

<b>Deal name:</b>	<b>Driver Australia Seven</b>
<b>Issuer:</b>	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.
<b>Originator of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Seller of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Servicer name:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Reporting entity:</b>	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
<b>Contact:</b>	Phone: +61 2 9751 6257 Fax: +61 2 9695 6399 Email: ABSOperations.Australia@vwfs.com.au
<b>Corporate Services Provider:</b>	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	16/10/2024 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	21/10/2024 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	30/09/2024
Issue Date	22/11/2021	Monthly Period	from 01/09/2024 until 30/09/2024
Period no.	35	Interest Accrual Period	from 23/09/2024 until 21/10/2024
Reporting frequency	Monthly	Note payment period	from 23/09/2024 until 21/10/2024
Next Payment Date	21/11/2024	Days accrued	28

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>Australia 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>Australia 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 Sydnev</p>

Transaction Events I

Clean-up-call condition		
Percentage of the Current Outstanding Discounted Receivables Balance		24.11%
Min. Percentage of Outstanding Discounted Receivables Balance	10.00%	The Clean-Up-Call Condition is expected to be reached in11/2025

**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

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-  
**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	94,966.71 AUD
Cumulative Net Salvage Loss incl.current Period	2,324,176.29 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,324,176.29 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	0.38735%

Transaction Events III

Account Bank	Moody's			Fitch		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Australia and New Zealand Banking Group Limited	Aa2	P-1	Stable	AA-	F1+	Stable
Current rating	Aa2	P-1	-	-	F1	-
Minimum required Rating (if no short term Rating available, the higher of	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	Moody's			Fitch		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
ING Bank N.V.	A1	P-1	Stable	AA-	F1+	Stable
Current rating	A3	-	-	A	F1	-
Minimum required Rating for Class A Notes		-	-	-	-	-
Minimum required Rating for Class B Notes		-	-	-	-	-

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	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".
Volkswagen Financial Services Australia Pty Ltd	

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:	09/2024
Payment Date:	21/10/2024
Interest Accrual Period (from/until)	from 23/09/2024 until 21/10/2024
Days accrued	28
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3013%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	435,913.62 AUD	49,952.47 AUD
Interest paid	435,913.62 AUD	49,952.47 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	113,619,366.66 AUD	12,283,141.20 AUD
Redemption amount due to amortising series	6,561,556.14 AUD	709,374.60 AUD
<b>Notes Balance as of the end of the Monthly Period</b>	<b>107,057,810.52 AUD</b>	<b>11,573,766.60 AUD</b>

Payments to Investors per note	Class A	Class B
Interest	82.84 AUD	151.37 AUD
Principal repayment per Class	1,246.97 AUD	2,149.62 AUD
Number of Notes	5,262	330
Note Factor	0.2034546	0.3507202

Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	12.3037%	6.8039%
Current OC Percentage	25.9999%	18.0000%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the beginning of the Monthly Period	16,568,834.09 AUD
Regular redemption from waterfall	(1,575,669.25 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	14,993,164.84 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 Month Period;	1,736,071.83 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 the Month Period;	125,902,507.86 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	113,619,366.66 AUD	12,283,141.20 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(293,416.00 AUD)	(30,176.61 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	9,568,696.69 AUD	9,568,696.69 AUD
1) ii) Available Collections - Interest on Trust Account	28,299.39 AUD	9,596,996.08 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	9,596,996.08 AUD
3) i) Net Swap Receipts - Class A	293,416.00 AUD	9,890,412.08 AUD
3) ii) Net Swap Receipts - Class B	30,176.61 AUD	9,920,588.69 AUD
4) Damages and Indemnity Payments to Issuer	-	9,920,588.69 AUD
5) Other Reimbursement Amounts	-	9,920,588.69 AUD
6) Buffer Release Amount	(366,498.70 AUD)	9,554,089.99 AUD
Remaining Rounding Amount (M-1)	32.30 AUD	9,554,122.29 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	9,554,122.29 AUD	9,554,122.29 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	9,554,121.29 AUD
2) Taxes	-	9,554,121.29 AUD
3) Trust Fees & Expenses and Servicer Fees	(136,684.00 AUD)	9,417,437.29 AUD
4. a) Net Swap Payments - Class A Notes	-	9,417,437.29 AUD
4. b) Net Swap Payments - Class B Notes	-	9,417,437.29 AUD
5. a) Interest accrued in prev. month - Class A	(435,913.62 AUD)	8,981,523.67 AUD
5. b) Interest Shortfalls from prior months - Class A	-	8,981,523.67 AUD
6. a) Interest accrued in prev. month - Class B	(49,952.47 AUD)	8,931,571.20 AUD
6. b) Interest Shortfalls from prior months - Class B	-	8,931,571.20 AUD
7) Payment to Cash Collateral Account	-	8,931,571.20 AUD
8) Principal Payment - Class A	(6,561,556.14 AUD)	2,370,015.06 AUD
9) Principal Payment - Class B	(709,374.60 AUD)	1,660,640.46 AUD
Remaining Rounding Amount (Current Period)	(49.63 AUD)	1,660,590.83 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,660,590.83 AUD
11) Other Payment to Swap Counterparties	-	1,660,590.83 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(84,921.58 AUD)	1,575,669.25 AUD
Interest Accrued this period on the Subordinated Loan	-	1,575,669.25 AUD
Unpaid Interest on the Subordinated Loan	-	1,575,669.25 AUD
13) Subordinated Loan Principal	(1,575,669.25 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	153,663,606.68 AUD
Nominal Receivables Balance	684,926,843.21 AUD	153,663,606.68 AUD
First loss piece	48,025,098.06 AUD	32,041,075.45 AUD
Subordinated Loan balance	34,825,098.06 AUD	14,993,164.84 AUD
Overcollateralisation	6,000,000.00 AUD	11,047,910.61 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	20.85%

