

Deal name:	Driver Australia Eight
Issuer:	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 Eight 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) 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	30/09/2023	Publication Date	16/08/2024 (16th of each month)
Scheduled date of Clean-Up-Call	06/2027	Payment Date	21/08/2024 (21st of each month)
Final Maturity Date	23/02/2032	Reporting Date	31/07/2024
Issue Date	25/10/2023	Monthly Period	from 01/07/2024 until 31/07/2024
Period no.	10	Interest Accrual Period	from 22/07/2024 until 21/08/2024
Reporting frequency	Monthly	Note payment period	from 22/07/2024 until 21/08/2024
Next Payment Date	23/09/2024	Days accrued	30

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	16,067	68.48%	560,167,494.94 AUD	74.68%
Used Cars	7,396	31.52%	189,875,452.33 AUD	25.32%
Total	23,463	100.00%	750,042,947.27 AUD	100.00%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Chattel Mortgage	13,109	55.87%	504,863,201.99 AUD	67.31%
Consumer Loan	10,354	44.13%	245,179,745.28 AUD	32.69%
Total	23,463	100.00%	750,042,947.27 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>Mizuho Securities Asia Limited (ABN 14 603 425 912) 14-15/F., K11 Atelier 18 Salisbury Road Hong Kong</p> <p>MUFG Securities Asia Limited (ABN 14 603 425 912) 11/F, AIA Central 1 Connaught Road Central Hong Kong</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 Eight 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 Eight 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>Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p> <p>Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000</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>Standard & Poors level 45 120 Collins Street Melbourne 3000 Australia Email: mel_sfsurveillance@spglobal.com Attn.: Structured Finance Surveillance</p>

Transaction Events I

Clean-up-call condition

Percentage of the Current Outstanding Discounted Receivables Balance	69.21%
Min. Percentage of Outstanding Discounted Receivables Balance	10.00%

The Clean-Up-Call Condition is expected to be reached in 06/2027

Clean-up-call

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

Repurchase of Receivables	Number of contracts	% of Contracts	Outstanding Discounted Receivables Balance	% of Outstanding Discounted Receivables Balance	Interest Compensation Payment	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 October 2023	No
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.80% for any Payment Date from November 2024 but prior to or during October 2025	No
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.20% for any Payment Date after October 2025	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	98,148.72 AUD
Cumulative Net Salvage Loss incl.current Period	637,970.82 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	637,970.82 AUD
Discounted Balance as of Pool Cut Date	750,042,947.27 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.08506%

Transaction Events III

Account Bank

Australian and New Zealand Banking Group Limited

Current rating

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

S&P			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA-	A-1+	Stable	AA-	F1+	Stable
A	-	-	-	F1	-
A	-	-	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

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

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

S&P			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A+	A-1	Stable	AA-	F1+	Stable
A+	-	-	A	F1	-
-	-	-	A-	F1	-

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

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

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

(ii) provide a guarantee from an Eligible Guarantor.

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

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

Required rating:

Fulfilled

Servicer

Volkswagen Financial Services Australia Pty Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any

Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.

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

Monthly Remittance Condition:

Fulfilled

Information regarding the notes I

Rating at issue date	Class A	Class B
Standard & Poors	AAA(sf)	A+(sf)
Fitch	AAA(sf)	A+(sf)

Current Rating	Class A	Class B
Standard & Poors	AAA(sf)	A+(sf)
Fitch	AAA(sf)	A+(sf)

Information on Notes	Class A	Class B
Legal final maturity date	23/02/2032	23/02/2032
Scheduled Clean Up Call	Jun 2027	Jun 2027
ISIN:	AU3FN0080743	AU3FN0080750
Common Code:	247818456	247818464
Nominal Amount	100,000.00 AUD	100,000.00 AUD

Information on Interest	Class A	Class B
Spread / Margin	130bps	260bps
Index Rate	1-Month-BBSW	1-Month-BBSW
Fixed/Floating	floating	floating
Current Coupon	1-Month-BBSW +130	1-Month-BBSW +260
Day Count Convention	actual/365	actual/365

Information regarding the notes II

Monthly Period:	07/2024
Payment Date:	21/08/2024
Interest Accrual Period (from/until)	from 22/07/2024 until 21/08/2024
Days accrued	30
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3175%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	1,995,491.77 AUD	289,966.44 AUD
Interest paid	1,995,491.77 AUD	289,966.44 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	650,300,000.00 AUD	51,000,000.00 AUD
Notes balance as of the beginning of the Monthly Period	432,193,737.01 AUD	51,000,000.00 AUD
Redemption amount due to amortising series	25,799,546.99 AUD	- AUD
Notes Balance as of the end of the Monthly Period	406,394,190.02 AUD	51,000,000.00 AUD

Payments to Investors per note	Class A	Class B
Interest	306.86 AUD	568.56 AUD
Principal repayment per Class	3,967.33 AUD	- AUD
Number of Notes	6,503	510
Note Factor	0.6249334	1.0000000

Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	13.2983%	6.4987%
Current OC Percentage	21.7139%	11.8895%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the beginning of the Monthly Period	41,242,947.27 AUD
Regular redemption from waterfall	- AUD
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	41,242,947.27 AUD

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	9,000,000.00 AUD
Balance as of the beginning of the period	9,000,000.00 AUD
Specified General Cash Collateral Account Balance	9,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the	6,229,371.73 AUD
the lesser of: \$6,000,000; and	9,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end	483,193,737.01 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	9,000,000.00 AUD

Credit enhancement

Credit enhancement as of Cut-off-Date	% of aggregate outstanding discounted balance	Value
Class B note	6.80%	51,000,000.00 AUD
Subordinated loan	5.50%	41,242,947.27 AUD
Overcollateralization	1.00%	7,500,000.00 AUD
Cash collateral account	1.20%	9,000,000.00 AUD

Cash collateral account (CCA)	Value	in % of Outstanding Discounted Receivables Balance as of Poolcut Date
Initial balance at poolcut	9,000,000.00 AUD	1.20%
Initial Targeted Balance at Poolcut	9,000,000.00 AUD	1.20%
Current Targeted Balance	9,000,000.00 AUD	1.20%
Balance as of the beginning of the period	9,000,000.00 AUD	1.20%
General payment from CCA	-	
General payment to CCA	-	
Balance as of the end of the period	9,000,000.00 AUD	1.20%

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	650,300,000.00 AUD	51,000,000.00 AUD
Underlying principal for reporting period	432,193,737.01 AUD	51,000,000.00 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(8,841.23 AUD)	(201.44 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	29,295,157.94 AUD	29,295,157.94 AUD
1) ii) Available Collections - Interest on Trust Account	37,648.25 AUD	29,332,806.19 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	29,332,806.19 AUD
3) i) Net Swap Receipts - Class A	8,841.23 AUD	29,341,647.42 AUD
3) ii) Net Swap Receipts - Class B	201.44 AUD	29,341,848.86 AUD
4) Damages and Indemnity Payments to Issuer	-	29,341,848.86 AUD
5) Other Reimbursement Amounts	-	29,341,848.86 AUD
6) Buffer Release Amount	(796,203.19 AUD)	28,545,645.67 AUD
Remaining Rounding Amount (M-1)	4.13 AUD	28,545,649.80 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	28,545,649.80 AUD	28,545,649.80 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	28,545,648.80 AUD
2) Taxes	-	28,545,648.80 AUD
3) Trust Fees & Expenses and Servicer Fees	(460,629.02 AUD)	28,085,019.78 AUD
4. a) Net Swap Payments - Class A Notes	-	28,085,019.78 AUD
4. b) Net Swap Payments - Class B Notes	-	28,085,019.78 AUD
5. a) Interest accrued in prev. month - Class A	(1,995,491.77 AUD)	26,089,528.01 AUD
5. b) Interest Shortfalls from prior months - Class A	-	26,089,528.01 AUD
6. a) Interest accrued in prev. month - Class B	(289,966.44 AUD)	25,799,561.57 AUD
6. b) Interest Shortfalls from prior months - Class B	-	25,799,561.57 AUD
7) Payment to Cash Collateral Account	-	25,799,561.57 AUD
8) Principal Payment - Class A	(25,799,546.99 AUD)	14.58 AUD
9) Principal Payment - Class B	-	14.58 AUD
Remaining Rounding Amount (Current Period)	(14.58 AUD)	-
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	-
11) Other Payment to Swap Counterparties	-	-
12) Subordinated Loan Accrued and Unpaid Interest	-	-
Interest Accrued this period on the Subordinated Loan	-	-
Unpaid Interest on the Subordinated Loan	-	-
13) Subordinated Loan Principal	-	-
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	889,166,348.15 AUD	600,315,339.50 AUD
Nominal Receivables Balance	889,166,348.15 AUD	600,315,339.50 AUD
First loss piece	57,742,947.27 AUD	70,720,120.95 AUD
Subordinated Loan balance	41,242,947.27 AUD	41,242,947.27 AUD
Overcollateralisation	7,500,000.00 AUD	20,477,173.68 AUD
General Cash Collateral Account balance	9,000,000.00 AUD	9,000,000.00 AUD
Actual retention	6.49%	11.78%

