







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 Limited

Seller of the Receivables: Volkswagen Financial Services Australia Pty Limited

Servicer name: Volkswagen Financial Services Australia Pty Limited

Reporting entity: Volkswagen Financial Services Australia Pty Limited

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 Services 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	<u>Cover</u>
2	Contents
3	Reporting Details
4	Parties overview
5	Transaction events I
6	Transaction events II
7	Transaction events III
8	Information regarding the Notes I
9	Information regarding the Notes II
10	Cash Collateral account
11	<u>Credit Enhancement</u>
12	Swaps Fixing/ Waterfall
13	Retention of Net Economic Interest
14	Amortisation profile
15	Run out schedule
16	Outstanding contracts I
17	Outstanding contracts II
18	<u>Arrears</u>
19	Ney Salvage Loss
20	Ney Salvage Loss after Recoveries
21	<u>Prepayments</u>
22	Pool data I
23	Pool data II
24	Pool data III
25	Pool data IV
26	Pool data V
27	Pool data VI
28	Pool Data VII
29	Pool Data VIII
30	Pool Data IX
31	Hardship Extensions



# Reporting details

Deal overview			
Initial Cut-Off Date	31/10/2021	Publication Date	18/03/2024 (16th of each month)
Scheduled date of Clean-Up-Call	12/2025	Payment Date	21/03/2024 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	29/02/2024
Issue Date	22/11/2021	Monthly Period	from 01/02/2024 until 29/02/2024
Period no.	28	Interest Accrual Period	from 21/02/2024 until 21/03/2024
Reporting frequency	Monthly	Note payment period	from 21/02/2024 until 21/03/2024
Next Payment Date	22/04/2024	Days accrued	29

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	10,680	70.07%	463,158,976.27 AUD	77.19%
Used Cars	4,561	29.93%	136,866,121.79 AUD	22.81%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate 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%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%



#### Parties Overview

Trustee:

Servicer:

Lead Manager: Australian and New Zealand Banking Group Limited

(ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia

Bank of America Merrill Lynch (which is the trading name of Merrill Lynch International)

(ABN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ Great Britain

Security Trustee:

P.T. Limited (ABN 67 004 454 666) Level 18

123 Pitt Street Sydney NSW 2000 Australia

Perpetual Corporate Trust Limited (ABN 99 000 341 533)

Level 18 123 Pitt Street Sydney NSW 2000

Australia

in its capacity as trustee of the Driver Australia Seven Trust.

Trust Manager:

Perpetual Nominees Limited (ABN 37 000 733 700)

Level 18 123 Pitt Street Sydney 2000

Australia

in its capacity as the trust manager for the Driver Australia Seven

Trust.

Sub Trust Manager: Volkswagen Financial Services Australia Pty Limited

(ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190 Australia

Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257

Account Bank: Australian and New Zealand Banking Group Limited

(ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia

Clearing Systems:

Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000

Swap Counterparty:

ING Bank N.V.

Foppingadreff 7 1102 BD Amsterdam Netherlands

Perpetual Corporate Trust Limited

(ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia

Volkswagen Financial Services Australia Pty Limited

(ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190

Australia

Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257

Rating agencies:

Fitch Ratings

Suite 15.01. Level 15 135 King Street Sydney 2000 Australia

Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance

Moody's

Level 10 1 O'Connell Street Sydney NSW 2000 Australia

Email: Monitor.Sydney@moodys.com

Attn.: Monitor Sydney





### Transaction Events I

### Clean-up-call

Clean-up-call condition	
Current Percentage of Initial Outstanding Discounted Receivables Balance*	35.55%

Min. Percentage of Outstanding Discounted Receivables Balance 10.00% The Clean-Up-Call Condition is expected to be reached in 12/2025

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	Repurchase Price
Current Period	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Previous Periods	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Total	0	0.00%	0.00AUD	0.00%	0.00 AUD	0.00AUD

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 Parties replacements**

Capacity of transaction party	Date of replacement	Reason for replacement	Replaced party	Replaced by	ı
-------------------------------	---------------------	---------------------------	----------------	-------------	---



Credit Enhancement Increase Condition	
Level 1a Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.40% for any Payment Date prior to or during November 2022	No
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.80% for any Payment Date from November 2022 but prior to or during November 2023	No
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.20% for any Payment Date after November 2023	No
Level 2 Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.80% for any Payment Date	No

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	111,379.56 AUD
Cumulative Net Salvage Loss incl.current Period	2,019,220.03 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,019,220.03 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	0.33652%



### Transaction Events III

Account	Bank
---------	------

Australian and New Zealand Banking Group Current rating

Minimum required Rating (if no short term Rating

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

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

Required rating:

Fulfilled

### Swap Counterparty

ING Bank N.V.

Current rating Minimum required Rating for Class A Note Minimum required Rating for Class B Notes

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

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	AAA(sf)	NR(sf)
Current Rating	Class A	Class B
Moody's	Aaa(sf)	Aa1(sf)
Fitch	AAA(sf)	NR(sf)

Information on Notes	Class A	Class B
Legal final maturity date	21/01/2030	21/01/2030
Scheduled Clean Up Call	Dec 2025	Dec 2025
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	70bps	100bps
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:	02/2024
Payment Date:	21/03/2024
Interest Accrual Period (from/until)	from 21/02/2024 until 21/03/2024
Days accrued	29
Index Rate	1-Month-BBSW
Base Interest Rate:	4.2944%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	656,920.88 AUD	75,284.33 AUD
Interest paid	656,920.88 AUD	75,284.33 AUD

Unpaid Interest	Class A	Class B
Unpaid Interest of the Monthly Period	- AUD	- AUD
Cumulative unpaid Interest	- AUD	- AUD

Notes Balance	Class A	Class B
Note Balance as of Pool Cut	526,200,000.00 AUD	33,000,000.00 AUD
Notes balance as of the beginning of the Monthly Period	165,548,255.58 AUD	17,897,101.20 AUD
Redemption amount due to amortising series	7,685,519.34 AUD	830,860.80 AUD
Notes Balance as of the end of the Monthly Period	157,862,736.24 AUD	17,066,240.40 AUD

Payments to Investors per note	Class A	Class B
Interest	124.84 AUD	228.13 AUD
Principal repayment per Class	1,460.57 AUD	2,517.76 AUD
Number of Notes	5,262	330
Note Factor	0.3000052	0.5171588

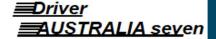
Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	12.3037%	6.8039%
Current OC Percentage	26.0000%	18.0000%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the beginning of the Monthly Period	31,704,254.12 AUD
Regular redemption from waterfall	(1,938,099.67 AUD)
Redemption from cash collateral account	-
Balance as of the end of the Monthly Period	29,766,154.45 AUD



## **Cash Collateral Account**

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	7,200,000.00 AUD
Balance as of the beginning of the period	6,000,000.00 AUD
Specified General Cash Collateral Account Balance	6,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the	2,559,936.24 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	183,445,356.78 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	6,000,000.00 AUD



### Credit enhancement

Credit enhancement as of Cut-off-Date	% of aggregate outstanding discounted balance	Value
Class B note	5.50%	33,000,000.00 AUD
Subordinated loan	5.80%	34,825,098.06 AUD
Overcollateralization	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
Initial balance at poolcut	7,200,000.00 AUD	1.20%
Initial Targeted Balance at Poolcut	7,200,000.00 AUD	1.20%
Current Targeted Balance	6,000,000.00 AUD	1.00%
Balance as of the beginning of the period	6,000,000.00 AUD	1.00%
General payment from CCA	-	
General payment to CCA	-	
Balance as of the end of the period	6,000,000.00 AUD	1.00%

### **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.

Index



## Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying principal for reporting period	165,548,255.58 AUD	17,897,101.20 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(449,295.78 AUD)	(46,470.00 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	11,550,991.92 AUD	11,550,991.92 AUD
1) ii) Available Collections - Interest on Trust Account	27,213.77 AUD	11,578,205.69 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	11,578,205.69 AUD
3) i) Net Swap Receipts - Class A	449,295.78 AUD	12,027,501.47 AUD
3) ii) Net Swap Receipts - Class B	46,470.00 AUD	12,073,971.47 AUD
4) Damages and Indemnity Payments to Issuer	-	12,073,971.47 AUD
5) Other Reimbursement Amounts	-	12,073,971.47 AUD
6) Buffer Release Amount	(524,126.13 AUD)	11,549,845.34 AUD
Remaining Rounding Amount (M-1)	11.73 AUD	11,549,857.07 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	11,549,857.07 AUD	11,549,857.07 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	11,549,856.07 AUD
2) Taxes	-	11,549,856.07 AUD
3) Trust Fees & Expenses and Servicer Fees	(195,163.94 AUD)	11,354,692.13 AUD
4. a) Net Swap Payments - Class A Notes	-	11,354,692.13 AUD
4. b) Net Swap Payments - Class B Notes	-	11,354,692.13 AUD
5. a) Interest accrued in prev. month - Class A	(656,920.88 AUD)	10,697,771.25 AUD
5. b) Interest Shortfalls from prior months - Class A	-	10,697,771.25 AUD
6. a) Interest accrued in prev. month - Class B	(75,284.33 AUD)	10,622,486.92 AUD
6. b) Interest Shortfalls from prior months - Class B	-	10,622,486.92 AUD
7) Payment to Cash Collateral Account	-	10,622,486.92 AUD
8) Principal Payment - Class A	(7,685,519.34 AUD)	2,936,967.58 AUD
9) Principal Payment - Class B	(830,860.80 AUD)	2,106,106.78 AUD
Remaining Rounding Amount (Current Period)	(1.64 AUD)	2,106,105.14 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	2,106,105.14 AUD
11) Other Payment to Swap Counterparties	-	2,106,105.14 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(168,126.01 AUD)	1,937,979.13 AUD
Interest Accrued this period on the Subordinated Loan	-	1,937,979.13 AUD
Unpaid Interest on the Subordinated Loan	-	1,937,979.13 AUD
13) Subordinated Loan Principal	(1,938,099.67 AUD)	-
14) Surplus Income Distribution to Beneficiary of the Trust	-	-

Distribution of Cash Collateral Account surplus	Payment to Waterfall Position	Remaining amount
Payment from CCA	-	-
Payment of Interest Accrued this period on the Subordinated Loan	-	-
Payment of Unpaid Interest on the Subordinated Loan	-	-
Payment in respect of regular redemption to subordinated lender	-	-
Distribution to Beneficiary of the Trust	-	-



## **Retention of Net Economic Interest**

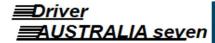
Period	Poolcut	Balance as at Current Period
Total Assets	684,926,843.21 AUD	229,851,158.11 AUD
Nominal Receivables Balance	684,926,843.21 AUD	229,851,158.11 AUD
First loss piece	48,025,098.06 AUD	44,399,043.39 AUD
Subordinated Loan balance	34,825,098.06 AUD	29,766,154.45 AUD
Overcollateralisation	6,000,000.00 AUD	8,632,888.94 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	19.32%

