

Deal name: **Driver Australia Seven**

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 Seven Trust.

Originator of the Receivables: Volkswagen Financial Services Australia Pty Limited

Seller of the Receivables: Volkswagen Financial Services Australia Pty Limited

Servicer name: Volkswagen Financial Services Australia Pty Limited

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

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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	31/10/2021	Publication Date	16/08/2024 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	21/08/2024 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	31/07/2024
Issue Date	22/11/2021	Monthly Period	from 01/07/2024 until 31/07/2024
Period no.	33	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	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 Svdnev</p>

Transaction Events I

Clean-up-call condition

Percentage of the Current Outstanding Discounted Receivables Balance	27.09%
Min. Percentage of Outstanding Discounted Receivables Balance	10.00% The Clean-Up-Call Condition is expected to be reached in 11/2025

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 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	23,391.05 AUD
Cumulative Net Salvage Loss incl.current Period	2,198,201.35 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,198,201.35 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	0.36635%

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)

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa2	P-1	Stable	AA-	F1+	Stable
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
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

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations
If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost,
(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or
(ii) provide a guarantee from an Eligible Guarantor.
If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.
(Please refer to the Prospectus for a complete description of the mechanism)

Required rating: *Fulfilled*

Servicer

Volkswagen Financial Services Australia Pty Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.
If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in "ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling".

Monthly Remittance Condition: *Fulfilled*

Information regarding the notes I

Rating at issue date	Class A	Class B
Moody's	Aaa(sf)	Aa2(sf)
Fitch	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	Nov 2025	Nov 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:	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	527,838.73 AUD	60,475.33 AUD
Interest paid	527,838.73 AUD	60,475.33 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	127,992,782.76 AUD	13,837,012.20 AUD
Redemption amount due to amortising series	7,700,463.42 AUD	832,451.40 AUD
Notes Balance as of the end of the Monthly Period	120,292,319.34 AUD	13,004,560.80 AUD

Payments to Investors per note	Class A	Class B
Interest	100.31 AUD	183.26 AUD
Principal repayment per Class	1,463.41 AUD	2,522.58 AUD
Number of Notes	5,262	330
Note Factor	0.2286057	0.3940776

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	20,623,909.72 AUD
Regular redemption from waterfall	(2,299,991.64 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	18,323,918.08 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	1,950,686.02 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	141,829,794.96 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	127,992,782.76 AUD	13,837,012.20 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(367,314.45 AUD)	(38,197.74 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	11,674,941.15 AUD	11,674,941.15 AUD
1) ii) Available Collections - Interest on Trust Account	23,149.93 AUD	11,698,091.08 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	11,698,091.08 AUD
3) i) Net Swap Receipts - Class A	367,314.45 AUD	12,065,405.53 AUD
3) ii) Net Swap Receipts - Class B	38,197.74 AUD	12,103,603.27 AUD
4) Damages and Indemnity Payments to Issuer	-	12,103,603.27 AUD
5) Other Reimbursement Amounts	-	12,103,603.27 AUD
6) Buffer Release Amount	(409,408.78 AUD)	11,694,194.49 AUD
Remaining Rounding Amount (M-1)	44.11 AUD	11,694,238.60 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	11,694,238.60 AUD	11,694,238.60 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	11,694,237.60 AUD
2) Taxes	-	11,694,237.60 AUD
3) Trust Fees & Expenses and Servicer Fees	(159,469.50 AUD)	11,534,768.10 AUD
4. a) Net Swap Payments - Class A Notes	-	11,534,768.10 AUD
4. b) Net Swap Payments - Class B Notes	-	11,534,768.10 AUD
5. a) Interest accrued in prev. month - Class A	(527,838.73 AUD)	11,006,929.37 AUD
5. b) Interest Shortfalls from prior months - Class A	-	11,006,929.37 AUD
6. a) Interest accrued in prev. month - Class B	(60,475.33 AUD)	10,946,454.04 AUD
6. b) Interest Shortfalls from prior months - Class B	-	10,946,454.04 AUD
7) Payment to Cash Collateral Account	-	10,946,454.04 AUD
8) Principal Payment - Class A	(7,700,463.42 AUD)	3,245,990.62 AUD
9) Principal Payment - Class B	(832,451.40 AUD)	2,413,539.22 AUD
Remaining Rounding Amount (Current Period)	(17.19 AUD)	2,413,522.03 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	2,413,522.03 AUD
11) Other Payment to Swap Counterparties	-	2,413,522.03 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(113,530.39 AUD)	2,299,991.64 AUD
Interest Accrued this period on the Subordinated Loan	-	2,299,991.64 AUD
Unpaid Interest on the Subordinated Loan	-	2,299,991.64 AUD
13) Subordinated Loan Principal	(2,299,991.64 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	173,435,881.74 AUD
Nominal Receivables Balance	684,926,843.21 AUD	173,435,881.74 AUD
First loss piece	48,025,098.06 AUD	35,260,288.00 AUD
Subordinated Loan balance	34,825,098.06 AUD	18,323,918.08 AUD
Overcollateralisation	6,000,000.00 AUD	10,936,369.92 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	20.33%

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: 0.89 yrs	At closing: 2.84 yrs	Currently: 0.89 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	150,655,743.18 AUD	-	16,287,087.30 AUD	-
05/2024	143,207,961.00 AUD	-	15,481,943.40 AUD	-
06/2024	134,856,114.60 AUD	-	14,579,040.30 AUD	-
07/2024	127,992,782.76 AUD	-	13,837,012.20 AUD	-
08/2024	120,292,319.34 AUD	-	13,004,560.80 AUD	-
09/2024	-	114,723,755.22 AUD	-	12,402,535.20 AUD
10/2024	-	109,589,516.58 AUD	-	11,847,478.50 AUD
11/2024	-	103,994,484.60 AUD	-	11,242,618.20 AUD
12/2024	-	98,368,091.10 AUD	-	10,634,365.50 AUD
01/2025	-	92,593,835.40 AUD	-	10,010,121.00 AUD
02/2025	-	87,478,855.68 AUD	-	9,457,136.70 AUD
03/2025	-	82,542,941.82 AUD	-	8,923,526.70 AUD
04/2025	-	77,558,775.42 AUD	-	8,384,706.00 AUD
05/2025	-	72,551,666.70 AUD	-	7,843,367.40 AUD
06/2025	-	67,350,337.56 AUD	-	7,281,113.40 AUD
07/2025	-	60,901,598.70 AUD	-	6,583,902.60 AUD
08/2025	-	56,086,658.22 AUD	-	6,063,413.40 AUD
09/2025	-	51,544,131.48 AUD	-	5,572,310.70 AUD
10/2025	-	47,503,336.44 AUD	-	5,135,476.50 AUD
11/2025	-	-	-	-

