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Deal name: Driver Australia Seven

Issuer: Perpetual Corporate Trust Limited (ABN 99 000 341 533)

Level 18,123 Pitt Street, Sydney NSW 2000 Australia

in its capacity as trustee of the Driver Australia Seven Trust.

Originator of the Receivables: Volkswagen Financial Services Australia Pty Limited

Seller of the Receivables: Volkswagen Financial Services Australia Pty Limited

Servicer name: Volkswagen Financial Services Australia Pty Limited

Reporting entity: Volkswagen Financial Services Australia Pty Limited

ABS Operations (Physical Address) Level 1,24 Muir Road, Chullora NSW 2190 (Postal Address) Locked Bag 4002 Chullora NSW 2190

Contact: Phone: +61 2 9751 6257

Fax: +61 2 9695 6399

Email: ABSO perations. Australia@vwfs.com. au

Corporate Services Provider: Perpetual Corporate Trust Limited

(ABN 99 000 341 533) Level 18, 123 Pitt Street,

Sydney NSW 2000 Australia in its personal capacity.







Period: 12/2024 / Period no. 38

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Reporting details

Deal overview			
Initial Cut-Off Date	31/10/2021	Publication Date	16/01/2025 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	21/01/2025 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	31/12/2024
Issue Date	22/11/2021	Monthly Period	from 01/12/2024 until 31/12/2024
Period no.	38	Interest Accrual Period	from 23/12/2024 until 21/01/2025
Reporting frequency	Monthly	Note payment period	from 23/12/2024 until 21/01/2025
Next Payment Date	21/02/2025	Days accrued	29

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	10,680	70.07%	463,158,976.27 AUD	77.19%
Used Cars	4,561	29.93%	136,866,121.79 AUD	22.81%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%
Total	10,241	100.0070	555,525,555.557.52	.00.0070
Total	10,241	10010070		
Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
	Number of	Percentage of	Aggregate Discounted	Percentage Aggregate Discounted Receivables
Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance



Parties Overview

Lead Manager: Australia and New Zealand Banking Group Limited

Australia

(ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134

Bank of America Merrill Lynch (which is the trading name of

Merrill Lynch International)
(ABN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ Great Britain

Security Trustee:

P.T. Limited (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000

Australia

Perpetual Corporate Trust Limited

(ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia

in its capacity as trustee of the Driver Australia Seven Trust.

Trust Manager:

Perpetual Nominees Limited (ABN 37 000 733 700)

Level 18 123 Pitt Street Sydney 2000 Australia

in its capacity as the trust manager for the Driver Australia Seven

Sub Trust Manager:

Trustee:

Volkswagen Financial Services Australia Pty Limited (ABN 20 097 071 460)

Level 1 24 Muir Road Chullora NSW 2190

Australia

Australia Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257

Account Bank:

Australia and New Zealand Banking Group Limited (ABN 11 005 357 522)

ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia

Clearing Systems:

Servicer:

Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000 Swap Counterparty:

ING Bank N.V.

Foppingadreff 7 1102 BD Amsterdam Netherlands

Perpetual Corporate Trust Limited

Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257

(ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000

Australia

Level 1 24 Muir Road

Volkswagen Financial Services Australia Pty Limited (ABN 20 097 071 460) Rating agencies:

Fitch Ratings

Suite 15.01, Level 15 135 King Street Sydney 2000 Australia

Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance

Level 10 1 O'Connell Street Sydney NSW 2000 Australia

Email: Monitor.Sydney@moodys.com Attn.: Monitor Svdnev

Chullora NSW 2190 Australia



Transaction Events I

Clean-up-call condition	
Percentage of the Current Outstanding Discounted Receivables Balance	19.99%
Min. Percentage of Outstanding Discounted Receivables Palance	10 00% The Clean Lie Call Condition is expected to be reached in

Clean-up-call

WWFS Australia will have the right at its option to exercise a Clean-Up Call and to repurchase all (but not only some) of the Purchased Receivables from the Issuer at any time when the then outstanding Aggregate Discounted Receivables Balance is less than ten (10) per cent. of the Aggregate Cut-off Date Discounted Receivables Balance and, assuming the Transaction Documents are given full effect, all payment obligations under the Notes, including principal and accrued interest, will thereby be fulfilled in accordance with the Order of Priority (the Clean-up Call Conditions).

Repurchase of Receivables	Number of contracts		Outstanding Discounted Receivables Balance	% of Outstanding Discounted Receivables Balance	Interest Compensation Payment	Repurchase Price
Current Period	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Previous Periods	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Total	0	0.00%	0.00AUD	0.00%	0.00 AUD	0.00AUD

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Pool Cut Date (which has been discovered at a later stage), a Legitimate Repudiation of a Receivables Contract, a Reloaded Contract or a Flat-Cancelled Contract.

Transaction Parties replacements

Capacity of transaction party Date of replace	ent Reason for Replaced party	Replaced by
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<u>≡Driver</u> <u>≡AUSTRALIA sev</u>en

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Credit Enhancement Increase Condition	
Level 1a Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.40% for any Payment Date prior to or during November 2022	No
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.80% for any Payment Date from November 2022 but prior to or during November 2023	No
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.20% for any Payment Date after November 2023	No
Level 2 Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.80% for any Payment Date	No

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	122,278.77 AUD
Cumulative Net Salvage Loss incl.current Period	2,605,448.05 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,605,448.05 AUD
Discounted Balance as of Pool Cut Date	600,025,098.06 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.43422%



Transaction Events III

Account Bank	Moody's			Fitch		
Australia and New Zealand Banking Group Limited	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Current rating	Aa2	P-1	STA	AA-	F1+	STA
Minimum required Rating (if no short term Rating available, the higher	A2	P-1	-	-	F1	-
or	A2	P-1	-	A	-	-

If the Account Bank cesses to have the Account Bank Required Rating it shall, at its own cost, (i) transfer the accounts to an Eligible Collateral Bank, or (ii) provide a guarantee from an Eligible Guarantor, or If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank.

Fulfilled Required rating:

Swap Counterparty

ING Bank N.V.

Current rating

Minimum required Rating for Class A Notes Minimum required Rating for Class B Notes Long Term Outlook Long Term

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

Required rating:

Fulfilled

Servicer

Volkswagen Financial Services Australia Pty
Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any
Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.

If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in

'ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling'

ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling'

Monthly Remittance Condition:

Fulfilled



Information regarding the notes I

Deline at lease date		O
Rating at issue date	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAA(sf)	NR(sf)
Current Rating	Class A	Class B
Moody's	Aaa	Aa1
Fitch	AAA(sf)	NR(sf)
Information on Notes	Class A	Class B
Legal final maturity date	21/01/2030	21/01/2030
Scheduled Clean Up Call	Nov 2025	Nov 2025
ISIN:	AU3FN0063434	AU3FN0063442
Common Code:	239718256	239718272
Nominal Amount	100,000.00 AUD	100,000.00 AUD
Information on Interest	Class A	Class B
Spread / Margin	70bps	100bps
Index Rate	1-Month-BBSW	1-Month-BBSW
Fixed/Floating	floating	floating
Current Coupon	1-Month-BBSW +70	1-Month-BBSW +100
Day Count Convention	actual/365	actual/365
,	actual/coc	actual/ooc



Information regarding the notes II

Monthly Period:	12/2024
Payment Date:	21/01/2025
Interest Accrual Period (from/until)	from 23/12/2024 until 21/01/2025
Days accrued	29
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3200%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	375,880.84 AUD	43,064.20 AUD
Interest paid	375,880.84 AUD	43,064.20 AUD

Unpaid Interest	Class A	Class B
Unpaid Interest of the Monthly Period	- AUD	- AUD
Cumulative unpaid Interest	- AUD	- AUD

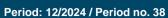
Notes Balance	Class A	Class B
Note Balance as of Pool Cut	526,200,000.00 AUD	33,000,000.00 AUD
Notes balance as of the beginning of the Monthly Period	94,241,314.98 AUD	10,188,251.70 AUD
Redemption amount due to amortising series	5,477,268.42 AUD	592,181.70 AUD
Notes Balance as of the end of the Monthly Period	88,764,046.56 AUD	9,596,070.00 AUD