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	Cla	ss A	Class B				
WAL	At closing: 1.85 yrs	Currently: 1.11 yrs	At closing: 2.84 yrs	Currently: 1.11 yrs			
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance			
11/2021	526,200,000.00 AUD	-	33,000,000.00 AUD	-			
12/2021	510,049,185.54 AUD	-	33,000,000.00 AUD	-			
01/2022	494,276,866.74 AUD	-	33,000,000.00 AUD	-			
02/2022	480,766,050.30 AUD	-	33,000,000.00 AUD	-			
03/2022	466,604,640.18 AUD	-	33,000,000.00 AUD	-			
04/2022	449,793,707.82 AUD	-	33,000,000.00 AUD	-			
05/2022	434,204,927.58 AUD	-	33,000,000.00 AUD	-			
06/2022	416,766,133.38 AUD	-	33,000,000.00 AUD	-			
07/2022	399,553,605.18 AUD	-	33,000,000.00 AUD	-			
08/2022	382,999,405.80 AUD	-	33,000,000.00 AUD	-			
09/2022	367,050,704.76 AUD	-	33,000,000.00 AUD	-			
10/2022	352,075,000.14 AUD	-	33,000,000.00 AUD	-			
11/2022	337,754,730.24 AUD	-	33,000,000.00 AUD	-			
12/2022	322,389,374.52 AUD	-	33,000,000.00 AUD	-			
01/2023	308,497,905.00 AUD	-	33,000,000.00 AUD	-			
02/2023	295,031,605.08 AUD	-	33,000,000.00 AUD	-			
03/2023	282,007,734.12 AUD	-	33,000,000.00 AUD	-			
04/2023	266,550,924.84 AUD	-	33,000,000.00 AUD	-			
05/2023	254,648,386.08 AUD	-	33,000,000.00 AUD	-			
06/2023	240,840,950.70 AUD	-	33,000,000.00 AUD	-			
07/2023	227,003,048.34 AUD	-	33,000,000.00 AUD	-			
08/2023	216,117,548.94 AUD	-	31,022,277.00 AUD	-			
09/2023	207,506,075.46 AUD	-	27,654,914.10 AUD	-			
10/2023	198,541,679.64 AUD	-	24,302,025.00 AUD	-			
11/2023	189,750,982.44 AUD	-	21,078,129.60 AUD	-			
12/2023	180,980,280.84 AUD	-	19,565,386.50 AUD	-			
01/2024	173,061,707.52 AUD	-	18,709,359.90 AUD	-			
02/2024	165,548,255.58 AUD	-	17,897,101.20 AUD	-			
03/2024	157,862,736.24 AUD	-	17,066,240.40 AUD	-			
04/2024	-	151,545,021.18 AUD	-	16,383,203.10 AUD			
05/2024	-	144,988,463.94 AUD	-	15,674,402.70 AUD			
06/2024	-	137,959,168.62 AUD	-	14,914,458.90 AUD			
07/2024	-	130,789,167.42 AUD	-	14,139,348.30 AUD			
08/2024	-	124,526,335.02 AUD	-	13,462,267.50 AUD			
09/2024	-	118,521,445.86 AUD	-	12,813,098.10 AUD			
10/2024	-	113,020,708.92 AUD	-	12,218,408.40 AUD			
11/2024	-	107,149,895.52 AUD	-	11,583,719.40 AUD			
12/2024	-	101,273,504.40 AUD	-	10,948,439.70 AUD			
01/2025	-	95,288,347.74 AUD	-	10,301,418.60 AUD			
02/2025	-	90,001,984.68 AUD	-	9,729,898.20 AUD			
03/2025	-	84,812,442.42 AUD	-	9,168,908.10 AUD			
04/2025	-	79,644,106.02 AUD	-	8,610,138.90 AUD			
05/2025	-	74,485,241.22 AUD	-	8,052,435.60 AUD			
06/2025	-	69,059,329.92 AUD	-	7,465,830.90 AUD			
07/2025	-	62,399,900.58 AUD	-	6,745,932.60 AUD			
08/2025		57,403,315.86 AUD	-	6,205,729.20 AUD			
09/2025	-	52,780,070.04 AUD	-	5,705,924.40 AUD			
10/2025	-	48,587,466.30 AUD	-	5,252,676.00 AUD			
11/2025	-	44,525,938.98 AUD	-	4,813,597.80 AUD			
12/2025	-	-	-	-			

<sup>\*</sup>Based on the following assumptions: CPR of 10.00% and Clean-Up-Call at 10.00% of the of the Maximum Discounted Receivables Balance



## Run out schedule I

End of Collection	Principal	Interest	Nominal Instalments
Period arrears	589,741.84 AUD	165.948.38 AUD	755.690.22 AUD
03.2024	6,141,777.21 AUD	1,199,110.87 AUD	7,340,888.08 AUD
04.2024	7,195,238.05 AUD	1,006,116.61 AUD	8,201,354.66 AUD
05.2024	7,994,144.24 AUD	970,240.73 AUD	8,964,384.97 AUD
06.2024	8,347,529.74 AUD	930,988.54 AUD	9,278,518.28 AUD
07.2024	7,228,775.77 AUD	891,025.29 AUD	8,119,801.06 AUD
08.2024	7,003,053.63 AUD	855,343.63 AUD	7,858,397.26 AUD
09.2024	6,415,799.31 AUD	821,276.92 AUD	7,237,076.23 AUD
10.2024	7,078,569.92 AUD	790,067.03 AUD	7,868,636.95 AUD
11.2024	7,224,184.59 AUD	755,631.76 AUD	7,979,816.35 AUD
12.2024	7,524,133.09 AUD	720,489.44 AUD	8,244,622.53 AUD
01.2025	6,628,345.12 AUD	683,888.08 AUD 651.643.70 AUD	7,312,233.20 AUD
02.2025 03.2025	6,610,726.15 AUD	,	7,262,369.85 AUD
03.2025	6,705,716.70 AUD 6,819,359.51 AUD	619,485.33 AUD 586,864.57 AUD	7,325,202.03 AUD 7,406,224.08 AUD
05.2025	7,360,733.51 AUD	553,690.93 AUD	7,914,424.44 AUD
06.2025	9,417,657.52 AUD	517,884.28 AUD	9,935,541.80 AUD
07.2025	6,983,326.70 AUD	472,071.36 AUD	7,455,398.06 AUD
08.2025	6,523,099.28 AUD	438,100.48 AUD	6,961,199.76 AUD
09.2025	5,957,552.89 AUD	406,368.45 AUD	6,363,921.34 AUD
10.2025	5,857,991.96 AUD	377,387.64 AUD	6,235,379.60 AUD
11.2025	6,070,378.16 AUD	348,890.90 AUD	6,419,269.06 AUD
12.2025	6,819,832.37 AUD	319,360.77 AUD	7,139,193.14 AUD
01.2026	6,035,094.08 AUD	286,185.12 AUD	6,321,279.20 AUD
02.2026	6,260,200.55 AUD	256,827.23 AUD	6,517,027.78 AUD
03.2026	6,373,500.32 AUD	226,373.43 AUD	6,599,873.75 AUD
04.2026	6,091,924.62 AUD	195,369.32 AUD	6,287,293.94 AUD
05.2026	8,330,953.73 AUD	165,734.58 AUD	8,496,688.31 AUD
06.2026	9,819,320.29 AUD	125,207.97 AUD	9,944,528.26 AUD
07.2026	6,021,737.31 AUD	77,441.05 AUD	6,099,178.36 AUD
08.2026	4,915,193.20 AUD	48,147.82 AUD	4,963,341.02 AUD
09.2026 10.2026	327,458.22 AUD	24,237.46 AUD	351,695.68 AUD
11.2026	402,413.96 AUD 323,435.79 AUD	22,644.48 AUD 20,686.84 AUD	425,058.44 AUD 344,122.63 AUD
12.2026	333,167.47 AUD	19,113.46 AUD	352,280.93 AUD
01.2027	264,316.59 AUD	17,492.81 AUD	281,809.40 AUD
02.2027	262,031.61 AUD	16,207.05 AUD	278,238.66 AUD
03.2027	287,330.81 AUD	14,932.34 AUD	302,263.15 AUD
04.2027	259,478.38 AUD	13,534.55 AUD	273,012.93 AUD
05.2027	288,130.39 AUD	12,272.48 AUD	300,402.87 AUD
06.2027	260,538.99 AUD	10,870.69 AUD	271,409.68 AUD
07.2027	225,508.82 AUD	9,603.35 AUD	235,112.17 AUD
08.2027	291,815.64 AUD	8,506.28 AUD	300,321.92 AUD
09.2027	198,221.28 AUD	7,086.67 AUD	205,307.95 AUD
10.2027	187,524.39 AUD	6,122.45 AUD	193,646.84 AUD
11.2027	174,997.74 AUD	5,210.27 AUD	180,208.01 AUD
12.2027	161,762.23 AUD	4,358.96 AUD	166,121.19 AUD
01.2028	147,561.76 AUD	3,572.09 AUD	151,133.85 AUD
02.2028	134,261.72 AUD	2,854.27 AUD	137,115.99 AUD
03.2028	118,232.05 AUD	2,201.07 AUD	120,433.12 AUD
04.2028 05.2028	107,845.51 AUD 86,949.77 AUD	1,625.98 AUD 1,101.33 AUD	109,471.49 AUD 88,051.10 AUD
05.2028	62,021.93 AUD	678.31 AUD	62,700.24 AUD
07.2028	39,795.67 AUD	376.59 AUD	40,172.26 AUD
08.2028	17,145.91 AUD	183.05 AUD	17,328.96 AUD
09.2028	4,676.12 AUD	99.63 AUD	4,775.75 AUD
10.2028	3,307.90 AUD	76.88 AUD	3,384.78 AUD
11.2028	2,901.29 AUD	60.80 AUD	2,962.09 AUD
12.2028	1,360.43 AUD	46.69 AUD	1,407.12 AUD
01.2029	1,367.05 AUD	40.07 AUD	1,407.12 AUD
02.2029	1,374.06 AUD	33.41 AUD	1,407.47 AUD
03.2029	904.73 AUD	26.73 AUD	931.46 AUD
04.2029	909.13 AUD	22.33 AUD	931.46 AUD
05.2029	913.55 AUD	17.91 AUD	931.46 AUD
06.2029	918.00 AUD	13.46 AUD	931.46 AUD
07.2029	922.46 AUD	9.00 AUD	931.46 AUD
08.2029	927.32 AUD	4.51 AUD	931.83 AUD
09/2029	- AUD	- AUD	- AUD
Total	213,328,020.03 AUD	16,689,086.46 AUD	230,017,106.49 AUD



### Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date				Product	Туре			Custom	er Type			Vehicle S	tatus	
				hattel Mortgage	Cc	onsumer Loan		Balloon	P.	lo Balloon		New		Used
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance												
Nomal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 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	-				-		-						-	
In Arrears														
Paid Out	-						-				-		-	
Early Payout														
Gross Salvage					-									
Net Salvage														
Total	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 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

Total Portfolio as of Prev	s of Previous Month Product Type							Custome	r Type		Vehicle Status			
			Chat	tel Mortgage	Cc	onsumer Loan		Balloon	1	lo Balloon		New	Used	
Contract Status Development	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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	6,637	162,539,296.77 AUD	4679	127,659,962.24 AUD	1958	34,879,334.53 AUD	2194	92,636,726.06 AUD	4443	69,902,570.71 AUD	4992	134,744,285.60 AUD	1645	27,795,011.17 AUD
In Advance	1,822	35,027,596.09 AUD	882	18,869,081.02 AUD	940	16,158,515.07 AUD	369	12,479,979.74 AUD	1453	22,547,616.35 AUD	1279	26,503,943.65 AUD	543	8,523,652.44 AUD
In Arrears	1,160	26,093,961.53 AUD	577	14,876,105.37 AUD	583	11,217,856.16 AUD	269	10,630,511.21 AUD	891	15,463,450.32 AUD	792	19,465,576.35 AUD	368	6,628,385.18 AUD
Paid Out	905		628		277		145		760		554		351	
Early Payout	4,651		2551		2100		1256		3395		3028		1623	
Gross Salvage	4	52,992.17 AUD	3	40,752.31 AUD	1	12,239.86 AUD	2	37,875.48 AUD	2	15,116.69 AUD	3	50,115.34 AUD	1	2,876.83 AUD
Net Salvage	62	1,843,324.78 AUD	51	1,641,781.26 AUD	11	201,543.52 AUD	26	1,126,593.67 AUD	36	716,731.11 AUD	32	993,888.75 AUD	30	849,436.03 AUD
Total	15,241	225,557,171.34 AUD	9,371	163,087,682.20 AUD	5,870	62,469,489.14 AUD	4,261	116,911,686.16 AUD	10,980	108,645,485.18 AUD	10,680	181,757,809.69 AUD	4,561	43,799,361.65 AUD

