

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)
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Chullora NSW 2190

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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.



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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

Lead Manager:	<p>Australian and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p> <p>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</p>	Security Trustee:	<p>P.T. Limited (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>
Trustee:	<p>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.</p>	Trust Manager:	<p>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.</p>
Sub Trust Manager:	<p>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</p>	Account Bank:	<p>Australian and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p>
Clearing Systems:	<p>Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000</p> <p>Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>	Swap Counterparty:	<p>ING Bank N.V. Foppingadreff 7 1102 BD Amsterdam Netherlands</p>
Servicer:	<p>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</p>	Rating agencies:	<p>Fitch Ratings Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance</p> <p>Moody's Level 10 1 O'Connell Street Sydney NSW 2000 Australia Email: Monitor.Sydney@moodys.com Attn.: Monitor Sydney</p>

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
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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
Current rating	Aa3	P-1	Stable	A+	F1	Stable
Minimum required Rating (if no short term Rating)	A2	P-1	-	-	F1	-
	A2	P-1	-	A	-	-

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 Notes

Minimum required Rating for Class B Notes

	Moody's			Fitch		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Current rating	A1	P-1	Stable	AA-	F1+	Stable
Minimum required Rating for Class A Notes	A3	-	-	A	F1	-
Minimum required Rating for Class B Notes	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.

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	Class A		Class B	
	At closing: 1.85 yrs	Currently: 1.11 yrs	At closing: 2.84 yrs	Currently: 1.11 yrs
WAL	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
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	-	-	-	-

*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 Period	Principal	Interest	Nominal Instalments
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	7,312,233.20 AUD
02.2025	6,610,726.15 AUD	651,643.70 AUD	7,262,369.85 AUD
03.2025	6,705,716.70 AUD	619,485.33 AUD	7,325,202.03 AUD
04.2025	6,819,359.51 AUD	586,864.57 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	327,458.22 AUD	24,237.46 AUD	351,695.68 AUD
10.2026	402,413.96 AUD	22,644.48 AUD	425,058.44 AUD
11.2026	323,435.79 AUD	20,686.84 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	107,845.51 AUD	1,625.98 AUD	109,471.49 AUD
05.2028	86,949.77 AUD	1,101.33 AUD	88,051.10 AUD
06.2028	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 Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.10 AUD	9,371	414,985,143.56 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	414,985,143.56 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 Previous Month			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	6,637	162,539,296.77 AUD	4,679	127,659,962.24 AUD	1,958	34,879,334.53 AUD	2,194	92,636,726.00 AUD	4,443	69,902,570.71 AUD	4,892	134,744,285.60 AUD	1,645	27,795,011.17 AUD
In Advance	1,822	35,027,596.09 AUD	892	16,869,081.02 AUD	940	16,158,515.07 AUD	869	12,479,979.74 AUD	1,453	22,547,616.35 AUD	1,279	26,503,949.05 AUD	543	8,523,652.44 AUD
In Arrears	1,160	26,095,961.53 AUD	577	14,876,105.37 AUD	583	11,217,856.16 AUD	269	10,830,511.21 AUD	891	15,463,450.32 AUD	792	19,465,576.35 AUD	368	6,626,365.18 AUD
Paid Out	905	-	628	-	277	-	145	-	760	-	554	-	351	-
Early Payout	4,651	-	2,551	-	2,100	-	1,256	-	3,395	-	3,028	-	1,623	-
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	1,641,761.26 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	226,507,171.34 AUD	9,371	163,687,682.20 AUD	5,870	62,469,489.34 AUD	4,261	116,911,686.16 AUD	10,980	108,645,483.16 AUD	10,680	181,757,869.69 AUD	4,561	43,793,361.65 AUD

