No. of Loans</b> |
|-----------------------|--------------------------|--------------------------|
| Principal & Interest  | 98.05%                   | 98.94%                   |
| Interest Only         | 1.95%                    | 1.06%                    |

|                   | <b>At Issue</b> | <b>Current</b> |
|-------------------|-----------------|----------------|
| WAS (months)      | 52.00           | 101.75         |
| WAM (months)      | 300.00          | 251.39         |
| Weighted Avg. LVR | 71.74           | 51.61          |
| Avg. LVR          | 54.69           | 40.74          |
| Avg loan size     | 298,504.00      | 219,005.90     |
| # of Loans        | 402.00          | 188.00         |

| <b>Geographic Distribution</b> | <b>At Issue</b> | <b>Current</b> |
|--------------------------------|-----------------|----------------|
| ACT                            | 2.17%           | 3.28%          |
| NSW                            | 31.12%          | 34.75%         |
| VIC                            | 29.77%          | 26.87%         |
| QLD                            | 20.38%          | 19.04%         |
| SA                             | 4.87%           | 2.91%          |
| WA                             | 8.56%           | 8.74%          |
| TAS                            | 2.86%           | 4.23%          |
| NT                             | 0.26%           | 0.18%          |

| <b>Balance Outstanding</b>              | <b>At Issue</b> | <b>Current</b> |
|---|-----------------|----------------|
| Up to and including 100,000             | 2.79%           | 5.64%          |
| > 100,000 up to and including 150,000   | 3.86%           | 6.01%          |
| > 150,000 up to and including 200,000   | 6.65%           | 11.10%         |
| > 200,000 up to and including 250,000   | 9.82%           | 14.59%         |
| > 250,000 up to and including 300,000   | 11.44%          | 10.80%         |
| > 300,000 up to and including 350,000   | 10.79%          | 10.37%         |
| > 350,000 up to and including 400,000   | 10.62%          | 10.75%         |
| > 400,000 up to and including 500,000   | 18.09%          | 12.88%         |
| > 500,000 up to and including 750,000   | 20.17%          | 15.77%         |
| > 750,000 up to and including 1,000,000 | 5.77%           | 2.09%          |
| > 1,000,000                             | 0.00%           | 0.00%          |

| <b>LVR Distribution</b>      | <b>At Issue</b> | <b>Current</b> |
|------------------------------|-----------------|----------------|
| Up to and including 50%      | 28.11%          | 41.99%         |
| 50% up to and including 55%  | 6.93%           | 7.55%          |
| 55% up to and including 60%  | 7.30%           | 10.26%         |
| 60% up to and including 65%  | 7.15%           | 8.87%          |
| 65% up to and including 70%  | 11.25%          | 13.92%         |
| 70% up to and including 75%  | 15.90%          | 11.90%         |
| 75% up to and including 80%  | 18.73%          | 4.97%          |
| 80% up to and including 85%  | 2.79%           | 0.00%          |
| 85% up to and including 90%  | 1.43%           | 0.00%          |
| 90% up to and including 95%  | 0.42%           | 0.00%          |
| 95% up to and including 100% | 0.00%           | 0.00%          |
| > 100%                       | 0.00%           | 0.55%          |

## Credit Support

|                             |        |
|-----------------------------|--------|
| Helia Insurance Pty Limited | 18.58% |
| No Primary Mortgage Insurer | 81.42% |

## Delinquency And Loss Information

|              | # of Loans   |                  | \$ Amount of Loans |                  |
|--------------|--------------|------------------|--------------------|------------------|
|              | <b>Total</b> | <b>% of Pool</b> | <b>Total</b>       | <b>% of Pool</b> |
| 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    | 0            | 0.00             | 0.00               | 0.00             |
| Foreclosures | 0            | 0.00             | 0.00               | 0.00             |

## Principal Repayments

|                       | <b>Current Month</b> | <b>Cumulative</b> |
|-----------------------|----------------------|-------------------|
| Scheduled Principal   | 76,261.31            | 7,465,179.45      |
| Unscheduled Principal |                      |                   |
| - Partial             | 191,015.43           | 33,260,831.68     |
| - Full                | 882,350.67           | 47,287,944.51     |
| Total                 | 1,149,627.41         | 88,013,955.64     |

## Prepayment Information

|                          | <b>1 Month</b> | <b>Cumulative</b> |
|--------------------------|----------------|-------------------|
| Pricing Speed            |                |                   |
| Prepayment History (CPR) | 19.91          | 19.44             |
| Prepayment History(SMM)  | 1.83           | 1.84              |