Total Portfolio as of Curren	t Reporting Period		Product Type				Customer Type				Vehicle Status			
			Cha	ttel Mortgage	Co	onsumer Loan		Balloon	1	lo Balloon		New	Uso	ed
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance								
Normal	6,108	147,479,170.90 AUD	4059	112,734,113.17 AUD	2049	34,745,057.73 AUD	2010	84,831,959.24 AUD	4098	62,647,211.66 AUD	4640	123,010,662.77 AUD	1468	24,468,508.13 AUD
In Advance	2,779	53,552,949.94 AUD	1587	32,823,551.60 AUD	1192	20,729,398.34 AUD	620	20,926,051.38 AUD	2159	32,626,898.56 AUD	1930	40,546,112.82 AUD	849	13,006,837.12 AUD
In Arrears	479	12,228,891.52 AUD	329	8,921,901.84 AUD	150	3,306,989.68 AUD	152	6,156,315.80 AUD	327	6,072,575.72 AUD	325	9,190,175.66 AUD	154	3,038,715.86 AUD
Paid Out	987	0.00 AUD	696	0.00 AUD	291	0.00 AUD	155	0.00 AUD	832	0.00 AUD	612	0.00 AUD	375	0.00 AUD
Early Payout	4,817	0.00 AUD	2642	0.00 AUD	2175	0.00 AUD	1294	0.00 AUD	3523	0.00 AUD	3136	0.00 AUD	1681	0.00 AUD
Gross Salvage	5	67,007.67 AUD	3	42,795.48 AUD	2	24,212.19 AUD	1	25,118.66 AUD	4	41,889.01 AUD	4	64,385.27 AUD	1	2,622.40 AUD
Net Salvage	66	1,959,952.21 AUD	55	1,758,408.69 AUD	11	201,543.52 AUD	29	1,226,788.09 AUD	37	733,164.12 AUD	33	1,006,050.09 AUD	33	953,902.12 AUD
Total	15,241	215,287,972.24 AUD	9,371	156,280,770.78 AUD	5,870	59,007,201.46 AUD	4,261	113,166,233.17 AUD	10,980	102,121,739.07 AUD	10,680	173,817,386.61 AUD	4,561	41,470,585.63 AUD



## **Outstanding Contracts II - Collections**

Collections This Reporting Month by Status	Change in Contract Statuses From Last Month	Number of Contracts This Month	Collections
Normal	(529)	6,108	5,515,518.90AUD
In Advance	957	2,779	2,251,052.79AUD
In Arrears	(681)	479	439,910.71AUD
Paid out / Matured	82	987	322,670.92AUD
Early Payout	166	4,817	3,017,906.03AUD
Gross Salvage	1	5	972.62AUD
Net Salvage	4	66	2,959.95AUD
Total	-	15,241	11,550,991.92AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	9,623	15,241		241,030,961.03AUD
Scheduled Collections For Contracts Active This Period			7,175,703.90AUD	7,175,703.90AUD
Collections Variations From Normal Contracts This Period			40,315.75AUD	
Collection Variations From Contracts Paying Out Early This Period			4,207,524.74AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			20,097.39AUD	
Collection Variations from Contracts in Advance This Period			627,310.63AUD	
Collection Variations from Contract In Arrears This Period			(282,939.15AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			(7,603.03AUD)	
Collection Variations from Contracts Going Into Net Salvage This Period			8,594.47AUD	
Other Variations From Scheduled Collections This Period			(532,802.00AUD)	
Instalment Collection Variations			4,080,498.80AUD	4,080,498.80AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period		_	294,789.22 AUD	
Non Instalment Collection Variations			294,789.22 AUD	
Actual Collections For Contracts Active This Period			11,550,991.92 AUD	
Number of Contracts Paid Out Early This Month	166			
Number of Contracts Paid Out/Matured This Month	82			
Number of Contracts Into Net Salvage This Month	4			
Repurchased Contracts				
Less Recoveries After Net Salvage				2,309.00 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				111,379.56AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				179,467.22AUD
Reduced Nominal Balance Due to Other				-369,555.56AUD
End of Period	9,371			229,851,158.11AUD
	5,071			220,001,100:11A02

Arrears Contracts

		Total Portfolio Product Type									_		Vehicle Status			
			otal Portiolio							Custom						
					Chatt	el Mortgage	Cons	unmer Loan	E			Balloon			Used	
Days in Arrears	Number o Contracts	Number of Contracts (%		Outstanding Discounted Receivables Balance (%)	Number of Contracts	Outstanding Discounted Receivables Balance										
>0<=30		33 2.1	8% 8,369,631.96AUD	3.92%	213	5,770,710.25AUD	120	2,598,921.71AUD	105	4,205,915.08AUD	228	4,163,716.88AUD	234	6,412,427.12AUD	99	1,957,204.84AUD
>30<=60		77 0.5	1% 1,962,466.59AUD	0.92%	61	1,654,298.52AUD	16	308,168.07AUD	25	1,107,834.95AUD	52	854,631.64AUD	52	1,528,540.11AUD	25	433,926.48AUD
>60<=90		37 0.2	4% 1,027,164.55AUD	0.48%	30	857,947.39AUD	7	169,217.16AUD	12	548,734.64AUD	25	478,429.91AUD	24	756,921.50AUD	13	270,243.05AUD
>90<=120		19 0.1	2% 507,613.57AUD	0.24%	16	450,072.39AUD	3	57,541.18AUD	6	193,321.69AUD	13	314,291.88AUD	8	279,246.70AUD	11	228,366.87AUD
>120<=150		8 0.0	5% 166,767.13AUD	0.08%	6	116,328.75AUD	2	50,438.38AUD	3	72,343.82AUD	5	94,423.31AUD	4	98,522.13AUD	4	68,245.00AUD
>150<=180		1 0.0	1% 41,973.56AUD	0.02%	0	0.00AUD	1	41,973.56AUD	0	0.00AUD	1	41,973.56AUD	1	41,973.56AUD	0	0.00AUD
>180<=210		1 0.0	1% 80,729.62AUD		0	0.00AUD	1	80,729.62AUD	0	0.00AUD	1	80,729.62AUD	0	0.00AUD	1	80,729.62AUD
>210<=240		1 0.0	1% 28,165.62AUD	0.01%	1	28,165.62AUD	0	0.00AUD	1	28,165.62AUD	0	0.00AUD	1	28,165.62AUD	0	0.00AUD
>240<=270		1 0.0	1% 44,378.92AUD	0.02%	1	44,378.92AUD	0	0.00AUD	0	0.00AUD	1	44,378.92AUD	1	44,378.92AUD	0	0.00AUD
>270<=300		0.0	0.00AUD	0.00%	0	0.00AUD										
>300<=330		0.0	0.00AUD	0.00%	0	0.00AUD										
>330<=360		0.0			0	0.00AUD										
>360		0.0	0.00AUD	0.00%	0	0.00AUD										
Total		78 3.1	4% 12,228,891.52AUD	5.73%	328	8,921,901.84AUD	150	3,306,989.68AUD	152	6,156,315.80AUD		6,072,575.72AUD		9,190,175.66AUD		3,038,715.86AUD



## Net Salvage Loss

	Net Salvage Loss This Period													
Product Type	Type of Car	Number of Contracts	Net Salvage Loss											
Chattel Mortgage	New	1	12,323.69 AUD											
	Used	3	99,055.87 AUD											
Total Chattel Mortgage		4	111,379.56 AUD											
Total		4	111,379.56 AUD											

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,019,220.03 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Gross Loss Ratio	0.3365%

	Per Pe	eriod	Cumulative Ne	t Salvage Loss
Monthly Period	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
10/2021				
11/2021	0	0.00 AUD	0	0.00 AUD
12/2021	0	0.00 AUD	0	0.00 AUD
01/2022	0	0.00 AUD	0	0.00 AUD
02/2022	0	0.00 AUD	0	0.00 AUD
03/2022	0	0.00 AUD	0	0.00 AUD
04/2022	0	0.00 AUD	0	0.00 AUD
05/2022	0	0.00 AUD	0	0.00 AUD
06/2022	0	0.00 AUD	0	0.00 AUD
07/2022	1	23,440.30 AUD	1	23,440.30 AUD
08/2022	4	57,706.41 AUD	5	81,146.71 AUD
09/2022	1	60,349.39 AUD	6	141,496.10 AUD
10/2022	1	5,937.71 AUD	7	147,433.81 AUD
11/2022	2	144,698.53 AUD	9	292,132.34 AUD
12/2022	2	26,228.63 AUD	11	318,360.97 AUD
01/2023	2	25,455.90 AUD	13	343,816.87 AUD
02/2023	3	68,262.70 AUD	16	412,079.57 AUD
03/2023	1	47,352.50 AUD	17	459,432.07 AUD
04/2023	8	153,358.85 AUD	25	612,790.92 AUD
05/2023	6	179,378.47 AUD	31	792,169.39 AUD
06/2023	5	232,890.36 AUD	36	1,025,059.75 AUD
07/2023	8	333,018.77 AUD	44	1,358,078.52 AUD
08/2023	0	0.00 AUD	44	1,358,078.52 AUD
09/2023	3	31,630.96 AUD	47	1,389,709.48 AUD
10/2023	3	132,797.26 AUD	50	1,522,506.74 AUD
11/2023	4	93,990.57 AUD	54	1,616,497.31 AUD
12/2023	4	128,949.95 AUD	58	1,745,447.26 AUD
01/2024	4	162,393.21 AUD	62	1,907,840.47 AUD
02/2024	4	111,379.56 AUD	66	2,019,220.03 AUD
Total	66	2,019,220.03 AUD		



## **Net Salvage Loss 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	27	1,504,257.73 AUD	911,677.58 AUD	5,673.07 AUD	906,004.51 AUD
	Used	28	914,005.01 AUD	901,239.49 AUD	242,755.31 AUD	658,484.18 AUD
Total Chattel Mortgage		55	2,418,262.74 AUD	1,812,917.07 AUD	248,428.38 AUD	1,564,488.69 AUD
Consumer Loan						
	New	6	179,125.61 AUD	128,259.78 AUD	7,101.33 AUD	121,158.45 AUD
	Used	5	166,234.00 AUD	78,043.18 AUD	287.53 AUD	77,755.65 AUD
Total Consumer Loan		11	345,359.61 AUD	206,302.96 AUD	7,388.86 AUD	198,914.10 AUD
					·	_
Total		66	2,763,622.35 AUD	2,019,220.03 AUD	255,817.24 AUD	1,763,402.79 AUD



## **Prepayments**

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-			
1	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
4	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
5	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
6	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
7	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
8	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
9	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
10	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
11	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
12	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
13	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
14	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
15	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
16	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
17	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
18	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
19	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
20	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
21	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
22	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
23	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
24	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
25	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
26	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
27	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
28	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%

The annualised constant prepayment rate (CPR) of the underlying receivables 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-Periodic CPR)\u00e9number of periods in a year)