Total Portfolio as of Current Reporting Period			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	6,108	147,479,170.90 AUD	4,059	112,734,113.17 AUD	2,049	34,745,057.70 AUD	2,010	84,831,959.24 AUD	4,098	62,647,211.00 AUD	4,640	123,010,662.77 AUD	1,468	24,468,508.13 AUD
In Advance	2,779	53,552,848.94 AUD	1,587	32,623,551.60 AUD	1,192	20,729,396.34 AUD	620	20,526,051.38 AUD	2,159	32,626,898.56 AUD	1,930	48,546,112.82 AUD	849	13,006,837.12 AUD
In Arrears	479	12,226,891.52 AUD	329	8,921,901.84 AUD	150	3,306,869.68 AUD	152	6,166,315.80 AUD	327	6,072,575.72 AUD	325	9,180,175.66 AUD	154	3,038,716.86 AUD
Paid Out	987	0.00 AUD	696	0.00 AUD	291	0.00 AUD	155	0.00 AUD	632	0.00 AUD	612	0.00 AUD	375	0.00 AUD
Early Payout	4,817	0.00 AUD	2,642	0.00 AUD	2,175	0.00 AUD	1,294	0.00 AUD	3,523	0.00 AUD	3,136	0.00 AUD	1,661	0.00 AUD
Gross Salvage	5	67,007.67 AUD	3	42,795.48 AUD	2	24,212.19 AUD	1	25,116.66 AUD	4	41,889.01 AUD	4	64,385.27 AUD	1	2,622.40 AUD
Net Salvage	66	1,959,852.21 AUD	55	1,758,406.69 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	216,297,972.24 AUD	9,371	166,280,778.76 AUD	5,870	68,007,201.46 AUD	4,261	113,166,233.17 AUD	10,980	102,121,739.67 AUD	10,680	173,817,386.61 AUD	4,561	41,478,568.53 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)	
<i>Instalment Collection Variations</i>			4,080,498.80AUD	4,080,498.80AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			294,789.22 AUD	
<i>Non Instalment Collection Variations</i>			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

Arrears Contracts

Days in Arrears	Total Portfolio				Product Type				Customer Type				Vehicle Status			
	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
>0<=30	333	2.18%	8,369,631.96AUD	3.89%	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	0.51%	1,962,466.59AUD	0.82%	61	1,654,298.52AUD	18	308,168.07AUD	25	1,107,834.95AUD	52	854,631.64AUD	52	1,528,540.11AUD	25	433,928.48AUD
>60<=90	37	0.24%	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	0.12%	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	0.05%	166,767.15AUD	0.08%	6	116,326.75AUD	2	50,438.38AUD	3	72,343.62AUD	5	94,423.31AUD	4	98,522.13AUD	4	68,245.00AUD
>150<=180	1	0.01%	41,973.55AUD	0.02%	0	0.00AUD	1	41,973.55AUD	0	0.00AUD	1	41,973.55AUD	1	41,973.55AUD	0	0.00AUD
>180<=210	1	0.01%	80,729.62AUD	0.04%	0	0.00AUD	1	80,729.62AUD	0	0.00AUD	1	80,729.62AUD	0	0.00AUD	1	80,729.62AUD
>210<=240	1	0.01%	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	0.01%	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	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>300<=330	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>330<=360	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>360	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
Total	478	3.14%	12,228,891.52AUD	5.73%	328	8,921,901.84AUD	150	3,306,989.68AUD	162	6,156,315.89AUD	326	6,072,975.72AUD	325	9,190,175.66AUD	103	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%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	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:
 $1 - (1 - \text{Periodic CPR})^{\text{number of periods in a year}}$

Distribution by Down Payment

Distribution by Down Payment	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Down Payment Purchase Price in %	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
No Down Payment	1,538	16.47%	37,312,999.78 AUD	17.77%	0.00%	1,672	29,298,861.00 AUD	486	8,814,118.78 AUD	363	22,116,670.31 AUD	976	15,797,129.47 AUD	1,130	31,248,772.83 AUD	408	6,063,226.99 AUD
0.00 - 10,000.00	4,737	50.71%	95,385,810.58 AUD	45.18%	10.66%	2,857	64,062,321.43 AUD	1,880	32,303,489.15 AUD	1,285	44,733,676.54 AUD	3,452	51,652,132.04 AUD	3,289	75,135,747.83 AUD	1,448	21,260,196.79 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%	34.81%	410	11,843,150.00 AUD	243	4,107,743.20 AUD	199	9,282,933.11 AUD	454	6,667,965.09 AUD	542	13,864,874.75 AUD	111	2,086,223.45 AUD
30,000.00 - 40,000.00	284	3.04%	7,063,317.28 AUD	3.59%	40.83%	190	6,068,910.02 AUD	94	1,394,466.06 AUD	80	4,409,984.69 AUD	204	3,253,332.79 AUD	243	6,711,266.89 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	1,556,213.10 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	2,411,866.05 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	69,367.05 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%	729,933.12 AUD	0.34%	48.18%	13	672,677.31 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%	44.63%	9	566,743.92 AUD	2	83,500.29 AUD	5	606,363.61 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	464,444.63 AUD	1	101,332.62 AUD
120,000.00 - 130,000.00	3	0.03%	311,278.57 AUD	0.15%	48.91%	2	279,162.55 AUD	1	32,096.24 AUD	2	279,162.55 AUD	1	32,096.24 AUD	2	145,253.33 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	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	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	636,659.62 AUD	3	107,476.61 AUD	7	740,890.96 AUD	1	3,475.27 AUD
Total	9,341	100.00%	212,328,029.89 AUD	100.00%	18.84%	5,961	164,522,362.99 AUD	3,308	58,605,671.94 AUD	2,780	111,829,441.68 AUD	6,562	101,388,674.85 AUD	6,883	172,811,936.92 AUD	2,466	40,616,663.51 AUD

