

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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Deal overview

Initial Cut-Off Date	31/10/2021	Publication Date	16/09/2024 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	23/09/2024 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	31/08/2024
Issue Date	22/11/2021	Monthly Period	from 01/08/2024 until 31/08/2024
Period no.	34	Interest Accrual Period	from 21/08/2024 until 23/09/2024
Reporting frequency	Monthly	Note payment period	from 21/08/2024 until 23/09/2024
Next Payment Date	21/10/2024	Days accrued	33

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	25.59%
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Min. Percentage of Outstanding Discounted Receivables Balance	10.00%	The Clean-Up-Call Condition is expected to be reached in 11/2025
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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	31,008.23 AUD
Cumulative Net Salvage Loss incl.current Period	2,229,209.58 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,229,209.58 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	0.37152%

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:	08/2024
Payment Date:	23/09/2024
Interest Accrual Period (from/until)	from 21/08/2024 until 23/09/2024
Days accrued	33
Index Rate	1-Month-BBSW
Base Interest Rate:	4.2950%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	543,243.41 AUD	62,256.22 AUD
Interest paid	543,243.41 AUD	62,256.22 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	120,292,319.34 AUD	13,004,560.80 AUD
Redemption amount due to amortising series	6,672,952.68 AUD	721,419.60 AUD
Notes Balance as of the end of the Monthly Period	113,619,366.66 AUD	12,283,141.20 AUD

Payments to Investors per note	Class A	Class B
Interest	103.24 AUD	188.66 AUD
Principal repayment per Class	1,268.14 AUD	2,186.12 AUD
Number of Notes	5,262	330
Note Factor	0.2159243	0.3722164

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	18,323,918.08 AUD
Regular redemption from waterfall	(1,755,083.99 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	16,568,834.09 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	1,842,475.71 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end of	133,296,880.14 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	120,292,319.34 AUD	13,004,560.80 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(392,376.79 AUD)	(41,318.88 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	9,935,373.58 AUD	9,935,373.58 AUD
1) ii) Available Collections - Interest on Trust Account	27,571.73 AUD	9,962,945.31 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	9,962,945.31 AUD
3) i) Net Swap Receipts - Class A	392,376.79 AUD	10,355,322.10 AUD
3) ii) Net Swap Receipts - Class B	41,318.88 AUD	10,396,640.98 AUD
4) Damages and Indemnity Payments to Issuer	-	10,396,640.98 AUD
5) Other Reimbursement Amounts	-	10,396,640.98 AUD
6) Buffer Release Amount	(386,886.77 AUD)	10,009,754.21 AUD
Remaining Rounding Amount (M-1)	17.19 AUD	10,009,771.40 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	10,009,771.40 AUD	10,009,771.40 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	10,009,770.40 AUD
2) Taxes	-	10,009,770.40 AUD
3) Trust Fees & Expenses and Servicer Fees	(144,198.61 AUD)	9,865,571.79 AUD
4. a) Net Swap Payments - Class A Notes	-	9,865,571.79 AUD
4. b) Net Swap Payments - Class B Notes	-	9,865,571.79 AUD
5. a) Interest accrued in prev. month - Class A	(543,243.41 AUD)	9,322,328.38 AUD
5. b) Interest Shortfalls from prior months - Class A	-	9,322,328.38 AUD
6. a) Interest accrued in prev. month - Class B	(62,256.22 AUD)	9,260,072.16 AUD
6. b) Interest Shortfalls from prior months - Class B	-	9,260,072.16 AUD
7) Payment to Cash Collateral Account	-	9,260,072.16 AUD
8) Principal Payment - Class A	(6,672,952.68 AUD)	2,587,119.48 AUD
9) Principal Payment - Class B	(721,419.60 AUD)	1,865,699.88 AUD
Remaining Rounding Amount (Current Period)	(32.30 AUD)	1,865,667.58 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,865,667.58 AUD
11) Other Payment to Swap Counterparties	-	1,865,667.58 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(110,583.59 AUD)	1,755,083.99 AUD
Interest Accrued this period on the Subordinated Loan	-	1,755,083.99 AUD
Unpaid Interest on the Subordinated Loan	-	1,755,083.99 AUD
13) Subordinated Loan Principal	(1,755,083.99 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	163,458,159.29 AUD
Nominal Receivables Balance	684,926,843.21 AUD	163,458,159.29 AUD
First loss piece	48,025,098.06 AUD	33,637,134.59 AUD
Subordinated Loan balance	34,825,098.06 AUD	16,568,834.09 AUD
Overcollateralisation	6,000,000.00 AUD	11,068,300.50 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	20.58%