### Distribution by Down Payment

	Total Portfolio					Product Type			Balloon				Vehicle Status				
						Chattel	Mortgage						Balloon			Used	
Distribution by Down Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Down Payment/ Purchase Price in %	Number of Contracts	Outstanding Discounted Receivables Balance										
No Down Payment	1,538	16.47%	37,912,999.78 AUD	17.77%	0.00%	1,072	29,298,881.03 AUD	466	8,614,118.75 AUD	563	22,115,870.31 AUD	976	15,797,129.47 AUD	1,130	31,249,772.83 AUD	408	6,663,226.95 AUD
0.00 - 10,000.00	4,737	50.71%	96,385,810.58 AUD	45.18%		2,857	64,082,321.43 AUD	1,880	32,303,489.15 AUD	1,285	44,733,678.54 AUD	3,452	51,652,132.04 AUD	3,289	75,135,747.83 AUD	1,448	21,250,062.75 AUD
10,000.00 - 20,000.00	1,833	19.62%	40,763,640.93 AUD	19.11%	26.03%	1,204	30,184,113.41 AUD	629	10,579,527.52 AUD	526	20,396,239.27 AUD	1,307	20,367,401.66 AUD	1,423	32,965,847.04 AUD	410	7,797,793.89 AUD
20,000.00 - 30,000.00	653	6.99%	15,950,898.20 AUD	7.48%		410	11,843,155.00 AUD	243	4,107,743.20 AUD	199	9,282,933.11 AUD	454	6,667,965.09 AUD	542	13,864,674.75 AUD	111	2,086,223.45 AUD
30,000.00 - 40,000.00	284	3.04%	7,663,317.28 AUD	3.59%	40.83%	190	6,068,910.62 AUD	94	1,594,406.66 AUD	80	4,409,984.49 AUD	204	3,253,332.79 AUD	243	6,711,268.89 AUD	41	952,048.39 AUD
40,000.00 - 50,000.00	134	1.43%	5,112,130.57 AUD	2.40%	40.56%	97	4,220,585.07 AUD	37	891,545.50 AUD	49	3,553,917.47 AUD	85	1,558,213.10 AUD	110	4,237,622.05 AUD	24	874,508.52 AUD
50,000.00 - 60,000.00	64	0.69%	2,732,278.69 AUD	1.28%	42.61%	49	2,411,865.05 AUD	15	320,413.64 AUD	26	2,002,932.56 AUD	38	729,346.13 AUD	59	2,574,960.46 AUD	5	157,318.23 AUD
60,000.00 - 70,000.00	37	0.40%	2,120,231.78 AUD	0.99%	42.32%	31	2,050,874.73 AUD	6	69,357.05 AUD	19	1,716,721.40 AUD	18	403,510.38 AUD	33	1,783,756.96 AUD	4	336,474.82 AUD
70,000.00 - 80,000.00	17	0.18%	725,933.12 AUD	0.34%	48.18%	13	672,677.51 AUD	4	53,255.61 AUD	7	431,099.00 AUD	10	294,834.12 AUD	17	725,933.12 AUD	0	0.00 AUD
80,000.00 - 90,000.00	11	0.12%	650,248.02 AUD	0.30%	44.83%	9	566,742.82 AUD	2	83,505.20 AUD	5	506,365.51 AUD	6	143,882.51 AUD	10	609,803.36 AUD	1	40,444.66 AUD
90,000.00 - 100,000.00	10	0.11%	888,145.93 AUD	0.42%	41.53%	8	801,092.21 AUD	2	87,053.72 AUD	6	724,657.93 AUD	4	163,488.00 AUD	10	888,145.93 AUD	0	0.00 AUD
100,000.00 - 110,000.00	5	0.05%	515,723.22 AUD	0.24%	38.13%	5	515,723.22 AUD	0	0.00 AUD	2	320,822.72 AUD	3	194,900.50 AUD	4	424,974.70 AUD	1	90,748.52 AUD
110,000.00 - 120,000.00	5	0.05%	555,777.25 AUD	0.26%	44.26%	5	555,777.25 AUD	0	0.00 AUD	4	532,910.94 AUD	1	22,866.31 AUD	4	454,444.63 AUD	1	101,332.62 AUD
120,000.00 - 130,000.00	3	0.03%	311,278.77 AUD	0.15%	48.91%	2	279,182.53 AUD	1	32,096.24 AUD	2	279,182.53 AUD	1	32,096.24 AUD	2	148,253.33 AUD	1	163,025.44 AUD
130,000.00 - 140,000.00	2	0.02%	295,269.68 AUD	0.14%	35.52%	2	295,269.68 AUD	0	0.00 AUD	2	295,269.68 AUD	0	0.00 AUD	2	295,269.68 AUD	0	0.00 AUD
140,000.00 - 150,000.00	0	0.00%	0.00 AUD	0.00%	0.00%	0	0.00 AUD										
> 150,000.00	8	0.09%	744,336.23 AUD	0.35%	61.84%	7	675,190.53 AUD	1	69,145.70 AUD	5	636,859.62 AUD	3	107,476.61 AUD	7	740,860.96 AUD	1	3,475.27 AUD
Total	9,341	100.00%	213,328,020.03AUD	100.00%	18.84%	5,961	154,522,362.09AUD	3,380	58,805,657.94AUD	2,780	111,939,445.08AUD	6,562	101,388,574.95AUD	6,885	172,811,336.52AUD	2,456	40,516,683.51AUD

Statistics Down Payment
Minimum Distribution by Down Payment
301,000 DA AUD
Weighted Average Distribution by Down
16,000 DA AUD
Weighted Average Distribution by Down
18,000 DA AUD
13,161 SA AUD

### Distribution by Payment Type

			Tota	l Portfolio		Product Type								Vehicle Status			
						Chattel Mortgage											
	Distribution by Payment Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
D	rect Debit	9,126	97.70%	208,528,173.12 AUD	97.75%	5,818	150,846,962.40 AUD	3,308	57,681,210.72 AUD	2,718	109,722,611.52 AUD	6,408	98,805,561.60 AUD	6,738	169,166,133.47 AUD	2,388	39,362,039.65 AUD
0	her	215	2.30%	4,799,846.91 AUD	2.25%	143	3,675,399.69 AUD	72	1,124,447.22 AUD	62	2,216,833.56 AUD	154	2,583,013.35 AUD	147	3,645,203.05 AUD	68	1,154,643.86 AUD
T	ital	9,341	100.00%	213,328,020.03AUD	100.00%												



## 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	11,085	99.27%	9,214	98.44%	254,626,093.53 AUD	98.51%
2	77	0.69%	134	1.43%	3,682,739.40 AUD	1.42%
3	4	0.04%	12	0.13%	161,475.81 AUD	0.06%
4		0.00%	-	0.00%		0.00%
5		0.00%	-	0.00%		0.00%
6 - 10		0.00%	-	0.00%		0.00%
> 10		0.00%	-	0.00%		0.00%
Total	11,166	100.00%	9,360	100.00%	258,470,308.74 AUD	100.00%

## Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	316,979.29 AUD	0.14859 %	1
2	316,979.29 AUD	0.14859 %	1
3	295,326.03 AUD	0.13844 %	1
4	294,175.88 AUD	0.13790 %	1
5	294,175.88 AUD	0.13790 %	1
6	292,189.84 AUD	0.13697 %	1
7	248,610.92 AUD	0.11654 %	1
8	236,210.45 AUD	0.11073 %	1
9	216,807.50 AUD	0.10163 %	1
10	214,256.12 AUD	0.10044 %	1
11	213,742.52 AUD	0.10019 %	1
12	209,098.01 AUD	0.09802 %	1
13	199,720.00 AUD	0.09362 %	1
14	196,729.58 AUD	0.09222 %	1
15	195,048.28 AUD	0.09143 %	1
16	177,610.18 AUD	0.08326 %	1
17	174,398.89 AUD	0.08175 %	1
18	174,150.66 AUD	0.08164 %	1
19	170,008.62 AUD	0.07969 %	1
20	169,737.58 AUD	0.07957 %	1
	4,605,955.52 AUD	2.15910 %	20

### Distribution by Discounted Receivables Balance

		To	otal Portfolio			Produc	t Type			Ball	oon		Vehicle Status			
					Chatte	Mortgage	Cons			Balloon		Balloon				
Outstanding Discounted Receivables Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00 - 10,000.00	2,185	23.39%	12,782,698.96 AUD	5.99%	1,165	6,814,578.68 AUD	1,020	5,968,120.28 AUD	40	289,447.06 AUD	2,146	12,493,251.90 AUD	1,264	7,496,345.54 AUD	921	5,286,353.42 AUD
10,000.00 - 20,000.00	3,078	32.95%	45,090,146.55 AUD	21.14%	1,794	26,673,614.12 AUD	1,284	18,416,532.43 AUD	376	6,090,002.15 AUD	2,702	39,000,144.40 AUD	2,210	32,607,393.13 AUD	868	12,482,753.42 AUD
20,000.00 - 30,000.00	1,941	20.78%	47,413,711.50 AUD	22.23%	1,296	31,673,229.30 AUD	645	15,740,482.20 AUD	762	19,030,559.84 AUD	1,179	28,383,151.66 AUD	1,563	38,279,649.27 AUD	378	9,134,062.23 AUD
30,000.00 - 40,000.00	973	10.42%	33,442,480.55 AUD	15.68%	728	25,044,159.72 AUD	245	8,398,320.83 AUD	626	21,634,716.98 AUD	347	11,807,763.57 AUD	836	28,793,994.73 AUD	137	4,648,485.82 AUD
40,000.00 - 50,000.00	455	4.87%	20,193,825.25 AUD	9.47%	356	15,802,675.79 AUD	99	4,391,149.46 AUD	334	14,815,492.98 AUD	121	5,378,332.27 AUD	388	17,229,951.27 AUD	67	2,963,873.98 AUD
50,000.00 - 60,000.00	251	2.69%	13,742,589.75 AUD	6.44%	214	11,722,324.28 AUD	37	2,020,265.47 AUD	213	11,679,202.21 AUD	38	2,063,387.54 AUD	204	11,189,755.91 AUD	47	2,552,833.84 AUD
60,000.00 - 70,000.00	159	1.70%	10,381,809.15 AUD	4.87%	136	8,864,925.90 AUD	23	1,516,883.25 AUD	148	9,678,895.48 AUD	11	702,913.67 AUD	148	9,679,624.38 AUD	11	702,184.77 AUD
70,000.00 - 80,000.00	92	0.98%	6,871,958.56 AUD	3.22%	76	5,676,566.15 AUD	16	1,195,392.41 AUD	86	6,427,004.39 AUD	6	444,954.17 AUD	86	6,424,713.25 AUD	6	447,245.31 AUD
80,000.00 - 90,000.00	63	0.67%	5,344,967.04 AUD	2.51%	57	4,848,560.05 AUD	6	496,406.99 AUD	57	4,836,146.21 AUD	6	508,820.83 AUD	55	4,672,522.71 AUD	8	672,444.33 AUD
90,000.00 - 100,000.00	54	0.58%	5,123,595.72 AUD	2.40%	52	4,933,241.67 AUD	2	190,354.05 AUD	50	4,737,471.30 AUD	4	386,124.42 AUD	51	4,841,728.35 AUD	3	281,867.37 AUD
100,000.00 - 110,000.00	22	0.24%	2,273,792.59 AUD	1.07%	21	2,171,164.16 AUD	1	102,628.43 AUD	21	2,168,973.05 AUD	1	104,819.54 AUD	19	1,964,541.24 AUD	3	309,251.35 AUD
110,000.00 - 120,000.00	17	0.18%	1,936,911.82 AUD	0.91%	17	1,936,911.82 AUD	0	0.00 AUD	16	1,822,000.84 AUD	1	114,910.98 AUD	15	1,715,826.76 AUD	2	221,085.06 AUD
120,000.00 - 130,000.00	8	0.09%	997,251.83 AUD	0.47%	8	997,251.83 AUD	0	0.00 AUD	8	997,251.83 AUD	0	0.00 AUD	8	997,251.83 AUD	0	0.00 AUD
130,000.00 - 140,000.00	5	0.05%	677,673.64 AUD	0.32%	5	677,673.64 AUD	0	0.00 AUD	5	677,673.64 AUD	0	0.00 AUD	4	546,543.66 AUD	1	131,129.98 AUD
140,000.00 - 150,000.00	9	0.10%	1,301,896.93 AUD	0.61%	9	1,301,896.93 AUD	0	0.00 AUD	9	1,301,896.93 AUD	0	0.00 AUD	8	1,155,998.25 AUD	1	145,898.68 AUD
> 150,000.00	29	0.31%	5,752,710.19 AUD	2.70%	27	5,383,588.05 AUD	2	369,122.14 AUD	29	5,752,710.19 AUD	0	0.00 AUD	26	5,215,496.24 AUD	3	537,213.95 AUD
Total	9.341	100.00%	213.328.020.03AUD	100.00%		154 522 362 09AUD		58 805 657 944 UD		111 939 445 08AUD	6 562	101 388 574 954UD	6.885	172 811 336 52AUD	2.456	40.516.683.51AUD

