

**Deal Name:** **Driver Australia Seven**

**Issuer:** Perpetual Corporate Trust Limited (ABN 99 000 341 533)  
of Level 18, 123 Pitt Street,  
Sydney NSW 2000 Australia  
in its capacity as trustee of the Driver Australia Seven Trust.

**Originator of the Receivables:** Volkswagen Financial Services Australia Pty Ltd

**Seller of the Receivables:** Volkswagen Financial Services Australia Pty Ltd

**Servicer name:** Volkswagen Financial Services Australia Pty Ltd

**Reporting Entity:** Volkswagen Financial Services Australia Pty Ltd  
ABS Operations  
(Physical Address)  
Level 1, 24 Muir Road,  
Chullora NSW 2190  
(Postal Address)  
Locked Bag 4002  
Chullora NSW 2190

**Contact:** Phone: +61 2 9751 6257  
Fax: +61 2 9695 6399  
Email: ABSOperations.Australia@vwfs.com.au

**Corporate Service Provider:** Perpetual Corporate Trust Limited  
(ABN 99 000 341 533)  
of Level 18, 123 Pitt Street,  
Sydney NSW 2000 Australia in its personal capacity.



## Contents

Page	Table of Contents
1	<a href="#">Cover</a>
2	<a href="#">Contents</a>
3	<a href="#">Reporting Details</a>
4	<a href="#">Parties Overview</a>
5	<a href="#">Transaction Events I</a>
6	<a href="#">Transaction Events II</a>
7	<a href="#">Transaction Events III</a>
8	<a href="#">Information regarding the Notes I</a>
9	<a href="#">Information regarding the Notes II</a>
10	<a href="#">Cash Collateral Account</a>
11	<a href="#">Credit Enhancement</a>
12	<a href="#">Swap Fixing / Waterfall</a>
13	<a href="#">Retention of Net Economic Interest</a>
14	<a href="#">Amortisation Profile I</a>
15	<a href="#">Amortisation Profile II</a>
16	<a href="#">Run Out Schedule I</a>
18	<a href="#">Run Out Schedule II</a>
19	<a href="#">Outstanding Contracts I</a>
21	<a href="#">Outstanding Contracts II</a>
22	<a href="#">Arrears</a>
24	<a href="#">Net Salvage Loss</a>
25	<a href="#">Net Salvage After Recoveries</a>
26	<a href="#">Prepayments</a>
27	<a href="#">Pool Data I</a>
29	<a href="#">Pool Data II</a>
30	<a href="#">Pool Data III</a>
32	<a href="#">Pool Data IV</a>
34	<a href="#">Pool Data V</a>
36	<a href="#">Pool Data VI</a>
37	<a href="#">Pool Data VII</a>
43	<a href="#">Pool Data VIII</a>
45	<a href="#">Pool Data IX</a>
47	<a href="#">Hardship Extensions</a>
48	<a href="#">Engine Type</a>
50	<a href="#">Contract Level Data</a>

**Reporting Details**

**Deal Overview**

Pool Cut Date	31/10/2021	Publication Date:	16/02/2022 (16th of each month)
Scheduled Date of Clean-Up-Call	01/2026	Payment Date:	21/02/2022 (21st of each month)
Legal Maturity Date	21/01/2030	Reporting Date:	31/01/2022
Issue Date	22/11/2021	Asset Collection Period:	from 01/01/2022 until 31/01/2022
Period No.:	3	Interest Accrual Period	from 21/01/2022 until 21/02/2022
Reporting frequency:	Monthly	Note Payment Period:	from 21/01/2022 until 21/02/2022
Next Payment Date:	21/03/2022	Days accrued:	31

Vehicle Type at Pool Cut	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage Outstanding Discounted Receivables Balance
New	10,680	70.07%	463,158,976.27 AUD	77.19%
Used	4,561	29.93%	136,866,121.79 AUD	22.81%
<b>Total</b>	<b>15,241</b>	<b>100.00%</b>	<b>600,025,098.06 AUD</b>	<b>100.00%</b>

Credit Type at Pool Cut	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage Outstanding Discounted Receivables Balance
Chattel Mortgage	9,371	61.49%	414,965,143.56 AUD	69.16%
Consumer Loan	5,870	38.51%	185,059,954.50 AUD	30.84%
<b>Total</b>	<b>15,241</b>	<b>100.00%</b>	<b>600,025,098.06 AUD</b>	<b>100.00%</b>

Parties Overview

<b>Lead Managers:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney, NSW 2000 Australia</p> <p><b>Bank of America Merrill Lynch (which is the trading name of Merrill Lynch International)</b> (ARBN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ United Kingdom</p>	<b>Security Trustee:</b>	<p><b>P.T. Limited</b> (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>
<b>Trustee:</b>	<p><b>Perpetual Corporate Trust Limited</b> (ABN 99 000 341 533) of Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its capacity as trustee of the Driver Australia Seven Trust.</p>	<b>Trust Manager:</b>	<p><b>Perpetual Nominees Limited</b> (ABN 37 000 733 700) of Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its capacity as the trust manager for the Driver Australia Seven Trust</p>
<b>Sub Trust Manager:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (ABN 20 097 071 460) Level 1, 24 Muir Road, Chullora, NSW 2190</p>	<b>Account Bank:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney, NSW 2000 Australia</p>
<b>Clearing Systems:</b>	<p><b>Austraclear Limited</b> 30-32 Grosvenor Street. Sydney, NSW 2000</p>	<b>Swap Counterparty:</b>	<p><b>ING Bank N.V.</b> (ID 26 300 892 1) Bijlmerdreef 106 1102 CT Amsterdam The Netherlands</p>
<b>Servicer:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (ABN 20 097 071 460) Level 1, 24 Muir Road, Chullora, NSW 2190 email: ABSOperations.Australia@vwfs.com.au phone: +61 2 9751 6257</p>	<b>Rating Agencies:</b>	<p><b>Fitch Ratings</b> Attn.: Australia Surveillance Suite 15.01, Level 15, 135 King Street Sydney, NSW 2000 Australia email: australia.surveillance@fitchratings.com</p> <p><b>Moody's</b> Attn.: Monitor Sydney Level 10, 1 O'Connell Street Sydney, NSW 2000 Australia email: Monitor.Sydney@moodys.com</p>

### Transaction Events (I)

#### Clean-Up Call Condition

Percentage of Current Outstanding Discounted Receivables Balance	92.59%	
Min. Percentage of Outstanding Discounted Receivables Balance	10.00%	The Clean-Up-Call Condition is expected to be reached in 01/2026.

#### Clean-Up Call

VWFS Australia will have the right at its option to exercise a Clean-Up Call and to repurchase all (but not only some) of the Purchased Receivables from the Issuer at any time when the then outstanding Aggregate Discounted Receivables Balance is less than ten (10) per cent. of the Aggregate Cut-off Date Discounted Receivables Balance and, assuming the Transaction Documents are given full effect, all payment obligations under the Notes, including principal and accrued interest, will thereby be fulfilled in accordance with the Order of Priority (the Clean-up Call Conditions).

Repurchase of Receivables	Number of contracts	% of Contracts	Outstanding Discounted Receivables Balance	% of Outstanding Discounted Receivables Balance	Interest Compensation Payment	Re-Purchase Price
Current Period	-	0.00%	- AUD	0.00%	- AUD	- AUD
Previous Periods	-	0.00%	- AUD	0.00%	- AUD	- AUD
<b>Total</b>	<b>-</b>	<b>0.00%</b>	<b>- AUD</b>	<b>0.00%</b>	<b>- AUD</b>	<b>- AUD</b>

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Pool Cut Date (which has been discovered at a later stage), a Legitimate Repudiation of a Receivables Contract, a Reloaded Contract or a Flat-Cancelled Contract.

#### Transaction Party Replacements

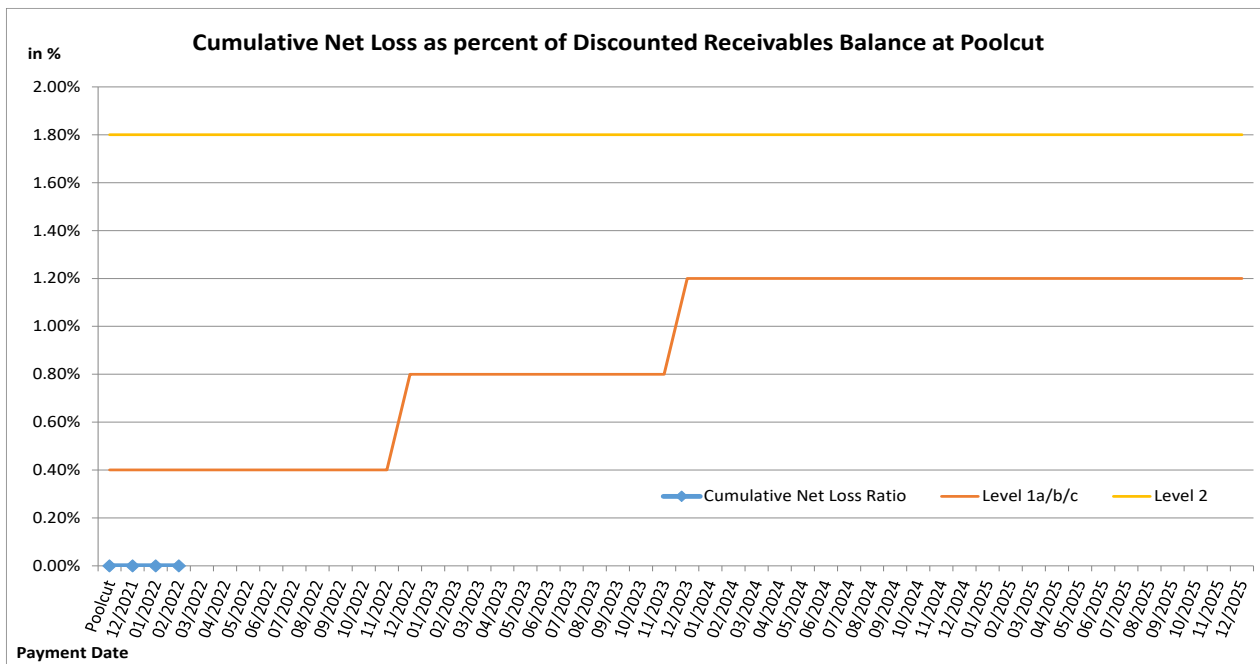
Capacity of Transaction Party	Date of Replacement	Reason for Replacement	Replaced Party	Replaced by

**Transaction Events (II)**

**Credit Enhancement Increase Conditions**

Level 1a Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.4% for any Payment Date prior to or during Nov 2022	<b>NO</b>
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.8% for any Payment Date from Dec 2022 but prior to or during Nov 2023	<b>NO</b>
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.2% for any Payment Date after Nov 2023	<b>NO</b>
Level 2 Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.8% for any Payment Date	<b>NO</b>

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	- AUD
Cumulative Net Salvage Loss incl. current Period	- AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	- AUD
Discounted Balance as of Pool Cut Date	600,025,098.06 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.00000%



### Transaction Events (III)

#### Account Bank:

Australia and New Zealand Banking Group Limited

Current Rating \*

Minimum required Rating (if no short term Rating available, the higher long term rating is applicable)

or

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A+	F1	Stable	Aa3	P-1	Stable
-	F1	-	A2	P-1	-
A	-	-	A2	P-1	-

If the Account Bank ceases to have the Account Bank Required Rating it shall, at its own cost,

(i) transfer the accounts to an Eligible Collateral Bank, or

(ii) provide a guarantee from an Eligible Guarantor, or

If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank.

(Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:

**Fulfilled**

#### Swap Counterparty

ING Bank N.V.

Current Rating \*

Minimum required Rating for Class A Notes

Minimum required Rating for Class B Notes

Fitch			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA-	F1+	Stable	A1	P-1	Stable
A	F1	-	A3	-	-
-	-	-	A3	-	-

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost,

(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or

(ii) provide a guarantee from an Eligible Guarantor.

If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.

(Please refer to the Prospectus for a complete description of the mechanism)

Required Rating:

**Fulfilled**

#### Servicer

Volkswagen Financial Services Australia Pty Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.

If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in "ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling".

**Monthly  
Remittance  
Condition:**

**Fulfilled**

**Information regarding the Notes I**

Rating at Issue Date	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAAsf	NRsf

Current Rating	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAAsf	NRsf

Information on Notes	Class A	Class B
Legal maturity date	21/01/2030	21/01/2030
Scheduled Clean Up Call	Jan 2026	Jan 2026
ISIN:	AU3FN0063434	AU3FN0063442
Common Code:	239718256	239718272
Nominal Amount	100,000.00 AUD	100,000.00 AUD

Information on Interest	Class A	Class B
Spread/ Margin	70 bps	100 bps
Index Rate	1-Month-BBSW	1-Month-BBSW
Fixed/Floating	floating	floating
Current Coupon	1-Month-BBSW + 70	1-Month-BBSW + 100
Day Count Convention	actual/365	actual/365



## Information regarding the Notes II

Monthly Period:	01/2022
Payment Date:	21/02/2022
Interest Accrual Period (from/until)	from 21/01/2022 until 21/02/2022
Days accrued	31
Index Rate	1-Month-BBSW
Base Interest Rate:	0.0150%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Total Interest Amount of the Reporting Period	300,154.71 AUD	28,447.81 AUD
Paid Interest	300,154.71 AUD	28,447.81 AUD

Unpaid Interest	Class A	Class B
Unpaid Interest in the Reporting Period	- AUD	- AUD
Cumulative unpaid Interest	- AUD	- AUD

Note Balance	Class A	Class B
Note Balance as of Poolcut	526,200,000.00 AUD	33,000,000.00 AUD
Note Balance as of the Beginning of the Period	494,276,866.74 AUD	33,000,000.00 AUD
Redemption Amount per Class	13,510,816.44 AUD	- AUD
<b>Class Balance as of the End of the Period</b>	<b>480,766,050.30 AUD</b>	<b>33,000,000.00 AUD</b>

Payments to Investors per note	Class A	Class B
Interest Per Note	57.04 AUD	86.21 AUD
Principal Repayment by note	2,567.62 AUD	- AUD
Number of Notes	5,262	330
Note Factor	0.9136565	1.0000000

Overcollateralisation Percentage	Class A	Class B
Initial OC Percentage at Poolcut	12.3037%	6.8039%
Current OC Percentage	13.4600%	7.5200%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the Beginning of the Period	34,589,209.09 AUD
Regular Redemption from Waterfall	- AUD
Redemption from Cash Collateral Account	90,164.09 AUD
Balance as of the End of the Period	34,499,045.00 AUD

## Cash Collateral Account

Cash collateral account (CCA)	Value
<b>CCA Opening Balance - Initial balance at poolcut</b>	<b>7,200,000.00 AUD</b>
<b>Balance as of the beginning of the period</b>	<b>6,827,197.91 AUD</b>
<b>Specified General Cash Collateral Account Balance</b>	<b>6,666,675.58 AUD</b>
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the Monthly Period; and	6,666,675.58 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end of the Monthly Period	527,276,866.74 AUD
<b>Payments</b>	<b>160,522.33 AUD</b>
General payment from CCA	160,522.33 AUD
General payment to CCA	- AUD
<b>Balance as of the end of the period</b>	<b>6,666,675.58 AUD</b>

## Credit Enhancement

Credit Enhancement as of Poolcut Date	% of Aggregate Discounted Receivables Balance	Value
Class B Note	5.50%	33,000,000.00 AUD
Subordinated Loan	5.80%	34,825,098.06 AUD
Overcollateralisation	1.00%	6,000,000.00 AUD
Cash Collateral Account	1.20%	7,200,000.00 AUD

Cash Collateral Account (CCA)	Value	in % of Outstanding Discounted Receivables Balance as of Poolcut Date
<b>Initial Balance at Poolcut</b>	7,200,000.00 AUD	1.20%
<b>Initial Targeted Balance at Poolcut</b>	7,200,000.00 AUD	1.20%
<b>Current Targeted Balance</b>	6,666,675.58 AUD	1.11%
<b>Balance as of the Beginning of the Period</b>	6,827,197.91 AUD	1.14%
Payment from CCA	160,522.33 AUD	0.03%
Payment to CCA	- AUD	0.00%
<b>Balance as of the End of the Period</b>	6,666,675.58 AUD	1.11%

## Calculation of Credit Enhancement

Initially, Driver Australia Seven's Credit Enhancement consists of the respective Note Issue in comparison to the Discounted Receivables Balance as of Poolcut, minus any Senior Debt Issuance. This 'Overcollateralisation' (i.e. Credit Enhancement excluding the Cash Collateral Account) is specific for each Note Series and increases with its seniority.

Subsequently, the 'Overcollateralisation' is calculated (as an Overcollateralisation Percentage) on a monthly basis, all on end of month figures. Considering the seniority of the respective Note Series, redemption is made until a Target Overcollateralisation Percentage has been reached. All remaining funds will be used to perform payments in the more junior positions of the Order of Priority.

The Target OC percentages for each Note Class are determined subject to 3 items:

- They will increase in 2 steps in case the Cumulative Net Loss Ratio exceeds a certain level and Credit Enhancement Increase Condition is met.
- They will increase to 100% if the Aggregate Discounted Receivables Balance falls below 10.00% of the Aggregate Discounted Receivables Balance at Cut-Off Date (without a Clean-Up Call being exercised).
- A Foreclosure Event causes the transaction to switch into sequential payment mode, in which case the OC Percentages will not determine the maximum redemption amount and may be exceeded.

In addition, there is the 'General Cash Reserve', in the form of a Cash Collateral Account, which is in principle to the benefit of all Tranches over the entire lifetime of the transaction.