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: 0.85 yrs	At closing: 2.84 yrs	Currently: 0.85 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
11/2021	526,200,000.00 AUD	-	33,000,000.00 AUD	-
12/2021	510,049,185.54 AUD	-	33,000,000.00 AUD	-
01/2022	494,276,866.74 AUD	-	33,000,000.00 AUD	-
02/2022	480,766,050.30 AUD	-	33,000,000.00 AUD	-
03/2022	466,604,640.18 AUD	-	33,000,000.00 AUD	-
04/2022	449,793,707.82 AUD	-	33,000,000.00 AUD	-
05/2022	434,204,927.58 AUD	-	33,000,000.00 AUD	-
06/2022	416,766,133.38 AUD	-	33,000,000.00 AUD	-
07/2022	399,553,605.18 AUD	-	33,000,000.00 AUD	-
08/2022	382,999,405.80 AUD	-	33,000,000.00 AUD	-
09/2022	367,050,704.76 AUD	-	33,000,000.00 AUD	-
10/2022	352,075,000.14 AUD	-	33,000,000.00 AUD	-
11/2022	337,754,730.24 AUD	-	33,000,000.00 AUD	-
12/2022	322,389,374.52 AUD	-	33,000,000.00 AUD	-
01/2023	308,497,905.00 AUD	-	33,000,000.00 AUD	-
02/2023	295,031,605.08 AUD	-	33,000,000.00 AUD	-
03/2023	282,007,734.12 AUD	-	33,000,000.00 AUD	-
04/2023	266,550,924.84 AUD	-	33,000,000.00 AUD	-
05/2023	254,648,386.08 AUD	-	33,000,000.00 AUD	-
06/2023	240,840,950.70 AUD	-	33,000,000.00 AUD	-
07/2023	227,003,048.34 AUD	-	33,000,000.00 AUD	-
08/2023	216,117,548.94 AUD	-	31,022,277.00 AUD	-
09/2023	207,506,075.46 AUD	-	27,654,914.10 AUD	-
10/2023	198,541,679.64 AUD	-	24,302,025.00 AUD	-
11/2023	189,750,982.44 AUD	-	21,078,129.60 AUD	-
12/2023	180,980,280.84 AUD	-	19,565,386.50 AUD	-
01/2024	173,061,707.52 AUD	-	18,709,359.90 AUD	-
02/2024	165,548,255.58 AUD	-	17,897,101.20 AUD	-
03/2024	157,862,736.24 AUD	-	17,066,240.40 AUD	-
04/2024	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	113,619,366.66 AUD	-	12,283,141.20 AUD	-
10/2024	-	108,760,909.44 AUD	-	11,757,936.30 AUD
11/2024	-	103,239,334.98 AUD	-	11,160,956.40 AUD
12/2024	-	97,670,823.48 AUD	-	10,559,000.10 AUD
01/2025	-	91,959,817.02 AUD	-	9,941,573.40 AUD
02/2025	-	86,883,986.58 AUD	-	9,392,819.70 AUD
03/2025	-	81,986,327.46 AUD	-	8,863,347.90 AUD
04/2025	-	77,079,144.12 AUD	-	8,332,849.80 AUD
05/2025	-	72,127,181.16 AUD	-	7,797,500.70 AUD
06/2025	-	66,983,734.02 AUD	-	7,241,457.30 AUD
07/2025	-	60,596,350.08 AUD	-	6,550,935.60 AUD
08/2025	-	55,797,616.56 AUD	-	6,032,119.50 AUD
09/2025	-	51,273,033.24 AUD	-	5,543,013.30 AUD
10/2025	-	47,254,917.42 AUD	-	5,108,621.10 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	815,940.62 AUD	115,871.19 AUD	931,811.81 AUD
09.2024	4,453,380.99 AUD	740,268.70 AUD	5,193,649.69 AUD
10.2024	6,286,284.91 AUD	721,970.48 AUD	7,008,255.39 AUD
11.2024	6,473,687.65 AUD	691,607.97 AUD	7,165,295.62 AUD
12.2024	6,798,435.98 AUD	660,286.29 AUD	7,458,722.27 AUD
01.2025	6,032,006.54 AUD	626,129.95 AUD	6,658,136.49 AUD
02.2025	5,894,584.70 AUD	596,786.83 AUD	6,491,371.53 AUD
03.2025	6,021,771.17 AUD	568,111.82 AUD	6,589,882.99 AUD
04.2025	6,201,992.26 AUD	538,818.44 AUD	6,740,810.70 AUD
05.2025	6,600,024.36 AUD	508,648.44 AUD	7,108,672.80 AUD
06.2025	8,559,822.19 AUD	476,541.76 AUD	9,036,363.95 AUD
07.2025	6,353,954.82 AUD	434,901.94 AUD	6,788,856.76 AUD
08.2025	6,061,246.06 AUD	403,992.68 AUD	6,465,238.74 AUD
09.2025	5,407,493.25 AUD	374,507.51 AUD	5,782,000.76 AUD
10.2025	5,247,892.56 AUD	348,202.07 AUD	5,596,094.63 AUD
11.2025	5,411,073.57 AUD	322,673.44 AUD	5,733,747.01 AUD
12.2025	6,220,521.15 AUD	296,350.69 AUD	6,516,871.84 AUD
01.2026	5,556,370.99 AUD	266,090.36 AUD	5,822,461.35 AUD
02.2026	5,678,780.02 AUD	239,061.03 AUD	5,917,841.05 AUD
03.2026	5,772,558.63 AUD	211,435.90 AUD	5,983,994.53 AUD
04.2026	5,598,298.39 AUD	183,355.22 AUD	5,781,653.61 AUD
05.2026	8,001,261.25 AUD	156,121.56 AUD	8,157,382.81 AUD
06.2026	9,293,949.84 AUD	117,198.96 AUD	9,411,148.80 AUD
07.2026	5,662,963.09 AUD	71,987.46 AUD	5,734,950.55 AUD
08.2026	4,586,779.77 AUD	44,439.76 AUD	4,631,219.53 AUD
09.2026	307,576.27 AUD	22,126.98 AUD	329,703.25 AUD
10.2026	358,611.87 AUD	20,630.60 AUD	379,242.47 AUD
11.2026	303,127.15 AUD	18,886.12 AUD	322,013.27 AUD
12.2026	316,858.58 AUD	17,411.59 AUD	334,270.17 AUD
01.2027	244,305.24 AUD	15,870.15 AUD	260,175.39 AUD
02.2027	296,243.58 AUD	14,681.80 AUD	310,925.38 AUD
03.2027	235,833.54 AUD	13,240.65 AUD	249,074.19 AUD
04.2027	252,902.48 AUD	12,093.36 AUD	264,995.84 AUD
05.2027	247,545.46 AUD	10,863.17 AUD	258,408.63 AUD
06.2027	234,964.64 AUD	9,658.99 AUD	244,623.63 AUD
07.2027	201,548.30 AUD	8,515.92 AUD	210,064.22 AUD
08.2027	269,997.16 AUD	7,535.52 AUD	277,532.68 AUD
09.2027	175,146.29 AUD	6,222.02 AUD	181,368.31 AUD
10.2027	164,634.04 AUD	5,370.00 AUD	170,004.04 AUD
11.2027	152,017.45 AUD	4,569.16 AUD	156,586.61 AUD
12.2027	140,817.63 AUD	3,829.69 AUD	144,647.32 AUD
01.2028	127,914.05 AUD	3,144.65 AUD	131,058.70 AUD
02.2028	118,700.97 AUD	2,522.41 AUD	121,223.38 AUD
03.2028	103,090.65 AUD	1,944.92 AUD	105,035.57 AUD
04.2028	94,710.98 AUD	1,443.42 AUD	96,154.40 AUD
05.2028	76,753.35 AUD	982.74 AUD	77,736.09 AUD
06.2028	53,873.75 AUD	609.38 AUD	54,483.13 AUD
07.2028	33,303.80 AUD	347.31 AUD	33,651.11 AUD
08.2028	15,854.80 AUD	185.29 AUD	16,040.09 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	153,539,642.45 AUD	9,918,516.84 AUD	163,458,159.29 AUD

Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

Total Portfolio as of 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	4,877	109,558,410.11 AUD	3246	*****	1631	24,638,408.10 AUD	1659	67,160,070.57 AUD	3218	42,398,339.54 AUD	3731	92,085,862.29 AUD	1146	17,472,547.82 AUD
In Advance	2,456	40,869,872.31 AUD	1416	*****	1040	15,555,572.55 AUD	562	16,978,032.07 AUD	1894	23,891,840.24 AUD	1698	30,867,031.60 AUD	758	10,002,840.71 AUD
In Arrears	538	11,820,624.39 AUD	355	*****	183	3,086,848.82 AUD	167	6,111,684.29 AUD	371	5,708,940.10 AUD	375	9,276,025.15 AUD	163	2,544,599.24 AUD
Paid Out	1,493	-	1101	-	392	-	252	-	1241	-	995	-	498	-
Early Payout	5,794	-	3186	-	2608	-	1585	-	4209	-	3836	-	1958	-
Gross Salvage	10	308,261.33 AUD	7	197,885.84 AUD	3	110,375.49 AUD	6	251,444.93 AUD	4	56,816.40 AUD	8	283,828.60 AUD	2	24,432.73 AUD
Net Salvage	73	2,131,867.08 AUD	60	*****	13	292,869.38 AUD	30	1,242,333.98 AUD	43	889,533.10 AUD	37	1,081,496.78 AUD	36	1,050,370.30 AUD
Total	15,241	164,689,035.22 AUD	9,371	*****	5,870	43,684,074.34 AUD	4,261	91,743,565.84 AUD	10,980	72,945,489.38 AUD	10,680	133,594,244.42 AUD	4,561	31,094,799.80 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	4,576	101,201,477.13 AUD	3094	*****	1482	21,553,304.69 AUD	1578	63,401,388.91 AUD	2998	37,800,088.22 AUD	3352	81,728,929.73 AUD	1224	19,472,547.40 AUD
In Advance	2,529	41,440,884.11 AUD	1419	*****	1110	16,338,574.30 AUD	583	17,333,681.39 AUD	1946	24,107,202.72 AUD	1704	30,316,560.66 AUD	825	11,124,323.45 AUD
In Arrears	475	10,609,919.65 AUD	326	*****	147	2,717,518.01 AUD	165	5,803,540.46 AUD	310	4,806,379.19 AUD	317	7,777,376.00 AUD	158	2,832,543.65 AUD
Paid Out	1,596	-	1178	-	418	-	273	-	1323	-	1051	-	545	-
Early Payout	5,979	-	3283	-	2696	-	1626	-	4353	-	3857	-	2122	-
Gross Salvage	10	287,361.56 AUD	7	189,566.72 AUD	3	97,774.84 AUD	5	219,483.25 AUD	5	67,878.31 AUD	7	214,179.00 AUD	3	73,182.56 AUD
Net Salvage	76	2,162,170.07 AUD	62	*****	14	298,220.54 AUD	31	1,267,285.81 AUD	45	894,884.26 AUD	36	1,088,926.57 AUD	40	1,073,243.50 AUD
Total	15,241	155,701,812.92 AUD	9,371	*****	5,870	41,065,392.38 AUD	4,261	88,025,379.82 AUD	10,980	67,676,432.70 AUD	10,324	121,125,971.96 AUD	4,917	34,575,840.56 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	(301)	4,576	3,989,453.70AUD
In Advance	73	2,529	2,170,043.95AUD
In Arrears	(63)	475	409,927.32AUD
Paid out / Matured	103	1,596	525,831.90AUD
Early Payout	185	5,979	2,805,240.95AUD
Gross Salvage	-	10	32,472.62AUD
Net Salvage	3	76	2,403.14AUD
Total	-	15,241	9,935,373.58AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	7,881	15,241		173,435,881.74AUD
Scheduled Collections For Contracts Active This Period			6,477,077.39AUD	6,477,077.39AUD
Collections Variations From Normal Contracts This Period			(672,297.81AUD)	
Collection Variations From Contracts Paying Out Early This Period			2,805,240.95AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			525,831.90AUD	
Collection Variations from Contracts in Advance This Period			1,229,311.10AUD	
Collection Variations from Contract In Arrears This Period			(45,289.09AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			25,270.84AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			2,403.14AUD	
Other Variations From Scheduled Collections This Period			(634,824.45AUD)	
<i>Instalment Collection Variations</i>			3,235,646.58AUD	3,235,646.58AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			222,649.61 AUD	
<i>Non Instalment Collection Variations</i>			222,649.61 AUD	
Actual Collections For Contracts Active This Period			9,935,373.58 AUD	9,935,373.58 AUD
Number of Contracts Paid Out Early This Month	185			
Number of Contracts Paid Out/Matured This Month	103			
Number of Contracts Into Net Salvage This Month	3			
Repurchased Contracts	-			
Less Recoveries After Net Salvage				2,400.00 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				31,008.23AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-164,670.25AUD
Reduced Nominal Balance Due to Other				173,610.89AUD
End of Period	7,590			163,458,159.29 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 (%)	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	332	2.18%	6,924,539.48 AUD	4.51%	211	4,699,022.33 AUD	121	2,225,517.15 AUD	104	3,611,425.97 AUD	226	3,313,113.51 AUD	216	5,006,323.06 AUD	116	1,918,216.42 AUD
>30<=60	68	0.45%	1,854,382.91 AUD	1.21%	55	1,602,241.95 AUD	13	252,140.96 AUD	30	1,118,897.16 AUD	36	735,485.75 AUD	44	1,235,953.06 AUD	24	618,429.85 AUD
>60<=90	37	0.24%	843,547.25 AUD	0.55%	33	774,535.74 AUD	4	69,011.51 AUD	17	579,237.20 AUD	18	264,310.05 AUD	25	699,250.49 AUD	12	154,296.76 AUD
>90<=120	20	0.13%	631,449.57 AUD	0.35%	16	449,530.07 AUD	4	90,919.20 AUD	9	312,296.77 AUD	11	219,162.50 AUD	17	454,767.17 AUD	3	76,682.10 AUD
>120<=150	6	0.04%	110,772.25 AUD	0.07%	3	47,504.18 AUD	3	63,268.07 AUD	1	38,310.17 AUD	4	72,462.08 AUD	6	110,772.25 AUD	0	0.00 AUD
>150<=180	6	0.04%	162,742.81 AUD	0.11%	5	156,273.87 AUD	1	6,468.94 AUD	1	34,055.91 AUD	5	128,686.90 AUD	5	144,090.87 AUD	1	18,651.94 AUD
>180<=210	2	0.01%	24,969.97 AUD	0.02%	1	14,677.79 AUD	1	10,292.18 AUD	2	24,969.97 AUD	0	0.00 AUD	2	24,969.97 AUD	0	0.00 AUD
>210<=240	1	0.01%	26,891.82 AUD	0.02%	1	26,891.82 AUD	0	0.00 AUD	0	0.00 AUD	1	26,891.82 AUD	1	26,891.82 AUD	0	0.00 AUD
>240<=270	3	0.02%	130,623.89 AUD	0.09%	3	130,623.89 AUD	0	0.00 AUD	1	84,357.31 AUD	2	46,266.58 AUD	1	84,357.31 AUD	2	46,266.58 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	454	3.12%	10,669,316.65 AUD	6.51%	321	7,892,491.64 AUD	141	2,717,518.91 AUD	140	5,803,540.94 AUD	300	4,806,573.13 AUD	317	7,777,316.79 AUD	150	2,832,513.79 AUD