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	
WAL	At closing: 1.85 yrs	Currently: 0.80 yrs	At closing: 2.84 yrs	Currently: 0.80 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PoolCut	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	107,057,810.52 AUD	-	11,573,766.60 AUD	-
11/2024	-	101,854,744.92 AUD	-	11,011,284.90 AUD
12/2024	-	96,424,624.02 AUD	-	10,424,251.20 AUD
01/2025	-	90,798,072.66 AUD	-	9,816,005.10 AUD
02/2025	-	85,790,911.32 AUD	-	9,274,669.80 AUD
03/2025	-	80,970,340.50 AUD	-	8,753,550.30 AUD
04/2025	-	76,131,773.64 AUD	-	8,230,457.40 AUD
05/2025	-	71,262,055.74 AUD	-	7,703,991.90 AUD
06/2025	-	66,196,801.92 AUD	-	7,156,356.90 AUD
07/2025	-	59,888,663.70 AUD	-	6,474,421.80 AUD
08/2025	-	55,154,968.50 AUD	-	5,962,674.30 AUD
09/2025	-	50,692,424.16 AUD	-	5,480,227.50 AUD
10/2025	-	46,712,089.50 AUD	-	5,049,940.50 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	754,948.85 AUD	115,851.69 AUD	870,800.54 AUD
10.2024	5,062,388.72 AUD	698,732.00 AUD	5,761,120.72 AUD
11.2024	6,243,463.76 AUD	675,512.05 AUD	6,918,975.81 AUD
12.2024	6,636,881.13 AUD	646,236.57 AUD	7,283,117.70 AUD
01.2025	5,897,385.25 AUD	613,023.47 AUD	6,510,408.72 AUD
02.2025	5,747,676.24 AUD	584,127.32 AUD	6,331,803.56 AUD
03.2025	5,884,057.71 AUD	556,167.43 AUD	6,440,225.14 AUD
04.2025	6,041,498.41 AUD	527,543.99 AUD	6,569,042.40 AUD
05.2025	6,439,997.85 AUD	498,154.39 AUD	6,938,152.24 AUD
06.2025	8,379,135.21 AUD	466,826.72 AUD	8,845,961.93 AUD
07.2025	6,211,537.24 AUD	426,065.40 AUD	6,637,602.64 AUD
08.2025	5,924,346.40 AUD	395,848.82 AUD	6,320,195.22 AUD
09.2025	5,311,087.24 AUD	367,029.86 AUD	5,678,117.10 AUD
10.2025	5,062,815.78 AUD	341,193.40 AUD	5,404,009.18 AUD
11.2025	5,285,692.70 AUD	316,564.69 AUD	5,602,257.39 AUD
12.2025	6,029,617.13 AUD	290,852.17 AUD	6,320,469.30 AUD
01.2026	5,448,881.53 AUD	261,520.54 AUD	5,710,402.07 AUD
02.2026	5,525,865.78 AUD	235,014.08 AUD	5,760,879.86 AUD
03.2026	5,564,305.10 AUD	208,132.65 AUD	5,772,437.75 AUD
04.2026	5,547,859.39 AUD	181,065.05 AUD	5,728,924.44 AUD
05.2026	7,839,130.97 AUD	154,077.04 AUD	7,993,208.01 AUD
06.2026	9,233,878.85 AUD	115,943.01 AUD	9,349,821.86 AUD
07.2026	5,598,650.19 AUD	71,023.92 AUD	5,669,674.11 AUD
08.2026	4,534,021.06 AUD	43,788.74 AUD	4,577,809.80 AUD
09.2026	300,586.31 AUD	21,732.75 AUD	322,319.06 AUD
10.2026	352,227.12 AUD	20,270.47 AUD	372,497.59 AUD
11.2026	297,610.62 AUD	18,556.99 AUD	316,167.61 AUD
12.2026	292,813.49 AUD	17,109.22 AUD	309,922.71 AUD
01.2027	239,607.71 AUD	15,684.81 AUD	255,292.52 AUD
02.2027	292,044.09 AUD	14,519.47 AUD	306,563.56 AUD
03.2027	232,355.57 AUD	13,098.64 AUD	245,454.21 AUD
04.2027	249,416.39 AUD	11,968.26 AUD	261,384.65 AUD
05.2027	243,503.28 AUD	10,754.93 AUD	254,258.21 AUD
06.2027	230,914.92 AUD	9,570.40 AUD	240,485.32 AUD
07.2027	198,091.49 AUD	8,447.18 AUD	206,538.67 AUD
08.2027	266,452.33 AUD	7,483.52 AUD	273,935.85 AUD
09.2027	173,937.78 AUD	6,187.26 AUD	180,125.04 AUD
10.2027	164,033.89 AUD	5,341.12 AUD	169,375.01 AUD
11.2027	151,414.61 AUD	4,543.27 AUD	155,957.88 AUD
12.2027	140,228.33 AUD	3,806.64 AUD	144,034.97 AUD
01.2028	127,342.06 AUD	3,124.46 AUD	130,466.52 AUD
02.2028	118,087.91 AUD	2,505.07 AUD	120,592.98 AUD
03.2028	101,684.67 AUD	1,930.54 AUD	103,615.21 AUD
04.2028	94,174.48 AUD	1,435.87 AUD	95,610.35 AUD
05.2028	76,208.15 AUD	977.86 AUD	77,186.01 AUD
06.2028	53,351.09 AUD	607.05 AUD	53,958.14 AUD
07.2028	33,362.45 AUD	347.52 AUD	33,709.97 AUD
08.2028	15,845.68 AUD	185.26 AUD	16,030.94 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	144,672,652.57 AUD	8,990,954.11 AUD	153,663,606.68 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	4,576	101,201,477.13 AUD	3094	79,648,172.44 AUD	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	25,102,309.81 AUD	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	328	7,892,401.64 AUD	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	189,586.72 AUD	3	97,774.84 AUD	5	219,483.25 AUD	5	67,876.31 AUD	7	214,179.00 AUD	3	73,182.56 AUD
Net Salvage	76	2,162,170.07 AUD	62	1,863,949.53 AUD	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	155,701,812.52 AUD	9,371	114,696,420.14 AUD	5,870	41,005,392.38 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

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	4,604	97,720,594.56 AUD	3065	76,056,106.84 AUD	1539	21,664,487.72 AUD	1577	61,238,199.17 AUD	3027	36,482,396.39 AUD	3360	78,997,580.86 AUD	1244	18,723,013.70 AUD
In Advance	2,327	37,011,477.90 AUD	1339	22,787,712.96 AUD	988	14,223,764.94 AUD	546	15,973,999.43 AUD	1781	21,037,478.47 AUD	1578	27,232,603.25 AUD	749	9,778,874.65 AUD
In Arrears	444	9,674,751.20 AUD	307	7,396,544.70 AUD	137	2,278,206.50 AUD	140	5,253,753.67 AUD	304	4,420,997.53 AUD	301	7,150,780.95 AUD	143	2,523,970.25 AUD
Paid Out	1,623	-	1205	-	418	-	282	-	1341	-	1068	-	555	-
Early Payout	6,154	-	3363	-	2771	-	1678	-	4476	-	3969	-	2185	-
Gross Salvage	7	265,828.91 AUD	6	187,747.14 AUD	1	78,081.77 AUD	5	241,892.51 AUD	2	23,936.40 AUD	5	241,892.51 AUD	2	23,936.40 AUD
Net Salvage	82	2,293,511.93 AUD	66	1,982,993.69 AUD	16	310,518.24 AUD	33	1,337,782.99 AUD	49	955,729.34 AUD	40	1,146,676.20 AUD	42	1,146,835.73 AUD
Total	15,241	146,966,164.50 AUD	9,371	108,411,105.33 AUD	5,870	38,555,059.17 AUD	4,261	84,045,627.37 AUD	10,980	62,920,537.13 AUD	10,321	114,769,533.77 AUD	4,920	32,196,630.73 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	28	4,604	4,011,793.34AUD
In Advance	(202)	2,327	1,782,222.38AUD
In Arrears	(31)	444	277,963.07AUD
Paid out / Matured	27	1,623	141,683.02AUD
Early Payout	175	6,154	3,260,915.17AUD
Gross Salvage	(3)	7	37,972.62AUD
Net Salvage	6	82	56,147.09AUD
Total	-	15,241	9,568,696.69AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	7,590	15,241		163,458,159.29AUD
Scheduled Collections For Contracts Active This Period			5,761,120.72AUD	5,761,120.72AUD
Collections Variations From Normal Contracts This Period			39,640.44AUD	
Collection Variations From Contracts Paying Out Early This Period			3,260,915.17AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			141,683.02AUD	
Collection Variations from Contracts in Advance This Period			969,100.77AUD	
Collection Variations from Contract In Arrears This Period			(123,718.18AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			31,278.69AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			56,147.09AUD	
Other Variations From Scheduled Collections This Period			(810,860.33AUD)	
Instalment Collection Variations			3,564,186.67AUD	3,564,186.67AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			243,389.30 AUD	
Non Instalment Collection Variations			243,389.30 AUD	
Actual Collections For Contracts Active This Period			9,568,696.69 AUD	9,568,696.69 AUD
Number of Contracts Paid Out Early This Month	175			
Number of Contracts Paid Out/Matured This Month	27			
Number of Contracts Into Net Salvage This Month	6			
Repurchased Contracts	0			
Less Recoveries After Net Salvage				8,862.35 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				94,966.71AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-45,912.37AUD
Reduced Nominal Balance Due to Other				167,939.23AUD
End of Period	7,382			153,663,606.68 AUD