*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	877,167.70 AUD	135,370.05 AUD	1,012,537.75 AUD
08.2024	5,280,760.28 AUD	784,142.27 AUD	6,064,902.55 AUD
09.2024	5,681,835.46 AUD	759,349.26 AUD	6,441,184.72 AUD
10.2024	6,433,512.76 AUD	735,561.33 AUD	7,169,074.09 AUD
11.2024	6,602,604.02 AUD	702,518.27 AUD	7,305,122.29 AUD
12.2024	6,939,065.15 AUD	670,614.40 AUD	7,609,679.55 AUD
01.2025	6,133,070.91 AUD	636,006.40 AUD	6,769,077.31 AUD
02.2025	5,994,069.37 AUD	606,171.59 AUD	6,600,240.96 AUD
03.2025	6,179,420.82 AUD	577,013.07 AUD	6,756,433.89 AUD
04.2025	6,331,239.32 AUD	546,952.41 AUD	6,878,191.73 AUD
05.2025	6,738,090.00 AUD	516,153.85 AUD	7,254,243.85 AUD
06.2025	8,721,932.76 AUD	483,375.93 AUD	9,205,308.69 AUD
07.2025	6,430,212.56 AUD	440,947.36 AUD	6,871,159.92 AUD
08.2025	6,138,127.29 AUD	409,666.97 AUD	6,547,794.26 AUD
09.2025	5,486,199.50 AUD	379,807.63 AUD	5,866,007.13 AUD
10.2025	5,314,230.48 AUD	353,119.70 AUD	5,667,350.18 AUD
11.2025	5,551,139.69 AUD	327,267.81 AUD	5,878,407.50 AUD
12.2025	6,342,066.26 AUD	300,263.89 AUD	6,642,330.15 AUD
01.2026	5,611,109.76 AUD	269,412.38 AUD	5,880,522.14 AUD
02.2026	5,757,458.10 AUD	242,116.74 AUD	5,999,574.84 AUD
03.2026	5,820,870.13 AUD	214,109.09 AUD	6,034,979.22 AUD
04.2026	5,740,053.68 AUD	185,793.01 AUD	5,925,846.69 AUD
05.2026	8,037,746.79 AUD	157,869.97 AUD	8,195,616.76 AUD
06.2026	9,469,280.07 AUD	118,769.84 AUD	9,588,049.91 AUD
07.2026	5,698,498.92 AUD	72,705.47 AUD	5,771,204.39 AUD
08.2026	4,585,529.23 AUD	44,984.80 AUD	4,630,514.03 AUD
09.2026	312,178.43 AUD	22,678.10 AUD	334,856.53 AUD
10.2026	363,588.19 AUD	21,159.42 AUD	384,747.61 AUD
11.2026	308,702.77 AUD	19,390.73 AUD	328,093.50 AUD
12.2026	321,135.78 AUD	17,889.07 AUD	339,024.85 AUD
01.2027	248,830.19 AUD	16,326.75 AUD	265,156.94 AUD
02.2027	299,886.08 AUD	15,116.38 AUD	315,002.46 AUD
03.2027	268,715.53 AUD	13,657.60 AUD	282,373.13 AUD
04.2027	255,663.60 AUD	12,350.36 AUD	268,013.96 AUD
05.2027	250,313.19 AUD	11,106.77 AUD	261,419.96 AUD
06.2027	239,057.23 AUD	9,888.96 AUD	248,946.19 AUD
07.2027	205,717.45 AUD	8,726.17 AUD	214,443.62 AUD
08.2027	273,410.90 AUD	7,725.33 AUD	281,136.23 AUD
09.2027	178,556.05 AUD	6,395.35 AUD	184,951.40 AUD
10.2027	168,058.05 AUD	5,526.78 AUD	173,584.83 AUD
11.2027	155,439.76 AUD	4,709.17 AUD	160,148.93 AUD
12.2027	144,241.16 AUD	3,953.10 AUD	148,194.26 AUD
01.2028	131,413.67 AUD	3,251.41 AUD	134,665.08 AUD
02.2028	122,203.77 AUD	2,612.13 AUD	124,815.90 AUD
03.2028	106,588.74 AUD	2,017.67 AUD	108,606.41 AUD
04.2028	98,234.60 AUD	1,499.12 AUD	99,733.72 AUD
05.2028	79,938.77 AUD	1,021.26 AUD	80,960.03 AUD
06.2028	56,457.91 AUD	632.47 AUD	57,090.38 AUD
07.2028	34,958.56 AUD	357.74 AUD	35,316.30 AUD
08.2028	16,351.09 AUD	187.72 AUD	16,538.81 AUD
09.2028	5,118.07 AUD	108.16 AUD	5,226.23 AUD
10.2028	3,751.58 AUD	83.26 AUD	3,834.84 AUD
11.2028	3,769.28 AUD	65.02 AUD	3,834.30 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	162,557,168.14 AUD	10,878,713.60 AUD	173,435,881.74 AUD

Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date			Chattel
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts
Normal	15,241	600,025,098.10 AUD	9,371
In Advance	-	-	-
In Arrears	-	-	-
Paid Out	-	-	-
Early Payout	-	-	-
Gross Salvage	-	-	-
Net Salvage	-	-	-
Total	15,241	600,025,098.10 AUD	9,371

Total Portfolio as of Previous Month			Chattel M
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts
Normal	5,190	117,680,114.15 AUD	3429
In Advance	2,477	42,692,948.31 AUD	1415
In Arrears	534	12,319,440.45 AUD	368
Paid Out	1,385	-	1022
Early Payout	5,575	-	3072
Gross Salvage	9	270,659.66 AUD	7
Net Salvage	71	2,110,711.40 AUD	58
Total	15,241	175,073,873.97 AUD	9,371

Total Portfolio as of Current Reporting Period			
			Chattel M
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts
Normal	4,877	109,558,410.11 AUD	3246
In Advance	2,456	40,869,872.31 AUD	1416
In Arrears	538	11,820,624.39 AUD	355
Paid Out	1,493	-	1101
Early Payout	5,794	-	3186
Gross Salvage	10	308,261.33 AUD	7
Net Salvage	73	2,131,867.08 AUD	60
Total	15,241	164,689,035.22 AUD	9,371



Product Type			Customer Type		
Mortgage	Consumer Loan		Balloon		No Balloon
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts
414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980

Product Type			Customer Type			
Mortgage	Consumer Loan		Balloon		No Balloon	
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Receivables
#####	1761	27,481,343.51 AUD	1728	70,690,437.20 AUD	3462	4
#####	1062	16,344,128.57 AUD	559	17,298,281.20 AUD	1918	2
9,609,638.55 AUD	166	2,709,801.90 AUD	185	6,852,619.38 AUD	349	
-	363	-	227	-	1158	
-	2503	-	1528	-	4047	
178,759.60 AUD	2	91,900.06 AUD	5	226,438.38 AUD	4	
1,817,842.02 AUD	13	292,869.38 AUD	29	1,226,788.09 AUD	42	
#####	5,870	46,920,043.42 AUD	4,261	96,294,564.25 AUD	10,980	7