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	1	25,564.66 AUD
	Used	1	0.00 AUD
Total Chattel Mortgage		2	25,564.66 AUD
Consumer Loan	New	-	0.00 AUD
	Used	1	5,443.57 AUD
Total Consumer Loan		1	5,443.57 AUD
Total		3	31,008.23 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,229,209.58 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Gross Loss Ratio	0.3715%

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
08/2024	3	31,008.23 AUD	76	2,229,209.58 AUD
Total	76	2,229,209.58 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	1,502,982.03 AUD	981,766.65 AUD	75,410.29 AUD	906,356.36 AUD
	Used	32	1,088,402.54 AUD	934,962.10 AUD	273,535.65 AUD	661,426.45 AUD
Total Chattel Mortgage		62	2,591,384.57 AUD	1,916,728.75 AUD	348,945.94 AUD	1,567,782.81 AUD
Consumer Loan	New	6	190,260.54 AUD	139,506.94 AUD	8,610.94 AUD	130,896.00 AUD
	Used	8	167,952.06 AUD	172,973.89 AUD	1,880.08 AUD	171,093.81 AUD
Total Consumer Loan		14	358,212.60 AUD	312,480.83 AUD	10,491.02 AUD	301,989.81 AUD
Total		76	2,949,597.17 AUD	2,229,209.58 AUD	359,436.96 AUD	1,869,772.62 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%
35	31.08.2024	2,859,597.71 AUD	162,557,168.14 AUD	1.76%	19.18%

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	Weighted Average Purchase Price in %	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	1,205	15.94%	26,843,389.64 AUD	17.48%	0.00%	844	21,059,950.45 AUD	361	5,783,439.19 AUD	451	16,406,513.36 AUD	753	10,436,876.28 AUD	859	21,175,570.23 AUD	346	5,667,819.41 AUD
0.00 - 10,000.00	3,936	52.26%	69,333,534.53 AUD	45.16%	10.48%	2,373	46,617,026.56 AUD	1,563	22,716,507.97 AUD	1,106	34,739,226.75 AUD	2,829	34,934,307.78 AUD	2,648	52,803,999.64 AUD	1,288	16,529,534.89 AUD
10,000.00 - 20,000.00	1,487	19.87%	28,743,976.95 AUD	18.72%	25.80%	981	21,664,809.35 AUD	506	7,279,167.59 AUD	433	15,603,790.93 AUD	1,051	13,140,186.02 AUD	1,106	22,241,134.60 AUD	381	6,496,862.35 AUD
20,000.00 - 30,000.00	502	6.64%	11,724,057.47 AUD	7.64%	33.40%	319	8,967,507.31 AUD	163	2,756,550.16 AUD	166	7,436,091.94 AUD	335	4,287,965.53 AUD	399	9,576,093.59 AUD	103	2,147,963.88 AUD
30,000.00 - 40,000.00	293	2.68%	5,519,906.31 AUD	3.60%	38.32%	139	4,542,678.81 AUD	64	977,227.50 AUD	65	3,418,198.67 AUD	138	2,101,707.64 AUD	158	4,548,878.32 AUD	45	971,027.99 AUD
40,000.00 - 50,000.00	103	1.36%	4,073,889.95 AUD	2.65%	37.96%	73	3,402,531.90 AUD	30	671,358.05 AUD	43	3,063,401.97 AUD	59	1,010,487.98 AUD	84	3,337,066.99 AUD	19	736,822.96 AUD
50,000.00 - 60,000.00	48	0.63%	1,934,142.07 AUD	1.19%	42.61%	38	1,618,427.17 AUD	10	215,704.90 AUD	19	1,426,857.20 AUD	29	497,294.87 AUD	45	1,768,009.50 AUD	3	65,532.17 AUD
60,000.00 - 70,000.00	24	0.32%	1,637,214.82 AUD	1.07%	39.61%	21	1,610,875.95 AUD	3	26,338.87 AUD	16	1,506,953.84 AUD	8	130,260.98 AUD	19	1,228,284.16 AUD	5	408,930.66 AUD
70,000.00 - 80,000.00	16	0.21%	519,216.23 AUD	0.34%	49.74%	12	479,236.85 AUD	4	39,979.38 AUD	7	324,621.09 AUD	9	194,895.14 AUD	16	519,216.23 AUD	0	0.00 AUD
80,000.00 - 90,000.00	8	0.11%	506,412.13 AUD	0.33%	41.97%	7	428,377.89 AUD	1	78,034.24 AUD	4	416,559.44 AUD	4	89,862.69 AUD	7	476,087.00 AUD	1	30,325.13 AUD
90,000.00 - 100,000.00	10	0.13%	782,428.96 AUD	0.51%	41.53%	8	700,509.53 AUD	2	81,441.43 AUD	6	665,168.83 AUD	4	117,320.13 AUD	9	657,018.37 AUD	1	125,469.59 AUD
100,000.00 - 110,000.00	5	0.07%	443,077.16 AUD	0.29%	38.13%	5	443,077.16 AUD	0	0.00 AUD	2	289,406.82 AUD	3	153,670.34 AUD	4	371,480.13 AUD	1	71,597.03 AUD
110,000.00 - 120,000.00	3	0.04%	394,796.50 AUD	0.26%	39.40%	3	394,796.50 AUD	0	0.00 AUD	2	378,227.27 AUD	1	16,569.23 AUD	2	299,160.84 AUD	1	95,635.66 AUD
120,000.00 - 130,000.00	3	0.04%	293,224.33 AUD	0.19%	49.91%	2	267,902.64 AUD	1	25,321.69 AUD	2	267,902.64 AUD	1	25,321.69 AUD	2	138,068.99 AUD	1	155,155.34 AUD
130,000.00 - 140,000.00	1	0.01%	208,944.82 AUD	0.14%	28.17%	1	208,944.82 AUD	0	0.00 AUD	1	208,944.82 AUD	0	0.00 AUD	1	208,944.82 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	7	0.09%	681,430.58 AUD	0.44%	58.70%	6	625,329.71 AUD	1	56,100.87 AUD	5	606,288.44 AUD	2	75,142.14 AUD	7	681,430.58 AUD	0	0.00 AUD
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	18.84%	4,832	112,832,476.61 AUD	2,723	49,707,171.84 AUD	2,328	86,758,094.91 AUD	5,226	66,781,548.44 AUD	5,365	120,937,045.39 AUD	2,195	33,592,597.96 AUD

