Medallion Trust Series 2019-1 Investors Report

Collection Period	01 Aug 2025 - 31 Aug 2025	Distribution Date	22 Sep 2025
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 Aug 2025 - 15 Sep 2025		

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-R Notes	AUD	3,423	n/a	Monthly	4.4575%	342,300,000.00	276,936,582.72	0.80904640
Class A2 Notes	AUD	5,700	n/a	Monthly	5.2975%	57,000,000.00	25,760,010.00	0.45193000
Class B Notes	AUD	2,700	n/a	Monthly	5.5975%	27,000,000.00	12,202,110.00	0.45193000
Class C Notes	AUD	1,650	n/a	Monthly	5.9975%	16,500,000.00	7,456,845.00	0.45193000
Class D Notes	AUD	750	n/a	Monthly	6.8975%	7,500,000.00	3,389,475.00	0.45193000
Class E Notes	AUD	600	n/a	Monthly	8.0975%	6,000,000.00	2,711,580.00	0.45193000
Class F Notes	AUD	600	n/a	Monthly	9.3975%	6,000,000.00	2,711,580.00	0.45193000
		15,423				**462,300,000.00**	**331,168,182.72**	

Collateral Information

Portfolio Information	Balance	WAC
Variable	315,626,683.57	5.93%
Fixed 1 Year	12,725,007.83	5.23%
Fixed 2 Year	2,420,552.16	5.82%
Fixed 3 Year	845,864.60	6.54%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	331,618,108.16	5.91%

	At Issue	Current
WAS (months)	44.00	115.05
WAM (months)	305.00	236.70
Weighted Avg. LVR	59.52	46.28
Avg. LVR	54.01	35.53
Avg loan size	307,188.00	205,211.65
# of Loans	4,883.00	1,616.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.25%	6.30%
> 100,000 up to and including 150,000	4.46%	7.88%
> 150,000 up to and including 200,000	6.48%	11.70%
> 200,000 up to and including 250,000	9.31%	13.74%
> 250,000 up to and including 300,000	10.65%	13.10%
> 300,000 up to and including 350,000	10.97%	11.68%
> 350,000 up to and including 400,000	10.32%	5.93%
> 400,000 up to and including 500,000	17.44%	13.24%
> 500,000 up to and including 750,000	20.40%	13.24%
> 750,000 up to and including 1,000,000	7.69%	3.19%
> 1,000,000	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	74.36%	81.25%
Investment	25.64%	18.75%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	96.52%	98.14%
Interest Only	3.48%	1.86%

Geographic Distribution	At Issue	Current
ACT	1.82%	2.41%
NSW	32.71%	34.37%
VIC	30.61%	30.02%
QLD	18.13%	16.72%
SA	5.94%	5.81%
WA	8.52%	8.04%
TAS	1.53%	1.86%
NT	0.75%	0.76%

LVR Distribution	At Issue	Current
Up to and including 50%	27.45%	53.14%
50% up to and including 55%	6.06%	8.76%
55% up to and including 60%	7.55%	11.08%
60% up to and including 65%	7.98%	9.57%
65% up to and including 70%	12.75%	8.55%
70% up to and including 75%	16.02%	4.40%
75% up to and including 80%	17.10%	3.47%
80% up to and including 85%	2.93%	0.67%
85% up to and including 90%	1.56%	0.36%
90% up to and including 95%	0.61%	0.00%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

Credit Support

Helia Insurance Pty Limited	17.13%
No Primary Mortgage Insurer	82.87%

Deliquency and Loss Information

	# of Loans		$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	3	0.19	651,404.86	0.20
61-90 days	0	0.00	0.00	0.00
91-120 days	0	0.00	0.00	0.00
121-150 days	3	0.19	825,794.39	0.25
151-180 days	0	0.00	0.00	0.00
181+ days	6	0.37	2,647,500.29	0.80
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

Principal Repayments

	Current Month	Cumulative
Scheduled Principal	702,297.01	98,716,672.29
Unscheduled Principal		
- Partial	4,197,478.66	533,690,373.44
- Full	3,386,042.15	747,762,383.12
Total	8,285,817.82	1,380,169,428.85

Prepayment Information

Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	17.87	21.12
Prepayment History(SMM)	1.63	1.97

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.

	Initial Balance	Current Balance
Retained Interest	A$ 117,919,549.73	A$ 30,510,734.33

Collateral Information

Portfolio Information	Balance	WAC
Variable	27,975,465.90	5.91%
Fixed 1 Year	2,034,482.11	4.68%
Fixed 2 Year	500,786.32	5.07%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	30,510,734.33	5.82%

	At Issue	Current
WAS (months)	52.00	110.65
WAM (months)	300.00	239.46
Weighted Avg. LVR	71.74	48.64
Avg. LVR	54.69	36.09
Avg loan size	298,504.00	199,416.56
# of Loans	402.00	153.00

Balance Outstanding	At Issue	Current
Up to and including 100,000	2.79%	6.15%
> 100,000 up to and including 150,000	3.86%	7.17%
> 150,000 up to and including 200,000	6.65%	11.97%
> 200,000 up to and including 250,000	9.82%	13.62%
> 250,000 up to and including 300,000	11.44%	13.69%
> 300,000 up to and including 350,000	10.79%	10.73%
> 350,000 up to and including 400,000	10.62%	8.28%
> 400,000 up to and including 500,000	18.09%	14.46%
> 500,000 up to and including 750,000	20.17%	11.35%
> 750,000 up to and including 1,000,000	5.77%	2.58%
> 1,000,000	0.00%	0.00%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	75.78%	81.70%
Investment	24.22%	18.30%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	100.00%	100.00%
Interest Only	0.00%	0.00%

Geographic Distribution	At Issue	Current
ACT	2.17%	4.18%
NSW	31.12%	35.99%
VIC	29.77%	28.04%
QLD	20.38%	18.09%
SA	4.87%	4.15%
WA	8.56%	4.87%
TAS	2.86%	4.45%
NT	0.26%	0.24%

LVR Distribution	At Issue	Current
Up to and including 50%	28.11%	46.83%
50% up to and including 55%	6.93%	8.33%
55% up to and including 60%	7.30%	9.77%
60% up to and including 65%	7.15%	10.31%
65% up to and including 70%	11.25%	16.71%
70% up to and including 75%	15.90%	4.25%
75% up to and including 80%	18.73%	3.09%
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%	0.71%

Credit Support

Helia Insurance Pty Limited	18.46%
No Primary Mortgage Insurer	81.54%

Deliquency And Loss Information	# of Loans Total	# of Loans % of Pool	$ Amount of Loans Total	$ Amount of Loans % of Pool
31-60 days	1	0.64	197,656.16	0.65
61-90 days	1	0.64	248,240.64	0.81
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	Current Month	Cumulative
Scheduled Principal	63,214.30	8,558,651.05
Unscheduled Principal		
- Partial	225,974.25	39,909,551.73
- Full	218,754.14	53,797,703.54
Total	507,942.69	102,265,906.32

Prepayment Information

Pricing Speed	1 Month	Cumulative
Prepayment History (CPR)	10.13	18.53
Prepayment History(SMM)	0.89	1.75