Product Type			Customer Type			
Mortgage	Consumer Loan		Balloon		No Bal	
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Re
#####	1631	24,638,408.10 AUD	1659	67,160,070.57 AUD	3218	
#####	1040	15,555,572.55 AUD	562	16,978,032.07 AUD	1894	
8,733,775.57 AUD	183	3,086,848.82 AUD	167	6,111,684.29 AUD	371	
-	392	-	252	-	1241	
-	2608	-	1585	-	4209	
197,885.84 AUD	3	110,375.49 AUD	6	251,444.93 AUD	4	
1,838,997.70 AUD	13	292,869.38 AUD	30	1,242,333.98 AUD	43	
#####	5,870	43,684,074.34 AUD	4,261	91,743,565.84 AUD	10,980	

	Vehicle Status			
Balloon	New		Used	
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

	Vehicle Status			
on	New		Used	
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
16,989,676.95 AUD	3926	97,924,356.85 AUD	1264	19,755,757.30 AUD
25,394,667.11 AUD	1716	32,333,848.97 AUD	761	10,359,099.34 AUD
5,466,821.07 AUD	394	10,214,225.93 AUD	140	2,105,214.52 AUD
-	910	-	475	-
-	3692	-	1883	-
44,221.28 AUD	6	230,434.68 AUD	3	40,224.98 AUD
883,923.31 AUD	36	1,075,886.99 AUD	35	1,034,824.41 AUD
78,779,309.72 AUD	10,680	141,778,753.42 AUD	4,561	33,295,120.55 AUD

	Vehicle Status			
Month	New		Used	
Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
42,398,339.54 AUD	3731	92,085,862.29 AUD	1146	17,472,547.82 AUD
23,891,840.24 AUD	1698	30,867,031.60 AUD	758	10,002,840.71 AUD
5,708,940.10 AUD	375	9,276,025.15 AUD	163	2,544,599.24 AUD
-	995	-	498	-
-	3836	-	1958	-
56,816.40 AUD	8	283,828.60 AUD	2	24,432.73 AUD
889,533.10 AUD	37	1,081,496.78 AUD	36	1,050,370.30 AUD
72,945,469.38 AUD	10,680	133,594,244.42 AUD	4,561	31,094,790.80 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	(313)	4,877	4,378,036.96AUD
In Advance	(21)	2,456	2,101,600.99AUD
In Arrears	4	538	370,887.85AUD
Paid out / Matured	108	1,493	810,164.79AUD
Early Payout	219	5,794	3,912,945.78AUD
Gross Salvage	1	10	68,368.42AUD
Net Salvage	2	73	32,936.36AUD
Total	-	15,241	11,674,941.15AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	8,210	15,241		184,893,877.98AUD
Scheduled Collections For Contracts Active This Period			6,997,145.47AUD	6,997,145.47AUD
Collections Variations From Normal Contracts This Period			(723,336.49AUD)	
Collection Variations From Contracts Paying Out Early This Period			3,912,945.78AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			810,164.79AUD	
Collection Variations from Contracts in Advance This Period			1,224,450.51AUD	
Collection Variations from Contract In Arrears This Period			(121,902.29AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			62,605.10AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			32,936.36AUD	
Other Variations From Scheduled Collections This Period			(826,188.91AUD)	
<i>Instalment Collection Variations</i>			4,371,674.85AUD	4,371,674.85AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			306,120.83 AUD	
<i>Non Instalment Collection Variations</i>			306,120.83 AUD	
Actual Collections For Contracts Active This Period			11,674,941.15 AUD	11,674,941.15 AUD
Number of Contracts Paid Out Early This Month	219			
Number of Contracts Paid Out/Matured This Month	108			
Number of Contracts Into Net Salvage This Month	2			
Repurchased Contracts	-			
Less Recoveries After Net Salvage				32,936.36 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				23,391.05AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-137,192.97AUD
Reduced Nominal Balance Due to Other				-136,079.35AUD
End of Period	7,881			173,435,881.74 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 (Ratios %)	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	379	2.49%	7,720,211.52 AUD	4.75%	229	5,265,823.86 AUD	150	2,454,387.66 AUD	104	3,743,126.59 AUD	273	3,977,084.93 AUD	253	5,795,636.02 AUD	126	1,964,575.50 AUD
>30<=60	86	0.56%	2,216,940.12 AUD	1.36%	70	1,877,074.19 AUD	16	339,874.03 AUD	34	1,285,520.74 AUD	50	830,426.38 AUD	64	1,363,240.12 AUD	22	293,769.00 AUD
>60<=90	38	0.25%	1,000,856.10 AUD	0.62%	29	836,479.88 AUD	9	164,376.22 AUD	16	618,891.95 AUD	20	381,964.15 AUD	30	803,033.82 AUD	8	197,822.28 AUD
>90<=120	14	0.09%	350,088.19 AUD	0.22%	10	276,978.60 AUD	4	73,109.59 AUD	8	264,862.90 AUD	5	85,225.29 AUD	13	323,754.78 AUD	1	26,333.41 AUD
>120<=150	9	0.06%	220,612.58 AUD	0.14%	7	181,129.38 AUD	2	39,483.20 AUD	1	34,056.00 AUD	7	186,556.58 AUD	8	220,612.58 AUD	1	0.00 AUD
>150<=180	6	0.04%	128,838.00 AUD	0.08%	4	113,220.78 AUD	2	15,617.22 AUD	3	79,868.90 AUD	3	48,969.20 AUD	4	103,021.25 AUD	2	25,016.75 AUD
>180<=210	3	0.02%	52,313.55 AUD	0.03%	3	52,313.55 AUD	0	0.00 AUD	0	0.00 AUD	3	52,313.55 AUD	1	26,891.79 AUD	2	25,421.76 AUD
>210<=240	3	0.02%	130,755.33 AUD	0.08%	3	130,755.33 AUD	0	0.00 AUD	1	84,357.31 AUD	2	46,398.02 AUD	2	109,034.79 AUD	1	21,720.54 AUD
>240<=270	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
>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	533	3.53%	11,820,624.39 AUD	7.27%	355	8,703,773.57 AUD	183	3,086,648.82 AUD	127	6,111,684.29 AUD	363	5,705,540.10 AUD	375	9,276,028.19 AUD	153	2,544,593.24 AUD

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	1	5,975.79 AUD
	Used	1	17,415.26 AUD
Total Chattel Mortgage		2	23,391.05 AUD
Consumer Loan	New	-	0.00 AUD
	Used	-	0.00 AUD
Total Consumer Loan		-	0.00 AUD
Total		2	23,391.05 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,198,201.35 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Gross Loss Ratio	0.3664%