Payments to Investors per note	Class A	Class B
Interest	71.43 AUD	130.50 AUD
Principal repayment per Class	1,040.91 AUD	1,794.49 AUD
Number of Notes	5,262	330
Note Factor	0.1686888	0.2907900

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

Subordinated Loan	
Balance as of the beginning of the Monthly Period	12,090,292.91 AUD
Regular redemption from waterfall	(1,456,040.83 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	10,634,252.08 AUD





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Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	7,200,000.00 AUD
Balance as of the beginning of the period	6,000,000.00 AUD
Specified General Cash Collateral Account Balance	6,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the	1,439,416.34 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end	104,429,566.68 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	7,200,000.00 AUD





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Credit enhancement

Credit enhancement as of Cut-off-Date	% of aggregate outstanding discounted balance	Value
Class B note	5.50%	33,000,000.00 AUD
Subordinated loan	5.80%	34,825,098.06 AUD
Overcollateralization	1.00%	6,000,000.00 AUD
Cash collateral account	1.20%	7,200,000.00 AUD

Cash collateral account (CCA)	Value	in % of Outstanding Discounted Receivables Balance as of Poolcut Date
Initial balance at poolcut	7,200,000.00 AUD	1.20%
Initial Targeted Balance at Poolcut	7,200,000.00 AUD	1.20%
Current Targeted Balance	6,000,000.00 AUD	1.00%
Balance as of the beginning of the period	6,000,000.00 AUD	1.00%
General payment from CCA	-	
General payment to CCA	-	
Balance as of the end of the period	6,000,000.00 AUD	1.00%

Calculation of Credit Enhancement

Initially, Driver Australia Seven's Credit Enhancement consists of the respective Note Issue in comparison to the Discounted Receivables Balance as of Poolcut, minus any Senior Debt Issuance. This 'Overcollateralisation' (i.e. Credit Enhancement excluding the Cash Collateral Account) is specific for each Note Series and increases with its seniority. Subsequently, the 'Overcollateralisation' is calculated (as an Overcollateralisation Percentage) on a monthly basis, all on end of month figures. Considering the seniority of the respective Note Series, redemption is made until a Target Overcollateralisation Percentage has been reached. All remaining funds will be used to perform payments in the more junior positions of the Order of Priority. The Target OC percentages for each Note Class are determined subject to 3 items:- They will increase in 2 steps in case the Cumulative Net Loss Ratio exceeds a certain level and Credit Enhancement Increase Condition is met.- They will increase to 100% if the Aggregate Discounted Receivables Balance at Cut-Off Date (without a Clean-Up Call being exercised).- A Foreclosure Event causes the transaction to switch into sequential payment mode, in which case the OC Percentages will not determine the maximum redemption amount and may be exceeded.In addition, there is the 'General Cash Reserve', in the form of a Cash Collateral Account, which is in principle to the benefit of all Tranches over the entire lifetime of the transaction.



Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying principal for reporting period	94,241,314.98 AUD	10,188,251.70 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(257,686.52 AUD)	(26,661.11 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	8,165,676.17 AUD	8,165,676.17 AUD
1) ii) Available Collections - Interest on Trust Account	24,594.01 AUD	8,190,270.18 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	8,190,270.18 AUD
3) i) Net Swap Receipts - Class A	257,686.52 AUD	8,447,956.70 AUD
3) ii) Net Swap Receipts - Class B	26,661.11 AUD	8,474,617.81 AUD
4) Damages and Indemnity Payments to Issuer	-	8,474,617.81 AUD
5) Other Reimbursement Amounts	-	8,474,617.81 AUD
6) Buffer Release Amount	(304,780.05 AUD)	8,169,837.76 AUD
Remaining Rounding Amount (M-1)	3.18 AUD	8,169,840.94 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	8,169,840.94 AUD	8,169,840.94 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	8,169,839.94 AUD
2) Taxes	-	8,169,839.94 AUD
3) Trust Fees & Expenses and Servicer Fees	(161,004.30 AUD)	8,008,835.64 AUD
4. a) Net Swap Payments - Class A Notes	-	8,008,835.64 AUD
4. b) Net Swap Payments - Class B Notes	-	8,008,835.64 AUD
5. a) Interest accrued in prev. month - Class A	(375,880.84 AUD)	7,632,954.80 AUD
5. b) Interest Shortfalls from prior months - Class A	-	7,632,954.80 AUD
6. a) Interest accrued in prev. month - Class B	(43,064.20 AUD)	7,589,890.60 AUD
6. b) Interest Shortfalls from prior months - Class B	-	7,589,890.60 AUD
7) Payment to Cash Collateral Account	-	7,589,890.60 AUD
8) Principal Payment - Class A	(5,477,268.42 AUD)	2,112,622.18 AUD
9) Principal Payment - Class B	(592,181.70 AUD)	1,520,440.48 AUD
Remaining Rounding Amount (Current Period)	(39.54 AUD)	1,520,400.94 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,520,400.94 AUD
11) Other Payment to Swap Counterparties	-	1,520,400.94 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(64,360.11 AUD)	1,456,040.83 AUD
Interest Accrued this period on the Subordinated Loan	-	1,456,040.83 AUD
Unpaid Interest on the Subordinated Loan	-	1,456,040.83 AUD
13) Subordinated Loan Principal	(1,456,040.83 AUD)	-
14) Surplus Income Distribution to Beneficiary of the Trust	-	-

Distribution of Cash Collateral Account surplus	Payment to Waterfall Position	Remaining amount	
Payment from CCA	-	-	
Payment of Interest Accrued this period on the Subordinated Loan	-	-	
Payment of Unpaid Interest on the Subordinated Loan	-	-	
Payment in respect of regular redemption to subordinated lender	-	-	
Distribution to Beneficiary of the Trust	-	-	



Retention of Net Economic Interest

Period	Poolcut	Balance as at Current Period
Total Assets	684,926,843.21 AUD	126,575,143.74 AUD
Nominal Receivables Balance	684,926,843.21 AUD	126,575,143.74 AUD
First loss piece	48,025,098.06 AUD	27,591,244.71 AUD
Subordinated Loan balance	34,825,098.06 AUD	10,634,252.08 AUD
Overcollateralisation	6,000,000.00 AUD	10,956,992.63 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	21.80%

In its capacity as originator and original lender, VWFSA complies with the retention requirement of a material net economic interest in accordance with Article 6 (3) (d) of the European Securitisation Regulation.

By adhering to Article 6 (3) (d) of the European Securitisation Regulation, VWFSA will keep the exposures designated for retention on its balance sheet on an ongoing basis.

The latest end of month level of retention will be published on a monthly basis in the investor report.