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: 1.60 yrs	Currently: 1.40 yrs	At closing: 2.26 yrs	Currently: 1.40 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
11/2023	625,219,034.50 AUD	-	51,000,000.00 AUD	-
12/2023	600,834,540.30 AUD	-	51,000,000.00 AUD	-
01/2024	578,830,794.40 AUD	-	51,000,000.00 AUD	-
02/2024	555,655,338.00 AUD	-	51,000,000.00 AUD	-
03/2024	531,600,610.90 AUD	-	51,000,000.00 AUD	-
04/2024	508,033,023.60 AUD	-	51,000,000.00 AUD	-
05/2024	482,957,585.67 AUD	-	51,000,000.00 AUD	-
06/2024	456,544,025.42 AUD	-	51,000,000.00 AUD	-
07/2024	432,193,737.01 AUD	-	51,000,000.00 AUD	-
08/2024	406,394,190.02 AUD	-	51,000,000.00 AUD	-
09/2024	-	387,787,416.24 AUD	-	51,000,000.00 AUD
10/2024	-	367,613,419.46 AUD	-	51,000,000.00 AUD
11/2024	-	347,850,022.10 AUD	-	51,000,000.00 AUD
12/2024	-	331,538,417.14 AUD	-	47,551,257.36 AUD
01/2025	-	318,656,299.29 AUD	-	41,341,583.95 AUD
02/2025	-	305,734,187.99 AUD	-	35,213,372.40 AUD
03/2025	-	293,538,331.73 AUD	-	31,733,836.20 AUD
04/2025	-	281,374,275.14 AUD	-	30,418,791.00 AUD
05/2025	-	269,500,642.53 AUD	-	29,135,177.10 AUD
06/2025	-	257,437,837.65 AUD	-	27,831,081.60 AUD
07/2025	-	244,900,053.65 AUD	-	26,475,680.10 AUD
08/2025	-	233,858,349.83 AUD	-	25,281,943.50 AUD
09/2025	-	223,398,469.42 AUD	-	24,151,130.70 AUD
10/2025	-	212,574,876.22 AUD	-	22,981,027.50 AUD
11/2025	-	202,652,598.82 AUD	-	21,908,375.10 AUD
12/2025	-	192,283,370.23 AUD	-	20,787,339.00 AUD
01/2026	-	182,206,386.46 AUD	-	19,697,928.00 AUD
02/2026	-	172,858,649.11 AUD	-	18,687,383.40 AUD
03/2026	-	163,622,698.33 AUD	-	17,688,910.50 AUD
04/2026	-	154,373,546.46 AUD	-	16,688,973.90 AUD
05/2026	-	145,904,624.53 AUD	-	15,773,452.50 AUD
06/2026	-	137,336,336.76 AUD	-	14,847,108.90 AUD
07/2026	-	129,293,556.42 AUD	-	13,977,681.30 AUD
08/2026	-	122,131,672.46 AUD	-	13,203,409.50 AUD
09/2026	-	115,032,477.42 AUD	-	12,435,930.90 AUD
10/2026	-	107,390,476.97 AUD	-	11,609,720.70 AUD
11/2026	-	100,028,300.61 AUD	-	10,813,855.50 AUD
12/2026	-	92,698,899.37 AUD	-	10,021,499.10 AUD
01/2027	-	85,608,808.53 AUD	-	9,255,004.80 AUD
02/2027	-	79,063,083.82 AUD	-	8,547,323.70 AUD
03/2027	-	72,416,302.49 AUD	-	7,828,764.30 AUD
04/2027	-	65,447,882.78 AUD	-	7,075,422.90 AUD
05/2027	-	59,842,947.08 AUD	-	6,469,502.10 AUD
06/2027	-	-	-	-