Statistics Discounted Receivables Balance
Minimum Unstranding Discounted Receivables Balance
Average Obstanding Discounted Receivables Balance
22.837.81 A
Average Obstanding Discounted Receivables Balance
22.837.81 A

		To	ital Portfolio			Produc	t Type			Ball	oon			Vehicle	Status	
																Used
Original Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00 - 10,000.00	30	0.32%	68,275.37 AUD	0.03%	9	14,671.66 AUD	21	53,603.71 AUD	0	0.00 AUD	30	68,275.37 AUD	7	11,881.53 AUD	23	56,393.84 AUD
10,000.00 - 20,000.00	742	7.94%	4,345,370.00 AUD	2.04%	335	1,922,876.57 AUD	407	2,422,493.43 AUD	27	271,560.64 AUD	715	4,073,809.36 AUD	259	1,582,514.25 AUD	483	
20,000.00 - 30,000.00	1,851	19.82%	18,726,642.28 AUD	8.78%	941	9,478,599.61 AUD	910	9,248,042.67 AUD	156	2,353,864.80 AUD	1,695	16,372,777.48 AUD	1,143	11,606,004.15 AUD	708	7,120,638.13 AUD
30,000.00 - 40,000.00	1,948	20.85%	29,470,098.85 AUD	13.81%	1,140	17,127,416.63 AUD	808	12,342,682.22 AUD	385	7,825,883.13 AUD	1,563	21,644,215.72 AUD	1,426	21,512,173.60 AUD	522	7,957,925.25 AUD
40,000.00 - 50,000.00	1,552	16.61%	32,376,743.33 AUD	15.18%	1,020	21,387,163.06 AUD	532	10,989,580.27 AUD	496	12,937,290.48 AUD	1,056	19,439,452.85 AUD	1,229	25,483,121.49 AUD	323	6,893,621.84 AUD
50,000.00 - 60,000.00	1,165	12.47%	29,470,305.30 AUD	13.81%	857	21,547,911.84 AUD	308	7,922,393.46 AUD	474	14,962,280.69 AUD	691	14,508,024.61 AUD	1,010	25,334,107.18 AUD	155	
60,000.00 - 70,000.00	747	8.00%	22,901,781.68 AUD	10.74%	545	16,654,410.94 AUD	202	6,247,370.74 AUD	336	12,517,863.51 AUD	411	10,383,918.17 AUD	662	20,014,439.18 AUD	85	2,887,342.50 AUD
70,000.00 - 80,000.00	389	4.16%	14,596,082.92 AUD	6.84%	313	11,805,321.04 AUD	76	2,790,761.88 AUD	222	9,770,054.14 AUD	168	4,826,028.78 AUD	336	12,423,439.92 AUD	53	2,172,643.00 AUD
80,000.00 - 90,000.00	236	2.53%	10,805,730.10 AUD	5.07%	200	9,170,401.29 AUD	36	1,635,328.81 AUD	161	8,168,386.91 AUD	75	2,637,343.19 AUD	192	8,777,501.00 AUD	44	2,028,229.10 AUD
90,000.00 - 100,000.00	151	1.62%	7,809,712.54 AUD	3.66%	132	6,865,112.36 AUD	19	944,600.18 AUD	106	6,163,733.10 AUD	45	1,645,979.44 AUD	135	6,974,547.90 AUD	16	835,164.64 AUD
100,000.00 - 110,000.00	166	1.78%	9,744,854.93 AUD	4.57%	145	8,516,261.38 AUD	21	1,228,593.55 AUD	121	7,764,982.60 AUD	45	1,979,872.33 AUD	152	8,896,725.71 AUD	14	848,129.22 AUD
110,000.00 - 120,000.00	76	0.81%	5,046,711.90 AUD	2.37%	67	4,469,317.91 AUD	9	577,393.99 AUD	61	4,317,187.77 AUD	15	729,524.13 AUD	69	4,595,512.51 AUD	7	451,199.39 AUD
120,000.00 - 130,000.00	76	0.81%	5,520,706.43 AUD	2.59%	58	4,300,771.58 AUD	18	1,219,934.85 AUD	58	4,561,067.10 AUD	18	959,639.33 AUD	70	5,121,084.19 AUD	6	399,622.24 AUD
130,000.00 - 140,000.00	52		4,149,176.09 AUD	1.94%	47	3,775,678.20 AUD	5	373,497.89 AUD	44	3,785,382.92 AUD	8	363,793.17 AUD	49	3,866,994.12 AUD	3	282,181.97 AUD
140,000.00 - 150,000.00	38		3,181,839.06 AUD	1.49%	36	3,012,056.95 AUD	2	169,782.11 AUD	34	3,010,897.06 AUD	4	170,942.00 AUD	36	2,983,956.15 AUD	2	197,882.91 AUD
> 150,000.00	122		15,113,989.25 AUD	7.08%	116	14,474,391.07 AUD	6	639,598.18 AUD	99	13,529,010.23 AUD	23	1,584,979.02 AUD	110	13,627,333.64 AUD	12	1,486,655.61 AUD
Total	9,341	100.00%	213,328,020.03AUD	100.00%	5,961	154,522,362.09AUD	3,380	58,805,657.94AUD	2,780	111,939,445.08AUD	6,562	101,388,574.95AUD	6,885	172,811,336.52AUD	2,456	40,516,683.51AUD

Statistics Original Balance	
Minimum Original Balance	6,220.74 AUD
Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	73,226.71 AUD



### Interest Rate Paid by Obligor

		Tota	l Portfolio			Product	: Туре			Balloo	т Туре			Vehicle	Status	
					Chatte	el Mortgage	Cons	ınmer Loan	1	Balloon	No	Balloon		New		Used
Interest Rate Paid by Obligor	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
1.00% - 2.00%	374	4.00%	6,183,615.48 AUD	2.90%	210	3,785,987.65 AUD	164	2,397,627.83 AUD	124	3,855,936.94 AUD	250	2,327,678.54 AUD	374	6,183,615.48 AUD	0	0.00 AUD
2.00% - 3.00%	620	6.64%	18,689,418.08 AUD	8.76%	437	16,081,890.88 AUD	183	2,607,527.20 AUD	290	13,913,207.33 AUD	330	4,776,210.75 AUD	620	18,689,418.08 AUD	0	0.00 AUD
3.00% - 4.00%	885	9.47%	27,302,123.01 AUD	12.80%	878	27,133,882.91 AUD	7	168,240.10 AUD	413	19,265,221.64 AUD	472	8,036,901.37 AUD	830	25,850,101.25 AUD	55	1,452,021.76 AUD
4.00% - 5.00%	1,006	10.77%	28,325,719.97 AUD	13.28%	822	24,278,942.22 AUD	184	4,046,777.75 AUD	433	18,357,721.49 AUD	574	9,967,998.48 AUD	821	23,977,232.10 AUD	185	4,348,487.87 AUD
5.00% - 6.00%	1,330	14.24%	33,647,499.80 AUD	15.77%	860	24,304,598.83 AUD	470	9,342,900.97 AUD	488	20,205,308.24 AUD	842	13,442,191.56 AUD	1,068	28,599,318.45 AUD	262	5,048,181.35 AUD
6.00% - 7.00%	1,703	18.23%	35,069,259.80 AUD	16.44%	756	19,088,218.21 AUD	947	15,981,041.59 AUD	438	16,219,920.67 AUD	1,265	18,849,339.13 AUD	1,269	27,988,344.27 AUD	434	7,080,915.53 AUD
7.00% - 8.00%	1,331	14.25%	24,999,453.97 AUD	11.72%	489	11,231,796.13 AUD	842	13,767,657.84 AUD	264	8,891,870.77 AUD	1,067	16,107,583.20 AUD	773	16,718,788.63 AUD	558	8,280,665.34 AUD
8.00% - 9.00%	1,340	14.35%	26,179,283.40 AUD	12.27%	930	18,906,572.39 AUD	410	7,272,711.01 AUD	241	8,369,276.33 AUD	1,099	17,810,007.07 AUD	870	19,240,613.91 AUD	470	6,938,669.49 AUD
9.00% - 10.00%	596	6.38%	10,621,688.68 AUD	4.98%	481	8,409,152.08 AUD	115	2,212,536.60 AUD	80	2,640,004.21 AUD	516	7,981,684.47 AUD	234	5,112,293.87 AUD	362	5,509,394.81 AUD
10.00% - 11.00%	131	1.40%	2,006,534.21 AUD	0.94%	93	1,263,496.34 AUD	38	743,037.87 AUD	7	181,125.39 AUD	124	1,825,408.82 AUD	18	390,797.82 AUD	113	1,615,736.39 AUD
11.00% - 12.00%	14	0.15%	204,480.20 AUD	0.10%	5	37,824.45 AUD	9	166,655.75 AUD	1	21,012.44 AUD	13	183,467.76 AUD	4	27,935.67 AUD	10	176,544.53 AUD
12.00% - 13.00%	3	0.03%	25,637.21 AUD	0.01%	0	0.00 AUD	3	25,637.21 AUD	0	0.00 AUD	3	25,637.21 AUD	0	0.00 AUD	3	25,637.21 AUD
13.00% - 14.00%	5	0.05%	50,792.61 AUD	0.02%	0	0.00 AUD	5	50,792.61 AUD	1	18,839.63 AUD	4	31,952.98 AUD	3	28,786.99 AUD	2	22,005.62 AUD
14.00% - 15.00%	3	0.03%	22,513.61 AUD	0.01%	0	0.00 AUD	3	22,513.61 AUD	0	0.00 AUD	3	22,513.61 AUD	1	4,090.00 AUD	2	18,423.61 AUD
15.00% - 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
Total	9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD

Statistics Interest Rate Paid by Obligor	
Minimum Interest Rate Paid by Obligor	1.40%
Maximum Interest Rate Paid by Obligor	14.99%
Weighted Average Interest Rate Paid by Obligor	5.91%