**Swap Fixing / Waterfall**

<b>Amortising Interest Rate Swap</b>	<b>Class A</b>	<b>Class B</b>
Initial Principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying Principal for Reporting Period	494,276,866.74 AUD	33,000,000.00 AUD
Paying Leg	Fixed Interest Rate	Fixed Interest Rate
Receiving Leg	Floating Interest Rate	Floating Interest Rate
Net Swap Payments - Net Swap Receipts	319,750.86 AUD	24,682.19 AUD

<b>Available Distribution Amount Calculation</b>	<b>Payment to waterfall position</b>	<b>Remaining Amount</b>
1) i) Available Collections Amount from Contracts	16,090,227.83 AUD	16,090,227.83 AUD
1) ii) Available Collections - Interest on Trust Account	99.40 AUD	16,090,327.23 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	- AUD	16,090,327.23 AUD
3) i) Net Swap Receipts - Class A	- AUD	16,090,327.23 AUD
3) ii) Net Swap Receipts - Class B	- AUD	16,090,327.23 AUD
4) Damages and Indemnity Payments to Issuer	- AUD	16,090,327.23 AUD
5) Other Reimbursement Amounts	- AUD	16,090,327.23 AUD
6) Buffer Release Amount	(1,417,766.29 AUD)	14,672,560.94 AUD
Remaining Rounding Amount (M-1)	43.97 AUD	14,672,604.91 AUD

<b>Waterfall</b>	<b>Payment to waterfall position</b>	<b>Remaining Amount</b>
Available Distribution Amount	- AUD	14,672,604.91 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	14,672,603.91 AUD
2) Taxes	- AUD	14,672,603.91 AUD
3) Trust Fees & Expenses and Servicer Fees	(488,731.74 AUD)	14,183,872.17 AUD
4. a) Net Swap Payments - Class A Notes	(319,750.86 AUD)	13,864,121.31 AUD
4. b) Net Swap Payments - Class B Notes	(24,682.19 AUD)	13,839,439.12 AUD
5. a) Interest accrued in prev. month - Class A	(300,154.71 AUD)	13,539,284.41 AUD
5. b) Interest Shortfalls from prior months - Class A	- AUD	13,539,284.41 AUD
6. a) Interest accrued in prev. month - Class B	(28,447.81 AUD)	13,510,836.60 AUD
6. b) Interest Shortfalls from prior months - Class B	- AUD	13,510,836.60 AUD
7) Payment to Cash Collateral Account	- AUD	13,510,836.60 AUD
8) Principal Payment - Class A	(13,510,816.44 AUD)	20.16 AUD
9) Principal Payment - Class B	- AUD	20.16 AUD
Remaining Rounding Amount (Current Period)	(20.16 AUD)	- AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	- AUD	- AUD
11) Other Payment to Swap Counterparties	- AUD	- AUD
12) Subordinated Loan Accrued and Unpaid Interest	- AUD	- AUD
Interest Accrued this period on the Subordinated Loan	- AUD	- AUD
Unpaid Interest on the Subordinated Loan	- AUD	- AUD
13) Subordinated Loan Principal	- AUD	- AUD
14) Surplus Income Distribution to Beneficiary of the Trust	- AUD	- AUD

<b>Distribution of Cash Collateral Account surplus</b>	<b>Payment</b>	<b>Remaining Amount</b>
Payment from CCA	160,522.33 AUD	160,522.33 AUD
Payment of Interest Accrued this period on the Subordinated Loan	(70,358.24 AUD)	90,164.09 AUD
Payment of Unpaid Interest on the Subordinated Loan	- AUD	90,164.09 AUD
Payment in respect of regular redemption to subordinated lender	(90,164.09 AUD)	- AUD
Distribution to Beneficiary of the Trust	- AUD	- AUD

## Retention of Net Economic Interest

Period	Poolcut	Balance as at Current Period
<b>Total Assets</b>	<b>684,926,843.21 AUD</b>	<b>629,844,621.28 AUD</b>
Nominal Receivables Balance	684,926,843.21 AUD	629,844,621.28 AUD
<b>First loss piece</b>	<b>48,025,098.06 AUD</b>	<b>48,456,923.73 AUD</b>
Subordinated Loan balance	34,825,098.06 AUD	34,499,045.00 AUD
Overcollateralisation	6,000,000.00 AUD	7,291,203.15 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,666,675.58 AUD
<b>Actual retention</b>	<b>7.01%</b>	<b>7.69%</b>

In its capacity as originator and original lender, VWFSA complies with the retention requirement of a material net economic interest in accordance with Article 6 (3) (d) of the European Securitisation Regulation.

By adhering to Article 6 (3) (d) of the European Securitisation Regulation, VWFSA will keep the exposures designated for retention on its balance sheet on an ongoing basis.

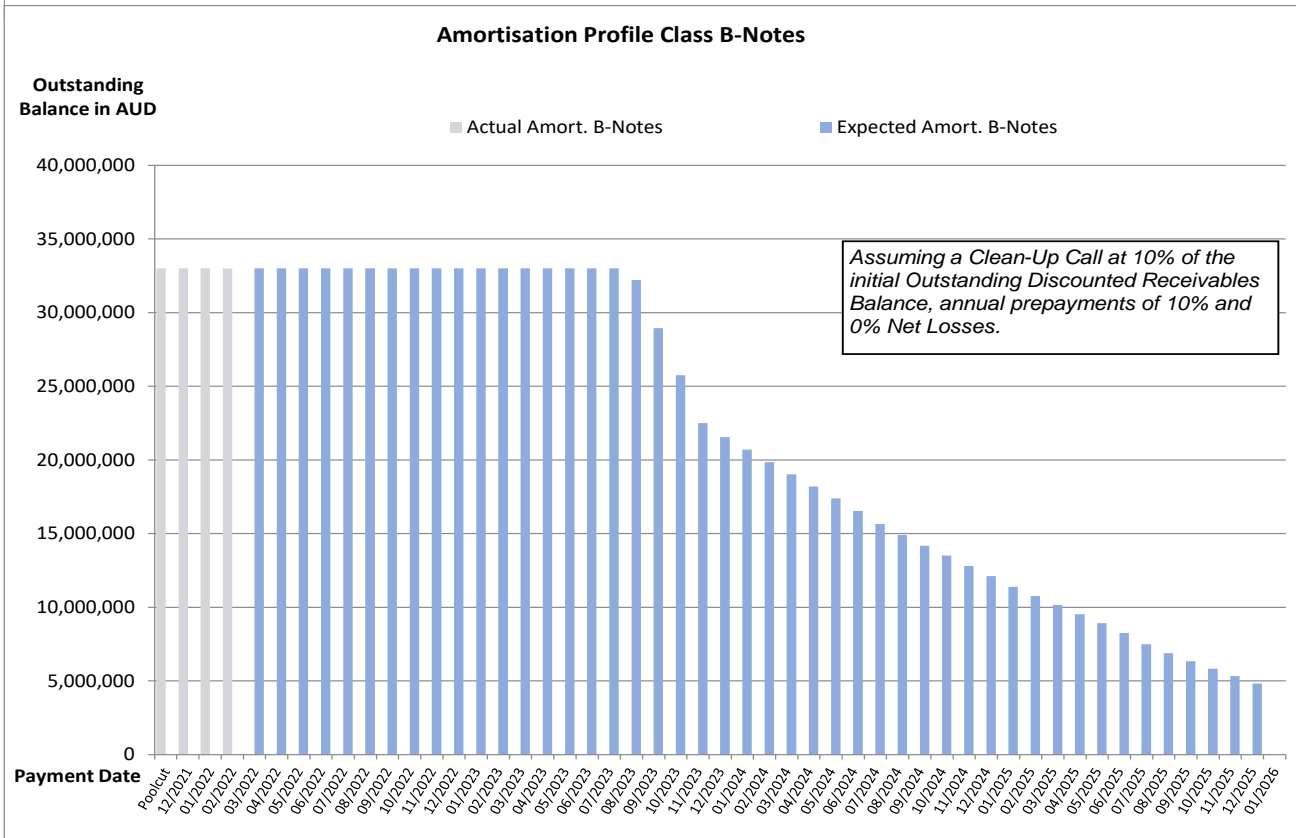
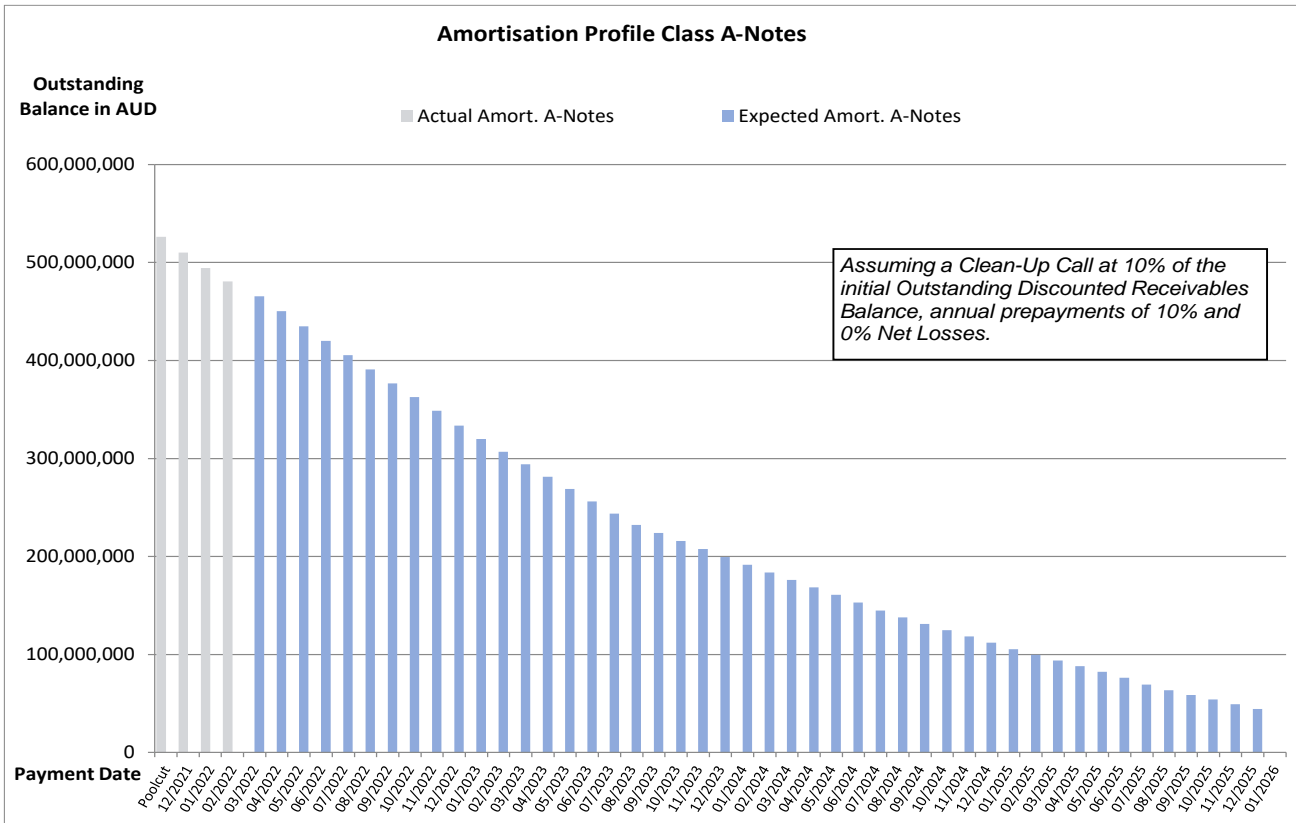
The latest end of month level of retention will be published on a monthly basis in the investor report.

**Amortisation Profile I**

Note Class	Class A		Class B	
	At Closing: 1.85 yrs	Current: 1.85 yrs	At Closing: 2.84 yrs	Current: 2.65 yrs
Payment Date	Actual Note Balance	Forecasted Note Balance	Actual Note Balance	Forecasted Note Balance
Poolcut	526,200,000.00 AUD	- AUD	33,000,000.00 AUD	- AUD
12/2021	510,049,185.54 AUD	- AUD	33,000,000.00 AUD	- AUD
01/2022	494,276,866.74 AUD	- AUD	33,000,000.00 AUD	- AUD
02/2022	480,766,050.30 AUD	- AUD	33,000,000.00 AUD	- AUD
03/2022	-	465,623,535.54 AUD	-	33,000,000.00 AUD
04/2022	-	450,261,969.21 AUD	-	33,000,000.00 AUD
05/2022	-	435,010,569.55 AUD	-	33,000,000.00 AUD
06/2022	-	419,876,563.62 AUD	-	33,000,000.00 AUD
07/2022	-	405,334,767.75 AUD	-	33,000,000.00 AUD
08/2022	-	390,850,458.28 AUD	-	33,000,000.00 AUD
09/2022	-	376,548,957.48 AUD	-	33,000,000.00 AUD
10/2022	-	362,651,765.28 AUD	-	33,000,000.00 AUD
11/2022	-	348,793,052.88 AUD	-	33,000,000.00 AUD
12/2022	-	333,494,969.93 AUD	-	33,000,000.00 AUD
01/2023	-	319,816,441.43 AUD	-	33,000,000.00 AUD
02/2023	-	306,741,067.48 AUD	-	33,000,000.00 AUD
03/2023	-	294,101,768.15 AUD	-	33,000,000.00 AUD
04/2023	-	281,315,785.50 AUD	-	33,000,000.00 AUD
05/2023	-	268,895,879.00 AUD	-	33,000,000.00 AUD
06/2023	-	256,164,384.43 AUD	-	33,000,000.00 AUD
07/2023	-	243,708,558.55 AUD	-	33,000,000.00 AUD
08/2023	-	232,329,254.57 AUD	-	32,209,082.85 AUD
09/2023	-	223,962,048.25 AUD	-	28,939,988.64 AUD
10/2023	-	215,755,920.97 AUD	-	25,745,937.81 AUD
11/2023	-	207,492,486.30 AUD	-	22,508,011.34 AUD
12/2023	-	199,304,496.68 AUD	-	21,546,432.07 AUD
01/2024	-	191,423,696.51 AUD	-	20,694,453.68 AUD
02/2024	-	183,599,836.02 AUD	-	19,848,630.93 AUD
03/2024	-	176,048,952.22 AUD	-	19,032,319.16 AUD
04/2024	-	168,403,503.74 AUD	-	18,205,784.19 AUD
05/2024	-	160,846,586.29 AUD	-	17,388,820.14 AUD
06/2024	-	152,932,138.41 AUD	-	16,533,204.15 AUD
07/2024	-	144,832,172.29 AUD	-	15,657,532.14 AUD
08/2024	-	137,790,225.00 AUD	-	14,896,240.54 AUD
09/2024	-	131,148,905.21 AUD	-	14,178,260.03 AUD
10/2024	-	124,960,377.80 AUD	-	13,509,230.04 AUD
11/2024	-	118,379,704.47 AUD	-	12,797,805.89 AUD
12/2024	-	112,038,806.69 AUD	-	12,112,303.42 AUD
01/2025	-	105,412,924.29 AUD	-	11,395,991.82 AUD
02/2025	-	99,531,901.17 AUD	-	10,760,205.53 AUD
03/2025	-	93,899,524.03 AUD	-	10,151,299.90 AUD
04/2025	-	88,068,319.75 AUD	-	9,520,899.44 AUD
05/2025	-	82,470,060.65 AUD	-	8,915,682.24 AUD
06/2025	-	76,431,558.99 AUD	-	8,262,871.24 AUD
07/2025	-	69,202,999.60 AUD	-	7,481,405.36 AUD
08/2025	-	63,624,960.10 AUD	-	6,878,374.06 AUD
09/2025	-	58,582,866.49 AUD	-	6,333,282.87 AUD
10/2025	-	53,985,418.93 AUD	-	5,836,261.51 AUD
11/2025	-	49,333,621.04 AUD	-	5,333,364.44 AUD
12/2025	-	44,575,612.82 AUD	-	4,818,985.17 AUD
01/2026	-	- AUD	-	- AUD

\*Based on the following assumptions: CPR of 10%, Net Losses of 0% and Clean Up Call at 10% of the original outstanding discounted receivables balance