*Based on the following assumptions: CPR of 10% 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	1,314,780.60 AUD	543,793.30 AUD	1,858,573.90 AUD
08.2024	11,009,760.88 AUD	3,826,570.27 AUD	14,836,331.15 AUD
09.2024	14,137,275.50 AUD	3,758,132.32 AUD	17,895,407.82 AUD
10.2024	14,124,645.61 AUD	3,653,247.30 AUD	17,777,892.91 AUD
11.2024	14,488,756.44 AUD	3,546,640.17 AUD	18,035,396.61 AUD
12.2024	14,097,304.47 AUD	3,437,550.99 AUD	17,534,855.46 AUD
01.2025	14,438,989.10 AUD	3,333,664.70 AUD	17,772,653.80 AUD
02.2025	13,684,985.76 AUD	3,226,241.34 AUD	16,911,227.10 AUD
03.2025	13,914,164.68 AUD	3,124,861.04 AUD	17,039,025.72 AUD
04.2025	13,767,595.52 AUD	3,021,784.20 AUD	16,789,379.72 AUD
05.2025	14,321,285.08 AUD	2,919,792.26 AUD	17,241,077.34 AUD
06.2025	15,311,422.52 AUD	2,813,699.51 AUD	18,125,122.03 AUD
07.2025	13,364,740.33 AUD	2,700,271.21 AUD	16,065,011.54 AUD
08.2025	12,747,463.66 AUD	2,601,264.37 AUD	15,348,728.03 AUD
09.2025	13,555,347.72 AUD	2,506,830.02 AUD	16,062,177.74 AUD
10.2025	12,431,283.99 AUD	2,406,410.81 AUD	14,837,694.80 AUD
11.2025	13,370,984.28 AUD	2,314,318.78 AUD	15,685,303.06 AUD
12.2025	13,172,561.26 AUD	2,215,264.80 AUD	15,387,826.06 AUD
01.2026	12,273,913.19 AUD	2,117,681.61 AUD	14,391,594.80 AUD
02.2026	12,334,152.98 AUD	2,026,755.79 AUD	14,360,908.77 AUD
03.2026	12,594,293.69 AUD	1,935,383.18 AUD	14,529,676.87 AUD
04.2026	11,568,793.63 AUD	1,842,083.67 AUD	13,410,877.30 AUD
05.2026	11,955,190.00 AUD	1,756,380.97 AUD	13,711,570.97 AUD
06.2026	11,315,268.78 AUD	1,667,815.83 AUD	12,983,084.61 AUD
07.2026	10,062,833.82 AUD	1,583,991.48 AUD	11,646,825.30 AUD
08.2026	10,151,412.49 AUD	1,509,444.90 AUD	11,660,857.39 AUD
09.2026	11,268,002.26 AUD	1,434,242.67 AUD	12,702,244.93 AUD
10.2026	11,002,355.69 AUD	1,350,768.55 AUD	12,353,124.24 AUD
11.2026	11,154,000.47 AUD	1,269,262.02 AUD	12,423,262.49 AUD
12.2026	10,946,903.35 AUD	1,186,631.75 AUD	12,133,535.10 AUD
01.2027	10,195,188.57 AUD	1,105,537.14 AUD	11,300,725.71 AUD
02.2027	10,565,814.41 AUD	1,030,009.61 AUD	11,595,824.02 AUD
03.2027	11,338,644.87 AUD	951,737.41 AUD	12,290,382.28 AUD
04.2027	9,086,804.23 AUD	867,739.89 AUD	9,954,544.12 AUD
05.2027	10,081,849.53 AUD	800,423.98 AUD	10,882,273.51 AUD
06.2027	11,948,271.43 AUD	725,736.66 AUD	12,674,008.09 AUD
07.2027	8,566,486.49 AUD	637,223.09 AUD	9,203,709.58 AUD
08.2027	8,457,405.26 AUD	573,762.08 AUD	9,031,167.34 AUD
09.2027	7,404,086.26 AUD	511,108.56 AUD	7,915,194.82 AUD
10.2027	9,290,371.92 AUD	456,258.68 AUD	9,746,630.60 AUD
11.2027	9,580,512.93 AUD	387,434.58 AUD	9,967,947.51 AUD
12.2027	7,498,540.98 AUD	316,461.74 AUD	7,815,002.72 AUD
01.2028	7,054,788.65 AUD	260,911.52 AUD	7,315,700.17 AUD
02.2028	6,112,603.38 AUD	208,649.46 AUD	6,321,252.84 AUD
03.2028	6,507,929.19 AUD	163,366.59 AUD	6,671,295.78 AUD
04.2028	4,040,754.08 AUD	115,155.32 AUD	4,155,909.40 AUD
05.2028	4,213,369.78 AUD	85,221.02 AUD	4,298,590.80 AUD
06.2028	1,910,392.06 AUD	54,008.05 AUD	1,964,400.11 AUD
07.2028	432,579.09 AUD	39,855.63 AUD	472,434.72 AUD
08.2028	454,562.01 AUD	36,651.17 AUD	491,213.18 AUD
09.2028	506,790.70 AUD	33,283.65 AUD	540,074.35 AUD
10.2028	397,359.31 AUD	29,529.43 AUD	426,888.74 AUD
11.2028	392,344.41 AUD	26,585.62 AUD	418,930.03 AUD
12.2028	354,842.45 AUD	23,679.20 AUD	378,521.65 AUD
01.2029	334,230.30 AUD	21,050.51 AUD	355,280.81 AUD
02.2029	315,515.69 AUD	18,574.54 AUD	334,090.23 AUD
03.2029	293,592.47 AUD	16,237.02 AUD	309,829.49 AUD
04.2029	263,770.23 AUD	14,062.02 AUD	277,832.25 AUD
05.2029	239,514.42 AUD	12,108.17 AUD	251,622.59 AUD
06.2029	213,420.15 AUD	10,333.78 AUD	223,753.93 AUD
07.2029	197,406.93 AUD	8,752.68 AUD	206,159.61 AUD
08.2029	182,639.79 AUD	7,290.28 AUD	189,930.07 AUD
09.2029	165,144.24 AUD	5,937.27 AUD	171,081.51 AUD
10.2029	149,071.51 AUD	4,713.89 AUD	153,785.40 AUD
11.2029	126,947.61 AUD	3,609.46 AUD	130,557.07 AUD
12.2029	106,998.36 AUD	2,669.12 AUD	109,667.48 AUD
01.2030	80,991.63 AUD	1,876.42 AUD	82,868.05 AUD
02.2030	68,697.26 AUD	1,276.48 AUD	69,973.74 AUD
03.2030	51,431.43 AUD	767.57 AUD	52,199.00 AUD
04.2030	29,682.82 AUD	386.57 AUD	30,069.39 AUD
05.2030	13,824.45 AUD	166.66 AUD	13,991.11 AUD
06.2030	6,414.36 AUD	64.24 AUD	6,478.60 AUD
07.2030	558.26 AUD	16.72 AUD	574.98 AUD
08.2030	562.39 AUD	12.59 AUD	574.98 AUD
09.2030	566.56 AUD	8.42 AUD	574.98 AUD
10.2030	570.37 AUD	4.23 AUD	574.60 AUD
11/2030	- AUD	- AUD	- AUD
Total	519,114,310.97 AUD	81,201,028.53 AUD	600,315,339.50 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	23,463	750,042,947.30 AUD	13,109	504,863,202.00 AUD	10,354	245,179,745.30 AUD	6,358	332,773,844.70 AUD	17,105	417,269,102.60 AUD	16,067	560,167,494.90 AUD	7,396	189,875,452.30 AUD
In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	23,463	750,042,947.30 AUD	13,109	504,863,202.00 AUD	10,354	245,179,745.30 AUD	6,358	332,773,844.70 AUD	17,105	417,269,102.60 AUD	16,067	560,167,494.90 AUD	7,396	189,875,452.30 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	11,653	360,902,618.44 AUD	7035	*****	4618	93,569,005.07 AUD	3686	191,726,844.28 AUD	7967	169,175,774.16 AUD	8259	282,012,955.16 AUD	3394	78,889,663.28 AUD
In Advance	6,433	147,049,523.35 AUD	3324	*****	3109	61,447,188.96 AUD	1377	52,721,475.39 AUD	5056	94,328,047.96 AUD	4343	105,359,715.04 AUD	2090	41,689,808.31 AUD
In Arrears	1,135	33,641,273.61 AUD	681	*****	454	10,402,899.53 AUD	351	16,058,234.99 AUD	784	17,583,038.62 AUD	717	23,401,542.76 AUD	418	10,239,730.83 AUD
Paid Out	835	-	573	-	262	-	167	-	668	-	568	-	267	-
Early Payout	3,373	-	1468	-	1905	-	765	-	2608	-	2159	-	1214	-
Gross Salvage	12	386,201.92 AUD	9	289,479.35 AUD	3	96,722.57 AUD	3	106,162.79 AUD	9	280,039.13 AUD	8	308,253.12 AUD	4	77,948.80 AUD
Net Salvage	22	828,964.01 AUD	19	808,951.24 AUD	3	20,012.77 AUD	9	678,043.91 AUD	13	150,920.10 AUD	14	727,730.61 AUD	8	101,233.40 AUD
Total	23,463	542,808,581.33 AUD	13,109	*****	10,354	165,535,828.90 AUD	6,358	261,290,761.36 AUD	17,105	281,517,819.97 AUD	16,068	411,810,196.71 AUD	7,395	130,998,384.62 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	11,135	341,537,899.30 AUD	6796	*****	4339	86,261,742.85 AUD	3560	184,007,072.21 AUD	7575	157,530,827.09 AUD	7911	267,921,567.07 AUD	3224	73,616,332.23 AUD
In Advance	6,316	143,988,906.65 AUD	3275	*****	3041	59,642,030.88 AUD	1363	52,472,059.22 AUD	4953	91,516,849.43 AUD	4263	102,740,904.55 AUD	2053	41,248,004.10 AUD
In Arrears	1,161	33,314,483.73 AUD	685	*****	476	11,000,124.91 AUD	351	15,488,045.85 AUD	810	17,826,437.88 AUD	750	23,506,738.11 AUD	411	9,807,745.62 AUD
Paid Out	982	-	674	-	308	-	207	-	775	-	662	-	320	-
Early Payout	3,826	-	1646	-	2180	-	862	-	2964	-	2458	-	1368	-
Gross Salvage	10	273,019.29 AUD	6	193,566.91 AUD	4	79,452.38 AUD	4	137,930.27 AUD	6	135,089.02 AUD	6	189,984.22 AUD	4	83,035.07 AUD
Net Salvage	33	987,234.42 AUD	27	967,221.65 AUD	6	20,012.77 AUD	11	719,569.96 AUD	22	267,664.46 AUD	18	802,631.88 AUD	15	184,602.54 AUD
Total	23,463	620,101,545.39 AUD	13,109	*****	10,354	157,003,363.79 AUD	6,358	252,824,677.51 AUD	17,105	267,276,867.88 AUD	16,068	395,161,825.83 AUD	7,395	124,939,719.56 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	(518)	11,135	11,024,964.86AUD
In Advance	(117)	6,316	5,913,983.80AUD
In Arrears	26	1,161	882,058.67AUD
Paid out / Matured	147	982	1,075,796.03AUD
Early Payout	453	3,826	10,235,015.59AUD
Gross Salvage	(2)	10	72,750.00AUD
Net Salvage	11	33	90,588.99AUD
Total	-	23,463	29,295,157.94AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	19,233	23,463		628,399,147.41AUD
Scheduled Collections For Contracts Active This Period			15,515,256.42AUD	15,515,256.42AUD
Collections Variations From Normal Contracts This Period			(692,058.01AUD)	
Collection Variations From Contracts Paying Out Early This Period			10,235,015.59AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			1,075,796.03AUD	
Collection Variations from Contracts in Advance This Period			3,190,804.64AUD	
Collection Variations from Contract In Arrears This Period			(183,267.98AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			63,022.26AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			90,588.99AUD	
Other Variations From Scheduled Collections This Period			(1,821,857.29AUD)	
<i>Instalment Collection Variations</i>			11,958,044.23AUD	11,958,044.23AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			1,821,857.29 AUD	
<i>Non Instalment Collection Variations</i>			1,821,857.29 AUD	
Actual Collections For Contracts Active This Period			29,295,157.94 AUD	29,295,157.94 AUD
Number of Contracts Paid Out Early This Month	453			
Number of Contracts Paid Out/Matured This Month	147			
Number of Contracts Into Net Salvage This Month	11			
Repurchased Contracts	-			
Less Recoveries After Net Salvage				3,500.00 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				98,148.72AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-1,104,497.88AUD
Reduced Nominal Balance Due to Other				-208,500.87AUD
End of Period	18,622			600,315,339.50 AUD