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Amortisation profile I

Note Class	Cla	ss A	Cla	ss B
WAL	At closing: 1.85 yrs	Currently: 0.66 yrs	At closing: 2.84 yrs	Currently: 0.66 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PoolCut	526,200,000.00 AUD	-	33,000,000.00 AUD	-
12/2021	510,049,185.54 AUD	-	33,000,000.00 AUD	-
01/2022	494,276,866.74 AUD	-	33,000,000.00 AUD	-
02/2022	480,766,050.30 AUD	-	33,000,000.00 AUD	-
03/2022	466,604,640.18 AUD	-	33,000,000.00 AUD	-
04/2022	449,793,707.82 AUD	-	33,000,000.00 AUD	-
05/2022	434,204,927.58 AUD	-	33,000,000.00 AUD	-
06/2022	416,766,133.38 AUD	-	33,000,000.00 AUD	-
07/2022	399,553,605.18 AUD	-	33,000,000.00 AUD	-
08/2022	382,999,405.80 AUD	-	33,000,000.00 AUD	-
09/2022	367,050,704.76 AUD	-	33,000,000.00 AUD	-
10/2022	352,075,000.14 AUD	-	33,000,000.00 AUD	-
11/2022	337,754,730.24 AUD	-	33,000,000.00 AUD	-
12/2022	322,389,374.52 AUD	-	33,000,000.00 AUD	-
01/2023	308,497,905.00 AUD	-	33,000,000.00 AUD	-
02/2023	295,031,605.08 AUD	-	33,000,000.00 AUD	-
03/2023	282,007,734.12 AUD	-	33,000,000.00 AUD	-
04/2023	266,550,924.84 AUD	-	33,000,000.00 AUD	-
05/2023	254,648,386.08 AUD	-	33,000,000.00 AUD	-
06/2023	240,840,950.70 AUD	-	33,000,000.00 AUD	-
07/2023	227,003,048.34 AUD	-	33,000,000.00 AUD	-
08/2023	216,117,548.94 AUD	-	31,022,277.00 AUD	-
09/2023	207,506,075.46 AUD	-	27,654,914.10 AUD	-
10/2023	198,541,679.64 AUD	-	24,302,025.00 AUD	-
11/2023	189,750,982.44 AUD	-	21,078,129.60 AUD	-
12/2023	180,980,280.84 AUD	-	19,565,386.50 AUD	-
01/2024	173,061,707.52 AUD	-	18,709,359.90 AUD	-
02/2024	165,548,255.58 AUD	-	17,897,101.20 AUD	-
03/2024	157,862,736.24 AUD	-	17,066,240.40 AUD	-
04/2024	150,655,743.18 AUD	-	16,287,087.30 AUD	-
05/2024	143,207,961.00 AUD	-	15,481,943.40 AUD	-
06/2024	134,856,114.60 AUD	-	14,579,040.30 AUD	-
07/2024	127,992,782.76 AUD	-	13,837,012.20 AUD	-
08/2024	120,292,319.34 AUD	-	13,004,560.80 AUD	-
09/2024	113,619,366.66 AUD	-	12,283,141.20 AUD	-
10/2024	107,057,810.52 AUD	-	11,573,766.60 AUD	-
11/2024	100,451,895.72 AUD	-	10.859.613.60 AUD	-
12/2024	94,241,314.98 AUD	-	10,188,251.70 AUD	-
01/2025	88,764,046.56 AUD	_	9,596,070.00 AUD	
02/2025	-	83,370,496.56 AUD	-	9,013,012.80 AUD
03/2025	-	78,774,297.42 AUD		8,516,128.50 AUD
04/2025	-	74,111,902.32 AUD	-	8,012,093.10 AUD
05/2025		69,416,988.06 AUD		7,504,503.60 AUD
06/2025	-	64,551,269.28 AUD		6,978,460.50 AUD
07/2025	-	58,425,248.88 AUD		6,316,196.70 AUD
08/2025	-	53,832,522.66 AUD	_	5,819,691.90 AUD
09/2025	-	49,456,538.22 AUD	-	5,346,633.60 AUD
10/2025	-	45,619,014.24 AUD		4,931,767.50 AUD
11/2025				-,551,707.50 AUD
1 1/2020	-	-	-	•

^{*}Based on the following assumptions: CPR of 10% and Clean-Up-Call at 10.00% of the of the Maximum Discounted Receivables Balance



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Run out schedule I

End of Collection	Principal	Interest	Nominal Instalments
Period	·		
arrears	1,683,234.54 AUD	112,457.43 AUD	1,795,691.97 AUD
01.2025	4,611,770.96 AUD	574,576.56 AUD	5,186,347.52 AUD
02.2025	5,318,806.72 AUD	553,188.72 AUD	5,871,995.44 AUD
03.2025	5,513,290.54 AUD	527,359.05 AUD	6,040,649.59 AUD
04.2025	5,664,520.05 AUD	500,312.70 AUD	6,164,832.75 AUD
05.2025	6,013,583.74 AUD	472,641.91 AUD	6,486,225.65 AUD
06.2025	7,922,404.02 AUD	443,388.10 AUD	8,365,792.12 AUD
07.2025	5,865,868.39 AUD	404,848.75 AUD	6,270,717.14 AUD
08.2025	5,661,568.27 AUD	376,314.21 AUD	6,037,882.48 AUD 5,328,759.47 AUD
09.2025 10.2025	4,979,986.53 AUD	348,772.94 AUD	
	4,776,756.32 AUD	324,547.36 AUD	5,101,303.68 AUD
11.2025	4,920,932.48 AUD	301,310.43 AUD	5,222,242.91 AUD
12.2025	5,725,234.20 AUD	277,371.77 AUD	6,002,605.97 AUD
01.2026	5,184,725.78 AUD	249,521.03 AUD	5,434,246.81 AUD
02.2026	5,292,012.23 AUD	224,299.33 AUD	5,516,311.56 AUD
03.2026	5,216,277.75 AUD	198,556.00 AUD	5,414,833.75 AUD
04.2026	5,279,522.71 AUD	173,181.23 AUD	5,452,703.94 AUD
05.2026	7,483,959.99 AUD	147,498.43 AUD	7,631,458.42 AUD
06.2026	8,946,299.78 AUD	111,092.34 AUD	9,057,392.12 AUD
07.2026	5,277,778.14 AUD	67,571.99 AUD	5,345,350.13 AUD
08.2026	4,310,799.31 AUD	41,897.78 AUD	4,352,697.09 AUD
09.2026	289,655.96 AUD	20,927.54 AUD	310,583.50 AUD
10.2026	361,013.68 AUD	19,518.53 AUD	380,532.21 AUD
11.2026	294,552.72 AUD	17,762.29 AUD	312,315.01 AUD
12.2026	261,647.73 AUD	16,329.52 AUD	277,977.25 AUD
01.2027	229,334.65 AUD	15,056.54 AUD	244,391.19 AUD
02.2027	282,206.00 AUD	13,940.98 AUD	296,146.98 AUD
03.2027	221,643.88 AUD	12,568.24 AUD	234,212.12 AUD
04.2027	238,654.75 AUD	11,490.04 AUD	250,144.79 AUD
05.2027	232,690.32 AUD	10,329.01 AUD	243,019.33 AUD
06.2027	220,077.51 AUD	9,197.19 AUD	229,274.70 AUD
07.2027	189,129.23 AUD	8,126.51 AUD	197,255.74 AUD
08.2027	257,485.77 AUD	7,206.48 AUD	264,692.25 AUD
09.2027	165,409.53 AUD	5,953.91 AUD	171,363.44 AUD
10.2027	156,849.49 AUD	5,149.27 AUD	161,998.76 AUD
11.2027	145,113.78 AUD	4,386.33 AUD	149,500.11 AUD
12.2027	134,451.43 AUD	3,680.39 AUD	138,131.82 AUD
01.2028	122,570.05 AUD	3,026.34 AUD	125,596.39 AUD
02.2028	113,308.75 AUD	2,430.04 AUD	115,738.79 AUD
03.2028	98,286.40 AUD	1,878.85 AUD	100,165.25 AUD
04.2028	90,746.45 AUD	1,400.68 AUD	92,147.13 AUD
05.2028	73,920.56 AUD	959.34 AUD	74,879.90 AUD
06.2028	51,904.44 AUD	599.70 AUD	52,504.14 AUD
07.2028	33,041.53 AUD	347.23 AUD	33,388.76 AUD
08.2028	16,098.55 AUD	186.48 AUD	16,285.03 AUD
09.2028	5,118.07 AUD	108.16 AUD	5,226.23 AUD
10.2028	3,751.58 AUD	83.26 AUD	3,834.84 AUD
11.2028	3,769.28 AUD	65.02 AUD	3,834.30 AUD
12.2028	1,360.43 AUD	46.69 AUD	1,407.12 AUD
01.2029	1,367.05 AUD	40.07 AUD	1,407.12 AUD
02.2029	1,374.06 AUD	33.41 AUD	1,407.47 AUD
03.2029	904.73 AUD	26.73 AUD	931.46 AUD
04.2029	909.13 AUD	22.33 AUD	931.46 AUD
05.2029	913.55 AUD	17.91 AUD	931.46 AUD
06.2029	918.00 AUD	13.46 AUD	931.46 AUD
07.2029	922.46 AUD	9.00 AUD	931.46 AUD
08.2029	927.32 AUD	4.51 AUD	931.83 AUD
09/2029	- AUD	- AUD	- AUD
Total	119,951,361.27 AUD	6,623,630.04 AUD	126,574,991.31 AUD