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 Pct	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	315	4.27%	6,442,752.47 AUD	4.45%	204	4,578,566.03 AUD	111	1,864,186.44 AUD	86	3,314,492.45 AUD	229	3,128,260.02 AUD	211	4,668,317.31 AUD	104	1,774,435.16 AUD
>30<=60	54	0.73%	1,340,805.19 AUD	0.93%	40	1,090,206.66 AUD	14	250,598.53 AUD	23	763,751.15 AUD	31	577,054.04 AUD	35	932,322.37 AUD	19	408,482.82 AUD
>60<=90	39	0.53%	1,120,029.77 AUD	0.77%	33	1,029,093.13 AUD	6	90,936.64 AUD	19	833,682.12 AUD	20	286,347.65 AUD	28	890,277.78 AUD	11	229,751.99 AUD
>90<=120	15	0.20%	248,695.35 AUD	0.17%	15	248,695.35 AUD	0	0.00 AUD	4	94,167.11 AUD	11	154,519.24 AUD	9	191,039.80 AUD	6	57,645.55 AUD
>120<=150	12	0.16%	326,749.57 AUD	0.23%	7	264,583.06 AUD	5	62,166.51 AUD	6	222,664.76 AUD	6	104,084.81 AUD	11	313,369.75 AUD	1	13,379.82 AUD
>150<=180	1	0.01%	0.00 AUD	0.00%	1	0.00 AUD	0	0.00 AUD	0	0.00 AUD	1	0.00 AUD	1	0.00 AUD	0	0.00 AUD
>180<=210	4	0.05%	122,218.00 AUD	0.08%	4	122,218.00 AUD	0	0.00 AUD	0	0.00 AUD	4	122,218.00 AUD	3	103,566.02 AUD	1	18,651.98 AUD
>210<=240	2	0.03%	24,996.08 AUD	0.02%	1	14,677.70 AUD	1	10,318.38 AUD	2	24,996.08 AUD	0	0.00 AUD	2	24,996.08 AUD	0	0.00 AUD
>240<=270	1	0.01%	26,891.84 AUD	0.02%	1	26,891.84 AUD	0	0.00 AUD	0	0.00 AUD	1	26,891.84 AUD	1	26,891.84 AUD	0	0.00 AUD
>270<=300	1	0.01%	21,622.93 AUD	0.01%	1	21,622.93 AUD	0	0.00 AUD	0	0.00 AUD	1	21,622.93 AUD	0	0.00 AUD	1	21,622.93 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	444	6.11%	9,674,751.20 AUD	6.15%	307	7,396,544.79 AUD	137	2,278,205.59 AUD	140	5,253,753.67 AUD	306	4,420,697.53 AUD	307	7,150,793.57 AUD	143	2,523,179.27 AUD

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	2	26,438.15 AUD
	Used	2	55,265.90 AUD
Total Chattel Mortgage		4	81,704.05 AUD
Consumer Loan	New	2	13,262.66 AUD
	Used	-	0.00 AUD
Total Consumer Loan		2	13,262.66 AUD
Total		6	94,966.71 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,324,176.29 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.3873%

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
09/2024	6	94,966.71 AUD	82	2,324,176.29 AUD
Total	82	2,324,176.29 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	32	1,560,527.43 AUD	1,008,204.80 AUD	75,510.29 AUD	932,694.51 AUD
	Used	34	1,167,668.47 AUD	990,228.00 AUD	276,285.65 AUD	713,942.35 AUD
Total Chattel Mortgage		66	2,728,195.90 AUD	1,998,432.80 AUD	351,795.94 AUD	1,646,636.86 AUD
Consumer Loan	New	8	217,125.92 AUD	152,769.60 AUD	8,610.94 AUD	144,158.66 AUD
	Used	8	167,952.06 AUD	172,973.89 AUD	7,892.43 AUD	165,081.46 AUD
Total Consumer Loan		16	385,077.98 AUD	325,743.49 AUD	16,503.37 AUD	309,240.12 AUD
Total		82	3,113,273.88 AUD	2,324,176.29 AUD	368,299.31 AUD	1,955,876.98 AUD

## Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
4	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
5	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
6	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
7	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
8	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
9	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
10	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
11	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
12	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
13	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
14	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
15	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
16	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
17	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
18	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
19	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
20	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
21	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
22	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
23	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
24	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
25	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
26	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
27	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
28	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%
29	31.03.2024	3,007,685.70 AUD	213,328,020.03 AUD	1.41%	15.67%
30	30.04.2024	3,271,409.76 AUD	203,588,815.28 AUD	1.61%	17.67%
31	31.05.2024	4,228,712.07 AUD	193,524,271.02 AUD	2.19%	23.29%
32	30.06.2024	2,296,091.98 AUD	182,237,992.69 AUD	1.26%	14.11%
33	31.07.2024	3,555,114.83 AUD	172,963,162.57 AUD	2.06%	22.06%
34	31.08.2024	2,859,597.71 AUD	162,557,168.14 AUD	1.76%	19.18%
35	30.09.2024	3,597,668.27 AUD	153,539,642.45 AUD	2.34%	24.76%

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 %	Chatel 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	1,171	15.93%	25,305,766.57 AUD	17.49%	0.00%	820	19,833,520.99 AUD	351	5,472,245.58 AUD	439	15,621,978.15 AUD	732	9,683,788.42 AUD	843	20,194,246.94 AUD	328	5,111,519.63 AUD
0.00 - 10,000.00	3,833	52.13%	65,131,483.16 AUD	45.02%	10.51%	2,315	43,876,141.28 AUD	1,518	21,255,341.90 AUD	1,075	32,824,639.36 AUD	2,758	32,206,843.81 AUD	2,577	49,621,134.58 AUD	1,256	15,510,348.58 AUD
10,000.00 - 20,000.00	1,438	19.57%	27,021,313.36 AUD	18.68%	25.59%	947	20,173,897.55 AUD	492	6,847,315.81 AUD	421	14,926,315.02 AUD	1,016	12,094,898.34 AUD	1,072	20,934,707.32 AUD	367	6,086,506.04 AUD
20,000.00 - 30,000.00	489	6.65%	11,152,391.68 AUD	7.71%	33.31%	310	8,547,628.57 AUD	179	2,604,763.11 AUD	163	7,198,205.81 AUD	326	3,954,185.87 AUD	391	9,147,231.35 AUD	98	2,005,160.33 AUD
30,000.00 - 40,000.00	199	2.71%	5,298,615.32 AUD	3.68%	38.10%	138	4,382,566.95 AUD	61	916,048.37 AUD	64	3,333,591.98 AUD	135	1,965,023.34 AUD	155	4,388,243.15 AUD	44	910,372.17 AUD
40,000.00 - 50,000.00	99	1.35%	3,733,115.25 AUD	2.58%	38.19%	70	3,092,486.20 AUD	29	640,629.05 AUD	41	2,803,335.35 AUD	58	929,779.90 AUD	82	3,244,265.89 AUD	17	489,849.36 AUD
50,000.00 - 60,000.00	47	0.64%	1,724,974.87 AUD	1.19%	42.19%	37	1,516,940.04 AUD	10	209,034.93 AUD	16	1,349,541.50 AUD	29	375,632.47 AUD	44	1,661,732.26 AUD	3	63,242.71 AUD
60,000.00 - 70,000.00	23	0.31%	1,555,772.27 AUD	1.08%	39.58%	20	1,531,000.11 AUD	3	24,772.16 AUD	15	1,432,798.27 AUD	8	122,974.00 AUD	18	1,151,628.22 AUD	5	404,144.05 AUD
70,000.00 - 80,000.00	16	0.22%	501,508.35 AUD	0.35%	49.74%	12	463,768.80 AUD	4	37,739.55 AUD	7	319,087.88 AUD	9	182,420.47 AUD	16	501,508.35 AUD	0	0.00 AUD
80,000.00 - 90,000.00	8	0.11%	495,814.94 AUD	0.34%	41.97%	7	417,733.17 AUD	1	78,081.77 AUD	4	411,967.30 AUD	4	83,847.64 AUD	7	467,205.23 AUD	1	28,809.71 AUD
90,000.00 - 100,000.00	10	0.14%	764,028.59 AUD	0.53%	41.33%	8	694,028.59 AUD	2	80,496.40 AUD	6	655,016.94 AUD	4	109,506.04 AUD	9	640,916.75 AUD	1	123,606.23 AUD
100,000.00 - 110,000.00	5	0.07%	430,253.25 AUD	0.30%	38.13%	5	430,253.25 AUD	0	0.00 AUD	2	284,081.28 AUD	3	146,171.97 AUD	4	361,902.70 AUD	1	68,350.55 AUD
110,000.00 - 120,000.00	3	0.04%	390,799.67 AUD	0.27%	39.40%	3	390,799.67 AUD	0	0.00 AUD	2	375,297.93 AUD	1	15,501.74 AUD	2	296,129.67 AUD	1	94,670.00 AUD
120,000.00 - 130,000.00	3	0.04%	290,760.31 AUD	0.20%	48.91%	2	266,584.93 AUD	1	24,175.38 AUD	2	266,584.93 AUD	1	24,175.38 AUD	2	136,344.67 AUD	1	154,415.64 AUD
130,000.00 - 140,000.00	1	0.01%	204,322.84 AUD	0.14%	28.17%	1	204,322.84 AUD	0	0.00 AUD	1	204,322.84 AUD	0	0.00 AUD	1	204,322.84 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	0.10%	671,335.65 AUD	0.46%	58.70%	6	617,438.73 AUD	1	53,896.92 AUD	5	601,078.25 AUD	2	70,257.40 AUD	7	671,335.65 AUD	0	0.00 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	18.84%	4,791	106,426,111.64 AUD	2,652	38,244,548.93 AUD	2,265	62,767,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,849,755.08 AUD