Statistics Down Payment		-
Minimum Distribution by Down Payment		-
Maximum Distribution by Down Payment		301,000.00 AUD
Weighted Average Distribution by Down Payment (Customers that made a Down Payment)		16,616.64 AUD
Weighted Average Distribution by Down Payment		13,711.55 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	Weighted Average Purchase Price in %	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	7,336	97.02%	148,127,692.90 AUD	97.13%	4.677	109,256,314.59 AUD	2,659	39,771,376.31 AUD	2,251	84,321,568.23 AUD	5,080	64,806,124.67 AUD	5,227	116,999,978.21 AUD	2,109	32,177,714.69 AUD	
Other	225	2.98%	4,411,949.55 AUD	2.87%	155	3,476,156.02 AUD	70	395,793.53 AUD	77	2,436,525.78 AUD	146	1,976,423.77 AUD	139	3,037,067.18 AUD	86	1,274,882.27 AUD	
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,476.61 AUD	2,729	40,167,170.84 AUD	2,328	86,758,094.91 AUD	5,226	66,781,548.44 AUD	5,366	120,937,045.39 AUD	2,195	33,592,597.96 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	8,967	99.32%	7,466	98.60%	182,893,049.79 AUD	98.62%
2	59	0.65%	100	1.32%	2,525,621.83 AUD	1.36%
3	2	0.02%	6	0.08%	35,269.15 AUD	0.02%
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	9,028	100.00%	7,572	100.00%	185,453,940.77 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	293,691.48 AUD	0.19128 %	1
2	293,691.48 AUD	0.19128 %	1
3	282,591.61 AUD	0.18405 %	1
4	282,591.61 AUD	0.18405 %	1
5	272,135.46 AUD	0.17724 %	1
6	269,885.07 AUD	0.17578 %	1
7	225,267.68 AUD	0.14672 %	1
8	208,944.82 AUD	0.13609 %	1
9	204,296.32 AUD	0.13306 %	1
10	198,174.07 AUD	0.12907 %	1
11	195,979.60 AUD	0.12764 %	1
12	190,495.62 AUD	0.12407 %	1
13	177,446.68 AUD	0.11557 %	1
14	171,348.69 AUD	0.11160 %	1
15	164,371.03 AUD	0.10705 %	1
16	163,563.56 AUD	0.10653 %	1
17	159,803.02 AUD	0.10408 %	1
18	159,688.54 AUD	0.10400 %	1
19	158,704.84 AUD	0.10336 %	1
20	155,557.26 AUD	0.10131 %	1
	4,228,228.44 AUD	2.75384 %	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	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	2,394	31.66%	14,663,307.90 AUD	9.55%	1,240	7,797,423.23 AUD	1,154	6,865,874.67 AUD	44	296,634.11 AUD	2,343	14,366,373.79 AUD	1,415	8,970,853.72 AUD	979	5,092,454.18 AUD
10,000.00 - 20,000.00	2,494	32.96%	36,122,147.89 AUD	23.53%	1,579	23,114,413.51 AUD	915	13,007,734.38 AUD	445	7,164,415.15 AUD	2,049	28,957,732.74 AUD	1,782	26,012,554.69 AUD	712	10,109,693.26 AUD
20,000.00 - 30,000.00	1,277	16.89%	31,139,747.56 AUD	20.28%	877	21,507,616.44 AUD	400	9,632,131.12 AUD	673	16,755,091.88 AUD	604	14,384,656.68 AUD	1,000	24,496,620.92 AUD	277	6,643,126.56 AUD
30,000.00 - 40,000.00	624	8.25%	21,359,041.81 AUD	13.91%	478	16,395,321.44 AUD	146	4,963,720.37 AUD	469	16,088,576.37 AUD	155	5,270,466.44 AUD	523	17,886,109.44 AUD	101	3,472,932.37 AUD
40,000.00 - 50,000.00	294	3.97%	12,889,146.60 AUD	8.20%	225	10,001,302.46 AUD	99	2,287,644.15 AUD	231	10,278,162.29 AUD	53	2,310,988.03 AUD	221	9,780,305.17 AUD	63	2,808,841.48 AUD
50,000.00 - 60,000.00	159	2.15%	8,669,507.42 AUD	5.62%	137	7,478,070.99 AUD	22	1,193,884.43 AUD	152	8,292,520.18 AUD	7	377,437.24 AUD	131	7,140,304.97 AUD	28	1,529,652.45 AUD
60,000.00 - 70,000.00	112	1.48%	7,172,250.49 AUD	4.67%	91	5,821,606.88 AUD	21	1,350,643.61 AUD	105	6,710,981.81 AUD	7	461,268.68 AUD	103	6,587,509.23 AUD	9	584,741.26 AUD
70,000.00 - 80,000.00	74	0.98%	5,514,175.73 AUD	3.59%	67	4,994,674.75 AUD	7	519,500.98 AUD	69	5,141,686.53 AUD	5	372,489.20 AUD	66	4,926,508.80 AUD	8	587,666.93 AUD
80,000.00 - 90,000.00	50	0.66%	4,257,578.34 AUD	2.77%	48	4,068,170.09 AUD	2	169,408.25 AUD	48	4,084,622.71 AUD	2	172,885.63 AUD	46	3,915,670.38 AUD	4	341,937.36 AUD
90,000.00 - 100,000.00	30	0.40%	2,818,246.64 AUD	1.84%	29	2,725,722.71 AUD	1	92,523.93 AUD	30	2,818,246.64 AUD	0	0.00 AUD	25	2,344,915.21 AUD	5	473,071.62 AUD
100,000.00 - 110,000.00	14	0.19%	1,469,451.27 AUD	0.96%	14	1,469,451.27 AUD	0	0.00 AUD	13	1,362,195.26 AUD	1	107,256.01 AUD	11	1,369,234.49 AUD	1	100,216.78 AUD
110,000.00 - 120,000.00	7	0.09%	795,063.92 AUD	0.52%	7	795,063.92 AUD	0	0.00 AUD	7	795,063.92 AUD	0	0.00 AUD	6	679,087.71 AUD	1	115,976.21 AUD
120,000.00 - 130,000.00	6	0.08%	749,634.23 AUD	0.49%	6	749,634.23 AUD	0	0.00 AUD	6	749,634.23 AUD	0	0.00 AUD	5	624,224.64 AUD	1	125,409.59 AUD
130,000.00 - 140,000.00	9	0.12%	1,227,227.28 AUD	0.80%	9	1,227,227.28 AUD	0	0.00 AUD	9	1,227,227.28 AUD	0	0.00 AUD	6	915,520.53 AUD	3	437,006.75 AUD
140,000.00 - 150,000.00	5	0.07%	735,420.98 AUD	0.48%	5	735,420.98 AUD	0	0.00 AUD	5	735,420.98 AUD	0	0.00 AUD	5	735,420.98 AUD	0	0.00 AUD
> 150,000.00	22	0.29%	4,261,944.39 AUD	2.78%	20	3,935,038.44 AUD	2	326,905.95 AUD	22	4,261,944.39 AUD	0	0.00 AUD	19	3,752,300.41 AUD	3	509,643.98 AUD
Total	7,561	100.00%	153,533,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,723	49,707,171.84 AUD	2,323	85,758,994.01 AUD	5,226	66,781,548.44 AUD	5,356	120,037,045.39 AUD	2,193	33,502,597.06 AUD