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 (Rat. to % of 1)	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	916	3.90%	25,580,843.94 AUD	4.93%	505	16,121,476.22 AUD	411	9,459,367.72 AUD	253	10,908,322.95 AUD	658	14,672,520.99 AUD	596	17,799,918.56 AUD	320	7,780,925.38 AUD
>30<=60	126	0.54%	3,584,822.94 AUD	0.59%	90	2,703,812.45 AUD	36	981,210.49 AUD	46	1,970,647.14 AUD	75	1,614,176.80 AUD	84	2,703,566.21 AUD	42	891,258.73 AUD
>60<=90	49	0.21%	1,615,818.86 AUD	0.31%	39	1,407,011.50 AUD	10	208,807.36 AUD	21	975,262.80 AUD	26	640,556.06 AUD	33	1,227,810.66 AUD	16	388,008.20 AUD
>90<=120	26	0.11%	768,207.76 AUD	0.15%	18	546,078.73 AUD	8	222,129.03 AUD	9	362,678.41 AUD	17	405,529.35 AUD	10	360,109.79 AUD	16	408,097.57 AUD
>120<=150	20	0.09%	1,098,022.79 AUD	0.21%	17	1,061,537.08 AUD	3	36,485.71 AUD	9	882,050.48 AUD	10	215,972.31 AUD	15	1,044,196.45 AUD	5	53,826.34 AUD
>150<=180	8	0.03%	255,175.51 AUD	0.05%	6	160,165.36 AUD	2	95,010.15 AUD	4	100,737.81 AUD	4	148,037.50 AUD	5	157,088.99 AUD	3	97,476.52 AUD
>180<=210	5	0.02%	98,040.93 AUD	0.02%	2	71,978.37 AUD	3	26,064.56 AUD	1	5,484.19 AUD	3	92,556.74 AUD	1	0.00 AUD	4	98,040.93 AUD
>210<=240	6	0.03%	167,963.56 AUD	0.03%	5	128,042.93 AUD	1	39,920.63 AUD	3	100,742.82 AUD	3	67,220.74 AUD	4	119,619.00 AUD	2	48,344.56 AUD
>240<=270	5	0.02%	145,587.44 AUD	0.03%	3	114,458.18 AUD	2	31,129.26 AUD	3	114,458.18 AUD	2	31,129.26 AUD	2	93,818.45 AUD	3	51,768.99 AUD
>270<=300	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
>300<=330	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
>330<=360	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
>360	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	1,431	4.95%	33,514,483.73 AUD	6.42%	685	22,314,358.82 AUD	476	11,000,124.91 AUD	351	15,425,384.58 AUD	798	17,888,099.15 AUD	700	23,566,738.11 AUD	411	9,807,745.62 AUD

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	3	2,155.17 AUD
	Used	5	95,882.54 AUD
Total Chattel Mortgage		8	98,037.71 AUD
Consumer Loan	New	1	-1.93 AUD
	Used	2	112.94 AUD
Total Consumer Loan		3	111.01 AUD
Total		11	98,148.72 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	637,970.82 AUD
Outstanding Discounted Receivable Balance at Poolcut	750,042,947.27 AUD
Cumulative Gross Loss Ratio	0.0851%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
09/2023				
10/2023	0	0.00 AUD	0	0.00 AUD
11/2023	0	0.00 AUD	0	0.00 AUD
12/2023	0	0.00 AUD	0	0.00 AUD
01/2024	1	12,844.89 AUD	1	12,844.89 AUD
02/2024	1	13,675.87 AUD	2	26,520.76 AUD
03/2024	3	38,252.03 AUD	5	64,772.79 AUD
04/2024	3	24,059.42 AUD	8	88,832.21 AUD
05/2024	10	345,499.30 AUD	18	434,331.51 AUD
06/2024	4	105,490.59 AUD	22	539,822.10 AUD
07/2024	11	98,148.72 AUD	33	637,970.82 AUD
Total	33	637,970.82 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	17	260,310.29 AUD	435,748.27 AUD	23,486.38 AUD	412,261.89 AUD
	Used	10	34,287.28 AUD	181,961.26 AUD	0.00 AUD	181,961.26 AUD
Total Chattel Mortgage		27	294,597.57 AUD	617,709.53 AUD	23,486.38 AUD	594,223.15 AUD
Consumer Loan	New	1	0.00 AUD	-1.93 AUD	0.00 AUD	-1.93 AUD
	Used	5	22,967.01 AUD	20,263.22 AUD	2,965.00 AUD	17,298.22 AUD
Total Consumer Loan		6	22,967.01 AUD	20,261.29 AUD	2,965.00 AUD	17,296.29 AUD
Total		33	317,564.58 AUD	637,970.82 AUD	26,451.38 AUD	611,519.44 AUD

Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
2	31.10.2023	7,549,695.14 AUD	750,042,947.27 AUD	1.01%	11.23%
3	30.11.2023	7,125,218.93 AUD	726,299,970.57 AUD	0.98%	11.30%
4	31.12.2023	4,010,833.25 AUD	702,604,528.27 AUD	0.57%	6.52%
5	31.01.2024	4,429,208.33 AUD	681,070,105.17 AUD	0.65%	7.41%
6	29.02.2024	5,912,683.63 AUD	658,728,110.96 AUD	0.90%	10.76%
7	31.03.2024	5,686,971.98 AUD	635,076,887.62 AUD	0.90%	10.08%
8	30.04.2024	5,218,318.51 AUD	611,779,858.75 AUD	1.61%	17.73%
9	31.05.2024	10,847,119.34 AUD	587,846,917.35 AUD	1.85%	20.03%
10	30.06.2024	9,612,602.33 AUD	563,952,140.34 AUD	1.70%	18.64%
11	31.07.2024	9,865,593.39 AUD	541,979,617.32 AUD	1.82%	19.78%