**Amortisation Profile II**



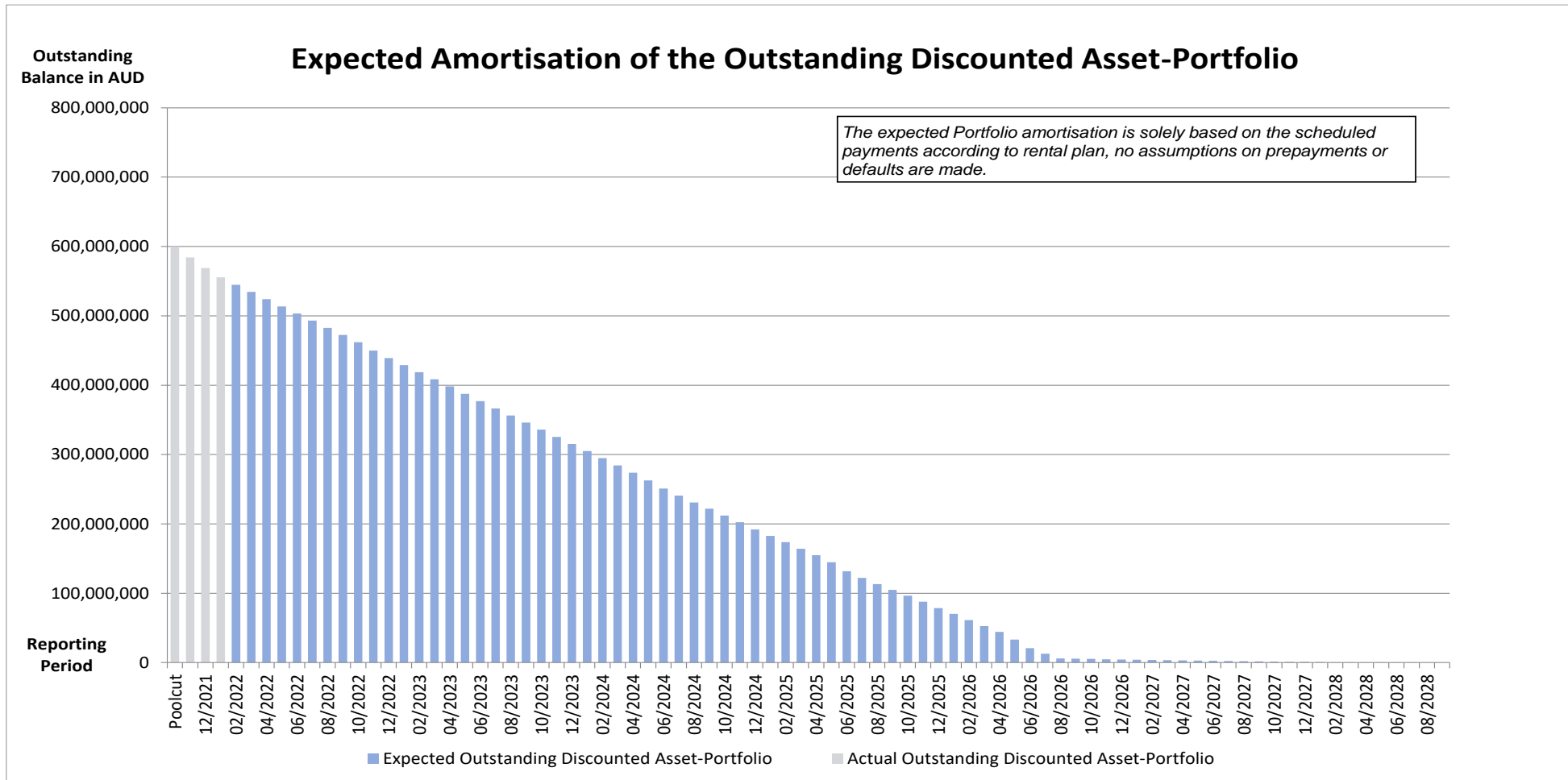
## Run Out Schedule I

End of Collection Period	Interest	Principal	Nominal Instalments
arrears	69,325.78 AUD	629,618.48 AUD	698,944.26 AUD
02/2022	2,451,971.27 AUD	10,110,127.32 AUD	12,562,098.59 AUD
03/2022	2,642,663.24 AUD	10,245,688.74 AUD	12,888,351.98 AUD
04/2022	2,596,593.29 AUD	10,532,172.72 AUD	13,128,766.01 AUD
05/2022	2,547,352.52 AUD	10,463,468.69 AUD	13,010,821.21 AUD
06/2022	2,496,519.24 AUD	10,249,855.01 AUD	12,746,374.25 AUD
07/2022	2,446,868.25 AUD	10,315,962.22 AUD	12,762,830.47 AUD
08/2022	2,397,187.43 AUD	10,319,510.27 AUD	12,716,697.70 AUD
09/2022	2,347,149.47 AUD	10,260,733.61 AUD	12,607,883.08 AUD
10/2022	2,297,414.21 AUD	10,331,366.78 AUD	12,628,780.99 AUD
11/2022	2,247,156.34 AUD	12,283,600.53 AUD	14,530,756.87 AUD
12/2022	2,187,483.80 AUD	10,651,606.60 AUD	12,839,090.40 AUD
01/2023	2,135,681.72 AUD	10,156,196.46 AUD	12,291,878.18 AUD
02/2023	2,086,275.19 AUD	10,245,987.58 AUD	12,332,262.77 AUD
03/2023	2,036,432.79 AUD	10,309,926.71 AUD	12,346,359.50 AUD
04/2023	1,986,280.29 AUD	10,232,639.10 AUD	12,218,919.39 AUD
05/2023	1,936,502.17 AUD	10,695,767.68 AUD	12,632,269.85 AUD
06/2023	1,884,471.81 AUD	10,555,456.03 AUD	12,439,927.84 AUD
07/2023	1,833,124.13 AUD	10,521,198.10 AUD	12,354,322.23 AUD
08/2023	1,781,942.15 AUD	10,105,607.42 AUD	11,887,549.57 AUD
09/2023	1,732,783.26 AUD	10,165,912.55 AUD	11,898,695.81 AUD
10/2023	1,683,336.32 AUD	10,316,254.10 AUD	11,999,590.42 AUD
11/2023	1,633,152.66 AUD	10,551,440.94 AUD	12,184,593.60 AUD
12/2023	1,582,084.98 AUD	10,162,644.64 AUD	11,744,729.62 AUD
01/2024	1,532,649.28 AUD	10,278,743.53 AUD	11,811,392.81 AUD
02/2024	1,482,647.51 AUD	10,196,057.73 AUD	11,678,705.24 AUD
03/2024	1,433,129.92 AUD	10,393,849.79 AUD	11,826,979.71 AUD
04/2024	1,382,568.80 AUD	10,471,239.70 AUD	11,853,808.50 AUD
05/2024	1,331,637.42 AUD	11,089,580.14 AUD	12,421,217.56 AUD
06/2024	1,277,691.56 AUD	11,891,084.26 AUD	13,168,775.82 AUD
07/2024	1,219,845.59 AUD	10,161,664.49 AUD	11,381,510.08 AUD
08/2024	1,170,413.92 AUD	9,664,535.83 AUD	10,834,949.75 AUD
09/2024	1,123,400.73 AUD	9,108,500.35 AUD	10,231,901.08 AUD
10/2024	1,079,090.98 AUD	9,827,029.02 AUD	10,906,120.00 AUD
11/2024	1,031,286.34 AUD	9,773,877.43 AUD	10,805,163.77 AUD
12/2024	983,742.51 AUD	10,387,150.64 AUD	11,370,893.15 AUD
01/2025	933,215.37 AUD	9,235,355.73 AUD	10,168,571.10 AUD
02/2025	888,290.20 AUD	9,110,311.13 AUD	9,998,601.33 AUD
03/2025	843,983.40 AUD	9,489,862.62 AUD	10,333,846.02 AUD
04/2025	797,819.16 AUD	9,294,993.45 AUD	10,092,812.61 AUD
05/2025	752,672.34 AUD	10,211,466.23 AUD	10,964,138.57 AUD
06/2025	702,997.35 AUD	12,918,915.36 AUD	13,621,912.71 AUD
07/2025	640,152.86 AUD	9,665,524.12 AUD	10,305,676.98 AUD
08/2025	593,151.05 AUD	8,852,752.31 AUD	9,445,903.36 AUD
09/2025	550,085.61 AUD	8,238,666.86 AUD	8,788,752.47 AUD
10/2025	510,009.02 AUD	8,316,208.36 AUD	8,826,217.38 AUD
11/2025	469,556.36 AUD	8,702,522.64 AUD	9,172,079.00 AUD
12/2025	427,222.02 AUD	9,161,541.84 AUD	9,588,763.86 AUD
01/2026	382,656.46 AUD	8,527,394.49 AUD	8,910,050.95 AUD
02/2026	341,176.18 AUD	8,905,706.59 AUD	9,246,882.77 AUD



03/2026	297,853.31 AUD	8,586,208.24 AUD	8,884,061.55 AUD
04/2026	256,150.64 AUD	8,481,389.33 AUD	8,737,539.97 AUD
05/2026	214,892.17 AUD	11,018,987.51 AUD	11,233,879.68 AUD
06/2026	161,311.18 AUD	12,520,955.46 AUD	12,682,266.64 AUD
07/2026	100,449.14 AUD	7,889,386.62 AUD	7,989,835.76 AUD
08/2026	62,109.88 AUD	6,834,736.89 AUD	6,896,846.77 AUD
09/2026	28,865.74 AUD	374,370.05 AUD	403,235.79 AUD
10/2026	27,051.25 AUD	372,267.09 AUD	399,318.34 AUD
11/2026	25,243.69 AUD	380,442.58 AUD	405,686.27 AUD
12/2026	23,399.93 AUD	349,732.16 AUD	373,132.09 AUD
01/2027	21,698.77 AUD	347,936.32 AUD	369,635.09 AUD
02/2027	20,006.09 AUD	344,594.09 AUD	364,600.18 AUD
03/2027	18,329.81 AUD	341,002.73 AUD	359,332.54 AUD
04/2027	16,671.05 AUD	338,138.67 AUD	354,809.72 AUD
05/2027	15,026.09 AUD	331,220.79 AUD	346,246.88 AUD
06/2027	13,414.86 AUD	319,378.09 AUD	332,792.95 AUD
07/2027	11,861.16 AUD	302,007.00 AUD	313,868.16 AUD
08/2027	10,392.03 AUD	283,950.86 AUD	294,342.89 AUD
09/2027	9,010.78 AUD	269,032.51 AUD	278,043.29 AUD
10/2027	7,702.01 AUD	253,493.30 AUD	261,195.31 AUD
11/2027	6,468.90 AUD	231,274.87 AUD	237,743.77 AUD
12/2027	5,343.82 AUD	210,488.60 AUD	215,832.42 AUD
01/2028	4,319.78 AUD	191,002.82 AUD	195,322.60 AUD
02/2028	3,390.80 AUD	171,828.24 AUD	175,219.04 AUD
03/2028	2,554.83 AUD	153,415.44 AUD	155,970.27 AUD
04/2028	1,808.58 AUD	134,474.04 AUD	136,282.62 AUD
05/2028	1,154.35 AUD	106,059.87 AUD	107,214.22 AUD
06/2028	638.45 AUD	72,751.65 AUD	73,390.10 AUD
07/2028	284.57 AUD	43,090.17 AUD	43,374.74 AUD
08/2028	74.92 AUD	15,405.54 AUD	15,480.46 AUD
09/2028	- AUD	- AUD	- AUD
<b>Total</b>	<b>74,288,322.83 AUD</b>	<b>555,556,298.45 AUD</b>	<b>629,844,621.28 AUD</b>

Run Out Schedule II



**Outstanding Contracts I - Overview**

Total Portfolio as of Poolcut Date			Product Type			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.06 AUD	9,371	414,965,143.56 AUD	5,870	185,059,954.50 AUD
In Advance	-	- AUD	-	- AUD	-	- AUD
In Arrears	-	- AUD	-	- AUD	-	- AUD
Paid out/Matured	-	- AUD	-	- AUD	-	- AUD
Early Payout	-	- AUD	-	- AUD	-	- AUD
Gross Salvage	-	- AUD	-	- AUD	-	- AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>600,025,098.06 AUD</b>	<b>9,371</b>	<b>414,965,143.56 AUD</b>	<b>5,870</b>	<b>185,059,954.50 AUD</b>

Total Portfolio as of Previous Month			Product Type			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	12,164	462,200,274.55 AUD	8,109	345,313,171.46 AUD	4,055	116,887,103.09 AUD
In Advance	1,365	49,779,178.27 AUD	489	21,931,650.90 AUD	876	27,847,527.37 AUD
In Arrears	1,446	56,912,432.73 AUD	637	27,407,874.52 AUD	809	29,504,558.21 AUD
Paid out/Matured	-	- AUD	-	- AUD	-	- AUD
Early Payout	265	- AUD	135	- AUD	130	- AUD
Gross Salvage	1	41,273.38 AUD	1	41,273.38 AUD	-	- AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>568,933,158.93 AUD</b>	<b>9,371</b>	<b>394,693,970.26 AUD</b>	<b>5,870</b>	<b>174,239,188.67 AUD</b>

Total Portfolio as of Current Reporting Period			Product Type			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	11,753	449,959,824.73 AUD	7,937	338,877,785.16 AUD	3,816	111,082,039.57 AUD
In Advance	1,461	48,443,339.41 AUD	578	21,329,508.46 AUD	883	27,113,830.95 AUD
In Arrears	1,646	57,150,273.10 AUD	660	25,701,566.91 AUD	986	31,448,706.19 AUD
Paid out/Matured	9	- AUD	6	- AUD	3	- AUD
Early Payout	371	- AUD	189	- AUD	182	- AUD
Gross Salvage	1	2,861.21 AUD	1	2,861.21 AUD	-	- AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>555,556,298.45 AUD</b>	<b>9,371</b>	<b>385,911,721.74 AUD</b>	<b>5,870</b>	<b>169,644,576.71 AUD</b>

**Outstanding Contracts I - Overview**

Total Portfolio as of Poolcut Date			Balloon				Type of Car			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Balloon		No Balloon		New Vehicle		Used Vehicle	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.06 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
In Advance	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
In Arrears	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
Paid out/Matured	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
Early Payout	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
Gross Salvage	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>600,025,098.06 AUD</b>	<b>4,261</b>	<b>251,558,699.25 AUD</b>	<b>10,980</b>	<b>348,466,398.81 AUD</b>	<b>10,680</b>	<b>463,158,976.27 AUD</b>	<b>4,561</b>	<b>136,866,121.79 AUD</b>

Total Portfolio as of Previous Month			Balloon				Type of Car			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Balloon		No Balloon		New Vehicle		Used Vehicle	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	12,164	462,200,274.55 AUD	3,605	207,866,502.08 AUD	8,559	254,333,772.47 AUD	8,568	361,729,143.59 AUD	3,596	100,471,130.96 AUD
In Advance	1,365	49,779,178.27 AUD	247	14,397,823.56 AUD	1,118	35,381,354.71 AUD	929	36,860,925.10 AUD	436	12,918,253.17 AUD
In Arrears	1,446	56,912,432.73 AUD	331	18,151,267.22 AUD	1,115	38,761,165.51 AUD	1,026	42,479,366.40 AUD	420	14,433,066.33 AUD
Paid out/Matured	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
Early Payout	265	- AUD	78	- AUD	187	- AUD	157	- AUD	108	- AUD
Gross Salvage	1	41,273.38 AUD	-	- AUD	1	41,273.38 AUD	-	- AUD	1	41,273.38 AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>568,933,158.93 AUD</b>	<b>4,261</b>	<b>240,415,592.86 AUD</b>	<b>10,980</b>	<b>328,517,566.07 AUD</b>	<b>10,680</b>	<b>441,069,435.09 AUD</b>	<b>4,561</b>	<b>127,863,723.84 AUD</b>

Total Portfolio as of Current Reporting Period			Balloon				Type of Car			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Balloon		No Balloon		New Vehicle		Used Vehicle	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	11,753	449,959,824.73 AUD	3,570	206,925,507.52 AUD	8,183	243,034,317.21 AUD	8,326	354,116,379.80 AUD	3,427	95,843,444.93 AUD
In Advance	1,461	48,443,339.41 AUD	271	12,956,692.93 AUD	1,190	35,486,646.48 AUD	1,012	35,698,125.36 AUD	449	12,745,214.05 AUD
In Arrears	1,646	57,150,273.10 AUD	323	16,588,316.83 AUD	1,323	40,561,956.27 AUD	1,126	41,605,765.50 AUD	520	15,544,507.60 AUD
Paid out/Matured	9	- AUD	-	- AUD	9	- AUD	3	- AUD	6	- AUD
Early Payout	371	- AUD	97	- AUD	274	- AUD	213	- AUD	158	- AUD
Gross Salvage	1	2,861.21 AUD	-	- AUD	1	2,861.21 AUD	-	- AUD	1	2,861.21 AUD
Net Salvage	-	- AUD	-	- AUD	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>15,241</b>	<b>555,556,298.45 AUD</b>	<b>4,261</b>	<b>236,470,517.28 AUD</b>	<b>10,980</b>	<b>319,085,781.17 AUD</b>	<b>10,680</b>	<b>431,420,270.66 AUD</b>	<b>4,561</b>	<b>124,136,027.79 AUD</b>

**Outstanding Contracts II - Collections**

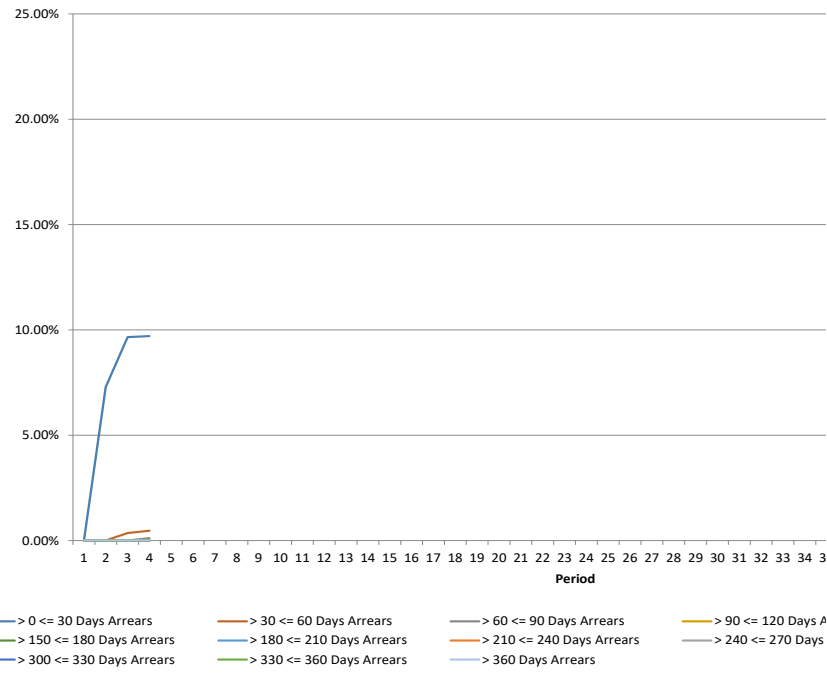
Collections This Reporting Month by Status	Change in Contract Statuses From Last Month	Number of Contracts This Month	Collections
Normal	(411)	11,753	10,315,058.97 AUD
In Advance	96	1,461	1,450,450.50 AUD
In Arrears	200	1,646	1,139,380.50 AUD
Paid out/Matured	9	9	15,171.40 AUD
Early Payout	106	371	3,126,779.08 AUD
Gross Salvage	-	1	43,387.38 AUD
Net Salvage	-	-	- AUD
<b>Total</b>	<b>-</b>	<b>15,241</b>	<b>16,090,227.83 AUD</b>

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
<b>Beginning of Period</b>	<b>14,976</b>	<b>15,241</b>		<b>646,320,940.85 AUD</b>
<b>Scheduled Collections For Contracts Active This Period</b>			<b>12,542,796.02 AUD</b>	<b>12,542,796.02 AUD</b>
Collections Variations From Normal Contracts This Period			107,558.92 AUD	
Collection Variations From Contracts Paying Out Early This Period			3,119,893.28 AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			(5.02 AUD)	
Collection Variations from Contracts in Advance This Period			569,601.81 AUD	
Collection Variations from Contract In Arrears This Period			(243,728.38 AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			42,441.49 AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			- AUD	
Other Variations From Scheduled Collections This Period			- AUD	
<i>Instalment Collection Variations</i>			3,595,762.10 AUD	3,595,762.10 AUD
Contract Fees Collected This Period			52,710.28 AUD	
Interest Compensation Collections This Period			(101,040.57 AUD)	
<i>Non Instalment Collection Variations</i>			(48,330.29 AUD)	
<b>Actual Collections For Contracts Active This Period</b>			<b>16,090,227.83 AUD</b>	
Number of Contracts Paid Out Early This Month	106			
Number of Contracts Paid Out/Matured This Month	9			
Number of Contracts Into Net Salvage This Month	-			
Repurchased Contracts	-	-		
Less Recoveries After Net Salvage				- AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				- AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				344,046.54 AUD
Reduced Nominal Balance Due to Other				(6,285.09 AUD)
<b>End of Period</b>	<b>14,861</b>	<b>15,241</b>		<b>629,844,621.28 AUD</b>

**Arrears Contracts**

Total Portfolio					Chattel Mortgage		Consumer Loan	
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
> 0 <= 30	1,567	10.54%	53,932,923.76 AUD	9.71%	607	23,237,988.75 AUD	960	30,694,935.01 AUD
> 30 <= 60	59	0.40%	2,603,564.60 AUD	0.47%	41	2,104,409.55 AUD	18	499,155.05 AUD
> 60 <= 90	20	0.13%	613,784.74 AUD	0.11%	12	359,168.61 AUD	8	254,616.13 AUD
> 90 <= 120	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 120 <= 150	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 150 <= 180	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 180 <= 210	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 210 <= 240	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 240 <= 270	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 270 <= 300	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 300 <= 330	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 330 <= 360	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
> 360	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
<b>Total</b>	<b>1,646</b>	<b>11.08%</b>	<b>57,150,273.10 AUD</b>	<b>10.29%</b>	<b>660</b>	<b>25,701,566.91 AUD</b>	<b>986</b>	<b>31,448,706.19 AUD</b>