Statistics: Discounted Receivables Balance
 Minimum Outstanding Discounted Receivables Balance -
 Maximum Outstanding Discounted Receivables Balance 253,691.48 AUD
 Average Outstanding Discounted Receivables Balance 20,306.79 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	16	0.21%	37,278.29 AUD	0.02%	4	7,368.85 AUD	12	29,879.44 AUD	0	0.00 AUD	16	37,278.29 AUD	2	3,780.00 AUD	14	33,498.29 AUD
10,000.00 - 20,000.00	50	0.66%	2,646,404.53 AUD	1.72%	231	1,135,825.85 AUD	309	1,510,578.68 AUD	19	185,260.24 AUD	520	2,461,144.29 AUD	187	951,596.33 AUD	333	1,694,408.36 AUD
20,000.00 - 30,000.00	1,474	19.49%	12,328,517.84 AUD	8.03%	745	6,196,856.92 AUD	729	6,131,660.92 AUD	131	1,814,626.62 AUD	1,340	10,513,892.22 AUD	875	7,354,108.48 AUD	599	4,974,408.36 AUD
30,000.00 - 40,000.00	1,579	20.88%	20,146,411.80 AUD	13.12%	919	11,817,199.13 AUD	660	8,329,212.67 AUD	324	5,897,596.75 AUD	1,255	14,248,825.05 AUD	1,109	14,216,734.02 AUD	470	5,929,677.76 AUD
40,000.00 - 50,000.00	1,287	17.02%	22,507,500.82 AUD	14.66%	837	14,902,576.04 AUD	450	7,624,922.59 AUD	405	9,326,411.25 AUD	880	12,981,089.37 AUD	965	16,865,803.33 AUD	322	5,621,596.79 AUD
50,000.00 - 60,000.00	930	12.30%	20,395,686.29 AUD	13.21%	687	14,906,959.74 AUD	243	5,378,725.55 AUD	381	10,852,136.62 AUD	548	9,453,556.67 AUD	761	16,561,630.82 AUD	169	3,764,054.47 AUD
60,000.00 - 70,000.00	610	8.07%	16,383,695.88 AUD	10.67%	447	11,880,105.25 AUD	163	4,493,590.61 AUD	279	9,493,590.61 AUD	330	3,265,606.86 AUD	519	13,722,808.96 AUD	91	2,600,886.97 AUD
70,000.00 - 80,000.00	315	4.17%	10,340,379.27 AUD	6.73%	258	8,528,115.18 AUD	57	1,812,264.09 AUD	180	7,079,672.79 AUD	135	3,265,606.86 AUD	257	8,349,122.30 AUD	58	1,991,256.97 AUD
80,000.00 - 90,000.00	208	2.75%	8,305,057.92 AUD	5.41%	175	7,001,571.62 AUD	33	1,303,486.30 AUD	141	6,455,807.10 AUD	67	1,849,250.82 AUD	161	6,361,798.28 AUD	47	1,943,259.64 AUD
90,000.00 - 100,000.00	128	1.69%	5,898,187.11 AUD	3.84%	110	5,084,474.87 AUD	18	799,692.24 AUD	90	4,783,249.87 AUD	38	1,114,917.24 AUD	107	4,938,698.27 AUD	21	650,468.84 AUD
100,000.00 - 110,000.00	162	2.01%	7,930,800.67 AUD	5.17%	132	6,931,936.27 AUD	20	998,864.40 AUD	111	6,469,673.32 AUD	41	1,461,127.35 AUD	134	6,993,577.02 AUD	18	537,223.65 AUD
110,000.00 - 120,000.00	62	0.82%	3,647,800.80 AUD	2.38%	54	3,218,742.31 AUD	8	429,058.49 AUD	51	3,747,422.22 AUD	11	374,358.58 AUD	55	3,230,992.71 AUD	7	416,808.08 AUD
120,000.00 - 130,000.00	85	0.86%	4,234,682.13 AUD	2.76%	50	3,383,181.21 AUD	15	851,500.92 AUD	50	3,642,602.98 AUD	15	592,079.15 AUD	61	3,946,789.91 AUD	4	287,892.22 AUD
130,000.00 - 140,000.00	49	0.65%	3,472,980.43 AUD	2.26%	44	3,157,059.42 AUD	5	315,921.01 AUD	42	3,384,485.21 AUD	7	186,475.22 AUD	45	3,156,553.76 AUD	4	316,969.67 AUD
140,000.00 - 150,000.00	34	0.45%	2,816,544.58 AUD	1.71%	32	2,465,233.12 AUD	2	150,311.46 AUD	31	2,516,206.44 AUD	3	100,338.14 AUD	31	2,344,006.86 AUD	3	274,637.92 AUD
> 150,000.00	112	1.48%	12,755,755.31 AUD	8.31%	107	12,208,198.83 AUD	5	547,556.48 AUD	93	11,646,856.60 AUD	20	1,108,898.71 AUD	97	11,018,904.04 AUD	15	1,736,851.27 AUD
Total	7,561	100.00%	153,533,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,723	49,707,171.84 AUD	2,323	85,758,994.01 AUD	5,226	66,781,548.44 AUD	5,356	120,037,045.39 AUD	2,193	33,502,597.06 AUD