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	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used		
					Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	
No Down Payment	3,012	16.17%	89,558,478.21 AUD	15.52%	0.00%	1,897	61,066,394.09 AUD	1,115	19,492,084.12 AUD	983	43,277,468.51 AUD	2,025	37,281,008.70 AUD	1,886	59,790,933.17 AUD	1,126	20,767,545.04 AUD
0.00 - 10,000.00	8,935	47.98%	218,027,371.29 AUD	42.00%	9.90%	4,821	137,714,788.39 AUD	4,114	80,312,582.90 AUD	2,331	92,991,593.34 AUD	6,596	125,095,777.95 AUD	5,921	159,567,903.16 AUD	3,014	58,459,468.13 AUD
10,000.00 - 20,000.00	3,632	19.05%	99,519,707.29 AUD	19.17%	25.19%	2,258	70,609,028.20 AUD	1,624	28,910,679.09 AUD	1,033	46,647,543.76 AUD	2,298	52,972,265.52 AUD	2,852	75,594,100.43 AUD	960	23,955,065.85 AUD
20,000.00 - 30,000.00	1,453	7.80%	42,770,709.71 AUD	8.24%	35.06%	795	29,655,733.14 AUD	658	13,111,976.57 AUD	397	21,607,173.31 AUD	1,094	21,163,536.40 AUD	1,137	34,112,943.45 AUD	316	6,657,766.26 AUD
30,000.00 - 40,000.00	704	3.78%	24,703,907.67 AUD	4.76%	39.90%	409	17,950,330.34 AUD	295	6,753,577.33 AUD	197	13,314,579.79 AUD	507	11,389,327.88 AUD	589	20,937,249.97 AUD	115	3,766,657.70 AUD
40,000.00 - 50,000.00	355	1.91%	14,777,501.05 AUD	2.89%	42.77%	223	11,276,064.39 AUD	132	3,499,436.66 AUD	111	8,220,737.22 AUD	244	6,556,763.83 AUD	289	11,705,183.38 AUD	66	3,072,317.67 AUD
50,000.00 - 60,000.00	171	0.92%	8,353,979.89 AUD	1.61%	44.51%	117	6,684,547.09 AUD	54	1,668,532.90 AUD	63	4,981,821.30 AUD	108	3,371,458.69 AUD	140	6,575,154.58 AUD	21	1,793,125.41 AUD
60,000.00 - 70,000.00	107	0.57%	5,799,856.25 AUD	1.12%	46.42%	79	4,820,336.83 AUD	28	979,519.42 AUD	37	3,382,462.93 AUD	70	2,417,393.32 AUD	97	5,452,099.16 AUD	10	347,757.09 AUD
70,000.00 - 80,000.00	77	0.41%	5,561,666.62 AUD	1.07%	49.97%	66	5,057,927.49 AUD	11	503,739.13 AUD	36	3,434,842.66 AUD	41	2,126,829.96 AUD	64	4,537,839.67 AUD	13	1,023,826.95 AUD
80,000.00 - 90,000.00	36	0.19%	2,393,052.11 AUD	0.46%	47.87%	26	1,955,637.37 AUD	10	437,414.74 AUD	14	1,352,237.12 AUD	22	1,040,819.99 AUD	30	1,797,106.68 AUD	6	595,545.43 AUD
90,000.00 - 100,000.00	27	0.14%	2,298,467.30 AUD	0.44%	47.82%	21	1,954,764.31 AUD	8	343,702.89 AUD	12	1,594,694.33 AUD	15	703,772.87 AUD	25	2,078,100.36 AUD	2	220,368.84 AUD
100,000.00 - 110,000.00	22	0.12%	1,923,972.48 AUD	0.37%	48.25%	20	1,863,528.70 AUD	2	60,443.78 AUD	11	1,504,421.69 AUD	11	419,550.79 AUD	20	1,527,114.87 AUD	2	396,857.61 AUD
110,000.00 - 120,000.00	14	0.08%	1,252,079.89 AUD	0.24%	52.02%	11	1,152,846.92 AUD	3	79,126.88 AUD	6	979,211.10 AUD	8	252,862.70 AUD	12	965,071.52 AUD	2	267,002.29 AUD
120,000.00 - 130,000.00	2	0.01%	476,264.61 AUD	0.09%	31.23%	2	476,264.61 AUD	0	0.00 AUD	2	476,264.61 AUD	0	0.00 AUD	1	259,376.05 AUD	1	218,886.56 AUD
130,000.00 - 140,000.00	13	0.07%	837,310.07 AUD	0.16%	53.88%	11	713,115.95 AUD	2	124,194.12 AUD	4	401,044.20 AUD	9	436,265.87 AUD	12	579,900.77 AUD	1	257,409.30 AUD
140,000.00 - 150,000.00	10	0.05%	2,189,835.73 AUD	0.42%	35.21%	10	2,189,835.73 AUD	0	0.00 AUD	8	2,064,848.91 AUD	2	124,986.82 AUD	10	2,189,835.73 AUD	0	0.00 AUD
> 150,000.00	5	0.26%	7,888,336.09 AUD	1.48%	56.47%	46	6,882,296.40 AUD	6	706,240.50 AUD	33	5,870,082.90 AUD	19	1,818,484.40 AUD	46	6,890,881.00 AUD	7	597,652.90 AUD
Total	18,622	100.00%	519,114,319.97 AUD	100.00%	23.33%	10,723	243,130,535.21 AUD	7,803	156,993,351.92 AUD	5,271	232,243,848.92 AUD	13,329	267,629,344.83 AUD	12,739	374,330,333.93 AUD	5,723	124,755,117.20 AUD

Statistics - Down Payment

Minimum Distribution by Down Payment	=
Maximum Distribution by Down Payment	357,500.00 AUD
Weighted Average Distribution by Down Payment (Customers that made a Down Payment)	21,775.97 AUD
Weighted Average Distribution by Down Payment	18,396.69 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
Direct Debt	18,213	97.80%	508,296,072.03 AUD	97.92%	10,514	353,996,828.47 AUD	7,899	154,301,243.96 AUD	5,140	245,875,159.12 AUD	13,085	262,424,912.91 AUD	12,674	398,791,652.91 AUD	5,939	121,506,519.12 AUD
Other	409	2.20%	10,818,239.94 AUD	2.08%	248	8,134,131.48 AUD	151	2,682,107.46 AUD	138	6,179,287.16 AUD	264	4,645,951.79 AUD	295	7,567,651.04 AUD	153	3,248,957.90 AUD
Total	18,622	100.00%	519,114,319.97 AUD	100.00%	10,762	362,130,959.95 AUD	7,850	156,983,351.42 AUD	5,278	252,043,446.28 AUD	13,349	267,070,864.69 AUD	12,930	398,359,193.95 AUD	6,092	124,755,117.02 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	22,027	99.28%	18,372	98.39%	621,877,666.44 AUD	98.60%
2	151	0.68%	276	1.48%	8,247,470.28 AUD	1.31%
3	6	0.03%	15	0.08%	359,014.93 AUD	0.06%
4	1	0.00%	4	0.02%	124,239.29 AUD	0.02%
5	1	0.00%	5	0.03%	105,618.18 AUD	0.02%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	22,186	100.00%	18,672	100.00%	630,714,009.12 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	584,271.72 AUD	0.11255 %	1
2	414,521.72 AUD	0.07985 %	1
3	403,941.72 AUD	0.07781 %	1
4	381,594.76 AUD	0.07351 %	1
5	363,736.63 AUD	0.07007 %	1
6	341,667.78 AUD	0.06582 %	1
7	333,752.11 AUD	0.06429 %	1
8	333,058.32 AUD	0.06416 %	1
9	330,567.48 AUD	0.06368 %	1
10	325,628.62 AUD	0.06273 %	1
11	316,912.12 AUD	0.06105 %	1
12	316,117.06 AUD	0.06090 %	1
13	311,683.17 AUD	0.06004 %	1
14	301,993.13 AUD	0.05817 %	1
15	297,911.38 AUD	0.05739 %	1
16	288,650.16 AUD	0.05560 %	1
17	277,460.27 AUD	0.05345 %	1
18	277,460.27 AUD	0.05345 %	1
19	273,652.25 AUD	0.05272 %	1
20	272,776.07 AUD	0.05255 %	2
	6,747,356.74 AUD	1.29978 %	21

