



## Medallion Trust Series 2023-2 Investors Report

Collection Period	01 Jun 2024 - 30 Jun 2024	Distribution Date	19 Jul 2024
Issue Date	10 Nov 2023	Trustee	Perpetual Trustee Company Limited
Lead Manager	Commonwealth Bank of Australia	Manager	Securitisation Advisory Services Pty Limited
Frequency	Monthly	Rate Set Dates	19 of each month
Distribution Dates	19 of each month	Notice Dates	2
Bloomberg Screen	MEDL	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 A Notes	AUD	18,400		n/a Monthly	5.3477%	1,840,000,000.00	1,562,751,560.00	0.84932150
Class B Notes	AUD	1,600		n/a Monthly	Withheld	160,000,000.00	160,000,000.00	1.00000000
		<b>20,000</b>				<b>2,000,000,000.00</b>	<b>1,722,751,560.00</b>	

### Collateral Information

Portfolio Information	Balance	WAC
Variable	1,351,207,613.59	6.59%
Fixed 1 Year	332,889,136.08	2.85%
Fixed 2 Year	37,028,213.00	4.35%
Fixed 3 Year	1,261,635.83	6.59%
Fixed 4 Year	624,695.48	6.72%
Fixed 5 + Year	0.00	0.00%
Pool	1,723,011,293.98	5.82%

Home Loan Break-Up	% of Loan Balance	% of No. of Loans
Owner Occupied	72.48%	75.60%
Investment	27.52%	24.40%

Repayment Type	% of Loan Balance	% of No. of Loans
Principal & Interest	92.62%	95.06%
Interest Only	7.38%	4.94%

	At Issue	Current
WAS (months)	46.00	53.74
WAM (months)	304.00	295.98
Weighted Avg. LVR	59.41	57.71
Avg. LVR	52.82	50.72
Avg loan size	346,440.28	336,660.36
# of Loans	5,773.00	5,118.00

Geographic Distribution	At Issue	Current
ACT	2.53%	2.60%
NSW	35.02%	35.16%
VIC	29.44%	29.64%
QLD	18.08%	17.87%
SA	4.39%	4.23%
WA	7.60%	7.61%
TAS	2.20%	2.18%
NT	0.74%	0.71%

Balance Outstanding	At Issue	Current
Up to and including 100,000	1.95%	2.02%
> 100,000 up to and including 150,000	3.52%	3.66%
> 150,000 up to and including 200,000	4.97%	5.24%
> 200,000 up to and including 250,000	7.34%	7.48%
> 250,000 up to and including 300,000	8.66%	8.97%
> 300,000 up to and including 350,000	9.16%	9.37%
> 350,000 up to and including 400,000	9.36%	9.31%
> 400,000 up to and including 500,000	16.31%	15.49%
> 500,000 up to and including 750,000	21.92%	21.75%
> 750,000 up to and including 1,000,000	8.52%	8.22%
> 1,000,000	8.29%	8.49%

LVR Distribution	At Issue	Current
Up to and including 50%	26.96%	29.02%
50% up to and including 55%	6.02%	7.05%
55% up to and including 60%	9.34%	9.49%
60% up to and including 65%	9.71%	9.60%
65% up to and including 70%	12.08%	13.80%
70% up to and including 75%	15.15%	13.78%
75% up to and including 80%	14.22%	11.22%
80% up to and including 85%	2.47%	2.64%
85% up to and including 90%	2.55%	2.56%
90% up to and including 95%	1.50%	0.84%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

### Credit Support

Helia Insurance Pty Limited	15.05%
No Primary Mortgage Insurer	84.95%

### Delinquency and Loss Information

	# of Loans		\$ Amount of Loans	
	Total	% of Pool	Total	% of Pool
31-60 days	3	0.06	957,867.67	0.06
61-90 days	3	0.06	791,743.57	0.05
91-120 days	2	0.04	345,852.75	0.02
121-150 days	1	0.02	170,755.71	0.01
151-180 days	2	0.04	746,887.02	0.04
181+ days	0	0.00	0.00	0.00
Foreclosures	0	0.00	0.00	0.00
Seller Repurchases	0	0.00	0.00	0.00

### Principal Repayments

	Current Month	Cumulative
Scheduled Principal	2,445,303.41	19,620,373.55
Unscheduled Principal		
- Partial	12,663,142.89	107,965,027.54
- Full	17,901,326.32	186,334,512.48
<b>Total</b>	<b>33,009,772.62</b>	<b>313,919,913.57</b>

### Prepayment Information

	1 Month	Cumulative
Pricing Speed		
Prepayment History (CPR)	16.08	17.35
Prepayment History(SMM)	1.45	1.58



## EU Securitisation Regulation retention of interest report for Medallion Trust Series 2023-2

Issue Date

10 Nov 2023

As at the Closing Date, CBA retained a material net economic interest in randomly selected exposures equivalent (in total) to no less than 5% of the nominal value of the securitised exposures (as at the Closing Date) in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402 of the European Parliament (as amended, the "EU Securitisation Regulation") (such retention, the "EU Retention").