Statistics: Original Balance
 Minimum Original Balance 6,373.00 AUD
 Maximum Original Balance 471,296.41 AUD
 Weighted Average Original Balance 77,056.30 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	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
1.00% - 2.00%	163	2.16%	2,730,615.31 AUD	1.78%	47	1,280,355.27 AUD	116	1,490,260.04 AUD	49	1,655,039.76 AUD	114	1,075,575.55 AUD	161	2,680,810.48 AUD	2	49,804.83 AUD
2.00% - 3.00%	451	5.96%	13,213,378.84 AUD	8.61%	344	11,808,820.07 AUD	107	1,406,558.77 AUD	226	10,583,525.44 AUD	223	2,629,853.40 AUD	449	13,053,741.35 AUD	2	159,637.49 AUD
3.00% - 4.00%	734	9.71%	20,309,892.89 AUD	13.36%	727	20,366,050.31 AUD	7	143,842.57 AUD	348	15,177,360.52 AUD	386	5,232,512.36 AUD	680	18,889,879.13 AUD	54	1,843,215.75 AUD
4.00% - 5.00%	830	10.98%	21,204,018.47 AUD	13.81%	662	18,358,866.53 AUD	148	2,845,151.94 AUD	375	14,502,106.57 AUD	456	6,701,921.50 AUD	681	17,534,396.26 AUD	169	3,693,622.22 AUD
5.00% - 6.00%	1,078	14.26%	24,899,553.71 AUD	16.22%	708	18,422,181.01 AUD	370	6,477,372.70 AUD	428	16,293,899.06 AUD	650	8,605,654.85 AUD	822	19,494,446.99 AUD	256	4,954,106.72 AUD
6.00% - 7.00%	1,414	18.70%	25,366,868.06 AUD	16.52%	639	14,284,912.01 AUD	775	11,081,956.05 AUD	379	12,885,403.93 AUD	1,034	12,481,464.13 AUD	1,024	19,494,845.45 AUD	390	5,872,022.61 AUD
7.00% - 8.00%	1,121	14.85%	17,584,148.60 AUD	11.45%	413	8,008,016.47 AUD	708	9,576,132.13 AUD	230	6,840,438.98 AUD	888	10,743,709.62 AUD	638	11,350,451.88 AUD	483	6,193,696.72 AUD
8.00% - 9.00%	1,150	15.21%	19,074,842.93 AUD	12.42%	795	13,617,104.49 AUD	354	5,457,738.44 AUD	214	6,638,965.82 AUD	325	12,437,877.11 AUD	719	13,289,180.20 AUD	421	6,785,662.73 AUD
9.00% - 10.00%	487	6.44%	7,331,598.50 AUD	4.78%	397	5,858,236.83 AUD	90	1,473,361.67 AUD	72	2,054,651.28 AUD	415	5,276,947.22 AUD	187	3,442,871.16 AUD	300	3,888,727.34 AUD
10.00% - 11.00%	112	1.48%	1,414,810.21 AUD	0.92%	77	804,292.30 AUD	35	610,517.91 AUD	5	97,188.79 AUD	106	1,317,621.42 AUD	17	308,215.57 AUD	95	1,106,594.64 AUD
11.00% - 12.00%	11	0.15%	153,504.90 AUD	0.10%	2	25,634.92 AUD	9	127,869.98 AUD	1	17,223.04 AUD	10	136,281.86 AUD	4	8,993.09 AUD	7	144,511.81 AUD
12.00% - 13.00%	2	0.03%	11,225.26 AUD	0.01%	0	0.00 AUD	2	11,225.26 AUD	0	0.00 AUD	2	11,225.26 AUD	0	0.00 AUD	2	11,225.26 AUD
13.00% - 14.00%	5	0.07%	33,455.86 AUD	0.02%	0	0.00 AUD	5	33,455.86 AUD	1	14,180.92 AUD	4	19,315.33 AUD	3	17,559.97 AUD	2	15,836.88 AUD
14.00% - 15.00%	3	0.04%	11,688.93 AUD	0.01%	0	0.00 AUD	3	11,688.93 AUD	0	0.00 AUD	3	11,688.93 AUD	1	853.87 AUD	2	10,835.06 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	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,723	40,107,117.84 AUD	2,325	86,738,094.91 AUD	8,228	66,781,446.44 AUD	5,308	120,637,645.39 AUD	2,182	33,502,197.06 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	44	0.56%	303,434.25 AUD	0.24%	30	319,021.56 AUD	14	44,412.69 AUD	14	209,799.79 AUD	25	93,634.46 AUD	19	212,421.60 AUD	25	151,012.65 AUD
48-59	1,091	13.96%	18,838,762.33 AUD	10.31%	723	12,508,976.61 AUD	208	3,322,205.72 AUD	338	11,016,248.61 AUD	711	4,603,035.72 AUD	891	14,232,878.87 AUD	200	1,597,929.46 AUD
60-71	6,005	80.38%	129,499,033.42 AUD	83.69%	4,079	100,004,872.44 AUD	1,976	28,488,160.98 AUD	1,976	76,478,047.61 AUD	4,079	53,011,985.81 AUD	4,236	99,832,598.58 AUD	1,800	28,657,638.84 AUD
>71	411	5.44%	8,855,392.45 AUD	5.77%	-	0.00 AUD	411	8,855,392.45 AUD	-	0.00 AUD	411	8,855,392.45 AUD	261	5,759,346.34 AUD	150	3,096,046.11 AUD
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,729	40,707,171.84 AUD	2,328	86,758,094.61 AUD	5,226	66,781,548.44 AUD	5,366	120,037,045.39 AUD	2,105	33,502,597.66 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)	60.28

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	1,860	24.60%	25,569,252.25 AUD	16.65%	1,237	19,819,786.41 AUD	623	5,749,505.84 AUD	578	17,688,103.46 AUD	1,275	7,881,188.79 AUD	1,366	21,639,344.14 AUD	494	3,929,948.11 AUD
12-23	4,812	63.64%	105,056,182.43 AUD	68.42%	3,239	81,867,834.42 AUD	1,573	23,188,348.01 AUD	1,567	61,049,272.50 AUD	3,245	44,006,909.93 AUD	3,417	82,107,689.71 AUD	1,395	22,948,492.66 AUD
24-35	586	7.75%	15,308,893.59 AUD	9.97%	352	10,835,331.75 AUD	234	4,473,561.84 AUD	181	7,861,939.85 AUD	405	7,446,953.74 AUD	383	11,139,534.66 AUD	203	4,169,358.93 AUD
36-47	260	3.70%	6,907,946.10 AUD	4.50%	4	309,518.03 AUD	276	6,598,328.07 AUD	2	158,778.20 AUD	278	6,749,087.90 AUD	183	4,684,706.68 AUD	97	2,243,138.42 AUD
48-59	22	0.29%	649,272.60 AUD	0.42%	-	0.00 AUD	22	649,272.60 AUD	-	0.00 AUD	22	649,272.60 AUD	16	437,614.66 AUD	6	211,657.94 AUD
60-71	1	0.01%	48,155.48 AUD	0.03%	-	0.00 AUD	1	48,155.48 AUD	-	0.00 AUD	1	48,155.48 AUD	1	48,155.48 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	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,729	40,707,171.84 AUD	2,328	86,758,094.61 AUD	5,226	66,781,548.44 AUD	5,366	120,037,045.39 AUD	2,105	33,502,597.66 AUD

Statistics Remaining Term (Months)	
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	60
Weighted Average Distribution by Remaining Term (Months)	19.20

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	4	0.05%	193,242.55 AUD	0.13%	4	193,242.55 AUD	-	0.00 AUD	1	54,882.93 AUD	3	138,359.62 AUD	3	186,091.49 AUD	1	7,151.06 AUD
24-35	136	1.80%	3,701,947.30 AUD	2.41%	104	2,912,486.34 AUD	32	794,500.96 AUD	48	1,581,323.55 AUD	88	1,626,523.75 AUD	72	2,322,053.41 AUD	54	1,384,793.89 AUD
36-47	6,186	81.81%	133,469,790.80 AUD	86.93%	4,006	98,863,861.11 AUD	2,180	34,605,926.69 AUD	1,939	75,219,870.20 AUD	4,242	56,250,120.60 AUD	4,496	105,577,629.94 AUD	1,690	27,892,160.86 AUD
48-59	1,191	15.75%	15,947,762.53 AUD	10.39%	711	10,828,448.72 AUD	480	5,119,333.81 AUD	331	9,548,863.69 AUD	858	6,398,918.84 AUD	763	11,780,826.60 AUD	428	4,166,953.93 AUD
60-71	22	0.29%	188,059.25 AUD	0.12%	7	34,431.89 AUD	15	153,627.36 AUD	9	54,353.64 AUD	13	134,705.61 AUD	16	144,768.23 AUD	6	43,291.02 AUD
>71	22	0.29%	33,920.02 AUD	0.02%	-	0.00 AUD	22	33,920.02 AUD	-	0.00 AUD	22	33,920.02 AUD	16	25,673.72 AUD	6	8,246.30 AUD
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,729	40,707,171.84 AUD	2,328	86,758,094.61 AUD	5,226	66,781,548.44 AUD	5,366	120,037,045.39 AUD	2,105	33,502,597.66 AUD

Statistics Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	22
Maximum Distribution by Seasoning (Months)	82
Weighted Average Distribution by Seasoning (Months)	40.95

Product Type

Product Type	Total Portfolio				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable 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	4,832	63.91%	112,832,470.61 AUD	73.49%	1,869	73,382,087.08 AUD	2,966	39,450,383.53 AUD	3,565	90,187,099.37 AUD	1,267	22,645,371.24 AUD
Consumer Loan	2,729	36.09%	40,707,171.84 AUD	26.51%	459	13,376,006.93 AUD	2,270	27,331,164.91 AUD	1,801	29,849,946.02 AUD	928	10,857,225.82 AUD
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	2,328	86,758,094.01 AUD	5,226	66,781,548.44 AUD	5,366	120,037,045.39 AUD	2,195	33,502,597.06 AUD

Type of Car

Type of Car	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New	5,366	70.97%	120,037,045.39 AUD	78.18%	3,565	90,187,099.37 AUD	1,801	29,849,946.02 AUD
Used	2,195	29.03%	33,502,597.06 AUD	21.82%	1,267	22,645,371.24 AUD	928	10,857,225.82 AUD
Total	7,561	100.00%	153,539,642.45 AUD	100.00%	4,832	112,832,470.61 AUD	2,729	40,707,171.84 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable Balance	Percentage of Balance
Balloon	2,328	30.79%	86,758,094.01 AUD	56.51%
No Balloon	5,233	69.21%	66,781,548.44 AUD	43.49%
Total	7,561	100.00%	153,539,642.45 AUD	100.00%