Distribution by Discounted Receivables Balance

Outstanding Discounted Receivables Balance	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
0.00 - 10,000.00	4,186	22.46%	22,041,402.84 AUD	4.25%	1,761	9,773,566.21 AUD	2,425	12,267,836.23 AUD	131	899,024.89 AUD	4,039	21,142,377.55 AUD	2,374	13,008,432.41 AUD	1,812	9,032,970.03 AUD
10,000.00 - 20,000.00	4,655	25.00%	69,749,727.54 AUD	13.44%	2,382	35,772,116.59 AUD	2,273	33,977,610.95 AUD	739	11,642,084.97 AUD	3,916	58,207,642.57 AUD	3,061	45,974,130.30 AUD	1,594	23,775,309.24 AUD
20,000.00 - 30,000.00	3,687	19.80%	91,185,276.97 AUD	17.97%	2,125	25,808,379.92 AUD	1,562	38,376,896.45 AUD	1,035	25,522,895.62 AUD	2,652	65,262,380.76 AUD	2,673	66,393,470.87 AUD	1,014	24,791,805.50 AUD
30,000.00 - 40,000.00	2,350	12.62%	81,491,515.88 AUD	15.70%	1,543	53,388,546.65 AUD	807	27,892,051.02 AUD	955	33,302,387.85 AUD	1,365	48,175,117.79 AUD	1,829	63,482,264.28 AUD	521	17,998,251.40 AUD
40,000.00 - 50,000.00	1,406	7.55%	62,603,412.82 AUD	12.06%	993	44,230,425.43 AUD	413	18,372,986.89 AUD	729	32,579,708.50 AUD	677	30,023,703.82 AUD	1,108	49,361,111.61 AUD	298	13,242,300.71 AUD
50,000.00 - 60,000.00	808	4.34%	44,112,751.07 AUD	8.50%	631	34,479,542.67 AUD	177	8,633,208.40 AUD	495	27,094,132.31 AUD	313	17,018,618.76 AUD	650	35,478,720.26 AUD	158	8,634,030.81 AUD
60,000.00 - 70,000.00	491	2.59%	31,027,009.89 AUD	5.98%	398	20,680,031.50 AUD	83	5,346,978.36 AUD	342	22,507,444.34 AUD	140	8,393,565.60 AUD	388	25,049,776.45 AUD	99	5,977,223.41 AUD
70,000.00 - 80,000.00	276	1.46%	20,623,153.82 AUD	3.97%	223	16,873,014.84 AUD	53	3,950,138.98 AUD	190	14,191,201.20 AUD	86	6,431,952.82 AUD	207	15,420,777.59 AUD	69	5,300,376.43 AUD
80,000.00 - 90,000.00	192	1.03%	16,266,948.24 AUD	3.13%	163	13,824,583.31 AUD	29	2,442,364.93 AUD	152	12,876,589.88 AUD	40	3,390,358.96 AUD	161	13,659,523.58 AUD	31	2,607,424.66 AUD
90,000.00 - 100,000.00	134	0.72%	12,654,428.69 AUD	2.44%	120	11,338,488.54 AUD	14	1,315,939.55 AUD	107	10,104,393.09 AUD	27	2,550,035.00 AUD	108	10,226,755.77 AUD	26	2,427,672.32 AUD
100,000.00 - 110,000.00	78	0.42%	8,291,532.85 AUD	1.59%	76	7,889,872.95 AUD	3	301,659.89 AUD	67	7,035,943.63 AUD	12	1,256,487.82 AUD	62	6,497,826.47 AUD	17	1,793,705.98 AUD
110,000.00 - 120,000.00	71	0.38%	8,173,723.76 AUD	1.57%	64	7,374,096.06 AUD	7	799,627.69 AUD	64	7,369,308.57 AUD	7	804,415.18 AUD	59	6,789,469.17 AUD	12	1,384,264.56 AUD
120,000.00 - 130,000.00	61	0.33%	7,591,055.33 AUD	1.46%	60	7,467,455.95 AUD	1	123,599.38 AUD	50	6,216,367.77 AUD	11	1,374,687.56 AUD	51	6,356,236.88 AUD	10	1,234,818.45 AUD
130,000.00 - 140,000.00	43	0.23%	5,802,489.43 AUD	1.12%	41	5,531,407.84 AUD	2	20,091.59 AUD	39	5,261,372.47 AUD	4	541,116.56 AUD	36	4,862,273.15 AUD	7	940,215.88 AUD
140,000.00 - 150,000.00	47	0.25%	6,760,058.47 AUD	1.31%	45	6,517,260.71 AUD	2	241,797.76 AUD	44	6,300,711.44 AUD	3	438,347.03 AUD	39	5,845,733.03 AUD	8	1,153,355.44 AUD
> 150,000.00	146	0.78%	30,710,826.51 AUD	5.92%	137	29,082,042.75 AUD	9	1,628,783.76 AUD	139	29,230,778.79 AUD	7	1,480,047.72 AUD	124	26,151,414.33 AUD	22	4,559,412.18 AUD
Total	18,622	100.00%	519,114,510.87 AUD	100.00%	10,762	362,130,959.95 AUD	7,860	156,983,351.02 AUD	5,278	252,043,446.28 AUD	13,326	267,076,864.69 AUD	12,930	394,355,193.55 AUD	6,620	124,755,117.02 AUD

Statistics Discounted Receivables Balance

Minimum Outstanding Discounted Receivables Balance	-
Maximum Outstanding Discounted Receivables Balance	584,271.72 AUD
Average Outstanding Discounted Receivables Balance	27,876.49 AUD

