# Medallion Trust Series 2014-2 Investors Report

| | | | |
|---|---|---|---|
| Collection Period | 01 May 2024 - 31 May 2024 | Distribution Date | 26 Jun 2024 |
| Issue Date | 17 Sep 2014 | Trustee | Perpetual Trustee Company Limited |
| Lead Manager | Commonwealth Bank of Australia | Manager | Securitisation Advisory Services Pty Limited |
| Frequency | Monthly | Rate Set Dates | 26 of each month |
| Distribution Dates | 26 of each month | Notice Dates | 2 |
| Bloomberg Screen | | Website | www.commbank.com.au/securitisation |

**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 | 10,227 | n/a | Monthly | 5.1200% | 1,022,700,000.00 | 334,485,182.43 | 0.32706090 |
| Class B Notes | AUD | 2,400 | n/a | Monthly | Withheld | 240,000,000.00 | 0.00 | 0.00000000 |
| Class C Notes | AUD | 800 | n/a | Monthly | Withheld | 80,000,000.00 | 80,000,000.00 | 1.00000000 |
| | | **13,427** | | | | **1,342,700,000.00** | **414,485,182.43** | |

**Collateral Information**

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 380,360,711.01 | 7.09% |
| Fixed 1 Year | 29,140,920.29 | 3.52% |
| Fixed 2 Year | 5,102,727.61 | 5.64% |
| Fixed 3 Year | 522,014.29 | 6.03% |
| Fixed 4 Year | 90,499.48 | 6.84% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 415,216,872.68 | 6.82% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 35.00 | 146.88 |
| WAM (months) | 311.00 | 201.37 |
| Weighted Avg. LVR | 60.21 | 39.86 |
| Avg. LVR | 56.13 | 27.81 |
| Avg loan size | 259,190.00 | 134,767.00 |
| # of Loans | 15,418.00 | 3,081.00 |

| Balance Outstanding | At Issue | Current |
|---|---|---|
| Up to and including 100,000 | 2.83% | 12.96% |
| > 100,000 up to and including 150,000 | 6.75% | 15.70% |
| > 150,000 up to and including 200,000 | 11.10% | 16.74% |
| > 200,000 up to and including 250,000 | 13.62% | 16.27% |
| > 250,000 up to and including 300,000 | 15.19% | 10.88% |
| > 300,000 up to and including 350,000 | 12.49% | 7.82% |
| > 350,000 up to and including 400,000 | 9.97% | 5.22% |
| > 400,000 up to and including 500,000 | 12.12% | 8.07% |
| > 500,000 up to and including 750,000 | 11.56% | 5.23% |
| > 750,000 up to and including 1,000,000 | 4.37% | 0.57% |
| > 1,000,000 | 0.00% | 0.55% |

| Home Loan Break-Up | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Owner Occupied | 79.62% | 81.53% |
| Investment | 20.38% | 18.47% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 99.02% | 99.58% |
| Interest Only | 0.98% | 0.42% |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 1.46% | 1.39% |
| NSW | 29.45% | 29.46% |
| VIC | 29.83% | 27.49% |
| QLD | 17.63% | 18.30% |
| SA | 6.01% | 5.66% |
| WA | 13.00% | 15.05% |
| TAS | 1.78% | 1.54% |
| NT | 0.84% | 1.12% |

| LVR Distribution | At Issue | Current |
|---|---|---|
| Up to and including 50% | 27.46% | 68.82% |
| 50% up to and including 55% | 7.33% | 11.34% |
| 55% up to and including 60% | 8.03% | 9.23% |
| 60% up to and including 65% | 9.77% | 5.48% |
| 65% up to and including 70% | 9.88% | 2.89% |
| 70% up to and including 75% | 16.20% | 1.33% |
| 75% up to and including 80% | 16.53% | 0.58% |
| 80% up to and including 85% | 2.26% | 0.03% |
| 85% up to and including 90% | 1.53% | 0.22% |
| 90% up to and including 95% | 1.02% | 0.00% |
| 95% up to and including 100% | 0.00% | 0.07% |
| > 100% | 0.00% | 0.00% |

**Credit Support**

| | |
|---|---|
| Helia Insurance Pty Limited | 14.37% |
| No Primary Mortgage Insurer | 84.01% |
| QBE LMI | 1.62% |

| Deliquency and Loss Information | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 12 | 0.39 | 1,780,035.51 | 0.43 |
| 61-90 days | 1 | 0.03 | 321,795.56 | 0.08 |
| 91-120 days | 3 | 0.10 | 611,330.74 | 0.15 |
| 121-150 days | 4 | 0.13 | 1,142,434.15 | 0.28 |
| 151-180 days | 4 | 0.13 | 1,038,736.83 | 0.25 |
| 181+ days | 19 | 0.62 | 3,524,252.01 | 0.85 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |
| Seller Repurchases | 0 | 0.00 | 0.00 | 0.00 |

**Principal Repayments**

| | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | 1,083,396.14 | 320,964,944.75 |
| Unscheduled Principal | | |
| - Partial | 4,750,331.33 | 1,882,242,401.83 |
| - Full | 4,725,919.63 | 2,457,599,284.55 |
| Total | 10,559,647.10 | 4,660,806,631.13 |