Statistics - Down Payment	
Minimum Distribution by Down Payment	-
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down	16,031.00 AUD
Weighted Average Distribution by Down Payment	13,181.95 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Direct Debt	9,126	97.70%	208,528,173.12 AUD	97.75%	5,818	160,846,962.40 AUD	3,308	57,681,210.72 AUD	2,718	109,722,811.52 AUD	6,408	98,805,961.60 AUD	6,738	169,166,133.47 AUD	2,388	39,362,039.65 AUD	
One	215	2.30%	4,799,856.91 AUD	2.25%	143	3,676,399.69 AUD	72	1,124,447.22 AUD	42	2,716,833.96 AUD	154	2,580,013.35 AUD	147	3,145,203.05 AUD	88	1,164,843.86 AUD	
Total	9,341	100.00%	213,328,029.89 AUD	100.00%	5,961	164,522,362.99 AUD	3,380	58,805,657.94 AUD	2,760	112,439,645.48 AUD	6,562	101,388,674.85 AUD	6,886	172,811,936.92 AUD	2,476	40,516,883.51 AUD	

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

Interest Rate Paid by Obligor

Interest Rate Paid by Obligor	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	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	2,807,527.20 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%	865	9.47%	27,302,123.01 AUD	12.80%	878	27,133,862.91 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	282	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	16,219,920.87 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	18,107,583.20 AUD	773	16,718,788.63 AUD	558	8,280,865.34 AUD
8.00% - 9.00%	1,340	14.35%	26,179,283.40 AUD	12.27%	930	18,906,572.39 AUD	410	2,722,711.01 AUD	241	6,369,276.33 AUD	1,099	17,810,007.07 AUD	670	19,240,613.91 AUD	470	6,638,669.49 AUD
9.00% - 10.00%	596	6.38%	10,621,688.68 AUD	4.98%	481	8,405,152.08 AUD	115	2,212,536.90 AUD	80	2,640,004.21 AUD	516	7,981,684.47 AUD	234	5,112,293.87 AUD	362	5,909,394.81 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	1,825,468.82 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	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
Total	9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,022,362.09 AUD	3,330	68,605,667.94 AUD	2,780	111,939,448.08 AUD	6,982	101,388,674.95 AUD	6,685	172,811,336.62 AUD	2,456	40,816,683.51 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)

Distribution by Original Term (Months)	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	-	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
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	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	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%	26,246,169.85 AUD	12.30%	976	20,094,961.32 AUD	492	6,151,208.53 AUD	463	16,081,543.80 AUD	1,005	10,164,626.80 AUD	1,198	23,876,142.72 AUD	270	2,370,026.90 AUD
60 - 71	6,342	72.18%	189,108,440.85 AUD	79.27%	4,502	128,896,463.45 AUD	2,340	40,221,964.40 AUD	2,171	91,472,699.04 AUD	4,571	77,635,792.51 AUD	4,896	135,584,229.65 AUD	1,846	13,744,221.20 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	58,805,657.84 AUD	2,780	111,939,448.08 AUD	6,562	191,388,674.95 AUD	6,885	172,811,338.52 AUD	2,456	40,516,683.51 AUD

Statistics Original Term (Months)

Minimum Distribution by Original Term (Months)	35
Maximum Distribution by Original Term (Months)	84
Weighted Average Distribution by Original Term (Months)	59.21

Distribution by Remaining Term (Months)