Distribution by Original Balance

Original Balance	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
0.00 - 10,000.00	776	0.42%	211,802.83 AUD	0.04%	26	82,291.26 AUD	52	148,509.57 AUD	1	4,016.00 AUD	76	207,177.83 AUD	156	50,598.84 AUD	52	161,103.19 AUD
10,000.00 - 20,000.00	1,480	7.95%	9,141,474.12 AUD	1.75%	497	3,238,315.57 AUD	983	5,903,158.55 AUD	39	388,792.29 AUD	1,437	8,752,721.83 AUD	560	3,882,363.36 AUD	920	5,259,110.76 AUD
20,000.00 - 30,000.00	3,410	18.31%	38,876,219.93 AUD	7.49%	1,449	16,673,817.51 AUD	1,961	22,244,547.42 AUD	290	4,338,237.19 AUD	3,114	34,537,982.55 AUD	1,911	21,534,860.42 AUD	1,499	17,341,359.32 AUD
30,000.00 - 40,000.00	3,840	20.62%	65,497,772.97 AUD	12.62%	1,923	33,336,095.51 AUD	1,917	32,161,677.36 AUD	717	14,961,790.43 AUD	3,119	50,535,982.44 AUD	2,985	45,441,297.27 AUD	1,105	20,056,475.60 AUD
40,000.00 - 50,000.00	3,059	16.43%	71,894,724.91 AUD	13.85%	1,804	42,327,079.65 AUD	1,255	29,897,642.35 AUD	876	24,065,894.83 AUD	2,184	47,829,040.99 AUD	2,201	53,542,474.29 AUD	768	18,352,250.42 AUD
50,000.00 - 60,000.00	2,227	11.96%	66,811,624.13 AUD	12.87%	1,448	43,851,053.84 AUD	779	23,360,779.92 AUD	752	20,951,245.59 AUD	1,473	41,010,579.43 AUD	1,744	51,163,184.23 AUD	483	15,648,640.60 AUD
60,000.00 - 70,000.00	1,529	8.21%	56,434,456.13 AUD	10.87%	1,106	41,015,473.37 AUD	423	15,418,982.76 AUD	679	27,621,866.70 AUD	850	28,812,589.43 AUD	1,243	45,197,381.15 AUD	286	11,237,074.98 AUD
70,000.00 - 80,000.00	884	4.75%	39,379,915.54 AUD	7.59%	693	31,221,773.60 AUD	191	8,158,141.94 AUD	469	23,196,038.44 AUD	415	16,183,877.10 AUD	736	32,526,041.43 AUD	148	6,853,874.11 AUD
80,000.00 - 90,000.00	506	2.72%	26,756,022.76 AUD	5.15%	414	20,807,058.87 AUD	112	5,937,963.87 AUD	298	16,643,337.13 AUD	228	10,901,766.61 AUD	421	21,369,337.64 AUD	105	5,366,885.10 AUD
90,000.00 - 100,000.00	333	1.79%	19,558,886.38 AUD	3.77%	278	16,300,309.85 AUD	55	3,258,576.53 AUD	220	13,514,275.00 AUD	116	6,044,611.58 AUD	265	15,330,590.70 AUD	68	4,228,295.68 AUD
100,000.00 - 110,000.00	368	1.98%	23,659,979.93 AUD	4.56%	322	20,668,979.08 AUD	46	3,091,000.25 AUD	224	15,677,893.64 AUD	144	8,082,085.69 AUD	310	19,582,613.03 AUD	98	4,077,366.30 AUD
110,000.00 - 120,000.00	150	0.81%	11,099,496.19 AUD	2.14%	127	9,463,026.01 AUD	23	1,635,070.17 AUD	108	8,315,331.27 AUD	42	2,784,164.91 AUD	127	9,277,259.99 AUD	23	1,622,238.09 AUD
120,000.00 - 130,000.00	148	0.79%	12,141,872.74 AUD	2.34%	135	11,209,247.41 AUD	13	932,624.76 AUD	118	9,939,349.85 AUD	30	2,202,522.24 AUD	136	10,270,629.84 AUD	22	1,871,242.33 AUD
130,000.00 - 140,000.00	106	0.57%	9,243,149.91 AUD	1.78%	98	8,613,019.81 AUD	8	830,130.10 AUD	80	7,489,591.89 AUD	26	1,753,558.02 AUD	89	7,743,097.80 AUD	17	1,500,052.11 AUD
140,000.00 - 150,000.00	75	0.40%	7,317,036.81 AUD	1.41%	60	6,079,760.58 AUD	15	1,237,276.23 AUD	63	6,389,242.67 AUD	12	928,293.54 AUD	60	5,773,664.60 AUD	15	1,543,872.21 AUD
> 150,000.00	409	2.20%	61,110,287.88 AUD	11.77%	382	57,684,463.09 AUD	27	3,425,824.79 AUD	344	53,795,394.25 AUD	65	7,313,893.63 AUD	346	51,872,811.86 AUD	63	9,426,476.02 AUD
Total	18,622	100.00%	519,114,510.87 AUD	100.00%	10,762	362,130,959.95 AUD	7,860	156,983,351.02 AUD	5,278	252,043,446.28 AUD	13,326	267,076,864.69 AUD	12,930	394,355,193.55 AUD	6,620	124,755,117.02 AUD

Statistics Original Balance

Minimum Original Balance	5,698.20 AUD
Maximum Original Balance	741,925.00 AUD
Weighted Average Original Balance	82,819.69 AUD

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	7	0.04%	37,383.07 AUD	0.01%	2	15,864.81 AUD	5	21,518.26 AUD	-	0.00 AUD	7	37,383.07 AUD	2	14,529.65 AUD	5	22,853.42 AUD
24-35	229	1.29%	2,068,836.46 AUD	0.49%	137	1,342,598.95 AUD	92	726,277.51 AUD	24	751,434.03 AUD	203	1,317,402.43 AUD	81	1,165,609.40 AUD	148	903,227.06 AUD
36-47	1,285	6.91%	23,719,332.27 AUD	4.57%	806	18,550,465.03 AUD	478	5,125,867.24 AUD	221	10,555,303.02 AUD	1,062	13,633,975.25 AUD	769	17,897,891.21 AUD	518	6,131,549.06 AUD
48-59	2,070	11.12%	53,039,404.68 AUD	10.22%	1,351	41,031,071.46 AUD	719	12,008,333.22 AUD	595	27,073,014.35 AUD	1,468	25,966,393.33 AUD	1,569	43,440,099.15 AUD	501	9,599,305.53 AUD
60-71	13,670	73.41%	407,877,855.91 AUD	78.57%	8,464	301,147,969.70 AUD	5,206	106,729,886.21 AUD	4,438	214,163,634.89 AUD	9,229	193,714,221.03 AUD	9,605	310,285,947.87 AUD	4,065	97,591,908.04 AUD
≥71	1,363	7.20%	62,371,452.59 AUD	6.24%	1,000	0.00 AUD	1,363	32,371,452.59 AUD	0.00 AUD	0.00 AUD	1,363	32,371,452.59 AUD	905	21,865,018.87 AUD	450	10,506,973.91 AUD
Total	18,622	100.00%	519,114,319.97 AUD	100.00%	10,762	362,130,959.93 AUD	7,860	156,863,351.02 AUD	5,278	252,043,446.28 AUD	13,320	257,073,848.69 AUD	12,930	394,359,193.95 AUD	5,692	124,755,117.82 AUD

Statistics Original Term (Months)	
Minimum Distribution by Original Term (Months)	15
Maximum Distribution by Original Term (Months)	84
Weighted Average Distribution by Original Term (Months)	59.13

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	3,567	19.15%	38,027,754.95 AUD	7.33%	1,982	27,748,473.53 AUD	1,585	10,279,281.42 AUD	1,002	25,877,910.70 AUD	2,549	12,350,744.25 AUD	2,376	30,884,074.34 AUD	1,191	7,343,880.61 AUD
12-23	4,389	23.57%	87,633,462.78 AUD	16.89%	2,870	65,157,271.14 AUD	1,719	22,517,725.64 AUD	1,152	44,138,103.47 AUD	3,238	42,495,309.31 AUD	3,364	87,710,868.10 AUD	1,325	19,822,794.68 AUD
24-35	5,323	28.58%	163,271,405.80 AUD	31.45%	3,270	119,205,961.53 AUD	2,063	44,066,044.27 AUD	1,569	78,176,106.95 AUD	3,754	85,098,299.85 AUD	3,670	121,001,730.34 AUD	1,653	42,269,675.46 AUD
36-47	4,704	25.26%	208,072,876.63 AUD	40.07%	2,825	149,207,854.72 AUD	1,879	58,805,220.91 AUD	1,548	103,557,434.64 AUD	3,156	104,455,440.99 AUD	3,396	160,096,361.61 AUD	1,308	47,916,524.02 AUD
48-59	372	2.00%	11,774,910.99 AUD	2.27%	15	853,743.03 AUD	367	10,921,167.96 AUD	7	495,791.52 AUD	365	11,279,119.47 AUD	247	7,890,453.03 AUD	125	3,884,457.96 AUD
60-71	266	1.43%	10,300,306.85 AUD	2.00%	-	0.00 AUD	266	10,300,306.85 AUD	-	0.00 AUD	266	10,300,306.85 AUD	177	6,975,916.52 AUD	89	3,384,590.32 AUD
>71	1	0.01%	32,993.97 AUD	0.01%	-	0.00 AUD	1	32,993.97 AUD	-	0.00 AUD	1	32,993.97 AUD	-	0.00 AUD	1	32,993.97 AUD
Total	18,622	100.00%	519,114,319.97 AUD	100.00%	10,762	362,130,959.93 AUD	7,860	156,863,351.02 AUD	5,278	252,043,446.28 AUD	13,320	257,073,848.69 AUD	12,930	394,359,193.95 AUD	5,692	124,755,117.82 AUD