Statistics Down Payment	
Minimum Distribution by Down Payment	-
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down	16,771.29 AUD
Weighted Average Distribution by Down Payment	13,537.70 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	Chatel 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	7,136	97.05%	140,263,003.44 AUD	96.95%	4,552	102,941,653.40 AUD	2,584	37,321,350.04 AUD	2,188	80,213,077.46 AUD	4,948	60,049,925.98 AUD	5,091	110,563,747.90 AUD	2,045	29,699,255.54 AUD
Other	217	2.95%	4,409,649.13 AUD	3.05%	149	3,486,458.24 AUD	68	923,190.89 AUD	77	2,494,767.32 AUD	140	1,914,881.81 AUD	139	3,059,109.67 AUD	78	1,250,539.46 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	4,791	106,426,111.64 AUD	2,652	38,244,548.93 AUD	2,265	82,707,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,849,755.08 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	8,718	99.32%	7,260	98.59%	172,208,603.01 AUD	98.59%
2	58	0.66%	98	1.33%	2,431,529.73 AUD	1.39%
3	2	0.02%	6	0.08%	33,070.78 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	8,778	100.00%	7,364	100.00%	174,673,203.52 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	289,743.83 AUD	0.20028 %	1
2	289,743.83 AUD	0.20028 %	1
3	280,627.93 AUD	0.19397 %	1
4	280,627.93 AUD	0.19397 %	1
5	268,204.33 AUD	0.18539 %	1
6	266,104.12 AUD	0.18394 %	1
7	221,310.63 AUD	0.15297 %	1
8	204,322.84 AUD	0.14123 %	1
9	195,447.90 AUD	0.13510 %	1
10	192,968.46 AUD	0.13338 %	1
11	187,342.22 AUD	0.12949 %	1
12	174,462.95 AUD	0.12059 %	1
13	166,560.37 AUD	0.11513 %	1
14	162,671.15 AUD	0.11244 %	1
15	161,768.88 AUD	0.11182 %	1
16	157,939.14 AUD	0.10917 %	1
17	156,977.65 AUD	0.10851 %	1
18	156,784.43 AUD	0.10837 %	1
19	154,415.64 AUD	0.10673 %	1
20	153,227.80 AUD	0.10591 %	1
	4,121,252.03 AUD	2.84867 %	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	2,498	33.98%	15,025,748.35 AUD	10.36%	1,319	6,213,320.96 AUD	1,180	6,812,427.40 AUD	46	308,213.87 AUD	2,453	14,717,534.38 AUD	1,469	9,338,011.44 AUD	1,000	5,687,726.91 AUD
10,000.00 - 20,000.00	2,375	32.30%	34,395,655.01 AUD	23.77%	1,511	22,100,560.17 AUD	864	12,295,094.84 AUD	468	7,520,066.22 AUD	1,907	26,875,558.79 AUD	1,704	24,861,850.65 AUD	671	9,533,804.36 AUD
20,000.00 - 30,000.00	1,205	16.39%	29,482,512.03 AUD	20.38%	831	20,449,391.58 AUD	374	9,033,120.45 AUD	671	16,767,202.46 AUD	534	12,715,309.57 AUD	955	23,464,205.86 AUD	250	6,018,306.17 AUD
30,000.00 - 40,000.00	562	7.64%	19,268,670.00 AUD	13.32%	431	14,793,205.34 AUD	131	4,475,464.66 AUD	429	14,725,849.56 AUD	133	4,542,820.44 AUD	474	16,235,852.93 AUD	88	3,032,817.07 AUD
40,000.00 - 50,000.00	263	3.58%	11,680,273.62 AUD	8.07%	259	9,315,335.10 AUD	54	2,364,942.52 AUD	221	9,866,180.15 AUD	42	1,823,513.47 AUD	255	9,052,080.75 AUD	58	2,388,152.87 AUD
50,000.00 - 60,000.00	141	1.92%	7,718,661.81 AUD	5.34%	124	6,809,652.70 AUD	17	909,009.17 AUD	136	7,446,361.31 AUD	5	272,300.56 AUD	118	6,458,076.52 AUD	23	1,250,585.35 AUD
60,000.00 - 70,000.00	108	1.47%	6,936,697.14 AUD	4.79%	87	5,595,952.08 AUD	21	1,336,745.06 AUD	100	6,415,541.22 AUD	8	521,156.92 AUD	97	6,215,929.43 AUD	11	720,767.71 AUD
70,000.00 - 80,000.00	65	0.88%	4,848,721.31 AUD	3.35%	58	4,328,427.61 AUD	7	520,293.70 AUD	62	4,624,445.23 AUD	3	224,276.08 AUD	60	4,481,270.57 AUD	5	367,450.74 AUD
80,000.00 - 90,000.00	49	0.67%	4,172,673.50 AUD	2.89%	48	4,065,866.49 AUD	1	86,807.01 AUD	47	4,005,014.41 AUD	2	167,659.09 AUD	44	3,745,422.86 AUD	5	424,250.04 AUD
90,000.00 - 100,000.00	26	0.35%	2,439,973.94 AUD	1.69%	25	2,348,125.99 AUD	1	90,847.95 AUD	26	2,438,973.94 AUD	0	0.00 AUD	21	1,962,546.18 AUD	5	476,327.76 AUD
100,000.00 - 110,000.00	14	0.19%	1,467,255.73 AUD	1.01%	14	1,467,255.73 AUD	0	0.00 AUD	13	1,362,576.24 AUD	1	104,679.49 AUD	14	1,467,255.73 AUD	0	0.00 AUD
110,000.00 - 120,000.00	6	0.08%	684,639.84 AUD	0.47%	6	684,639.84 AUD	0	0.00 AUD	6	684,639.84 AUD	0	0.00 AUD	5	571,232.44 AUD	1	113,407.40 AUD
120,000.00 - 130,000.00	5	0.07%	620,653.68 AUD	0.43%	5	620,653.68 AUD	0	0.00 AUD	5	620,653.68 AUD	0	0.00 AUD	4	497,047.43 AUD	1	123,606.23 AUD
130,000.00 - 140,000.00	9	0.12%	1,203,072.08 AUD	0.83%	9	1,203,072.08 AUD	0	0.00 AUD	9	1,203,072.08 AUD	0	0.00 AUD	6	803,919.65 AUD	3	389,152.43 AUD
140,000.00 - 150,000.00	6	0.08%	874,124.95 AUD	0.60%	6	874,124.95 AUD	0	0.00 AUD	6	874,124.95 AUD	0	0.00 AUD	5	725,151.23 AUD	1	148,973.72 AUD
> 150,000.00	20	0.27%	3,854,319.54 AUD	2.66%	18	3,534,531.37 AUD	2	319,788.17 AUD	20	3,854,319.54 AUD	0	0.00 AUD	19	3,699,903.90 AUD	1	154,415.64 AUD
Total	7,353	100.00%	144,672,652.57AUD	100.00%	4,701	106,426,111.64AUD	2,652	38,244,546.93AUD	2,255	82,707,844.78AUD	5,088	61,954,887.79AUD	5,235	113,622,857.57AUD	2,123	31,849,795.00AUD