### Distribution by Original Term (Months)

			Tota	l Portfolio			Product	: Type			Balloor	Туре			Vehicle	Status	
						Chatte	l Mortgage	Cons	umer Loan	В	alloon	No	Balloon		New		Used
	Distribution by Original Term (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0 - 11			0.00%	0.00 AUD	0.00%		0.00 AUD										
12 - 23		-	0.00%	0.00 AUD	0.00%		0.00 AUD		0.00 AUD		0.00 AUD		0.00 AUD	-	0.00 AUD		0.00 AUD
24 - 35			0.00%	0.00 AUD	0.00%		0.00 AUD										
36 - 47		665	7.12%	6,569,376.81 AUD	3.08%	483	5,540,917.32 AUD	182	1,028,459.49 AUD	146	4,385,201.84 AUD	520	2,184,174.97 AUD	473	5,676,150.79 AUD	192	893,226.02 AUD
48 - 59		1,468	15.72%	26,246,169.65 AUD	12.30%	976	20,094,961.32 AUD	492	6,151,208.33 AUD	463	16,081,543.60 AUD	1,005	10,164,626.05 AUD	1,198	23,876,142.72 AUD	270	2,370,026.93 AUD
60 - 71		6,742	72.18%	169,108,449.85 AUD	79.27%	4,502	128,886,483.45 AUD	2,240	40,221,966.40 AUD	2,171	91,472,699.64 AUD	4,571	77,635,750.21 AUD	4,896	135,364,228.65 AUD	1,846	33,744,221.20 AUD
>71		466	4.99%	11,404,023.72 AUD	5.35%		0.00 AUD	466	11,404,023.72 AUD		0.00 AUD	466	11,404,023.72 AUD	318	7,894,814.36 AUD	148	3,509,209.36 AUD
Total		9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD

 Stestatics Original Ferm Monthly
 36

 Selection Obstribution Obstribution by Original Ferm (Monthls)
 36

 Maximum Obstribution by Original Ferm (Monthls)
 64

 Weighted Average Obstribution by Original Ferm (Monthls)
 98/21

### Distribution by Remaining Term (Months)

			Tota	I Portfolio			Product	: Type			Ballooi	туре			Vehicle	Status	
						Chatt	el Mortgage	Cons	umer Loan		Balloon	No	Balloon		New		Jsed
	Distribution by Remaining Term (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0 - 11		1,475	15.79%	17,989,813.39 AUD	8.43%	956	13,577,973.50 AUD	519	4,411,839.89 AUD	410	12,729,838.50 AUD	1,066	5,259,974.89 AUD	1,134	16,188,163.49 AUD	341	1,801,649.90 AUD
12 - 23		3,519	37.67%	69,190,161.08 AUD	32.43%	2,307	51,297,963.18 AUD	1,212	17,892,197.90 AUD	1,045	37,127,995.76 AUD	2,474	32,062,165.32 AUD	2,580	56,871,585.62 AUD	939	12,318,575.46 AUD
24 - 35		3,922	41.99%	114,573,408.63 AUD	53.71%	2,684	88,974,978.88 AUD	1,238	25,598,429.75 AUD	1,316	61,649,515.70 AUD	2,606	52,923,892.93 AUD	2,877	91,562,103.07 AUD	1,045	23,011,305.56 AUD
36 - 47		218	2.33%	5,439,055.54 AUD	2.55%	14	671,446.53 AUD	204	4,767,609.01 AUD	9	432,095.12 AUD	209	5,006,960.42 AUD	152	3,934,859.60 AUD	66	1,504,195.94 AUD
48 - 59		205	2.19%	6,060,818.94 AUD	2.84%		0.00 AUD	205	6,060,818.94 AUD		0.00 AUD	205	6,060,818.94 AUD	141	4,204,703.94 AUD	64	1,856,115.00 AUD
60 - 71		2	0.02%	74,762.45 AUD	0.04%		0.00 AUD	2	74,762.45 AUD		0.00 AUD	2	74,762.45 AUD	1	49,920.80 AUD	1	24,841.65 AUD
>71			0.00%	0.00 AUD	0.00%		0.00 AUD										
Total		9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD

#### Distribution by Seasoning (Months)

			Tota	I Portfolio			Product	t Type			Balloor	туре			Vehicle	Status	
						Chatte	el Mortgage	Cons	umer Loan	E	alloon	No	Balloon		New		Used
	Distribution by Seasoning (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0 - 11			0.00%	0.00 AUD	0.00%		0.00 AUD										
12 - 23		18	0.19%	733,497.46 AUD	0.34%	12	572,585.82 AUD	6	160,911.64 AUD	6	333,092.62 AUD	12	400,404.84 AUD	11	607,268.47 AUD	7	126,228.99 AUD
24 - 35		5,149	55.12%	133,450,927.48 AUD	62.56%	3,468	100,336,778.01 AUD	1,681	33,114,149.47 AUD	1,572	69,707,982.32 AUD	3,577	63,742,945.16 AUD	3,798	107,952,126.99 AUD	1,351	25,498,800.49 AUD
36 - 47		3,949	42.28%	76,225,555.31 AUD	35.73%	2,385	52,062,857.62 AUD	1,564	24,162,697.69 AUD	1,148	40,208,116.14 AUD	2,802	36,017,439.17 AUD	2,920	61,879,567.41 AUD	1,029	14,345,987.90 AUD
48 - 59		193	2.07%	2,781,220.12 AUD	1.30%	96	1,550,140.64 AUD	97	1,231,079.48 AUD	54	1,690,254.00 AUD	139	1,090,966.12 AUD	134	2,271,167.27 AUD	59	510,052.85 AUD
60 - 71		2	0.02%	13,665.19 AUD	0.01%		0.00 AUD	2	13,665.19 AUD	-	0.00 AUD	2	13,665.19 AUD	1	6,970.75 AUD	1	6,694.44 AUD
>71		30	0.32%	123,154.47 AUD	0.06%		0.00 AUD	30	123,154.47 AUD		0.00 AUD	30	123,154.47 AUD	21	94,235.63 AUD	9	28,918.84 AUD
Total		9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD



### Product Type

	_	Tota	l Portfolio			Ballo	oon			Vehicle	Status	
						Balloon	No	Balloon		New		Used
Product Type	Contracts		Outstanding Discounted Receivable Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance						
Chattel Mortgage	5,961	63.82%	154,522,362.09 AUD	72.43%	2,220	94,152,851.81 AUD	3,742	60,369,510.28 AUD	4,557	128,381,380.72 AUD	1,404	26,140,981.37 AUD
Consumer Loan	3,380	36.18%	58,805,657.94 AUD	27.57%	560	17,786,593.27 AUD	2,820	41,019,064.67 AUD	2,328	44,429,955.80 AUD	1,052	14,375,702.14 AUD
Total	9,341	100.00%	213,328,020.03 AUD	100.00%	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD

## Type of Car

			Tota	l Portfolio			Produc	t Type	
						Chatte	el Mortgage	Cons	umer Loan
	Type of Car	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Ν	ew	6,885	73.71%	172,811,336.52 AUD	81.01%	4,557	128,381,380.72 AUD	2,328	44,429,955.80 AUD
U	sed	2,456	26.29%	40,516,683.51 AUD	18.99%	1,404	26,140,981.37 AUD	1,052	14,375,702.14 AUD
Т	otal	9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD

### Balloon Type

		Tota	l Portfolio	
Balloon Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,780	29.76%	111,939,445.08 AUD	52.47%
No Balloon	6,561	70.24%	101,388,574.95 AUD	47.53%
Total	9,341	100.00%	213,328,020.03 AUD	100.00%

