



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying                   | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| A2MJOB                         | A2 MILK CO LTD               | \$3.2155                       | \$3.8400                | \$4.92              | 65.36%  | \$1.70                                 | 21.95%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOC                         | A2 MILK CO LTD               | \$2.6753                       | \$3.2000                | \$4.92              | 54.38%  | \$2.24                                 | 34.96%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOD                         | A2 MILK CO LTD               | \$3.5034                       | \$4.2000                | \$4.92              | 71.21%  | \$1.42                                 | 14.63%           | 08/09/2033 | 0.00%                | Pay to investor   |
| AFGJOA                         | AUSTRALIAN FINANCE GROUP LTD | \$1.0556                       | \$1.2100                | \$1.62              | 65.16%  | \$0.56                                 | 25.31%           | 15/07/2032 | 14.17%               | Pay to investor   |
| AFGJOB                         | AUSTRALIAN FINANCE GROUP LTD | \$0.8372                       | \$0.9700                | \$1.62              | 51.68%  | \$0.78                                 | 40.12%           | 15/07/2032 | 10.22%               | Pay to investor   |
| AGLJOA                         | AGL ENERGY LTD               | \$5.6829                       | \$6.5000                | \$10.85             | 52.38%  | \$5.17                                 | 40.09%           | 21/01/2032 | 11.81%               | Pay to investor   |
| AGLJOB                         | AGL ENERGY LTD               | \$6.4912                       | \$7.4300                | \$10.85             | 59.83%  | \$4.36                                 | 31.52%           | 21/01/2032 | 13.99%               | Pay to investor   |
| AGLJOC                         | AGL ENERGY LTD               | \$5.0291                       | \$5.7600                | \$10.85             | 46.35%  | \$5.82                                 | 46.91%           | 26/05/2026 | 10.48%               | Pay to investor   |
| AGLJOD                         | AGL ENERGY LTD               | \$6.0583                       | \$6.9400                | \$10.85             | 55.84%  | \$4.79                                 | 36.04%           | 08/09/2033 | 12.73%               | Pay to investor   |
| AGLJOE                         | AGL ENERGY LTD               | \$7.0705                       | \$8.1000                | \$10.85             | 65.17%  | \$3.78                                 | 25.35%           | 08/09/2033 | 16.14%               | Pay to investor   |
| AGLSO4                         | AGL ENERGY LTD               | \$3.4528                       | \$3.7900                | \$10.85             | 31.82%  | \$7.40                                 | 65.07%           | 26/02/2025 | 8.25%                | Pay down loan     |
| ALDJOB                         | AMPOL LIMITED                | \$13.3924                      | \$15.3300               | \$28.48             | 47.02%  | \$15.09                                | 46.17%           | 25/09/2025 | 3.98%                | Pay to investor   |
| ALLJOA                         | ARISTOCRAT LEISURE LTD       | \$19.5408                      | \$22.3700               | \$67.83             | 28.81%  | \$48.29                                | 67.02%           | 25/09/2025 | 1.45%                | Pay to investor   |
| ALLJOB                         | ARISTOCRAT LEISURE LTD       | \$23.5258                      | \$26.9400               | \$67.83             | 34.68%  | \$44.30                                | 60.28%           | 25/09/2025 | 1.58%                | Pay to investor   |
| ALLJOC                         | ARISTOCRAT LEISURE LTD       | \$30.0149                      | \$34.3700               | \$67.83             | 44.25%  | \$37.82                                | 49.33%           | 26/05/2026 | 1.85%                | Pay to investor   |
| ALLJOD                         | ARISTOCRAT LEISURE LTD       | \$26.3790                      | \$30.2000               | \$67.83             | 38.89%  | \$41.45                                | 55.48%           | 15/07/2032 | 1.69%                | Pay to investor   |
| ALLJOF                         | ARISTOCRAT LEISURE LTD       | \$39.2881                      | \$45.0000               | \$67.83             | 57.92%  | \$28.54                                | 33.66%           | 12/03/2025 | 2.45%                | Pay to investor   |
| ALXJOB                         | ATLAS ARTERIA                | \$3.5769                       | \$4.1000                | \$4.89              | 73.15%  | \$1.31                                 | 16.16%           | 12/03/2025 | 30.46%               | Pay to investor   |
| AMCJOA                         | AMCOR LTD                    | \$7.3425                       | \$8.4000                | \$15.79             | 46.50%  | \$8.45                                 | 46.80%           | 08/09/2033 | 9.12%                | Pay to investor   |
| AMCJOC                         | AMCOR LTD                    | \$8.8271                       | \$10.1100               | \$15.79             | 55.90%  | \$6.96                                 | 35.97%           | 12/03/2025 | 11.06%               | Pay to investor   |
| AMPJOA                         | AMP LTD                      | \$0.7306                       | \$0.8300                | \$1.56              | 46.98%  | \$0.82                                 | 46.62%           | 25/09/2025 | 4.85%                | Pay to investor   |
| AMPJOB                         | AMP LTD                      | \$0.6466                       | \$0.7400                | \$1.56              | 41.58%  | \$0.91                                 | 52.41%           | 21/01/2032 | 4.40%                | Pay to investor   |
| AMPJOC                         | AMP LTD                      | \$0.7907                       | \$0.9200                | \$1.56              | 50.85%  | \$0.76                                 | 40.84%           | 25/11/2032 | 5.23%                | Pay to investor   |
| AMPJOF                         | AMP LTD                      | \$0.5891                       | \$0.6700                | \$1.56              | 37.88%  | \$0.97                                 | 56.91%           | 26/02/2025 | 4.14%                | Pay to investor   |
| ANNJOB                         | ANSELL LTD                   | \$12.6556                      | \$14.5000               | \$32.47             | 38.98%  | \$19.81                                | 55.34%           | 15/07/2032 | 2.93%                | Pay to investor   |
| ANZJOA                         | ANZ GROUP HOLDINGS LTD       | \$12.9953                      | \$14.5000               | \$32.46             | 40.03%  | \$19.46                                | 55.33%           | 15/07/2032 | 8.53%                | Pay to investor   |
| ANZJOB                         | ANZ GROUP HOLDINGS LTD       | \$21.9327                      | \$24.4500               | \$32.46             | 67.57%  | \$10.53                                | 24.68%           | 21/01/2032 | 15.77%               | Pay to investor   |
| ANZJOC                         | ANZ GROUP HOLDINGS LTD       | \$16.1210                      | \$17.6500               | \$32.46             | 49.66%  | \$16.34                                | 45.63%           | 26/02/2025 | 10.16%               | Pay to investor   |
| ANZJOD                         | ANZ GROUP HOLDINGS LTD       | \$15.0001                      | \$16.7200               | \$32.46             | 46.21%  | \$17.46                                | 48.49%           | 25/11/2032 | 9.51%                | Pay to investor   |
| ANZJOE                         | ANZ GROUP HOLDINGS LTD       | \$20.9954                      | \$23.4100               | \$32.46             | 64.68%  | \$11.46                                | 27.88%           | 25/11/2032 | 14.48%               | Pay to investor   |
| ANZJOH                         | ANZ GROUP HOLDINGS LTD       | \$13.3984                      | \$14.9400               | \$32.46             | 41.28%  | \$19.06                                | 53.97%           | 12/03/2025 | 8.71%                | Pay to investor   |
| ANZJOI                         | ANZ GROUP HOLDINGS LTD       | \$12.0309                      | \$13.4200               | \$32.46             | 37.06%  | \$20.43                                | 58.66%           | 12/03/2025 | 8.13%                | Pay to investor   |
| ANZJOJ                         | ANZ GROUP HOLDINGS LTD       | \$10.6634                      | \$11.8900               | \$32.46             | 32.85%  | \$21.80                                | 63.37%           | 12/03/2025 | 7.62%                | Pay to investor   |
| ANZSO1                         | ANZ GROUP HOLDINGS LTD       | \$11.4100                      | \$12.8200               | \$32.46             | 35.15%  | \$21.05                                | 60.51%           | 26/05/2026 | 7.89%                | Pay down loan     |
| ANZSO2                         | ANZ GROUP HOLDINGS LTD       | \$11.3481                      | \$12.7500               | \$32.46             | 34.96%  | \$21.11                                | 60.72%           | 25/11/2032 | 7.86%                | Pay down loan     |
| ANZSO3                         | ANZ GROUP HOLDINGS LTD       | \$7.2205                       | \$8.0000                | \$32.46             | 22.24%  | \$25.24                                | 75.35%           | 12/03/2025 | 6.58%                | Pay down loan     |
| ARGJOA                         | ARGO INVESTMENTS LTD         | \$4.6491                       | \$5.3300                | \$9.00              | 51.66%  | \$4.35                                 | 40.78%           | 25/09/2025 | 7.93%                | Pay to investor   |
| ASXJOB                         | ASX LTD                      | \$50.3295                      | \$57.6300               | \$66.49             | 75.69%  | \$16.16                                | 13.33%           | 26/05/2026 | 12.87%               | Pay to investor   |
| ASXJOC                         | ASX LTD                      | \$41.3779                      | \$47.3800               | \$66.49             | 62.23%  | \$25.11                                | 28.74%           | 10/02/2033 | 8.28%                | Pay to investor   |
| ASXSO1                         | ASX LTD                      | \$36.7222                      | \$42.0500               | \$66.49             | 55.23%  | \$29.77                                | 36.76%           | 25/11/2032 | 6.99%                | Pay down loan     |
| ASXSO4                         | ASX LTD                      | \$49.0677                      | \$53.7400               | \$66.49             | 73.80%  | \$17.42                                | 19.18%           | 26/02/2025 | 11.94%               | Pay down loan     |
| AZJJOA                         | AURIZON HOLDINGS LTD         | \$2.3910                       | \$2.7400                | \$3.43              | 69.71%  | \$1.04                                 | 20.12%           | 25/09/2025 | 16.36%               | Pay to investor   |
| AZJJOC                         | AURIZON HOLDINGS LTD         | \$2.1637                       | \$2.4800                | \$3.43              | 63.08%  | \$1.27                                 | 27.70%           | 21/01/2032 | 13.42%               | Pay to investor   |
| AZJJOD                         | AURIZON HOLDINGS LTD         | \$1.9173                       | \$2.2000                | \$3.43              | 55.90%  | \$1.51                                 | 35.86%           | 10/02/2033 | 11.24%               | Pay to investor   |



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| BAPJOD                         | BAPCOR LTD                     | \$3.1002                       | \$3.5500                | \$4.65              | 66.67%  | \$1.55                                 | 23.66%           | 08/09/2033 | 9.68%                | Pay to investor   |
| BENJOE                         | BENDIGO AND ADELAIDE BANK      | \$5.6091                       | \$6.4300                | \$13.20             | 42.49%  | \$7.59                                 | 51.29%           | 12/03/2025 | 8.30%                | Pay to investor   |
| BENJOF                         | BENDIGO AND ADELAIDE BANK      | \$4.1025                       | \$4.7000                | \$13.20             | 31.08%  | \$9.10                                 | 64.39%           | 12/03/2025 | 6.92%                | Pay to investor   |
| BENJOG                         | BENDIGO AND ADELAIDE BANK      | \$7.5060                       | \$8.5900                | \$13.20             | 56.86%  | \$5.69                                 | 34.92%           | 12/03/2025 | 11.06%               | Pay to investor   |
| BENJOH                         | BENDIGO AND ADELAIDE BANK      | \$8.9338                       | \$10.2400               | \$13.20             | 67.68%  | \$4.27                                 | 22.42%           | 12/03/2025 | 14.77%               | Pay to investor   |
| BGAJOB                         | BEGA CHEESE LTD                | \$1.6000                       | \$1.9100                | \$5.25              | 30.48%  | \$3.65                                 | 63.62%           | 26/02/2025 | 2.19%                | Pay to investor   |
| BGAJOC                         | BEGA CHEESE LTD                | \$2.1755                       | \$2.6000                | \$5.25              | 41.44%  | \$3.07                                 | 50.48%           | 08/09/2033 | 2.60%                | Pay to investor   |
| BHPJOA                         | BHP GROUP LTD                  | \$23.8617                      | \$27.3200               | \$40.36             | 59.12%  | \$16.50                                | 32.31%           | 21/01/2032 | 13.29%               | Pay to investor   |
| BHPJOB                         | BHP GROUP LTD                  | \$18.9895                      | \$21.7500               | \$40.36             | 47.05%  | \$21.37                                | 46.11%           | 15/07/2032 | 10.26%               | Pay to investor   |
| BHPJOH                         | BHP GROUP LTD                  | \$12.8594                      | \$14.0900               | \$40.36             | 31.86%  | \$27.50                                | 65.09%           | 12/03/2025 | 7.97%                | Pay to investor   |
| BHPJOL                         | BHP GROUP LTD                  | \$29.6929                      | \$33.7000               | \$40.36             | 73.57%  | \$10.67                                | 16.50%           | 12/03/2025 | 20.55%               | Pay to investor   |
| BHPJOQ                         | BHP GROUP LTD                  | \$20.1638                      | \$22.8900               | \$40.36             | 49.96%  | \$20.20                                | 43.29%           | 12/03/2025 | 10.86%               | Pay to investor   |
| BHPJOR                         | BHP GROUP LTD                  | \$18.9889                      | \$21.5500               | \$40.36             | 47.05%  | \$21.37                                | 46.61%           | 12/03/2025 | 10.26%               | Pay to investor   |
| BHPJOS                         | BHP GROUP LTD                  | \$18.2622                      | \$20.7300               | \$40.36             | 45.25%  | \$22.10                                | 48.64%           | 12/03/2025 | 9.92%                | Pay to investor   |
| BHPSO1                         | BHP GROUP LTD                  | \$21.6797                      | \$24.8200               | \$40.36             | 53.72%  | \$18.68                                | 38.50%           | 25/11/2032 | 11.74%               | Pay down loan     |
| BHPSO2                         | BHP GROUP LTD                  | \$26.0835                      | \$29.6100               | \$40.36             | 64.63%  | \$14.28                                | 26.64%           | 25/09/2025 | 15.36%               | Pay down loan     |
| BHPSO3                         | BHP GROUP LTD                  | \$10.0878                      | \$11.2500               | \$40.36             | 24.99%  | \$30.27                                | 72.13%           | 26/05/2026 | 7.24%                | Pay down loan     |
| BKIJOA                         | BKI INVESTMENT CO LTD          | \$1.1966                       | \$1.4900                | \$1.72              | 69.77%  | \$0.52                                 | 13.12%           | 08/09/2033 | 15.14%               | Pay to investor   |
| BKIJOC                         | BKI INVESTMENT CO LTD          | \$0.9397                       | \$1.1700                | \$1.72              | 54.79%  | \$0.78                                 | 31.78%           | 12/03/2025 | 10.13%               | Pay to investor   |
| BOQJOB                         | BANK OF QUEENSLAND LTD         | \$4.9084                       | \$5.6200                | \$6.83              | 71.87%  | \$1.92                                 | 17.72%           | 12/03/2025 | 17.69%               | Pay to investor   |
| BOQJOC                         | BANK OF QUEENSLAND LTD         | \$4.2368                       | \$4.8500                | \$6.83              | 62.03%  | \$2.59                                 | 28.99%           | 25/11/2032 | 13.11%               | Pay to investor   |
| BOQJOD                         | BANK OF QUEENSLAND LTD         | \$4.6554                       | \$5.0900                | \$6.83              | 68.16%  | \$2.17                                 | 25.48%           | 26/02/2025 | 15.64%               | Pay to investor   |
| BOQJOE                         | BANK OF QUEENSLAND LTD         | \$4.0173                       | \$4.4000                | \$6.83              | 58.82%  | \$2.81                                 | 35.58%           | 26/02/2025 | 12.09%               | Pay to investor   |
| BOQSO1                         | BANK OF QUEENSLAND LTD         | \$4.1878                       | \$4.8000                | \$6.83              | 61.31%  | \$2.64                                 | 29.72%           | 12/03/2025 | 12.87%               | Pay down loan     |
| BOQSO5                         | BANK OF QUEENSLAND LTD         | \$3.0934                       | \$3.3900                | \$6.83              | 45.29%  | \$3.74                                 | 50.37%           | 12/03/2025 | 9.10%                | Pay down loan     |
| BRGJOB                         | BREVILLE GROUP LTD             | \$21.4206                      | \$24.5300               | \$32.14             | 66.65%  | \$10.72                                | 23.68%           | 12/03/2025 | 3.08%                | Pay to investor   |
| BSLJOA                         | BLUESCOPE STEEL LTD            | \$14.2808                      | \$17.0600               | \$20.87             | 68.43%  | \$6.59                                 | 18.26%           | 15/07/2032 | 8.35%                | Pay to investor   |
| BSLJOB                         | BLUESCOPE STEEL LTD            | \$8.5908                       | \$10.2700               | \$20.87             | 41.16%  | \$12.28                                | 50.79%           | 15/07/2032 | 4.48%                | Pay to investor   |
| BSLJOC                         | BLUESCOPE STEEL LTD            | \$11.3293                      | \$13.5400               | \$20.87             | 54.29%  | \$9.54                                 | 35.12%           | 10/02/2033 | 5.76%                | Pay to investor   |
| BXBJOA                         | BRAMBLES LTD                   | \$6.4912                       | \$7.4300                | \$19.25             | 33.72%  | \$12.76                                | 61.40%           | 21/01/2032 | 4.05%                | Pay to investor   |
| BXBJOB                         | BRAMBLES LTD                   | \$9.8187                       | \$11.2500               | \$19.25             | 51.01%  | \$9.43                                 | 41.56%           | 10/02/2033 | 5.47%                | Pay to investor   |
| BXBJOD                         | BRAMBLES LTD                   | \$7.4366                       | \$8.5200                | \$19.25             | 38.63%  | \$11.81                                | 55.74%           | 10/02/2033 | 4.37%                | Pay to investor   |
| BXBSO1                         | BRAMBLES LTD                   | \$4.3241                       | \$4.9500                | \$19.25             | 22.46%  | \$14.93                                | 74.29%           | 10/02/2033 | 3.46%                | Pay down loan     |
| BXBSO4                         | BRAMBLES LTD                   | \$8.8411                       | \$10.1200               | \$19.25             | 45.93%  | \$10.41                                | 47.43%           | 26/02/2025 | 4.96%                | Pay down loan     |
| BXBSO5                         | BRAMBLES LTD                   | \$5.7360                       | \$6.2800                | \$19.25             | 29.80%  | \$13.51                                | 67.38%           | 26/02/2025 | 3.82%                | Pay down loan     |
| CARJOC                         | CARSales.COM LTD               | \$21.2911                      | \$24.3800               | \$40.82             | 52.16%  | \$19.53                                | 40.27%           | 26/05/2026 | 3.74%                | Pay to investor   |
| CBAJOA                         | COMMONWEALTH BANK OF AUSTRALIA | \$41.1774                      | \$45.9200               | \$153.02            | 26.91%  | \$111.84                               | 69.99%           | 25/09/2025 | 4.16%                | Pay to investor   |
| CBAJOB                         | COMMONWEALTH BANK OF AUSTRALIA | \$57.0646                      | \$63.6300               | \$153.02            | 37.29%  | \$95.96                                | 58.42%           | 10/02/2033 | 4.85%                | Pay to investor   |
| CBAJOC                         | COMMONWEALTH BANK OF AUSTRALIA | \$80.3871                      | \$89.6400               | \$153.02            | 52.53%  | \$72.63                                | 41.42%           | 26/05/2026 | 6.40%                | Pay to investor   |
| CBAJOE                         | COMMONWEALTH BANK OF AUSTRALIA | \$73.2795                      | \$81.7200               | \$153.02            | 47.89%  | \$79.74                                | 46.60%           | 21/01/2032 | 5.83%                | Pay to investor   |
| CBAJOG                         | COMMONWEALTH BANK OF AUSTRALIA | \$54.1655                      | \$60.4100               | \$153.02            | 35.40%  | \$98.85                                | 60.52%           | 15/07/2032 | 4.70%                | Pay to investor   |
| CBAJOH                         | COMMONWEALTH BANK OF AUSTRALIA | \$105.4646                     | \$117.6100              | \$153.02            | 68.92%  | \$47.56                                | 23.14%           | 12/03/2025 | 9.78%                | Pay to investor   |
| CBAJOI                         | COMMONWEALTH BANK OF AUSTRALIA | \$91.2963                      | \$101.8100              | \$153.02            | 59.66%  | \$61.72                                | 33.47%           | 10/02/2033 | 7.53%                | Pay to investor   |
| CBASO1                         | COMMONWEALTH BANK OF AUSTRALIA | \$49.6584                      | \$55.3800               | \$153.02            | 32.45%  | \$103.36                               | 63.81%           | 26/05/2026 | 4.50%                | Pay down loan     |

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| CBASO3                         | COMMONWEALTH BANK OF AUSTRALIA | \$29.1670                      | \$32.5300               | \$153.02            | 19.06%  | \$123.85                               | 78.74%           | 12/03/2025 | 3.75%                | Pay down loan     |
| CBASO4                         | COMMONWEALTH BANK OF AUSTRALIA | \$27.2230                      | \$29.8200               | \$153.02            | 17.79%  | \$125.80                               | 80.51%           | 26/02/2025 | 3.70%                | Pay down loan     |
| CCPJOD                         | CREDIT CORP GROUP LTD          | \$9.9001                       | \$11.8300               | \$17.90             | 55.31%  | \$8.00                                 | 33.91%           | 15/07/2032 | 4.75%                | Pay to investor   |
| CCPJOE                         | CREDIT CORP GROUP LTD          | \$8.6495                       | \$10.3300               | \$17.90             | 48.32%  | \$9.25                                 | 42.29%           | 25/11/2032 | 4.11%                | Pay to investor   |
| CHCJOA                         | CHARTER HALL GROUP             | \$7.9698                       | \$9.1300                | \$15.36             | 51.89%  | \$7.39                                 | 40.56%           | 25/09/2025 | 6.10%                | Pay to investor   |
| CHCJOC                         | CHARTER HALL GROUP             | \$6.8556                       | \$7.8500                | \$15.36             | 44.63%  | \$8.50                                 | 48.89%           | 15/07/2032 | 5.30%                | Pay to investor   |
| CIAJOA                         | CHAMPION IRON LTD              | \$2.7519                       | \$3.2900                | \$5.53              | 49.76%  | \$2.78                                 | 40.51%           | 25/09/2025 | 7.93%                | Pay to investor   |
| CIAJOB                         | CHAMPION IRON LTD              | \$4.3523                       | \$5.2000                | \$5.53              | 78.70%  | \$1.18                                 | 5.97%            | 21/01/2032 | 18.69%               | Pay to investor   |
| CIAJOE                         | CHAMPION IRON LTD              | \$3.7273                       | \$4.4500                | \$5.53              | 67.40%  | \$1.80                                 | 19.53%           | 26/05/2026 | 12.21%               | Pay to investor   |
| COHJOB                         | COCHLEAR LTD                   | \$112.9059                     | \$129.2800              | \$293.12            | 38.52%  | \$180.21                               | 55.90%           | 25/09/2025 | 2.28%                | Pay to investor   |
| COHJOD                         | COCHLEAR LTD                   | \$184.5637                     | \$211.3300              | \$293.12            | 62.97%  | \$108.56                               | 27.90%           | 12/03/2025 | 3.78%                | Pay to investor   |
| COHSO1                         | COCHLEAR LTD                   | \$116.7502                     | \$133.6800              | \$293.12            | 39.83%  | \$176.37                               | 54.39%           | 25/11/2032 | 2.32%                | Pay down loan     |
| COHSO4                         | COCHLEAR LTD                   | \$157.4086                     | \$172.4000              | \$293.12            | 53.70%  | \$135.71                               | 41.18%           | 26/02/2025 | 3.02%                | Pay down loan     |
| COLJOB                         | COLES GROUP LTD                | \$10.0709                      | \$11.5300               | \$18.18             | 55.40%  | \$8.11                                 | 36.58%           | 26/05/2026 | 3.95%                | Pay to investor   |
| COLJOE                         | COLES GROUP LTD                | \$10.0315                      | \$11.4900               | \$18.18             | 55.18%  | \$8.15                                 | 36.80%           | 25/11/2032 | 3.93%                | Pay to investor   |
| COLJOF                         | COLES GROUP LTD                | \$14.0323                      | \$16.0900               | \$18.18             | 77.19%  | \$4.15                                 | 11.50%           | 25/11/2032 | 7.72%                | Pay to investor   |
| CPUJOA                         | COMPUTERSHARE LTD              | \$15.3729                      | \$17.6000               | \$30.45             | 50.49%  | \$15.08                                | 42.20%           | 10/02/2033 | 5.44%                | Pay to investor   |
| CPUJOB                         | COMPUTERSHARE LTD              | \$16.8840                      | \$19.3300               | \$30.45             | 55.45%  | \$13.57                                | 36.52%           | 12/03/2025 | 6.04%                | Pay to investor   |
| CPUJOC                         | COMPUTERSHARE LTD              | \$8.9522                       | \$10.2600               | \$30.45             | 29.40%  | \$21.50                                | 66.31%           | 12/03/2025 | 3.81%                | Pay to investor   |
| CPUSO4                         | COMPUTERSHARE LTD              | \$5.1920                       | \$5.6900                | \$30.45             | 17.05%  | \$25.26                                | 81.31%           | 26/02/2025 | 3.25%                | Pay down loan     |
| CPUSO5                         | COMPUTERSHARE LTD              | \$12.7584                      | \$14.6100               | \$30.45             | 41.90%  | \$17.69                                | 52.02%           | 26/02/2025 | 4.63%                | Pay down loan     |
| CSLJOE                         | CSL LTD                        | \$205.7536                     | \$235.5900              | \$272.45            | 75.52%  | \$66.70                                | 13.53%           | 15/07/2032 | 5.92%                | Pay to investor   |
| CSLJOF                         | CSL LTD                        | \$189.8407                     | \$217.3700              | \$272.45            | 69.68%  | \$82.61                                | 20.22%           | 26/05/2026 | 4.78%                | Pay to investor   |
| CSLJOG                         | CSL LTD                        | \$176.6729                     | \$202.3000              | \$272.45            | 64.85%  | \$95.78                                | 25.75%           | 25/11/2032 | 4.12%                | Pay to investor   |
| CSLJOI                         | CSL LTD                        | \$197.0360                     | \$225.6000              | \$272.45            | 72.32%  | \$75.41                                | 17.20%           | 10/02/2033 | 5.23%                | Pay to investor   |
| CSLJOJ                         | CSL LTD                        | \$97.0016                      | \$111.0700              | \$272.45            | 35.60%  | \$175.45                               | 59.23%           | 10/02/2033 | 2.25%                | Pay to investor   |
| CSLJOK                         | CSL LTD                        | \$175.8067                     | \$201.3100              | \$272.45            | 64.53%  | \$96.64                                | 26.11%           | 10/02/2033 | 4.08%                | Pay to investor   |
| CSLJOL                         | CSL LTD                        | \$215.2209                     | \$246.4300              | \$272.45            | 78.99%  | \$57.23                                | 9.55%            | 10/02/2033 | 6.90%                | Pay to investor   |
| CSLSO1                         | CSL LTD                        | \$196.6456                     | \$225.1600              | \$272.45            | 72.18%  | \$75.80                                | 17.36%           | 25/09/2025 | 5.21%                | Pay down loan     |
| CSLSO4                         | CSL LTD                        | \$158.4542                     | \$181.4300              | \$272.45            | 58.16%  | \$114.00                               | 33.41%           | 12/03/2025 | 3.46%                | Pay down loan     |
| CSLSO5                         | CSL LTD                        | \$92.5235                      | \$105.9500              | \$272.45            | 33.96%  | \$179.93                               | 61.11%           | 10/02/2033 | 2.19%                | Pay down loan     |
| CSLSO6                         | CSL LTD                        | \$176.7893                     | \$202.4300              | \$272.45            | 64.89%  | \$95.66                                | 25.70%           | 10/02/2033 | 4.13%                | Pay down loan     |
| CWYSO1                         | CLEANAWAY WASTE MANAGEMENT     | \$1.3798                       | \$1.6500                | \$2.82              | 48.93%  | \$1.44                                 | 41.49%           | 15/07/2032 | 3.47%                | Pay down loan     |
| DJWJOB                         | DJERRIWARREN INVESTMENTS LTD   | \$1.9974                       | \$2.2900                | \$3.16              | 63.21%  | \$1.16                                 | 27.53%           | 12/03/2025 | 13.12%               | Pay to investor   |
| DOWSO1                         | DOWNER EDI LTD                 | \$2.6986                       | \$3.1000                | \$5.71              | 47.26%  | \$3.01                                 | 45.71%           | 25/11/2032 | 5.65%                | Pay down loan     |
| DOWSO4                         | DOWNER EDI LTD                 | \$1.3793                       | \$1.5100                | \$5.71              | 24.16%  | \$4.33                                 | 73.56%           | 26/02/2025 | 3.93%                | Pay down loan     |
| DRRJOA                         | DETERRA ROYALTIES LTD          | \$2.7026                       | \$3.1000                | \$3.67              | 73.64%  | \$0.97                                 | 15.53%           | 25/11/2032 | 30.28%               | Pay to investor   |
| ETHSO1                         | BETASHARES GLOBAL SUSTAINABI   | \$6.8063                       | \$7.7900                | \$15.64             | 43.52%  | \$8.83                                 | 50.19%           | 21/01/2032 | 4.29%                | Pay down loan     |
| ETHSO2                         | BETASHARES GLOBAL SUSTAINABI   | \$9.6953                       | \$11.1000               | \$15.64             | 61.99%  | \$5.94                                 | 29.03%           | 21/01/2032 | 6.38%                | Pay down loan     |
| EVNJOA                         | EVOLUTION MINING LTD           | \$2.3334                       | \$2.7900                | \$4.74              | 49.23%  | \$2.41                                 | 41.14%           | 25/11/2032 | 2.91%                | Pay to investor   |
| EVNJOB                         | EVOLUTION MINING LTD           | \$2.1479                       | \$2.5600                | \$4.74              | 45.31%  | \$2.59                                 | 45.99%           | 25/11/2032 | 2.70%                | Pay to investor   |
| EVNJOE                         | EVOLUTION MINING LTD           | \$1.4197                       | \$1.6900                | \$4.74              | 29.95%  | \$3.32                                 | 64.35%           | 15/07/2032 | 2.11%                | Pay to investor   |
| F1OJOA                         | BETASHARES FTSE 100 ETF        | \$6.5769                       | \$7.5300                | \$12.02             | 54.72%  | \$5.44                                 | 37.35%           | 12/03/2025 | 7.96%                | Pay to investor   |
| F1OJOB                         | BETASHARES FTSE 100 ETF        | \$8.5448                       | \$9.7800                | \$12.02             | 71.09%  | \$3.48                                 | 18.64%           | 12/03/2025 | 12.47%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying                     | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| FGXJOB                         | FUTURE GENERATION INVESTMENT   | \$0.6587                       | \$0.7600                | \$1.24              | 53.34%  | \$0.58                                 | 38.46%           | 12/03/2025 | 11.89%               | Pay to investor   |
| FLTJOA                         | FLIGHT CENTRE TRAVEL GROUP     | \$12.7813                      | \$14.6300               | \$17.16             | 74.48%  | \$4.38                                 | 14.74%           | 08/09/2033 | 9.14%                | Pay to investor   |
| FLTJOD                         | FLIGHT CENTRE TRAVEL GROUP     | \$8.7042                       | \$9.9700                | \$17.16             | 50.72%  | \$8.46                                 | 41.90%           | 12/03/2025 | 4.73%                | Pay to investor   |
| FLTJOE                         | FLIGHT CENTRE TRAVEL GROUP     | \$9.7971                       | \$11.2200               | \$17.16             | 57.09%  | \$7.36                                 | 34.62%           | 12/03/2025 | 5.43%                | Pay to investor   |
| FLTJOF                         | FLIGHT CENTRE TRAVEL GROUP     | \$11.1034                      | \$12.7200               | \$17.16             | 64.71%  | \$6.06                                 | 25.87%           | 12/03/2025 | 6.60%                | Pay to investor   |
| FLTJOG                         | FLIGHT CENTRE TRAVEL GROUP     | \$7.2893                       | \$8.3500                | \$17.16             | 42.48%  | \$9.87                                 | 51.34%           | 12/03/2025 | 4.05%                | Pay to investor   |
| FMGJOA                         | FORTESCUE METALS GROUP LTD     | \$13.2830                      | \$15.2100               | \$17.95             | 74.00%  | \$4.67                                 | 15.26%           | 25/09/2025 | 42.21%               | Pay to investor   |
| FMGJOB                         | FORTESCUE METALS GROUP LTD     | \$7.4149                       | \$8.4900                | \$17.95             | 41.31%  | \$10.54                                | 52.70%           | 12/03/2025 | 18.70%               | Pay to investor   |
| FMGJOE                         | FORTESCUE METALS GROUP LTD     | \$11.5776                      | \$13.2700               | \$17.95             | 64.50%  | \$6.37                                 | 26.07%           | 25/11/2032 | 30.91%               | Pay to investor   |
| FMGJOK                         | FORTESCUE METALS GROUP LTD     | \$6.9254                       | \$7.9300                | \$17.95             | 38.58%  | \$11.02                                | 55.82%           | 10/02/2033 | 17.87%               | Pay to investor   |
| FMGJOM                         | FORTESCUE METALS GROUP LTD     | \$9.5514                       | \$10.9300               | \$17.95             | 53.21%  | \$8.40                                 | 39.11%           | 10/02/2033 | 23.46%               | Pay to investor   |
| FMGJON                         | FORTESCUE METALS GROUP LTD     | \$4.8454                       | \$5.5500                | \$17.95             | 26.99%  | \$13.10                                | 69.08%           | 10/02/2033 | 15.03%               | Pay to investor   |
| FMGSO1                         | FORTESCUE METALS GROUP LTD     | \$2.2106                       | \$2.5300                | \$17.95             | 12.32%  | \$15.74                                | 85.91%           | 25/09/2025 | 12.52%               | Pay down loan     |
| FMGSO2                         | FORTESCUE METALS GROUP LTD     | \$6.1950                       | \$7.0900                | \$17.95             | 34.51%  | \$11.76                                | 60.50%           | 26/05/2026 | 16.76%               | Pay down loan     |
| FMGSO3                         | FORTESCUE METALS GROUP LTD     | \$4.2572                       | \$4.8700                | \$17.95             | 23.72%  | \$13.69                                | 72.87%           | 21/01/2032 | 14.39%               | Pay down loan     |
| FMGSO4                         | FORTESCUE METALS GROUP LTD     | \$7.5374                       | \$8.6400                | \$17.95             | 41.99%  | \$10.41                                | 51.87%           | 25/11/2032 | 18.92%               | Pay down loan     |
| GEMJOD                         | G8 EDUCATION LTD               | \$0.5220                       | \$0.6000                | \$1.31              | 39.85%  | \$0.79                                 | 54.20%           | 26/02/2025 | 6.35%                | Pay to investor   |
| GEMJOE                         | G8 EDUCATION LTD               | \$0.7832                       | \$0.9000                | \$1.31              | 59.79%  | \$0.53                                 | 31.30%           | 26/02/2025 | 9.49%                | Pay to investor   |
| GMDJOA                         | GENESIS MINERALS LTD           | \$0.8158                       | \$0.9700                | \$2.31              | 35.32%  | \$1.49                                 | 58.01%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMDJOB                         | GENESIS MINERALS LTD           | \$0.9790                       | \$1.1700                | \$2.31              | 42.38%  | \$1.33                                 | 49.35%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMGJOA                         | GOODMAN GROUP                  | \$16.5465                      | \$18.9500               | \$37.12             | 44.58%  | \$20.57                                | 48.95%           | 10/02/2033 | 1.46%                | Pay to investor   |
| GMGJOD                         | GOODMAN GROUP                  | \$15.6530                      | \$17.9300               | \$37.12             | 42.17%  | \$21.47                                | 51.70%           | 26/05/2026 | 1.40%                | Pay to investor   |
| GPTJOA                         | GPT GROUP                      | \$2.9600                       | \$3.3900                | \$4.65              | 63.66%  | \$1.69                                 | 27.10%           | 12/03/2025 | 14.50%               | Pay to investor   |
| GPTJOC                         | GPT GROUP                      | \$2.6082                       | \$3.0100                | \$4.65              | 56.09%  | \$2.04                                 | 35.27%           | 25/11/2032 | 12.00%               | Pay to investor   |
| GPTJOD                         | GPT GROUP                      | \$2.2072                       | \$2.5300                | \$4.65              | 47.47%  | \$2.44                                 | 45.59%           | 25/11/2032 | 10.03%               | Pay to investor   |
| HFRJOE                         | HIGHFIELD RESOURCES LIMITED    | \$0.1507                       | \$0.2000                | \$0.28              | 53.82%  | \$0.13                                 | 28.57%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HFRJOF                         | HIGHFIELD RESOURCES LIMITED    | \$0.0991                       | \$0.1300                | \$0.28              | 35.39%  | \$0.18                                 | 53.57%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HLIJOA                         | HELIA GROUP LTD                | \$1.7920                       | \$2.0500                | \$4.44              | 40.36%  | \$2.65                                 | 53.83%           | 10/02/2033 | 22.66%               | Pay to investor   |
| HLIJOB                         | HELIA GROUP LTD                | \$2.6254                       | \$3.0100                | \$4.44              | 59.13%  | \$1.81                                 | 32.21%           | 12/03/2025 | 33.07%               | Pay to investor   |
| HLIJOC                         | HELIA GROUP LTD                | \$0.9832                       | \$1.1300                | \$4.44              | 22.14%  | \$3.46                                 | 74.55%           | 10/02/2033 | 17.36%               | Pay to investor   |
| HLISO1                         | HELIA GROUP LTD                | \$1.3017                       | \$1.4900                | \$4.44              | 29.32%  | \$3.14                                 | 66.44%           | 10/02/2033 | 19.12%               | Pay down loan     |
| HUBJOA                         | HUB24 LTD                      | \$17.3876                      | \$19.9200               | \$71.94             | 24.17%  | \$54.55                                | 72.31%           | 12/03/2025 | 0.70%                | Pay to investor   |
| HUBJOE                         | HUB24 LTD                      | \$25.4341                      | \$29.1600               | \$71.94             | 35.35%  | \$46.51                                | 59.47%           | 12/03/2025 | 0.82%                | Pay to investor   |
| HVNJOB                         | HARVEY NORMAN HOLDINGS LTD     | \$2.3588                       | \$2.7100                | \$4.64              | 50.84%  | \$2.28                                 | 41.59%           | 10/02/2033 | 9.64%                | Pay to investor   |
| HVNJOC                         | HARVEY NORMAN HOLDINGS LTD     | \$2.0669                       | \$2.3700                | \$4.64              | 44.55%  | \$2.57                                 | 48.92%           | 12/03/2025 | 8.55%                | Pay to investor   |
| HVNJOE                         | HARVEY NORMAN HOLDINGS LTD     | \$2.6330                       | \$3.0200                | \$4.64              | 56.75%  | \$2.01                                 | 34.91%           | 15/07/2032 | 10.96%               | Pay to investor   |
| HVSJOA                         | TASHARES AUST DIV HARVESTER FU | \$9.0883                       | \$10.4100               | \$13.63             | 66.68%  | \$4.54                                 | 23.62%           | 10/02/2033 | 18.91%               | Pay to investor   |
| HVSJOC                         | TASHARES AUST DIV HARVESTER FU | \$6.6411                       | \$7.6000                | \$13.63             | 48.72%  | \$6.99                                 | 44.24%           | 26/02/2025 | 12.29%               | Pay to investor   |
| HVSJOD                         | TASHARES AUST DIV HARVESTER FU | \$5.8879                       | \$6.7400                | \$13.63             | 43.20%  | \$7.74                                 | 50.55%           | 10/02/2033 | 11.09%               | Pay to investor   |
| HVSSO3                         | TASHARES AUST DIV HARVESTER FU | \$7.2378                       | \$8.3000                | \$13.63             | 53.10%  | \$6.39                                 | 39.10%           | 12/03/2025 | 13.44%               | Pay down loan     |
| HVSSO4                         | TASHARES AUST DIV HARVESTER FU | \$5.7134                       | \$6.5500                | \$13.63             | 41.92%  | \$7.92                                 | 51.94%           | 12/03/2025 | 10.85%               | Pay down loan     |
| IAAJOA                         | ISHARES ASIA 50 IDX-CDI        | \$68.2400                      | \$78.1400               | \$106.42            | 64.12%  | \$38.18                                | 26.57%           | 25/11/2032 | 4.52%                | Pay to investor   |
| IAAJOC                         | ISHARES ASIA 50 IDX-CDI        | \$38.9911                      | \$44.6500               | \$106.42            | 36.64%  | \$67.43                                | 58.04%           | 25/11/2032 | 2.56%                | Pay to investor   |
| IAGJOA                         | INSURANCE AUSTRALIA GROUP      | \$4.9084                       | \$5.6200                | \$8.07              | 60.82%  | \$3.16                                 | 30.36%           | 25/09/2025 | 8.54%                | Pay to investor   |

**CitiFirst Instalment MINIs - current interest rate 8.80%pa**

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying                   | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| IAGJOB                         | INSURANCE AUSTRALIA GROUP    | \$3.9849                       | \$4.5600                | \$8.07              | 49.38%  | \$4.09                                 | 43.49%           | 25/09/2025 | 6.61%                | Pay to investor   |
| IEUJOA                         | ISHARES EUROPE -CDI          | \$54.0674                      | \$61.9100               | \$81.88             | 66.03%  | \$27.81                                | 24.39%           | 21/01/2032 | 7.25%                | Pay to investor   |
| IEUJOB                         | ISHARES EUROPE -CDI          | \$43.2490                      | \$49.5200               | \$81.88             | 52.82%  | \$38.63                                | 39.52%           | 21/01/2032 | 5.22%                | Pay to investor   |
| IFLJOA                         | INSIGNIA FINANCIAL LTD       | \$1.8278                       | \$2.1000                | \$3.25              | 56.24%  | \$1.42                                 | 35.38%           | 08/09/2033 | 6.54%                | Pay to investor   |
| ILCSO1                         | ISHARES S&P/ASX 20 ETF       | \$14.6472                      | \$16.0500               | \$32.03             | 45.73%  | \$17.38                                | 49.89%           | 25/11/2032 | 8.16%                | Pay down loan     |
| ILCSO2                         | ISHARES S&P/ASX 20 ETF       | \$8.3401                       | \$9.1400                | \$32.03             | 26.04%  | \$23.69                                | 71.46%           | 12/03/2025 | 5.99%                | Pay down loan     |
| IOOSO1                         | ISHARES GLOBAL 100-CDI       | \$56.7817                      | \$62.1900               | \$152.20            | 37.31%  | \$95.42                                | 59.14%           | 25/11/2032 | 1.43%                | Pay down loan     |
| IOOSO4                         | ISHARES GLOBAL 100-CDI       | \$31.6093                      | \$34.6200               | \$152.20            | 20.77%  | \$120.59                               | 77.25%           | 26/02/2025 | 1.13%                | Pay down loan     |
| IOZJOA                         | ISHARES S&P/ASX 200 ETF      | \$17.7317                      | \$20.3000               | \$33.50             | 52.93%  | \$15.77                                | 39.40%           | 10/02/2033 | 7.26%                | Pay to investor   |
| IOZSO1                         | ISHARES S&P/ASX 200 ETF      | \$13.6888                      | \$15.6700               | \$33.50             | 40.86%  | \$19.81                                | 53.22%           | 25/09/2025 | 5.78%                | Pay down loan     |
| IOZSO4                         | ISHARES S&P/ASX 200 ETF      | \$7.1786                       | \$7.8600                | \$33.50             | 21.43%  | \$26.32                                | 76.54%           | 26/02/2025 | 4.35%                | Pay down loan     |
| IVVJOA                         | ISHARES S&P 500 ETF          | \$23.0678                      | \$26.4100               | \$60.73             | 37.98%  | \$37.66                                | 56.51%           | 21/01/2032 | 1.64%                | Pay to investor   |
| IVVSO4                         | ISHARES S&P 500 ETF          | \$11.3702                      | \$12.4500               | \$60.73             | 18.72%  | \$49.36                                | 79.50%           | 26/02/2025 | 1.25%                | Pay down loan     |
| IVVSO5                         | ISHARES S&P 500 ETF          | \$21.5575                      | \$24.6800               | \$60.73             | 35.50%  | \$39.17                                | 59.36%           | 26/02/2025 | 1.58%                | Pay down loan     |
| IZZJOC                         | ISHARES CHINA LARGE-CAP -CDI | \$27.0337                      | \$30.9500               | \$47.25             | 57.21%  | \$20.22                                | 34.50%           | 21/01/2032 | 4.11%                | Pay to investor   |
| JBHJOD                         | JB HI-FI LTD                 | \$25.1345                      | \$28.7800               | \$89.21             | 28.17%  | \$64.08                                | 67.74%           | 21/01/2032 | 5.32%                | Pay to investor   |
| JBHJOE                         | JB HI-FI LTD                 | \$39.3642                      | \$45.0700               | \$89.21             | 44.13%  | \$49.85                                | 49.48%           | 12/03/2025 | 6.84%                | Pay to investor   |
| JBHSO4                         | JB HI-FI LTD                 | \$21.8777                      | \$25.0500               | \$89.21             | 24.52%  | \$67.33                                | 71.92%           | 26/02/2025 | 5.06%                | Pay down loan     |
| JHXJOA                         | JAMES HARDIE INDUSTRIES-CDI  | \$30.6565                      | \$35.1100               | \$55.15             | 55.59%  | \$24.49                                | 36.34%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JHXJOC                         | JAMES HARDIE INDUSTRIES-CDI  | \$25.6856                      | \$29.4100               | \$55.15             | 46.57%  | \$29.46                                | 46.67%           | 25/09/2025 | 0.00%                | Pay to investor   |
| JHXJOF                         | JAMES HARDIE INDUSTRIES-CDI  | \$24.0757                      | \$27.5700               | \$55.15             | 43.65%  | \$31.07                                | 50.01%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JINJOA                         | JUMBO INTERACTIVE LTD        | \$6.9087                       | \$7.9100                | \$13.24             | 52.18%  | \$6.33                                 | 40.26%           | 12/03/2025 | 8.61%                | Pay to investor   |
| JINJOF                         | JUMBO INTERACTIVE LTD        | \$8.6932                       | \$10.4000               | \$13.24             | 65.66%  | \$4.55                                 | 21.45%           | 12/03/2025 | 11.99%               | Pay to investor   |
| KARJOF                         | KAROON GAS AUSTRALIA LTD     | \$1.0878                       | \$1.2500                | \$1.40              | 77.98%  | \$0.31                                 | 10.39%           | 08/09/2033 | 14.64%               | Pay to investor   |
| LLCJOD                         | LENDLEASE GROUP              | \$4.5433                       | \$5.2100                | \$6.85              | 66.33%  | \$2.31                                 | 23.94%           | 10/02/2033 | 6.94%                | Pay to investor   |
| LLCSO2                         | LENDLEASE GROUP              | \$4.1964                       | \$4.8100                | \$6.85              | 61.26%  | \$2.65                                 | 29.78%           | 25/11/2032 | 6.03%                | Pay down loan     |
| LOVJOA                         | LOVISA HOLDINGS LTD          | \$8.7330                       | \$10.0000               | \$27.99             | 31.20%  | \$19.26                                | 64.27%           | 25/09/2025 | 4.52%                | Pay to investor   |
| LOVJOB                         | LOVISA HOLDINGS LTD          | \$11.4216                      | \$13.0800               | \$27.99             | 40.81%  | \$16.57                                | 53.27%           | 08/09/2033 | 5.25%                | Pay to investor   |
| LOVJOC                         | LOVISA HOLDINGS LTD          | \$14.7895                      | \$16.9300               | \$27.99             | 52.84%  | \$13.20                                | 39.51%           | 12/03/2025 | 6.59%                | Pay to investor   |
| LSFJOD                         | L1 LONG SHORT FUND LTD       | \$0.7521                       | \$0.8600                | \$3.08              | 24.42%  | \$2.33                                 | 72.08%           | 12/03/2025 | 5.05%                | Pay to investor   |
| LSFJOE                         | L1 LONG SHORT FUND LTD       | \$1.1769                       | \$1.4100                | \$3.08              | 38.21%  | \$1.90                                 | 54.22%           | 12/03/2025 | 6.17%                | Pay to investor   |
| LYCJOB                         | LYNAS CORP LTD               | \$2.6126                       | \$3.2500                | \$7.15              | 36.54%  | \$4.54                                 | 54.55%           | 26/02/2025 | 0.00%                | Pay to investor   |
| LYCJOC                         | LYNAS CORP LTD               | \$3.6146                       | \$4.4900                | \$7.15              | 50.55%  | \$3.54                                 | 37.20%           | 12/03/2025 | 0.00%                | Pay to investor   |
| LYCJOD                         | LYNAS CORP LTD               | \$4.4361                       | \$5.5200                | \$7.15              | 62.04%  | \$2.71                                 | 22.80%           | 12/03/2025 | 0.00%                | Pay to investor   |
| MFGJOC                         | MAGELLAN FINANCIAL GROUP LTD | \$5.1533                       | \$6.1700                | \$10.60             | 48.62%  | \$5.45                                 | 41.79%           | 25/11/2032 | 11.95%               | Pay to investor   |
| MFGJOD                         | MAGELLAN FINANCIAL GROUP LTD | \$5.8532                       | \$6.9900                | \$10.60             | 55.22%  | \$4.75                                 | 34.06%           | 25/11/2032 | 13.71%               | Pay to investor   |
| MFGSO1                         | MAGELLAN FINANCIAL GROUP LTD | \$4.5561                       | \$5.2100                | \$10.60             | 42.98%  | \$6.04                                 | 50.85%           | 15/07/2032 | 10.77%               | Pay down loan     |
| MINJOE                         | MINERAL RESOURCES LTD        | \$20.0613                      | \$23.9700               | \$35.46             | 56.57%  | \$15.40                                | 32.40%           | 12/03/2025 | 1.30%                | Pay to investor   |
| MNDJOA                         | MONDELPHOUS GROUP LTD        | \$6.6415                       | \$7.6000                | \$12.51             | 53.09%  | \$5.87                                 | 39.25%           | 25/09/2025 | 9.88%                | Pay to investor   |
| MP1JOC                         | MEGAPORT LTD                 | \$3.1669                       | \$3.6200                | \$8.33              | 38.02%  | \$5.16                                 | 56.54%           | 15/07/2032 | 0.00%                | Pay to investor   |
| MPLSO1                         | MEDIBANK PRIVATE LIMITED     | \$1.5941                       | \$1.8300                | \$3.80              | 41.95%  | \$2.21                                 | 51.84%           | 25/09/2025 | 7.53%                | Pay down loan     |
| MPLSO4                         | MEDIBANK PRIVATE LIMITED     | \$0.8488                       | \$0.9300                | \$3.80              | 22.34%  | \$2.95                                 | 75.53%           | 26/02/2025 | 5.62%                | Pay down loan     |
| MQGJOA                         | MACQUARIE GROUP LTD          | \$99.6228                      | \$114.0700              | \$229.89            | 43.33%  | \$130.27                               | 50.38%           | 25/09/2025 | 4.95%                | Pay to investor   |
| MQGJOB                         | MACQUARIE GROUP LTD          | \$118.6325                     | \$135.8400              | \$229.89            | 51.60%  | \$111.26                               | 40.91%           | 25/09/2025 | 5.80%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying                    | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| MQGJOC                         | MACQUARIE GROUP LTD           | \$87.6681                      | \$100.3800              | \$229.89            | 38.13%  | \$142.22                               | 56.34%           | 25/09/2025 | 4.54%                | Pay to investor   |
| MQGJOD                         | MACQUARIE GROUP LTD           | \$140.5654                     | \$160.9600              | \$229.89            | 61.14%  | \$89.32                                | 29.98%           | 21/01/2032 | 7.22%                | Pay to investor   |
| MQGJOE                         | MACQUARIE GROUP LTD           | \$105.4845                     | \$120.7900              | \$229.89            | 45.88%  | \$124.41                               | 47.46%           | 25/11/2032 | 5.18%                | Pay to investor   |
| MQGJOF                         | MACQUARIE GROUP LTD           | \$126.6167                     | \$144.9800              | \$229.89            | 55.08%  | \$103.27                               | 36.94%           | 15/07/2032 | 6.25%                | Pay to investor   |
| MQGJOH                         | MACQUARIE GROUP LTD           | \$84.3371                      | \$92.3900               | \$229.89            | 36.69%  | \$145.55                               | 59.81%           | 12/03/2025 | 4.43%                | Pay to investor   |
| MQGJOI                         | MACQUARIE GROUP LTD           | \$147.6995                     | \$169.1200              | \$229.89            | 64.25%  | \$82.19                                | 26.43%           | 25/11/2032 | 7.85%                | Pay to investor   |
| MQGSO1                         | MACQUARIE GROUP LTD           | \$70.6279                      | \$81.2500               | \$229.89            | 30.72%  | \$159.26                               | 64.66%           | 26/05/2026 | 4.05%                | Pay down loan     |
| MQGSO4                         | MACQUARIE GROUP LTD           | \$13.0849                      | \$14.5800               | \$229.89            | 5.69%   | \$216.81                               | 93.66%           | 26/02/2025 | 2.98%                | Pay down loan     |
| MVAJOB                         | VANECK AUS PROPERTY ETF       | \$13.6747                      | \$15.6600               | \$23.54             | 58.09%  | \$9.87                                 | 33.47%           | 12/03/2025 | 11.05%               | Pay to investor   |
| MVEJOA                         | VANECK VECTORS S&P/ASX MIDCAP | \$19.6722                      | \$22.5300               | \$40.80             | 48.22%  | \$21.13                                | 44.78%           | 10/02/2033 | 4.97%                | Pay to investor   |
| MVEJOB                         | VANECK VECTORS S&P/ASX MIDCAP | \$27.7828                      | \$31.8200               | \$40.80             | 68.10%  | \$13.02                                | 22.01%           | 10/02/2033 | 8.07%                | Pay to investor   |
| MVEJOC                         | VANECK VECTORS S&P/ASX MIDCAP | \$21.2177                      | \$24.3000               | \$40.80             | 52.00%  | \$19.58                                | 40.44%           | 10/02/2033 | 5.36%                | Pay to investor   |
| MVEJOD                         | VANECK VECTORS S&P/ASX MIDCAP | \$29.3050                      | \$33.5500               | \$40.80             | 71.83%  | \$11.50                                | 17.77%           | 10/02/2033 | 9.13%                | Pay to investor   |
| MVWSO2                         | VANECK AUST EQUAL WEIGHT ETF  | \$22.4261                      | \$25.6800               | \$38.42             | 58.37%  | \$15.99                                | 33.16%           | 15/07/2032 | 10.00%               | Pay down loan     |
| NABJOB                         | NATIONAL AUSTRALIA BANK LTD   | \$10.9398                      | \$12.2000               | \$39.16             | 27.94%  | \$28.22                                | 68.85%           | 12/03/2025 | 5.99%                | Pay to investor   |
| NABJOC                         | NATIONAL AUSTRALIA BANK LTD   | \$8.8886                       | \$9.9100                | \$39.16             | 22.70%  | \$30.27                                | 74.69%           | 12/03/2025 | 5.58%                | Pay to investor   |
| NABJOE                         | NATIONAL AUSTRALIA BANK LTD   | \$12.3073                      | \$13.7300               | \$39.16             | 31.43%  | \$26.85                                | 64.94%           | 12/03/2025 | 6.29%                | Pay to investor   |
| NABJOF                         | NATIONAL AUSTRALIA BANK LTD   | \$16.6038                      | \$18.5200               | \$39.16             | 42.40%  | \$22.56                                | 52.71%           | 25/09/2025 | 7.49%                | Pay to investor   |
| NABJOG                         | NATIONAL AUSTRALIA BANK LTD   | \$24.4224                      | \$27.2400               | \$39.16             | 62.37%  | \$14.74                                | 30.44%           | 21/01/2032 | 11.47%               | Pay to investor   |
| NABJOH                         | NATIONAL AUSTRALIA BANK LTD   | \$19.0363                      | \$21.2500               | \$39.16             | 48.61%  | \$20.12                                | 45.74%           | 25/11/2032 | 8.40%                | Pay to investor   |
| NABSO1                         | NATIONAL AUSTRALIA BANK LTD   | \$6.0044                       | \$6.7900                | \$39.16             | 15.33%  | \$33.16                                | 82.66%           | 12/03/2025 | 5.10%                | Pay down loan     |
| NABSO2                         | NATIONAL AUSTRALIA BANK LTD   | \$3.8583                       | \$4.4000                | \$39.16             | 9.85%   | \$35.30                                | 88.76%           | 25/09/2025 | 4.79%                | Pay down loan     |
| NABSO3                         | NATIONAL AUSTRALIA BANK LTD   | \$11.7450                      | \$13.2100               | \$39.16             | 29.99%  | \$27.42                                | 66.27%           | 26/05/2026 | 6.16%                | Pay down loan     |
| NABSO4                         | NATIONAL AUSTRALIA BANK LTD   | \$15.4373                      | \$17.3300               | \$39.16             | 39.42%  | \$23.72                                | 55.75%           | 25/11/2032 | 7.12%                | Pay down loan     |
| NABSO5                         | NATIONAL AUSTRALIA BANK LTD   | \$8.5221                       | \$9.4200                | \$39.16             | 21.76%  | \$30.64                                | 75.94%           | 26/02/2025 | 5.52%                | Pay down loan     |
| NANJOA                         | NANOSONICS LTD                | \$2.3176                       | \$2.6600                | \$3.41              | 67.96%  | \$1.09                                 | 21.99%           | 15/07/2032 | 0.00%                | Pay to investor   |
| NEUJOB                         | NEUREN PHARMACEUTICALS LTD    | \$9.2461                       | \$11.0500               | \$15.63             | 59.16%  | \$6.38                                 | 29.30%           | 08/09/2033 | 0.00%                | Pay to investor   |
| NHCJOA                         | NEW HOPE CORP LTD             | \$2.6553                       | \$3.0400                | \$4.81              | 55.20%  | \$2.15                                 | 36.80%           | 15/07/2032 | 18.10%               | Pay to investor   |
| NHCJOB                         | NEW HOPE CORP LTD             | \$1.8059                       | \$2.0700                | \$4.81              | 37.54%  | \$3.00                                 | 56.96%           | 15/07/2032 | 12.98%               | Pay to investor   |
| NHCJOC                         | NEW HOPE CORP LTD             | \$3.3032                       | \$3.7900                | \$4.81              | 68.67%  | \$1.51                                 | 21.21%           | 25/11/2032 | 25.88%               | Pay to investor   |
| NSRJOA                         | NATIONAL STORAGE              | \$1.3393                       | \$1.6700                | \$2.49              | 53.79%  | \$1.15                                 | 32.93%           | 12/03/2025 | 9.56%                | Pay to investor   |
| NSRJOB                         | NATIONAL STORAGE              | \$1.0626                       | \$1.3200                | \$2.49              | 42.67%  | \$1.43                                 | 46.99%           | 25/09/2025 | 7.71%                | Pay to investor   |
| NSTJOA                         | NORTHERN STAR RESOURCES LTD   | \$6.0071                       | \$7.1900                | \$16.25             | 36.97%  | \$10.24                                | 55.75%           | 25/11/2032 | 3.91%                | Pay to investor   |
| NSTJOB                         | NORTHERN STAR RESOURCES LTD   | \$4.7443                       | \$5.4400                | \$16.25             | 29.20%  | \$11.51                                | 66.52%           | 15/07/2032 | 3.48%                | Pay to investor   |
| NSTJOC                         | NORTHERN STAR RESOURCES LTD   | \$5.8907                       | \$7.0400                | \$16.25             | 36.25%  | \$10.36                                | 56.68%           | 26/05/2026 | 3.86%                | Pay to investor   |
| NSTJOD                         | NORTHERN STAR RESOURCES LTD   | \$8.4028                       | \$10.0700               | \$16.25             | 51.71%  | \$7.85                                 | 38.03%           | 25/11/2032 | 5.10%                | Pay to investor   |
| NWLJOA                         | NETWEALTH GROUP LTD           | \$15.9372                      | \$19.0400               | \$30.16             | 52.84%  | \$14.22                                | 36.87%           | 15/07/2032 | 1.97%                | Pay to investor   |
| NWLJOF                         | NETWEALTH GROUP LTD           | \$10.0306                      | \$12.0000               | \$30.16             | 33.26%  | \$20.13                                | 60.21%           | 12/03/2025 | 1.39%                | Pay to investor   |
| NXTJOA                         | NEXTDC LTD                    | \$5.3344                       | \$6.6400                | \$16.52             | 32.29%  | \$11.19                                | 59.81%           | 25/11/2032 | 0.00%                | Pay to investor   |
| NXTJOC                         | NEXTDC LTD                    | \$7.0469                       | \$7.7200                | \$16.52             | 42.66%  | \$9.47                                 | 53.27%           | 26/02/2025 | 0.00%                | Pay to investor   |
| NXTJOE                         | NEXTDC LTD                    | \$7.3835                       | \$9.2000                | \$16.52             | 44.69%  | \$9.14                                 | 44.31%           | 25/11/2032 | 0.00%                | Pay to investor   |
| ORAJOB                         | ORORA LTD                     | \$1.3737                       | \$1.5700                | \$2.49              | 55.17%  | \$1.12                                 | 36.95%           | 10/02/2033 | 8.96%                | Pay to investor   |
| ORGJOA                         | ORIGIN ENERGY LTD             | \$2.9222                       | \$3.3500                | \$10.60             | 27.57%  | \$7.68                                 | 68.40%           | 25/09/2025 | 7.16%                | Pay to investor   |
| ORGJOB                         | ORIGIN ENERGY LTD             | \$6.8354                       | \$7.8300                | \$10.60             | 64.48%  | \$3.76                                 | 26.13%           | 26/05/2026 | 14.61%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

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|--------------------------------|-----------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| ORGJOE                         | ORIGIN ENERGY LTD           | \$4.0221                       | \$4.6000                | \$10.60             | 37.94%  | \$6.58                                 | 56.60%           | 12/03/2025 | 8.36%                | Pay to investor   |
| ORGSO1                         | ORIGIN ENERGY LTD           | \$1.0588                       | \$1.2100                | \$10.60             | 9.99%   | \$9.54                                 | 88.58%           | 25/09/2025 | 5.76%                | Pay down loan     |
| ORGSO2                         | ORIGIN ENERGY LTD           | \$3.6751                       | \$4.2200                | \$10.60             | 34.67%  | \$6.92                                 | 60.19%           | 25/11/2032 | 7.94%                | Pay down loan     |
| ORGSO5                         | ORIGIN ENERGY LTD           | \$2.0285                       | \$2.2300                | \$10.60             | 19.14%  | \$8.57                                 | 78.96%           | 12/03/2025 | 6.42%                | Pay down loan     |
| ORIJOA                         | ORICA LTD                   | \$10.6264                      | \$12.1700               | \$18.49             | 57.47%  | \$7.86                                 | 34.18%           | 25/09/2025 | 2.42%                | Pay to investor   |
| ORIJOB                         | ORICA LTD                   | \$9.1306                       | \$10.4500               | \$18.49             | 49.38%  | \$9.36                                 | 43.48%           | 12/03/2025 | 2.03%                | Pay to investor   |
| ORIJOC                         | ORICA LTD                   | \$7.8200                       | \$8.9600                | \$18.49             | 42.29%  | \$10.67                                | 51.54%           | 26/05/2026 | 1.78%                | Pay to investor   |
| OZFJOB                         | SPDR S&P/ASX200 FINANCIALS  | \$14.0449                      | \$16.0800               | \$29.41             | 47.76%  | \$15.37                                | 45.32%           | 25/09/2025 | 7.46%                | Pay to investor   |
| PDNJOA                         | PALADIN ENERGY LTD          | \$3.6013                       | \$4.4800                | \$7.69              | 46.83%  | \$4.09                                 | 41.74%           | 26/05/2026 | 0.00%                | Pay to investor   |
| PLSJOA                         | PILBARA MINERALS LTD        | \$1.6138                       | \$1.9300                | \$3.09              | 52.23%  | \$1.48                                 | 37.54%           | 15/07/2032 | 0.00%                | Pay to investor   |
| PMEJOB                         | PRO MEDICUS LTD             | \$48.6348                      | \$58.1200               | \$208.52            | 23.32%  | \$159.89                               | 72.13%           | 12/03/2025 | 0.25%                | Pay to investor   |
| PMEJOF                         | PRO MEDICUS LTD             | \$62.8971                      | \$75.1500               | \$208.52            | 30.16%  | \$145.62                               | 63.96%           | 26/02/2025 | 0.27%                | Pay to investor   |
| PPTJOB                         | PERPETUAL LTD               | \$13.5510                      | \$16.2000               | \$21.61             | 62.71%  | \$8.06                                 | 25.03%           | 25/11/2032 | 14.64%               | Pay to investor   |
| PTMJOA                         | PLATINUM ASSET MANAGEMENT   | \$0.6309                       | \$0.7900                | \$1.10              | 57.35%  | \$0.47                                 | 28.18%           | 08/09/2033 | 21.32%               | Pay to investor   |
| PTMSO3                         | PLATINUM ASSET MANAGEMENT   | \$0.6228                       | \$0.7800                | \$1.10              | 56.62%  | \$0.48                                 | 29.09%           | 15/07/2032 | 20.96%               | Pay down loan     |
| QANJOA                         | QANTAS AIRWAYS LTD          | \$2.7087                       | \$3.1100                | \$8.90              | 30.43%  | \$6.19                                 | 65.06%           | 12/03/2025 | 0.00%                | Pay to investor   |
| QANJOB                         | QANTAS AIRWAYS LTD          | \$2.9222                       | \$3.3500                | \$8.90              | 32.83%  | \$5.98                                 | 62.36%           | 25/09/2025 | 0.00%                | Pay to investor   |
| QANJOC                         | QANTAS AIRWAYS LTD          | \$3.6807                       | \$4.2100                | \$8.90              | 41.36%  | \$5.22                                 | 52.70%           | 21/01/2032 | 0.00%                | Pay to investor   |
| QBEJOA                         | QBE INSURANCE GROUP LTD     | \$8.3859                       | \$9.6000                | \$19.32             | 43.41%  | \$10.93                                | 50.31%           | 26/05/2026 | 6.58%                | Pay to investor   |
| QBEJOC                         | QBE INSURANCE GROUP LTD     | \$5.3132                       | \$6.0800                | \$19.32             | 27.50%  | \$14.01                                | 68.53%           | 25/09/2025 | 5.14%                | Pay to investor   |
| QBEJOD                         | QBE INSURANCE GROUP LTD     | \$7.5413                       | \$8.6400                | \$19.32             | 39.03%  | \$11.78                                | 55.28%           | 25/11/2032 | 6.11%                | Pay to investor   |
| QBEJOE                         | QBE INSURANCE GROUP LTD     | \$10.5625                      | \$12.1000               | \$19.32             | 54.67%  | \$8.76                                 | 37.37%           | 25/11/2032 | 8.22%                | Pay to investor   |
| QBEJOF                         | QBE INSURANCE GROUP LTD     | \$7.4714                       | \$8.5600                | \$19.32             | 38.67%  | \$11.85                                | 55.69%           | 10/02/2033 | 6.08%                | Pay to investor   |
| QBEJOG                         | QBE INSURANCE GROUP LTD     | \$11.1200                      | \$12.7300               | \$19.32             | 57.56%  | \$8.20                                 | 34.11%           | 10/02/2033 | 8.78%                | Pay to investor   |
| QBESO1                         | QBE INSURANCE GROUP LTD     | \$4.1660                       | \$4.7700                | \$19.32             | 21.56%  | \$15.15                                | 75.31%           | 10/02/2033 | 4.75%                | Pay down loan     |
| QBESO3                         | QBE INSURANCE GROUP LTD     | \$8.8487                       | \$10.1300               | \$19.32             | 45.80%  | \$10.47                                | 47.57%           | 10/02/2033 | 6.88%                | Pay down loan     |
| QBESO4                         | QBE INSURANCE GROUP LTD     | \$5.9986                       | \$6.5700                | \$19.32             | 31.05%  | \$13.32                                | 65.99%           | 26/02/2025 | 5.40%                | Pay down loan     |
| QLTSO1                         | BETASHARES GB QUAL LEADERS  | \$13.2557                      | \$15.1800               | \$30.52             | 43.43%  | \$17.26                                | 50.26%           | 21/01/2032 | 5.75%                | Pay down loan     |
| QLTSO2                         | BETASHARES GB QUAL LEADERS  | \$11.1416                      | \$12.7600               | \$30.52             | 36.51%  | \$19.38                                | 58.19%           | 21/01/2032 | 5.13%                | Pay down loan     |
| QOZJOA                         | BETASHARES FTSE RAFI AU 200 | \$7.7171                       | \$8.4600                | \$16.73             | 46.13%  | \$9.01                                 | 49.43%           | 15/07/2032 | 8.35%                | Pay to investor   |
| REAJOC                         | REA GROUP LTD               | \$130.6512                     | \$149.6000              | \$242.01            | 53.99%  | \$111.36                               | 38.18%           | 15/07/2032 | 1.70%                | Pay to investor   |
| REAJOD                         | REA GROUP LTD               | \$89.4799                      | \$102.4500              | \$242.01            | 36.97%  | \$152.53                               | 57.67%           | 26/05/2026 | 1.24%                | Pay to investor   |
| REAJOE                         | REA GROUP LTD               | \$108.7773                     | \$124.5500              | \$242.01            | 44.95%  | \$133.23                               | 48.54%           | 08/09/2033 | 1.42%                | Pay to investor   |
| RIOJOA                         | RIO TINTO LTD               | \$80.8657                      | \$88.5900               | \$116.21            | 69.59%  | \$35.34                                | 23.77%           | 12/03/2025 | 18.75%               | Pay to investor   |
| RIOJOB                         | RIO TINTO LTD               | \$90.7979                      | \$103.0600              | \$116.21            | 78.13%  | \$25.41                                | 11.32%           | 12/03/2025 | 26.08%               | Pay to investor   |
| RIOJOC                         | RIO TINTO LTD               | \$60.8670                      | \$69.0800               | \$116.21            | 52.38%  | \$55.34                                | 40.56%           | 12/03/2025 | 11.98%               | Pay to investor   |
| RIOJOE                         | RIO TINTO LTD               | \$91.0503                      | \$104.2500              | \$116.21            | 78.35%  | \$25.16                                | 10.29%           | 25/11/2032 | 26.34%               | Pay to investor   |
| RIOJOF                         | RIO TINTO LTD               | \$69.7180                      | \$79.8300               | \$116.21            | 59.99%  | \$46.49                                | 31.31%           | 10/02/2033 | 14.26%               | Pay to investor   |
| RIOS01                         | RIO TINTO LTD               | \$51.4704                      | \$58.9400               | \$116.21            | 44.29%  | \$64.74                                | 49.28%           | 25/11/2032 | 10.24%               | Pay down loan     |
| RIOS05                         | RIO TINTO LTD               | \$55.1500                      | \$63.1500               | \$116.21            | 47.46%  | \$61.06                                | 45.66%           | 10/02/2033 | 10.85%               | Pay down loan     |
| RIOS06                         | RIO TINTO LTD               | \$40.2301                      | \$44.0600               | \$116.21            | 34.62%  | \$75.98                                | 62.09%           | 26/02/2025 | 8.72%                | Pay down loan     |
| RRLJOA                         | REGIS RESOURCES LTD         | \$0.8251                       | \$1.0300                | \$2.55              | 32.36%  | \$1.72                                 | 59.61%           | 15/07/2032 | 0.00%                | Pay to investor   |
| RRLJOC                         | REGIS RESOURCES LTD         | \$1.0943                       | \$1.3600                | \$2.55              | 42.91%  | \$1.46                                 | 46.67%           | 21/01/2032 | 0.00%                | Pay to investor   |
| RWCJOD                         | RELiance WORLDWIDE CORP LTD | \$1.9973                       | \$2.2900                | \$5.51              | 36.25%  | \$3.51                                 | 58.44%           | 12/03/2025 | 2.05%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying             | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| S32JOA                         | SOUTH32 LIMITED        | \$2.3957                       | \$2.7500                | \$3.77              | 63.55%  | \$1.37                                 | 27.06%           | 25/11/2032 | 3.78%                | Pay to investor   |
| S32JOC                         | SOUTH32 LIMITED        | \$1.6899                       | \$1.9400                | \$3.77              | 44.82%  | \$2.08                                 | 48.54%           | 12/03/2025 | 2.49%                | Pay to investor   |
| S32JOD                         | SOUTH32 LIMITED        | \$1.5538                       | \$1.7800                | \$3.77              | 41.21%  | \$2.22                                 | 52.79%           | 12/03/2025 | 2.34%                | Pay to investor   |
| S32JOE                         | SOUTH32 LIMITED        | \$1.2797                       | \$1.4700                | \$3.77              | 33.94%  | \$2.49                                 | 61.01%           | 12/03/2025 | 2.08%                | Pay to investor   |
| SCGJOA                         | SCENTRE GROUP          | \$1.5940                       | \$1.8300                | \$3.52              | 45.28%  | \$1.93                                 | 48.01%           | 25/09/2025 | 8.80%                | Pay to investor   |
| SCGJOC                         | SCENTRE GROUP          | \$1.1880                       | \$1.3600                | \$3.52              | 33.75%  | \$2.33                                 | 61.36%           | 12/03/2025 | 7.27%                | Pay to investor   |
| SCGSO1                         | SCENTRE GROUP          | \$1.9450                       | \$2.2300                | \$3.52              | 55.26%  | \$1.58                                 | 36.65%           | 12/03/2025 | 10.76%               | Pay down loan     |
| SCGSO2                         | SCENTRE GROUP          | \$1.2942                       | \$1.4900                | \$3.52              | 36.77%  | \$2.23                                 | 57.67%           | 26/05/2026 | 7.62%                | Pay down loan     |
| SEKJOB                         | SEEK LTD               | \$8.8768                       | \$10.1600               | \$25.54             | 34.76%  | \$16.66                                | 60.22%           | 26/02/2025 | 2.10%                | Pay to investor   |
| SEKJOC                         | SEEK LTD               | \$16.8605                      | \$19.3100               | \$25.54             | 66.02%  | \$8.68                                 | 24.39%           | 08/09/2033 | 4.03%                | Pay to investor   |
| SFRJOA                         | SANDFIRE RESOURCES NL  | \$2.8582                       | \$3.5600                | \$10.29             | 27.78%  | \$7.43                                 | 65.40%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOB                         | SANDFIRE RESOURCES NL  | \$2.3729                       | \$2.9500                | \$10.29             | 23.06%  | \$7.92                                 | 71.33%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOC                         | SANDFIRE RESOURCES NL  | \$3.5779                       | \$4.4500                | \$10.29             | 34.77%  | \$6.71                                 | 56.75%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOD                         | SANDFIRE RESOURCES NL  | \$5.0113                       | \$6.2500                | \$10.29             | 48.70%  | \$5.28                                 | 39.26%           | 10/02/2033 | 0.00%                | Pay to investor   |
| SFYSO4                         | SPDR S&P/ASX 50 FUND   | \$12.1576                      | \$13.3200               | \$74.10             | 16.41%  | \$61.94                                | 82.02%           | 26/02/2025 | 4.29%                | Pay down loan     |
| SFYSO5                         | SPDR S&P/ASX 50 FUND   | \$32.7481                      | \$35.8700               | \$74.10             | 44.19%  | \$41.35                                | 51.59%           | 26/02/2025 | 6.42%                | Pay down loan     |
| SGPJOB                         | STOCKLAND              | \$2.9222                       | \$3.3500                | \$5.15              | 56.74%  | \$2.23                                 | 34.95%           | 25/09/2025 | 11.04%               | Pay to investor   |
| SGPJOC                         | STOCKLAND              | \$2.3751                       | \$2.7200                | \$5.15              | 46.12%  | \$2.77                                 | 47.18%           | 21/01/2032 | 8.87%                | Pay to investor   |
| SHLJOD                         | SONIC HEALTHCARE LTD   | \$18.8591                      | \$21.6100               | \$26.20             | 71.98%  | \$7.34                                 | 17.52%           | 25/11/2032 | 14.44%               | Pay to investor   |
| SHLSO1                         | SONIC HEALTHCARE LTD   | \$16.5836                      | \$19.0000               | \$26.20             | 63.30%  | \$9.62                                 | 27.48%           | 25/11/2032 | 11.02%               | Pay down loan     |
| SHLSO4                         | SONIC HEALTHCARE LTD   | \$6.3395                       | \$6.9400                | \$26.20             | 24.20%  | \$19.86                                | 73.51%           | 26/02/2025 | 5.34%                | Pay down loan     |
| STOJOA                         | SANTOS LTD             | \$3.7192                       | \$4.2600                | \$6.82              | 54.53%  | \$3.10                                 | 37.54%           | 25/09/2025 | 14.82%               | Pay to investor   |
| STOJOB                         | SANTOS LTD             | \$5.5086                       | \$6.3100                | \$6.82              | 80.77%  | \$1.31                                 | 7.48%            | 12/03/2025 | 35.04%               | Pay to investor   |
| STOJOD                         | SANTOS LTD             | \$4.3076                       | \$4.9500                | \$6.82              | 63.16%  | \$2.51                                 | 27.42%           | 25/11/2032 | 18.29%               | Pay to investor   |
| STWJOB                         | SPDR S&P/ASX 200 FUND  | \$37.1923                      | \$42.5900               | \$75.28             | 49.41%  | \$38.09                                | 43.42%           | 25/09/2025 | 6.43%                | Pay to investor   |
| STWSO1                         | SPDR S&P/ASX 200 FUND  | \$33.1173                      | \$37.9300               | \$75.28             | 43.99%  | \$42.16                                | 49.61%           | 25/11/2032 | 5.81%                | Pay down loan     |
| STWSO4                         | SPDR S&P/ASX 200 FUND  | \$17.1094                      | \$18.7400               | \$75.28             | 22.73%  | \$58.17                                | 75.11%           | 26/02/2025 | 4.21%                | Pay down loan     |
| STWSO5                         | SPDR S&P/ASX 200 FUND  | \$29.6731                      | \$32.5000               | \$75.28             | 39.42%  | \$45.61                                | 56.83%           | 26/02/2025 | 5.37%                | Pay down loan     |
| SULJOA                         | SUPER RETAIL GROUP LTD | \$6.9426                       | \$8.3000                | \$15.17             | 45.77%  | \$8.23                                 | 45.29%           | 08/09/2033 | 14.46%               | Pay to investor   |
| SULJOB                         | SUPER RETAIL GROUP LTD | \$4.5953                       | \$5.4900                | \$15.17             | 30.29%  | \$10.57                                | 63.81%           | 12/03/2025 | 11.25%               | Pay to investor   |
| SULJOC                         | SUPER RETAIL GROUP LTD | \$9.1725                       | \$10.9600               | \$15.17             | 60.46%  | \$6.00                                 | 27.75%           | 08/09/2033 | 19.84%               | Pay to investor   |
| SUNJOB                         | SUNCORP GROUP LTD      | \$8.5520                       | \$9.3700                | \$19.32             | 44.27%  | \$10.77                                | 51.50%           | 12/03/2025 | 7.24%                | Pay to investor   |
| SUNJOD                         | SUNCORP GROUP LTD      | \$7.4192                       | \$8.5000                | \$19.32             | 38.40%  | \$11.90                                | 56.00%           | 12/03/2025 | 6.55%                | Pay to investor   |
| SUNJOC                         | SUNCORP GROUP LTD      | \$7.9226                       | \$9.0700                | \$19.32             | 41.01%  | \$11.40                                | 53.05%           | 12/03/2025 | 6.84%                | Pay to investor   |
| SUNJOI                         | SUNCORP GROUP LTD      | \$6.5852                       | \$7.5400                | \$19.32             | 34.08%  | \$12.73                                | 60.97%           | 12/03/2025 | 6.12%                | Pay to investor   |
| SUNJOJ                         | SUNCORP GROUP LTD      | \$5.3680                       | \$6.1500                | \$19.32             | 27.78%  | \$13.95                                | 68.17%           | 12/03/2025 | 5.59%                | Pay to investor   |
| SUNSO1                         | SUNCORP GROUP LTD      | \$3.0381                       | \$3.4800                | \$19.32             | 15.73%  | \$16.28                                | 81.99%           | 25/09/2025 | 4.79%                | Pay down loan     |
| SUNSO4                         | SUNCORP GROUP LTD      | \$5.2248                       | \$5.7200                | \$19.32             | 27.04%  | \$14.10                                | 70.39%           | 26/02/2025 | 5.53%                | Pay down loan     |
| TCLJOC                         | TRANSURBAN GROUP       | \$10.4970                      | \$12.0200               | \$12.54             | 83.71%  | \$2.04                                 | 4.15%            | 25/09/2025 | 30.35%               | Pay to investor   |
| TCLJOD                         | TRANSURBAN GROUP       | \$8.3438                       | \$9.5800                | \$12.54             | 66.54%  | \$4.20                                 | 23.60%           | 25/11/2032 | 14.78%               | Pay to investor   |
| TCLJOE                         | TRANSURBAN GROUP       | \$7.1721                       | \$8.2100                | \$12.54             | 57.19%  | \$5.37                                 | 34.53%           | 25/11/2032 | 11.55%               | Pay to investor   |
| TCLJOF                         | TRANSURBAN GROUP       | \$6.4141                       | \$7.3500                | \$12.54             | 51.15%  | \$6.13                                 | 41.39%           | 10/02/2033 | 10.12%               | Pay to investor   |
| TCLJOG                         | TRANSURBAN GROUP       | \$9.2028                       | \$10.5400               | \$12.54             | 73.39%  | \$3.34                                 | 15.95%           | 10/02/2033 | 18.58%               | Pay to investor   |
| TLCJOA                         | THE LOTTERY CORP LTD   | \$3.6516                       | \$4.1900                | \$5.06              | 72.17%  | \$1.41                                 | 17.19%           | 15/07/2032 | 13.14%               | Pay to investor   |

**CitiFirst Instalment MINIs - current interest rate 8.80%pa**

Effective Date: 19-Nov-24

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|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| TLCJOB                         | THE LOTTERY CORP LTD          | \$2.8629                       | \$3.2800                | \$5.06              | 56.58%  | \$2.20                                 | 35.18%           | 15/07/2032 | 8.42%                | Pay to investor   |
| TLCSO1                         | THE LOTTERY CORP LTD          | \$2.8033                       | \$3.2100                | \$5.06              | 55.40%  | \$2.26                                 | 36.56%           | 15/07/2032 | 8.20%                | Pay down loan     |
| TLCSO2                         | THE LOTTERY CORP LTD          | \$2.1723                       | \$2.4800                | \$5.06              | 42.93%  | \$2.89                                 | 50.99%           | 15/07/2032 | 6.41%                | Pay down loan     |
| TLSJOA                         | TELSTRA CORP LTD              | \$1.6127                       | \$1.8300                | \$3.91              | 41.25%  | \$2.30                                 | 53.20%           | 25/09/2025 | 7.84%                | Pay to investor   |
| TLSJOB                         | TELSTRA CORP LTD              | \$2.3367                       | \$2.6800                | \$3.91              | 59.76%  | \$1.57                                 | 31.46%           | 25/11/2032 | 11.44%               | Pay to investor   |
| TLSJOC                         | TELSTRA CORP LTD              | \$2.3783                       | \$2.7000                | \$3.91              | 60.83%  | \$1.53                                 | 30.95%           | 15/07/2032 | 11.75%               | Pay to investor   |
| TLSJOF                         | TELSTRA CORP LTD              | \$2.0683                       | \$2.3700                | \$3.91              | 52.90%  | \$1.84                                 | 39.39%           | 10/02/2033 | 9.77%                | Pay to investor   |
| TLSJOH                         | TELSTRA CORP LTD              | \$2.8817                       | \$3.3000                | \$3.91              | 73.70%  | \$1.03                                 | 15.60%           | 10/02/2033 | 17.50%               | Pay to investor   |
| TLSSO2                         | TELSTRA CORP LTD              | \$2.1158                       | \$2.4300                | \$3.91              | 54.11%  | \$1.79                                 | 37.85%           | 21/01/2032 | 10.03%               | Pay down loan     |
| TLSSO4                         | TELSTRA CORP LTD              | \$1.6641                       | \$1.9000                | \$3.91              | 42.56%  | \$2.25                                 | 51.41%           | 10/02/2033 | 8.01%                | Pay down loan     |
| TLSSO5                         | TELSTRA CORP LTD              | \$1.3039                       | \$1.5000                | \$3.91              | 33.35%  | \$2.61                                 | 61.64%           | 10/02/2033 | 6.91%                | Pay down loan     |
| TNEJOC                         | TECHNOLOGY ONE LTD            | \$10.8777                      | \$12.4600               | \$26.76             | 40.65%  | \$15.88                                | 53.44%           | 08/09/2033 | 1.26%                | Pay to investor   |
| TPGJOA                         | TPG TELECOM LTD               | \$2.6725                       | \$3.0700                | \$4.50              | 59.39%  | \$1.83                                 | 31.78%           | 10/02/2033 | 9.85%                | Pay to investor   |
| TWEJOA                         | TREASURY WINE ESTATES LTD     | \$7.3257                       | \$8.3800                | \$11.17             | 65.58%  | \$3.84                                 | 24.98%           | 15/07/2032 | 9.36%                | Pay to investor   |
| TWEJOB                         | TREASURY WINE ESTATES LTD     | \$5.8229                       | \$6.6700                | \$11.17             | 52.13%  | \$5.35                                 | 40.29%           | 26/02/2025 | 6.73%                | Pay to investor   |
| VASJOA                         | VANGUARD AUST SHARES IDX ETF  | \$48.6579                      | \$55.7100               | \$103.25            | 47.13%  | \$54.59                                | 46.04%           | 21/01/2032 | 5.99%                | Pay to investor   |
| VASSO1                         | VANGUARD AUST SHARES IDX ETF  | \$45.9943                      | \$52.6600               | \$103.25            | 44.55%  | \$57.26                                | 49.00%           | 25/11/2032 | 5.72%                | Pay down loan     |
| VASSO3                         | VANGUARD AUST SHARES IDX ETF  | \$25.0329                      | \$27.4200               | \$103.25            | 24.24%  | \$78.22                                | 73.44%           | 12/03/2025 | 4.18%                | Pay down loan     |
| VEAJOT                         | VIVA ENERGY GROUP LTD         | \$1.4419                       | \$1.6500                | \$2.57              | 56.11%  | \$1.13                                 | 35.80%           | 12/03/2025 | 12.23%               | Pay to investor   |
| VHYJOA                         | VANGUARD AUS HIGH YIELD       | \$41.0414                      | \$46.9900               | \$75.61             | 54.28%  | \$34.57                                | 37.85%           | 12/03/2025 | 11.51%               | Pay to investor   |
| VHYJOB                         | VANGUARD AUS HIGH YIELD       | \$34.2012                      | \$39.1600               | \$75.61             | 45.23%  | \$41.41                                | 48.21%           | 12/03/2025 | 9.61%                | Pay to investor   |
| VHYJOC                         | VANGUARD AUS HIGH YIELD       | \$27.3610                      | \$31.3300               | \$75.61             | 36.19%  | \$48.25                                | 58.56%           | 12/03/2025 | 8.25%                | Pay to investor   |
| VHYJOD                         | VANGUARD AUS HIGH YIELD       | \$48.6579                      | \$55.7100               | \$75.61             | 64.35%  | \$26.95                                | 26.32%           | 21/01/2032 | 14.77%               | Pay to investor   |