As at the Closing Date, CBA retained a material net economic interest in randomly selected exposures equivalent (in total) to no less than 5% of the nominal value of the securitised exposures (as at the Closing Date) in accordance with Article 6(3)(c) of Regulation (EU) 2017/2402 as it forms part of the domestic law of the UK as "retained EU law", by operation of the European Union (Withdrawal) Act 2018 and as amended by the Securitisation (Amendment) (EU Exit) Regulations 2019 and as further amended from time to time (the "UK Securitisation Regulation") (such retention, the "UK Retention").

CBA:

- (a) has not utilised or entered into any credit risk mitigation techniques or other hedge against the credit risk under or associated with its interest in the EU Retention or the UK Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation;
- (b) has not sold, disposed of, assigned, transferred, or created or caused to exist any security interest over and has not otherwise surrendered or all any part of the rights, benefits or obligations arising from its interest in the EU Retention or the UK Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation; and
- (c) not changed the manner or form in which it retains or the method of calculation of the EU Retention or the UK Retention, except as permitted by the EU Securitisation Regulation and the UK Securitisation Regulation.

Each prospective investor that was (or is) required to comply with the EU Securitisation Regulation, the UK 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, CBA or any 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, UK Securitisation Regulation or any similar rules which apply to them in respect of their relevant jurisdictions should seek guidance from their regulator.

	<u>Initial Balance</u>	<u>Current Balance</u>
Retained Interest	A\$ 157,063,579.70	A\$ 136,356,050.51

### Collateral Information

<u>Portfolio Information</u>	<u>Balance</u>	<u>WAC</u>
Variable	111,051,964.06	6.58%
Fixed 1 Year	24,188,041.23	2.78%
Fixed 2 Year	1,116,045.22	5.30%
Fixed 3 Year	0.00	0.00%
Fixed 4 Year	0.00	0.00%
Fixed 5 + Year	0.00	0.00%
Pool	136,356,050.51	5.89%

<u>Home Loan Break-Up</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Owner Occupied	74.19%	77.78%
Investment	25.81%	22.22%

<u>Repayment Type</u>	<u>% of Loan Balance</u>	<u>% of No. of Loans</u>
Principal & Interest	92.07%	94.44%
Interest Only	7.93%	5.56%

	<u>At Issue</u>	<u>Current</u>
WAS (months)	42.00	49.36
WAM (months)	309.00	301.20
Weighted Avg. LVR	58.07	56.76
Avg. LVR	54.11	52.02
Avg loan size	357,054.58	344,333.46
# of Loans	448.00	396.00

<u>Geographic Distribution</u>	<u>At Issue</u>	<u>Current</u>
ACT	4.05%	3.65%
NSW	30.90%	30.69%
VIC	30.45%	32.60%
QLD	17.41%	16.80%
SA	5.38%	4.25%
WA	9.34%	9.80%
TAS	2.30%	2.02%
NT	0.17%	0.19%

<u>Balance Outstanding</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 100,000	1.22%	1.57%
> 100,000 up to and including 150,000	3.01%	3.66%
> 150,000 up to and including 200,000	5.33%	5.15%
> 200,000 up to and including 250,000	8.11%	9.61%
> 250,000 up to and including 300,000	10.87%	9.99%
> 300,000 up to and including 350,000	7.97%	8.45%
> 350,000 up to and including 400,000	8.14%	7.13%
> 400,000 up to and including 500,000	15.16%	13.41%
> 500,000 up to and including 750,000	21.39%	21.81%
> 750,000 up to and including 1,000,000	11.42%	11.35%
> 1,000,000	7.38%	7.87%

<u>LVR Distribution</u>	<u>At Issue</u>	<u>Current</u>
Up to and including 50%	37.10%	40.07%
50% up to and including 55%	10.04%	7.30%
55% up to and including 60%	2.62%	5.94%
60% up to and including 65%	9.88%	9.96%
65% up to and including 70%	11.54%	8.67%
70% up to and including 75%	7.14%	6.04%
75% up to and including 80%	13.35%	13.32%
80% up to and including 85%	1.64%	3.10%
85% up to and including 90%	4.17%	4.74%
90% up to and including 95%	2.52%	0.86%
95% up to and including 100%	0.00%	0.00%
> 100%	0.00%	0.00%

### Credit Support

Helia Insurance Pty Limited	5.53%
No Primary Mortgage Insurer	94.47%

### 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	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



## EU Securitisation Regulation retention of interest report for Medallion Trust Series 2023-2

### Principal Repayments

	<u>Current Month</u>	<u>Cumulative</u>
Scheduled Principal	12,886.42	1,134,146.59
Unscheduled Principal		
- Partial	699,996.95	5,098,729.07
- Full	1,142,047.96	16,962,677.63
Total	1,854,931.33	23,195,553.29

### Prepayment Information

	<u>1 Month</u>	<u>Cumulative</u>
Pricing Speed		
Prepayment History (CPR)	12.13	17.52
Prepayment History(SMM)	1.07	1.63