Distribution by Remaining Term (Months)	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	1,475	15.79%	17,589,813.35 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	37,127,998.76 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	25,998,429.70 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	2.59%	14	671,446.53 AUD	204	4,767,609.01 AUD	9	432,095.12 AUD	209	5,006,960.42 AUD	152	3,954,859.60 AUD	66	1,504,195.94 AUD
48 - 59	205	2.19%	6,000,818.94 AUD	2.84%	-	0.00 AUD	205	6,000,818.94 AUD	-	0.00 AUD	205	6,000,818.94 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	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
Total	9,341	100.00%	213,328,020.03 AUD	100.00%	5,961	154,522,362.09 AUD	3,380	58,805,657.84 AUD	2,780	111,939,448.08 AUD	6,562	191,388,674.95 AUD	6,885	172,811,338.52 AUD	2,456	40,516,683.51 AUD

Statistics Remaining Term (Months)

Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	66
Weighted Average Distribution by Remaining Term (Months)	23.67

Distribution by Seasoning (Months)

Distribution by Seasoning (Months)	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	-	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
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	62.90%	3,468	106,336,778.01 AUD	1,681	33,114,149.41 AUD	1,572	60,707,962.32 AUD	3,577	63,742,945.19 AUD	3,798	97,962,126.99 AUD	1,351	25,496,800.49 AUD
36 - 47	3,949	42.28%	76,226,565.31 AUD	35.73%	2,385	52,062,857.52 AUD	1,564	24,162,697.69 AUD	1,148	40,288,116.14 AUD	2,802	38,917,439.17 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	1,560,140.64 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	910,052.85 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	58,805,657.84 AUD	2,780	111,939,448.08 AUD	6,562	191,388,674.95 AUD	6,885	172,811,338.52 AUD	2,456	40,516,683.51 AUD

Statistics Seasoning (Months)

Minimum Distribution by Seasoning (Months)	16
Maximum Distribution by Seasoning (Months)	82
Weighted Average Distribution by Seasoning (Months)	35.12

Product Type

Product Type	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
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

Type of Car	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
New	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
Used	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
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

Balloon Type

Balloon Type	Total Portfolio			
	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

Table showing distribution by brand and model for the VW Group, including columns for Make, Model, Number of Contracts, Percentage of Contracts, Outstanding Discounted Receivables Balance, Product Type (Chattel Mortgage, Consumer Loan, Balloon, No Balloon), and Vehicle Status (New, Used).

Distribution by Brand & Model - Non-VW Group

Table showing distribution by brand and model for Non-VW Group, including columns for Make, Model, Number of Contracts, Percentage of Contracts, Outstanding Discounted Receivables Balance, Product Type (Chattel Mortgage, Consumer Loan, Balloon, No Balloon), and Vehicle Status (New, Used).

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables 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%	3,369,021.79 AUD	0.64%	34	667,709.64 AUD	51	681,312.15 AUD	8	241,732.58 AUD	77	1,027,295.21 AUD	98	1,086,030.42 AUD	17	302,688.37 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	21,244,646.14 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	2,393,764.91 AUD	189	2,697,680.05 AUD	60	1,794,578.24 AUD	276	3,896,866.72 AUD	184	3,473,632.99 AUD	152	2,217,812.06 AUD
Victoria	1,809	20.06%	47,608,964.54 AUD	22.32%	1,249	35,331,169.29 AUD	560	12,277,785.25 AUD	711	29,023,204.82 AUD	1,219	16,585,745.92 AUD	1,499	40,933,082.31 AUD	430	7,545,872.25 AUD
Western Australia	1,084	11.60%	21,086,031.22 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	13,178,976.46 AUD	510	7,909,954.76 AUD
Total	9,341	100.00%	213,328,029.83 AUD	100.00%	6,951	154,522,382.09 AUD	3,369	58,885,657.94 AUD	2,785	111,939,445.98 AUD	6,662	101,388,574.95 AUD	6,885	172,811,336.52 AUD	2,456	40,516,683.61 AUD

Current COVID-19 Extensions

Distribution by extension flag	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables 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	136,566,75AUD	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
	9,341	100.00%	213,328,020,03AUD	100.00%	5,961	154,522,362,09AUD	3,380	58,805,657,94AUD	2,780	111,939,443,08AUD	6,562	101,388,674,95AUD	6,885	172,811,499,52AUD	2,456	40,516,683,22AUD

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%

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