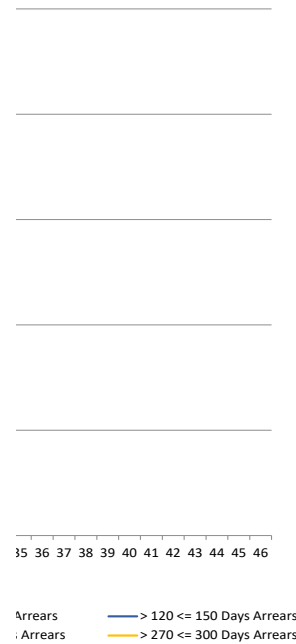
**Arrears Contracts / Total Outstanding Discounted Receivables**



**Arrears Contracts**

Total Portfolio					Balloon				Vehicle Status			
Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
> 0 <= 30	1,567	10.54%	53,932,923.76 AUD	9.71%	291	14,688,184.07 AUD	1,276	39,244,739.69 AUD	1,078	39,398,647.65 AUD	489	14,534,276.11 AUD
> 30 <= 60	59	0.40%	2,603,564.60 AUD	0.47%	24	1,540,267.36 AUD	35	1,063,297.24 AUD	38	1,916,485.73 AUD	21	687,078.87 AUD
> 60 <= 90	20	0.13%	613,784.74 AUD	0.11%	8	359,865.40 AUD	12	253,919.34 AUD	10	290,632.12 AUD	10	323,152.62 AUD
> 90 <= 120	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 120 <= 150	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 150 <= 180	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 180 <= 210	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 210 <= 240	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 240 <= 270	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 270 <= 300	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 300 <= 330	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 330 <= 360	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
> 360	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>1,646</b>	<b>11.08%</b>	<b>57,150,273.10 AUD</b>	<b>10.29%</b>	<b>323</b>	<b>16,588,316.83 AUD</b>	<b>1,323</b>	<b>40,561,956.27 AUD</b>	<b>1,126</b>	<b>41,605,765.50 AUD</b>	<b>520</b>	<b>15,544,507.60 AUD</b>

**Balance (in %)**



**Net Salvage Loss**

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	-	- AUD
	Used	-	- AUD
<b>Total Chattel Mortgage</b>			<b>- AUD</b>
Consumer Loan	New	-	- AUD
	Used	-	- AUD
<b>Total Consumer Loan</b>			<b>- AUD</b>
<b>Total</b>			<b>- AUD</b>

<b>Cumulative Net Salvage Loss as of the End of the Monthly Period</b>		- AUD
<b>Outstanding Discounted Receivables Balance at Poolcut</b>		600,025,098.06 AUD
<b>Cumulative Net Loss Ratio</b>		0.00000%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
11/2021	-	- AUD	-	- AUD
12/2021	-	- AUD	-	- AUD
01/2022	-	- AUD	-	- AUD
02/2022	-	- AUD	-	- AUD
03/2022	-	- AUD	-	- AUD
04/2022	-	- AUD	-	- AUD
05/2022	-	- AUD	-	- AUD
06/2022	-	- AUD	-	- AUD
07/2022	-	- AUD	-	- AUD
08/2022	-	- AUD	-	- AUD
09/2022	-	- AUD	-	- AUD
10/2022	-	- AUD	-	- AUD
11/2022	-	- AUD	-	- AUD
12/2022	-	- AUD	-	- AUD
01/2023	-	- AUD	-	- AUD
02/2023	-	- AUD	-	- AUD
03/2023	-	- AUD	-	- AUD
04/2023	-	- AUD	-	- AUD
05/2023	-	- AUD	-	- AUD
06/2023	-	- AUD	-	- AUD
07/2023	-	- AUD	-	- AUD
08/2023	-	- AUD	-	- AUD
09/2023	-	- AUD	-	- AUD
10/2023	-	- AUD	-	- AUD
11/2023	-	- AUD	-	- AUD
12/2023	-	- AUD	-	- AUD
01/2024	-	- AUD	-	- AUD
02/2024	-	- AUD	-	- AUD
03/2024	-	- AUD	-	- AUD
04/2024	-	- AUD	-	- AUD
05/2024	-	- AUD	-	- AUD
06/2024	-	- AUD	-	- AUD
07/2024	-	- AUD	-	- AUD
08/2024	-	- AUD	-	- AUD
09/2024	-	- AUD	-	- AUD
10/2024	-	- AUD	-	- AUD
11/2024	-	- AUD	-	- AUD
12/2024	-	- AUD	-	- AUD
01/2025	-	- AUD	-	- AUD
02/2025	-	- AUD	-	- AUD
03/2025	-	- AUD	-	- AUD
04/2025	-	- AUD	-	- AUD
05/2025	-	- AUD	-	- AUD
06/2025	-	- AUD	-	- AUD
07/2025	-	- AUD	-	- AUD
08/2025	-	- AUD	-	- AUD
09/2025	-	- AUD	-	- AUD
10/2025	-	- AUD	-	- AUD
11/2025	-	- AUD	-	- AUD
<b>Total</b>	<b>-</b>	<b>- AUD</b>		



## Net Salvage After Recoveries

Net Salvaged Contracts						
Product Type	Vehicle Status	Number of Contracts	Gross Salvage Loss	Net Salvage Loss	Recoveries After Net Salvage	Net Salvage Loss After Recoveries
Chattel Mortgage	New	-	- AUD	- AUD	- AUD	- AUD
	Used	-	- AUD	- AUD	- AUD	- AUD
<b>Total Chattel Mortgage</b>		-	- AUD	- AUD	- AUD	- AUD
Consumer Loan	New	-	- AUD	- AUD	- AUD	- AUD
	Used	-	- AUD	- AUD	- AUD	- AUD
<b>Total Consumer Loan</b>		-	- AUD	- AUD	- AUD	- AUD
<b>Total</b>		-	- AUD	- AUD	- AUD	- AUD

## Prepayments

Period Number	Reporting Period	Unscheduled Payments	Opening Outstanding Discounted Receivables Balance	Periodic CPR	Annualised CPR
0	Poolcut	- AUD	- AUD		
1	11/2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	12/2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	01/2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%

The annualised Constant Prepayment Rate (CPR) of the underlying receivables is based upon the most recent periodic CPR. Periodic CPR is equal to the total unscheduled principal received in the most recent period divided by the start of period principal balance. This is then annualised as follows:

$$1 - ((1 - \text{Periodic CPR})^{\text{number of periods in a year}})$$

**Pool Data I**

**Down Payments**

Total Portfolio						Product Type			
Down Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Down Payment/ Purchase Price in %	Chattel Mortgage		Consumer Loan	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
No Down Payment	2,694	18.13%	103,354,417.39 AUD	18.60%	0.00%	1,804	76,970,382.90 AUD	890	26,384,034.49 AUD
0.01 - 10,000.00	7,303	49.14%	250,407,331.24 AUD	45.07%	10.93%	4,289	160,875,423.92 AUD	3,014	89,531,907.32 AUD
10,000.01 - 20,000.00	2,805	18.87%	103,295,464.07 AUD	18.59%	26.84%	1,776	73,235,607.84 AUD	1,029	30,059,856.23 AUD
20,000.01 - 30,000.00	1,058	7.12%	42,319,525.00 AUD	7.62%	36.01%	631	29,842,447.58 AUD	427	12,477,077.42 AUD
30,000.01 - 40,000.00	483	3.25%	20,073,890.38 AUD	3.61%	43.23%	303	14,633,130.41 AUD	180	5,440,759.97 AUD
40,000.01 - 50,000.00	225	1.51%	12,263,170.48 AUD	2.21%	44.51%	147	9,432,393.56 AUD	78	2,830,776.92 AUD
50,000.01 - 60,000.00	119	0.80%	7,187,149.09 AUD	1.29%	46.34%	87	6,134,076.88 AUD	32	1,053,072.21 AUD
60,000.01 - 70,000.00	61	0.41%	4,513,592.00 AUD	0.81%	47.28%	49	4,038,876.62 AUD	12	474,715.38 AUD
70,000.01 - 80,000.00	30	0.20%	1,869,544.39 AUD	0.34%	53.00%	20	1,373,051.95 AUD	10	496,492.44 AUD
80,000.01 - 90,000.00	19	0.13%	1,538,188.93 AUD	0.28%	52.19%	16	1,388,849.12 AUD	3	149,339.81 AUD
90,000.01 - 100,000.00	14	0.09%	1,611,673.90 AUD	0.29%	47.88%	9	1,325,515.01 AUD	5	286,158.89 AUD
100,000.01 - 110,000.00	10	0.07%	1,266,004.06 AUD	0.23%	46.79%	10	1,266,004.06 AUD	-	- AUD
110,000.01 - 120,000.00	6	0.04%	776,687.56 AUD	0.14%	48.83%	6	776,687.56 AUD	-	- AUD
120,000.01 - 130,000.00	6	0.04%	746,484.59 AUD	0.13%	52.46%	3	502,523.89 AUD	3	243,960.70 AUD
130,000.01 - 140,000.00	5	0.03%	632,396.91 AUD	0.11%	52.57%	5	632,396.91 AUD	-	- AUD
140,000.01 - 150,000.00	1	0.01%	260,689.85 AUD	0.05%	40.28%	1	260,689.85 AUD	-	- AUD
> 150,000.00	22	0.15%	3,440,088.61 AUD	0.62%	64.73%	20	3,223,663.68 AUD	2	216,424.93 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>19.83%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Down Payments	
Minimum Down Payment	- AUD
Maximum Down Payment	630,000.00 AUD
Weighted Average Down Payment (Customers that made a Down Payment)	16,819.77 AUD
Weighted Average Down Payment	13,690.66 AUD

**Type of Payment**

Total Portfolio				
Type of Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Direct Debit	14,661	98.65%	548,342,881.04 AUD	98.70%
Other	200	1.35%	7,213,417.41 AUD	1.30%
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>

Product Type			
Chattel Mortgage		Consumer Loan	
Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
9,055	380,927,874	5,606	167,415,007
121	4,983,847	79	2,229,570
<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

**Pool Data I**

**Down Payments**

Total Portfolio						Balloon				Vehicle Status			
Down Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Down Payment/ Purchase Price in %	Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
No Down Payment	2,694	18.13%	103,354,417.39 AUD	18.60%	0.00%	876	49,136,239.90 AUD	1,818	54,218,177.49 AUD	1,720	79,024,930.81 AUD	974	24,329,486.58 AUD
0.01 - 10,000.00	7,303	49.14%	250,407,331.24 AUD	45.07%	10.93%	1,921	96,435,973.15 AUD	5,382	153,971,358.09 AUD	4,934	188,419,718.31 AUD	2,369	61,987,612.93 AUD
10,000.01 - 20,000.00	2,805	18.87%	103,295,464.07 AUD	18.59%	26.84%	754	40,822,402.44 AUD	2,051	62,473,061.63 AUD	2,098	80,949,291.46 AUD	707	22,346,172.61 AUD
20,000.01 - 30,000.00	1,058	7.12%	42,319,525.00 AUD	7.62%	36.01%	294	19,102,910.85 AUD	764	23,216,614.15 AUD	864	35,126,907.57 AUD	194	7,192,617.43 AUD
30,000.01 - 40,000.00	483	3.25%	20,073,890.38 AUD	3.61%	43.23%	119	8,703,672.62 AUD	364	11,370,217.76 AUD	409	17,458,820.78 AUD	74	2,615,069.60 AUD
40,000.01 - 50,000.00	225	1.51%	12,263,170.48 AUD	2.21%	44.51%	75	6,881,404.13 AUD	150	5,381,766.35 AUD	185	10,075,969.75 AUD	40	2,187,200.73 AUD
50,000.01 - 60,000.00	119	0.80%	7,187,149.09 AUD	1.29%	46.34%	45	4,383,727.91 AUD	74	2,803,421.18 AUD	107	6,463,009.20 AUD	12	724,139.89 AUD
60,000.01 - 70,000.00	61	0.41%	4,513,592.00 AUD	0.81%	47.28%	26	2,764,452.95 AUD	35	1,749,139.05 AUD	52	3,869,322.06 AUD	9	644,269.94 AUD
70,000.01 - 80,000.00	30	0.20%	1,869,544.39 AUD	0.34%	53.00%	9	723,395.05 AUD	21	1,146,149.34 AUD	27	1,699,571.20 AUD	3	169,973.19 AUD
80,000.01 - 90,000.00	19	0.13%	1,538,188.93 AUD	0.28%	52.19%	7	945,533.68 AUD	12	592,655.25 AUD	17	1,319,008.85 AUD	2	219,180.08 AUD
90,000.01 - 100,000.00	14	0.09%	1,611,673.90 AUD	0.29%	47.88%	7	1,092,756.51 AUD	7	518,917.39 AUD	11	1,332,724.81 AUD	3	278,949.09 AUD
100,000.01 - 110,000.00	10	0.07%	1,266,004.06 AUD	0.23%	46.79%	3	587,256.45 AUD	7	678,747.61 AUD	7	749,246.60 AUD	3	516,757.46 AUD
110,000.01 - 120,000.00	6	0.04%	776,687.56 AUD	0.14%	48.83%	5	729,470.19 AUD	1	47,217.37 AUD	4	572,625.85 AUD	2	204,061.71 AUD
120,000.01 - 130,000.00	6	0.04%	746,484.59 AUD	0.13%	52.46%	4	648,861.25 AUD	2	97,623.34 AUD	5	551,975.47 AUD	1	194,509.12 AUD
130,000.01 - 140,000.00	5	0.03%	632,396.91 AUD	0.11%	52.57%	3	544,601.10 AUD	2	87,795.81 AUD	5	632,396.91 AUD	-	- AUD
140,000.01 - 150,000.00	1	0.01%	260,689.85 AUD	0.05%	40.28%	1	260,689.85 AUD	-	- AUD	-	- AUD	1	260,689.85 AUD
> 150,000.00	22	0.15%	3,440,088.61 AUD	0.62%	64.73%	15	2,707,169.25 AUD	7	732,919.36 AUD	19	3,174,751.03 AUD	3	265,337.58 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>19.83%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Down Payments	
Minimum Down Payment	- AUD
Maximum Down Payment	630,000.00 AUD
Weighted Average Down Payment (Customers that made a Down Payment)	16,819.77 AUD
Weighted Average Down Payment	13,690.66 AUD

**Type of Payment**

Total Portfolio				
Type of Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Direct Debit	14,661	98.65%	548,342,881.04 AUD	98.70%
Other	200	1.35%	7,213,417.41 AUD	1.30%
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>

Balloon				Vehicle Status			
Balloon		No Balloon		New		Used	
Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
4,110	233,111,320	10,551	315,231,561	10,330	425,919,945	4,331	122,422,936
54	3,359,197	146	3,854,221	134	5,500,326	66	1,713,091
<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

**Pool Data II**
**Distribution of Contracts and Vehicles per Borrower**

Number of Contracts Per Borrower	Number of Customers	Percentage of Customers	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
1	17,567	99.12%	14,602	98.06%	662,958,719.69 AUD	98.17%
2	144	0.81%	256	1.72%	11,362,847.26 AUD	1.68%
3	12	0.07%	33	0.22%	1,011,756.08 AUD	0.15%
4	-	0.00%	-	0.00%	- AUD	0.00%
5	-	0.00%	-	0.00%	- AUD	0.00%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
<b>Total</b>	<b>17,723</b>	<b>100.00%</b>	<b>14,891</b>	<b>100.00%</b>	<b>675,333,323.03 AUD</b>	<b>100.00%</b>

**Top 20 Borrower**

Ranking	Outstanding Discounted Receivables Balance	Percentage of Overall Balance	Number of Contracts
1	645,536.53 AUD	0.11620 %	1
2	460,305.80 AUD	0.08285 %	1
3	410,830.79 AUD	0.07395 %	1
4	410,830.79 AUD	0.07395 %	1
5	407,032.91 AUD	0.07327 %	1
6	407,032.91 AUD	0.07327 %	1
7	401,986.45 AUD	0.07236 %	2
8	386,304.93 AUD	0.06953 %	1
9	380,598.17 AUD	0.06851 %	1
10	380,079.69 AUD	0.06841 %	1
11	368,781.57 AUD	0.06638 %	1
12	368,781.57 AUD	0.06638 %	1
13	341,646.43 AUD	0.06150 %	1
14	338,971.63 AUD	0.06101 %	1
15	338,971.63 AUD	0.06101 %	1
16	338,879.21 AUD	0.06100 %	1
17	309,259.94 AUD	0.05567 %	1
18	283,592.27 AUD	0.05105 %	1
19	282,432.41 AUD	0.05084 %	1
20	281,033.28 AUD	0.05059 %	1
	<b>7,542,888.91 AUD</b>	<b>1.35772 %</b>	<b>21</b>