Statistics: Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	-
Maximum Outstanding Discounted Receivables Balance	289,743.83 AUD
Average Outstanding Discounted Receivables Balance	19,675.32 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	0.22%	34,503.11 AUD	0.02%	4	1,641.71 AUD	12	28,032.00 AUD	0	0.00 AUD	16	34,503.11 AUD	2	3,482.37 AUD	14	31,020.74 AUD
10,000.00 - 20,000.00	519	7.06%	2,437,642.99 AUD	1.68%	220	1,041,269.84 AUD	299	1,396,343.15 AUD	19	180,963.63 AUD	500	2,256,679.35 AUD	180	879,581.99 AUD	339	1,558,061.36 AUD
20,000.00 - 30,000.00	1,428	19.42%	11,447,786.33 AUD	7.91%	723	5,757,209.57 AUD	705	5,690,536.76 AUD	128	1,748,969.51 AUD	1,300	9,698,816.82 AUD	851	6,838,738.42 AUD	577	4,609,047.91 AUD
30,000.00 - 40,000.00	1,546	21.03%	18,936,878.57 AUD	13.09%	909	11,188,791.26 AUD	637	7,748,087.31 AUD	317	5,644,308.18 AUD	1,229	13,292,570.39 AUD	1,085	13,369,122.49 AUD	461	5,567,756.08 AUD
40,000.00 - 50,000.00	1,256	17.08%	21,191,257.98 AUD	14.65%	814	13,343,964.59 AUD	442	7,247,351.40 AUD	396	9,112,694.82 AUD	860	12,076,513.16 AUD	943	15,944,872.28 AUD	313	5,246,305.79 AUD
50,000.00 - 60,000.00	899	12.23%	19,042,316.10 AUD	13.16%	663	14,006,403.42 AUD	236	5,035,912.68 AUD	369	10,335,320.65 AUD	530	8,706,996.45 AUD	739	15,656,922.67 AUD	160	3,385,393.43 AUD
60,000.00 - 70,000.00	597	8.12%	15,468,220.08 AUD	10.69%	435	11,158,833.67 AUD	162	4,309,386.41 AUD	271	8,879,300.49 AUD	326	6,588,896.62 AUD	506	12,628,655.74 AUD	91	2,539,564.47 AUD
70,000.00 - 80,000.00	304	4.13%	9,688,116.61 AUD	6.70%	248	7,953,125.20 AUD	56	1,734,991.41 AUD	174	6,662,150.31 AUD	130	3,025,966.30 AUD	251	7,945,064.14 AUD	53	1,743,052.47 AUD
80,000.00 - 90,000.00	294	2.77%	7,896,301.49 AUD	5.46%	172	6,661,856.12 AUD	32	1,234,445.37 AUD	137	6,145,999.46 AUD	67	1,750,352.03 AUD	158	6,056,317.67 AUD	46	1,837,983.62 AUD
90,000.00 - 100,000.00	127	1.73%	5,636,419.34 AUD	3.90%	109	4,966,008.07 AUD	18	750,411.27 AUD	90	4,632,230.19 AUD	37	1,004,189.15 AUD	106	4,704,554.25 AUD	21	601,864.89 AUD
100,000.00 - 110,000.00	147	2.00%	7,439,099.02 AUD	5.18%	128	6,584,450.49 AUD	19	914,648.53 AUD	107	6,154,010.60 AUD	40	1,345,086.42 AUD	131	6,673,219.65 AUD	16	825,879.37 AUD
110,000.00 - 120,000.00	59	0.80%	3,407,524.27 AUD	2.36%	51	2,991,615.16 AUD	8	415,909.11 AUD	49	3,095,610.42 AUD	10	311,913.85 AUD	52	3,000,152.10 AUD	7	407,372.17 AUD
120,000.00 - 130,000.00	63	0.86%	4,000,537.45 AUD	2.77%	48	3,176,987.89 AUD	15	823,549.56 AUD	48	3,445,315.08 AUD	15	555,222.37 AUD	59	3,718,011.06 AUD	4	282,526.39 AUD
130,000.00 - 140,000.00	46	0.63%	3,389,313.08 AUD	2.36%	41	2,961,334.04 AUD	5	307,975.04 AUD	40	3,099,605.68 AUD	6	169,707.39 AUD	42	2,956,113.10 AUD	4	311,199.98 AUD
140,000.00 - 150,000.00	32	0.44%	2,376,003.01 AUD	1.64%	30	2,228,981.89 AUD	2	147,021.12 AUD	29	2,228,987.22 AUD	3	91,915.79 AUD	29	2,104,615.21 AUD	3	271,387.80 AUD
> 150,000.00	110	1.50%	12,340,783.14 AUD	8.53%	106	11,860,887.33 AUD	4	479,895.81 AUD	91	11,287,218.56 AUD	19	1,053,564.58 AUD	96	10,839,434.33 AUD	14	1,501,348.81 AUD
Total	7,353	100.00%	144,672,652.57AUD	100.00%	4,701	106,426,111.64AUD	2,652	38,244,546.93AUD	2,255	82,707,844.78AUD	5,088	61,954,887.79AUD	5,235	113,622,857.57AUD	2,123	31,849,795.00AUD

Statistics: Original Balance	
Minimum Original Balance	6,373.00 AUD
Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	77,464.24 AUD



### Interest Rate Paid by Obligor

Interest Rate Paid by Obligor	Total Pct Ratio				Product Type		Consumer Loan		Balloon Type		No Balloon		Vehicle Status		Used	
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	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	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
1.00% - 2.00%	158	2.15%	2,452.430.80	1.70%	43	1,074,017.66	115	1,378,421.94	44	1,448,142.92	114	1,003,296.68	158	2,452.430.80	0	0.00
2.00% - 3.00%	430	5.80%	12,417,656.18	8.58%	331	11,224,316.59	99	1,193,339.59	216	10,091,499.22	214	2,326,156.96	428	12,259,648.58	2	1,580,007.80
3.00% - 4.00%	717	9.75%	18,492,733.69	13.47%	710	19,352,964.72	207	7,138,026.96	340	14,575,635.63	377	4,917,088.05	662	17,898,501.21	55	1,554,232.47
4.00% - 5.00%	815	11.08%	20,121,324.31	13.91%	670	17,405,227.83	145	274,096.48	367	13,852,666.96	448	6,268,655.35	652	16,842,770.05	163	2,754,054.26
5.00% - 6.00%	1,060	14.28%	23,583,287.24	16.30%	694	17,493,982.42	356	6,089,304.82	419	15,643,193.76	631	7,940,093.48	803	18,834,857.83	247	4,648,429.31
6.00% - 7.00%	1,369	18.62%	23,766,053.87	16.43%	615	13,386,179.02	754	10,379,874.85	368	12,213,656.08	1,001	11,552,397.79	991	18,247,420.57	378	5,516,833.30
7.00% - 8.00%	1,086	14.80%	16,533,824.87	11.91%	398	7,488,691.85	680	9,934,173.03	225	6,501,334.39	863	10,029,449.86	628	10,896,146.96	460	5,532,879.31
8.00% - 9.00%	1,114	15.15%	17,814,210.52	12.31%	771	12,696,373.67	807	12,183,836.85	201	8,291,216.73	907	12,522,991.79	648	12,481,426.42	416	5,589,784.10
9.00% - 10.00%	481	6.54%	6,955,040.48	4.81%	391	5,528,668.18	90	1,426,380.67	171	1,964,685.65	410	4,990,363.15	185	3,285,101.51	296	3,669,947.51
10.00% - 11.00%	110	1.50%	1,341,828.35	0.93%	76	753,373.01	34	588,655.45	1	6,883.45	105	1,247,144.90	17	299,872.17	93	1,041,956.23
11.00% - 12.00%	2	0.15%	146,808.71	0.10%	2	24,510.71	9	12,252.00	5	14,560.67	10	130,226.04	4	6,844.79	47	140,323.92
12.00% - 13.00%	0	0.00%	9,984.45	0.07%	0	0.00	2	9,984.45	0	0.00	0	0.00	2	9,984.45	2	9,984.45
13.00% - 14.00%	5	0.07%	30,542.21	0.02%	0	0.00	5	30,542.21	1	13,545.11	4	16,997.10	3	15,812.51	2	14,729.70
14.00% - 15.00%	3	0.04%	9,909.54	0.01%	0	0.00	3	9,909.54	0	0.00	3	9,909.54	1	37,35.48	2	9,534.19
15.00% - 16.00%	0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
16.00% - 17.00%	0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	7,353	100.00%	144,672,652.57	100.00%	4,761	106,428,111.64	2,652	38,244,540.93	2,265	82,707,844.78	5,088	61,964,807.79	5,239	113,622,857.21	2,123	31,049,795.99
Gross 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				5.92%												