Statistics Remaining Term (Months)	
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	75
Weighted Average Distribution by Remaining Term (Months)	32.93

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	21	0.11%	1,001,459.07 AUD	0.20%	15	777,619.76 AUD	6	253,839.31 AUD	6	450,806.90 AUD	15	580,651.27 AUD	12	727,346.65 AUD	9	304,112.41 AUD
12-23	5,814	31.22%	239,360,140.28 AUD	46.11%	3,552	170,332,550.19 AUD	2,262	69,027,590.09 AUD	1,748	112,580,613.82 AUD	4,066	126,779,526.46 AUD	4,114	184,590,973.17 AUD	1,700	54,769,167.11 AUD
24-35	8,286	33.75%	181,850,299.71 AUD	35.03%	3,812	128,819,443.87 AUD	2,473	63,238,895.84 AUD	1,731	87,011,240.37 AUD	4,553	94,841,069.34 AUD	4,177	132,538,082.57 AUD	2,108	49,314,217.14 AUD
36-47	3,077	16.51%	66,876,443.16 AUD	12.89%	2,103	44,416,015.51 AUD	1,474	21,260,429.89 AUD	1,009	34,603,691.53 AUD	2,060	31,810,761.63 AUD	2,025	91,893,809.20 AUD	952	13,762,583.26 AUD
48-59	2,817	14.05%	28,922,211.48 AUD	5.57%	1,243	17,683,761.38 AUD	1,374	11,263,450.10 AUD	737	17,483,668.41 AUD	1,873	11,438,542.07 AUD	1,798	22,832,133.75 AUD	831	6,000,977.73 AUD
60-71	222	1.19%	1,539,606.51 AUD	0.30%	37	329,571.44 AUD	185	1,609,038.07 AUD	47	451,424.35 AUD	171	1,487,185.16 AUD	164	1,536,611.33 AUD	58	401,998.18 AUD
>71	86	0.46%	333,148.76 AUD	0.06%	-	0.00 AUD	86	333,148.76 AUD	-	0.00 AUD	86	333,148.76 AUD	62	240,187.57 AUD	34	62,961.19 AUD
Total	18,622	100.00%	519,114,319.97 AUD	100.00%	10,762	362,130,959.93 AUD	7,860	156,863,351.02 AUD	5,278	252,043,446.28 AUD	13,320	257,073,848.69 AUD	12,930	394,359,193.95 AUD	5,692	124,755,117.82 AUD

Statistics Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	4
Maximum Distribution by Seasoning (Months)	84
Weighted Average Distribution by Seasoning (Months)	26.77

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	10,762	57.79%	302,130,959.95 AUD	69.76%	4,125	211,564,620.76 AUD	6,629	150,568,339.19 AUD	7,832	283,306,608.69 AUD	2,930	78,824,351.26 AUD
Consumer Loan	7,860	42.21%	156,983,351.02 AUD	30.24%	1,153	40,478,825.52 AUD	6,700	116,504,525.50 AUD	5,098	111,052,585.26 AUD	2,762	45,930,765.76 AUD
Total	18,622	100.00%	519,114,310.97 AUD	100.00%	5,278	252,043,446.28 AUD	13,329	267,072,864.69 AUD	12,930	394,359,193.95 AUD	5,692	124,755,117.02 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	12,930	69.43%	394,359,193.95 AUD	75.97%	7,832	283,306,608.69 AUD	5,098	111,052,585.26 AUD
Used	5,692	30.57%	124,755,117.02 AUD	24.03%	2,930	78,824,351.26 AUD	2,762	45,930,765.76 AUD
Total	18,622	100.00%	519,114,310.97 AUD	100.00%	10,762	362,130,959.95 AUD	7,860	156,983,351.02 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	5,278	28.34%	252,043,446.28 AUD	48.56%
No Balloon	13,344	71.66%	267,069,203.42 AUD	51.44%
Total	18,622	100.00%	519,114,310.97 AUD	100.00%

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance
Australian Capital Territory	553	2.97%	14,375,712.52 AUD	2.77%	300	7,451,668.30 AUD	353	6,924,044.22 AUD	114	5,822,679.08 AUD	438	8,553,033.44 AUD	287	8,632,601.58 AUD	266	5,743,111.24 AUD
New South Wales	6,382	34.27%	189,173,788.58 AUD	36.44%	3,911	138,222,655.08 AUD	2,471	50,951,143.50 AUD	1,084	99,005,331.48 AUD	4,392	90,168,467.10 AUD	4,675	149,375,620.78 AUD	1,707	39,788,177.80 AUD
Northwest Territory	154	0.86%	3,146,882.16 AUD	0.61%	60	1,410,479.86 AUD	94	1,736,222.14 AUD	12	484,271.66 AUD	142	2,662,410.44 AUD	130	2,812,781.66 AUD	24	333,900.52 AUD
Queensland	3,903	20.86%	100,847,242.88 AUD	19.43%	2,315	67,333,953.82 AUD	1,588	33,513,749.96 AUD	1,045	46,238,349.57 AUD	2,855	54,608,893.11 AUD	2,885	60,886,246.57 AUD	918	19,969,996.11 AUD
South Australia	680	3.65%	20,438,632.67 AUD	3.94%	444	15,541,950.07 AUD	236	4,894,682.50 AUD	230	10,938,954.38 AUD	450	9,499,678.19 AUD	499	16,395,522.94 AUD	181	4,041,109.63 AUD
Tasmania	754	4.05%	16,505,736.20 AUD	3.18%	390	8,195,084.53 AUD	464	8,310,051.67 AUD	114	4,742,602.35 AUD	640	11,763,133.85 AUD	371	9,684,119.79 AUD	383	6,821,616.41 AUD
Victoria	3,908	20.89%	116,527,114.60 AUD	22.94%	2,432	80,985,477.66 AUD	1,466	29,471,636.94 AUD	1,441	69,993,414.83 AUD	2,467	40,861,668.57 AUD	2,845	94,742,611.59 AUD	1,063	23,914,502.51 AUD
Western Australia	2,388	12.29%	56,071,391.85 AUD	10.80%	1,220	34,889,560.53 AUD	1,068	21,181,831.29 AUD	338	15,919,842.83 AUD	1,951	40,151,548.99 AUD	1,138	31,829,689.02 AUD	1,150	24,241,702.80 AUD
Total	19,622	100.00%	519,144,310.07 AUD	100.00%	10,715	352,139,959.15 AUD	7,860	156,983,351.02 AUD	5,278	252,043,446.23 AUD	13,320	267,070,864.69 AUD	12,020	394,359,193.95 AUD	5,602	124,785,117.02 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	19	0.10%	489,788.42AUD	0.09%	10	320,582.26AUD	9	169,206.16AUD	5	153,084.45AUD	14	336,703.97AUD	11	316,662.97AUD	8	173,125.45AUD
No Current Extension	18,803	99.90%	518,824,522.55AUD	99.91%	10,752	361,810,377.69AUD	7,851	186,914,144.86AUD	5,273	291,690,361.83AUD	13,315	296,734,160.72AUD	12,919	394,042,520.98AUD	5,684	124,581,291.57AUD
Total	18,822	100.00%	519,314,310.97AUD	100.00%	10,762	362,130,959.95AUD	7,860	187,083,351.02AUD	5,278	292,243,446.28AUD	13,329	297,070,864.69AUD	12,930	394,359,183.96AUD	5,692	124,754,517.02AUD

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	18,250	98.00%	510,334,663.24 AUD	98.31%
1	252	1.35%	5,767,687.24 AUD	1.11%
2	76	0.41%	1,804,930.90 AUD	0.35%
3	28	0.15%	881,797.42 AUD	0.17%
4	16	0.09%	325,232.17 AUD	0.06%
Total	18,622	100.00%	519,114,310.97AUD	100.00%

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