| VHYSO1                         | VANGUARD AUS HIGH YIELD       | \$24.1873                      | \$27.6900               | \$75.61             | 31.99%  | \$51.42                                | 63.38%           | 25/09/2025 | 7.74%                | Pay down loan     |
| VHYSO3                         | VANGUARD AUS HIGH YIELD       | \$14.2114                      | \$15.5600               | \$75.61             | 18.80%  | \$61.40                                | 79.42%           | 12/03/2025 | 6.48%                | Pay down loan     |
| VTSSO1                         | VANGUARD TOTL ST MKT ETF-CDI  | \$166.6448                     | \$190.8100              | \$450.47            | 36.99%  | \$283.83                               | 57.64%           | 25/11/2032 | 1.97%                | Pay down loan     |
| WBCJOA                         | WESTPAC BANKING CORP          | \$8.5063                       | \$9.4900                | \$33.24             | 25.59%  | \$24.73                                | 71.45%           | 15/07/2032 | 6.71%                | Pay to investor   |
| WBCJOC                         | WESTPAC BANKING CORP          | \$14.1937                      | \$15.8400               | \$33.24             | 42.70%  | \$19.05                                | 52.35%           | 25/11/2032 | 8.72%                | Pay to investor   |
| WBCJOD                         | WESTPAC BANKING CORP          | \$10.7825                      | \$12.0200               | \$33.24             | 32.44%  | \$22.46                                | 63.84%           | 12/03/2025 | 7.39%                | Pay to investor   |
| WBCJOE                         | WESTPAC BANKING CORP          | \$13.7152                      | \$15.0200               | \$33.24             | 41.26%  | \$19.52                                | 54.81%           | 26/02/2025 | 8.50%                | Pay to investor   |
| WBCJOF                         | WESTPAC BANKING CORP          | \$9.4151                       | \$10.5000               | \$33.24             | 28.32%  | \$23.82                                | 68.41%           | 12/03/2025 | 6.97%                | Pay to investor   |
| WBCJOG                         | WESTPAC BANKING CORP          | \$19.9293                      | \$22.2400               | \$33.24             | 59.96%  | \$13.31                                | 33.09%           | 25/11/2032 | 12.47%               | Pay to investor   |
| WBCSO1                         | WESTPAC BANKING CORP          | \$6.8310                       | \$7.7100                | \$33.24             | 20.55%  | \$26.41                                | 76.81%           | 12/03/2025 | 6.29%                | Pay down loan     |
| WBCSO2                         | WESTPAC BANKING CORP          | \$4.5779                       | \$5.1900                | \$33.24             | 13.77%  | \$28.66                                | 84.39%           | 25/09/2025 | 5.79%                | Pay down loan     |
| WBCSO3                         | WESTPAC BANKING CORP          | \$12.4521                      | \$13.9800               | \$33.24             | 37.46%  | \$20.79                                | 57.94%           | 26/05/2026 | 7.99%                | Pay down loan     |
| WBCSO4                         | WESTPAC BANKING CORP          | \$11.0577                      | \$12.4300               | \$33.24             | 33.27%  | \$22.18                                | 62.61%           | 25/11/2032 | 7.48%                | Pay down loan     |
| WDISO2                         | SPDR S&P GLOBAL DIVIDEND FUND | \$8.9907                       | \$10.2900               | \$20.04             | 44.86%  | \$11.05                                | 48.65%           | 25/09/2025 | 8.29%                | Pay down loan     |
| WDSJOA                         | WOODSIDE ENERGY GROUP LTD     | \$16.9227                      | \$19.3800               | \$24.10             | 70.22%  | \$7.18                                 | 19.59%           | 12/03/2025 | 27.16%               | Pay to investor   |
| WDSJOB                         | WOODSIDE ENERGY GROUP LTD     | \$13.4543                      | \$15.4000               | \$24.10             | 55.83%  | \$10.65                                | 36.10%           | 12/03/2025 | 18.31%               | Pay to investor   |
| WDSSO1                         | WOODSIDE ENERGY GROUP LTD     | \$4.8712                       | \$5.5800                | \$24.10             | 20.21%  | \$19.23                                | 76.85%           | 12/03/2025 | 10.14%               | Pay down loan     |
| WDSSO2                         | WOODSIDE ENERGY GROUP LTD     | \$10.1171                      | \$11.5900               | \$24.10             | 41.98%  | \$13.98                                | 51.91%           | 15/07/2032 | 13.94%               | Pay down loan     |
| WDSSO3                         | WOODSIDE ENERGY GROUP LTD     | \$1.6057                       | \$1.8400                | \$24.10             | 6.66%   | \$22.49                                | 92.37%           | 25/09/2025 | 8.67%                | Pay down loan     |
| WDSSO4                         | WOODSIDE ENERGY GROUP LTD     | \$4.8389                       | \$5.5400                | \$24.10             | 20.08%  | \$19.26                                | 77.01%           | 15/07/2032 | 10.12%               | Pay down loan     |
| WEBJOD                         | WEB TRAVEL GROUP LTD          | \$2.7609                       | \$3.1600                | \$4.50              | 61.35%  | \$1.74                                 | 29.78%           | 12/03/2025 | 0.00%                | Pay to investor   |



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|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| WEBJOE                         | WEB TRAVEL GROUP LTD         | \$3.2657                       | \$3.7400                | \$4.50              | 72.57%  | \$1.23                                 | 16.89%           | 12/03/2025 | 0.00%                | Pay to investor   |
| WESJOA                         | WESFARMERS LTD               | \$39.9925                      | \$45.7900               | \$70.57             | 56.67%  | \$30.58                                | 35.11%           | 25/09/2025 | 6.48%                | Pay to investor   |
| WESJOB                         | WESFARMERS LTD               | \$28.6192                      | \$32.7700               | \$70.57             | 40.55%  | \$41.95                                | 53.56%           | 25/11/2032 | 4.72%                | Pay to investor   |
| WESJOD                         | WESFARMERS LTD               | \$40.0786                      | \$45.8900               | \$70.57             | 56.79%  | \$30.49                                | 34.97%           | 25/11/2032 | 6.49%                | Pay to investor   |
| WESJOE                         | WESFARMERS LTD               | \$20.7179                      | \$23.7200               | \$70.57             | 29.36%  | \$49.85                                | 66.39%           | 10/02/2033 | 3.97%                | Pay to investor   |
| WESSO1                         | WESFARMERS LTD               | \$33.9280                      | \$38.8500               | \$70.57             | 48.08%  | \$36.64                                | 44.95%           | 25/09/2025 | 5.40%                | Pay down loan     |
| WHCJOB                         | WHITEHAVEN COAL LTD          | \$2.4763                       | \$3.0800                | \$6.84              | 36.20%  | \$4.36                                 | 54.97%           | 25/09/2025 | 4.58%                | Pay to investor   |
| WHCJOC                         | WHITEHAVEN COAL LTD          | \$0.8292                       | \$1.0300                | \$6.84              | 12.12%  | \$6.01                                 | 84.94%           | 26/02/2025 | 3.33%                | Pay to investor   |
| WHCJOD                         | WHITEHAVEN COAL LTD          | \$3.2033                       | \$3.9900                | \$6.84              | 46.83%  | \$3.64                                 | 41.67%           | 15/07/2032 | 5.50%                | Pay to investor   |
| WHCJOG                         | WHITEHAVEN COAL LTD          | \$1.7413                       | \$2.1800                | \$6.84              | 25.46%  | \$5.10                                 | 68.13%           | 25/09/2025 | 3.92%                | Pay to investor   |
| WHCJOH                         | WHITEHAVEN COAL LTD          | \$3.7893                       | \$4.7200                | \$6.84              | 55.40%  | \$3.05                                 | 30.99%           | 10/02/2033 | 6.56%                | Pay to investor   |
| WLEJOB                         | WAM LEADERS LTD              | \$0.9180                       | \$1.0100                | \$1.26              | 72.86%  | \$0.34                                 | 19.84%           | 10/02/2033 | 26.90%               | Pay to investor   |
| WLEJOC                         | WAM LEADERS LTD              | \$0.7669                       | \$0.8400                | \$1.26              | 60.87%  | \$0.49                                 | 33.33%           | 10/02/2033 | 18.66%               | Pay to investor   |
| WLEJOD                         | WAM LEADERS LTD              | \$0.9528                       | \$1.0400                | \$1.26              | 75.62%  | \$0.31                                 | 17.46%           | 10/02/2033 | 29.95%               | Pay to investor   |
| WORJOA                         | WORLEY LIMITED               | \$7.9698                       | \$9.1300                | \$14.36             | 55.50%  | \$6.39                                 | 36.42%           | 25/09/2025 | 7.82%                | Pay to investor   |
| WORJOB                         | WORLEY LIMITED               | \$11.4892                      | \$13.1700               | \$14.36             | 80.01%  | \$2.87                                 | 8.29%            | 12/03/2025 | 17.42%               | Pay to investor   |
| WORSO1                         | WORLEY LIMITED               | \$9.0572                       | \$10.3700               | \$14.36             | 63.07%  | \$5.30                                 | 27.79%           | 26/05/2026 | 9.43%                | Pay down loan     |
| WOWJOA                         | WOOLWORTHS LTD               | \$20.0449                      | \$22.9500               | \$29.92             | 66.99%  | \$9.88                                 | 23.30%           | 25/11/2032 | 14.58%               | Pay to investor   |
| WOWJOB                         | WOOLWORTHS LTD               | \$17.8472                      | \$19.5600               | \$29.92             | 59.65%  | \$12.07                                | 34.63%           | 12/03/2025 | 11.93%               | Pay to investor   |
| WOWJOC                         | WOOLWORTHS LTD               | \$22.0050                      | \$24.7600               | \$29.92             | 73.55%  | \$7.92                                 | 17.25%           | 12/03/2025 | 18.19%               | Pay to investor   |
| WOWJOE                         | WOOLWORTHS LTD               | \$24.4934                      | \$28.0500               | \$29.92             | 81.86%  | \$5.43                                 | 6.25%            | 10/02/2033 | 26.54%               | Pay to investor   |
| WOWSO1                         | WOOLWORTHS LTD               | \$23.8082                      | \$26.5500               | \$29.92             | 79.57%  | \$6.11                                 | 11.26%           | 26/05/2026 | 23.56%               | Pay down loan     |
| WOWSO2                         | WOOLWORTHS LTD               | \$17.8349                      | \$20.4200               | \$29.92             | 59.61%  | \$12.09                                | 31.75%           | 21/01/2032 | 11.92%               | Pay down loan     |
| WOWSO4                         | WOOLWORTHS LTD               | \$9.3663                       | \$10.2600               | \$29.92             | 31.30%  | \$20.55                                | 65.71%           | 26/02/2025 | 7.01%                | Pay down loan     |
| XROJOB                         | XERO LTD                     | \$50.5614                      | \$60.4100               | \$170.55            | 29.65%  | \$119.99                               | 64.58%           | 15/07/2032 | 0.00%                | Pay to investor   |
| XROJOD                         | XERO LTD                     | \$82.7247                      | \$98.8400               | \$170.55            | 48.50%  | \$87.83                                | 42.05%           | 25/11/2032 | 0.00%                | Pay to investor   |
| XROJOE                         | XERO LTD                     | \$56.4948                      | \$67.5000               | \$170.55            | 33.13%  | \$114.06                               | 60.42%           | 25/11/2032 | 0.00%                | Pay to investor   |
| YM1JOC                         | BETASHARES AUS TOP 20 EQ YLD | \$5.4722                       | \$6.2700                | \$7.99              | 68.49%  | \$2.52                                 | 21.53%           | 12/03/2025 | 22.07%               | Pay to investor   |
| YM1JOD                         | BETASHARES AUS TOP 20 EQ YLD | \$4.7882                       | \$5.4900                | \$7.99              | 59.93%  | \$3.20                                 | 31.29%           | 12/03/2025 | 17.36%               | Pay to investor   |
| YM1SO1                         | BETASHARES AUS TOP 20 EQ YLD | \$2.6448                       | \$3.0300                | \$7.99              | 33.10%  | \$5.35                                 | 62.08%           | 15/07/2032 | 10.40%               | Pay down loan     |
| YM1SO2                         | BETASHARES AUS TOP 20 EQ YLD | \$0.6711                       | \$0.7400                | \$7.99              | 8.40%   | \$7.32                                 | 90.74%           | 12/03/2025 | 7.59%                | Pay down loan     |

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**CitiFirst Instalment MINIs - current interest rate 8.80%pa**

Effective Date: 19-Nov-24

| CitiFirst Instalment MINI Code | Underlying | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|--------|----------------------|-------------------|
|--------------------------------|------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|--------|----------------------|-------------------|

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