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
03/2024	2	61,122.34 AUD	68	2,080,342.37 AUD
04/2024	1	6,198.85 AUD	69	2,086,541.22 AUD
05/2024	2	88,269.08 AUD	71	2,174,810.30 AUD
06/2024	0	0.00 AUD	71	2,174,810.30 AUD
07/2024	2	23,391.05 AUD	73	2,198,201.35 AUD
Total	73	2,198,201.35 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	30	1,546,336.66 AUD	972,509.34 AUD	83,410.29 AUD	889,099.05 AUD
	Used	30	959,771.77 AUD	918,654.75 AUD	263,135.65 AUD	655,519.10 AUD
Total Chattel Mortgage		60	2,506,108.43 AUD	1,891,164.09 AUD	346,545.94 AUD	1,544,618.15 AUD
Consumer Loan	New	7	191,978.60 AUD	140,725.00 AUD	10,203.49 AUD	130,521.51 AUD
	Used	6	166,234.00 AUD	166,312.26 AUD	287.53 AUD	166,024.73 AUD
Total Consumer Loan		13	358,212.60 AUD	307,037.26 AUD	10,491.02 AUD	296,546.24 AUD
Total		73	2,864,321.03 AUD	2,198,201.35 AUD	357,036.96 AUD	1,841,164.39 AUD

Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
2	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
3	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
4	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
5	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
6	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
7	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
8	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
9	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
10	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
11	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
12	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
13	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
14	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
15	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
16	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
17	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
18	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
19	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
20	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
21	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
22	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
23	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
24	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
25	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
26	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
27	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
28	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
29	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%
30	31.03.2024	3,007,685.70 AUD	213,328,020.03 AUD	1.41%	15.67%
31	30.04.2024	3,271,409.76 AUD	203,588,815.28 AUD	1.61%	17.67%
32	31.05.2024	4,228,712.07 AUD	193,524,271.02 AUD	2.19%	23.29%
33	30.06.2024	2,296,091.98 AUD	182,237,992.69 AUD	1.26%	14.11%
34	31.07.2024	3,555,114.83 AUD	172,963,162.57 AUD	2.06%	22.06%

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				Down Payment Purchase Price In %	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	1,256	16.00%	28,502,492.42 AUD	17.53%	0.00%	876	22,356,580.83 AUD	380	6,145,911.79 AUD	466	17,277,515.98 AUD	791	11,224,976.44 AUD	936	23,597,242.84 AUD	320	4,905,249.58 AUD
0.00 - 10,000.00	4,074	51.88%	73,502,228.37 AUD	45.22%	10.52%	2,453	49,304,025.61 AUD	1,621	24,198,202.76 AUD	1,130	36,188,778.31 AUD	2,939	37,313,450.06 AUD	2,833	57,770,982.21 AUD	1,241	15,731,246.16 AUD
10,000.00 - 20,000.00	1,540	19.81%	30,425,144.50 AUD	18.70%	25.73%	1,014	22,530,103.99 AUD	526	7,773,040.51 AUD	448	16,264,873.69 AUD	1,090	14,138,270.81 AUD	1,194	24,712,625.33 AUD	346	5,693,519.17 AUD
20,000.00 - 30,000.00	528	6.72%	12,427,082.45 AUD	7.64%	33.64%	332	5,434,432.29 AUD	196	2,952,650.16 AUD	170	7,750,956.09 AUD	397	4,676,126.36 AUD	441	10,884,196.46 AUD	87	1,542,885.99 AUD
30,000.00 - 40,000.00	215	2.74%	5,780,915.03 AUD	3.56%	38.76%	147	4,734,223.56 AUD	68	1,046,691.47 AUD	66	3,497,131.57 AUD	148	2,283,783.46 AUD	184	5,072,909.33 AUD	31	708,005.70 AUD
40,000.00 - 50,000.00	109	1.39%	4,265,669.69 AUD	2.62%	38.40%	78	3,569,122.69 AUD	31	696,545.96 AUD	45	3,185,365.27 AUD	64	1,090,303.38 AUD	91	3,538,144.38 AUD	18	727,524.27 AUD
50,000.00 - 60,000.00	69	0.89%	3,985,187.53 AUD	2.46%	42.30%	39	1,666,262.17 AUD	10	222,925.36 AUD	19	1,445,291.90 AUD	30	438,985.63 AUD	46	1,821,377.06 AUD	3	67,810.47 AUD
60,000.00 - 70,000.00	26	0.33%	1,756,423.66 AUD	1.08%	39.82%	23	1,728,525.80 AUD	3	27,898.06 AUD	17	1,572,551.46 AUD	9	183,872.20 AUD	22	1,445,184.33 AUD	4	311,239.33 AUD
70,000.00 - 80,000.00	17	0.22%	615,139.74 AUD	0.38%	48.18%	13	572,928.03 AUD	4	42,209.71 AUD	7	403,636.45 AUD	10	211,499.29 AUD	17	615,139.74 AUD	0	0.00 AUD
80,000.00 - 90,000.00	8	0.10%	517,651.37 AUD	0.32%	41.97%	7	439,659.55 AUD	1	77,991.82 AUD	4	421,134.31 AUD	4	95,517.06 AUD	7	485,616.12 AUD	1	32,022.25 AUD
90,000.00 - 100,000.00	10	0.13%	800,245.76 AUD	0.49%	41.53%	8	717,864.14 AUD	2	82,381.62 AUD	6	675,150.21 AUD	4	125,956.55 AUD	10	800,245.76 AUD	0	0.00 AUD
100,000.00 - 110,000.00	5	0.06%	452,666.21 AUD	0.28%	38.13%	5	452,666.21 AUD	0	0.00 AUD	2	294,708.57 AUD	3	157,959.64 AUD	4	377,838.42 AUD	1	74,827.79 AUD
110,000.00 - 120,000.00	3	0.04%	398,774.09 AUD	0.25%	39.40%	3	398,774.09 AUD	0	0.00 AUD	2	381,142.51 AUD	1	17,631.58 AUD	2	362,177.33 AUD	1	96,596.73 AUD
120,000.00 - 130,000.00	3	0.04%	296,267.57 AUD	0.18%	48.51%	2	296,267.57 AUD	1	26,462.00 AUD	2	269,805.57 AUD	1	26,462.00 AUD	2	139,794.51 AUD	1	156,463.06 AUD
130,000.00 - 140,000.00	2	0.03%	258,326.53 AUD	0.16%	35.52%	2	258,326.53 AUD	0	0.00 AUD	2	258,326.53 AUD	0	0.00 AUD	2	258,326.53 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 - 301,000.00	7	0.09%	830,959.29 AUD	0.42%	58.70%	6	632,664.55 AUD	1	58,294.74 AUD	6	618,959.44 AUD	2	80,000.86 AUD	7	830,959.29 AUD	0	0.00 AUD
Total	7,852	100.00%	162,557,168.14 AUD	100.00%	18.84%	5,003	118,165,963.18 AUD	2,844	43,339,238.58 AUD	2,211	90,391,233.95 AUD	5,103	72,055,936.28 AUD	5,793	132,912,747.64 AUD	2,154	30,844,420.50 AUD