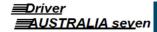


Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date	Total Portfolio as of Poolcut Date				Гуре		Customer Type				Vehicle Status			
			Chattel Mortgage Consumer Loan			umer Loan	Balloon No Balloon			Balloon	New Used		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance								
Normal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,964.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
In Advance	-		-			-	-		-	-	-	-	-	
In Arrears	-		-		-	-	-		-	-	-	-	-	-
Paid Out	-	-	-		-	-	-		-		-		-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-		-	-
Gross Salvage	-		-			-	-		-	-	-	-	-	
Net Salvage	-		-		-		-		-		-		-	-
Total	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

Total Portfolio as of Prev	Total Portfolio as of Previous Month			Product Type				Customer Type				Vehicle Status			
			Chattel	Mortgage	Cons	umer Loan		Balloon	N	o Balloon		New		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance									
Normal	4,223	85,396,627.46 AUD	2839	66,741,327.41 AUD	1384	18,655,300.05 AUD	1453	55,202,146.29 AUD	2770	30,194,481.17 AUD	3085	69,297,101.57 AUD	1138	16,099,525.89 AUD	
In Advance	2,233	32,688,624.45 AUD	1283	20,148,989.51 AUD	950	12,539,634.94 AUD	524	14,250,856.04 AUD	1709	18,437,768.41 AUD	1511	24,012,215.00 AUD	722	8,676,409.45 AUD	
In Arrears	410	9,064,669.13 AUD	302	7,412,911.53 AUD	108	1,651,757.60 AUD	153	5,419,200.02 AUD	257	3,645,469.11 AUD	278	6,729,982.85 AUD	132	2,334,686.28 AUD	
Paid Out	1,720		1272		448		304		1416	-	1138		582		
Early Payout	6,560		3598		2962		1787		4773		4242		2318		
Gross Salvage	6	203,206.19 AUD	6	203,206.19 AUD	0		4	171,633.88 AUD	2	31,572.31 AUD	6	203,206.19 AUD	0	-	
Net Salvage	89	2,500,526.79 AUD	71	2,101,608.40 AUD	18	398,918.39 AUD	36	1,446,437.19 AUD	53	1,054,089.60 AUD	45	1,308,940.64 AUD	44	1,191,586.15 AUD	
Total	15,241	129,853,654.02 AUD	9,371	96,608,043.04 AUD	5,870	33,245,610.98 AUD	4,261	76,490,273.42 AUD	10,980	53,363,380.60 AUD	10,305	101,551,446.25 AUD	4,936	28,302,207.77 AUD	

Total Portfolio as of Current Re	Total Portfolio as of Current Reporting Period				t Type						Vehicle Status			
			Chatte	l Mortgage	Cons	umer Loan		Balloon	No	Balloon	New		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	4,074	79,419,493.48 AUD	2747	62,476,730.50 AUD	1327	16,942,762.98 AUD	1390	51,662,418.18 AUD	2684	27,757,075.30 AUD	2978	64,318,880.31 AUD	1096	15,100,613.17 AUD
In Advance	2,120	30,288,704.89 AUD	1228	18,880,610.80 AUD	892	11,408,094.09 AUD	515	13,851,697.03 AUD	1605	16,437,007.86 AUD	1428	22,367,895.21 AUD	692	7,920,809.68 AUD
In Arrears	469	10,013,353.00 AUD	322	7,833,803.37 AUD	147	2,179,549.63 AUD	165	6,066,800.07 AUD	304	3,946,552.93 AUD	323	7,613,761.67 AUD	146	2,399,591.33 AUD
Paid Out	1,775		1310		465		326		1449		1185		590	
Early Payout	6,701		3681		3020		1823		4878		4328		2373	
Gross Salvage	7	229,809.90 AUD	7	229,809.90 AUD	0	•	5	201,642.37 AUD	2	28,167.53 AUD	6	212,524.56 AUD	1	17,285.34 AUD
Net Salvage	95	2,622,464.66 AUD	76	2,219,424.99 AUD	19	403,039.67 AUD	37	1,450,558.47 AUD	58	1,171,906.19 AUD	47	1,385,845.44 AUD	48	1,236,619.22 AUD
Total	15,241	122,573,825.93 AUD	9,371	91,640,379.56 AUD	5,870	30,933,446.37 AUD	4,261	73,233,116.12 AUD	10,980	49,340,709.81 AUD	10,295	95,898,907.19 AUD	4,946	26,674,918.74 AUD



Outstanding Contracts II - Collections

Collections This Reporting Month by Status	Change in Contract Statuses From Last Month	Number of Contracts This Month	Collections
Normal	(149)	4,074	3,580,207.61AUD
In Advance	(113)	2,120	1,716,944.56AUD
In Arrears	59	469	321,764.83AUD
Paid out / Matured	55	1,775	611,689.32AUD
Early Payout	141	6,701	1,930,443.02AUD
Gross Salvage	1	7	717.73AUD
Net Salvage	6	95	3,909.10AUD
Total	-	15,241	8,165,676.17AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	6,872	15,241		134,672,023.04AUD
Scheduled Collections For Contracts Active This Period			5,186,499.95AUD	5,186,499.95AUD
Collections Variations From Normal Contracts This Period			(951,323.58AUD)	
Collection Variations From Contracts Paying Out Early This Period			1,930,289.97AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			611,689.32AUD	
Collection Variations from Contracts in Advance This Period			913,693.89AUD	
Collection Variations from Contract In Arrears This Period			(46,445.69AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			(2,269.18AUD)	
Collection Variations from Contracts Going Into Net Salvage This Period			3,909.10AUD	
Other Variations From Scheduled Collections This Period			404,122.04AUD	
Instalment Collection Variations			2,863,665.87AUD	2,863,665.87AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period		_	115,510.35 AUD	
Non Instalment Collection Variations			115,510.35 AUD	
Actual Collections For Contracts Active This Period			8,165,676.17 AUD	8,165,676.17 AUD
Number of Contracts Paid Out Early This Month	141			
Number of Contracts Paid Out/Matured This Month	55	5		
Number of Contracts Into Net Salvage This Month	6	5		
Repurchased Contracts	(
Less Recoveries After Net Salvage				4,250.00 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				122,278.77AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-16,331.33AUD
Reduced Nominal Balance Due to Other				-178.994.31AUD
End of Period	6,670			126,575,143.74 AUD

<u>■Driver</u> <u>■AUSTRALIA sev</u>en

Publication Date: 16/01/20 Period: 12/2024 / Period no.

Arreage Contrac

			Tot	il Portfolio			Produc	t Type			Custom	er Type			Vehicle	Status	
								nmer Loan	Balloon						Used		
	Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Number of Contracts	Outstanding Discounted Receivables Salance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discouréed Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
>0<=30		309	4,63%	5,769,317.93AUD	4.81%	193	4,009,681.27AUD	116	1,759,636.65AUD	96	3,279,239.93AUD	213	2,490,078.00ALID	218	4,640,792.19AUD	91	1,128,525.74AUD
>30<=60		84	1.20%	2.009.716.20AUD	1.74%	67	1.898.855.53AUD	17	190.860.67AUD	39	1.462.635.83ALD	45	627.080.37ALID	52	1.349.073.01AUD	32	740.643.19ALID
>60cs90		37	0.55%	1,301,952.77AUD	1.09%	28	1,150,554.52AUD	9	143,398.25AUD	21	1,007,883.99AUD	16	294,068.78AUD	29	1,103,464.31AUD		198,488.46AUD
>90cs120		21	0.21%	448,214.91AUD	0.37%	17	380,658.83AUD	4	67,556.08AUD	4	124,976,79AUD	17	323,236.12AUD	10	198,705.41AUD	11	249,509.50ALID
>120cu150		5	0.07%	80,230.23AUD	0.07%	5	80,230.23AUD	0	0.00AUD	- 1	0.00AUD	4	80,230.23AUD	4	56,258.02AUD	1	23,972.21AUD
>150 <u100< th=""><th></th><th>4</th><th>0.00%</th><th>81,860.52AUD</th><th>0.07%</th><th>4</th><th>81,860.52AUD</th><th>0</th><th>0.00AUD</th><th>- 1</th><th>33,346.24AUD</th><th>3</th><th>48,512.28AUD</th><th>2</th><th>33,348.24AUD</th><th>2</th><th>48,512.28AUD</th></u100<>		4	0.00%	81,860.52AUD	0.07%	4	81,860.52AUD	0	0.00AUD	- 1	33,346.24AUD	3	48,512.28AUD	2	33,348.24AUD	2	48,512.28AUD
>180-cs210		2	0.03%	26,708.62AUD	0.02%	2	26,708.62AUD	0	0.00AUD	0	0.00AUD	2	25,708.62AUD	1	16,768.67AUD	- 1	9,939.95AUD
>210-cs/240		6	0.09%	205,761.13AUD	0.17%	5	187,663.16AUD	1	18,097.97AUD	3	158,713.29AUD	3	47,047.84AUD	6	205,761.13AUD	0	0.00AUD
>240-cs270			0.00%	0.00AUD	0.00%	0	0.00AUD										
>270<=300		1	0.01%	9.590.69AUD	0.01%	1	9.590.69AUD	0	0.00AUD	0	0.00AUD	1	9.590.69ALD	1	9.590.69AUD	0	0.00AUD
>300<=230			0.00%	0.00AUD	0.00%	0	0.00AUD										
>330<=360			0.00%	0.00AUD	0.00%		0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD		0.00AUD	0	0.00AUD
>360			0.00%	0.00AUD	0.00%	0	0.00AUD										
Total		402	7,03%	10,013,353.00AUD	8.35%	322	7,633,633.37AUD	5-G7	2,179,549,63,400	165	6,066,000.07AUD	304	3,946,552,93,400	323	7,613,761,67AUD	146	2,392,591.33AUD