**Pool Data III**

**Distribution by Outstanding Discounted Receivables Balance**

Total Portfolio					Product Type			
Distribution by Outstanding Discounted Receivables Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	925	6.22%	5,881,204.08 AUD	1.06%	384	2,524,830.35 AUD	541	3,356,373.73 AUD
10,000.01 - 20,000.00	2,593	17.45%	40,384,316.95 AUD	7.27%	1,276	19,952,731.73 AUD	1,317	20,431,585.22 AUD
20,000.01 - 30,000.00	3,454	23.24%	86,490,458.53 AUD	15.57%	1,938	48,644,234.81 AUD	1,516	37,846,223.72 AUD
30,000.01 - 40,000.00	2,779	18.70%	96,691,760.40 AUD	17.40%	1,771	61,889,759.48 AUD	1,008	34,802,000.92 AUD
40,000.01 - 50,000.00	2,035	13.89%	90,730,865.06 AUD	16.33%	1,387	61,887,299.13 AUD	648	28,843,565.93 AUD
50,000.01 - 60,000.00	1,208	8.13%	65,801,981.12 AUD	11.84%	890	48,548,129.69 AUD	318	17,253,851.43 AUD
60,000.01 - 70,000.00	615	4.14%	39,699,158.72 AUD	7.15%	458	29,621,617.42 AUD	157	10,077,541.30 AUD
70,000.01 - 80,000.00	352	2.37%	26,251,101.26 AUD	4.73%	287	21,404,095.20 AUD	65	4,847,006.06 AUD
80,000.01 - 90,000.00	256	1.72%	21,718,874.45 AUD	3.91%	225	19,087,907.48 AUD	31	2,630,966.97 AUD
90,000.01 - 100,000.00	178	1.20%	16,866,021.25 AUD	3.04%	149	14,137,966.23 AUD	29	2,728,055.02 AUD
100,000.01 - 110,000.00	135	0.91%	14,153,456.15 AUD	2.55%	116	12,170,001.46 AUD	19	1,983,454.69 AUD
110,000.01 - 120,000.00	87	0.59%	10,008,285.08 AUD	1.80%	67	7,714,295.57 AUD	20	2,293,989.51 AUD
120,000.01 - 130,000.00	65	0.44%	8,110,121.37 AUD	1.46%	62	7,732,974.51 AUD	3	377,146.86 AUD
130,000.01 - 140,000.00	44	0.30%	5,931,949.89 AUD	1.07%	39	5,259,807.66 AUD	5	672,142.23 AUD
140,000.01 - 150,000.00	25	0.17%	3,604,386.17 AUD	0.65%	23	3,315,942.34 AUD	2	288,443.83 AUD
> 150,000.00	110	0.74%	23,232,357.97 AUD	4.18%	104	22,020,128.68 AUD	6	1,212,229.29 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Outstanding Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	- AUD
Maximum Outstanding Discounted Receivables Balance	645,536.53 AUD
Average Outstanding Discounted Receivables Balance	37,383.51 AUD

**Distribution by Original Balance**

Total Portfolio					Product Type			
Distribution by Original Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	140	0.94%	684,920.12 AUD	0.12%	50	249,052.15 AUD	90	435,867.97 AUD
10,000.01 - 20,000.00	1,503	10.11%	17,782,205.35 AUD	3.20%	676	8,081,857.04 AUD	827	9,700,348.31 AUD
20,000.01 - 30,000.00	3,028	20.38%	60,016,569.33 AUD	10.80%	1,548	31,138,336.85 AUD	1,480	28,878,232.48 AUD
30,000.01 - 40,000.00	3,053	20.54%	84,919,706.48 AUD	15.29%	1,728	48,505,610.26 AUD	1,325	36,414,096.22 AUD
40,000.01 - 50,000.00	2,292	15.42%	83,832,548.09 AUD	15.09%	1,487	54,562,407.05 AUD	805	29,270,141.04 AUD
50,000.01 - 60,000.00	1,784	12.00%	78,569,299.07 AUD	14.14%	1,264	55,619,512.87 AUD	520	22,949,786.20 AUD
60,000.01 - 70,000.00	1,146	7.71%	60,564,228.70 AUD	10.90%	821	43,311,517.05 AUD	325	17,252,711.65 AUD
70,000.01 - 80,000.00	578	3.89%	35,550,928.97 AUD	6.40%	451	27,752,032.18 AUD	127	7,798,896.79 AUD
80,000.01 - 90,000.00	338	2.27%	23,991,303.11 AUD	4.32%	277	19,756,125.47 AUD	61	4,235,177.64 AUD
90,000.01 - 100,000.00	221	1.49%	17,434,603.13 AUD	3.14%	191	14,995,732.73 AUD	30	2,438,870.40 AUD
100,000.01 - 110,000.00	242	1.63%	21,283,066.45 AUD	3.83%	208	18,277,674.03 AUD	34	3,005,392.42 AUD
110,000.01 - 120,000.00	116	0.78%	11,055,967.01 AUD	1.99%	102	9,647,645.29 AUD	14	1,408,321.72 AUD
120,000.01 - 130,000.00	99	0.67%	10,551,061.82 AUD	1.90%	77	8,249,367.44 AUD	22	2,301,694.38 AUD
130,000.01 - 140,000.00	83	0.56%	9,640,535.24 AUD	1.74%	74	8,572,065.84 AUD	9	1,068,469.40 AUD
140,000.01 - 150,000.00	50	0.34%	6,183,107.12 AUD	1.11%	47	5,806,946.39 AUD	3	376,160.73 AUD
> 150,000.00	188	1.27%	33,496,248.46 AUD	6.03%	175	31,385,839.10 AUD	13	2,110,409.36 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics	
Minimum Original Balance	4,388.00 AUD
Maximum Original Balance	670,450.00 AUD
Weighted Average Original Receivables Balance (by ODRB)	68,729.07 AUD

**Pool Data III**

**Distribution by Outstanding Discounted Receivables Balance**

Total Portfolio					Balloon				Vehicle Status			
Distribution by Outstanding Discounted Receivables Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	925	6.22%	5,881,204.08 AUD	1.06%	22	172,530.80 AUD	903	5,708,673.28 AUD	400	2,443,357.01 AUD	525	3,437,847.07 AUD
10,000.01 - 20,000.00	2,593	17.45%	40,384,316.95 AUD	7.27%	188	3,077,502.00 AUD	2,405	37,306,814.95 AUD	1,322	20,960,144.33 AUD	1,271	19,424,172.62 AUD
20,000.01 - 30,000.00	3,454	23.24%	86,490,458.53 AUD	15.57%	486	12,581,352.05 AUD	2,968	73,909,106.48 AUD	2,362	59,385,286.23 AUD	1,092	27,105,172.30 AUD
30,000.01 - 40,000.00	2,779	18.70%	96,691,760.40 AUD	17.40%	744	26,211,022.75 AUD	2,035	70,480,737.65 AUD	2,116	73,762,436.50 AUD	663	22,929,323.90 AUD
40,000.01 - 50,000.00	2,035	13.69%	90,730,865.06 AUD	16.33%	795	35,576,650.31 AUD	1,240	55,154,214.75 AUD	1,650	73,657,455.47 AUD	385	17,073,409.59 AUD
50,000.01 - 60,000.00	1,208	8.13%	65,801,981.12 AUD	11.84%	606	33,112,680.87 AUD	602	32,689,300.25 AUD	1,021	55,682,218.95 AUD	187	10,119,762.17 AUD
60,000.01 - 70,000.00	615	4.14%	39,699,158.72 AUD	7.15%	375	24,317,118.78 AUD	240	15,382,039.94 AUD	519	33,507,361.88 AUD	96	6,191,796.84 AUD
70,000.01 - 80,000.00	352	2.37%	26,251,101.26 AUD	4.73%	240	17,950,604.79 AUD	112	8,300,496.47 AUD	286	21,339,403.25 AUD	66	4,911,698.01 AUD
80,000.01 - 90,000.00	256	1.72%	21,718,874.45 AUD	3.91%	186	15,815,953.87 AUD	70	5,902,920.58 AUD	216	18,361,253.37 AUD	40	3,357,621.08 AUD
90,000.01 - 100,000.00	178	1.20%	16,866,021.25 AUD	3.04%	132	12,512,291.73 AUD	46	4,353,729.52 AUD	157	14,874,509.62 AUD	21	1,991,511.63 AUD
100,000.01 - 110,000.00	135	0.91%	14,153,456.15 AUD	2.55%	105	11,023,191.15 AUD	30	3,130,265.00 AUD	124	12,987,824.52 AUD	11	1,165,631.63 AUD
110,000.01 - 120,000.00	87	0.59%	10,008,285.08 AUD	1.80%	75	8,617,838.50 AUD	12	1,390,446.58 AUD	81	9,311,218.78 AUD	6	697,066.30 AUD
120,000.01 - 130,000.00	65	0.44%	8,110,121.37 AUD	1.46%	55	6,857,351.81 AUD	10	1,252,769.56 AUD	60	7,487,391.60 AUD	5	622,729.77 AUD
130,000.01 - 140,000.00	44	0.30%	5,931,949.89 AUD	1.07%	41	5,516,462.45 AUD	3	415,487.44 AUD	37	4,979,934.65 AUD	7	952,015.24 AUD
140,000.01 - 150,000.00	25	0.17%	3,604,386.17 AUD	0.65%	19	2,746,046.83 AUD	6	858,339.34 AUD	22	3,176,252.77 AUD	3	428,133.40 AUD
> 150,000.00	110	0.74%	23,232,357.97 AUD	4.18%	95	20,381,918.59 AUD	15	2,850,439.38 AUD	91	19,504,221.73 AUD	19	3,728,136.24 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Outstanding Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	- AUD
Maximum Outstanding Discounted Receivables Balance	645,536.53 AUD
Average Outstanding Discounted Receivables Balance	37,383.51 AUD

**Distribution by Original Balance**

Total Portfolio					Balloon				Vehicle Status			
Distribution by Original Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	140	0.94%	684,920.12 AUD	0.12%	-	- AUD	140	684,920.12 AUD	25	117,028.79 AUD	115	567,891.33 AUD
10,000.01 - 20,000.00	1,503	10.11%	17,782,205.35 AUD	3.20%	51	731,179.05 AUD	1,452	17,051,026.30 AUD	492	5,979,125.29 AUD	1,011	11,803,080.06 AUD
20,000.01 - 30,000.00	3,028	20.38%	60,016,569.33 AUD	10.80%	269	5,751,692.72 AUD	2,759	54,264,876.61 AUD	1,821	35,898,810.61 AUD	1,207	24,117,758.72 AUD
30,000.01 - 40,000.00	3,053	20.54%	84,919,706.48 AUD	15.29%	583	17,347,279.18 AUD	2,470	67,572,427.30 AUD	2,176	59,958,362.10 AUD	877	24,961,344.38 AUD
40,000.01 - 50,000.00	2,292	15.42%	83,832,548.09 AUD	15.09%	716	27,325,009.83 AUD	1,576	56,507,538.26 AUD	1,781	64,389,421.83 AUD	511	19,443,126.26 AUD
50,000.01 - 60,000.00	1,784	12.00%	78,569,299.07 AUD	14.14%	719	33,266,958.19 AUD	1,065	45,302,340.88 AUD	1,508	65,855,774.51 AUD	276	12,713,524.56 AUD
60,000.01 - 70,000.00	1,146	7.71%	60,564,228.70 AUD	10.90%	507	27,920,329.30 AUD	639	32,643,899.40 AUD	995	52,217,618.56 AUD	151	8,346,610.14 AUD
70,000.01 - 80,000.00	578	3.89%	35,550,928.97 AUD	6.40%	335	21,329,564.48 AUD	243	14,221,364.49 AUD	501	30,521,379.24 AUD	77	5,029,549.73 AUD
80,000.01 - 90,000.00	338	2.27%	23,991,303.11 AUD	4.32%	226	16,395,701.29 AUD	112	7,595,601.82 AUD	275	19,345,689.58 AUD	63	4,645,613.53 AUD
90,000.01 - 100,000.00	221	1.49%	17,434,603.13 AUD	3.14%	156	12,641,613.18 AUD	65	4,792,989.95 AUD	194	15,201,797.05 AUD	27	2,232,806.08 AUD
100,000.01 - 110,000.00	242	1.63%	21,283,066.45 AUD	3.83%	166	14,734,734.45 AUD	76	6,548,332.00 AUD	218	19,064,794.55 AUD	24	2,218,271.90 AUD
110,000.01 - 120,000.00	116	0.78%	11,055,967.01 AUD	1.99%	92	8,930,118.78 AUD	24	2,125,848.23 AUD	104	9,999,355.07 AUD	12	1,056,611.94 AUD
120,000.01 - 130,000.00	99	0.67%	10,551,061.82 AUD	1.90%	74	7,950,240.81 AUD	25	2,600,821.01 AUD	89	9,516,431.73 AUD	10	1,034,630.09 AUD
130,000.01 - 140,000.00	83	0.56%	9,640,535.24 AUD	1.74%	71	8,323,314.97 AUD	12	1,317,220.27 AUD	76	8,758,003.35 AUD	7	882,531.89 AUD
140,000.01 - 150,000.00	50	0.34%	6,183,107.12 AUD	1.11%	44	5,465,267.28 AUD	6	717,839.84 AUD	48	5,923,585.88 AUD	2	259,521.24 AUD
> 150,000.00	188	1.27%	33,496,248.46 AUD	6.03%	155	28,357,513.77 AUD	33	5,138,734.69 AUD	161	28,673,092.52 AUD	27	4,823,155.94 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics	
Minimum Original Balance	4,388.00 AUD
Maximum Original Balance	670,450.00 AUD
Weighted Average Original Receivables Balance (by ODRB)	68,729.07 AUD

Pool Data IV

Interest Rate paid by the Receivable Debtor

Interest Rate paid by the Receivable Debtor	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
0.01% - 1.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
1.01% - 2.00%	657	4.42%	23,211,408.24 AUD	4.18%	384	15,799,713.02 AUD	273	7,411,695.22 AUD
2.01% - 3.00%	926	6.23%	46,355,566.69 AUD	8.34%	608	36,143,749.21 AUD	318	10,211,817.48 AUD
3.01% - 4.00%	1,318	8.87%	64,020,115.35 AUD	11.52%	1,307	63,656,464.88 AUD	11	363,650.47 AUD
4.01% - 5.00%	1,556	10.47%	68,689,624.01 AUD	12.36%	1,229	57,392,526.40 AUD	327	11,297,097.61 AUD
5.01% - 6.00%	2,123	14.29%	84,656,928.62 AUD	15.24%	1,338	58,588,742.95 AUD	785	26,068,185.67 AUD
6.01% - 7.00%	2,768	18.63%	94,872,685.10 AUD	17.08%	1,197	47,627,254.70 AUD	1,571	47,245,430.40 AUD
7.01% - 8.00%	2,198	14.79%	69,832,798.38 AUD	12.57%	777	29,882,003.53 AUD	1,421	39,950,794.85 AUD
8.01% - 9.00%	2,065	13.90%	68,026,866.39 AUD	12.24%	1,402	49,027,341.27 AUD	663	18,999,525.12 AUD
9.01% - 10.00%	951	6.40%	29,105,955.63 AUD	5.24%	749	23,402,706.93 AUD	202	5,703,248.70 AUD
10.01% - 11.00%	219	1.47%	5,486,813.30 AUD	0.99%	158	3,986,940.57 AUD	61	1,499,872.73 AUD
11.01% - 12.00%	37	0.25%	768,110.52 AUD	0.14%	18	315,598.53 AUD	19	452,511.99 AUD
12.01% - 13.00%	16	0.11%	181,101.96 AUD	0.03%	3	23,825.49 AUD	13	157,276.47 AUD
13.01% - 14.00%	10	0.07%	177,035.74 AUD	0.03%	2	46,132.69 AUD	8	130,903.05 AUD
14.01% - 15.00%	12	0.08%	123,341.48 AUD	0.02%	2	5,076.01 AUD	10	118,265.47 AUD
15.01% - 16.00%	5	0.03%	47,947.04 AUD	0.01%	2	13,645.56 AUD	3	34,301.48 AUD
> 16.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Interest Rate	
Minimum Interest Rate Debtor	1.40%
Maximum Interest Rate Debtor	15.28%
Weighted Average Interest Rate Debtor	5.96%



Pool Data IV

Interest Rate paid by the Receivable Debtor

Total Portfolio					Balloon				Vehicle Status			
Interest Rate paid by the Receivable Debtor	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
0.01% - 1.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
1.01% - 2.00%	657	4.42%	23,211,408.24 AUD	4.18%	209	9,516,118.57 AUD	448	13,695,289.67 AUD	657	23,211,408.24 AUD	-	- AUD
2.01% - 3.00%	926	6.23%	46,355,566.69 AUD	8.34%	393	26,824,714.79 AUD	533	19,530,851.90 AUD	921	46,307,675.42 AUD	5	47,891.27 AUD
3.01% - 4.00%	1,318	8.87%	64,020,115.35 AUD	11.52%	592	39,058,439.49 AUD	726	24,961,675.86 AUD	1,186	59,331,684.64 AUD	132	4,688,430.71 AUD
4.01% - 5.00%	1,556	10.47%	68,689,624.01 AUD	12.36%	636	37,380,597.49 AUD	920	31,309,026.52 AUD	1,247	57,066,422.84 AUD	309	11,623,201.17 AUD
5.01% - 6.00%	2,123	14.29%	84,656,928.62 AUD	15.24%	723	41,017,012.96 AUD	1,400	43,639,915.66 AUD	1,619	68,930,921.37 AUD	504	15,726,007.25 AUD
6.01% - 7.00%	2,768	18.63%	94,872,685.10 AUD	17.08%	695	36,659,250.91 AUD	2,073	58,213,434.19 AUD	1,941	71,626,785.89 AUD	827	23,245,899.21 AUD
7.01% - 8.00%	2,198	14.79%	69,832,798.38 AUD	12.57%	427	21,663,996.03 AUD	1,771	48,168,802.35 AUD	1,213	43,416,505.64 AUD	985	26,416,292.74 AUD
8.01% - 9.00%	2,065	13.90%	68,026,866.39 AUD	12.24%	346	17,881,523.04 AUD	1,719	50,145,343.35 AUD	1,252	47,048,786.04 AUD	813	20,978,080.35 AUD
9.01% - 10.00%	951	6.40%	29,105,955.63 AUD	5.24%	121	5,823,790.81 AUD	830	23,282,164.82 AUD	358	12,967,657.18 AUD	593	16,138,298.45 AUD
10.01% - 11.00%	219	1.47%	5,486,813.30 AUD	0.99%	15	509,445.00 AUD	204	4,977,368.30 AUD	37	997,836.51 AUD	182	4,488,976.79 AUD
11.01% - 12.00%	37	0.25%	768,110.52 AUD	0.14%	4	69,801.01 AUD	33	698,309.51 AUD	15	255,285.47 AUD	22	512,825.05 AUD
12.01% - 13.00%	16	0.11%	181,101.96 AUD	0.03%	1	11,272.03 AUD	15	169,829.93 AUD	5	53,141.39 AUD	11	127,960.57 AUD
13.01% - 14.00%	10	0.07%	177,035.74 AUD	0.03%	2	54,555.15 AUD	8	122,480.59 AUD	6	127,774.31 AUD	4	49,261.43 AUD
14.01% - 15.00%	12	0.08%	123,341.48 AUD	0.02%	-	- AUD	12	123,341.48 AUD	4	37,081.48 AUD	8	86,260.00 AUD
15.01% - 16.00%	5	0.03%	47,947.04 AUD	0.01%	-	- AUD	5	47,947.04 AUD	3	41,304.24 AUD	2	6,642.80 AUD
> 16.00%	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Interest Rate	
Minimum Interest Rate Debtor	1.40%
Maximum Interest Rate Debtor	15.28%
Weighted Average Interest Rate Debtor	5.96%