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	30	0.41%	252,194.84 AUD	0.17%	17	218,318.07 AUD	13	33,876.77 AUD	7	179,384.53 AUD	23	72,810.31 AUD	10	165,056.93 AUD	20	87,137.91 AUD
48 - 59	966	13.41%	14,164,245.23 AUD	9.79%	681	11,243,971.70 AUD	305	2,920,273.53 AUD	318	10,086,165.33 AUD	668	4,084,079.90 AUD	803	12,822,976.16 AUD	183	1,341,267.68 AUD
60 - 71	5,931	80.66%	121,724,615.58 AUD	84.14%	4,003	94,960,821.87 AUD	1,928	26,758,793.71 AUD	1,940	72,448,294.92 AUD	3,991	49,276,320.66 AUD	4,159	95,085,075.52 AUD	1,772	26,639,540.06 AUD
>71	406	5.52%	8,531,596.92 AUD	5.90%	-	0.00 AUD	406	8,531,596.92 AUD	-	0.00 AUD	406	8,531,596.92 AUD	258	5,549,746.57 AUD	148	2,981,849.95 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	4,701	106,428,111.64 AUD	2,652	38,244,546.93 AUD	2,265	82,707,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,049,795.00 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)	60.39

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	2,028	27.58%	27,074,380.34 AUD	18.71%	1,345	20,974,192.39 AUD	683	6,100,187.95 AUD	628	18,875,158.08 AUD	1,400	8,195,222.26 AUD	1,469	22,564,149.04 AUD	559	4,510,231.30 AUD
12 - 23	4,892	66.53%	107,440,961.81 AUD	74.26%	3,305	83,883,633.87 AUD	1,587	23,557,327.94 AUD	1,612	62,895,692.09 AUD	3,280	44,545,269.72 AUD	3,501	84,957,439.45 AUD	1,391	22,783,522.36 AUD
24 - 35	156	2.12%	3,395,809.77 AUD	2.30%	51	1,570,285.38 AUD	105	1,825,524.39 AUD	25	936,994.61 AUD	131	2,458,815.16 AUD	75	1,786,562.41 AUD	81	1,609,247.36 AUD
36 - 47	231	3.06%	8,525,595.12 AUD	4.51%	-	0.00 AUD	271	6,525,909.12 AUD	-	0.00 AUD	271	6,525,909.12 AUD	181	4,489,392.85 AUD	50	2,095,548.27 AUD
48 - 59	6	0.08%	235,591.53 AUD	0.16%	-	0.00 AUD	6	235,591.53 AUD	-	0.00 AUD	6	235,591.53 AUD	4	145,343.82 AUD	2	90,247.71 AUD
60 - 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
>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	7,353	100.00%	144,672,652.57 AUD	100.00%	4,701	106,428,111.64 AUD	2,652	38,244,546.93 AUD	2,265	82,707,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,049,795.00 AUD

Statistics: Remaining Term (Months)	
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	59
Weighted Average Distribution by Remaining Term (Months)	19.37

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	2	0.03%	159,562.46 AUD	0.11%	2	159,562.46 AUD	-	0.00 AUD	1	54,882.97 AUD	1	104,679.49 AUD	2	159,562.46 AUD	-	0.00 AUD
24 - 35	63	1.26%	2,696,940.05 AUD	1.86%	74	2,171,576.46 AUD	19	525,375.17 AUD	33	1,386,054.94 AUD	60	1,310,793.11 AUD	46	1,686,353.16 AUD	47	1,010,498.95 AUD
36 - 47	5,833	79.33%	123,635,462.45 AUD	85.46%	3,785	91,835,676.76 AUD	2,048	31,799,803.69 AUD	1,838	70,371,386.41 AUD	3,995	53,264,096.04 AUD	4,273	98,523,212.18 AUD	1,560	22,112,270.27 AUD
48 - 59	1,380	18.77%	17,889,665.52 AUD	12.37%	832	12,127,265.30 AUD	548	5,762,399.62 AUD	382	10,750,546.33 AUD	998	7,139,119.19 AUD	875	12,994,944.51 AUD	505	4,894,721.01 AUD
60 - 71	23	0.31%	268,752.32 AUD	0.19%	8	134,027.64 AUD	15	134,724.68 AUD	11	144,970.13 AUD	12	123,782.19 AUD	18	241,738.08 AUD	5	27,014.24 AUD
>71	22	0.30%	22,337.77 AUD	0.02%	-	0.00 AUD	22	22,337.77 AUD	-	0.00 AUD	22	22,337.77 AUD	16	17,047.24 AUD	6	5,290.53 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	4,701	106,428,111.64 AUD	2,652	38,244,546.93 AUD	2,265	82,707,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,049,795.00 AUD

Statistics: Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	23
Maximum Distribution by Seasoning (Months)	83
Weighted Average Distribution by Seasoning (Months)	41.86

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	4,701	63.93%	106,428,111.64 AUD	73.96%	1,816	69,935,098.79 AUD	2,885	36,493,012.85 AUD	3,477	85,535,904.89 AUD	1,224	20,892,206.75 AUD
Consumer Loan	2,652	36.07%	38,244,540.93 AUD	26.44%	449	12,772,745.99 AUD	2,203	25,471,794.94 AUD	1,753	28,086,952.68 AUD	899	10,157,588.25 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	2,265	82,707,844.78 AUD	5,088	61,964,807.79 AUD	5,230	113,622,857.57 AUD	2,123	31,049,795.00 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	5,230	71.13%	113,622,857.57 AUD	78.54%	3,477	85,535,904.89 AUD	1,753	28,086,952.68 AUD
Used	2,123	28.87%	31,049,795.00 AUD	21.46%	1,224	20,892,206.75 AUD	899	10,157,588.25 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	4,701	106,428,111.64 AUD	2,652	38,244,540.93 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,265	30.80%	82,707,844.78 AUD	57.17%
No Balloon	5,088	69.20%	61,964,807.79 AUD	42.83%
Total	7,353	100.00%	144,672,652.57 AUD	100.00%