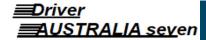


Net Salvage Loss

Net Salvage Loss This Period									
Product Type	Type of Car	Number of Contracts	Net Salvage Loss						
Chattel Mortgage	New	1	72,783.52 AUD						
	Used	4	46,026.12 AUD						
Total Chattel Mortgage		5	118,809.64 AUD						
Consumer Loan	New	1	3,469.13 AUD						
	Used	-	0.00 AUD						
Total Consumer Loan		1	3,469.13 AUD						
Total		6	122,278.77 AUD						

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,605,448.05 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.4342%

	Per Pe	eriod	Cumulative Ne	t Salvage Loss
Monthly Period	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
10/2021				
11/2021	0	0.00 AUD	0	0.00 AUD
12/2021	0	0.00 AUD	0	0.00 AUD
01/2022	0	0.00 AUD	0	0.00 AUD
02/2022	0	0.00 AUD	0	0.00 AUD
03/2022	0	0.00 AUD	0	0.00 AUD
04/2022	0	0.00 AUD	0	0.00 AUD
05/2022	0	0.00 AUD	0	0.00 AUD
06/2022	0	0.00 AUD	0	0.00 AUD
07/2022	1	23,440.30 AUD	1	23,440.30 AUD
08/2022	4	57,706.41 AUD	5	81,146.71 AUD
09/2022	1	60,349.39 AUD	6	141,496.10 AUD
10/2022	1	5,937.71 AUD	7	147,433.81 AUD
11/2022	2	144,698.53 AUD	9	292,132.34 AUD
12/2022	2	26,228.63 AUD	11	318,360.97 AUD
01/2023	2	25,455.90 AUD	13	343,816.87 AUD
02/2023	3	68,262.70 AUD	16	412,079.57 AUD
03/2023	1	47,352.50 AUD	17	459,432.07 AUD
04/2023	8	153,358.85 AUD	25	612,790.92 AUD
05/2023	6	179,378.47 AUD	31	792,169.39 AUD
06/2023	5	232,890.36 AUD	36	1,025,059.75 AUD
07/2023	8	333,018.77 AUD	44	1,358,078.52 AUD
08/2023	0	0.00 AUD	44	1,358,078.52 AUD
09/2023	3	31,630.96 AUD	47	1,389,709.48 AUD
10/2023	3	132,797.26 AUD	50	1,522,506.74 AUD
11/2023	4	93,990.57 AUD	54	1,616,497.31 AUD
12/2023	4	128,949.95 AUD	58	1,745,447.26 AUD
01/2024	4	162,393.21 AUD	62	1,907,840.47 AUD
02/2024	4	111,379.56 AUD	66	2,019,220.03 AUD
03/2024	2	61,122.34 AUD	68	2,080,342.37 AUD
04/2024	1	6,198.85 AUD	69	2,086,541.22 AUD
05/2024	2	88,269.08 AUD	71	2,174,810.30 AUD
06/2024	0	0.00 AUD	71	2,174,810.30 AUD
07/2024	2	23,391.05 AUD	73	2,198,201.35 AUD
08/2024	3	31,008.23 AUD	76	2,229,209.58 AUD
09/2024	6	94,966.71 AUD	82	2,324,176.29 AUD
10/2024	5	110,554.93 AUD	87	2,434,731.22 AUD
11/2024	2	48,438.06 AUD	89	2,483,169.28 AUD
12/2024	6	122,278.77 AUD	95	2,605,448.05 AUD
Total	95	2,605,448.05 AUD		



Net Salvage Loss After Recoveries

			Net Salvaged Contracts	:		
Product Type	Vehicle Status	Number of Contracts	Gross Salvage Loss	Net Salvage Loss	Recoveries After Net Salvage	Net Salvage Loss After Recoveries
Chattel Mortgage	New	36	1,721,371.05 AUD	1,156,282.45 AUD	75,710.29 AUD	1,080,572.16 AUD
	Used	40	1,246,942.94 AUD	1,068,804.54 AUD	295,235.65 AUD	773,568.89 AUD
Total Chattel Mortgage		76	2,968,313.99 AUD	2,225,086.99 AUD	370,945.94 AUD	1,854,141.05 AUD
Consumer Loan	New	11	319,819.89 AUD	207,387.17 AUD	16,456.93 AUD	190,930.24 AUD
	Used	8	167,952.06 AUD	172,973.89 AUD	8,696.56 AUD	164,277.33 AUD
Total Consumer Loan		19	487,771.95 AUD	380,361.06 AUD	25,153.49 AUD	355,207.57 AUD
Total		95	3,456,085.94 AUD	2,605,448.05 AUD	396,099.43 AUD	2,209,348.62 AUD

Period: 12/2024 / Period no. 38

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Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
4	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
5	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
6	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
7	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
8	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
9	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
10	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
11	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
12	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
13	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
14	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
15	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
16	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
17	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
18	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
19	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
20	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
21	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
22	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
23	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
24	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
25	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
26	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
27	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
28	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%
29	31.03.2024	3,007,685.70 AUD	213,328,020.03 AUD	1.41%	15.67%
30	30.04.2024	3,271,409.76 AUD	203,588,815.28 AUD	1.61%	17.67%
31	31.05.2024	4,228,712.07 AUD	193,524,271.02 AUD	2.19%	23.29%
32	30.06.2024	2,296,091.98 AUD	182,237,992.69 AUD	1.26%	14.11%
33	31.07.2024	3,555,114.83 AUD	172,963,162.57 AUD	2.06%	22.06%
34	31.08.2024	2,859,597.71 AUD	162,557,168.14 AUD	1.76%	19.18%
35	30.09.2024	3,597,668.27 AUD	153,539,642.45 AUD	2.34%	24.76%
36	31.10.2024	3,109,574.01 AUD	144,672,652.57 AUD	2.15%	22.95%
37	30.11.2024	2,490,574.30 AUD	135,745,740.99 AUD	1.83%	19.93%
38	31.12.2024	961,904.04 AUD	127,353,127.23 AUD	0.76%	8.70%

The annualised constant prepayment rate (CPR) of the underlying receivables based upon the most recent periodic CPR. Periodic CPR is equal to the total unscheduled principal received in the most recent period divided by the start of period principal balance. This is then annualised as follows:

1-((1-Periodic CPR)\u00e9number of periods in a year)