Pool Data V

Original Term

Total Portfolio					Product Type			
Length of Original Term (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
12 - 23	122	0.82%	1,247,353.62 AUD	0.22%	72	828,723.09 AUD	50	418,630.53 AUD
24 - 35	417	2.81%	6,629,735.15 AUD	1.19%	263	5,004,711.74 AUD	154	1,625,023.41 AUD
36 - 47	1,614	10.86%	46,805,019.70 AUD	8.42%	1,118	36,969,872.85 AUD	496	9,835,146.85 AUD
48 - 59	2,219	14.93%	78,971,686.62 AUD	14.21%	1,416	56,507,017.78 AUD	803	22,464,668.84 AUD
60 - 71	9,820	66.08%	397,595,353.03 AUD	71.57%	6,307	286,601,396.28 AUD	3,513	110,993,956.75 AUD
> 71	669	4.50%	24,307,150.33 AUD	4.38%	-	- AUD	669	24,307,150.33 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Original Term	
Minimum Original Term in months	12
Maximum Original Term in months	84
Weighted Average Original Term month (by ODRB)	56.81

Remaining Term

Total Portfolio					Product Type			
Length of Remaining Term (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	684	4.60%	7,700,377.10 AUD	1.39%	352	4,998,367.89 AUD	332	2,702,009.21 AUD
12 - 23	965	6.49%	19,286,204.85 AUD	3.47%	603	14,066,670.29 AUD	362	5,219,534.56 AUD
24 - 35	2,144	14.43%	69,930,107.55 AUD	12.59%	1,393	51,294,021.87 AUD	751	18,636,065.68 AUD
36 - 47	4,588	30.87%	165,920,438.71 AUD	29.87%	2,934	117,348,542.05 AUD	1,654	48,571,896.66 AUD
48 - 59	5,908	39.76%	270,470,644.01 AUD	48.68%	3,894	198,204,119.64 AUD	2,014	72,266,524.37 AUD
60 - 71	252	1.70%	9,049,844.46 AUD	1.63%	-	- AUD	252	9,049,844.46 AUD
> 71	320	2.15%	13,198,681.77 AUD	2.38%	-	- AUD	320	13,198,681.77 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Remaining Term	
Minimum Remaining Term in months	0
Maximum Remaining Term in months	80
Weighted Average Remaining Term in months (by ODRB)	45.52

Distribution by Seasoning

Total Portfolio					Product Type			
Seasoning (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	8,165	54.94%	345,555,965.35 AUD	62.20%	5,248	247,066,650.30 AUD	2,917	98,489,315.05 AUD
12 - 23	5,792	38.97%	193,493,566.18 AUD	34.83%	3,519	129,755,022.07 AUD	2,273	63,738,544.11 AUD
24 - 35	317	2.13%	8,519,181.12 AUD	1.53%	158	4,925,310.88 AUD	159	3,593,870.24 AUD
36 - 47	143	0.96%	1,787,765.52 AUD	0.32%	65	883,334.72 AUD	78	904,430.80 AUD
48 - 59	432	2.91%	6,096,896.98 AUD	1.10%	186	3,281,403.77 AUD	246	2,815,493.21 AUD
60 - 71	7	0.05%	79,823.91 AUD	0.01%	-	- AUD	7	79,823.91 AUD
> 71	5	0.03%	23,099.39 AUD	0.00%	-	- AUD	5	23,099.39 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Statistics Seasoning	
Minimum Seasoning in months	2
Maximum Seasoning in months	82
Weighted Average Seasoning Term in months (by ODRB)	11.33

**Pool Data V**

**Original Term**

Total Portfolio					Balloon				Vehicle Status			
Length of Original Term (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
12 - 23	122	0.82%	1,247,353.62 AUD	0.22%	12	294,612.83 AUD	110	952,740.79 AUD	35	450,122.86 AUD	87	797,230.76 AUD
24 - 35	417	2.81%	6,629,735.15 AUD	1.19%	26	1,471,378.00 AUD	391	5,158,357.15 AUD	139	2,842,598.73 AUD	278	3,787,136.42 AUD
36 - 47	1,614	10.86%	46,805,019.70 AUD	8.42%	322	15,790,306.20 AUD	1,292	31,014,713.50 AUD	1,109	37,350,665.37 AUD	505	9,454,354.33 AUD
48 - 59	2,219	14.93%	78,971,686.62 AUD	14.21%	638	34,066,638.03 AUD	1,581	44,905,048.59 AUD	1,784	68,953,834.84 AUD	435	10,017,851.78 AUD
60 - 71	9,820	66.08%	397,595,353.03 AUD	71.57%	3,166	184,847,582.22 AUD	6,654	212,747,770.81 AUD	6,939	304,815,694.02 AUD	2,881	92,779,659.01 AUD
> 71	669	4.50%	24,307,150.33 AUD	4.38%	-	- AUD	669	24,307,150.33 AUD	458	17,007,354.84 AUD	211	7,299,795.49 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Original Term	
Minimum Original Term in months	12
Maximum Original Term in months	84
Weighted Average Original Term month (by ODRB)	56.81

**Remaining Term**

Total Portfolio					Balloon				Vehicle Status			
Length of Remaining Term (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	684	4.60%	7,700,377.10 AUD	1.39%	174	4,621,761.08 AUD	510	3,078,616.02 AUD	455	5,701,511.79 AUD	229	1,998,865.31 AUD
12 - 23	965	6.49%	19,286,204.85 AUD	3.47%	163	6,753,838.67 AUD	802	12,532,366.18 AUD	534	13,267,391.97 AUD	431	6,018,812.88 AUD
24 - 35	2,144	14.43%	69,930,107.55 AUD	12.59%	542	28,322,758.34 AUD	1,602	41,607,349.21 AUD	1,615	58,955,196.14 AUD	529	10,974,911.41 AUD
36 - 47	4,588	30.87%	165,920,438.71 AUD	29.87%	1,335	70,717,286.08 AUD	3,253	95,203,152.63 AUD	3,244	130,281,724.18 AUD	1,344	35,638,714.53 AUD
48 - 59	5,908	39.76%	270,470,644.01 AUD	48.68%	1,950	126,054,873.11 AUD	3,958	144,415,770.90 AUD	4,223	207,617,447.10 AUD	1,685	62,853,196.91 AUD
60 - 71	252	1.70%	9,049,844.46 AUD	1.63%	-	- AUD	252	9,049,844.46 AUD	169	6,266,694.28 AUD	83	2,783,150.18 AUD
> 71	320	2.15%	13,198,681.77 AUD	2.38%	-	- AUD	320	13,198,681.77 AUD	224	9,330,305.20 AUD	96	3,868,376.57 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Remaining Term	
Minimum Remaining Term in months	0
Maximum Remaining Term in months	80
Weighted Average Remaining Term in months (by ODRB)	45.52

**Distribution by Seasoning**

Total Portfolio					Balloon				Vehicle Status			
Seasoning (months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	8,165	54.94%	345,555,965.35 AUD	62.20%	2,314	145,711,707.24 AUD	5,851	199,844,258.11 AUD	5,686	266,353,385.95 AUD	2,479	79,202,579.40 AUD
12 - 23	5,792	38.97%	193,493,566.18 AUD	34.83%	1,578	81,687,890.94 AUD	4,214	111,805,675.24 AUD	4,089	151,636,878.14 AUD	1,703	41,856,688.04 AUD
24 - 35	317	2.13%	8,519,181.12 AUD	1.53%	90	4,345,500.24 AUD	227	4,173,680.88 AUD	237	6,947,547.18 AUD	80	1,571,633.94 AUD
36 - 47	143	0.96%	1,787,765.52 AUD	0.32%	45	1,002,443.12 AUD	98	785,322.40 AUD	118	1,585,124.34 AUD	25	202,641.18 AUD
48 - 59	432	2.91%	6,096,896.98 AUD	1.10%	137	3,722,975.74 AUD	295	2,373,921.24 AUD	325	4,819,885.19 AUD	107	1,277,011.79 AUD
60 - 71	7	0.05%	79,823.91 AUD	0.01%	-	- AUD	7	79,823.91 AUD	5	61,852.36 AUD	2	17,971.55 AUD
> 71	5	0.03%	23,099.39 AUD	0.00%	-	- AUD	5	23,099.39 AUD	4	15,597.50 AUD	1	7,501.89 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Statistics Seasoning	
Minimum Seasoning in months	2
Maximum Seasoning in months	82
Weighted Average Seasoning Term in months (by ODRB)	11.33

Pool Data VI

Product Type

Total Portfolio					Balloon				Vehicle Status			
Product Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Chattel Mortgage	9,176	61.75%	385,911,721.74 AUD	69.46%	3,233	192,638,863.59 AUD	5,943	193,272,858.15 AUD	6,720	308,340,456.35 AUD	2,456	77,571,265.39 AUD
Consumer Loan	5,685	38.25%	169,644,576.71 AUD	30.54%	931	43,831,653.69 AUD	4,754	125,812,923.02 AUD	3,744	123,079,814.31 AUD	1,941	46,564,762.40 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Vehicle Status

Total Portfolio					Product Type			
Type of Car	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New Vehicles	10,464	70.41%	431,420,270.66 AUD	77.66%	6,720	308,340,456.35 AUD	3,744	123,079,814.31 AUD
Used Vehicles	4,397	29.59%	124,136,027.79 AUD	22.34%	2,456	77,571,265.39 AUD	1,941	46,564,762.40 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Balloon

Total Portfolio				
Balloon	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	4,164	28.02%	236,470,517.28 AUD	42.56%
No Balloon	10,697	71.98%	319,085,781.17 AUD	57.44%
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>

Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Product Type				
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	
<b>Volkswagen Group Vehicles</b>										
AUDI	A1	56	0.38%	1,334,361.23 AUD	0.24%	27	658,262.30 AUD	29	676,098.93 AUD	
	A3	316	2.13%	11,930,094.33 AUD	2.15%	145	6,056,613.74 AUD	171	5,873,480.59 AUD	
	A4	146	0.98%	5,822,504.82 AUD	1.05%	83	3,901,232.38 AUD	63	1,921,272.44 AUD	
	A5	95	0.64%	4,651,152.65 AUD	0.84%	66	3,324,670.35 AUD	29	1,326,482.30 AUD	
	A6	35	0.24%	1,941,090.92 AUD	0.35%	24	1,514,772.44 AUD	11	426,318.48 AUD	
	A7	15	0.10%	1,253,832.62 AUD	0.23%	12	1,117,762.00 AUD	3	136,070.62 AUD	
	A8	4	0.03%	219,190.70 AUD	0.04%	3	177,043.38 AUD	1	42,147.32 AUD	
	E-TRON	10	0.07%	1,084,972.93 AUD	0.20%	9	1,022,144.08 AUD	1	62,828.85 AUD	
	Q2	112	0.75%	3,576,856.07 AUD	0.64%	42	1,415,791.40 AUD	70	2,161,064.67 AUD	
	Q3	303	2.04%	12,089,805.24 AUD	2.18%	157	6,674,031.64 AUD	146	5,415,773.60 AUD	
	Q5	339	2.28%	16,469,838.39 AUD	2.96%	222	10,930,944.46 AUD	117	5,538,893.93 AUD	
	Q7	266	1.79%	18,215,076.24 AUD	3.28%	204	14,315,795.97 AUD	62	3,899,280.27 AUD	
	Q8	24	0.16%	2,479,371.70 AUD	0.45%	22	2,351,013.07 AUD	2	128,358.63 AUD	
	R8	8	0.05%	1,131,888.57 AUD	0.20%	7	985,551.21 AUD	1	146,337.36 AUD	
	TT	13	0.09%	506,015.15 AUD	0.09%	9	419,579.16 AUD	4	86,435.99 AUD	
	<b>SubTotal</b>	<b>1,742</b>	<b>11.72%</b>	<b>82,706,051.56 AUD</b>	<b>14.89%</b>	<b>1,032</b>	<b>54,865,207.58 AUD</b>	<b>710</b>	<b>27,840,843.98 AUD</b>	
BENTLEY	BENTAYGA	5	0.03%	1,016,091.01 AUD	0.18%	5	1,016,091.01 AUD	-	- AUD	
	CONTINENTAL	5	0.03%	753,946.47 AUD	0.14%	4	662,324.04 AUD	1	91,622.43 AUD	
	<b>SubTotal</b>	<b>10</b>	<b>0.07%</b>	<b>1,770,037.48 AUD</b>	<b>0.32%</b>	<b>9</b>	<b>1,678,415.05 AUD</b>	<b>1</b>	<b>91,622.43 AUD</b>	
LAMBORGHINI	AVENTADOR	1	0.01%	380,079.69 AUD	0.07%	1	380,079.69 AUD	-	- AUD	
	HURACAN	3	0.02%	1,010,738.33 AUD	0.18%	3	1,010,738.33 AUD	-	- AUD	
	URUS	2	0.01%	648,231.57 AUD	0.12%	1	338,971.63 AUD	1	309,259.94 AUD	
	<b>SubTotal</b>	<b>6</b>	<b>0.04%</b>	<b>2,039,049.59 AUD</b>	<b>0.37%</b>	<b>5</b>	<b>1,729,789.65 AUD</b>	<b>1</b>	<b>309,259.94 AUD</b>	
PORSCHE	BOXSTER	11	0.07%	1,218,264.06 AUD	0.22%	10	1,183,784.49 AUD	1	34,479.57 AUD	
	CARRERA / 911	28	0.19%	6,029,470.23 AUD	1.09%	25	5,670,469.68 AUD	3	359,000.55 AUD	
	CAYENNE	82	0.55%	8,184,734.32 AUD	1.47%	74	7,687,010.50 AUD	8	497,723.82 AUD	
	CAYMAN	1	0.01%	98,260.40 AUD	0.02%	-	- AUD	1	98,260.40 AUD	
	MACAN	123	0.83%	10,148,178.53 AUD	1.83%	113	9,283,748.71 AUD	10	864,429.82 AUD	
	PANAMERA	1	0.01%	368,781.57 AUD	0.07%	1	368,781.57 AUD	-	- AUD	
	TAYCAN	13	0.09%	2,423,576.04 AUD	0.44%	13	2,423,576.04 AUD	-	- AUD	
	<b>SubTotal</b>	<b>259</b>	<b>1.74%</b>	<b>28,471,265.15 AUD</b>	<b>5.12%</b>	<b>236</b>	<b>26,617,370.99 AUD</b>	<b>23</b>	<b>1,853,894.16 AUD</b>	
SKODA	FABIA	46	0.31%	790,255.09 AUD	0.14%	13	282,254.06 AUD	33	508,001.03 AUD	
	KAROQ	61	0.41%	1,688,941.05 AUD	0.30%	22	606,713.68 AUD	39	1,082,227.37 AUD	
	KODIAQ	110	0.74%	4,120,823.90 AUD	0.74%	42	1,693,974.83 AUD	68	2,426,849.07 AUD	
	KAMIQ	72	0.48%	1,762,588.00 AUD	0.32%	18	415,711.02 AUD	54	1,346,876.98 AUD	
	SCALA	41	0.28%	1,021,493.88 AUD	0.18%	12	310,282.97 AUD	29	711,210.91 AUD	
	OCTAVIA	116	0.78%	3,002,107.98 AUD	0.54%	25	632,586.70 AUD	91	2,369,521.28 AUD	
	RAPID	2	0.01%	29,104.39 AUD	0.01%	-	- AUD	2	29,104.39 AUD	
	SUPERB	26	0.17%	908,468.97 AUD	0.16%	12	490,044.87 AUD	14	418,424.10 AUD	
	<b>SubTotal</b>	<b>474</b>	<b>3.19%</b>	<b>13,323,783.26 AUD</b>	<b>2.40%</b>	<b>144</b>	<b>4,431,568.13 AUD</b>	<b>330</b>	<b>8,892,215.13 AUD</b>	
VOLKSWAGEN	AMAROK	871	5.86%	33,509,273.30 AUD	6.03%	662	26,141,546.74 AUD	209	7,367,726.56 AUD	
	ARTEON	11	0.07%	373,110.20 AUD	0.07%	6	169,211.70 AUD	5	203,898.50 AUD	
	CADDY	117	0.79%	2,651,577.84 AUD	0.48%	107	2,498,187.47 AUD	10	153,390.37 AUD	
	CARAVELLE	5	0.03%	151,031.48 AUD	0.03%	4	113,438.96 AUD	1	37,592.52 AUD	
	CRAFTER	151	1.02%	5,853,718.63 AUD	1.05%	148	5,710,696.35 AUD	3	143,022.28 AUD	
	GOLF	524	3.53%	11,377,197.46 AUD	2.05%	184	4,495,907.64 AUD	340	6,881,289.82 AUD	
	JETTA	14	0.09%	105,992.88 AUD	0.02%	2	17,666.79 AUD	12	88,326.09 AUD	
	MULTIVAN	44	0.30%	1,962,324.12 AUD	0.35%	27	1,260,161.32 AUD	17	702,162.80 AUD	
	NEW BEETLE	4	0.03%	58,430.67 AUD	0.01%	1	20,286.53 AUD	3	38,144.14 AUD	
	PASSAT	56	0.38%	1,420,217.45 AUD	0.26%	27	532,712.44 AUD	29	887,505.01 AUD	
	POLO	216	1.45%	3,480,675.59 AUD	0.63%	64	1,061,447.72 AUD	152	2,419,227.87 AUD	
	SCIROCCO	4	0.03%	69,113.26 AUD	0.01%	1	8,423.98 AUD	3	60,689.28 AUD	
	T-CROSS	173	1.16%	4,318,547.94 AUD	0.78%	50	1,276,284.36 AUD	123	3,042,263.58 AUD	
	T-ROC	112	0.75%	3,575,638.21 AUD	0.64%	34	1,196,185.64 AUD	78	2,379,452.57 AUD	
	TIGUAN	663	4.46%	21,423,993.02 AUD	3.86%	287	10,179,192.13 AUD	376	11,244,800.89 AUD	
	TOUAREG	97	0.65%	5,826,795.90 AUD	1.05%	71	4,691,775.52 AUD	26	1,135,020.38 AUD	

Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Balloon				Vehicle Status			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
<b>Volkswagen Group Vehicles</b>													
AUDI	A1	56	0.38%	1,334,361.23 AUD	0.24%	13	455,165.06 AUD	43	879,196.17 AUD	30	971,719.94 AUD	26	362,641.29 AUD
	A3	316	2.13%	11,930,094.33 AUD	2.15%	123	6,302,421.44 AUD	193	5,627,672.89 AUD	198	8,754,084.40 AUD	118	3,176,009.93 AUD
	A4	146	0.98%	5,822,504.82 AUD	1.05%	57	3,055,181.46 AUD	89	2,767,323.36 AUD	89	4,469,279.94 AUD	57	1,353,224.88 AUD
	A5	95	0.64%	4,651,152.65 AUD	0.84%	43	2,644,504.73 AUD	52	2,006,647.92 AUD	57	3,401,874.34 AUD	38	1,249,278.31 AUD
	A6	35	0.24%	1,941,090.92 AUD	0.35%	8	635,586.33 AUD	27	1,305,504.59 AUD	17	1,382,216.36 AUD	18	558,874.56 AUD
	A7	15	0.10%	1,253,832.62 AUD	0.23%	10	1,092,829.19 AUD	5	161,003.43 AUD	10	1,062,372.42 AUD	5	191,460.20 AUD
	A8	4	0.03%	219,190.70 AUD	0.04%	-	- AUD	4	219,190.70 AUD	2	143,182.10 AUD	2	76,008.60 AUD
	E-TRON	10	0.07%	1,084,972.93 AUD	0.20%	8	913,997.78 AUD	2	170,975.15 AUD	10	1,084,972.93 AUD	-	- AUD
	Q2	112	0.75%	3,576,856.07 AUD	0.64%	43	1,529,345.47 AUD	69	2,047,510.60 AUD	82	2,826,773.98 AUD	50	750,082.09 AUD
	Q3	303	2.04%	12,089,805.24 AUD	2.18%	117	5,857,224.59 AUD	186	6,232,580.65 AUD	252	10,955,562.01 AUD	31	1,134,243.23 AUD
	Q5	339	2.28%	16,469,838.39 AUD	2.96%	166	9,616,114.44 AUD	173	6,853,723.95 AUD	239	13,109,699.91 AUD	100	3,360,138.48 AUD
	Q7	266	1.79%	18,215,076.24 AUD	3.28%	136	11,362,399.03 AUD	130	6,852,677.21 AUD	170	13,896,105.12 AUD	96	4,318,971.12 AUD
	Q8	24	0.16%	2,479,371.70 AUD	0.45%	15	1,650,951.03 AUD	9	828,420.67 AUD	21	2,263,930.39 AUD	3	215,441.31 AUD
	R8	8	0.05%	1,131,888.57 AUD	0.20%	6	955,098.01 AUD	2	176,790.56 AUD	5	791,197.26 AUD	3	340,691.31 AUD
	TT	13	0.09%	506,015.15 AUD	0.09%	5	318,745.42 AUD	8	187,269.73 AUD	1	122,145.98 AUD	12	383,869.17 AUD
	<b>SubTotal</b>	<b>1,742</b>	<b>11.72%</b>	<b>82,706,051.56 AUD</b>	<b>14.89%</b>	<b>750</b>	<b>46,389,563.98 AUD</b>	<b>992</b>	<b>36,316,487.58 AUD</b>	<b>1,183</b>	<b>65,235,117.08 AUD</b>	<b>559</b>	<b>17,470,934.48 AUD</b>
BENTLEY	BENTAYGA	5	0.03%	1,016,091.01 AUD	0.18%	4	848,180.59 AUD	1	167,910.42 AUD	2	506,789.63 AUD	3	509,301.38 AUD
	CONTINENTAL	5	0.03%	753,946.47 AUD	0.14%	2	321,153.73 AUD	3	432,792.74 AUD	-	- AUD	5	753,946.47 AUD
	<b>SubTotal</b>	<b>10</b>	<b>0.07%</b>	<b>1,770,037.48 AUD</b>	<b>0.32%</b>	<b>6</b>	<b>1,169,334.32 AUD</b>	<b>4</b>	<b>600,703.16 AUD</b>	<b>2</b>	<b>506,789.63 AUD</b>	<b>8</b>	<b>1,263,247.85 AUD</b>
LAMBORGHINI	AVENTADOR	1	0.01%	380,079.69 AUD	0.07%	1	380,079.69 AUD	-	- AUD	-	- AUD	1	380,079.69 AUD
	HURACAN	3	0.02%	1,010,738.33 AUD	0.18%	2	853,678.45 AUD	1	157,059.88 AUD	2	853,678.45 AUD	1	157,059.88 AUD
	URUS	2	0.01%	648,231.57 AUD	0.12%	2	648,231.57 AUD	-	- AUD	2	648,231.57 AUD	-	- AUD
	<b>SubTotal</b>	<b>6</b>	<b>0.04%</b>	<b>2,039,049.59 AUD</b>	<b>0.37%</b>	<b>5</b>	<b>1,881,989.71 AUD</b>	<b>1</b>	<b>157,059.88 AUD</b>	<b>4</b>	<b>1,501,910.02 AUD</b>	<b>2</b>	<b>537,139.57 AUD</b>
PORSCHE	BOXSTER	11	0.07%	1,218,264.06 AUD	0.22%	9	1,119,680.88 AUD	2	98,583.18 AUD	9	1,112,376.65 AUD	2	105,887.41 AUD
	CARRERA / 911	28	0.19%	6,029,470.23 AUD	1.09%	24	5,253,884.60 AUD	4	775,585.63 AUD	20	4,885,525.65 AUD	8	1,143,944.58 AUD
	CAYENNE	82	0.55%	8,184,734.32 AUD	1.47%	54	6,274,385.15 AUD	28	1,910,349.17 AUD	66	7,182,354.84 AUD	16	1,002,379.48 AUD
	CAYMAN	1	0.01%	98,260.40 AUD	0.02%	-	- AUD	1	98,260.40 AUD	-	- AUD	1	98,260.40 AUD
	MACAN	123	0.83%	10,148,178.53 AUD	1.83%	83	7,712,259.12 AUD	40	2,435,919.41 AUD	99	8,923,697.77 AUD	24	1,224,480.76 AUD
	PANAMERA	1	0.01%	368,781.57 AUD	0.07%	1	368,781.57 AUD	-	- AUD	1	368,781.57 AUD	-	- AUD
	TAYCAN	13	0.09%	2,423,576.04 AUD	0.44%	13	2,423,576.04 AUD	-	- AUD	13	2,423,576.04 AUD	-	- AUD
	<b>SubTotal</b>	<b>259</b>	<b>1.74%</b>	<b>28,471,265.15 AUD</b>	<b>5.12%</b>	<b>184</b>	<b>23,152,567.36 AUD</b>	<b>75</b>	<b>5,318,697.79 AUD</b>	<b>208</b>	<b>24,896,312.52 AUD</b>	<b>51</b>	<b>3,574,952.63 AUD</b>
SKODA	FABIA	46	0.31%	790,255.09 AUD	0.14%	3	61,865.84 AUD	43	728,389.25 AUD	43	764,573.32 AUD	3	25,681.77 AUD
	KAROQ	61	0.41%	1,688,941.05 AUD	0.30%	9	313,765.23 AUD	52	1,375,175.82 AUD	61	1,688,941.05 AUD	-	- AUD
	KODIAQ	110	0.74%	4,120,823.90 AUD	0.74%	29	1,293,364.38 AUD	81	2,827,459.52 AUD	101	3,888,447.89 AUD	9	232,376.01 AUD
	KAMIQ	72	0.48%	1,762,588.00 AUD	0.32%	7	199,325.95 AUD	65	1,563,262.05 AUD	72	1,762,588.00 AUD	-	- AUD
	SCALA	41	0.28%	1,021,493.88 AUD	0.18%	9	235,334.68 AUD	32	786,159.20 AUD	41	1,021,493.88 AUD	-	- AUD
	OCTAVIA	116	0.78%	3,002,107.98 AUD	0.54%	30	1,097,682.33 AUD	86	1,904,425.65 AUD	103	2,800,652.00 AUD	13	201,455.98 AUD
	RAPID	2	0.01%	29,104.39 AUD	0.01%	-	- AUD	2	29,104.39 AUD	2	29,104.39 AUD	-	- AUD
	SUPERB	26	0.17%	908,468.97 AUD	0.16%	10	456,845.79 AUD	16	451,623.18 AUD	19	774,358.38 AUD	7	134,110.59 AUD
	<b>SubTotal</b>	<b>474</b>	<b>3.19%</b>	<b>13,323,783.26 AUD</b>	<b>2.40%</b>	<b>97</b>	<b>3,658,184.20 AUD</b>	<b>377</b>	<b>9,665,599.06 AUD</b>	<b>442</b>	<b>12,730,158.91 AUD</b>	<b>32</b>	<b>593,624.35 AUD</b>
VOLKSWAGEN	AMAROK	871	5.86%	33,509,273.30 AUD	6.03%	308	14,054,278.45 AUD	563	19,454,994.85 AUD	702	29,008,196.11 AUD	169	4,501,077.19 AUD
	ARTEON	11	0.07%	373,110.20 AUD	0.07%	8	326,550.48 AUD	3	46,559.72 AUD	5	159,936.66 AUD	6	213,173.54 AUD
	CADDY	117	0.79%	2,651,577.84 AUD	0.48%	28	855,090.38 AUD	89	1,796,487.46 AUD	94	2,302,990.91 AUD	23	348,586.93 AUD
	CARAVELLE	5	0.03%	151,031.48 AUD	0.03%	2	57,750.58 AUD	3	93,280.90 AUD	4	113,438.96 AUD	1	37,592.52 AUD
	CRAFTER	151	1.02%	5,853,718.63 AUD	1.05%	44	1,985,622.30 AUD	107	3,868,096.33 AUD	146	5,729,578.03 AUD	5	124,140.60 AUD
	GOLF	524	3.53%	11,377,197.46 AUD	2.05%	123	3,697,042.32 AUD	401	7,680,155.14 AUD	339	8,336,312.46 AUD	185	3,040,885.00 AUD
	JETTA	14	0.09%	105,992.88 AUD	0.02%	2	18,648.06 AUD	12	87,344.82 AUD	5	31,290.11 AUD	9	74,702.77 AUD
	MULTIVAN	44	0.30%	1,962,324.12 AUD	0.35%	14	834,271.91 AUD	30	1,128,052.21 AUD	31	1,525,079.79 AUD	13	437,244.33 AUD
	NEW BEETLE	4	0.03%	58,430.67 AUD	0.01%	-	- AUD	4	58,430.67 AUD	-	- AUD	4	58,430.67 AUD
	PASSAT	56	0.38%	1,420,217.45 AUD	0.26%	14	566,506.01 AUD	42	853,711.44 AUD	27	966,120.43 AUD	29	454,097.02 AUD
	POLO	216	1.45%	3,480,675.59 AUD	0.63%	25	573,977.41 AUD	191	2,906,698.18 AUD	178	3,171,974.00 AUD	38	308,701.59 AUD
	SCIROCCO	4	0.03%	69,113.26 AUD	0.01%	-	- AUD	4	69,113.26 AUD	-	- AUD	4	69,113.26 AUD
	T-CROSS	173	1.16%	4,318,547.94 AUD	0.78%	25	703,742.62 AUD	148	3,614,805.32 AUD	173	4,318,547.94 AUD	-	- AUD
	T-ROC	112	0.75%	3,575,638.21 AUD	0.64%	22	829,506.86 AUD	90	2,746,131.35 AUD	112	3,575,638.21 AUD	-	- AUD
	TIGUAN	663	4.46%	21,423,993.02 AUD	3.86%	186	7,489,103.61 AUD	477	13,934,889.41 AUD	569	19,258,162.66 AUD	94	2,165,830.36 AUD
	TOUAREG	97	0.65%	5,826,795.90 AUD	1.05%	41	3,349,735.99 AUD	56	2,477,059.91 AUD	67	4,855,896.79 AUD	30	970,899.11 AUD

Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Product Type			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
	TRANSPORTER	149	1.00%	4,945,759.42 AUD	0.89%	133	4,256,570.65 AUD	16	689,188.77 AUD
	UP!	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD
	<b>SubTotal</b>	<b>3,211</b>	<b>21.61%</b>	<b>101,103,397.37 AUD</b>	<b>18.20%</b>	<b>1,808</b>	<b>63,629,695.94 AUD</b>	<b>1,403</b>	<b>37,473,701.43 AUD</b>
<b>Volkswagen Group Vehicles</b>	<b>SubTotal</b>	<b>5,702</b>	<b>38.37%</b>	<b>229,413,584.41 AUD</b>	<b>41.29%</b>	<b>3,234</b>	<b>152,952,047.34 AUD</b>	<b>2,468</b>	<b>76,461,537.07 AUD</b>

Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Balloon				Vehicle Status			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
	TRANSPORTER	149	1.00%	4,945,759.42 AUD	0.89%	49	2,113,513.15 AUD	100	2,832,246.27 AUD	118	4,441,956.94 AUD	31	503,802.48 AUD
	UP!	-	0.00%	- AUD	0.00%	-	- AUD	-	- AUD	-	- AUD	-	- AUD
	<b>SubTotal</b>	<b>3,211</b>	<b>21.61%</b>	<b>101,103,397.37 AUD</b>	<b>18.20%</b>	<b>891</b>	<b>37,455,340.13 AUD</b>	<b>2,320</b>	<b>63,648,057.24 AUD</b>	<b>2,570</b>	<b>87,795,120.00 AUD</b>	<b>641</b>	<b>13,308,277.37 AUD</b>
Volkswagen Group Vehicles	<b>SubTotal</b>	<b>5,702</b>	<b>38.37%</b>	<b>229,413,584.41 AUD</b>	<b>41.29%</b>	<b>1,933</b>	<b>113,706,979.70 AUD</b>	<b>3,769</b>	<b>115,706,604.71 AUD</b>	<b>4,409</b>	<b>192,665,408.16 AUD</b>	<b>1,293</b>	<b>36,748,176.25 AUD</b>



Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Product Type			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
<b>Other Vehicles</b>									
ABARTH		16	0.11%	436,283.78 AUD	0.08%	10	278,442.11 AUD	6	157,841.67 AUD
ALFA ROMEO		33	0.22%	1,414,869.42 AUD	0.25%	16	674,728.60 AUD	17	740,140.82 AUD
ASTON MARTIN		6	0.04%	1,090,421.73 AUD	0.20%	6	1,090,421.73 AUD	-	- AUD
BMW		166	1.12%	8,200,249.83 AUD	1.48%	128	6,912,655.81 AUD	38	1,287,594.02 AUD
CHEVROLET		29	0.20%	2,399,601.06 AUD	0.43%	26	2,168,353.94 AUD	3	231,247.12 AUD
CHRYSLER		8	0.05%	231,942.55 AUD	0.04%	3	127,202.22 AUD	5	104,740.33 AUD
CITROEN		6	0.04%	84,728.02 AUD	0.02%	5	78,061.66 AUD	1	6,666.36 AUD
DODGE		2	0.01%	21,280.08 AUD	0.00%	1	7,014.17 AUD	1	14,265.91 AUD
FERRARI		4	0.03%	677,641.81 AUD	0.12%	3	480,171.13 AUD	1	197,470.68 AUD
FIAT		18	0.12%	416,769.32 AUD	0.08%	12	317,549.27 AUD	6	99,220.05 AUD
FORD		1,009	6.79%	39,805,917.72 AUD	7.17%	773	31,826,993.67 AUD	236	7,978,924.05 AUD
GENESIS		4	0.03%	303,895.32 AUD	0.05%	4	303,895.32 AUD	-	- AUD
GM		1	0.01%	77,407.73 AUD	0.01%	1	77,407.73 AUD	-	- AUD
GREAT WALL		17	0.11%	323,751.28 AUD	0.06%	12	233,074.79 AUD	5	90,676.49 AUD
GWM		64	0.43%	1,974,282.62 AUD	0.36%	47	1,387,176.97 AUD	17	587,105.65 AUD
HAVAL		65	0.44%	1,684,217.12 AUD	0.30%	35	873,541.38 AUD	30	810,675.74 AUD
HINO		1	0.01%	47,045.32 AUD	0.01%	1	47,045.32 AUD	-	- AUD
HOLDEN		339	2.28%	8,029,098.34 AUD	1.45%	173	4,280,086.71 AUD	166	3,749,011.63 AUD
HONDA		263	1.77%	6,354,191.86 AUD	1.14%	141	3,645,445.99 AUD	122	2,708,745.87 AUD
HYUNDAI		711	4.78%	17,778,365.74 AUD	3.20%	362	9,722,584.55 AUD	349	8,055,781.19 AUD
INFINITI		2	0.01%	39,365.44 AUD	0.01%	2	39,365.44 AUD	-	- AUD
ISUZU		303	2.04%	11,291,462.55 AUD	2.03%	207	7,664,792.84 AUD	96	3,626,669.71 AUD
JAGUAR		107	0.72%	5,717,520.81 AUD	1.03%	76	4,315,570.39 AUD	31	1,401,950.42 AUD
JEEP		160	1.08%	6,163,082.86 AUD	1.11%	103	4,377,452.90 AUD	57	1,785,629.96 AUD
KIA		433	2.91%	11,484,106.46 AUD	2.07%	252	7,415,843.89 AUD	181	4,068,262.57 AUD
LAND ROVER		645	4.34%	46,340,523.40 AUD	8.34%	484	37,034,632.25 AUD	161	9,305,891.15 AUD
LDV		263	1.77%	7,441,750.91 AUD	1.34%	229	6,447,599.92 AUD	34	994,150.99 AUD
LEXUS		12	0.08%	491,623.74 AUD	0.09%	11	463,570.94 AUD	1	28,052.80 AUD
MAHINDRA		3	0.02%	51,298.78 AUD	0.01%	2	45,090.78 AUD	1	6,208.00 AUD
MASERATI		31	0.21%	3,373,956.86 AUD	0.61%	29	3,225,568.34 AUD	2	148,388.52 AUD
MAZDA		625	4.21%	17,659,028.38 AUD	3.18%	389	12,018,326.50 AUD	236	5,640,701.88 AUD
MERCEDES-BENZ		361	2.43%	19,038,110.84 AUD	3.43%	291	16,199,987.86 AUD	70	2,838,122.98 AUD
MG		235	1.58%	4,851,767.25 AUD	0.87%	92	1,787,748.51 AUD	143	3,064,018.74 AUD
MINI		16	0.11%	509,014.93 AUD	0.09%	12	404,013.12 AUD	4	105,001.81 AUD
MITSUBISHI		904	6.08%	24,976,947.27 AUD	4.50%	495	13,963,045.38 AUD	409	11,013,901.89 AUD
NISSAN		414	2.79%	12,985,422.72 AUD	2.34%	272	9,208,122.25 AUD	142	3,777,300.47 AUD
OPEL		1	0.01%	12,509.55 AUD	0.00%	-	- AUD	1	12,509.55 AUD
PEUGEOT		71	0.48%	2,185,346.23 AUD	0.39%	54	1,607,812.64 AUD	17	577,533.59 AUD
RAM		2	0.01%	119,818.96 AUD	0.02%	2	119,818.96 AUD	-	- AUD
RENAULT		173	1.16%	5,467,539.08 AUD	0.98%	145	4,800,882.63 AUD	28	666,656.45 AUD
ROLLS-ROYCE		2	0.01%	388,900.66 AUD	0.07%	2	388,900.66 AUD	-	- AUD
SSANGYONG		31	0.21%	1,013,409.67 AUD	0.18%	23	726,881.88 AUD	8	286,527.79 AUD
SUBARU		453	3.05%	12,259,599.62 AUD	2.21%	240	6,753,094.84 AUD	213	5,506,504.78 AUD
SUZUKI		165	1.11%	3,174,855.17 AUD	0.57%	56	1,102,296.55 AUD	109	2,072,558.62 AUD
TESLA		18	0.12%	1,097,015.42 AUD	0.20%	18	1,097,015.42 AUD	-	- AUD
TOYOTA		779	5.24%	27,040,238.58 AUD	4.87%	573	20,677,625.54 AUD	206	6,362,613.04 AUD
VOLVO		188	1.27%	9,616,537.25 AUD	1.73%	124	6,542,760.90 AUD	64	3,073,776.35 AUD
<b>Other Vehicles</b>	<b>SubTotal</b>	<b>9,159</b>	<b>61.63%</b>	<b>326,142,714.04 AUD</b>	<b>58.71%</b>	<b>5,942</b>	<b>232,959,674.40 AUD</b>	<b>3,217</b>	<b>93,183,039.64 AUD</b>
<b>Total</b>		<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