Distribution by Brand & Model - VW Group

		Total Portfolio					Product Type				Balloon				Balloon				Vehicle Status			
Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		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	Number of Contracts	Outstanding Discounted Receivables Balance			
Audi	A1	27	0.27%	346,779.50 AUD	0.24%	12	146,765.44 AUD	15	200,014.06 AUD	8	180,576.63 AUD	19	166,202.87 AUD	18	280,575.22 AUD	9	66,204.28 AUD					
	A3	118	1.20%	1,197,652.64 AUD	1.37%	44	847,153.30 AUD	74	1,128,499.34 AUD	45	1,119,781.91 AUD	73	816,900.73 AUD	68	1,153,298.71 AUD	50	822,353.83 AUD					
	A4	62	0.63%	1,379,725.93 AUD	0.95%	38	994,401.30 AUD	24	385,324.63 AUD	29	802,671.59 AUD	33	497,654.14 AUD	37	902,652.81 AUD	26	387,170.09 AUD					
	A5	39	0.40%	1,242,794.96 AUD	0.86%	28	963,787.35 AUD	11	279,007.61 AUD	22	942,822.78 AUD	17	299,972.18 AUD	31	1,083,222.45 AUD	8	159,572.51 AUD					
	A6	17	0.17%	503,500.66 AUD	0.35%	13	460,538.59 AUD	4	42,962.07 AUD	6	356,647.38 AUD	11	146,853.28 AUD	9	366,880.98 AUD	8	136,619.68 AUD					
	A7	6	0.06%	268,530.93 AUD	0.19%	6	268,530.93 AUD	0	0.00 AUD	4	253,546.34 AUD	2	14,984.59 AUD	4	253,546.34 AUD	2	14,984.59 AUD					
	A8	1	0.01%	8,568.20 AUD	0.01%	1	8,568.20 AUD	0	0.00 AUD	0	0.00 AUD	1	8,568.20 AUD	1	8,568.20 AUD	0	0.00 AUD					
	E-tron	5	0.05%	361,730.92 AUD	0.25%	4	301,393.70 AUD	1	60,337.22 AUD	4	336,768.45 AUD	1	24,962.47 AUD	5	361,730.92 AUD	0	0.00 AUD					
	Q2	52	0.53%	850,829.35 AUD	0.59%	23	415,141.49 AUD	29	435,687.86 AUD	24	524,008.15 AUD	28	326,821.20 AUD	42	719,028.20 AUD	10	131,801.15 AUD					
	Q3	163	1.66%	3,991,356.74 AUD	2.76%	97	2,623,031.05 AUD	66	1,368,325.69 AUD	76	2,664,162.20 AUD	87	1,327,194.54 AUD	143	3,754,670.45 AUD	20	236,686.29 AUD					
	Q5	159	1.62%	4,247,540.24 AUD	3.01%	113	3,147,255.76 AUD	46	1,200,284.48 AUD	80	3,119,524.21 AUD	73	1,149,016.03 AUD	118	3,704,554.79 AUD	41	542,587.45 AUD					
	Q7	132	1.34%	5,812,252.20 AUD	4.02%	105	4,943,786.45 AUD	27	869,465.85 AUD	76	4,451,884.52 AUD	56	1,361,957.78 AUD	92	4,738,302.50 AUD	40	1,674,949.80 AUD					
	Q8	11	0.11%	518,864.09 AUD	0.36%	9	470,559.86 AUD	2	48,304.23 AUD	5	357,409.32 AUD	6	161,454.77 AUD	8	394,827.46 AUD	3	124,036.10 AUD					
	R8	5	0.05%	611,763.28 AUD	0.42%	5	611,763.28 AUD	0	0.00 AUD	5	611,763.28 AUD	0	0.00 AUD	3	444,141.75 AUD	2	167,621.53 AUD					
	TT	4	0.04%	49,441.23 AUD	0.03%	2	28,576.77 AUD	2	20,864.46 AUD	1	19,639.99 AUD	3	29,801.24 AUD	0	0.00 AUD	4	49,441.23 AUD					
		Subtotal	801	8.14%	22,279,332.87 AUD	15.39%	500	16,231,253.47 AUD	301	6,039,079.59 AUD	385	15,939,276.75 AUD	416	6,331,056.22 AUD	579	18,235,906.81 AUD	222	4,014,432.16 AUD				
Bentley	Bentayga	2	0.02%	375,726.27 AUD	0.26%	2	375,726.27 AUD	0	0.00 AUD	2	375,726.27 AUD	0	0.00 AUD	1	221,310.63 AUD	1	154,415.64 AUD					
	Continental	2	0.02%	217,324.427 AUD	0.15%	2	217,324.427 AUD	0	0.00 AUD	1	148,973.72 AUD	1	68,350.69 AUD	0	0.00 AUD	2	217,324.427 AUD					
	Subtotal	4	0.04%	593,050.697 AUD	0.41%	4	593,050.697 AUD	0	0.00 AUD	3	526,699.99 AUD	1	68,350.69 AUD	1	221,310.63 AUD	3	374,639.81 AUD					
Lamborghini	Urus	2	0.02%	447,188.30 AUD	0.31%	1	280,627.93 AUD	1	166,560.37 AUD	2	447,188.30 AUD	0	0.00 AUD	2	447,188.30 AUD	0	0.00 AUD					
	Subtotal	2	0.02%	447,188.30 AUD	0.31%	1	280,627.93 AUD	1	166,560.37 AUD	2	447,188.30 AUD	0	0.00 AUD	2	447,188.30 AUD	0	0.00 AUD					
Porsche	718	5	0.05%	460,490.78 AUD	0.32%	5	460,490.78 AUD	0	0.00 AUD	5	460,490.78 AUD	0	0.00 AUD	4	377,877.60 AUD	1	82,613.18 AUD					
	911	13	0.13%	2,162,908.85 AUD	1.50%	12	2,093,645.16 AUD	1	69,259.69 AUD	13	2,162,908.85 AUD	0	0.00 AUD	9	1,701,862.22 AUD	4	461,026.63 AUD					
	Boxster	1	0.01%	2,487,268.26 AUD	0.02%	1	2,487,268.26 AUD	0	0.00 AUD	0	0.00 AUD	1	2,487,268.26 AUD	0	0.00 AUD	1	2,487,268.26 AUD					
	Cayenne	57	0.58%	3,511,528.93 AUD	2.43%	52	3,360,480.06 AUD	5	151,048.87 AUD	40	3,164,369.59 AUD	17	347,159.34 AUD	50	3,264,816.88 AUD	7	246,712.53 AUD					
	Cayman	1	0.01%	43,195.55 AUD	0.03%	0	0.00 AUD	1	43,195.55 AUD	0	0.00 AUD	1	43,195.55 AUD	0	0.00 AUD	1	43,195.55 AUD					
	Macan	64	0.65%	3,081,281.33 AUD	2.13%	58	2,756,178.45 AUD	6	325,102.88 AUD	47	2,665,900.27 AUD	17	415,381.06 AUD	55	2,782,000.43 AUD	9	299,200.90 AUD					
	Taycan	10	0.10%	1,260,084.44 AUD	0.87%	10	1,260,084.44 AUD	0	0.00 AUD	10	1,260,084.44 AUD	0	0.00 AUD	10	1,260,084.44 AUD	0	0.00 AUD					
	Subtotal	151	1.54%	9,544,377.14 AUD	7.29%	138	9,955,778.15 AUD	13	586,698.99 AUD	115	9,747,176.93 AUD	36	830,623.21 AUD	128	9,586,741.57 AUD	23	1,157,635.57 AUD					
	Skoda	Fabia	25	0.25%	159,251.53 AUD	0.11%	7	61,128.02 AUD	18	98,123.51 AUD	1	10,926.22 AUD	24	148,325.31 AUD	23	154,840.79 AUD	2	4,410.74 AUD				
		Kamq	53	0.54%	533,973.90 AUD	0.37%	14	103,363.79 AUD	39	430,611.11 AUD	4	64,259.36 AUD	48	489,714.60 AUD	53	533,973.90 AUD	0	0.00 AUD				
Karoq		3	0.03%	37,710.69 AUD	0.02%	3	37,710.69 AUD	0	0.00 AUD	3	37,710.69 AUD	28	299,461.34 AUD	31	377,810.69 AUD	0	0.00 AUD					
Kodiaq		64	0.65%	1,156,348.61 AUD	0.80%	24	491,165.67 AUD	40	665,182.94 AUD	18	459,774.08 AUD	46	696,574.53 AUD	58	1,075,625.54 AUD	6	80,723.02 AUD					
Octavia		57	0.58%	681,186.79 AUD	0.47%	12	152,309.27 AUD	45	527,877.52 AUD	17	351,165.28 AUD	40	329,021.51 AUD	49	602,484.64 AUD	8	77,702.15 AUD					
Scala		29	0.29%	318,401.35 AUD	0.22%	8	111,901.88 AUD	21	206,499.47 AUD	7	114,386.28 AUD	22	204,015.07 AUD	29	318,401.35 AUD	0	0.00 AUD					
Superb		13	0.13%	237,881.17 AUD	0.16%	6	150,667.95 AUD	7	87,213.22 AUD	5	144,701.39 AUD	8	93,178.78 AUD	11	225,914.69 AUD	2	11,966.48 AUD					
Subtotal		272	2.77%	3,463,854.84 AUD	2.39%	85	1,181,175.02 AUD	192	2,282,679.82 AUD	55	1,223,561.90 AUD	217	2,240,292.14 AUD	254	3,289,951.69 AUD	18	174,802.44 AUD					
Volkswagen	Ameo	2	0.02%	35,340.96 AUD	0.02%	1	26,071.47 AUD	1	9,269.49 AUD	0	0.00 AUD	2	35,340.96 AUD	2	35,340.96 AUD	0	0.00 AUD					
	Arteon	4	0.04%	83,611.55 AUD	0.06%	1	27,891.49 AUD	3	55,720.07 AUD	3	72,790.18 AUD	1	10,868.38 AUD	4	83,611.55 AUD	0	0.00 AUD					
	Bentle	2	0.02%	7,520.98 AUD	0.01%	1	3,628.36 AUD	1	3,892.62 AUD	0	0.00 AUD	2	7,520.98 AUD	0	0.00 AUD	2	7,520.98 AUD					
	Golf	170	1.73%	1,955,080.75 AUD	1.35%	63	809,364.26 AUD	107	1,145,716.49 AUD	47	950,960.92 AUD	123	1,004,119.83 AUD	103	1,359,655.55 AUD	67	596,425.20 AUD					
	Jetta	1	0.01%	7,096.55 AUD	0.00%	0	0.00 AUD	1	7,096.55 AUD	0	0.00 AUD	1	7,096.55 AUD	0	0.00 AUD	1	7,096.55 AUD					
	Passat	19	0.19%	301,389.89 AUD	0.21%	7	79,829.64 AUD	12	221,560.25 AUD	7	169,048.59 AUD	12	132,341.30 AUD	12	246,058.98 AUD	7	55,333.91 AUD					
	Polo	86	0.87%	646,855.82 AUD	0.45%	23	194,396.92 AUD	63	452,458.90 AUD	15	190,513.41 AUD	71	456,342.41 AUD	76	604,816.33 AUD	10	42,039.49 AUD					
	T-Cross	107	1.09%	1,059,978.81 AUD	0.76%	32	308,704.24 AUD	75	735,272.57 AUD	18	273,394.26 AUD	89	820,582.55 AUD	106	1,075,849.96 AUD	1	18,126.85 AUD					
	Tiguan	283	2.88%	4,017,597.04 AUD	2.77%	143	2,202,646.07 AUD	140	1,811,330.97 AUD	87	2,023,887.89 AUD	196	1,980,109.15 AUD	245	3,225,947.75 AUD	38	488,429.21 AUD					
	Touran	47	0.48%	1,785,051.51 AUD	1.24%	36	1,442,783.05 AUD	11	353,277.96 AUD	27	1,412,616.16 AUD	20	363,444.83 AUD	36	1,617,265.36 AUD	11	178,676.56 AUD					
	T-Roc	62	0.63%	867,433.89 AUD	0.59%	19	275,077.36 AUD	43	592,356.52 AUD	13	214,322.78 AUD	49	573,116.10 AUD	61	821,587.47 AUD	1	15,851.16 AUD					
		Subtotal	783	7.96%	10,788,375.23 AUD	7.46%	335	5,424,382.86 AUD	457	5,363,973.19 AUD	217	5,367,474.21 AUD	586	5,420,883.84 AUD	641	9,256,239.25 AUD	142	1,852,117.96 AUD				
Volkswagen Commercial	Amarok	267	2.71%	4,886,482.28 AUD	3.38%	204	3,943,227.90 AUD	63	945,254.38 AUD	102	2,862,512.59 AUD	165	2,025,969.69 AUD	195	3,861,953.82 AUD	72	1,026,528.45 AUD					
	Caddy	56	0.57%	604,897.40 AUD	0.42%	53	586,607.81 AUD	3	8,289.59 AUD	16	303,668.24 AUD	40	301,329.16 AUD	46	527,002.23 AUD	10	77,895.17 AUD					
	Caravelle	1	0.01%	27,235.49 AUD	0.02%	1	27,235.49 AUD	0	0.00 AUD	1	27,235.49 AUD	0	0.00 AUD	1	27,235.49 AUD	0	0.00 AUD					
	Crafter	48	0.49%	906,847.10 AUD	0.63%	47	893,155.02 AUD	1	13,692.08 AUD	18	538,100.99 AUD	30	368,746.15 AUD	47	902,153.29 AUD	1	4,893.01 AUD					
	Grand California	3	0.03%	159,989.44 AUD	0.11%	0	0.00 AUD	3	159,989.44 AUD	2	28,960.30 AUD	1	13,980.15 AUD	2	54,916.49 AUD	0	0.00 AUD					
	Multivan	22	0.22%	515,162.87 AUD	0.36%	15	377,828.89 AUD	7	137,333.98 AUD	9	303,774.82 AUD	13	211,388.90 AUD	17	408,492.82 AUD	5	106,703.15 AUD					
	Transporter	67	0.68%	1,218,011.90 AUD	0.84%	60	1,095,900.82 AUD	7	122,021.08 AUD	22	551,342.43 AUD	45	666,697.47 AUD	57	1,098,214.85 AUD	10	119,797.25 AUD					
	Subtotal	464	4.72%	8,326,048.48 AUD	5.79%	380	6,934,045.93 AUD	84	1,386,570.95 AUD	169	4,685,339.35 AUD	295	3,635,261.13 AUD	368	6,965,046.18 AUD	98	1,335,559.29 AUD					
	Total	2477	25.18%	56,427,782.752 AUD	39.50%	1,429	40,690,305.96 AUD	1,048	15,827,473.82 AUD	1,689	37,951,314.43 AUD	1,581	18,526,471.29 AUD	1,971	47,861,472.39 AUD	5060						