Publication Date: 16/01/2025 eriod: 12/2024 / Period no. 38

Distribution by Down Payment

			Total Portfolio				Produc	t Type			Ball	oon			Vehicle	Status	
						Chattel	Mortgage	Consu	mer Loan	В:	lloon	No B	Balloon		lew	U	sed
Distribution by Down Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Purchase Price in %	Number of Contracts	Outstanding Discounted										
No Down Payment	1,056	15.83%	20,667,203.48 AUD	17.23%	0.00%	751	16,426,359.87 AUD	305	4,240,843.61 AUD	393	13,261,178.67 AUD	663	7,406,024.81 AUD	764	16,520,639.45 AUD	292	4,146,564.03 AUD
0.00 - 10,000.00	3,489	52.31%	53,825,740.97 AUD	44.87%	10.50%	2,126	36,561,937.29 AUD	1,363	17,263,803.68 AUD	997	28,602,071.23 AUD	2,492	25,223,669.74 AUD	2,346	41,349,098.91 AUD	1,143	12,476,642.06 AUD
10,000.00 - 20,000.00	1,313	19.69%	22,543,634.25 AUD	18.79%	25.48%	865	17,043,156.23 AUD	448	5,500,478.02 AUD	387	13,113,392.30 AUD	926	9,430,241.95 AUD	969	17,338,594.88 AUD	344	5,205,039.37 AUD
20,000.00 - 30,000.00	435	6.52%	9,066,327.20 AUD	7.56%	33.51%	278	7,025,708.63 AUD	157	2,040,618.57 AUD	145	6,004,814.02 AUD	290	3,061,513.18 AUD	345	7,574,407.83 AUD	90	1,491,919.37 AUD
30,000.00 - 40,000.00	173	2.59%	4,381,694.64 AUD	3.65%	38.15%	120	3,668,853.95 AUD	53	712,840.69 AUD	55	2,851,127.35 AUD	118	1,530,567.29 AUD	133	3,546,118.04 AUD	40	835,576.60 AUD
40,000.00 - 50,000.00	90	1.35%	3,157,558.05 AUD	2.63%	38.70%	67	2,763,632.25 AUD	23	393,925.80 AUD	39	2,451,764.72 AUD	51	705,793.33 AUD	76	2,756,515.28 AUD	14	401,042.77 AUD
50,000.00 - 60,000.00	43	0.64%	1,490,568.79 AUD	1.24%	41.50%	35	1,305,619.84 AUD	8	184,948.95 AUD	17	1,225,871.95 AUD	26	264,696.84 AUD	40	1,434,282.57 AUD	3	56,286.22 AUD
60,000.00 - 70,000.00	22	0.33%	1,482,435.33 AUD	1.24%	38.89%	20	1,469,060.49 AUD	2	13,374.84 AUD	15	1,388,187.07 AUD	7	94,248.26 AUD	18	1,099,436.11 AUD	4	382,999.22 AUD
70,000.00 - 80,000.00	14	0.21%	413,523.15 AUD	0.34%	49.81%	11	379,463.83 AUD	3	34,059.32 AUD	6	264,867.65 AUD	8	148,655.50 AUD	14	413,523.15 AUD	0	0.00 AUD
80,000.00 - 90,000.00	7	0.10%	382,658.26 AUD	0.32%	41.08%	7	382,658.26 AUD	0	0.00 AUD	3	319,830.54 AUD	4	62,827.72 AUD	6	359,245.17 AUD	1	23,413.09 AUD
90,000.00 - 100,000.00	10	0.15%	713,212.91 AUD	0.59%	41.53%	8	635,597.56 AUD	2	77,615.35 AUD	6	628,630.85 AUD	4	84,582.06 AUD	9	595,070.10 AUD	1	118,142.81 AUD
100,000.00 - 110,000.00	4	0.06%	335,526.24 AUD	0.28%	38.98%	4	335,526.24 AUD	0	0.00 AUD	2	267,948.85 AUD	2	67,577.39 AUD	3	277,010.19 AUD	1	58,516.05 AUD
110,000.00 - 120,000.00	3	0.04%	378,691.87 AUD	0.32%	39.40%	3	378,691.87 AUD	0	0.00 AUD	2	366,423.85 AUD	1	12,268.02 AUD	2	286,947.29 AUD	1	91,744.58 AUD
120,000.00 - 130,000.00	3	0.04%	281,529.12 AUD	0.23%	48.91%	2	260,831.69 AUD	1	20,697.43 AUD	2	260,831.69 AUD	1	20,697.43 AUD	2	131,115.77 AUD	1	150,413.35 AUD
130,000.00 - 140,000.00	1	0.01%	190,321.61 AUD	0.16%	28.17%	1	190,321.61 AUD	0	0.00 AUD	1	190,321.61 AUD	0	0.00 AUD	1	190,321.61 AUD	0	0.00 AUD
140,000.00 - 150,000.00	0	0.00%	0.00 AUD	0.00%	0.00%	0	0.00 AUD										
> 150,000.00	7	0.10%	640,735.40 AUD	0.53%	58.70%	6	593,534.96 AUD	1	47,200.44 AUD	5	585,295.30 AUD	2	55,440.10 AUD	7	640,735.40 AUD	0	0.00 AUD
Total	6,670	100.00%	119,951,361.27AUD	100.00%	18.84%	4,304	89,420,954.57AUD	2,366	30,530,406.70AUD	2,075	71,782,557.65AUD	4,595	48,168,803.62AUD	4,735	94,513,061.75AUD	1,935	25,438,299.52AUD

 Statistics Coon Prymet

 Minimum Distribution by Down Payment
 301,000,00 AU

 Maximum Distribution by Down Payment
 301,000,00 AU

 Mighland Average Distribution by Down
 17,224,44 AU

 Rypined Average Distribution by Down Payment
 14,227,46 AU

 Verified Average Distribution by Down Payment
 14,227,46 AU

Distribution by Payment Type

		Total	l Portfolio			Product	Туре			Ballo	on		Vehicle Status				
					Chattel	Mortgage	Consu	mer Loan	B:	alloon	No I	Balloon		lew		Jsed	
Distribution by Payment Type		Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Number of	Outstanding Discounted			Number of Contracts	Outstanding Discounted	Number of Contracts		Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	
Direct Debit	6,464		116,014,964.23 AUD		4.161	86,215,357.74 AUD	2.303	29,799,606.49 AUD	2.003		4.461	46,562,213.34 AUD		91,736,531.04 AUD		24,278,433.19 AUD	
Other	206	3.09%	3,936,397.04 AUD	3.28%	143	3,205,596.83 AUD	63	730,800.21 AUD	72	2,329,806.76 AUD	134	1,606,590.28 AUD	132	2,776,530.71 AUD	74	1,159,866.33 AUD	
Total	6,670	100.00%	119 951 361 27AUD	100 00%		89 420 954 57AUD		30 530 406 70AUD				48 168 803 624 UD				25 438 299 52AUD	



Distribution of Contracts and Vehicles per Borrower

Number of Contracts Per Borrower	Number of Customers	Percentage of Customers	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
1	7,914	99.37%	6,591	98.68%	143,036,271.77 AUD	98.76%
2	48	0.60%	82	1.23%	1,767,673.84 AUD	1.22%
3	2	0.03%	6	0.09%	26,411.58 AUD	0.02%
4	-	0.00%	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	-	0.00%	0.00 AUD	0.00%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	7,964	100.00%	6,679	100.00%	144,830,357.19 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	277,785.08 AUD	0.23158 %	1
2	277,785.08 AUD	0.23158 %	1
3	274,679.27 AUD	0.22899 %	1
4	274,679.27 AUD	0.22899 %	1
5	256,295.76 AUD	0.21367 %	1
6	254,650.22 AUD	0.21229 %	1
7	209,323.61 AUD	0.17451 %	1
8	190,321.61 AUD	0.15867 %	1
9	187,189.39 AUD	0.15605 %	1
10	183,846.86 AUD	0.15327 %	1
11	177,789.81 AUD	0.14822 %	1
12	165,424.42 AUD	0.13791 %	1
13	157,521.73 AUD	0.13132 %	1
14	156,332.29 AUD	0.13033 %	1
15	152,639.65 AUD	0.12725 %	1
16	151,745.51 AUD	0.12651 %	1
17	151,082.25 AUD	0.12595 %	1
18	150,413.35 AUD	0.12540 %	1
19	148,685.21 AUD	0.12395 %	1
20	147,640.26 AUD	0.12308 %	1
	3,945,830.63 AUD	3.28953 %	20