## Distribution by Brand & Model - VW Group

				tal Portfolio			Dandon	Toma			Delle				Vehicle	Chabon	
			10	tal Portfolio			Mortgage			E	lalloon	on No E	Balloon		New		
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balan								
Audi	A1	32	0.33%	516,552.59 AUD	0.24%	14	216,215.15 AUD	18	300337.44	10	266,192.18 AUD	22	250,360.41 AUD	21	421,466.26 AUD	11	95,086.33 A
	A3	149		3,075,249.63 AUD	1.44%	60	1,430,265.70 AUD	89	1644983.93	58	1,719,816.36 AUD	91	1,355,433.27 AUD	96	2,167,477.95 AUD	53	907,771.68 A
	A4	84		2,082,017.50 AUD	0.98%	50	1,483,233.80 AUD	34	598783.7	34	1,188,362.87 AUD	50	893,654.63 AUD	58	1,661,460.15 AUD	26	420,557.35 A
	A5 A6	51 21		1,741,759.20 AUD 743,021.44 AUD	0.82%	37 15	1,355,742.59 AUD 630,293.26 AUD	14	386016.61 112728.18	27 8	1,258,881.72 AUD 453,792.64 AUD	24 13	482,877.48 AUD 289,228.80 AUD	39	1,514,055.29 AUD 524,279.51 AUD	12	227,703.91 A 218,741.93 A
	A7	8		482,895.87 AUD	0.23%	8	482,895.87 AUD	0	0	6	457,097.60 AUD	2	25,798.27 AUD	5	423,975.70 AUD	3	58,920.17 A
	A8	1		20,220.08 AUD	0.01%	1	20,220.08 AUD	0	0	0	0.00 AUD	1	20,220.08 AUD	1	20,220.08 AUD	0	0.00 A
	E-tron Q2	5		394,507.85 AUD 1,238,468.54 AUD	0.18%	4 26	333,588.96 AUD 562,008.85 AUD	1 40	60918.89 676459.69	4 29	360,260.12 AUD 720,311.57 AUD	1 37	34,247.73 AUD 518,156.97 AUD	5 52	394,507.85 AUD 1,076,946.61 AUD	0	0.00 A 161,521.93 A
	Q3	209		5,785,616.94 AUD	2.71%	122	3,692,070.88 AUD	87	2093546.06	92	3,578,601.26 AUD	117	2,207,015.68 AUD	181	5,461,983.35 AUD	28	323,633.59 A
	Q5	203		6,608,093.81 AUD	3.10%	139	4,666,728.97 AUD	64	1941364.84	107	4,623,900.14 AUD	97	1,984,193.67 AUD	154	5,588,115.14 AUD	49	1,019,978.67 A
	Q7	161		7,798,350.49 AUD	3.66%	128	6,474,627.98 AUD	33	1323722.51	88	5,665,149.35 AUD	73	2,133,201.14 AUD	107	6,215,006.79 AUD	54	1,583,343.70 A
	Q8 R8	13		779,724.31 AUD 657,368.85 AUD	0.37%	11	712,822.51 AUD 657.368.85 AUD	2	66901.8 0	5	480,513.87 AUD 657,368.85 AUD	7	299,210.44 AUD 0.00 AUD	11	669,312.08 AUD 471,522.01 AUD	2	110,412.23 A 185,846.84 A
	TT	4	0.04%	67,950.02 AUD	0.03%	2	38,491.02 AUD	2	29459	1	24,110.79 AUD	3	43,839.23 AUD	0	0.00 AUD	4	67,950.02 A
	Subtotal	1,012	10.29%	31,991,797.12 AUD	15.00%	622	22,756,574.47 AUD	390	9235222.65	475	21,454,359.32 AUD	538	10,537,437.80 AUD	744	26,610,328.77 AUD	268	5,381,468.35 A
Bentley	Bentayga	2	0.02%	411 636 36 AUD	0.19%	2	411.636.36 AUD	0	0	2	411.636.36 AUD	0	0.00 AUD	1	248 610 92 AUD		163.025.44 A
	Continental	2		248,129.53 AUD	0.12%	2	248,129.53 AUD	0	0	1	157,381.01 AUD	1	90,748.52 AUD	0	0.00 AUD	2	
	Subtotal	4	0.04%	659,765.89 AUD	0.31%	4	659,765.89 AUD	0	0	3	569,017.37 AUD	1	90,748.52 AUD	1	248,610.92 AUD	3	411,154.97 A
Lamborghini	Urus	2					294.175.88 AUD	1		2	493.895.88 AUD	0	0.00 AUD	2		0	
	Urus Subtotal	2		493,895.88 AUD 493,895.88 AUD	0.23%	1	294,175.88 AUD 294,175.88 AUD	1	199720 199720	2	493,895.88 AUD 493.895.88 AUD	0	0.00 AUD	2	493,895.88 AUD 493.895.88 AUD	0	0.00 A 0.00 A
Porsche				.,,													
	718	6	0.06%	621,284.33 AUD	0.29%	6	621,284.33 AUD	0	0	6	621,284.33 AUD	0	0.00 AUD	6	621,284.33 AUD	0	0.00 A
	911 Boxster	16	0.16%	2,707,727.16 AUD 33.993.54 AUD	1.27%	15	2,625,863.42 AUD 33.993.54 AUD	1	81863.74	15	2,704,251.89 AUD	1	3,475.27 AUD 33.993.54 AUD	12	2,318,567.82 AUD	4	389,159.34 A 33.993.54 A
	Cayenne	65		4,585,941.48 AUD	2.15%	60	4,393,080.19 AUD	5	192861.29	46	3,959,827.13 AUD	19	626,114.35 AUD	55	4.199.967.24 AUD	10	33,993.54 A 385,974.24 A
	Cayman	1	0.01%	55,994.34 AUD	0.03%	0	0.00 AUD	1	55994.34	0	0.00 AUD	1	55,994.34 AUD	0	0.00 AUD	1	55,994.34 A
	Macan	83		4,524,559.49 AUD	2.12%	77	4,144,460.43 AUD	6	380099.06	59	3,766,530.30 AUD	24	758,029.19 AUD	73	4,200,717.17 AUD	10	323,842.32 A
	Taycan	11		1,581,282.15 AUD 14,110,782.49 AUD	0.74% 6.61%	11 170	1,581,282.15 AUD 13,399,964.06 AUD	0	710818.43	11	1,581,282.15 AUD	0	0.00 AUD 1,477,606.69 AUD	11	1,581,282.15 AUD 12,921,818.71 AUD	0	0.00 A 1,188,963.78 A
Skoda	Cabiotal		1.00%	14,110,102.43 A00	0.01,0		15,555,564.05 AGD		710010.45	131	12,000,110.00 A00	**	1,411,000.00 A00	10/	12,321,310.11 A03	-0	1,100,505.70 A
	Fabia	32		269,952.76 AUD	0.13%	7	81,354.75 AUD	25	188598.01	1	15,086.33 AUD	31	254,866.43 AUD	29	261,395.66 AUD	3	8,557.10 A
	Kamiq	61		824,786.45 AUD	0.39%	15	163,633.73 AUD	46 27	661152.72 403085.32	5	102,834.04 AUD	56 36	721,952.41 AUD 484.762.56 AUD	61	824,786.45 AUD 597.044.48 AUD	0	0.00 A 0.00 A
	Karoq	78		1,698,172.31 AUD	0.28%	32	741,626.84 AUD	46	956545.47	22	641,250.73 AUD	56	1,056,921.58 AUD	74	1,645,610.21 AUD	4	52,562.10 A
	Octavia	74	0.75%	1,139,126.17 AUD	0.53%	16	233,753.61 AUD	58	905372.56	22	551,429.34 AUD	52	587,696.83 AUD	68	1,079,325.56 AUD	6	59,800.61 A
	Scala	35		469,949.87 AUD	0.22%	11	169,985.12 AUD	24	299964.75	8	148,057.26 AUD	27	321,892.61 AUD	35	469,949.87 AUD	0	0.00 A
	Superb	16		363,077.29 AUD 5,362,109.33 AUD	0.17% 2.51%	105	241,634.95 AUD 1.825.948.16 AUD	7 233	121442:34 3536161:17	71	226,418.23 AUD 1.797.357.85 AUD	9 267	136,659.06 AUD 3,564,751.48 AUD	13 322	341,789.41 AUD 5.219.901.64 AUD	3	21,287.88 A 142,207.69 A
Volkswagen				-,,													
	Ameo	1		33,445.73 AUD	0.02%	1	33,445.73 AUD	0	0	0	0.00 AUD	1	33,445.73 AUD	1	33,445.73 AUD	0	0.00 A
	Arteon Beetle	4		103,495.85 AUD 18,638.29 AUD	0.05%	1	32,577.36 AUD 7.727.72 AUD	3	70918.49 10910.57	3	88,411.19 AUD 0.00 AUD	1	15,084.66 AUD 18.638.29 AUD	1 0	23,566.02 AUD 0.00 AUD	3	79,929.83 A 18.638.29 A
	Golf	266		3,299,177.17 AUD	1.55%	99	1,389,966.51 AUD	167	1909210.66	69	1,441,505.32 AUD	197	1,857,671.85 AUD	182	2,472,855.06 AUD	84	826,322.11 /
	Jetta	2	0.02%	10,716.17 AUD	0.01%	0	0.00 AUD	2	10716.17	0	0.00 AUD	2	10,716.17 AUD	0	0.00 AUD	2	10,716.17
	Passat	25		472,715.96 AUD	0.22%	11	175,026.52 AUD	14	297689.44	10	265,731.63 AUD	15	206,984.33 AUD	15	363,382.18 AUD	10	109,333.78
	Polo T-Cross	116		1,025,048.80 AUD 1,688,266.98 AUD	0.48%	33 37	280,999.40 AUD 506,137.99 AUD	83 90	744049.4 1182128.99	15 21	225,304.35 AUD 387,246.46 AUD	101	799,744.45 AUD 1,301,020.52 AUD	103 127	968,471.46 AUD 1,688,266.98 AUD	13	56,577.34 A
	Tiguan	383		6,857,033.49 AUD	3.21%	188	3,662,759.89 AUD	195	3194273.6	118	3,123,770.87 AUD	265	3,733,262.62 AUD	340	6,212,508.28 AUD	43	644,525.21 A
	Touareg	65		2,575,069.42 AUD	1.21%	50	2,077,248.23 AUD	15	497821.19	32	1,815,302.62 AUD	33	759,766.80 AUD	51	2,345,099.70 AUD	14	229,969.72 A
	T-Roc	1,076		1,380,676.50 AUD 17,464,284.36 AUD	0.65% 8.19%	27	453,415.80 AUD 8.619.305.15 AUD	57 628	927260.7 8844979.21	18	438,051.67 AUD 7.785.324.11 AUD	66	942,624.83 AUD 9.678.960.25 AUD	84	1,380,676.50 AUD	0	0.00 A
Volkswagen Commercial	Subtotal	1,076	10.94%	17,464,284.36 AUD	8.19%	448	6,619,305.15 AUD	628	8844979.21	286	7,785,324.11 AUD	790	5,678,960.25 AUD	904	15,488,271.9T AUD	172	1,976,012.45 A
	Amarok	494		9,762,942.96 AUD	4.58%	379	7,771,820.79 AUD	115	1991122.17	186	5,655,884.42 AUD	308	4,107,058.54 AUD	402	8,180,427.69 AUD	92	1,582,515.27 A
	Caddy	68		899,479.41 AUD	0.42%	64	878,835.09 AUD	4	20644.32	18	380,843.32 AUD	50	518,636.09 AUD	56	779,098.11 AUD	12	120,381.30 A
	Caravelle Crafter	1 85	0.01%	36,160.36 AUD 1,647,627.57 AUD	0.02%	1 83	36,160.36 AUD 1.617.070.95 AUD	0	0 30556.62	0	0.00 AUD 881.960.76 AUD	1 55	36,160.36 AUD 765.666.81 AUD	1 84	36,160.36 AUD 1,639,784.34 AUD	0	0.00 A 7.843.23 A
	Grand California	3		191,141.71 AUD	0.09%	0	0.00 AUD	3	191141.71	2	144,804.68 AUD	1	46,337.03 AUD	3	191,141.71 AUD	0	0.00 A
	Multivan	29		789,544.97 AUD	0.37%	20	594,695.99 AUD	9	194848.98	11	437,043.59 AUD	18	352,501.38 AUD	22	651,458.19 AUD	7	138,086.78 A
	Transporter	85	0.86%	1,864,321.72 AUD	0.87%	75	1,686,584.12 AUD	10	177737.6	31	861,993,30 AUD	54	1,002,328.42 AUD	73	1,695,344.70 AUD	12	168,977.02 A
	Transporter	765		15,191,218.70 AUD	7.12%	622	12 585 167 30 AUD	143	2606051.4	31	8 362 530 07 AUD	487	6 828 688 63 AUD	641	13 173 415 10 AUD		2 017 803 60 A