Statistics - Down Payment

Minimum Distribution by Down Payment	0.00 AUD
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down Payment (Customers that made a Down Payment)	16,532.29 AUD
Weighted Average Distribution by Down Payment	13,833.54 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio				Number of Contracts	Outstanding Discounted	Percentage of Balance	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 Debit	7,621	97.06%	157,836,183.54 AUD	97.10%	4,847	115,434,889.99 AUD	2,774	42,401,493.95 AUD	2,314	87,923,238.37 AUD	5,301	69,912,945.17 AUD	5,635	128,749,728.87 AUD	1,986	29,086,444.67 AUD			
Other	231	2.94%	4,720,984.60 AUD	2.90%	161	3,721,273.19 AUD	70	960,714.14 AUD	77	2,577,999.49 AUD	152	2,142,391.11 AUD	163	3,763,308.77 AUD	68	937,675.83 AUD			
Total	7,852	100.00%	162,557,168.14 AUD	100.00%	5,008	119,156,463.18 AUD	2,844	43,391,204.96 AUD	2,391	90,501,237.86 AUD	5,453	72,055,936.28 AUD	5,793	132,512,747.64 AUD	2,054	30,844,420.50 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	9,301	99.27%	7,746	98.46%	193,374,781.01 AUD	98.54%
2	65	0.69%	112	1.42%	2,775,733.61 AUD	1.41%
3	3	0.03%	9	0.11%	95,589.64 AUD	0.05%
4	-	0.00%	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	-	0.00%	0.00 AUD	0.00%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	9,369	100.00%	7,867	100.00%	196,246,104.26 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	297,620.02 AUD	0.18309 %	1
2	297,620.02 AUD	0.18309 %	1
3	284,545.78 AUD	0.17504 %	1
4	284,545.78 AUD	0.17504 %	1
5	276,047.69 AUD	0.16982 %	1
6	273,647.88 AUD	0.16834 %	1
7	229,205.57 AUD	0.14100 %	1
8	213,544.43 AUD	0.13137 %	1
9	206,406.90 AUD	0.12697 %	1
10	200,887.04 AUD	0.12358 %	1
11	198,976.16 AUD	0.12240 %	1
12	193,633.75 AUD	0.11912 %	1
13	180,416.08 AUD	0.11099 %	1
14	176,113.41 AUD	0.10834 %	1
15	166,062.68 AUD	0.10216 %	1
16	165,349.55 AUD	0.10172 %	1
17	162,807.00 AUD	0.10015 %	1
18	161,429.37 AUD	0.09931 %	1
19	160,423.67 AUD	0.09869 %	1
20	157,875.18 AUD	0.09712 %	1
	4,287,157.96 AUD	2.63732 %	20

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	Chatlet 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	2,372	30.31%	14,489,962.92 AUD	8.88%	1,217	7,266,108.58 AUD	1,188	6,877,273.74 AUD	38	372,586.62 AUD	2,336	14,168,895.20 AUD	1,484	9,202,280.31 AUD	852	5,236,901.81 AUD
10,000.00 - 20,000.00	2,255	33.05%	37,644,827.14 AUD	23.16%	1,625	23,818,117.28 AUD	970	13,826,655.86 AUD	425	6,795,814.85 AUD	2,170	30,240,912.29 AUD	1,898	27,804,883.64 AUD	697	9,839,943.50 AUD
20,000.00 - 30,000.00	1,303	17.74%	33,964,063.51 AUD	20.89%	955	23,391,927.83 AUD	438	10,572,135.74 AUD	694	17,230,386.58 AUD	699	16,733,676.99 AUD	1,141	27,928,133.16 AUD	252	6,035,930.41 AUD
30,000.00 - 40,000.00	666	8.48%	22,836,325.52 AUD	14.05%	503	17,255,367.91 AUD	163	5,581,557.61 AUD	497	17,047,235.14 AUD	169	5,789,690.38 AUD	581	19,842,298.80 AUD	85	2,894,626.72 AUD
40,000.00 - 50,000.00	311	3.96%	13,805,645.28 AUD	8.49%	253	11,244,555.12 AUD	58	2,561,090.11 AUD	250	11,138,869.49 AUD	61	11,538,820.95 AUD	280	11,538,820.95 AUD	51	2,286,724.28 AUD
50,000.00 - 60,000.00	167	2.13%	9,121,542.98 AUD	5.61%	142	7,771,773.76 AUD	25	1,349,763.22 AUD	154	8,424,546.65 AUD	13	696,096.33 AUD	143	7,837,828.93 AUD	24	1,283,714.65 AUD
60,000.00 - 70,000.00	117	1.49%	7,517,558.41 AUD	4.62%	88	6,301,486.88 AUD	19	1,216,072.53 AUD	114	7,319,231.78 AUD	3	198,326.63 AUD	111	7,133,084.72 AUD	6	384,473.69 AUD
70,000.00 - 80,000.00	76	0.97%	5,653,276.80 AUD	3.48%	65	4,843,917.84 AUD	11	809,358.86 AUD	69	5,100,900.34 AUD	7	4,982,542.12 AUD	67	4,982,542.12 AUD	9	670,734.68 AUD
80,000.00 - 90,000.00	56	0.71%	4,786,396.75 AUD	2.99%	55	4,683,779.50 AUD	1	82,617.25 AUD	53	4,614,134.16 AUD	3	252,262.59 AUD	54	4,590,778.09 AUD	2	175,618.66 AUD
90,000.00 - 100,000.00	33	0.42%	3,112,448.91 AUD	1.91%	21	2,927,456.56 AUD	2	169,991.45 AUD	32	3,022,144.51 AUD	1	90,303.50 AUD	30	2,837,320.74 AUD	3	285,127.21 AUD
100,000.00 - 110,000.00	13	0.17%	1,369,895.51 AUD	0.84%	13	1,369,895.51 AUD	0	0.00 AUD	12	1,249,865.47 AUD	0	109,820.06 AUD	11	1,156,790.49 AUD	2	202,895.04 AUD
110,000.00 - 120,000.00	10	0.13%	1,138,846.31 AUD	0.70%	10	1,138,846.31 AUD	0	0.00 AUD	10	1,138,846.31 AUD	0	0.00 AUD	9	1,020,313.83 AUD	1	118,532.48 AUD
120,000.00 - 130,000.00	5	0.06%	630,233.49 AUD	0.39%	5	630,233.49 AUD	0	0.00 AUD	5	630,233.49 AUD	0	0.00 AUD	5	630,233.49 AUD	0	0.00 AUD
130,000.00 - 140,000.00	10	0.13%	1,351,319.50 AUD	0.84%	10	1,351,319.50 AUD	0	0.00 AUD	10	1,351,319.50 AUD	0	0.00 AUD	9	1,226,016.97 AUD	1	135,302.53 AUD
140,000.00 - 150,000.00	4	0.05%	582,464.35 AUD	0.36%	4	582,464.35 AUD	0	0.00 AUD	4	582,464.35 AUD	0	0.00 AUD	4	582,464.35 AUD	0	0.00 AUD
> 150,000.00	24	0.31%	4,622,852.43 AUD	2.84%	22	4,288,863.84 AUD	2	333,988.59 AUD	24	4,622,852.43 AUD	0	0.00 AUD	21	4,188,557.45 AUD	3	514,294.98 AUD
Total	7,852	100.00%	162,557,168.14AUD	100.00%	5,068	119,163,963.18AUD	2,844	43,391,204.96AUD	2,391	90,591,231.86AUD	5,453	72,055,935.28AUD	5,738	132,912,747.64AUD	2,054	30,944,420.50AUD