Distribution by Discounted Receivables Balance

		To	ital Portfolio			Produc	t Type			Ball	oon			Vehicle	Status	
					Chatte	l Mortgage		umer Loan								Used
Outstanding Discounted Receivables Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00 - 10,000.00	2,754	41.29%	15,603,550.56 AUD	13.01%	1,522	8,912,871.74 AUD	1,232	6,690,678.82 AUD	63	451,776.48 AUD	2,691	15,151,774.08 AUD	1,709	10,104,574.52 AUD	1,045	5,498,976.04 AUD
10,000.00 - 20,000.00	1,941	29.10%	28,146,804.33 AUD	23.47%	1,262	18,393,984.85 AUD	679	9,752,819.48 AUD	502	7,951,571.59 AUD	1,439	20,195,232.74 AUD	1,386	20,251,878.78 AUD	555	7,894,925.55 AUD
20,000.00 - 30,000.00	974	14.60%	23,840,354.26 AUD	19.88%	690	16,990,254.60 AUD	284	6,850,099.66 AUD	632	15,770,289.97 AUD	342	8,070,064.29 AUD	800	19,586,321.16 AUD	174	4,254,033.10 AUD
30,000.00 - 40,000.00	424	6.36%	14,541,266.16 AUD	12.12%	324	11,107,912.59 AUD	100	3,433,353.57 AUD	331	11,371,825.56 AUD	93	3,169,440.60 AUD	354	12,108,084.27 AUD	70	2,433,181.89 AUD
40,000.00 - 50,000.00	206	3.09%	9,130,387.69 AUD	7.61%	170	7,560,962.68 AUD	36	1,569,425.01 AUD	190	8,439,969.42 AUD	16	690,418.27 AUD	162	7,185,226.33 AUD	44	1,945,161.36 AUD
50,000.00 - 60,000.00	132	1.98%	7,276,315.13 AUD	6.07%	114	6,268,595.60 AUD	18	1,007,719.53 AUD	125	6,889,961.69 AUD	7	386,353.44 AUD	111	6,141,051.44 AUD	21	1,135,263.69 AUD
60,000.00 - 70,000.00	79	1.18%	5,117,937.36 AUD	4.27%	67	4,349,584.69 AUD	12	768,352.67 AUD	75	4,859,558.86 AUD	4	258,378.50 AUD	70	4,533,540.34 AUD	9	584,397.02 AUD
70,000.00 - 80,000.00	48	0.72%	3,592,172.23 AUD	2.99%	46	3,447,450.56 AUD	2	144,721.67 AUD	47	3,521,843.78 AUD	1	70,328.45 AUD	44	3,300,650.03 AUD	4	291,522.20 AUD
80,000.00 - 90,000.00	45	0.67%	3,807,422.95 AUD	3.17%	43	3,640,307.38 AUD	2	167,115.57 AUD	44	3,725,965.12 AUD	1	81,457.83 AUD	42	3,551,439.91 AUD	3	255,983.04 AUD
90,000.00 - 100,000.00	17	0.25%	1,601,281.35 AUD	1.33%	17	1,601,281.35 AUD	0	0.00 AUD	16	1,505,925.93 AUD	1	95,355.42 AUD	13	1,235,483.12 AUD	4	365,798.23 AUD
100,000.00 - 110,000.00	9	0.13%	939,038.63 AUD	0.78%	9	939,038.63 AUD	0	0.00 AUD	9	939,038.63 AUD	0	0.00 AUD	8	833,412.99 AUD	1	105,625.64 AUD
110,000.00 - 120,000.00	6	0.09%	691,623.75 AUD	0.58%	6	691,623.75 AUD	0	0.00 AUD	6	691,623.75 AUD	0	0.00 AUD	5	573,480.94 AUD	1	118,142.81 AUD
120,000.00 - 130,000.00	7	0.10%	883,729.29 AUD	0.74%	7	883,729.29 AUD	0	0.00 AUD	7	883,729.29 AUD	0	0.00 AUD	6	759,283.03 AUD	1	124,446.26 AUD
130,000.00 - 140,000.00	6	0.09%	811,683.54 AUD	0.68%	6	811,683.54 AUD	0	0.00 AUD	6	811,683.54 AUD	0	0.00 AUD	5	676,536.45 AUD	1	135,147.09 AUD
140,000.00 - 150,000.00	6	0.09%	870,753.23 AUD	0.73%	5	724,632.51 AUD	1	146,120.72 AUD	6	870,753.23 AUD	0	0.00 AUD	5	725,470.98 AUD	1	145,282.25 AUD
> 150,000.00	16	0.24%	3,097,040.81 AUD	2.58%	16	3,097,040.81 AUD	0	0.00 AUD	16	3,097,040.81 AUD	0	0.00 AUD	15	2,946,627.46 AUD	1	150,413.35 AUD
Total	6,670	100.00%	119,951,361.27AUD	100.00%	4,304	89,420,954.57AUD		30,530,406.70AUD	2,075	71,782,557.65AUD	4,595	48,168,803.62AUD	4,735	94,513,061.75AUD	1,935	25,438,299.52AUD

Statistics Discounted Receivables Balance
Minimum Outstanding Discounted Receivables Balance
Marieman Outstanding Discounted Receivables Balance
Marieman Outstanding Discounted Receivables Balance
177,357 Average Outstanding Discounted Receivables Balance
178,337 Average Outstanding O

e Outstanding Discounted Receivables Balance	17,983.71
bution by Original Balance	

		To	ital Portfolio			Produc	t Type			Ball	oon			Vehicle	Status	
					Chatte	l Mortgage	Cons	sumer Loan	В	alloon	No	Balloon		New		Used
Original Balance	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00 - 10,000.00	15	0.22%	27,071.47 AUD	0.02%	4	4,397.76 AUD	11	22,673.71 AUD	0	0.00 AUD	15	27,071.47 AUD	2	2,578.41 AUD	13	24,493.06 AUD
10,000.00 - 20,000.00	466	6.99%	1,857,203.56 AUD	1.55%	195	788,819.92 AUD	271	1,068,383.64 AUD	19	167,281.61 AUD	447	1,689,921.95 AUD	155	667,563.66 AUD	311	1,189,639.90 AUD
20,000.00 - 30,000.00	1,284	19.25%	8,953,602.69 AUD	7.46%	659	4,533,632.60 AUD	625	4,419,970.09 AUD	118	1,511,257.98 AUD	1,166	7,442,344.71 AUD	767	5,393,610.24 AUD	517	3,559,992.45 AUD
30,000.00 - 40,000.00	1,407	21.09%	15,066,436.10 AUD	12.56%	836	8,990,677.35 AUD	571	6,075,758.75 AUD	284	4,713,810.24 AUD	1,123	10,352,625.86 AUD	989	10,695,070.60 AUD	418	4,371,365.50 AUD
40,000.00 - 50,000.00	1,135	17.02%	17,311,595.97 AUD	14.43%	746	11,459,121.72 AUD	389	5,852,474.25 AUD	362	7,819,670.18 AUD	773	9,491,925.79 AUD	848	12,975,964.93 AUD	287	4,335,631.04 AUD
50,000.00 - 60,000.00	825	12.37%	15,785,048.04 AUD	13.16%	610	11,631,895.77 AUD	215	4,153,152.27 AUD	345	9,028,458.74 AUD	480	6,756,589.30 AUD	676	12,996,605.26 AUD	149	2,788,442.78 AUD
60,000.00 - 70,000.00	544	8.16%	12,689,509.17 AUD	10.58%	394	9,031,097.34 AUD	150	3,658,411.83 AUD	246	7,494,521.86 AUD	298	5,194,987.31 AUD	461	10,567,900.70 AUD	83	2,121,608.47 AUD
70,000.00 - 80,000.00	283	4.24%	8,204,863.02 AUD	6.84%	234	6,827,753.42 AUD	49	1,377,109.60 AUD	163	5,811,993.01 AUD	120	2,392,870.01 AUD	233	6,689,362.30 AUD	50	1,515,500.72 AUD
80,000.00 - 90,000.00	183	2.74%	6,594,982.79 AUD	5.50%	156	5,624,140.33 AUD	27	970,842.46 AUD	122	5,229,428.73 AUD	61	1,365,554.06 AUD	140	5,015,085.13 AUD	43	1,579,897.66 AUD
90,000.00 - 100,000.00	117	1.75%	4,780,013.17 AUD	3.98%	103	4,283,962.44 AUD	14	496,050.73 AUD	82	3,991,173.66 AUD	35	788,839.51 AUD	99	4,007,197.52 AUD	18	772,815.65 AUD
100,000.00 - 110,000.00	129	1.93%	6,131,672.23 AUD	5.11%	112	5,378,852.32 AUD	17	752,819.91 AUD	94	5,104,989.72 AUD	35	1,026,682.51 AUD	113	5,360,304.28 AUD	16	771,367.95 AUD
110,000.00 - 120,000.00	51	0.76%	2,886,073.07 AUD	2.41%	45	2,561,687.65 AUD	6	324,385.42 AUD	43	2,636,405.41 AUD	8	249,667.66 AUD	44	2,504,811.22 AUD	7	381,261.85 AUD
120,000.00 - 130,000.00	59	0.88%	3,600,468.60 AUD	3.00%	46	2,888,862.26 AUD	13	711,606.34 AUD	46	3,146,594.20 AUD	13	453,874.40 AUD	55	3,335,639.89 AUD	4	264,828.71 AUD
130,000.00 - 140,000.00	41	0.61%	2,956,935.35 AUD	2.47%	37	2,679,335.27 AUD	4	277,600.08 AUD	39	2,853,167.46 AUD	2	103,767.89 AUD	37	2,661,387.02 AUD	4	295,548.33 AUD
140,000.00 - 150,000.00	29	0.43%	2,087,269.49 AUD	1.74%	28	2,013,603.95 AUD	1	73,665.54 AUD	26	2,020,867.76 AUD	3	66,401.73 AUD	27	1,910,629.93 AUD	2	176,639.56 AUD
> 150,000.00	102	1.53%	11,018,616.55 AUD	9.19%	99	10,723,114.47 AUD	3	295,502.08 AUD	86	10,252,937.09 AUD	16	765,679.46 AUD	89	9,729,350.66 AUD	13	1,289,265.89 AUD
Total	6,670	100.00%	119,951,361.27AUD	100.00%	4,304	89,420,954.57AUD	2,366	30,530,406.70AUD	2,075	71,782,557.65AUD	4,595	48,168,803.62AUD	4,735	94,513,061.75AUD	1,935	25,438,299.52AUD