Distribution by Brand & Model - VW Group

Make	Model	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		
Audi																			
A1		27	0.27%	362,425.73 AUD	0.24%	12	153,411.69 AUD	15	209,014.04 AUD	8	184,586.99 AUD	19	177,839.14 AUD	18	292,905.49 AUD	9	69,520.24 AUD		
A3		121	1.23%	2,131,101.29 AUD	1.39%	45	901,348.53 AUD	76	1,229,752.76 AUD	46	1,185,792.57 AUD	76	845,368.72 AUD	70	1,295,361.01 AUD	51	874,768.28 AUD		
A4		64	0.65%	1,448,870.52 AUD	0.98%	38	1,028,230.73 AUD	26	420,639.79 AUD	30	628,732.65 AUD	34	34	1,024,007.41 AUD	37	424,870.83 AUD			
A5		39	0.40%	1,263,629.52 AUD	0.84%	28	993,142.79 AUD	11	290,486.73 AUD	22	962,880.97 AUD	17	320,745.91 AUD	8	166,087.61 AUD				
A6		17	0.17%	524,056.93 AUD	0.34%	13	477,877.84 AUD	4	46,179.09 AUD	6	363,141.90 AUD	11	160,915.03 AUD	9	382,330.59 AUD	8	141,726.34 AUD		
A7		6	0.06%	274,084.43 AUD	0.18%	6	274,084.43 AUD	0	0.00 AUD	4	257,532.50 AUD	2	16,551.93 AUD	4	257,532.50 AUD	2	16,551.93 AUD		
A8		1	0.01%	10,257.03 AUD	0.01%	1	10,257.03 AUD	0	0.00 AUD	0	0.00 AUD	1	10,257.03 AUD	1	10,257.03 AUD	0	0.00 AUD		
E-tron		5	0.05%	365,879.64 AUD	0.24%	4	305,461.88 AUD	1	60,417.76 AUD	4	340,169.63 AUD	1	25,710.01 AUD	5	365,879.64 AUD	0	0.00 AUD		
Q2		52	0.53%	883,759.18 AUD	0.58%	23	430,447.20 AUD	29	453,311.98 AUD	24	536,841.93 AUD	28	346,917.25 AUD	10	137,622.93 AUD				
Q3		167	1.70%	4,503,376.63 AUD	2.77%	100	2,821,126.09 AUD	67	1,682,250.54 AUD	79	2,841,382.12 AUD	88	1,418,996.51 AUD	145	3,951,224.33 AUD	22	309,154.30 AUD		
Q5		167	1.70%	4,777,817.59 AUD	3.11%	119	3,440,941.27 AUD	48	1,337,876.31 AUD	69	3,550,619.50 AUD	80	1,227,198.08 AUD	125	4,062,482.82 AUD	42	715,534.76 AUD		
Q7		136	1.38%	6,103,123.23 AUD	3.97%	109	5,205,311.54 AUD	27	897,811.69 AUD	77	4,590,719.22 AUD	59	1,521,404.01 AUD	94	4,964,565.40 AUD	42	1,138,557.42 AUD		
Q8		12	0.12%	613,666.85 AUD	0.40%	10	562,670.80 AUD	2	56,996.05 AUD	6	441,220.69 AUD	6	172,446.05 AUD	9	486,561.97 AUD	6	127,104.68 AUD		
R8		5	0.05%	618,326.50 AUD	0.40%	5	618,326.50 AUD	0	0.00 AUD	5	618,326.50 AUD	0	0.00 AUD	3	446,065.35 AUD	2	170,261.15 AUD		
TT		4	0.04%	52,116.19 AUD	0.03%	2	30,013.85 AUD	2	22,102.34 AUD	1	20,288.04 AUD	3	31,828.15 AUD	0	0.00 AUD	4	52,116.19 AUD		
Subtotal		823	8.37%	23,709,602.76 AUD	15.44%	616	17,259,656.17 AUD	388	6,449,846.99 AUD	388	16,616,292.72 AUD	423	6,693,216.64 AUD	593	19,365,897.13 AUD	239	4,343,693.63 AUD		
Bentley																			
Bentayga		2	0.02%	380,423.02 AUD	0.25%	2	380,423.02 AUD	0	0.00 AUD	2	380,423.02 AUD	0	0.00 AUD	1	225,267.68 AUD	1	155,155.34 AUD		
Continental		2	0.02%	221,789.35 AUD	0.15%	2	221,789.35 AUD	0	0.00 AUD	1	150,132.32 AUD	1	71,657.03 AUD	0	0.00 AUD	2	221,789.35 AUD		
Subtotal		4	0.04%	602,212.37 AUD	0.39%	4	602,212.37 AUD	0	0.00 AUD	3	530,555.34 AUD	1	73,657.03 AUD	1	225,267.68 AUD	3	376,944.69 AUD		
Lamborghini																			
Usus		2	0.02%	453,940.30 AUD	0.30%	1	282,591.61 AUD	1	171,348.69 AUD	2	453,940.30 AUD	0	0.00 AUD	2	453,940.30 AUD	0	0.00 AUD		
Subtotal		2	0.02%	453,940.30 AUD	0.30%	1	282,591.61 AUD	1	171,348.69 AUD	2	453,940.30 AUD	0	0.00 AUD	2	453,940.30 AUD	0	0.00 AUD		
Porsche																			
718		5	0.05%	466,224.93 AUD	0.30%	5	466,224.93 AUD	0	0.00 AUD	5	466,224.93 AUD	0	0.00 AUD	4	382,056.68 AUD	1	84,168.25 AUD		
911		14	0.14%	2,402,293.77 AUD	1.56%	13	2,331,219.69 AUD	1	71,080.08 AUD	14	2,402,293.77 AUD	0	0.00 AUD	9	1,727,665.58 AUD	5	674,640.19 AUD		
Boxster		1	0.01%	26,207.17 AUD	0.02%	1	26,207.17 AUD	0	0.00 AUD	1	26,207.17 AUD	1	26,207.17 AUD	0	0.00 AUD	1	26,207.17 AUD		
Cayenne		58	0.59%	3,705,106.47 AUD	2.41%	53	3,548,031.58 AUD	5	157,074.89 AUD	41	3,326,673.13 AUD	17	378,434.34 AUD	51	3,451,054.90 AUD	7	254,051.57 AUD		
Cayman		1	0.01%	45,044.82 AUD	0.03%	0	0.00 AUD	1	45,044.82 AUD	0	0.00 AUD	1	45,044.82 AUD	0	0.00 AUD	1	45,044.82 AUD		
Macan		67	0.68%	3,324,214.64 AUD	2.17%	61	2,990,978.32 AUD	6	333,236.32 AUD	49	2,878,671.78 AUD	18	445,544.86 AUD	58	3,016,298.96 AUD	9	307,917.68 AUD		
Taycan		10	0.10%	1,278,126.23 AUD	0.83%	10	1,278,126.23 AUD	0	0.00 AUD	10	1,278,126.23 AUD	0	0.00 AUD	10	1,278,126.23 AUD	0	0.00 AUD		
Subtotal		156	1.59%	11,247,220.03 AUD	7.33%	143	10,640,781.92 AUD	13	696,438.11 AUD	119	10,351,988.84 AUD	37	865,231.19 AUD	132	9,855,190.35 AUD	24	1,382,028.69 AUD		
Skoda																			
Fabia		25	0.25%	168,549.39 AUD	0.11%	7	63,981.72 AUD	18	104,567.67 AUD	1	11,525.36 AUD	24	157,024.03 AUD	23	163,842.29 AUD	2	4,707.11 AUD		
Kamq		53	0.54%	965,303.07 AUD	0.38%	14	111,268.76 AUD	39	449,013.31 AUD	4	68,246.76 AUD	49	484,065.31 AUD	31	603,320.07 AUD	0	0.00 AUD		
Katka		31	0.32%	396,391.53 AUD	0.26%	9	115,680.07 AUD	22	280,698.46 AUD	3	83,121.67 AUD	28	289,606.80 AUD	31	396,391.53 AUD	0	0.00 AUD		
Kodjak		66	0.67%	1,235,399.55 AUD	0.80%	25	532,445.51 AUD	41	702,954.04 AUD	19	479,628.69 AUD	47	755,770.86 AUD	60	1,150,315.53 AUD	6	85,064.02 AUD		
Octavia		57	0.58%	711,772.17 AUD	0.46%	12	158,979.27 AUD	45	552,792.90 AUD	17	360,919.91 AUD	40	350,852.26 AUD	49	631,029.39 AUD	8	80,478.78 AUD		
Scala		29	0.29%	330,571.14 AUD	0.22%	8	115,073.01 AUD	21	215,498.13 AUD	7	116,459.82 AUD	22	214,111.32 AUD	29	330,571.14 AUD	0	0.00 AUD		
Superb		14	0.14%	276,653.52 AUD	0.18%	7	184,152.49 AUD	7	92,501.03 AUD	6	177,412.65 AUD	8	99,240.87 AUD	12	263,975.85 AUD	2	12,680.67 AUD		
Subtotal		275	2.80%	3,679,640.37 AUD	2.40%	82	1,881,618.83 AUD	193	2,398,021.54 AUD	57	1,292,314.86 AUD	218	2,387,325.51 AUD	257	3,496,423.79 AUD	18	183,214.58 AUD		
Volkswagen																			
Ameo		4	0.04%	37,311.50 AUD	0.02%	1	27,140.33 AUD	1	10,171.17 AUD	0	0.00 AUD	2	37,311.50 AUD	2	37,311.50 AUD	0	0.00 AUD		
Aroon		4	0.04%	85,411.55 AUD	0.05%	1	28,552.14 AUD	3	57,859.42 AUD	3	75,000.36 AUD	1	11,409.20 AUD	0	0.00 AUD	4	85,411.55 AUD		
Beetle		2	0.02%	8,356.86 AUD	0.01%	1	4,142.24 AUD	1	4,214.62 AUD	0	0.00 AUD	2	8,356.86 AUD	0	0.00 AUD	2	8,356.86 AUD		
Golf		178	1.81%	2,117,838.98 AUD	1.38%	69	894,343.71 AUD	109	1,223,495.27 AUD	48	1,000,937.11 AUD	129	1,116,902.87 AUD	107	1,487,102.38 AUD	71	650,737.60 AUD		
Jetta		1	0.01%	7,433.10 AUD	0.00%	0	0.00 AUD	1	7,433.10 AUD	0	0.00 AUD	1	7,433.10 AUD	0	0.00 AUD	1	7,433.10 AUD		
Passat		20	0.20%	328,198.92 AUD	0.21%	8	98,107.03 AUD	12	230,091.89 AUD	8	188,177.60 AUD	12	140,021.32 AUD	13	270,946.33 AUD	7	88,252.59 AUD		
Polo		90	0.92%	693,917.34 AUD	0.45%	23	202,412.12 AUD	67	491,505.22 AUD	15	195,540.42 AUD	75	498,376.92 AUD	80	649,231.35 AUD	10	44,885.99 AUD		
T-Cross		190	1.11%	1,165,690.09 AUD	0.76%	32	375,605.50 AUD	77	790,086.54 AUD	18	280,751.91 AUD	91	884,938.18 AUD	108	1,147,290.47 AUD	1	18,369.62 AUD		
Tiguan		293	2.98%	4,270,315.88 AUD	2.78%	150	2,348,980.66 AUD	143	1,922,235.22 AUD	88	2,087,243.88 AUD	203	2,183,072.00 AUD	254	3,760,880.37 AUD	39	509,335.61 AUD		
Touran		48	0.49%	1,897,097.54 AUD	1.24%	37	1,633,277.56 AUD	11	305,819.98 AUD	28	1,489,009.55 AUD	20	408,009.99 AUD	37	1,710,466.62 AUD	11	185,611.02 AUD		
T-Roc		65	0.66%	924,113.71 AUD	0.60%	20	296,319.39 AUD	45	627,794.32 AUD	15	316,556.65 AUD	50	627,556.08 AUD	64	907,471.60 AUD	1	16,642.11 AUD		
Subtotal		838	8.53%	11,537,692.58 AUD	7.51%	342	5,908,985.13 AUD	470	5,728,707.48 AUD	223	5,634,311.58 AUD	386	5,903,391.09 AUD	669	9,950,960.62 AUD	147	1,586,891.96 AUD		
Volkswagen Commercial																			
Amarok		282	2.87%	5,362,800.50 AUD	3.49%	215	4,330,632.99 AUD	67	1,032,167.51 AUD	111	3,122,374.47 AUD	170	2,240,426.03 AUD	204	4,188,181.53 AUD	78	1		