Statistics Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	-
Maximum Outstanding Discounted Receivables Balance	297,620.02 AUD
Average Outstanding Discounted Receivables Balance	20,702.64 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	Chatlet 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	22	0.28%	44,399.53 AUD	0.03%	6	8,279.26 AUD	16	36,120.27 AUD	0	0.00 AUD	22	44,399.53 AUD	4	7,505.74 AUD	18	36,893.79 AUD
10,000.00 - 20,000.00	577	7.35%	2,894,405.24 AUD	1.78%	250	1,249,479.26 AUD	327	1,644,925.98 AUD	21	205,136.27 AUD	553	2,689,268.97 AUD	203	1,063,829.49 AUD	374	1,830,575.75 AUD
20,000.00 - 30,000.00	1,528	19.46%	13,291,722.89 AUD	8.18%	773	6,082,550.39 AUD	755	6,062,822.30 AUD	135	1,891,571.26 AUD	1,389	11,399,601.23 AUD	953	8,305,541.31 AUD	575	4,540,616.38 AUD
30,000.00 - 40,000.00	1,640	20.89%	21,613,891.52 AUD	13.30%	954	12,681,683.00 AUD	686	8,932,208.52 AUD	333	6,134,770.78 AUD	1,307	15,425,120.74 AUD	1,190	15,805,950.71 AUD	450	5,938,794.10 AUD
40,000.00 - 50,000.00	1,527	18.90%	23,997,862.52 AUD	14.76%	865	15,862,444.32 AUD	462	8,134,618.10 AUD	418	10,028,003.36 AUD	909	13,969,059.06 AUD	1,037	18,764,399.32 AUD	290	5,242,663.10 AUD
50,000.00 - 60,000.00	968	12.33%	21,603,394.50 AUD	13.29%	712	15,845,550.09 AUD	256	5,797,844.41 AUD	384	11,460,133.66 AUD	574	10,143,260.84 AUD	830	18,475,165.71 AUD	138	3,128,208.79 AUD
60,000.00 - 70,000.00	541	6.91%	17,412,533.90 AUD	10.71%	465	12,571,445.16 AUD	176	4,841,088.74 AUD	265	9,805,940.81 AUD	353	7,006,093.06 AUD	566	15,142,997.38 AUD	75	2,203,536.52 AUD
70,000.00 - 80,000.00	327	4.16%	11,100,280.43 AUD	6.83%	268	9,218,345.56 AUD	59	1,881,934.87 AUD	187	7,802,509.15 AUD	140	3,497,771.28 AUD	284	9,692,591.44 AUD	43	1,497,688.99 AUD
80,000.00 - 90,000.00	208	2.65%	8,554,174.80 AUD	5.26%	175	7,209,415.65 AUD	33	1,344,759.23 AUD	141	6,601,409.62 AUD	67	1,952,765.26 AUD	172	7,039,532.89 AUD	36	1,514,641.99 AUD
90,000.00 - 100,000.00	131	1.67%	6,143,232.69 AUD	3.78%	112	5,318,930.20 AUD	19	824,302.49 AUD	92	4,919,314.77 AUD	39	1,223,917.92 AUD	116	5,457,993.34 AUD	15	686,139.35 AUD
100,000.00 - 110,000.00	153	1.95%	8,139,286.71 AUD	5.01%	133	7,113,038.86 AUD	20	1,026,247.85 AUD	112	6,802,627.27 AUD	42	1,236,329.44 AUD	139	7,384,976.52 AUD	14	734,280.19 AUD
110,000.00 - 120,000.00	65	0.83%	3,859,874.77 AUD	2.37%	57	3,417,146.49 AUD	8	442,728.28 AUD	52	3,406,486.48 AUD	13	451,388.29 AUD	58	3,459,069.20 AUD	7	400,830.57 AUD
120,000.00 - 130,000.00	66	0.84%	4,398,897.50 AUD	2.71%	51	3,522,566.69 AUD	15	876,331.85 AUD	51	3,772,897.84 AUD	15	625,999.70 AUD	63	4,192,700.63 AUD	3	206,146.99 AUD
130,000.00 - 140,000.00	49	0.62%	3,549,881.11 AUD	2.18%	44	3,224,588.17 AUD	5	325,292.94 AUD	42	3,342,729.57 AUD	7	207,151.54 AUD	46	3,285,255.14 AUD	3	264,625.97 AUD
140,000.00 - 150,000.00	36	0.46%	2,737,973.34 AUD	1.68%	34	2,584,387.67 AUD	2	153,585.67 AUD	33	2,629,263.53 AUD	3	108,719.81 AUD	34	2,553,341.25 AUD	2	184,632.09 AUD
> 150,000.00	114	1.45%	13,216,736.87 AUD	8.13%	109	12,556,115.41 AUD	5	660,621.46 AUD	94	12,945,147.26 AUD	20	1,170,589.51 AUD	103	11,938,566.65 AUD	11	1,278,168.22 AUD
Total	7,852	100.00%	162,557,168.14AUD	100.00%	5,068	119,163,963.18AUD	2,844	43,391,204.96AUD	2,391	90,591,231.86AUD	5,453	72,055,935.28AUD	5,738	132,912,747.64AUD	2,054	30,944,420.50AUD

Statistics Original Balance	
Minimum Original Balance	6,373.00 AUD
Maximum Original Balance	471,236.41 AUD
Weighted Average Original Balance	75,389.56 AUD

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	Chatel 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% - 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%	199	2.93%	3,055,864.87 AUD	1.88%	74	1,487,098.57 AUD	125	1,568,866.30 AUD	55	1,844,621.90 AUD	144	1,211,242.97 AUD	199	3,055,864.87 AUD	0	0.00 AUD
2.00% - 3.00%	463	5.90%	13,855,211.43 AUD	8.52%	351	12,239,999.22 AUD	112	1,525,212.21 AUD	230	10,851,345.65 AUD	230	2,993,865.59 AUD	463	13,855,211.43 AUD	0	0.00 AUD
3.00% - 4.00%	761	9.69%	21,647,310.99 AUD	13.32%	754	21,499,987.33 AUD	7	147,323.66 AUD	360	15,867,459.73 AUD	401	5,779,851.26 AUD	723	20,673,326.54 AUD	38	973,984.45 AUD
4.00% - 5.00%	857	10.91%	22,322,151.73 AUD	13.73%	702	19,323,537.44 AUD	155	2,998,614.29 AUD	382	15,139,170.47 AUD	476	7,182,961.26 AUD	703	18,863,775.78 AUD	154	3,458,375.95 AUD
5.00% - 6.00%	1,121	14.39%	26,210,946.13 AUD	16.12%	730	19,330,382.51 AUD	391	6,880,463.62 AUD	438	16,300,980.11 AUD	684	9,389,860.02 AUD	906	22,483,076.88 AUD	215	3,717,870.24 AUD
6.00% - 7.00%	1,469	18.71%	31,365,156.49 AUD	16.55%	659	15,054,745.24 AUD	810	11,659,451.25 AUD	365	13,336,618.04 AUD	1,081	13,627,578.45 AUD	1,113	21,877,533.46 AUD	356	5,286,963.03 AUD
7.00% - 8.00%	1,158	14.75%	18,774,170.79 AUD	11.55%	430	8,610,635.06 AUD	728	10,163,535.73 AUD	239	7,250,768.13 AUD	918	11,523,402.66 AUD	683	12,783,435.52 AUD	475	5,990,735.27 AUD
8.00% - 9.00%	1,184	15.08%	20,132,110.44 AUD	12.38%	819	14,354,426.10 AUD	365	5,737,684.34 AUD	219	6,891,530.10 AUD	961	13,240,580.34 AUD	783	14,963,626.84 AUD	401	5,168,283.60 AUD
9.00% - 10.00%	504	6.42%	7,813,712.71 AUD	4.84%	408	6,252,778.86 AUD	96	1,617,935.85 AUD	75	2,166,859.11 AUD	429	5,707,123.60 AUD	200	3,791,984.65 AUD	304	4,082,838.66 AUD
10.00% - 11.00%	115	1.46%	1,456,968.55 AUD	0.92%	79	863,667.17 AUD	36	633,301.38 AUD	5	99,378.16 AUD	110	1,397,590.39 AUD	17	322,304.93 AUD	98	1,174,663.62 AUD
11.00% - 12.00%	11	0.14%	162,025.00 AUD	0.10%	2	26,747.68 AUD	9	135,277.32 AUD	1	17,862.26 AUD	10	144,162.74 AUD	4	12,835.11 AUD	7	149,189.89 AUD
12.00% - 13.00%	2	0.03%	12,639.78 AUD	0.01%	0	0.00 AUD	2	12,639.78 AUD	0	0.00 AUD	2	12,639.78 AUD	0	0.00 AUD	2	12,639.78 AUD
13.00% - 14.00%	5	0.06%	36,352.37 AUD	0.02%	0	0.00 AUD	5	36,352.37 AUD	1	14,968.00 AUD	4	21,384.37 AUD	3	19,443.89 AUD	2	16,876.48 AUD
14.00% - 15.00%	3	0.04%	13,636.86 AUD	0.01%	0	0.00 AUD	3	13,636.86 AUD	0	0.00 AUD	3	13,636.86 AUD	1	1,329.33 AUD	2	12,307.53 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	7,832	100.00%	162,557,168.14 AUD	100.00%	5,099	119,165,963.18 AUD	2,844	43,391,204.99 AUD	2,391	90,581,231.89 AUD	6,453	72,055,936.28 AUD	5,796	132,512,747.64 AUD	2,054	38,044,430.50 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													5.93%			

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	150	1.91%	95,362.61 AUD	0.59%	94	819,146.34 AUD	56	137,217.27 AUD	29	725,514.75 AUD	116	236,817.56 AUD	95	782,047.57 AUD	55	174,314.74 AUD
48-59	1,111	14.15%	17,245,438.27 AUD	10.61%	763	13,593,043.88 AUD	348	3,652,394.39 AUD	356	11,674,987.34 AUD	753	5,570,459.93 AUD	908	15,853,120.91 AUD	203	1,392,317.36 AUD
60-71	6,172	78.60%	135,081,750.43 AUD	83.10%	4,151	104,753,773.96 AUD	2,021	30,327,976.47 AUD	2,006	78,096,725.77 AUD	4,165	56,985,020.64 AUD	4,511	109,479,343.39 AUD	1,661	25,602,407.04 AUD
>71	419	5.34%	9,273,616.83 AUD	5.70%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	419	9,273,616.83 AUD	284	6,398,225.47 AUD	135	2,875,391.36 AUD
Total	7,852	100.00%	162,597,166.14 AUD	100.00%	5,008	119,165,963.18 AUD	2,844	43,381,204.96 AUD	2,391	90,561,231.86 AUD	5,433	72,655,968.28 AUD	5,796	132,512,747.64 AUD	2,054	30,844,420.50 AUD

Statistics Original Term (Months)	
Minimum Distribution by Original Term (Months)	36
Maximum Distribution by Original Term (Months)	84
Weighted Average Distribution by Original Term (Months)	60.14

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	1,731	22.05%	23,706,848.99 AUD	14.58%	1,152	18,640,942.17 AUD	579	5,065,906.82 AUD	540	16,820,224.85 AUD	1,183	7,096,624.14 AUD	1,329	21,167,126.64 AUD	402	2,539,723.35 AUD
12-23	4,882	62.18%	100,486,056.46 AUD	61.82%	3,177	79,435,865.27 AUD	1,515	22,000,841.18 AUD	1,506	57,751,147.04 AUD	3,198	42,735,412.41 AUD	3,472	81,342,854.22 AUD	1,220	18,543,705.23 AUD
24-35	1,103	14.05%	30,988,457.04 AUD	19.01%	675	21,775,090.65 AUD	428	8,313,376.39 AUD	343	15,968,878.26 AUD	760	14,119,578.78 AUD	755	23,388,458.47 AUD	338	6,889,598.57 AUD
36-47	270	3.44%	6,788,131.42 AUD	4.16%	4	314,075.09 AUD	266	6,444,056.33 AUD	2	160,981.71 AUD	268	6,597,149.71 AUD	196	5,030,384.10 AUD	74	1,727,473.32 AUD
48-59	55	0.70%	1,466,733.83 AUD	0.90%	-	0.00 AUD	55	1,466,733.83 AUD	-	0.00 AUD	55	1,466,733.83 AUD	35	923,487.80 AUD	20	543,466.03 AUD
60-71	1	0.01%	50,437.41 AUD	0.03%	-	0.00 AUD	1	50,437.41 AUD	-	0.00 AUD	1	50,437.41 AUD	1	50,437.41 AUD	-	0.00 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	7,852	100.00%	162,597,166.14 AUD	100.00%	5,008	119,165,963.18 AUD	2,844	43,381,204.96 AUD	2,391	90,561,231.86 AUD	5,433	72,655,968.28 AUD	5,796	132,512,747.64 AUD	2,054	30,844,420.50 AUD

Statistics Remaining Term (Months)	
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	61
Weighted Average Distribution by Remaining Term (Months)	20.92

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	8	0.10%	421,460.37 AUD	0.26%	7	371,022.96 AUD	1	50,437.41 AUD	3	215,599.05 AUD	5	205,861.32 AUD	6	399,808.97 AUD	2	21,651.40 AUD
24-35	748	9.53%	17,762,613.66 AUD	10.93%	493	13,015,199.80 AUD	255	4,747,413.86 AUD	236	9,538,893.03 AUD	512	8,225,720.63 AUD	523	13,870,881.84 AUD	225	3,891,731.82 AUD
36-47	6,044	76.97%	130,080,033.50 AUD	80.02%	3,897	95,163,996.46 AUD	2,147	33,822,039.04 AUD	1,857	72,181,324.27 AUD	4,162	57,904,699.23 AUD	4,345	108,888,361.34 AUD	1,499	23,277,672.16 AUD
48-59	1,012	12.83%	14,088,423.02 AUD	8.67%	603	9,950,796.46 AUD	409	4,527,628.07 AUD	287	8,493,224.42 AUD	723	5,595,198.60 AUD	695	11,216,378.23 AUD	317	2,872,044.79 AUD
60-71	17	0.22%	148,984.30 AUD	0.09%	8	64,949.51 AUD	9	84,034.79 AUD	8	74,181.09 AUD	8	74,033.21 AUD	12	129,366.96 AUD	5	19,627.80 AUD
>71	23	0.29%	49,653.29 AUD	0.03%	-	0.00 AUD	23	49,653.29 AUD	-	0.00 AUD	23	49,653.29 AUD	17	37,960.30 AUD	6	11,692.99 AUD
Total	7,852	100.00%	162,597,166.14 AUD	100.00%	5,008	119,165,963.18 AUD	2,844	43,381,204.96 AUD	2,391	90,561,231.86 AUD	5,433	72,655,968.28 AUD	5,796	132,512,747.64 AUD	2,054	30,844,420.50 AUD

Statistics Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	21
Maximum Distribution by Seasoning (Months)	81
Weighted Average Distribution by Seasoning (Months)	39.98

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	5,008	63.78%	119,165,963.18 AUD	73.31%	1,919	76,554,054.74 AUD	3,081	42,611,908.44 AUD	3,837	99,416,388.96 AUD	1,171	19,749,574.22 AUD
Consumer Loan	2,844	36.22%	43,391,204.96 AUD	26.69%	472	13,947,177.12 AUD	2,372	29,444,027.84 AUD	1,961	33,096,358.68 AUD	883	10,294,846.28 AUD
Total	7,852	100.00%	162,557,168.14 AUD	100.00%	2,391	90,501,231.86 AUD	5,453	72,055,936.28 AUD	5,798	132,512,747.64 AUD	2,054	30,044,420.50 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	5,798	73.84%	132,512,747.64 AUD	81.52%	3,837	99,416,388.96 AUD	1,961	33,096,358.68 AUD
Used	2,054	26.16%	30,044,420.50 AUD	18.48%	1,171	19,749,574.22 AUD	883	10,294,846.28 AUD
Total	7,852	100.00%	162,557,168.14 AUD	100.00%	5,008	119,165,963.18 AUD	2,844	43,391,204.96 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,391	30.45%	90,501,231.86 AUD	55.67%
No Balloon	5,461	69.55%	72,055,936.28 AUD	44.33%
Total	7,852	100.00%	162,557,168.14 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	207	2.64%	3,532,087.61 AUD	2.17%	79	1,901,966.31 AUD	128	1,630,121.30 AUD	96	1,432,206.48 AUD	171	2,099,791.15 AUD	135	2,686,136.15 AUD	72	845,951.46 AUD
New South Wales	2,775	35.34%	60,555,429.03 AUD	37.25%	1,845	46,036,648.66 AUD	930	14,518,780.37 AUD	910	35,586,393.11 AUD	1,862	24,969,035.92 AUD	2,152	50,951,878.68 AUD	623	9,603,550.35 AUD
Northwest Territory	74	0.96%	1,053,532.86 AUD	0.65%	28	524,484.55 AUD	46	524,484.55 AUD	7	273,515.47 AUD	67	780,017.37 AUD	57	799,334.05 AUD	17	254,198.79 AUD
Queensland	1,851	21.15%	33,135,539.09 AUD	20.38%	1,123	24,802,877.32 AUD	538	8,333,631.77 AUD	512	17,962,800.41 AUD	1,146	15,172,738.68 AUD	1,323	28,353,781.60 AUD	338	4,871,727.69 AUD
South Australia	342	4.36%	7,842,769.96 AUD	4.82%	235	5,982,831.03 AUD	107	1,859,938.03 AUD	133	4,989,003.68 AUD	210	2,853,765.38 AUD	254	6,558,977.08 AUD	88	1,285,791.98 AUD
Tasmania	277	3.53%	4,162,855.72 AUD	2.58%	116	2,180,112.85 AUD	161	2,012,742.87 AUD	48	1,343,329.88 AUD	228	2,849,525.84 AUD	148	2,525,334.45 AUD	129	1,667,521.27 AUD
Victoria	1,505	20.34%	36,427,336.56 AUD	22.43%	1,035	27,346,176.56 AUD	562	9,111,503.00 AUD	600	23,354,675.38 AUD	966	13,032,701.18 AUD	1,234	30,714,857.41 AUD	363	5,242,469.15 AUD
Western Australia	919	11.70%	15,787,658.23 AUD	9.71%	547	10,386,302.16 AUD	372	5,401,356.07 AUD	145	5,559,317.47 AUD	773	10,228,340.76 AUD	495	10,014,478.42 AUD	424	5,773,179.81 AUD
Total	7,853	100.00%	162,557,168.14 AUD	100.00%	5,026	119,165,963.18 AUD	2,644	43,931,204.99 AUD	2,331	89,591,231.83 AUD	5,453	72,025,936.29 AUD	5,728	132,512,747.64 AUD	2,054	39,644,433.59 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	9	0.11%	373,631.22AUD	0.19%	8	275,969.05AUD	1	37,662.16AUD	5	197,002.79AUD	4	116,628.43AUD	6	227,205.83AUD	3	86,426.39AUD
No Current Extension	7,843	99.89%	162,243,536.92AUD	99.81%	5,000	118,889,994.12AUD	2,843	43,353,542.80AUD	2,386	80,304,229.07AUD	5,448	71,939,307.85AUD	5,782	132,285,541.81AUD	2,051	29,957,995.11AUD
	7,852	100.00%	162,617,168.14AUD	100.00%	5,008	119,165,963.18AUD	2,844	43,391,204.96AUD	2,391	80,501,231.86AUD	5,452	72,055,936.28AUD	5,788	132,512,747.64AUD	2,054	30,044,420.50AUD

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	7,673	97.72%	158,246,383.59 AUD	97.35%
1	121	1.54%	2,599,857.37 AUD	1.60%
2	37	0.47%	1,082,540.65 AUD	0.67%
3	19	0.24%	582,291.04 AUD	0.36%
4	2	0.03%	46,095.49 AUD	0.03%
Total	7,852	100.00%	162,557,168.14AUD	100.00%

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