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		Now		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	193	2.62%	3,179,846.47 AUD	2.20%	74	1,745,570.99 AUD	119	1,432,274.48 AUD	36	1,369,886.11 AUD	157	1,807,859.36 AUD	119	2,207,178.52 AUD	74	870,666.95 AUD
New South Wales	2,806	35.44%	54,101,607.05 AUD	37.40%	1,736	41,194,416.40 AUD	870	12,907,190.65 AUD	865	32,550,739.12 AUD	1,741	21,550,867.93 AUD	1,956	43,777,460.30 AUD	651	10,324,146.75 AUD
Northern Territory	67	0.91%	885,903.00 AUD	0.61%	25	471,032.06 AUD	42	414,870.94 AUD	7	262,898.46 AUD	60	623,004.54 AUD	51	651,926.79 AUD	16	233,976.21 AUD
Queensland	1,541	20.96%	29,186,862.07 AUD	20.17%	1,054	22,045,819.80 AUD	487	7,141,042.27 AUD	479	16,172,362.41 AUD	1,062	13,014,499.66 AUD	1,191	24,493,071.57 AUD	350	4,693,790.50 AUD
South Australia	318	4.32%	6,910,376.98 AUD	4.71%	214	5,115,543.52 AUD	104	1,694,733.36 AUD	121	4,423,307.53 AUD	197	3,386,789.35 AUD	229	5,095,708.03 AUD	89	1,214,568.86 AUD
Tasmania	250	3.40%	3,601,507.94 AUD	2.49%	103	1,873,971.89 AUD	147	1,727,536.05 AUD	44	1,191,320.00 AUD	206	2,410,187.94 AUD	118	1,895,618.38 AUD	132	1,705,889.56 AUD
Victoria	1,523	20.71%	32,989,222.23 AUD	22.80%	985	24,788,787.88 AUD	538	8,200,434.35 AUD	576	21,673,444.91 AUD	947	11,315,777.32 AUD	1,142	26,831,392.48 AUD	381	6,157,829.75 AUD
Western Australia	800	11.63%	13,919,427.83 AUD	9.82%	510	9,192,969.10 AUD	290	4,726,458.83 AUD	137	5,063,546.24 AUD	718	8,855,841.89 AUD	425	8,170,501.50 AUD	430	5,748,926.43 AUD
Total	7,353	100.00%	144,672,652.57 AUD	100.00%	4,510	106,425,181.54 AUD	2,373	37,349,633.63 AUD	2,263	123,075,476.10 AUD	5,091	61,444,072.93 AUD	7,230	153,722,112.27 AUD	2,120	37,545,305.69 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%	96,979.62AUD	0.07%	2	14,113.53AUD	4	82,866.09AUD	2	41,662.80AUD	4	55,296.82AUD	1	8,997.06AUD	5	87,982.56AUD
No Current Extension	7,347	99.92%	144,575,672.56AUD	99.93%	4,899	106,413,996.11AUD	2,648	38,161,674.84AUD	2,263	82,666,161.99AUD	5,084	61,909,510.97AUD	5,229	113,613,860.51AUD	2,116	30,961,812.44AUD
	7,353	100.00%	144,672,652.57AUD	100.00%	4,901	106,428,111.64AUD	2,652	38,244,546.93AUD	2,265	82,707,844.79AUD	5,088	61,964,807.79AUD	5,230	113,622,857.57AUD	2,121	31,049,795.00AUD

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	7,178	97.62%	140,622,346.28 AUD	97.20%
1	121	1.65%	2,488,279.35 AUD	1.72%
2	34	0.46%	1,012,299.99 AUD	0.70%
3	18	0.24%	506,936.54 AUD	0.35%
4	1	0.01%	29,049.83 AUD	0.02%
5	1	0.01%	13,740.58 AUD	0.01%
Total	7,353	100.00%	144,672,652.57AUD	100.00%

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