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	197	2.61%	3,349,200.63 AUD	2.18%	75	1,817,313.29 AUD	122	1,525,507.34 AUD	36	1,480,516.74 AUD	161	1,542,303.89 AUD	119	2,213,891.54 AUD	78	1,028,809.09 AUD
New South Wales	2,879	35.43%	17,176,187.03 AUD	37.24%	1,784	43,510,090.72 AUD	895	13,666,096.31 AUD	884	34,001,521.92 AUD	1,793	23,174,695.11 AUD	2,000	45,903,659.82 AUD	679	11,272,527.21 AUD
Northern Territory	70	0.93%	980,281.12 AUD	0.64%	26	488,812.78 AUD	44	491,468.34 AUD	7	268,027.37 AUD	63	712,253.75 AUD	53	731,916.59 AUD	17	248,364.53 AUD
Queensland	1,591	21.04%	31,217,900.09 AUD	20.33%	1,084	23,476,905.95 AUD	507	7,740,994.14 AUD	498	17,207,600.31 AUD	1,091	14,010,249.78 AUD	1,230	26,098,307.96 AUD	361	5,119,092.13 AUD
South Australia	331	4.38%	7,749,296.98 AUD	4.99%	226	5,575,113.47 AUD	105	1,774,182.11 AUD	129	4,725,975.82 AUD	202	2,623,319.75 AUD	237	5,939,243.87 AUD	94	1,421,051.71 AUD
Tasmania	260	3.44%	3,837,999.63 AUD	2.50%	106	1,982,584.14 AUD	154	1,855,415.49 AUD	44	1,220,649.65 AUD	216	2,617,349.98 AUD	122	2,014,212.06 AUD	138	1,823,787.57 AUD
Victoria	1,554	20.55%	34,856,714.90 AUD	22.70%	1,006	26,226,280.58 AUD	548	8,630,434.32 AUD	590	22,602,527.57 AUD	963	12,204,187.33 AUD	1,165	28,330,149.92 AUD	389	6,626,564.98 AUD
Western Australia	875	11.63%	14,776,442.47 AUD	9.63%	525	9,750,369.88 AUD	354	5,023,073.79 AUD	140	5,281,224.63 AUD	737	9,497,218.84 AUD	440	8,716,263.63 AUD	439	6,081,079.84 AUD
Total	7,541	100.00%	153,529,642.45 AUD	100.00%	4,721	112,222,420.53 AUD	2,723	47,707,638.84 AUD	2,823	133,214,629.81 AUD	3,221	43,317,424.64 AUD	3,340	120,137,424.93 AUD	2,161	33,725,177.52 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	6	0.08%	165,719.15AUD	0.11%	5	152,619.31AUD	1	13,099.84AUD	3	108,999.69AUD	3	55,719.46AUD	6	165,719.15AUD	0	0.00AUD
No Current Extension	7,556	99.92%	153,373,023.30AUD	99.89%	4,827	112,679,851.30AUD	2,729	40,684,072.00AUD	2,325	86,646,094.32AUD	5,223	66,725,628.96AUD	5,360	119,871,326.24AUD	2,195	33,502,597.06AUD
	7,561	100.00%	153,539,642.45AUD	100.00%	4,832	112,832,470.61AUD	2,729	40,797,171.84AUD	2,328	86,755,094.01AUD	5,226	66,781,348.42AUD	5,366	120,037,045.39AUD	2,195	33,502,597.06AUD

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	7,383	97.65%	149,312,041.22 AUD	97.25%
1	123	1.63%	2,593,433.44 AUD	1.69%
2	36	0.48%	1,079,747.40 AUD	0.70%
3	17	0.22%	509,872.43 AUD	0.33%
4	2	0.03%	44,547.96 AUD	0.03%
Total	7,561	100.00%	153,539,642.45AUD	100.00%

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