### Distribution by Brand & Model - Non-VW Group

	Total Portfolio					Produc	t Type			Ball	oon			Vehicle	Status	
																sed
Make	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
Abarth	13	0.13%	232,242.24 AUD	0.11%	11	198,950.68 AUD	2	33291.56	8	171,868.80 AUD	5	60,373.44 AUD	8	171,868.80 AUD	5	60,373.44 AUD
Alfa Romeo	25	0.25%	687,453.89 AUD	0.32%	13	318,988.61 AUD	12	368465.28	15	537,495.68 AUD	10	149,958.21 AUD	19	556,355.07 AUD	6	131,098.82 AUD
Alpina	4	0.04%	111,611.80 AUD	0.05%	3	94,948.02 AUD	1	16663.78	2	87,945.10 AUD	2	23,666.70 AUD	4	111,611.80 AUD	0	0.00 AUD
Aston Martin	6	0.06%	737,483.11 AUD	0.35%	6	737,483.11 AUD	0	0	5	721,866.85 AUD	1	15,616.26 AUD	2	399,270.04 AUD	4	338,213.07 AUD
BMW	90	0.92%	3,093,092.74 AUD	1.45%	73	2,709,492.43 AUD	17	383600.31	44	2,167,340.10 AUD	46	925,752.64 AUD	40	1,858,534.71 AUD	50	1,234,558.03 AUD
Chevrolet	20	0.20%	1,036,567.95 AUD	0.49%	18	921,825.19 AUD	2	114742.76	12	726,421.41 AUD	8	310,146.54 AUD	19	991,012.09 AUD	1	45,555.86 AUD
Chrysler	5	0.05%	93,239.02 AUD	0.04%	2	67,537.26 AUD	3	25701.76	1	44,293.16 AUD	4	48,945.86 AUD	2	67,537.26 AUD	3	25,701.76 AUD
Citroen	2	0.02%	22,201.82 AUD	0.01%	2	22,201.82 AUD	0	0	0	0.00 AUD	2	22,201.82 AUD	1	12,190.31 AUD	1	10,011.51 AUD
Dodge	59	0.60%	2,644,348.06 AUD	1.24%	51	2,301,834.82 AUD	8	342513.24	33	1,737,040.63 AUD	26	907,307.43 AUD	56	2,566,179.66 AUD	3	78,168.40 AUD
Fiat	10	0.10%	98,576.96 AUD	0.05%	7	70,959.63 AUD	3	27617.33	2	28,530.83 AUD	8	70,046.13 AUD	6	67,521.04 AUD	4	31,055.92 AUD
Ford	656	6.67%	15,389,612.10 AUD	7.21%	527	12,839,286.45 AUD	129	2550325.65	193	6,422,796.74 AUD	463	8,966,815.36 AUD	456	11,878,934.59 AUD	200	3,510,677.51 AUD
Genesis	2	0.02%	118,209.20 AUD	0.06%	2	118,209.20 AUD	0	0		118,209.20 AUD	0	0.00 AUD	2	118,209.20 AUD	0	0.00 AUD
Haval	98	1.00%	1,518,087.12 AUD	0.71%	65	981,292.02 AUD	33	536795.1	11	255,577.93 AUD	87	1,262,509.19 AUD	97	1,511,948.73 AUD	1	6,138.39 AUD
Holden	193	1.96%	2,500,302.41 AUD	1.17%	103	1,336,286.61 AUD	90	1164015.8	15	328,843.08 AUD	178	2,171,459.33 AUD	47	651,743.51 AUD	146	1,848,558.90 AUD
Honda	177	1.80%	2,432,293.72 AUD	1.14%	98	1,455,617.25 AUD	79	976676.47	29	676,717.10 AUD	148	1,755,576.62 AUD	131	1,974,188.06 AUD	46	458,105.66 AUD
Hyundai	481	4.89%	6,814,315.10 AUD 11.561.61 AUD	3.19%	252	3,817,006.44 AUD 11.561.61 AUD	229	2997308.66 0	73	1,688,122.38 AUD 0.00 AUD	408	5,126,192.72 AUD 11.561.61 AUD	339	5,448,936.37 AUD 0.00 AUD	142	1,365,378.73 AUD 11.561.61 AUD
Island	218		4.748.563.46 AUD	2.23%	155	3.248.214.50 AUD	63	1500348.96	46	1.325.637.61 AUD	172	3.422.925.85 AUD	180	4.179.803.50 AUD	38	11,561.61 AUD 568.759.96 AUD
	218	2.22%	2,220,845,03 AUD	1.04%	100	3,248,214.50 AUD	15	393474.53	46 35	1,325,637.61 AUD	1/2	510.700.32 AUD	180	4,179,803.50 AUD	38 18	453.548.10 AUD
Jaguar		1.05%	2,220,845.03 AUD 2,498.272.45 AUD	1.04%	71	1,827,370.50 AUD		393474.53 612671.54	29	1,710,144.71 AUD	74	1.384.826.29 AUD	41 64	1,767,296.93 AUD	18	453,548.10 AUD 526.047.15 AUD
Jeep Kia	103 269	2.73%	4,111,642.51 AUD	1.17%	157	2,735,230.72 AUD	32 112	1376411.79	49	1,113,446.16 AUD 1,350,121.08 AUD	220	2,761,521.43 AUD	210	3,507,464.29 AUD	59	604,178.22 AUD
Land Rover	422	4.29%	20,511,923.63 AUD	9.62%	321	16,808,831.86 AUD	101	3703091.77	253	15,812,092.35 AUD	169	4,699,831.28 AUD	318	17,157,778.16 AUD	104	3,354,145.47 AUD
LDV	183	1.86%	2.873.921.55 AUD	1.35%	159	2.425.188.51 AUD	24	448733.04	40	854.950.43 AUD	143	2.018.971.12 AUD	179	2,828,781.74 AUD	4	45.139.81 AUD
Lexus	34	0.35%	910.017.71 AUD	0.43%	30	837,344.29 AUD	4	72673.42	15	547.649.48 AUD	19	362.368.23 AUD	18	598.715.08 AUD	16	311.302.63 AUD
Mahindra		0.01%	6,799.19 AUD	0.00%	1	6,799.19 AUD	0	0	.0	0.00 AUD		6,799.19 AUD	10	6,799.19 AUD	.0	0.00 AUD
Maserati	16	0.16%	1.487.362.57 AUD	0.70%	14	1,373,273.43 AUD	2	114089.14	13	1.341.475.40 AUD	3		14	1,312,755.77 AUD	2	174.606.80 AUD
Mazda	420	4.27%	7.161.798.38 AUD	3.36%	279	5.161.981.38 AUD	141	1999817	104	2.910.588.83 AUD	316	4.251.209.55 AUD	318	6.085.586.86 AUD	102	1.076.211.52 AUD
Meccedes-Renz	155	1.58%	4.101.786.60 AUD	1.92%	125	3.433.815.50 AUD	30	667971.1	47	2.126.821.90 AUD	108	1.974.964.70 AUD	43	1.663.219.21 AUD	112	2.438.567.39 AUD
MG Rover	164	1.67%	1.860.010.67 AUD	0.87%	66	678,653,81 AUD	98	1181356.86	12	235.745.56 AUD	152	1.624.265.11 AUD	158	1.803.418.02 AUD	6	56.592.65 AUD
Mini	10	0.10%	205.812.20 AUD	0.10%	8	147.543.10 AUD	2	58269.1	5	147.502.96 AUD	5	58.309.24 AUD	4	130.129.70 AUD	6	75.682.50 AUD
Mitsubishi	606	6.16%	9,296,670.69 AUD	4.36%	340	5,232,303.55 AUD	266	4064367.14	86	2,156,769.72 AUD	520	7,139,900.97 AUD	446	7,451,040.24 AUD	160	1,845,630.45 AUD
Nissan	273	2.78%	5,010,498.51 AUD	2.35%	189	3,711,148.64 AUD	84	1299349.87	53	1,523,822.72 AUD	220	3,486,675.79 AUD	160	3,695,379.41 AUD	113	1,315,119.10 AUD
Opel	1	0.01%	6,702.64 AUD	0.00%	0	0.00 AUD	1	6702.64	0	0.00 AUD	1	6,702.64 AUD	0	0.00 AUD	1	6,702.64 AUD
Peugeot	54	0.55%	981,955.49 AUD	0.46%	43	725,859.11 AUD	11	256096.38	17	461,633.16 AUD	37	520,322.33 AUD	51	953,201.91 AUD	3	28,753.58 AUD
Renault	118	1.20%	2,250,666.55 AUD	1.06%	106	2,041,714.18 AUD	12	208952.37	41	1,068,702.42 AUD	77	1,181,964.13 AUD	100	2,018,017.69 AUD	18	232,648.86 AUD
Rolls-Royce	1	0.01%	86,883.31 AUD	0.04%	1	86,883.31 AUD	0	0	0	0.00 AUD	1	86,883.31 AUD	0	0.00 AUD	1	86,883.31 AUD
Ssangyong	23	0.23%	448,128.77 AUD	0.21%	16	285,612.30 AUD	7	162516.47	5	130,694.83 AUD	18	317,433.94 AUD	22	420,166.45 AUD	1	27,962.32 AUD
Subaru	278	2.83%	4,529,741.11 AUD	2.12%	149	2,525,802.09 AUD	129	2003939.02	61	1,532,136.95 AUD	217	2,997,604.16 AUD	208	3,777,143.09 AUD	70	752,598.02 AUD
Suzuki	100	1.02%	1,006,443.78 AUD	0.47%	30	300,978.54 AUD	70	705465.24	5	77,374.75 AUD	95	929,069.03 AUD	78	866,918.35 AUD	22	139,525.43 AUD
Tesla	14	0.14%	559,260.73 AUD	0.26%	14	559,260.73 AUD	0	0	9	408,810.62 AUD	5	150,450.11 AUD	14	559,260.73 AUD	0	0.00 AUD
Toyota	461	4.69%	9,092,636.07 AUD	4.26%	343	7,019,438.10 AUD	118	2073197.97	79	2,966,608.72 AUD	382	6,126,027.35 AUD	140	3,432,152.92 AUD	321	5,660,483.15 AUD
Volvo	136	1.38%	4,544,623.81 AUD	2.13%	94	3,319,131.78 AUD	42	1225492.03	79	3,327,985.33 AUD	57	1,216,638.48 AUD	118	4,081,797.81 AUD	18	462,826.00 AUD
Other Vehicles	5,961	60.60%	128,054,166.26 AUD	60.03%	3,989	94,381,461.18 AUD	1,972	33,672,705.08 AUD	1,528	58,843,784.68 AUD	4,433	69,210,381.58 AUD	4,114	98,655,093.59 AUD	1,847	29,399,072.67 AUD
Total	9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.94 AUD	2,780	111,939,445.08 AUD	6,562	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.51 AUD

### Distribution by geographic distribution

	Total Portfolio			Product Type				Balloon				Vehicle Status				
														Used		
Distribution by geographic distribution	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
Australian Capital Territory	245	2.62%	4,771,744.35 AUD	2.24%	94	2,543,203.58 AUD	151	2,228,540.77 AUD	43	1,820,636.01 AUD	202	2,951,108.34 AUD	156	3,550,191.81 AUD	89	1,221,552.54 AUD
New South Wales	3,270	35.01%	78,362,192.09 AUD	36.73%	2,167	58,865,578.33 AUD	1,103	19,496,613.76 AUD	1,036	43,153,481.47 AUD	2,234	35,208,710.62 AUD	2,535	65,457,126.27 AUD	735	12,905,065.82 AUD
Northern Territory	85	0.91%	1,369,021.79 AUD	0.64%	34	687,709.64 AUD	51	681,312.15 AUD	8	341,732.58 AUD	77	1,027,289.21 AUD	68	1,066,033.42 AUD	17	302,988.37 AUD
Queensland	1,977	21.16%	43,927,822.82 AUD	20.59%	1,342	32,534,259.73 AUD	635	11,393,563.09 AUD	602	22,683,182.68 AUD	1,375	21,244,640.14 AUD	1,560	37,270,451.47 AUD	417	6,657,371.35 AUD
South Australia	415	4.44%	10,508,808.26 AUD	4.93%	285	7,940,070.41 AUD	130	2,568,737.85 AUD	158	6,436,475.46 AUD	257	4,072,332.80 AUD	309	8,752,741.88 AUD	106	1,756,066.38 AUD
Tasmania	336	3.60%	5,691,444.96 AUD	2.67%	147	2,993,764.91 AUD	189	2,697,680.05 AUD	60	1,794,578.24 AUD	276	3,896,866.72 AUD	184	3,473,632.90 AUD	152	2,217,812.06 AUD
Victoria	1,929	20.65%	47,608,954.54 AUD	22.32%	1,249	35,331,169.29 AUD	680	12,277,785.25 AUD	711	29,023,204.62 AUD	1,219	18,585,749.92 AUD	1,499	40,063,082.31 AUD	430	7,545,872.23 AUD
Western Australia	1,084	11.60%	21,088,031.22 AUD	9.89%	643	13,626,606.20 AUD	441	7,461,425.02 AUD	162	6,686,154.02 AUD	922	14,401,877.20 AUD	574	13,178,076.46 AUD	510	7,909,954.76 AUD
Total	9,341	100.00%	213,328,020.03 AUD	100.00%												40,516,683.51 AUD

Current COVID-19 Extensions

		Total Portfolio			Product Type				Balloon				Vehicle Status				
	Distribution by extension flag	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
	Current COVID-19 Extension	8	0.09%	212,728.65AUD	0.10%	3	71,720.42AUD	5	141,008.23AUD	3	96,009.77AUD	5	116,718.88AUD	5	136,586.75AUD	3	76,141.90AUD
	No Current Extension	9,333	99.91%	213,115,291.38AUD	99.90%	5,958	154,450,641.67AUD	3,375	58,664,649.71AUD	2,777	111,843,435.31AUD	6,557	101,271,856.07AUD	6,880	172,674,749.77AUD	2,453	40,440,541.61AUD
- 1		9 341	100 00%	213 328 020 03AUD	100 00%		154 522 362 09AUD		58 805 657 94AUD	2 780	111 939 445 08AUD		101 388 574 954UD		172 811 336 52AUD	2 456	40 516 683 51 AUD

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



# Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	9,154	98.00%	208,557,806.80 AUD	97.76%
1	129	1.38%	2,961,664.54 AUD	1.39%
2	42	0.45%	1,270,877.40 AUD	0.60%
3	16	0.17%	537,671.29 AUD	0.25%
Total	9,341	100.00%	213,328,020.03AUD	100.00%

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