Pool Data VII

Distribution by Vehicle Brand and Models

Total Portfolio						Balloon				Vehicle Status			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
<b>Other Vehicles</b>													
ABARTH		16	0.11%	436,283.78 AUD	0.08%	8	232,525.91 AUD	8	203,757.87 AUD	11	307,161.86 AUD	5	129,121.92 AUD
ALFA ROMEO		33	0.22%	1,414,869.42 AUD	0.25%	20	971,918.65 AUD	13	442,950.77 AUD	26	1,178,865.11 AUD	7	236,004.31 AUD
ASTON MARTIN		6	0.04%	1,090,421.73 AUD	0.20%	5	1,002,162.89 AUD	1	88,258.84 AUD	2	540,474.32 AUD	4	549,947.41 AUD
BMW		166	1.12%	8,200,249.83 AUD	1.48%	68	4,708,001.05 AUD	98	3,492,248.78 AUD	67	4,403,891.59 AUD	99	3,796,358.24 AUD
CHEVROLET		29	0.20%	2,399,601.06 AUD	0.43%	17	1,477,960.66 AUD	12	921,640.40 AUD	27	2,265,736.49 AUD	2	133,864.57 AUD
CHRYSLER		8	0.05%	231,942.55 AUD	0.04%	1	69,307.60 AUD	7	162,634.95 AUD	2	110,798.08 AUD	6	121,144.47 AUD
CITROEN		6	0.04%	84,728.02 AUD	0.02%	1	6,734.88 AUD	5	77,993.14 AUD	3	53,062.40 AUD	3	31,665.62 AUD
DODGE		2	0.01%	21,280.08 AUD	0.00%	-	- AUD	2	21,280.08 AUD	-	- AUD	2	21,280.08 AUD
FERRARI		4	0.03%	677,641.81 AUD	0.12%	4	677,641.81 AUD	-	- AUD	-	- AUD	4	677,641.81 AUD
FIAT		18	0.12%	416,769.32 AUD	0.08%	3	91,071.32 AUD	15	325,698.00 AUD	13	319,500.91 AUD	5	97,268.41 AUD
FORD		1,009	6.79%	39,805,917.72 AUD	7.17%	275	13,594,771.26 AUD	734	26,211,146.46 AUD	649	28,890,939.58 AUD	360	10,914,978.14 AUD
GENESIS		4	0.03%	303,895.32 AUD	0.05%	3	246,722.71 AUD	1	57,172.61 AUD	4	303,895.32 AUD	-	- AUD
GM		1	0.01%	77,407.73 AUD	0.01%	1	77,407.73 AUD	-	- AUD	1	77,407.73 AUD	-	- AUD
GREAT WALL		17	0.11%	323,751.28 AUD	0.06%	1	31,518.20 AUD	16	292,233.08 AUD	16	310,761.99 AUD	1	12,989.29 AUD
GWM		64	0.43%	1,974,282.62 AUD	0.36%	12	397,743.00 AUD	52	1,576,539.62 AUD	64	1,974,282.62 AUD	-	- AUD
HAVAL		65	0.44%	1,684,217.12 AUD	0.30%	3	106,491.04 AUD	62	1,577,726.08 AUD	65	1,684,217.12 AUD	-	- AUD
HINO		1	0.01%	47,045.32 AUD	0.01%	1	47,045.32 AUD	-	- AUD	1	47,045.32 AUD	-	- AUD
HOLDEN		339	2.28%	8,029,098.34 AUD	1.45%	29	878,859.39 AUD	310	7,150,238.95 AUD	84	2,129,913.28 AUD	255	5,899,185.06 AUD
HONDA		263	1.77%	6,354,191.86 AUD	1.14%	40	1,286,119.73 AUD	223	5,068,072.13 AUD	190	5,026,434.60 AUD	73	1,327,757.26 AUD
HYUNDAI		711	4.78%	17,778,365.74 AUD	3.20%	105	3,660,534.10 AUD	606	14,117,831.64 AUD	487	13,732,845.63 AUD	224	4,045,520.11 AUD
INFINITI		2	0.01%	39,365.44 AUD	0.01%	-	- AUD	2	39,365.44 AUD	-	- AUD	2	39,365.44 AUD
ISUZU		303	2.04%	11,291,462.55 AUD	2.03%	66	2,801,174.62 AUD	237	8,490,287.93 AUD	247	9,811,599.54 AUD	56	1,479,863.01 AUD
JAGUAR		107	0.72%	5,717,520.81 AUD	1.03%	58	3,792,582.94 AUD	49	1,924,937.87 AUD	72	4,417,680.71 AUD	35	1,299,840.10 AUD
JEEP		160	1.08%	6,163,082.86 AUD	1.11%	42	2,438,151.85 AUD	118	3,724,931.01 AUD	88	4,317,566.28 AUD	72	1,845,516.58 AUD
KIA		433	2.91%	11,484,106.46 AUD	2.07%	77	2,918,311.33 AUD	356	8,565,795.13 AUD	327	9,326,441.79 AUD	106	2,157,664.67 AUD
LAND ROVER		645	4.34%	46,340,523.40 AUD	8.34%	366	31,521,562.31 AUD	279	14,818,961.09 AUD	461	36,963,895.51 AUD	184	9,376,627.89 AUD
LDV		263	1.77%	7,441,750.91 AUD	1.34%	53	1,628,093.53 AUD	210	5,813,657.38 AUD	255	7,278,375.17 AUD	8	163,375.74 AUD
LEXUS		12	0.08%	491,623.74 AUD	0.09%	6	282,663.45 AUD	6	208,960.29 AUD	5	248,859.59 AUD	7	242,764.15 AUD
MAHINDRA		3	0.02%	51,298.78 AUD	0.01%	-	- AUD	3	51,298.78 AUD	3	51,298.78 AUD	-	- AUD
MASERATI		31	0.21%	3,373,956.86 AUD	0.61%	23	2,909,416.39 AUD	8	464,540.47 AUD	23	2,839,363.23 AUD	8	534,593.63 AUD
MAZDA		625	4.21%	17,659,028.38 AUD	3.18%	133	5,276,900.98 AUD	492	12,382,127.40 AUD	437	13,954,867.43 AUD	188	3,704,160.95 AUD
MERCEDES-BENZ		361	2.43%	19,038,110.84 AUD	3.43%	141	9,596,387.03 AUD	220	9,441,723.81 AUD	164	11,160,117.22 AUD	197	7,877,993.62 AUD
MG		235	1.58%	4,851,767.25 AUD	0.87%	16	450,363.67 AUD	219	4,401,403.58 AUD	227	4,709,638.52 AUD	8	142,128.73 AUD
MINI		16	0.11%	509,014.93 AUD	0.09%	5	216,996.28 AUD	11	292,018.65 AUD	6	298,916.82 AUD	10	210,098.11 AUD
MITSUBISHI		904	6.08%	24,976,947.27 AUD	4.50%	130	4,592,657.58 AUD	774	20,384,289.69 AUD	641	19,332,972.57 AUD	263	5,643,974.70 AUD
NISSAN		414	2.79%	12,985,422.72 AUD	2.34%	72	3,209,959.71 AUD	342	9,775,463.01 AUD	240	9,112,998.33 AUD	174	3,872,424.39 AUD
OPEL		1	0.01%	12,509.55 AUD	0.00%	-	- AUD	1	12,509.55 AUD	-	- AUD	1	12,509.55 AUD
PEUGEOT		71	0.48%	2,185,346.23 AUD	0.39%	21	861,748.49 AUD	50	1,323,597.74 AUD	66	2,089,310.82 AUD	5	96,035.41 AUD
RAM		2	0.01%	119,818.96 AUD	0.02%	1	103,142.97 AUD	1	16,675.99 AUD	1	16,675.99 AUD	1	103,142.97 AUD
RENAULT		173	1.16%	5,467,539.08 AUD	0.98%	56	2,172,784.39 AUD	117	3,294,754.69 AUD	145	4,919,700.85 AUD	28	547,838.23 AUD
ROLLS-ROYCE		2	0.01%	388,900.66 AUD	0.07%	1	231,113.15 AUD	1	157,787.51 AUD	1	231,113.15 AUD	1	157,787.51 AUD
SSANGYONG		31	0.21%	1,013,409.67 AUD	0.18%	6	218,676.31 AUD	25	794,733.36 AUD	30	963,825.86 AUD	1	49,583.81 AUD
SUBARU		453	3.05%	12,259,599.62 AUD	2.21%	96	3,396,703.75 AUD	357	8,862,895.87 AUD	327	9,850,564.92 AUD	126	2,409,034.70 AUD
SUZUKI		165	1.11%	3,174,855.17 AUD	0.57%	8	176,115.94 AUD	157	2,998,739.23 AUD	124	2,570,244.14 AUD	41	604,611.03 AUD
TESLA		18	0.12%	1,097,015.42 AUD	0.20%	11	702,668.10 AUD	7	394,347.32 AUD	18	1,097,015.42 AUD	-	- AUD
TOYOTA		779	5.24%	27,040,238.58 AUD	4.87%	140	7,392,351.10 AUD	639	19,647,887.48 AUD	274	11,212,125.36 AUD	505	15,828,113.22 AUD
VOLVO		188	1.27%	9,616,537.25 AUD	1.73%	106	6,308,474.46 AUD	82	3,308,062.79 AUD	161	8,622,460.55 AUD	27	994,076.70 AUD
<b>Other Vehicles</b>	<b>SubTotal</b>	<b>9,159</b>	<b>61.63%</b>	<b>326,142,714.04 AUD</b>	<b>58.71%</b>	<b>2,231</b>	<b>122,763,537.58 AUD</b>	<b>6,928</b>	<b>203,379,176.46 AUD</b>	<b>6,055</b>	<b>238,754,862.50 AUD</b>	<b>3,104</b>	<b>87,387,851.54 AUD</b>
<b>Total</b>		<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

**Pool Data VIII**

**Region**

Region	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	449	3.02%	15,379,132.45 AUD	2.77%	172	7,546,081.24 AUD	277	7,833,051.21 AUD
New South Wales	5,339	35.93%	208,955,429.81 AUD	37.61%	3,442	150,575,732.84 AUD	1,897	58,379,696.97 AUD
Northern Territory	115	0.77%	3,098,935.50 AUD	0.56%	42	1,327,461.88 AUD	73	1,771,473.62 AUD
Queensland	3,170	21.33%	115,679,818.45 AUD	20.82%	2,104	83,378,936.14 AUD	1,066	32,300,882.31 AUD
South Australia	614	4.13%	24,529,444.32 AUD	4.42%	420	18,245,711.09 AUD	194	6,283,733.23 AUD
Tasmania	530	3.57%	15,814,969.25 AUD	2.85%	223	7,803,028.65 AUD	307	8,011,940.60 AUD
Victoria	2,926	19.69%	112,951,104.59 AUD	20.33%	1,783	79,700,022.38 AUD	1,143	33,251,082.21 AUD
Western Australia	1,718	11.56%	59,147,464.08 AUD	10.65%	990	37,334,747.52 AUD	728	21,812,716.56 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

**Pool Data VIII**

**Region**

Region	Total Portfolio				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	449	3.02%	15,379,132.45 AUD	2.77%	99	5,406,377.62 AUD	350	9,972,754.83 AUD	281	11,281,038.89 AUD	168	4,098,093.56 AUD
New South Wales	5,339	35.93%	208,955,429.81 AUD	37.61%	1,579	94,637,092.57 AUD	3,760	114,318,337.24 AUD	3,872	165,342,950.69 AUD	1,467	43,612,479.12 AUD
Northern Territory	115	0.77%	3,098,935.50 AUD	0.56%	4	175,424.35 AUD	111	2,923,511.15 AUD	91	2,534,846.14 AUD	24	564,089.36 AUD
Queensland	3,170	21.33%	115,679,818.45 AUD	20.82%	895	48,258,451.94 AUD	2,275	67,421,366.51 AUD	2,402	95,202,355.03 AUD	768	20,477,463.42 AUD
South Australia	614	4.13%	24,529,444.32 AUD	4.42%	227	12,819,958.45 AUD	387	11,709,485.87 AUD	458	20,077,519.50 AUD	156	4,451,924.82 AUD
Tasmania	530	3.57%	15,814,969.25 AUD	2.85%	88	3,773,568.47 AUD	442	12,041,400.78 AUD	281	9,143,060.84 AUD	249	6,671,908.41 AUD
Victoria	2,926	19.69%	112,951,104.59 AUD	20.33%	1,028	57,163,155.16 AUD	1,898	55,787,949.43 AUD	2,205	93,054,926.08 AUD	721	19,896,178.51 AUD
Western Australia	1,718	11.56%	59,147,464.08 AUD	10.65%	244	14,236,488.72 AUD	1,474	44,910,975.36 AUD	874	34,783,573.49 AUD	844	24,363,890.59 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

Pool Data IX

Current COVID-19 Extensions

Total Portfolio					Product Type			
Current COVID-19 Extensions	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Current COVID-19 Extension	15	0.10%	713,080.93 AUD	0.13%	9	522,896.87 AUD	6	190,184.06 AUD
No Current Extension	14,846	99.90%	554,843,217.52 AUD	99.87%	9,167	385,388,824.87 AUD	5,679	169,454,392.65 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>

\* Representing contracts which are currently in a COVID-19 extension as at the Reporting Date

Pool Data IX

Current COVID-19 Extensions

Total Portfolio					Balloon				Vehicle Status			
Current COVID-19 Extensions	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Current COVID-19 Extension	15	0.10%	713,080.93 AUD	0.13%	5	352,829.99 AUD	10	360,250.94 AUD	8	499,554.36 AUD	7	213,526.57 AUD
No Current Extension	14,846	99.90%	554,843,217.52 AUD	99.87%	4,159	236,117,687.29 AUD	10,687	318,725,530.23 AUD	10,456	430,920,716.30 AUD	4,390	123,922,501.22 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

\* Representing contracts which are currently in a COVID-19 extension as at the Reporting Date

**Individual Hardship Extensions\***

Individual Extensions Approved For After Poolcut*	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	14,820	99.72%	553,719,675.36 AUD	99.67%
1	41	0.28%	1,836,623.09 AUD	0.33%
2	-	0.00%	0.00 AUD	0.00%
3	-	0.00%	0.00 AUD	0.00%
4	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	0.00 AUD	0.00%
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>

\*Individual Hardship Extensions Approved For After Poolcut For Contracts Active At End of Reporting Period

**Engine Type**

Engine Type	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
EA 189 (Unfixed)	3	0.02%	32,067.84 AUD	0.01%	2	27,394.08 AUD	1	4,673.76 AUD
Other	14,858	99.98%	555,524,230.61 AUD	99.99%	9,174	385,884,327.66 AUD	5,684	169,639,902.95 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>9,176</b>	<b>385,911,721.74 AUD</b>	<b>5,685</b>	<b>169,644,576.71 AUD</b>



**Engine Type**

Total Portfolio					Balloon				Vehicle Status			
Engine Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
EA 189 (Unfixed)	3	0.02%	32,067.84 AUD	0.01%	-	- AUD	3	32,067.84 AUD	-	- AUD	3	32,067.84 AUD
Other	14,858	99.98%	555,524,230.61 AUD	99.99%	4,164	236,470,517.28 AUD	10,694	319,053,713.33 AUD	10,464	431,420,270.66 AUD	4,394	124,103,959.95 AUD
<b>Total</b>	<b>14,861</b>	<b>100.00%</b>	<b>555,556,298.45 AUD</b>	<b>100.00%</b>	<b>4,164</b>	<b>236,470,517.28 AUD</b>	<b>10,697</b>	<b>319,085,781.17 AUD</b>	<b>10,464</b>	<b>431,420,270.66 AUD</b>	<b>4,397</b>	<b>124,136,027.79 AUD</b>

**Contract Level Data**                      **Net Salvage Recoveries By Contract By Month**

No.	Month / Year of Origination	Month / Year of Net Salvage	Outstanding Discounted Receivables Balance at Poolcut	ABS Gross Salvage Loss	ABS Net Salvage Loss	ABS Recoveries After Net Salvage	ABS Net Salvage Loss After Recoveries	Loss Percentage on Poolcut Balance	Geographical Location of Borrower	Vehicle Type (New/Used)	Vehicle Manufacturer	Product Type
<b>Total</b>	-		- AUD	- AUD	- AUD	- AUD	- AUD					

**Contract Level Data**      **Net Salvage Recoveries By Contract By Month**

No.	Month / Year of Origination	Month / Year of Net Salvage	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
<b>Total</b>			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD

**Contract Level Data**      **Net Salvage Recoveries By Contract By Month**

No.	Month / Year of Origination	Month / Year of Net Salvage	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
<b>Total</b>			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD

Contract Level Data      Net Salvage Recoveries By Contract By Month      #REF!

No.	Month / Year of Origination	Month / Year of Net Salvage	Nov-23	Dec-23	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
<b>Total</b>			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD

**Contract Level Data**      **Net Salvage Recoveries By Contract By Month**

No.	Month / Year of Origination	Month / Year of Net Salvage	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
<b>Total</b>			- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD