



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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               | \$3.2280                       | \$3.8700                | \$5.68              | 56.83%  | \$2.45                                 | 31.87%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOC                         | A2 MILK CO LTD               | \$2.6857                       | \$3.2300                | \$5.68              | 47.28%  | \$2.99                                 | 43.13%           | 26/05/2026 | 0.00%                | Pay to investor   |
| A2MJOD                         | A2 MILK CO LTD               | \$3.5169                       | \$4.2200                | \$5.68              | 61.92%  | \$2.16                                 | 25.70%           | 08/09/2033 | 0.00%                | Pay to investor   |
| AFGJOA                         | AUSTRALIAN FINANCE GROUP LTD | \$1.0597                       | \$1.2200                | \$1.57              | 67.50%  | \$0.51                                 | 22.29%           | 15/07/2032 | 15.68%               | Pay to investor   |
| AFGJOB                         | AUSTRALIAN FINANCE GROUP LTD | \$0.8405                       | \$0.9700                | \$1.57              | 53.54%  | \$0.73                                 | 38.22%           | 15/07/2032 | 10.97%               | Pay to investor   |
| AGLJOA                         | AGL ENERGY LTD               | \$5.7048                       | \$6.5500                | \$11.08             | 51.49%  | \$5.38                                 | 40.88%           | 21/01/2032 | 11.35%               | Pay to investor   |
| AGLJOB                         | AGL ENERGY LTD               | \$6.5163                       | \$7.4800                | \$11.08             | 58.81%  | \$4.56                                 | 32.49%           | 21/01/2032 | 13.37%               | Pay to investor   |
| AGLJOC                         | AGL ENERGY LTD               | \$5.0485                       | \$5.8100                | \$11.08             | 45.56%  | \$6.03                                 | 47.56%           | 26/05/2026 | 10.11%               | Pay to investor   |
| AGLJOD                         | AGL ENERGY LTD               | \$6.0818                       | \$6.9900                | \$11.08             | 54.89%  | \$5.00                                 | 36.91%           | 08/09/2033 | 12.20%               | Pay to investor   |
| AGLJOE                         | AGL ENERGY LTD               | \$7.0978                       | \$8.1600                | \$11.08             | 64.06%  | \$3.98                                 | 26.35%           | 08/09/2033 | 15.32%               | Pay to investor   |
| AGLSO4                         | AGL ENERGY LTD               | \$3.4661                       | \$3.8100                | \$11.08             | 31.28%  | \$7.61                                 | 65.61%           | 26/02/2025 | 8.01%                | Pay down loan     |
| ALDJOB                         | AMPOL LIMITED                | \$13.4442                      | \$15.4500               | \$28.58             | 47.04%  | \$15.14                                | 45.94%           | 25/09/2025 | 3.96%                | Pay to investor   |
| ALLJOA                         | ARISTOCRAT LEISURE LTD       | \$19.6163                      | \$22.5400               | \$69.19             | 28.35%  | \$49.57                                | 67.42%           | 25/09/2025 | 1.57%                | Pay to investor   |
| ALLJOB                         | ARISTOCRAT LEISURE LTD       | \$23.6167                      | \$27.1400               | \$69.19             | 34.13%  | \$45.57                                | 60.77%           | 25/09/2025 | 1.71%                | Pay to investor   |
| ALLJOC                         | ARISTOCRAT LEISURE LTD       | \$30.1309                      | \$34.6300               | \$69.19             | 43.55%  | \$39.06                                | 49.95%           | 26/05/2026 | 2.00%                | Pay to investor   |
| ALLJOD                         | ARISTOCRAT LEISURE LTD       | \$26.4809                      | \$30.4300               | \$69.19             | 38.27%  | \$42.71                                | 56.02%           | 15/07/2032 | 1.83%                | Pay to investor   |
| ALLJOF                         | ARISTOCRAT LEISURE LTD       | \$39.4400                      | \$45.3400               | \$69.19             | 57.00%  | \$29.75                                | 34.47%           | 12/03/2025 | 2.62%                | Pay to investor   |
| ALXJOB                         | ATLAS ARTERIA                | \$3.5908                       | \$4.1300                | \$4.65              | 77.22%  | \$1.06                                 | 11.18%           | 12/03/2025 | 37.76%               | Pay to investor   |
| AMCJOA                         | AMCOR LTD                    | \$7.3708                       | \$8.4700                | \$16.48             | 44.73%  | \$9.11                                 | 48.60%           | 08/09/2033 | 8.40%                | Pay to investor   |
| AMCJOC                         | AMCOR LTD                    | \$8.8612                       | \$10.1900               | \$16.48             | 53.77%  | \$7.62                                 | 38.17%           | 12/03/2025 | 10.04%               | Pay to investor   |
| AMPJOA                         | AMP LTD                      | \$0.7334                       | \$0.8400                | \$1.63              | 45.13%  | \$0.89                                 | 48.31%           | 25/09/2025 | 4.49%                | Pay to investor   |
| AMPJOB                         | AMP LTD                      | \$0.6491                       | \$0.7500                | \$1.63              | 39.94%  | \$0.98                                 | 53.85%           | 21/01/2032 | 4.10%                | Pay to investor   |
| AMPJOC                         | AMP LTD                      | \$0.7938                       | \$0.9200                | \$1.63              | 48.85%  | \$0.83                                 | 43.38%           | 25/11/2032 | 4.81%                | Pay to investor   |
| AMPJOF                         | AMP LTD                      | \$0.5914                       | \$0.6800                | \$1.63              | 36.39%  | \$1.03                                 | 58.15%           | 26/02/2025 | 3.87%                | Pay to investor   |
| ANNJOB                         | ANSELL LTD                   | \$12.7045                      | \$14.6100               | \$33.30             | 38.15%  | \$20.60                                | 56.13%           | 15/07/2032 | 2.82%                | Pay to investor   |
| ANZJOA                         | ANZ GROUP HOLDINGS LTD       | \$13.0456                      | \$14.6100               | \$31.19             | 41.83%  | \$18.14                                | 53.16%           | 15/07/2032 | 9.15%                | Pay to investor   |
| ANZJOB                         | ANZ GROUP HOLDINGS LTD       | \$22.0174                      | \$24.6400               | \$31.19             | 70.59%  | \$9.17                                 | 21.00%           | 21/01/2032 | 18.10%               | Pay to investor   |
| ANZJOC                         | ANZ GROUP HOLDINGS LTD       | \$16.1833                      | \$17.7900               | \$31.19             | 51.89%  | \$15.01                                | 42.96%           | 26/02/2025 | 11.06%               | Pay to investor   |
| ANZJOD                         | ANZ GROUP HOLDINGS LTD       | \$15.0581                      | \$16.8500               | \$31.19             | 48.28%  | \$16.13                                | 45.98%           | 25/11/2032 | 10.29%               | Pay to investor   |
| ANZJOE                         | ANZ GROUP HOLDINGS LTD       | \$21.0765                      | \$23.5800               | \$31.19             | 67.57%  | \$10.11                                | 24.40%           | 25/11/2032 | 16.41%               | Pay to investor   |
| ANZJOF                         | ANZ GROUP HOLDINGS LTD       | \$13.4501                      | \$15.0600               | \$31.19             | 43.12%  | \$17.74                                | 51.72%           | 12/03/2025 | 9.36%                | Pay to investor   |
| ANZJOI                         | ANZ GROUP HOLDINGS LTD       | \$12.0774                      | \$13.5200               | \$31.19             | 38.72%  | \$19.11                                | 56.65%           | 12/03/2025 | 8.69%                | Pay to investor   |
| ANZJOJ                         | ANZ GROUP HOLDINGS LTD       | \$10.7046                      | \$11.9800               | \$31.19             | 34.32%  | \$20.49                                | 61.59%           | 12/03/2025 | 8.10%                | Pay to investor   |
| ANZSO1                         | ANZ GROUP HOLDINGS LTD       | \$11.4541                      | \$12.8200               | \$31.19             | 36.72%  | \$19.74                                | 58.90%           | 26/05/2026 | 8.41%                | Pay down loan     |
| ANZSO2                         | ANZ GROUP HOLDINGS LTD       | \$11.3920                      | \$12.7500               | \$31.19             | 36.52%  | \$19.80                                | 59.12%           | 25/11/2032 | 8.38%                | Pay down loan     |
| ANZSO3                         | ANZ GROUP HOLDINGS LTD       | \$7.2484                       | \$7.9800                | \$31.19             | 23.24%  | \$23.94                                | 74.41%           | 12/03/2025 | 6.93%                | Pay down loan     |
| ARGJOA                         | ARGO INVESTMENTS LTD         | \$4.6671                       | \$5.3700                | \$9.22              | 50.62%  | \$4.55                                 | 41.76%           | 25/09/2025 | 7.58%                | Pay to investor   |
| ASXJOB                         | ASX LTD                      | \$50.5240                      | \$58.0600               | \$67.02             | 75.39%  | \$16.50                                | 13.37%           | 26/05/2026 | 12.61%               | Pay to investor   |
| ASXJOC                         | ASX LTD                      | \$41.5378                      | \$47.7300               | \$67.02             | 61.98%  | \$25.48                                | 28.78%           | 10/02/2033 | 8.16%                | Pay to investor   |
| ASXSO1                         | ASX LTD                      | \$36.8641                      | \$42.3600               | \$67.02             | 55.00%  | \$30.16                                | 36.79%           | 25/11/2032 | 6.90%                | Pay down loan     |
| ASXSO4                         | ASX LTD                      | \$49.2573                      | \$54.1400               | \$67.02             | 73.50%  | \$17.76                                | 19.22%           | 26/02/2025 | 11.71%               | Pay down loan     |
| AZJJOA                         | AURIZON HOLDINGS LTD         | \$2.4002                       | \$2.7600                | \$3.39              | 70.80%  | \$0.99                                 | 18.58%           | 25/09/2025 | 17.18%               | Pay to investor   |
| AZJJOC                         | AURIZON HOLDINGS LTD         | \$2.1721                       | \$2.4900                | \$3.39              | 64.07%  | \$1.22                                 | 26.55%           | 21/01/2032 | 13.96%               | Pay to investor   |
| AZJJOD                         | AURIZON HOLDINGS LTD         | \$1.9247                       | \$2.2100                | \$3.39              | 56.78%  | \$1.47                                 | 34.81%           | 10/02/2033 | 11.60%               | Pay to investor   |



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|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| BAPJOD                         | BAPCOR LTD                     | \$3.1121                       | \$3.5800                | \$4.50              | 69.16%  | \$1.39                                 | 20.44%           | 08/09/2033 | 10.81%               | Pay to investor   |
| BENJOE                         | BENDIGO AND ADELAIDE BANK      | \$5.6308                       | \$6.4800                | \$13.44             | 41.90%  | \$7.81                                 | 51.79%           | 12/03/2025 | 8.07%                | Pay to investor   |
| BENJOF                         | BENDIGO AND ADELAIDE BANK      | \$4.1183                       | \$4.7300                | \$13.44             | 30.64%  | \$9.32                                 | 64.81%           | 12/03/2025 | 6.76%                | Pay to investor   |
| BENJOG                         | BENDIGO AND ADELAIDE BANK      | \$7.5350                       | \$8.6500                | \$13.44             | 56.06%  | \$5.91                                 | 35.64%           | 12/03/2025 | 10.67%               | Pay to investor   |
| BENJOH                         | BENDIGO AND ADELAIDE BANK      | \$8.9683                       | \$10.3200               | \$13.44             | 66.73%  | \$4.47                                 | 23.21%           | 12/03/2025 | 14.09%               | Pay to investor   |
| BGAJOB                         | BEGA CHEESE LTD                | \$1.6062                       | \$1.9300                | \$5.28              | 30.42%  | \$3.67                                 | 63.45%           | 26/02/2025 | 2.18%                | Pay to investor   |
| BGAJOC                         | BEGA CHEESE LTD                | \$2.1840                       | \$2.6200                | \$5.28              | 41.36%  | \$3.10                                 | 50.38%           | 08/09/2033 | 2.58%                | Pay to investor   |
| BHPJOA                         | BHP GROUP LTD                  | \$23.9540                      | \$27.5200               | \$41.05             | 58.35%  | \$17.10                                | 32.96%           | 21/01/2032 | 12.82%               | Pay to investor   |
| BHPJOB                         | BHP GROUP LTD                  | \$19.0629                      | \$21.9100               | \$41.05             | 46.44%  | \$21.99                                | 46.63%           | 15/07/2032 | 9.97%                | Pay to investor   |
| BHPJOH                         | BHP GROUP LTD                  | \$12.9091                      | \$14.2000               | \$41.05             | 31.45%  | \$28.14                                | 65.41%           | 12/03/2025 | 7.79%                | Pay to investor   |
| BHPJOL                         | BHP GROUP LTD                  | \$29.8076                      | \$33.9600               | \$41.05             | 72.61%  | \$11.24                                | 17.27%           | 12/03/2025 | 19.50%               | Pay to investor   |
| BHPJOQ                         | BHP GROUP LTD                  | \$20.2417                      | \$23.0600               | \$41.05             | 49.31%  | \$20.81                                | 43.82%           | 12/03/2025 | 10.54%               | Pay to investor   |
| BHPJOR                         | BHP GROUP LTD                  | \$19.0623                      | \$21.7100               | \$41.05             | 46.44%  | \$21.99                                | 47.11%           | 12/03/2025 | 9.97%                | Pay to investor   |
| BHPJOS                         | BHP GROUP LTD                  | \$18.3327                      | \$20.8900               | \$41.05             | 44.66%  | \$22.72                                | 49.11%           | 12/03/2025 | 9.65%                | Pay to investor   |
| BHPSO1                         | BHP GROUP LTD                  | \$21.7635                      | \$25.0100               | \$41.05             | 53.02%  | \$19.29                                | 39.07%           | 25/11/2032 | 11.37%               | Pay down loan     |
| BHPSO2                         | BHP GROUP LTD                  | \$26.1843                      | \$29.8300               | \$41.05             | 63.79%  | \$14.87                                | 27.33%           | 25/09/2025 | 14.75%               | Pay down loan     |
| BHPSO3                         | BHP GROUP LTD                  | \$10.1268                      | \$11.3300               | \$41.05             | 24.67%  | \$30.92                                | 72.40%           | 26/05/2026 | 7.09%                | Pay down loan     |
| BKIJOA                         | BKI INVESTMENT CO LTD          | \$1.2012                       | \$1.5100                | \$1.71              | 70.25%  | \$0.51                                 | 11.70%           | 08/09/2033 | 15.43%               | Pay to investor   |
| BKIJOC                         | BKI INVESTMENT CO LTD          | \$0.9434                       | \$1.1800                | \$1.71              | 55.17%  | \$0.77                                 | 30.99%           | 12/03/2025 | 10.24%               | Pay to investor   |
| BOQJOB                         | BANK OF QUEENSLAND LTD         | \$4.9274                       | \$5.6700                | \$6.98              | 70.59%  | \$2.05                                 | 18.77%           | 12/03/2025 | 16.56%               | Pay to investor   |
| BOQJOC                         | BANK OF QUEENSLAND LTD         | \$4.2532                       | \$4.8900                | \$6.98              | 60.93%  | \$2.73                                 | 29.94%           | 25/11/2032 | 12.47%               | Pay to investor   |
| BOQJOD                         | BANK OF QUEENSLAND LTD         | \$4.6734                       | \$5.1300                | \$6.98              | 66.95%  | \$2.31                                 | 26.50%           | 26/02/2025 | 14.74%               | Pay to investor   |
| BOQJOE                         | BANK OF QUEENSLAND LTD         | \$4.0328                       | \$4.4400                | \$6.98              | 57.78%  | \$2.95                                 | 36.39%           | 26/02/2025 | 11.54%               | Pay to investor   |
| BOQSO1                         | BANK OF QUEENSLAND LTD         | \$4.2039                       | \$4.8400                | \$6.98              | 60.23%  | \$2.78                                 | 30.66%           | 12/03/2025 | 12.25%               | Pay down loan     |
| BOQSO5                         | BANK OF QUEENSLAND LTD         | \$3.1053                       | \$3.4100                | \$6.98              | 44.49%  | \$3.87                                 | 51.15%           | 12/03/2025 | 8.77%                | Pay down loan     |
| BRGJOB                         | BREVILLE GROUP LTD             | \$21.5033                      | \$24.7100               | \$34.65             | 62.06%  | \$13.15                                | 28.69%           | 12/03/2025 | 2.51%                | Pay to investor   |
| BSLJOA                         | BLUESCOPE STEEL LTD            | \$14.3360                      | \$17.1900               | \$22.02             | 65.10%  | \$7.68                                 | 21.93%           | 15/07/2032 | 7.16%                | Pay to investor   |
| BSLJOB                         | BLUESCOPE STEEL LTD            | \$8.6240                       | \$10.3500               | \$22.02             | 39.16%  | \$13.40                                | 53.00%           | 15/07/2032 | 4.11%                | Pay to investor   |
| BSLJOC                         | BLUESCOPE STEEL LTD            | \$11.3730                      | \$13.6400               | \$22.02             | 51.65%  | \$10.65                                | 38.06%           | 10/02/2033 | 5.17%                | Pay to investor   |
| BXBJOA                         | BRAMBLES LTD                   | \$6.5163                       | \$7.4800                | \$19.43             | 33.54%  | \$12.91                                | 61.50%           | 21/01/2032 | 4.00%                | Pay to investor   |
| BXBJOB                         | BRAMBLES LTD                   | \$9.8566                       | \$11.3300               | \$19.43             | 50.73%  | \$9.57                                 | 41.69%           | 10/02/2033 | 5.39%                | Pay to investor   |
| BXBJOD                         | BRAMBLES LTD                   | \$7.4654                       | \$8.5800                | \$19.43             | 38.42%  | \$11.96                                | 55.84%           | 10/02/2033 | 4.31%                | Pay to investor   |
| BXBOS1                         | BRAMBLES LTD                   | \$4.3409                       | \$4.9800                | \$19.43             | 22.34%  | \$15.09                                | 74.37%           | 10/02/2033 | 3.42%                | Pay down loan     |
| BXBOS4                         | BRAMBLES LTD                   | \$8.8753                       | \$10.2000               | \$19.43             | 45.68%  | \$10.55                                | 47.50%           | 26/02/2025 | 4.89%                | Pay down loan     |
| BXBOS5                         | BRAMBLES LTD                   | \$5.7582                       | \$6.3300                | \$19.43             | 29.64%  | \$13.67                                | 67.42%           | 26/02/2025 | 3.78%                | Pay down loan     |
| CARJOC                         | CARSales.COM LTD               | \$21.3733                      | \$24.5600               | \$41.05             | 52.07%  | \$19.68                                | 40.17%           | 26/05/2026 | 3.71%                | Pay to investor   |
| CBAJOA                         | COMMONWEALTH BANK OF AUSTRALIA | \$41.3366                      | \$46.2600               | \$156.93            | 26.34%  | \$115.59                               | 70.52%           | 25/09/2025 | 4.02%                | Pay to investor   |
| CBAJOB                         | COMMONWEALTH BANK OF AUSTRALIA | \$57.2851                      | \$64.1100               | \$156.93            | 36.50%  | \$99.64                                | 59.15%           | 10/02/2033 | 4.67%                | Pay to investor   |
| CBAJOC                         | COMMONWEALTH BANK OF AUSTRALIA | \$80.6978                      | \$90.3200               | \$156.93            | 51.42%  | \$76.23                                | 42.45%           | 26/05/2026 | 6.10%                | Pay to investor   |
| CBAJOE                         | COMMONWEALTH BANK OF AUSTRALIA | \$73.5627                      | \$82.3300               | \$156.93            | 46.88%  | \$83.37                                | 47.54%           | 21/01/2032 | 5.58%                | Pay to investor   |
| CBAJOG                         | COMMONWEALTH BANK OF AUSTRALIA | \$54.3748                      | \$60.8600               | \$156.93            | 34.65%  | \$102.56                               | 61.22%           | 15/07/2032 | 4.53%                | Pay to investor   |
| CBAJOH                         | COMMONWEALTH BANK OF AUSTRALIA | \$105.8722                     | \$118.4900              | \$156.93            | 67.46%  | \$51.06                                | 24.49%           | 12/03/2025 | 9.11%                | Pay to investor   |
| CBAJOI                         | COMMONWEALTH BANK OF AUSTRALIA | \$91.6491                      | \$102.5700              | \$156.93            | 58.40%  | \$65.28                                | 34.64%           | 10/02/2033 | 7.12%                | Pay to investor   |
| CBASO1                         | COMMONWEALTH BANK OF AUSTRALIA | \$49.8503                      | \$55.7900               | \$156.93            | 31.77%  | \$107.08                               | 64.45%           | 26/05/2026 | 4.34%                | Pay down loan     |



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| CBASO3                         | COMMONWEALTH BANK OF AUSTRALIA | \$29.2797                      | \$32.7700               | \$156.93            | 18.66%  | \$127.65                               | 79.12%           | 12/03/2025 | 3.64%                | Pay down loan     |
| CBASO4                         | COMMONWEALTH BANK OF AUSTRALIA | \$27.3282                      | \$30.0400               | \$156.93            | 17.41%  | \$129.60                               | 80.86%           | 26/02/2025 | 3.59%                | Pay down loan     |
| CCPJOD                         | CREDIT CORP GROUP LTD          | \$9.9383                       | \$11.9200               | \$17.87             | 55.61%  | \$7.93                                 | 33.30%           | 15/07/2032 | 4.79%                | Pay to investor   |
| CCPJOE                         | CREDIT CORP GROUP LTD          | \$8.6829                       | \$10.4100               | \$17.87             | 48.59%  | \$9.19                                 | 41.75%           | 25/11/2032 | 4.14%                | Pay to investor   |
| CHCJOA                         | CHARTER HALL GROUP             | \$8.0006                       | \$9.1900                | \$15.31             | 52.26%  | \$7.31                                 | 39.97%           | 25/09/2025 | 6.17%                | Pay to investor   |
| CHCJOC                         | CHARTER HALL GROUP             | \$6.8821                       | \$7.9100                | \$15.31             | 44.95%  | \$8.43                                 | 48.33%           | 15/07/2032 | 5.35%                | Pay to investor   |
| CIAJOA                         | CHAMPION IRON LTD              | \$2.7625                       | \$3.3100                | \$5.97              | 46.27%  | \$3.21                                 | 44.56%           | 25/09/2025 | 6.86%                | Pay to investor   |
| CIAJOB                         | CHAMPION IRON LTD              | \$4.3691                       | \$5.2400                | \$5.97              | 73.18%  | \$1.60                                 | 12.23%           | 21/01/2032 | 13.75%               | Pay to investor   |
| CIAJOE                         | CHAMPION IRON LTD              | \$3.7417                       | \$4.4900                | \$5.97              | 62.68%  | \$2.23                                 | 24.79%           | 26/05/2026 | 9.88%                | Pay to investor   |
| COHJOB                         | COCHLEAR LTD                   | \$113.3422                     | \$130.2500              | \$303.16            | 37.39%  | \$189.82                               | 57.04%           | 25/09/2025 | 2.16%                | Pay to investor   |
| COHJOD                         | COCHLEAR LTD                   | \$185.2769                     | \$212.9100              | \$303.16            | 61.12%  | \$117.88                               | 29.77%           | 12/03/2025 | 3.48%                | Pay to investor   |
| COHSO1                         | COCHLEAR LTD                   | \$117.2014                     | \$134.6800              | \$303.16            | 38.66%  | \$185.96                               | 55.57%           | 25/11/2032 | 2.20%                | Pay down loan     |
| COHSO4                         | COCHLEAR LTD                   | \$158.0169                     | \$173.6900              | \$303.16            | 52.12%  | \$145.14                               | 42.71%           | 26/02/2025 | 2.82%                | Pay down loan     |
| COLJOB                         | COLES GROUP LTD                | \$10.1098                      | \$11.6100               | \$18.93             | 53.41%  | \$8.82                                 | 38.67%           | 26/05/2026 | 3.63%                | Pay to investor   |
| COLJOE                         | COLES GROUP LTD                | \$10.0703                      | \$11.5800               | \$18.93             | 53.20%  | \$8.86                                 | 38.83%           | 25/11/2032 | 3.61%                | Pay to investor   |
| COLJOF                         | COLES GROUP LTD                | \$14.0866                      | \$16.2100               | \$18.93             | 74.41%  | \$4.84                                 | 14.37%           | 25/11/2032 | 6.61%                | Pay to investor   |
| CPUJOA                         | COMPUTERSHARE LTD              | \$15.4323                      | \$17.7300               | \$33.24             | 46.43%  | \$17.81                                | 46.66%           | 10/02/2033 | 4.60%                | Pay to investor   |
| CPUJOB                         | COMPUTERSHARE LTD              | \$16.9493                      | \$19.4800               | \$33.24             | 50.99%  | \$16.29                                | 41.40%           | 12/03/2025 | 5.03%                | Pay to investor   |
| CPUJOC                         | COMPUTERSHARE LTD              | \$8.9868                       | \$10.3300               | \$33.24             | 27.04%  | \$24.25                                | 68.92%           | 12/03/2025 | 3.38%                | Pay to investor   |
| CPUSO4                         | COMPUTERSHARE LTD              | \$5.2121                       | \$5.7300                | \$33.24             | 15.68%  | \$28.03                                | 82.76%           | 26/02/2025 | 2.93%                | Pay down loan     |
| CPUSO5                         | COMPUTERSHARE LTD              | \$12.8077                      | \$14.7200               | \$33.24             | 38.53%  | \$20.43                                | 55.72%           | 26/02/2025 | 4.01%                | Pay down loan     |
| CSLJOE                         | CSL LTD                        | \$206.5487                     | \$237.3500              | \$283.14            | 72.95%  | \$76.59                                | 16.17%           | 15/07/2032 | 5.15%                | Pay to investor   |
| CSLJOF                         | CSL LTD                        | \$190.5743                     | \$219.0000              | \$283.14            | 67.31%  | \$92.57                                | 22.65%           | 26/05/2026 | 4.26%                | Pay to investor   |
| CSLJOG                         | CSL LTD                        | \$177.3557                     | \$203.8200              | \$283.14            | 62.64%  | \$105.78                               | 28.01%           | 25/11/2032 | 3.73%                | Pay to investor   |
| CSLJOI                         | CSL LTD                        | \$197.7974                     | \$227.3000              | \$283.14            | 69.66%  | \$85.34                                | 19.72%           | 10/02/2033 | 4.62%                | Pay to investor   |
| CSLJOJ                         | CSL LTD                        | \$97.3765                      | \$111.9000              | \$283.14            | 34.39%  | \$185.76                               | 60.48%           | 10/02/2033 | 2.12%                | Pay to investor   |
| CSLJOK                         | CSL LTD                        | \$176.4861                     | \$202.8200              | \$283.14            | 62.33%  | \$106.65                               | 28.37%           | 10/02/2033 | 3.70%                | Pay to investor   |
| CSLJOL                         | CSL LTD                        | \$216.0526                     | \$248.2800              | \$283.14            | 76.31%  | \$67.09                                | 12.31%           | 10/02/2033 | 5.88%                | Pay to investor   |
| CSLSO1                         | CSL LTD                        | \$197.4056                     | \$226.8500              | \$283.14            | 69.72%  | \$85.73                                | 19.88%           | 25/09/2025 | 4.60%                | Pay down loan     |
| CSLSO4                         | CSL LTD                        | \$159.0665                     | \$182.7900              | \$283.14            | 56.18%  | \$124.07                               | 35.44%           | 12/03/2025 | 3.18%                | Pay down loan     |
| CSLSO5                         | CSL LTD                        | \$92.8811                      | \$106.7400              | \$283.14            | 32.80%  | \$190.26                               | 62.30%           | 10/02/2033 | 2.07%                | Pay down loan     |
| CSLSO6                         | CSL LTD                        | \$177.4725                     | \$203.9400              | \$283.14            | 62.68%  | \$105.67                               | 27.97%           | 10/02/2033 | 3.73%                | Pay down loan     |
| CWYSO1                         | CLEANAWAY WASTE MANAGEMENT     | \$1.3851                       | \$1.6600                | \$2.87              | 48.26%  | \$1.48                                 | 42.16%           | 15/07/2032 | 3.37%                | Pay down loan     |
| DJWJOB                         | DJERRIWARRH INVESTMENTS LTD    | \$2.0051                       | \$2.3100                | \$3.19              | 62.86%  | \$1.18                                 | 27.59%           | 12/03/2025 | 12.87%               | Pay to investor   |
| DOWSO1                         | DOWNER EDI LTD                 | \$2.7091                       | \$3.1200                | \$5.93              | 45.68%  | \$3.22                                 | 47.39%           | 25/11/2032 | 5.28%                | Pay down loan     |
| DOWSO4                         | DOWNER EDI LTD                 | \$1.3846                       | \$1.5300                | \$5.93              | 23.35%  | \$4.55                                 | 74.20%           | 26/02/2025 | 3.74%                | Pay down loan     |
| DRRJOA                         | DETERRA ROYALTIES LTD          | \$2.7131                       | \$3.1300                | \$3.89              | 69.75%  | \$1.18                                 | 19.54%           | 25/11/2032 | 24.89%               | Pay to investor   |
| ETHSO1                         | BETASHARES GLOBAL SUSTAINABI   | \$6.8326                       | \$7.8500                | \$16.28             | 41.97%  | \$9.45                                 | 51.78%           | 21/01/2032 | 4.01%                | Pay down loan     |
| ETHSO2                         | BETASHARES GLOBAL SUSTAINABI   | \$9.7328                       | \$11.1800               | \$16.28             | 59.78%  | \$6.55                                 | 31.33%           | 21/01/2032 | 5.79%                | Pay down loan     |
| EVNJOA                         | EVOLUTION MINING LTD           | \$2.3424                       | \$2.8100                | \$5.01              | 46.75%  | \$2.67                                 | 43.91%           | 25/11/2032 | 2.62%                | Pay to investor   |
| EVNJOB                         | EVOLUTION MINING LTD           | \$2.1562                       | \$2.5800                | \$5.01              | 43.04%  | \$2.85                                 | 48.50%           | 25/11/2032 | 2.45%                | Pay to investor   |
| EVNJOE                         | EVOLUTION MINING LTD           | \$1.4251                       | \$1.7000                | \$5.01              | 28.45%  | \$3.58                                 | 66.07%           | 15/07/2032 | 1.95%                | Pay to investor   |
| F1OJOA                         | BETASHARES FTSE 100 ETF        | \$6.6023                       | \$7.5900                | \$12.52             | 52.73%  | \$5.92                                 | 39.38%           | 12/03/2025 | 7.32%                | Pay to investor   |
| F1OJOB                         | BETASHARES FTSE 100 ETF        | \$8.5778                       | \$9.8600                | \$12.52             | 68.51%  | \$3.94                                 | 21.25%           | 12/03/2025 | 10.99%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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   | \$0.6613                       | \$0.7700                | \$1.28              | 51.87%  | \$0.61                                 | 39.61%           | 12/03/2025 | 11.16%               | Pay to investor   |
| FLTJOA                         | FLIGHT CENTRE TRAVEL GROUP     | \$12.8307                      | \$14.7400               | \$17.00             | 75.47%  | \$4.17                                 | 13.29%           | 08/09/2033 | 9.59%                | Pay to investor   |
| FLTJOD                         | FLIGHT CENTRE TRAVEL GROUP     | \$8.7379                       | \$10.0400               | \$17.00             | 51.40%  | \$8.26                                 | 40.94%           | 12/03/2025 | 4.84%                | Pay to investor   |
| FLTJOE                         | FLIGHT CENTRE TRAVEL GROUP     | \$9.8350                       | \$11.3100               | \$17.00             | 57.85%  | \$7.17                                 | 33.47%           | 12/03/2025 | 5.58%                | Pay to investor   |
| FLTJOF                         | FLIGHT CENTRE TRAVEL GROUP     | \$11.1463                      | \$12.8100               | \$17.00             | 65.57%  | \$5.85                                 | 24.65%           | 12/03/2025 | 6.83%                | Pay to investor   |
| FLTJOG                         | FLIGHT CENTRE TRAVEL GROUP     | \$7.3175                       | \$8.4100                | \$17.00             | 43.04%  | \$9.68                                 | 50.53%           | 12/03/2025 | 4.13%                | Pay to investor   |
| FMGJOA                         | FORTESCUE METALS GROUP LTD     | \$13.3344                      | \$15.3200               | \$19.70             | 67.69%  | \$6.37                                 | 22.23%           | 25/09/2025 | 30.95%               | Pay to investor   |
| FMGJOB                         | FORTESCUE METALS GROUP LTD     | \$7.4435                       | \$8.5500                | \$19.70             | 37.78%  | \$12.26                                | 56.60%           | 12/03/2025 | 16.07%               | Pay to investor   |
| FMGJOE                         | FORTESCUE METALS GROUP LTD     | \$11.6223                      | \$13.3700               | \$19.70             | 59.00%  | \$8.08                                 | 32.13%           | 25/11/2032 | 24.39%               | Pay to investor   |
| FMGJOK                         | FORTESCUE METALS GROUP LTD     | \$6.9521                       | \$7.9800                | \$19.70             | 35.29%  | \$12.75                                | 59.49%           | 10/02/2033 | 15.45%               | Pay to investor   |
| FMGJOM                         | FORTESCUE METALS GROUP LTD     | \$9.5883                       | \$11.0200               | \$19.70             | 48.67%  | \$10.11                                | 44.06%           | 10/02/2033 | 19.48%               | Pay to investor   |
| FMGJON                         | FORTESCUE METALS GROUP LTD     | \$4.8642                       | \$5.5900                | \$19.70             | 24.69%  | \$14.84                                | 71.62%           | 10/02/2033 | 13.28%               | Pay to investor   |
| FMGSO1                         | FORTESCUE METALS GROUP LTD     | \$2.2191                       | \$2.5500                | \$19.70             | 11.26%  | \$17.48                                | 87.06%           | 25/09/2025 | 11.27%               | Pay down loan     |
| FMGSO2                         | FORTESCUE METALS GROUP LTD     | \$6.2189                       | \$7.1500                | \$19.70             | 31.57%  | \$13.48                                | 63.71%           | 26/05/2026 | 14.61%               | Pay down loan     |
| FMGSO3                         | FORTESCUE METALS GROUP LTD     | \$4.2736                       | \$4.9100                | \$19.70             | 21.69%  | \$15.43                                | 75.08%           | 21/01/2032 | 12.77%               | Pay down loan     |
| FMGSO4                         | FORTESCUE METALS GROUP LTD     | \$7.5665                       | \$8.7000                | \$19.70             | 38.41%  | \$12.13                                | 55.84%           | 25/11/2032 | 16.24%               | Pay down loan     |
| GEMJOD                         | G8 EDUCATION LTD               | \$0.5240                       | \$0.6000                | \$1.36              | 38.67%  | \$0.83                                 | 55.72%           | 26/02/2025 | 6.02%                | Pay to investor   |
| GEMJOE                         | G8 EDUCATION LTD               | \$0.7863                       | \$0.9000                | \$1.36              | 58.03%  | \$0.57                                 | 33.58%           | 26/02/2025 | 8.79%                | Pay to investor   |
| GMDJOA                         | GENESIS MINERALS LTD           | \$0.8190                       | \$0.9800                | \$2.41              | 33.98%  | \$1.59                                 | 59.34%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMDJOB                         | GENESIS MINERALS LTD           | \$0.9828                       | \$1.1800                | \$2.41              | 40.78%  | \$1.43                                 | 51.04%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMGJOA                         | GOODMAN GROUP                  | \$16.6105                      | \$19.0900               | \$37.02             | 44.87%  | \$20.41                                | 48.43%           | 10/02/2033 | 1.47%                | Pay to investor   |
| GMGJOD                         | GOODMAN GROUP                  | \$15.7135                      | \$18.0600               | \$37.02             | 42.45%  | \$21.31                                | 51.22%           | 26/05/2026 | 1.41%                | Pay to investor   |
| GPTJOA                         | GPT GROUP                      | \$2.9714                       | \$3.4200                | \$4.75              | 62.56%  | \$1.78                                 | 28.00%           | 12/03/2025 | 13.77%               | Pay to investor   |
| GPTJOC                         | GPT GROUP                      | \$2.6183                       | \$3.0300                | \$4.75              | 55.12%  | \$2.13                                 | 36.21%           | 25/11/2032 | 11.49%               | Pay to investor   |
| GPTJOD                         | GPT GROUP                      | \$2.2158                       | \$2.5500                | \$4.75              | 46.65%  | \$2.53                                 | 46.32%           | 25/11/2032 | 9.67%                | Pay to investor   |
| HFRJOE                         | HIGHFIELD RESOURCES LIMITED    | \$0.1512                       | \$0.2000                | \$0.25              | 61.09%  | \$0.10                                 | 19.19%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HFRJOF                         | HIGHFIELD RESOURCES LIMITED    | \$0.0995                       | \$0.1300                | \$0.25              | 40.20%  | \$0.15                                 | 47.47%           | 12/03/2025 | 0.00%                | Pay to investor   |
| HLIJOA                         | HELIA GROUP LTD                | \$1.7989                       | \$2.0700                | \$4.38              | 41.07%  | \$2.58                                 | 52.74%           | 10/02/2033 | 23.25%               | Pay to investor   |