**Prepayment Information**

| Pricing Speed | 1 Month | Cumulative |
|---|---|---|
| Prepayment History (CPR) | 16.06 | 18.63 |
| Prepayment History(SMM) | 1.45 | 1.71 |

# EU Capital Requirements Regulation retention of interest report for Medallion Trust Series 2014-2

Issue Date 17 Sep 2014

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.

| | Initial Balance | Current Balance |
|---|---|---|
| Retained Interest | A$ 239,142,082.20 | A$ 25,369,471.45 |

**Collateral Information**

| Portfolio Information | Balance | WAC |
|---|---|---|
| Variable | 23,179,908.81 | 6.98% |
| Fixed 1 Year | 1,303,801.50 | 4.99% |
| Fixed 2 Year | 885,761.14 | 5.81% |
| Fixed 3 Year | 0.00 | 0.00% |
| Fixed 4 Year | 0.00 | 0.00% |
| Fixed 5 + Year | 0.00 | 0.00% |
| Pool | 25,369,471.45 | 6.84% |

| | At Issue | Current |
|---|---|---|
| WAS (months) | 42.00 | 152.74 |
| WAM (months) | 309.00 | 193.57 |
| Weighted Avg. LVR | 55.25 | 39.10 |
| Avg. LVR | 52.06 | 25.20 |
| Avg loan size | 249,453.05 | 131,448.04 |
| # of Loans | 962.00 | 193.00 |

| Balance Outstanding | At Issue | Current |
|---|---|---|
| Up to and including 100,000 | 3.59% | 12.77% |
| > 100,000 up to and including 150,000 | 7.19% | 12.37% |
| > 150,000 up to and including 200,000 | 12.10% | 17.77% |
| > 200,000 up to and including 250,000 | 14.79% | 17.44% |
| > 250,000 up to and including 300,000 | 14.51% | 11.65% |
| > 300,000 up to and including 350,000 | 11.56% | 5.23% |
| > 350,000 up to and including 400,000 | 8.88% | 7.40% |
| > 400,000 up to and including 500,000 | 11.79% | 11.00% |
| > 500,000 up to and including 750,000 | 13.19% | 4.37% |
| > 750,000 up to and including 1,000,000 | 2.40% | 0.00% |
| > 1,000,000 | 0.00% | 0.00% |

| Home Loan Break-Up | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Owner Occupied | 71.21% | 78.24% |
| Investment | 28.79% | 21.76% |

| Repayment Type | % of Loan Balance | % of No. of Loans |
|---|---|---|
| Principal & Interest | 97.48% | 98.45% |
| Interest Only | 2.52% | 1.55% |

| Geographic Distribution | At Issue | Current |
|---|---|---|
| ACT | 1.80% | 2.68% |
| NSW | 32.76% | 28.59% |
| VIC | 28.32% | 28.25% |
| QLD | 16.14% | 19.77% |
| SA | 7.53% | 7.89% |
| WA | 10.33% | 9.92% |
| TAS | 1.55% | 1.50% |
| NT | 1.57% | 1.41% |

| LVR Distribution | At Issue | Current |
|---|---|---|
| Up to and including 50% | 40.15% | 70.92% |
| 50% up to and including 55% | 8.11% | 8.41% |
| 55% up to and including 60% | 8.15% | 2.77% |
| 60% up to and including 65% | 8.92% | 3.44% |
| 65% up to and including 70% | 9.50% | 5.85% |
| 70% up to and including 75% | 9.60% | 4.84% |
| 75% up to and including 80% | 10.14% | 1.83% |
| 80% up to and including 85% | 3.02% | 0.00% |
| 85% up to and including 90% | 1.23% | 0.00% |
| 90% up to and including 95% | 1.17% | 1.95% |
| 95% up to and including 100% | 0.00% | 0.00% |
| > 100% | 0.00% | 0.00% |

**Credit Support**

| | |
|---|---|
| Helia Insurance Pty Limited | 11.12% |
| No Primary Mortgage Insurer | 87.62% |
| QBE LMI | 1.26% |

| Deliquency And Loss Information | # of Loans | | $ Amount of Loans | |
|---|---|---|---|---|
| | Total | % of Pool | Total | % of Pool |
| 31-60 days | 2 | 1.04 | 290,819.33 | 1.15 |
| 61-90 days | 1 | 0.52 | 49,846.69 | 0.20 |
| 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 | 2 | 1.04 | 599,171.05 | 2.36 |
| Foreclosures | 0 | 0.00 | 0.00 | 0.00 |

| Principal Repayments | Current Month | Cumulative |
|---|---|---|
| Scheduled Principal | 64,761.73 | 18,719,882.81 |
| Unscheduled Principal | | |
| - Partial | 154,633.68 | 121,301,293.79 |
| - Full | 0.00 | 146,969,177.85 |
| Total | 219,395.41 | 286,990,354.45 |

| Prepayment Information | | |
|---|---|---|
| Pricing Speed | 1 Month | Cumulative |
| Prepayment History (CPR) | 1.82 | 18.18 |
| Prepayment History(SMM) | 0.15 | 1.70 |