| HLIJOB                         | HELIA GROUP LTD                | \$2.6355                       | \$3.0400                | \$4.38              | 60.17%  | \$1.74                                 | 30.59%           | 12/03/2025 | 34.39%               | Pay to investor   |
| HLIJOC                         | HELIA GROUP LTD                | \$0.9870                       | \$1.1400                | \$4.38              | 22.53%  | \$3.39                                 | 73.97%           | 10/02/2033 | 17.68%               | Pay to investor   |
| HLISO1                         | HELIA GROUP LTD                | \$1.3067                       | \$1.5000                | \$4.38              | 29.83%  | \$3.07                                 | 65.75%           | 10/02/2033 | 19.52%               | Pay down loan     |
| HUBJOA                         | HUB24 LTD                      | \$17.4548                      | \$20.0700               | \$76.23             | 22.90%  | \$58.78                                | 73.67%           | 12/03/2025 | 0.65%                | Pay to investor   |
| HUBJOE                         | HUB24 LTD                      | \$25.5324                      | \$29.3800               | \$76.23             | 33.49%  | \$50.70                                | 61.46%           | 12/03/2025 | 0.75%                | Pay to investor   |
| HVNJOB                         | HARVEY NORMAN HOLDINGS LTD     | \$2.3679                       | \$2.7300                | \$4.81              | 49.23%  | \$2.44                                 | 43.24%           | 10/02/2033 | 9.01%                | Pay to investor   |
| HVNJOC                         | HARVEY NORMAN HOLDINGS LTD     | \$2.0748                       | \$2.3900                | \$4.81              | 43.14%  | \$2.74                                 | 50.31%           | 12/03/2025 | 8.04%                | Pay to investor   |
| HVNJOE                         | HARVEY NORMAN HOLDINGS LTD     | \$2.6432                       | \$3.0400                | \$4.81              | 54.95%  | \$2.17                                 | 36.80%           | 15/07/2032 | 10.15%               | Pay to investor   |
| HVSJOA                         | TASHARES AUST DIV HARVESTER FU | \$9.1234                       | \$10.4800               | \$13.77             | 66.26%  | \$4.65                                 | 23.89%           | 10/02/2033 | 18.41%               | Pay to investor   |
| HVSJOC                         | TASHARES AUST DIV HARVESTER FU | \$6.6668                       | \$7.6600                | \$13.77             | 48.42%  | \$7.10                                 | 44.37%           | 26/02/2025 | 12.04%               | Pay to investor   |
| HVSJOD                         | TASHARES AUST DIV HARVESTER FU | \$5.9107                       | \$6.7900                | \$13.77             | 42.92%  | \$7.86                                 | 50.69%           | 10/02/2033 | 10.88%               | Pay to investor   |
| HVSSO3                         | TASHARES AUST DIV HARVESTER FU | \$7.1992                       | \$8.2900                | \$13.77             | 52.28%  | \$6.57                                 | 39.80%           | 12/03/2025 | 13.02%               | Pay down loan     |
| HVSSO4                         | TASHARES AUST DIV HARVESTER FU | \$5.6689                       | \$6.5300                | \$13.77             | 41.17%  | \$8.10                                 | 52.58%           | 12/03/2025 | 10.56%               | Pay down loan     |
| IAAJOA                         | ISHARES ASIA 50 IDX-CDI        | \$68.5037                      | \$78.7200               | \$107.39            | 63.79%  | \$38.89                                | 26.70%           | 25/11/2032 | 4.44%                | Pay to investor   |
| IAAJOC                         | ISHARES ASIA 50 IDX-CDI        | \$39.1418                      | \$44.9800               | \$107.39            | 36.45%  | \$68.25                                | 58.12%           | 25/11/2032 | 2.53%                | Pay to investor   |
| IAGJOA                         | INSURANCE AUSTRALIA GROUP      | \$4.9274                       | \$5.6600                | \$8.57              | 57.50%  | \$3.64                                 | 33.96%           | 25/09/2025 | 7.41%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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    | \$4.0003                       | \$4.6000                | \$8.57              | 46.68%  | \$4.57                                 | 46.32%           | 25/09/2025 | 5.91%                | Pay to investor   |
| IEUJOA                         | ISHARES EUROPE -CDI          | \$54.2764                      | \$62.3700               | \$83.99             | 64.62%  | \$29.71                                | 25.74%           | 21/01/2032 | 6.78%                | Pay to investor   |
| IEUJOB                         | ISHARES EUROPE -CDI          | \$43.4161                      | \$49.9000               | \$83.99             | 51.69%  | \$40.57                                | 40.59%           | 21/01/2032 | 4.97%                | Pay to investor   |
| IFLJOA                         | INSIGNIA FINANCIAL LTD       | \$1.8349                       | \$2.1100                | \$3.13              | 58.62%  | \$1.30                                 | 32.59%           | 08/09/2033 | 7.18%                | Pay to investor   |
| ILCSO1                         | ISHARES S&P/ASX 20 ETF       | \$14.7038                      | \$16.1700               | \$32.55             | 45.17%  | \$17.85                                | 50.32%           | 25/11/2032 | 7.95%                | Pay down loan     |
| ILCSO2                         | ISHARES S&P/ASX 20 ETF       | \$8.3723                       | \$9.2100                | \$32.55             | 25.72%  | \$24.18                                | 71.71%           | 12/03/2025 | 5.87%                | Pay down loan     |
| IOOSO1                         | ISHARES GLOBAL 100-CDI       | \$57.0011                      | \$62.6500               | \$156.34            | 36.46%  | \$99.34                                | 59.93%           | 25/11/2032 | 1.37%                | Pay down loan     |
| IOOSO4                         | ISHARES GLOBAL 100-CDI       | \$31.7314                      | \$34.8800               | \$156.34            | 20.30%  | \$124.61                               | 77.69%           | 26/02/2025 | 1.09%                | Pay down loan     |
| IOZJOA                         | ISHARES S&P/ASX 200 ETF      | \$17.8003                      | \$20.4600               | \$34.17             | 52.09%  | \$16.37                                | 40.12%           | 10/02/2033 | 6.99%                | Pay to investor   |
| IOZSO1                         | ISHARES S&P/ASX 200 ETF      | \$13.7417                      | \$15.7900               | \$34.17             | 40.22%  | \$20.43                                | 53.79%           | 25/09/2025 | 5.60%                | Pay down loan     |
| IOZSO4                         | ISHARES S&P/ASX 200 ETF      | \$7.2063                       | \$7.9200                | \$34.17             | 21.09%  | \$26.96                                | 76.82%           | 26/02/2025 | 4.25%                | Pay down loan     |
| IVVJOA                         | ISHARES S&P 500 ETF          | \$23.1569                      | \$26.6100               | \$62.77             | 36.89%  | \$39.61                                | 57.61%           | 21/01/2032 | 1.56%                | Pay to investor   |
| IVVSO4                         | ISHARES S&P 500 ETF          | \$11.4141                      | \$12.5500               | \$62.77             | 18.18%  | \$51.36                                | 80.01%           | 26/02/2025 | 1.20%                | Pay down loan     |
| IVVSO5                         | ISHARES S&P 500 ETF          | \$21.6408                      | \$24.8700               | \$62.77             | 34.48%  | \$41.13                                | 60.38%           | 26/02/2025 | 1.50%                | Pay down loan     |
| IZZJOC                         | ISHARES CHINA LARGE-CAP -CDI | \$27.1382                      | \$31.1900               | \$47.67             | 56.93%  | \$20.53                                | 34.57%           | 21/01/2032 | 4.04%                | Pay to investor   |
| JBHJOD                         | JB HI-FI LTD                 | \$25.2317                      | \$28.9900               | \$93.00             | 27.13%  | \$67.77                                | 68.83%           | 21/01/2032 | 5.03%                | Pay to investor   |
| JBHJOE                         | JB HI-FI LTD                 | \$39.5163                      | \$45.4100               | \$93.00             | 42.49%  | \$53.48                                | 51.17%           | 12/03/2025 | 6.38%                | Pay to investor   |
| JBHSO4                         | JB HI-FI LTD                 | \$21.9623                      | \$25.2400               | \$93.00             | 23.62%  | \$71.04                                | 72.86%           | 26/02/2025 | 4.80%                | Pay down loan     |
| JHXJOA                         | JAMES HARDIE INDUSTRIES-CDI  | \$30.7749                      | \$35.3800               | \$56.54             | 54.43%  | \$25.77                                | 37.42%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JHXJOC                         | JAMES HARDIE INDUSTRIES-CDI  | \$25.7849                      | \$29.6300               | \$56.54             | 45.60%  | \$20.76                                | 47.59%           | 25/09/2025 | 0.00%                | Pay to investor   |
| JHXJOF                         | JAMES HARDIE INDUSTRIES-CDI  | \$24.1687                      | \$27.7700               | \$56.54             | 42.75%  | \$32.37                                | 50.88%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JINJOA                         | JUMBO INTERACTIVE LTD        | \$6.9354                       | \$7.9700                | \$14.04             | 49.40%  | \$7.10                                 | 43.23%           | 12/03/2025 | 7.67%                | Pay to investor   |
| JINJOF                         | JUMBO INTERACTIVE LTD        | \$8.7268                       | \$10.4800               | \$14.04             | 62.16%  | \$5.31                                 | 25.36%           | 12/03/2025 | 10.26%               | Pay to investor   |
| KARJOF                         | KAROON GAS AUSTRALIA LTD     | \$1.0920                       | \$1.2500                | \$1.36              | 80.29%  | \$0.27                                 | 8.09%            | 08/09/2033 | 16.78%               | Pay to investor   |
| LLCJOD                         | LENDLEASE GROUP              | \$4.5609                       | \$5.2500                | \$7.20              | 63.35%  | \$2.64                                 | 27.08%           | 10/02/2033 | 6.06%                | Pay to investor   |
| LLCSO2                         | LENDLEASE GROUP              | \$4.2126                       | \$4.8400                | \$7.20              | 58.51%  | \$2.99                                 | 32.78%           | 25/11/2032 | 5.36%                | Pay down loan     |
| LOVJOA                         | LOVISA HOLDINGS LTD          | \$8.7667                       | \$10.0700               | \$29.28             | 29.94%  | \$20.51                                | 65.61%           | 25/09/2025 | 4.24%                | Pay to investor   |
| LOVJOB                         | LOVISA HOLDINGS LTD          | \$11.4658                      | \$13.1800               | \$29.28             | 39.16%  | \$17.81                                | 54.99%           | 08/09/2033 | 4.88%                | Pay to investor   |
| LOVJOC                         | LOVISA HOLDINGS LTD          | \$14.8467                      | \$17.0600               | \$29.28             | 50.71%  | \$14.43                                | 41.73%           | 12/03/2025 | 6.03%                | Pay to investor   |
| LSFJOD                         | L1 LONG SHORT FUND LTD       | \$0.7550                       | \$0.8700                | \$3.01              | 25.08%  | \$2.26                                 | 71.10%           | 12/03/2025 | 5.21%                | Pay to investor   |
| LSFJOE                         | L1 LONG SHORT FUND LTD       | \$1.1815                       | \$1.4200                | \$3.01              | 39.25%  | \$1.83                                 | 52.82%           | 12/03/2025 | 6.43%                | Pay to investor   |
| LYCJOB                         | LYNAS CORP LTD               | \$2.6227                       | \$3.2800                | \$7.32              | 35.83%  | \$4.70                                 | 55.19%           | 26/02/2025 | 0.00%                | Pay to investor   |
| LYCJOC                         | LYNAS CORP LTD               | \$3.6286                       | \$4.5200                | \$7.32              | 49.57%  | \$3.69                                 | 38.25%           | 12/03/2025 | 0.00%                | Pay to investor   |
| LYCJOD                         | LYNAS CORP LTD               | \$4.4532                       | \$5.5600                | \$7.32              | 60.84%  | \$2.87                                 | 24.04%           | 12/03/2025 | 0.00%                | Pay to investor   |
| MFGJOC                         | MAGELLAN FINANCIAL GROUP LTD | \$5.1732                       | \$6.2100                | \$11.42             | 45.30%  | \$6.25                                 | 45.62%           | 25/11/2032 | 10.42%               | Pay to investor   |
| MFGJOD                         | MAGELLAN FINANCIAL GROUP LTD | \$5.8758                       | \$7.0500                | \$11.42             | 51.45%  | \$5.54                                 | 38.27%           | 25/11/2032 | 11.74%               | Pay to investor   |
| MFGSO1                         | MAGELLAN FINANCIAL GROUP LTD | \$4.5737                       | \$5.2500                | \$11.42             | 40.05%  | \$6.85                                 | 54.03%           | 15/07/2032 | 9.51%                | Pay down loan     |
| MINJOE                         | MINERAL RESOURCES LTD        | \$20.1388                      | \$24.1500               | \$35.10             | 57.38%  | \$14.96                                | 31.20%           | 12/03/2025 | 1.34%                | Pay to investor   |
| MNDJOA                         | MONADELPHOUS GROUP LTD       | \$6.6672                       | \$7.6600                | \$13.03             | 51.17%  | \$6.36                                 | 41.21%           | 25/09/2025 | 9.12%                | Pay to investor   |
| MP1JOC                         | MEGAPORT LTD                 | \$3.1792                       | \$3.6500                | \$7.59              | 41.89%  | \$4.41                                 | 51.91%           | 15/07/2032 | 0.00%                | Pay to investor   |
| MPLSO1                         | MEDIBANK PRIVATE LIMITED     | \$1.6002                       | \$1.8400                | \$3.81              | 42.00%  | \$2.21                                 | 51.71%           | 25/09/2025 | 7.51%                | Pay down loan     |
| MPLSO4                         | MEDIBANK PRIVATE LIMITED     | \$0.8520                       | \$0.9400                | \$3.81              | 22.36%  | \$2.96                                 | 75.33%           | 26/02/2025 | 5.61%                | Pay down loan     |
| MQGJOA                         | MACQUARIE GROUP LTD          | \$100.0078                     | \$114.9300              | \$233.01            | 42.92%  | \$133.00                               | 50.68%           | 25/09/2025 | 4.85%                | Pay to investor   |
| MQGJOB                         | MACQUARIE GROUP LTD          | \$119.0910                     | \$136.8600              | \$233.01            | 51.11%  | \$113.92                               | 41.26%           | 25/09/2025 | 5.66%                | Pay to investor   |





CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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           | \$88.0069                      | \$101.1300              | \$233.01            | 37.77%  | \$145.00                               | 56.60%           | 25/09/2025 | 4.45%                | Pay to investor   |
| MQGJOD                         | MACQUARIE GROUP LTD           | \$141.1086                     | \$162.1600              | \$233.01            | 60.56%  | \$91.90                                | 30.41%           | 21/01/2032 | 7.02%                | Pay to investor   |
| MQGJOE                         | MACQUARIE GROUP LTD           | \$105.8921                     | \$121.6900              | \$233.01            | 45.45%  | \$127.12                               | 47.77%           | 25/11/2032 | 5.07%                | Pay to investor   |
| MQGJOF                         | MACQUARIE GROUP LTD           | \$127.1060                     | \$146.0600              | \$233.01            | 54.55%  | \$105.90                               | 37.32%           | 15/07/2032 | 6.09%                | Pay to investor   |
| MQGJOH                         | MACQUARIE GROUP LTD           | \$84.6630                      | \$93.0800               | \$233.01            | 36.33%  | \$148.35                               | 60.05%           | 12/03/2025 | 4.35%                | Pay to investor   |
| MQGJOI                         | MACQUARIE GROUP LTD           | \$148.2703                     | \$170.3800              | \$233.01            | 63.63%  | \$84.74                                | 26.88%           | 25/11/2032 | 7.61%                | Pay to investor   |
| MQGSO1                         | MACQUARIE GROUP LTD           | \$70.9009                      | \$81.4800               | \$233.01            | 30.43%  | \$162.11                               | 65.03%           | 26/05/2026 | 3.98%                | Pay down loan     |
| MQGSO4                         | MACQUARIE GROUP LTD           | \$13.1355                      | \$14.4400               | \$233.01            | 5.64%   | \$219.87                               | 93.80%           | 26/02/2025 | 2.93%                | Pay down loan     |
| MVAJOB                         | VANECK AUS PROPERTY ETF       | \$13.7276                      | \$15.7800               | \$23.76             | 57.78%  | \$10.03                                | 33.59%           | 12/03/2025 | 10.86%               | Pay to investor   |
| MVEJOA                         | VANECK VECTORS S&P/ASX MIDCAP | \$19.7483                      | \$22.6900               | \$42.12             | 46.89%  | \$22.37                                | 46.13%           | 10/02/2033 | 4.69%                | Pay to investor   |
| MVEJOB                         | VANECK VECTORS S&P/ASX MIDCAP | \$27.8902                      | \$32.0500               | \$42.12             | 66.22%  | \$14.23                                | 23.91%           | 10/02/2033 | 7.38%                | Pay to investor   |
| MVEJOC                         | VANECK VECTORS S&P/ASX MIDCAP | \$21.2996                      | \$24.4800               | \$42.12             | 50.57%  | \$20.82                                | 41.88%           | 10/02/2033 | 5.04%                | Pay to investor   |
| MVEJOD                         | VANECK VECTORS S&P/ASX MIDCAP | \$29.4182                      | \$33.8000               | \$42.12             | 69.84%  | \$12.70                                | 19.75%           | 10/02/2033 | 8.27%                | Pay to investor   |
| MVWSO2                         | VANECK AUST EQUAL WEIGHT ETF  | \$22.5127                      | \$25.8700               | \$39.09             | 57.59%  | \$16.58                                | 33.82%           | 15/07/2032 | 9.65%                | Pay down loan     |
| NABJOB                         | NATIONAL AUSTRALIA BANK LTD   | \$10.9821                      | \$12.2900               | \$39.06             | 28.12%  | \$28.08                                | 68.54%           | 12/03/2025 | 6.02%                | Pay to investor   |
| NABJOC                         | NATIONAL AUSTRALIA BANK LTD   | \$8.9229                       | \$9.9900                | \$39.06             | 22.84%  | \$30.14                                | 74.42%           | 12/03/2025 | 5.61%                | Pay to investor   |
| NABJOE                         | NATIONAL AUSTRALIA BANK LTD   | \$12.3548                      | \$13.8300               | \$39.06             | 31.63%  | \$26.71                                | 64.59%           | 12/03/2025 | 6.33%                | Pay to investor   |
| NABJOF                         | NATIONAL AUSTRALIA BANK LTD   | \$16.6680                      | \$18.6500               | \$39.06             | 42.67%  | \$22.39                                | 52.25%           | 25/09/2025 | 7.55%                | Pay to investor   |
| NABJOG                         | NATIONAL AUSTRALIA BANK LTD   | \$24.5167                      | \$27.4400               | \$39.06             | 62.77%  | \$14.54                                | 29.75%           | 21/01/2032 | 11.62%               | Pay to investor   |
| NABJOH                         | NATIONAL AUSTRALIA BANK LTD   | \$19.1099                      | \$21.4000               | \$39.06             | 48.92%  | \$19.95                                | 45.21%           | 25/11/2032 | 8.47%                | Pay to investor   |
| NABSO1                         | NATIONAL AUSTRALIA BANK LTD   | \$6.0276                       | \$6.7400                | \$39.06             | 15.43%  | \$33.03                                | 82.74%           | 12/03/2025 | 5.12%                | Pay down loan     |
| NABSO2                         | NATIONAL AUSTRALIA BANK LTD   | \$3.8732                       | \$4.3300                | \$39.06             | 9.92%   | \$35.19                                | 88.91%           | 25/09/2025 | 4.80%                | Pay down loan     |
| NABSO3                         | NATIONAL AUSTRALIA BANK LTD   | \$11.7904                      | \$13.2000               | \$39.06             | 30.19%  | \$27.27                                | 66.21%           | 26/05/2026 | 6.20%                | Pay down loan     |
| NABSO4                         | NATIONAL AUSTRALIA BANK LTD   | \$15.4970                      | \$17.3600               | \$39.06             | 39.67%  | \$23.56                                | 55.56%           | 25/11/2032 | 7.17%                | Pay down loan     |
| NABSO5                         | NATIONAL AUSTRALIA BANK LTD   | \$8.5550                       | \$9.4100                | \$39.06             | 21.90%  | \$30.51                                | 75.91%           | 26/02/2025 | 5.54%                | Pay down loan     |
| NANJOA                         | NANOSONICS LTD                | \$2.3265                       | \$2.6800                | \$3.25              | 71.58%  | \$0.92                                 | 17.54%           | 15/07/2032 | 0.00%                | Pay to investor   |
| NEUJOB                         | NEUREN PHARMACEUTICALS LTD    | \$9.2818                       | \$11.1300               | \$12.88             | 72.06%  | \$3.60                                 | 13.59%           | 08/09/2033 | 0.00%                | Pay to investor   |
| NHCJOA                         | NEW HOPE CORP LTD             | \$2.6656                       | \$3.0600                | \$4.75              | 56.12%  | \$2.08                                 | 35.58%           | 15/07/2032 | 18.71%               | Pay to investor   |
| NHCJOB                         | NEW HOPE CORP LTD             | \$1.8129                       | \$2.0900                | \$4.75              | 38.17%  | \$2.94                                 | 56.00%           | 15/07/2032 | 13.28%               | Pay to investor   |
| NHCJOC                         | NEW HOPE CORP LTD             | \$3.3159                       | \$3.8100                | \$4.75              | 69.81%  | \$1.43                                 | 19.79%           | 25/11/2032 | 27.19%               | Pay to investor   |
| NSRJOA                         | NATIONAL STORAGE              | \$1.3445                       | \$1.6800                | \$2.46              | 54.65%  | \$1.12                                 | 31.71%           | 12/03/2025 | 9.86%                | Pay to investor   |
| NSRJOB                         | NATIONAL STORAGE              | \$1.0667                       | \$1.3300                | \$2.46              | 43.36%  | \$1.39                                 | 45.93%           | 25/09/2025 | 7.89%                | Pay to investor   |
| NSTJOA                         | NORTHERN STAR RESOURCES LTD   | \$6.0303                       | \$7.2500                | \$16.14             | 37.36%  | \$10.11                                | 55.08%           | 25/11/2032 | 3.96%                | Pay to investor   |
| NSTJOB                         | NORTHERN STAR RESOURCES LTD   | \$4.7626                       | \$5.4800                | \$16.14             | 29.51%  | \$11.38                                | 66.05%           | 15/07/2032 | 3.52%                | Pay to investor   |
| NSTJOC                         | NORTHERN STAR RESOURCES LTD   | \$5.9135                       | \$7.1000                | \$16.14             | 36.64%  | \$10.23                                | 56.01%           | 26/05/2026 | 3.91%                | Pay to investor   |
| NSTJOD                         | NORTHERN STAR RESOURCES LTD   | \$8.4353                       | \$10.1500               | \$16.14             | 52.26%  | \$7.70                                 | 37.11%           | 25/11/2032 | 5.19%                | Pay to investor   |
| NWLJOA                         | NETWEALTH GROUP LTD           | \$15.9988                      | \$19.1800               | \$30.78             | 51.98%  | \$14.78                                | 37.69%           | 15/07/2032 | 1.89%                | Pay to investor   |
| NWLJOF                         | NETWEALTH GROUP LTD           | \$10.0693                      | \$12.0900               | \$30.78             | 32.71%  | \$20.71                                | 60.72%           | 12/03/2025 | 1.35%                | Pay to investor   |
| NXTJOA                         | NEXTDC LTD                    | \$5.3550                       | \$6.6900                | \$16.33             | 32.79%  | \$10.98                                | 59.03%           | 25/11/2032 | 0.00%                | Pay to investor   |
| NXTJOC                         | NEXTDC LTD                    | \$7.0741                       | \$7.7800                | \$16.33             | 43.32%  | \$9.26                                 | 52.36%           | 26/02/2025 | 0.00%                | Pay to investor   |
| NXTJOE                         | NEXTDC LTD                    | \$7.4120                       | \$9.2700                | \$16.33             | 45.39%  | \$8.92                                 | 43.23%           | 25/11/2032 | 0.00%                | Pay to investor   |
| ORAJOB                         | ORORA LTD                     | \$1.3790                       | \$1.5800                | \$2.42              | 56.98%  | \$1.04                                 | 34.71%           | 10/02/2033 | 9.61%                | Pay to investor   |
| ORGJOA                         | ORIGIN ENERGY LTD             | \$2.9335                       | \$3.3700                | \$10.70             | 27.42%  | \$7.77                                 | 68.50%           | 25/09/2025 | 7.08%                | Pay to investor   |
| ORGJOB                         | ORIGIN ENERGY LTD             | \$6.8618                       | \$7.8900                | \$10.70             | 64.13%  | \$3.84                                 | 26.26%           | 26/05/2026 | 14.33%               | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

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| 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 |
|--------------------------------|-----------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| ORGJOE                         | ORIGIN ENERGY LTD           | \$4.0376                       | \$4.6400                | \$10.70             | 37.73%  | \$6.66                                 | 56.64%           | 12/03/2025 | 8.26%                | Pay to investor   |
| ORGSO1                         | ORIGIN ENERGY LTD           | \$1.0628                       | \$1.2200                | \$10.70             | 9.93%   | \$9.64                                 | 88.60%           | 25/09/2025 | 5.71%                | Pay down loan     |
| ORGSO2                         | ORIGIN ENERGY LTD           | \$3.6893                       | \$4.2500                | \$10.70             | 34.48%  | \$7.01                                 | 60.28%           | 25/11/2032 | 7.85%                | Pay down loan     |
| ORGSO5                         | ORIGIN ENERGY LTD           | \$2.0363                       | \$2.2500                | \$10.70             | 19.03%  | \$8.66                                 | 78.97%           | 12/03/2025 | 6.35%                | Pay down loan     |
| ORIJOA                         | ORICA LTD                   | \$10.6674                      | \$12.2600               | \$18.51             | 57.63%  | \$7.84                                 | 33.77%           | 25/09/2025 | 5.99%                | Pay to investor   |
| ORIJOB                         | ORICA LTD                   | \$9.1659                       | \$10.5300               | \$18.51             | 49.52%  | \$9.34                                 | 43.11%           | 12/03/2025 | 5.03%                | Pay to investor   |
| ORIJOC                         | ORICA LTD                   | \$7.8502                       | \$9.0300                | \$18.51             | 42.41%  | \$10.66                                | 51.22%           | 26/05/2026 | 4.41%                | Pay to investor   |
| OZFJOB                         | SPDR S&P/ASX200 FINANCIALS  | \$14.0991                      | \$16.2000               | \$29.67             | 47.52%  | \$15.57                                | 45.40%           | 25/09/2025 | 7.36%                | Pay to investor   |
| PDNJOA                         | PALADIN ENERGY LTD          | \$3.6152                       | \$4.5200                | \$7.73              | 46.77%  | \$4.11                                 | 41.53%           | 26/05/2026 | 0.00%                | Pay to investor   |
| PLSJOA                         | PILBARA MINERALS LTD        | \$1.6200                       | \$1.9500                | \$2.40              | 67.50%  | \$0.78                                 | 18.75%           | 15/07/2032 | 0.00%                | Pay to investor   |
| PMEJOB                         | PRO MEDICUS LTD             | \$48.8227                      | \$58.5600               | \$261.24            | 18.69%  | \$212.42                               | 77.58%           | 12/03/2025 | 0.19%                | Pay to investor   |
| PMEJOF                         | PRO MEDICUS LTD             | \$63.1402                      | \$75.7100               | \$261.24            | 24.17%  | \$198.10                               | 71.02%           | 26/02/2025 | 0.20%                | Pay to investor   |
| PPTJOB                         | PERPETUAL LTD               | \$13.6034                      | \$16.3200               | \$21.95             | 61.97%  | \$8.35                                 | 25.65%           | 25/11/2032 | 14.14%               | Pay to investor   |
| PTMJOA                         | PLATINUM ASSET MANAGEMENT   | \$0.6333                       | \$0.8000                | \$1.05              | 60.31%  | \$0.42                                 | 23.81%           | 08/09/2033 | 24.00%               | Pay to investor   |
| PTMSO3                         | PLATINUM ASSET MANAGEMENT   | \$0.6252                       | \$0.7800                | \$1.05              | 59.54%  | \$0.42                                 | 25.71%           | 15/07/2032 | 23.54%               | Pay down loan     |
| QANJOA                         | QANTAS AIRWAYS LTD          | \$2.7192                       | \$3.1300                | \$8.88              | 30.62%  | \$6.16                                 | 64.75%           | 12/03/2025 | 0.00%                | Pay to investor   |
| QANJOB                         | QANTAS AIRWAYS LTD          | \$2.9335                       | \$3.3700                | \$8.88              | 33.03%  | \$5.95                                 | 62.05%           | 25/09/2025 | 0.00%                | Pay to investor   |
| QANJOC                         | QANTAS AIRWAYS LTD          | \$3.6950                       | \$4.2400                | \$8.88              | 41.61%  | \$5.19                                 | 52.25%           | 21/01/2032 | 0.00%                | Pay to investor   |
| QBEJOA                         | QBE INSURANCE GROUP LTD     | \$8.4183                       | \$9.6800                | \$20.01             | 42.07%  | \$11.59                                | 51.62%           | 26/05/2026 | 6.21%                | Pay to investor   |
| QBEJOC                         | QBE INSURANCE GROUP LTD     | \$5.3337                       | \$6.1300                | \$20.01             | 26.66%  | \$14.68                                | 69.37%           | 25/09/2025 | 4.91%                | Pay to investor   |
| QBEJOD                         | QBE INSURANCE GROUP LTD     | \$7.5704                       | \$8.7000                | \$20.01             | 37.83%  | \$12.44                                | 56.52%           | 25/11/2032 | 5.79%                | Pay to investor   |
| QBEJOE                         | QBE INSURANCE GROUP LTD     | \$10.6034                      | \$12.1900               | \$20.01             | 52.99%  | \$9.41                                 | 39.08%           | 25/11/2032 | 7.65%                | Pay to investor   |
| QBEJOF                         | QBE INSURANCE GROUP LTD     | \$7.5003                       | \$8.6300                | \$20.01             | 37.48%  | \$12.51                                | 56.87%           | 10/02/2033 | 5.76%                | Pay to investor   |
| QBEJOG                         | QBE INSURANCE GROUP LTD     | \$11.1630                      | \$12.8200               | \$20.01             | 55.79%  | \$8.85                                 | 35.93%           | 10/02/2033 | 8.14%                | Pay to investor   |
| QBESO1                         | QBE INSURANCE GROUP LTD     | \$4.1821                       | \$4.8100                | \$20.01             | 20.90%  | \$15.83                                | 75.96%           | 10/02/2033 | 4.55%                | Pay down loan     |
| QBESO3                         | QBE INSURANCE GROUP LTD     | \$8.8829                       | \$10.2000               | \$20.01             | 44.39%  | \$11.13                                | 49.03%           | 10/02/2033 | 6.47%                | Pay down loan     |
| QBESO4                         | QBE INSURANCE GROUP LTD     | \$6.0217                       | \$6.6200                | \$20.01             | 30.09%  | \$13.99                                | 66.92%           | 26/02/2025 | 5.15%                | Pay down loan     |
| QLTSO1                         | BETASHARES GB QUAL LEADERS  | \$13.3070                      | \$15.2900               | \$31.85             | 41.78%  | \$18.54                                | 51.99%           | 21/01/2032 | 5.36%                | Pay down loan     |
| QLTSO2                         | BETASHARES GB QUAL LEADERS  | \$11.1847                      | \$12.8600               | \$31.85             | 35.12%  | \$20.67                                | 59.62%           | 21/01/2032 | 4.81%                | Pay down loan     |
| QOZJOA                         | BETASHARES FTSE RAFI AU 200 | \$7.7469                       | \$8.5200                | \$16.95             | 45.70%  | \$9.20                                 | 49.73%           | 15/07/2032 | 8.17%                | Pay to investor   |
| REAJOC                         | REA GROUP LTD               | \$131.1561                     | \$150.7200              | \$252.64            | 51.91%  | \$121.48                               | 40.34%           | 15/07/2032 | 1.56%                | Pay to investor   |
| REAJOD                         | REA GROUP LTD               | \$89.8257                      | \$103.2200              | \$252.64            | 35.55%  | \$162.81                               | 59.14%           | 26/05/2026 | 1.16%                | Pay to investor   |
| REAJOE                         | REA GROUP LTD               | \$109.1977                     | \$125.4900              | \$252.64            | 43.22%  | \$143.44                               | 50.33%           | 08/09/2033 | 1.32%                | Pay to investor   |
| RIOJOA                         | RIO TINTO LTD               | \$81.1782                      | \$89.2500               | \$120.08            | 67.60%  | \$38.90                                | 25.67%           | 12/03/2025 | 17.04%               | Pay to investor   |
| RIOJOB                         | RIO TINTO LTD               | \$91.1488                      | \$103.8300              | \$120.08            | 75.91%  | \$28.93                                | 13.53%           | 12/03/2025 | 22.91%               | Pay to investor   |
| RIOJOC                         | RIO TINTO LTD               | \$61.1023                      | \$69.6000               | \$120.08            | 50.88%  | \$58.98                                | 42.04%           | 12/03/2025 | 11.24%               | Pay to investor   |
| RIOJOE                         | RIO TINTO LTD               | \$91.4021                      | \$105.0300              | \$120.08            | 76.12%  | \$28.68                                | 12.53%           | 25/11/2032 | 23.11%               | Pay to investor   |
| RIOJOF                         | RIO TINTO LTD               | \$69.9874                      | \$80.4300               | \$120.08            | 58.28%  | \$50.09                                | 33.02%           | 10/02/2033 | 13.23%               | Pay to investor   |
| RIOSO1                         | RIO TINTO LTD               | \$51.6693                      | \$59.3800               | \$120.08            | 43.03%  | \$68.41                                | 50.55%           | 25/11/2032 | 9.69%                | Pay down loan     |
| RIOSO5                         | RIO TINTO LTD               | \$55.3631                      | \$63.6200               | \$120.08            | 46.11%  | \$64.72                                | 47.02%           | 10/02/2033 | 10.24%               | Pay down loan     |
| RIOSO6                         | RIO TINTO LTD               | \$40.3856                      | \$44.3900               | \$120.08            | 33.63%  | \$79.69                                | 63.03%           | 26/02/2025 | 8.32%                | Pay down loan     |
| RRLJOA                         | REGIS RESOURCES LTD         | \$0.8283                       | \$1.0300                | \$2.56              | 32.36%  | \$1.73                                 | 59.77%           | 15/07/2032 | 0.00%                | Pay to investor   |
| RRLJOC                         | REGIS RESOURCES LTD         | \$1.0985                       | \$1.3700                | \$2.56              | 42.91%  | \$1.46                                 | 46.48%           | 21/01/2032 | 0.00%                | Pay to investor   |
| RWCJOD                         | RELiance WORLDWIDE CORP LTD | \$2.0051                       | \$2.3100                | \$5.47              | 36.66%  | \$3.46                                 | 57.77%           | 12/03/2025 | 2.08%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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        | \$2.4050                       | \$2.7700                | \$3.60              | 66.81%  | \$1.20                                 | 23.06%           | 25/11/2032 | 4.34%                | Pay to investor   |
| S32JOC                         | SOUTH32 LIMITED        | \$1.6964                       | \$1.9500                | \$3.60              | 47.12%  | \$1.90                                 | 45.83%           | 12/03/2025 | 2.73%                | Pay to investor   |
| S32JOD                         | SOUTH32 LIMITED        | \$1.5598                       | \$1.7900                | \$3.60              | 43.33%  | \$2.04                                 | 50.28%           | 12/03/2025 | 2.54%                | Pay to investor   |
| S32JOE                         | SOUTH32 LIMITED        | \$1.2846                       | \$1.4800                | \$3.60              | 35.68%  | \$2.32                                 | 58.89%           | 12/03/2025 | 2.24%                | Pay to investor   |
| SCGJOA                         | SCENTRE GROUP          | \$1.6001                       | \$1.8400                | \$3.69              | 43.36%  | \$2.09                                 | 50.14%           | 25/09/2025 | 8.11%                | Pay to investor   |
| SCGJOC                         | SCENTRE GROUP          | \$1.1926                       | \$1.3700                | \$3.69              | 32.32%  | \$2.50                                 | 62.87%           | 12/03/2025 | 6.79%                | Pay to investor   |
| SCGSO1                         | SCENTRE GROUP          | \$1.9525                       | \$2.2400                | \$3.69              | 52.91%  | \$1.74                                 | 39.30%           | 12/03/2025 | 9.76%                | Pay down loan     |
| SCGSO2                         | SCENTRE GROUP          | \$1.2992                       | \$1.5000                | \$3.69              | 35.21%  | \$2.39                                 | 59.35%           | 26/05/2026 | 7.09%                | Pay down loan     |
| SEKJOB                         | SEEK LTD               | \$8.9111                       | \$10.2400               | \$26.30             | 33.88%  | \$17.39                                | 61.06%           | 26/02/2025 | 2.01%                | Pay to investor   |
| SEKJOC                         | SEEK LTD               | \$16.9256                      | \$19.4600               | \$26.30             | 64.36%  | \$9.37                                 | 26.01%           | 08/09/2033 | 3.73%                | Pay to investor   |
| SFRJOA                         | SANDFIRE RESOURCES NL  | \$2.8693                       | \$3.5800                | \$10.40             | 27.59%  | \$7.53                                 | 65.58%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOB                         | SANDFIRE RESOURCES NL  | \$2.3820                       | \$2.9800                | \$10.40             | 22.90%  | \$8.02                                 | 71.35%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOC                         | SANDFIRE RESOURCES NL  | \$3.5917                       | \$4.4900                | \$10.40             | 34.54%  | \$6.81                                 | 56.83%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOD                         | SANDFIRE RESOURCES NL  | \$5.0306                       | \$6.2900                | \$10.40             | 48.37%  | \$5.37                                 | 39.52%           | 10/02/2033 | 0.00%                | Pay to investor   |
| SFYSO4                         | SPDR S&P/ASX 50 FUND   | \$12.2046                      | \$13.4200               | \$75.28             | 16.21%  | \$63.08                                | 82.17%           | 26/02/2025 | 4.21%                | Pay down loan     |
| SFYSO5                         | SPDR S&P/ASX 50 FUND   | \$32.8747                      | \$36.1400               | \$75.28             | 43.67%  | \$42.41                                | 51.99%           | 26/02/2025 | 6.26%                | Pay down loan     |
| SGPJOB                         | STOCKLAND              | \$2.9335                       | \$3.3700                | \$5.23              | 56.09%  | \$2.30                                 | 35.56%           | 25/09/2025 | 10.71%               | Pay to investor   |
| SGPJOC                         | STOCKLAND              | \$2.3842                       | \$2.7400                | \$5.23              | 45.59%  | \$2.85                                 | 47.61%           | 21/01/2032 | 8.64%                | Pay to investor   |
| SHLJOD                         | SONIC HEALTHCARE LTD   | \$18.9320                      | \$21.7700               | \$28.87             | 65.58%  | \$9.94                                 | 24.59%           | 25/11/2032 | 10.67%               | Pay to investor   |
| SHLSO1                         | SONIC HEALTHCARE LTD   | \$16.6477                      | \$19.1400               | \$28.87             | 57.66%  | \$12.22                                | 33.70%           | 25/11/2032 | 8.67%                | Pay down loan     |
| SHLSO4                         | SONIC HEALTHCARE LTD   | \$6.3640                       | \$7.0000                | \$28.87             | 22.04%  | \$22.51                                | 75.75%           | 26/02/2025 | 4.71%                | Pay down loan     |
| STOJOA                         | SANTOS LTD             | \$3.7336                       | \$4.2900                | \$6.74              | 55.39%  | \$3.01                                 | 36.35%           | 25/09/2025 | 15.28%               | Pay to investor   |
| STOJOB                         | SANTOS LTD             | \$5.5299                       | \$6.3600                | \$6.74              | 82.05%  | \$1.21                                 | 5.64%            | 12/03/2025 | 37.97%               | Pay to investor   |
| STOJOD                         | SANTOS LTD             | \$4.3243                       | \$4.9800                | \$6.74              | 64.16%  | \$2.42                                 | 26.11%           | 25/11/2032 | 19.02%               | Pay to investor   |
| STWJOB                         | SPDR S&P/ASX 200 FUND  | \$37.3360                      | \$42.9100               | \$76.61             | 48.74%  | \$39.27                                | 43.99%           | 25/09/2025 | 6.24%                | Pay to investor   |
| STWSO1                         | SPDR S&P/ASX 200 FUND  | \$33.2453                      | \$38.2100               | \$76.61             | 43.40%  | \$43.36                                | 50.12%           | 25/11/2032 | 5.65%                | Pay down loan     |
| STWSO4                         | SPDR S&P/ASX 200 FUND  | \$17.1755                      | \$18.8800               | \$76.61             | 22.42%  | \$59.43                                | 75.36%           | 26/02/2025 | 4.12%                | Pay down loan     |
| STWSO5                         | SPDR S&P/ASX 200 FUND  | \$29.7877                      | \$32.7400               | \$76.61             | 38.88%  | \$46.82                                | 57.26%           | 26/02/2025 | 5.23%                | Pay down loan     |
| SULJOA                         | SUPER RETAIL GROUP LTD | \$6.9694                       | \$8.3600                | \$15.01             | 46.43%  | \$8.04                                 | 44.30%           | 08/09/2033 | 14.80%               | Pay to investor   |
| SULJOB                         | SUPER RETAIL GROUP LTD | \$4.6131                       | \$5.5300                | \$15.01             | 30.73%  | \$10.40                                | 63.16%           | 12/03/2025 | 11.45%               | Pay to investor   |
| SULJOC                         | SUPER RETAIL GROUP LTD | \$9.2080                       | \$11.0400               | \$15.01             | 61.35%  | \$5.80                                 | 26.45%           | 08/09/2033 | 20.51%               | Pay to investor   |
| SUNJOB                         | SUNCORP GROUP LTD      | \$8.5851                       | \$9.4400                | \$19.71             | 43.56%  | \$11.12                                | 52.11%           | 12/03/2025 | 7.01%                | Pay to investor   |
| SUNJOD                         | SUNCORP GROUP LTD      | \$7.4478                       | \$8.5600                | \$19.71             | 37.79%  | \$12.26                                | 56.57%           | 12/03/2025 | 6.36%                | Pay to investor   |
| SUNJOG                         | SUNCORP GROUP LTD      | \$7.9532                       | \$9.1400                | \$19.71             | 40.35%  | \$11.76                                | 53.63%           | 12/03/2025 | 6.63%                | Pay to investor   |
| SUNJOI                         | SUNCORP GROUP LTD      | \$6.6106                       | \$7.6000                | \$19.71             | 33.54%  | \$13.10                                | 61.44%           | 12/03/2025 | 5.95%                | Pay to investor   |
| SUNJOJ                         | SUNCORP GROUP LTD      | \$5.3887                       | \$6.1900                | \$19.71             | 27.34%  | \$14.32                                | 68.59%           | 12/03/2025 | 5.45%                | Pay to investor   |
| SUNSO1                         | SUNCORP GROUP LTD      | \$3.0498                       | \$3.5100                | \$19.71             | 15.47%  | \$16.66                                | 82.19%           | 25/09/2025 | 4.68%                | Pay down loan     |
| SUNSO4                         | SUNCORP GROUP LTD      | \$5.2449                       | \$5.7700                | \$19.71             | 26.61%  | \$14.47                                | 70.73%           | 26/02/2025 | 5.39%                | Pay down loan     |
| TCLJOC                         | TRANSURBAN GROUP       | \$10.5375                      | \$12.1100               | \$12.88             | 81.81%  | \$2.34                                 | 5.98%            | 25/09/2025 | 26.47%               | Pay to investor   |
| TCLJOD                         | TRANSURBAN GROUP       | \$8.3761                       | \$9.6500                | \$12.88             | 65.03%  | \$4.50                                 | 25.08%           | 25/11/2032 | 13.77%               | Pay to investor   |
| TCLJOE                         | TRANSURBAN GROUP       | \$7.1998                       | \$8.2700                | \$12.88             | 55.90%  | \$5.68                                 | 35.79%           | 25/11/2032 | 10.92%               | Pay to investor   |
| TCLJOF                         | TRANSURBAN GROUP       | \$6.4388                       | \$7.4000                | \$12.88             | 49.99%  | \$6.44                                 | 42.55%           | 10/02/2033 | 9.63%                | Pay to investor   |
| TCLJOG                         | TRANSURBAN GROUP       | \$9.2383                       | \$10.6200               | \$12.88             | 71.73%  | \$3.64                                 | 17.55%           | 10/02/2033 | 17.03%               | Pay to investor   |
| TLCJOA                         | THE LOTTERY CORP LTD   | \$3.6657                       | \$4.2200                | \$5.15              | 71.18%  | \$1.48                                 | 18.06%           | 15/07/2032 | 12.46%               | Pay to investor   |





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|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| TLCJOB                         | THE LOTTERY CORP LTD          | \$2.8739                       | \$3.3000                | \$5.15              | 55.80%  | \$2.28                                 | 35.92%           | 15/07/2032 | 8.13%                | Pay to investor   |
| TLCSO1                         | THE LOTTERY CORP LTD          | \$2.8141                       | \$3.2300                | \$5.15              | 54.64%  | \$2.34                                 | 37.28%           | 15/07/2032 | 7.92%                | Pay down loan     |
| TLCSO2                         | THE LOTTERY CORP LTD          | \$2.1807                       | \$2.5000                | \$5.15              | 42.34%  | \$2.97                                 | 51.46%           | 15/07/2032 | 6.23%                | Pay down loan     |
| TLSJOA                         | TELSTRA CORP LTD              | \$1.6189                       | \$1.8400                | \$3.98              | 40.68%  | \$2.36                                 | 53.77%           | 25/09/2025 | 7.62%                | Pay to investor   |
| TLSJOB                         | TELSTRA CORP LTD              | \$2.3458                       | \$2.7000                | \$3.98              | 58.94%  | \$1.63                                 | 32.16%           | 25/11/2032 | 11.01%               | Pay to investor   |
| TLSJOC                         | TELSTRA CORP LTD              | \$2.3875                       | \$2.7200                | \$3.98              | 59.99%  | \$1.59                                 | 31.66%           | 15/07/2032 | 11.30%               | Pay to investor   |
| TLSJOF                         | TELSTRA CORP LTD              | \$2.0763                       | \$2.3900                | \$3.98              | 52.17%  | \$1.90                                 | 39.95%           | 10/02/2033 | 9.46%                | Pay to investor   |
| TLSJOH                         | TELSTRA CORP LTD              | \$2.8928                       | \$3.3200                | \$3.98              | 72.68%  | \$1.09                                 | 16.58%           | 10/02/2033 | 16.56%               | Pay to investor   |
| TLSSO2                         | TELSTRA CORP LTD              | \$2.1240                       | \$2.4500                | \$3.98              | 53.37%  | \$1.86                                 | 38.44%           | 21/01/2032 | 9.70%                | Pay down loan     |
| TLSSO4                         | TELSTRA CORP LTD              | \$1.6705                       | \$1.9200                | \$3.98              | 41.97%  | \$2.31                                 | 51.76%           | 10/02/2033 | 7.79%                | Pay down loan     |
| TLSSO5                         | TELSTRA CORP LTD              | \$1.3089                       | \$1.5100                | \$3.98              | 32.89%  | \$2.67                                 | 62.06%           | 10/02/2033 | 6.74%                | Pay down loan     |
| TNEJOC                         | TECHNOLOGY ONE LTD            | \$10.9198                      | \$12.5500               | \$31.20             | 35.00%  | \$20.28                                | 59.78%           | 08/09/2033 | 1.11%                | Pay to investor   |
| TPGJOA                         | TPG TELECOM LTD               | \$2.6829                       | \$3.0900                | \$4.49              | 59.75%  | \$1.81                                 | 31.18%           | 10/02/2033 | 9.96%                | Pay to investor   |
| TWEJOA                         | TREASURY WINE ESTATES LTD     | \$7.3540                       | \$8.4500                | \$11.44             | 64.28%  | \$4.09                                 | 26.14%           | 15/07/2032 | 8.81%                | Pay to investor   |
| TWEJOB                         | TREASURY WINE ESTATES LTD     | \$5.8454                       | \$6.7200                | \$11.44             | 51.10%  | \$5.59                                 | 41.26%           | 26/02/2025 | 6.43%                | Pay to investor   |
| VASJOA                         | VANGUARD AUST SHARES IDX ETF  | \$48.8459                      | \$56.1300               | \$105.31            | 46.38%  | \$56.46                                | 46.70%           | 21/01/2032 | 5.80%                | Pay to investor   |
| VASSO1                         | VANGUARD AUST SHARES IDX ETF  | \$46.1721                      | \$53.0500               | \$105.31            | 43.84%  | \$59.14                                | 49.62%           | 25/11/2032 | 5.53%                | Pay down loan     |
| VASSO3                         | VANGUARD AUST SHARES IDX ETF  | \$25.1297                      | \$27.6200               | \$105.31            | 23.86%  | \$80.18                                | 73.77%           | 12/03/2025 | 4.08%                | Pay down loan     |
| VEAJOT                         | VIVA ENERGY GROUP LTD         | \$1.4474                       | \$1.6600                | \$2.61              | 55.46%  | \$1.16                                 | 36.40%           | 12/03/2025 | 11.87%               | Pay to investor   |
| VHYJOA                         | VANGUARD AUS HIGH YIELD       | \$41.2000                      | \$47.3500               | \$76.79             | 53.65%  | \$35.59                                | 38.34%           | 12/03/2025 | 11.18%               | Pay to investor   |
| VHYJOB                         | VANGUARD AUS HIGH YIELD       | \$34.3334                      | \$39.4500               | \$76.79             | 44.71%  | \$42.46                                | 48.63%           | 12/03/2025 | 9.37%                | Pay to investor   |
| VHYJOC                         | VANGUARD AUS HIGH YIELD       | \$27.4667                      | \$31.5600               | \$76.79             | 35.77%  | \$49.32                                | 58.90%           | 12/03/2025 | 8.07%                | Pay to investor   |
| VHYJOD                         | VANGUARD AUS HIGH YIELD       | \$48.8459                      | \$56.1300               | \$76.79             | 63.61%  | \$27.94                                | 26.90%           | 21/01/2032 | 14.24%               | Pay to investor   |
| VHYSO1                         | VANGUARD AUS HIGH YIELD       | \$24.2808                      | \$27.9000               | \$76.79             | 31.62%  | \$52.51                                | 63.67%           | 25/09/2025 | 7.58%                | Pay down loan     |
| VHYSO3                         | VANGUARD AUS HIGH YIELD       | \$14.2663                      | \$15.6800               | \$76.79             | 18.58%  | \$62.52                                | 79.58%           | 12/03/2025 | 6.37%                | Pay down loan     |
| VTSSO1                         | VANGUARD TOTL ST MKT ETF-CDI  | \$167.2888                     | \$192.2400              | \$467.60            | 35.78%  | \$300.31                               | 58.89%           | 25/11/2032 | 1.86%                | Pay down loan     |
| WBCJOA                         | WESTPAC BANKING CORP          | \$8.5392                       | \$9.5600                | \$33.09             | 25.81%  | \$24.55                                | 71.11%           | 15/07/2032 | 6.76%                | Pay to investor   |
| WBCJOC                         | WESTPAC BANKING CORP          | \$14.2486                      | \$15.9600               | \$33.09             | 43.06%  | \$18.84                                | 51.77%           | 25/11/2032 | 8.81%                | Pay to investor   |
| WBCJOD                         | WESTPAC BANKING CORP          | \$10.8242                      | \$12.1100               | \$33.09             | 32.71%  | \$22.27                                | 63.40%           | 12/03/2025 | 7.46%                | Pay to investor   |
| WBCJOE                         | WESTPAC BANKING CORP          | \$13.7682                      | \$15.1300               | \$33.09             | 41.61%  | \$19.32                                | 54.28%           | 26/02/2025 | 8.59%                | Pay to investor   |
| WBCJOF                         | WESTPAC BANKING CORP          | \$9.4514                       | \$10.5800               | \$33.09             | 28.56%  | \$23.64                                | 68.03%           | 12/03/2025 | 7.02%                | Pay to investor   |
| WBCJOG                         | WESTPAC BANKING CORP          | \$20.0064                      | \$22.4100               | \$33.09             | 60.46%  | \$13.08                                | 32.28%           | 25/11/2032 | 12.69%               | Pay to investor   |
| WBCSO1                         | WESTPAC BANKING CORP          | \$6.8574                       | \$7.6800                | \$33.09             | 20.72%  | \$26.23                                | 76.79%           | 12/03/2025 | 6.33%                | Pay down loan     |
| WBCSO2                         | WESTPAC BANKING CORP          | \$4.5955                       | \$5.1400                | \$33.09             | 13.89%  | \$28.49                                | 84.47%           | 25/09/2025 | 5.83%                | Pay down loan     |
| WBCSO3                         | WESTPAC BANKING CORP          | \$12.5002                      | \$13.9900               | \$33.09             | 37.78%  | \$20.59                                | 57.72%           | 26/05/2026 | 8.06%                | Pay down loan     |
| WBCSO4                         | WESTPAC BANKING CORP          | \$11.1004                      | \$12.4300               | \$33.09             | 33.55%  | \$21.99                                | 62.44%           | 25/11/2032 | 7.55%                | Pay down loan     |
| WDISO2                         | SPDR S&P GLOBAL DIVIDEND FUND | \$9.0254                       | \$10.3700               | \$20.40             | 44.24%  | \$11.37                                | 49.17%           | 25/09/2025 | 8.06%                | Pay down loan     |
| WDSJOA                         | WOODSIDE ENERGY GROUP LTD     | \$16.9881                      | \$19.5300               | \$24.86             | 68.34%  | \$7.87                                 | 21.44%           | 12/03/2025 | 24.76%               | Pay to investor   |
| WDSJOB                         | WOODSIDE ENERGY GROUP LTD     | \$13.5063                      | \$15.5200               | \$24.86             | 54.33%  | \$11.35                                | 37.57%           | 12/03/2025 | 17.17%               | Pay to investor   |
| WDSSO1                         | WOODSIDE ENERGY GROUP LTD     | \$4.8901                       | \$5.6200                | \$24.86             | 19.67%  | \$19.97                                | 77.39%           | 12/03/2025 | 9.76%                | Pay down loan     |
| WDSSO2                         | WOODSIDE ENERGY GROUP LTD     | \$10.1562                      | \$11.6700               | \$24.86             | 40.85%  | \$14.70                                | 53.06%           | 15/07/2032 | 13.26%               | Pay down loan     |
| WDSSO3                         | WOODSIDE ENERGY GROUP LTD     | \$1.6119                       | \$1.8500                | \$24.86             | 6.48%   | \$23.25                                | 92.56%           | 25/09/2025 | 8.38%                | Pay down loan     |
| WDSSO4                         | WOODSIDE ENERGY GROUP LTD     | \$4.8576                       | \$5.5800                | \$24.86             | 19.54%  | \$20.00                                | 77.55%           | 15/07/2032 | 9.74%                | Pay down loan     |
| WEBJOD                         | WEB TRAVEL GROUP LTD          | \$2.7715                       | \$3.1800                | \$4.71              | 58.84%  | \$1.94                                 | 32.48%           | 12/03/2025 | 0.00%                | Pay to investor   |

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|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| WEBJOE                         | WEB TRAVEL GROUP LTD         | \$3.2783                       | \$3.7700                | \$4.71              | 69.60%  | \$1.43                                 | 19.96%           | 12/03/2025 | 0.00%                | Pay to investor   |
| WESJOA                         | WESFARMERS LTD               | \$40.1471                      | \$46.1400               | \$73.56             | 54.58%  | \$33.41                                | 37.28%           | 25/09/2025 | 5.93%                | Pay to investor   |
| WESJOB                         | WESFARMERS LTD               | \$28.7298                      | \$33.0200               | \$73.56             | 39.06%  | \$44.83                                | 55.11%           | 25/11/2032 | 4.42%                | Pay to investor   |
| WESJOD                         | WESFARMERS LTD               | \$40.2335                      | \$46.2300               | \$73.56             | 54.69%  | \$33.33                                | 37.15%           | 25/11/2032 | 5.94%                | Pay to investor   |
| WESJOE                         | WESFARMERS LTD               | \$20.7979                      | \$23.9000               | \$73.56             | 28.27%  | \$52.76                                | 67.51%           | 10/02/2033 | 3.75%                | Pay to investor   |
| WESSO1                         | WESFARMERS LTD               | \$34.0591                      | \$39.1400               | \$73.56             | 46.30%  | \$39.50                                | 46.79%           | 25/09/2025 | 5.01%                | Pay down loan     |
| WHCJOB                         | WHITEHAVEN COAL LTD          | \$2.4859                       | \$3.1100                | \$6.51              | 38.19%  | \$4.02                                 | 52.23%           | 25/09/2025 | 4.97%                | Pay to investor   |
| WHCJOC                         | WHITEHAVEN COAL LTD          | \$0.8324                       | \$1.0400                | \$6.51              | 12.79%  | \$5.68                                 | 84.02%           | 26/02/2025 | 3.52%                | Pay to investor   |
| WHCJOD                         | WHITEHAVEN COAL LTD          | \$3.2157                       | \$4.0200                | \$6.51              | 49.40%  | \$3.29                                 | 38.25%           | 15/07/2032 | 6.07%                | Pay to investor   |
| WHCJOG                         | WHITEHAVEN COAL LTD          | \$1.7480                       | \$2.2000                | \$6.51              | 26.85%  | \$4.76                                 | 66.21%           | 25/09/2025 | 4.20%                | Pay to investor   |
| WHCJOH                         | WHITEHAVEN COAL LTD          | \$3.8040                       | \$4.7500                | \$6.51              | 58.43%  | \$2.71                                 | 27.04%           | 10/02/2033 | 7.39%                | Pay to investor   |
| WLEJOB                         | WAM LEADERS LTD              | \$0.9215                       | \$1.0100                | \$1.23              | 75.22%  | \$0.30                                 | 17.55%           | 10/02/2033 | 30.31%               | Pay to investor   |
| WLEJOC                         | WAM LEADERS LTD              | \$0.7699                       | \$0.8500                | \$1.23              | 62.85%  | \$0.46                                 | 30.61%           | 10/02/2033 | 20.22%               | Pay to investor   |
| WLEJOD                         | WAM LEADERS LTD              | \$0.9565                       | \$1.0500                | \$1.23              | 78.08%  | \$0.27                                 | 14.29%           | 10/02/2033 | 34.26%               | Pay to investor   |
| WORJOA                         | WORLEY LIMITED               | \$8.0006                       | \$9.1900                | \$13.42             | 59.62%  | \$5.42                                 | 31.52%           | 25/09/2025 | 9.23%                | Pay to investor   |
| WORSO1                         | WORLEY LIMITED               | \$9.0922                       | \$10.4500               | \$13.42             | 67.75%  | \$4.33                                 | 22.13%           | 26/05/2026 | 11.55%               | Pay down loan     |
| WOWJOA                         | WOOLWORTHS LTD               | \$20.1223                      | \$23.1200               | \$29.98             | 67.12%  | \$9.86                                 | 22.88%           | 25/11/2032 | 14.61%               | Pay to investor   |
| WOWJOB                         | WOOLWORTHS LTD               | \$17.9162                      | \$19.7000               | \$29.98             | 59.76%  | \$12.06                                | 34.29%           | 12/03/2025 | 11.94%               | Pay to investor   |
| WOWJOC                         | WOOLWORTHS LTD               | \$22.0901                      | \$24.9400               | \$29.98             | 73.68%  | \$7.89                                 | 16.81%           | 12/03/2025 | 18.25%               | Pay to investor   |
| WOWJOE                         | WOOLWORTHS LTD               | \$24.5881                      | \$28.2600               | \$29.98             | 82.02%  | \$5.39                                 | 5.74%            | 10/02/2033 | 26.71%               | Pay to investor   |
| WOWSO1                         | WOOLWORTHS LTD               | \$23.9002                      | \$26.7500               | \$29.98             | 79.72%  | \$6.08                                 | 10.77%           | 26/05/2026 | 23.68%               | Pay down loan     |
| WOWSO2                         | WOOLWORTHS LTD               | \$17.9038                      | \$20.5800               | \$29.98             | 59.72%  | \$12.08                                | 31.35%           | 21/01/2032 | 11.92%               | Pay down loan     |
| WOWSO4                         | WOOLWORTHS LTD               | \$9.4025                       | \$10.3400               | \$29.98             | 31.36%  | \$20.58                                | 65.51%           | 26/02/2025 | 7.00%                | Pay down loan     |
| XROJOB                         | XERO LTD                     | \$50.7568                      | \$60.8600               | \$177.68            | 28.57%  | \$126.92                               | 65.75%           | 15/07/2032 | 0.00%                | Pay to investor   |
| XROJOD                         | XERO LTD                     | \$83.0444                      | \$99.5900               | \$177.68            | 46.74%  | \$94.64                                | 43.95%           | 25/11/2032 | 0.00%                | Pay to investor   |
| XROJOE                         | XERO LTD                     | \$56.7132                      | \$68.0000               | \$177.68            | 31.92%  | \$120.97                               | 61.73%           | 25/11/2032 | 0.00%                | Pay to investor   |
| YM1JOC                         | BETASHARES AUS TOP 20 EQ YLD | \$5.4933                       | \$6.3100                | \$8.07              | 68.07%  | \$2.58                                 | 21.81%           | 12/03/2025 | 21.57%               | Pay to investor   |
| YM1JOD                         | BETASHARES AUS TOP 20 EQ YLD | \$4.8067                       | \$5.5300                | \$8.07              | 59.56%  | \$3.26                                 | 31.47%           | 12/03/2025 | 17.03%               | Pay to investor   |
| YM1SO1                         | BETASHARES AUS TOP 20 EQ YLD | \$2.6550                       | \$3.0500                | \$8.07              | 32.90%  | \$5.42                                 | 62.21%           | 15/07/2032 | 10.26%               | Pay down loan     |
| YM1SO2                         | BETASHARES AUS TOP 20 EQ YLD | \$0.6737                       | \$0.7400                | \$8.07              | 8.35%   | \$7.40                                 | 90.83%           | 12/03/2025 | 7.51%                | Pay down loan     |

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CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 05-Dec-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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