<u>■Driver</u> <u>■AUSTRALIA sev</u>en

Interest Rate Paid by Obligor

ı		Tota	I Portfolio			Product	: Type			Balloor	Туре			Vehicle	Status	
										Balloon				New		Jsed
Interest Rate Paid by Obligor	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
1.00% - 2.00%	131	1.96%	1,732,027.46 AUD	1.44%	33	692,913.63 AUD	98	1,039,113.83 AUD	35	979,856.36 AUD	96	752,171.10 AUD	131	1,732,027.46 AUD	0	0.00 AUD
2.00% - 3.00%	359	5.38%	10,334,677.05 AUD	8.62%	293	9,698,917.05 AUD	66	635,760.00 AUD	190	8,795,660.49 AUD	169	1,539,016.56 AUD	354	10,092,354.93 AUD	5	242,322.12 AUD
3.00% - 4.00%	654	9.81%	16,545,100.69 AUD	13.79%	647	16,418,377.32 AUD	7	126,723.37 AUD	310	12,840,486.82 AUD	344	3,704,613.87 AUD	606	15,198,151.98 AUD	48	1,346,948.71 AUD
4.00% - 5.00%	754	11.30%	16,974,931.00 AUD	14.15%	619	14,742,280.98 AUD	135	2,232,650.02 AUD	344	12,195,352.74 AUD	410	4,779,578.26 AUD	608	14,263,536.19 AUD	146	2,711,394.81 AUD
5.00% - 6.00%	962	14.42%	19,842,903.05 AUD	16.54%	645	15,002,433.71 AUD	317	4,840,469.34 AUD	384	13,727,037.78 AUD	578	6,115,865.27 AUD	731	15,946,894.49 AUD	231	3,896,008.56 AUD
6.00% - 7.00%	1,251	18.76%	19,189,780.72 AUD	16.00%	563	11,007,390.86 AUD	688	8,182,389.86 AUD	337	10,246,618.41 AUD	914	8,943,162.31 AUD	905	14,773,283.06 AUD	346	4,416,497.66 AUD
7.00% - 8.00%	994	14.90%	13,504,519.02 AUD	11.26%	366	6,132,588.10 AUD	628	7,371,930.92 AUD	204	5,540,682.01 AUD	790	7,963,837.01 AUD	574	8,959,560.98 AUD	420	4,544,958.04 AUD
8.00% - 9.00%	1,022	15.32%	14,979,287.62 AUD	12.49%	716	10,692,168.61 AUD	306	4,287,119.01 AUD	197	5,641,319.85 AUD	825	9,337,967.77 AUD	646	10,595,020.85 AUD	376	4,384,266.77 AUD
9.00% - 10.00%	436	6.54%	5,560,743.50 AUD	4.64%	353	4,402,762.77 AUD	83	1,157,980.73 AUD	68	1,714,618.66 AUD	368	3,846,124.84 AUD	166	2,676,444.22 AUD	270	2,884,299.28 AUD
10.00% - 11.00%	97	1.45%	1,133,458.20 AUD	0.94%	67	609,992.16 AUD	30	523,466.04 AUD	5	86,289.74 AUD	92	1,047,168.46 AUD	13	274,795.04 AUD	84	858,663.16 AUD
11.00% - 12.00%	6	0.09%	128,419.31 AUD	0.11%	2	21,129.38 AUD	4	107,289.93 AUD	1	14,634.79 AUD	5	113,784.52 AUD	1	992.55 AUD	5	127,426.76 AUD
12.00% - 13.00%	1	0.01%	6,583.98 AUD	0.01%	0	0.00 AUD	1	6,583.98 AUD	0	0.00 AUD	1	6,583.98 AUD	0	0.00 AUD	1	6,583.98 AUD
13.00% - 14.00%	2	0.03%	12,120.93 AUD	0.01%	0	0.00 AUD	2	12,120.93 AUD	0	0.00 AUD	2	12,120.93 AUD	0	0.00 AUD	2	12,120.93 AUD
14.00% - 15.00%	1	0.01%	6,808.74 AUD	0.01%	0	0.00 AUD	1	6,808.74 AUD	0	0.00 AUD	1	6,808.74 AUD	0	0.00 AUD	1	6,808.74 AUD
15.00% - 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
Total	6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD

Statistics Interest Rate Paid by Obligor	
Minimum Interest Rate Paid by Obligor	1.40%
Maximum Interest Rate Paid by Obligor	14.37%
Weighted Average Interest Rate Paid by Obligor	5.91%

Distribution by Original Term (Months)

			Tota	I Portfolio			Produc	t Type			Balloon	туре		Vehicle Status			
						Chattel Mortgage		Cons	umer Loan	В	alloon	No	Balloon		New		Used
	Distribution by Original Term (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0 - 11			0.00%	0.00 AUD	0.00%		0.00 AUD										
12 - 23			0.00%	0.00 AUD	0.00%		0.00 AUD										
24 - 35			0.00%	0.00 AUD	0.00%		0.00 AUD										
36 - 47		17	0.25%	165,566.36 AUD	0.14%	10	158,002.53 AUD	7	7,563.83 AUD	4	135,744.11 AUD	13	29,822.25 AUD	6	140,475.20 AUD	11	25,091.16 AUD
48 - 59		756	11.33%	9,679,481.69 AUD	8.07%	533	7,972,777.77 AUD	223	1,706,703.92 AUD	254	7,473,678.91 AUD	502	2,205,802.78 AUD	609	8,771,766.51 AUD	147	907,715.18 AUD
60 - 71		5,530	82.91%	102,581,385.66 AUD	85.52%	3,761	81,290,174.27 AUD	1,769	21,291,211.39 AUD	1,817	64,173,134.63 AUD	3,713	38,408,251.03 AUD	3,886	80,620,529.92 AUD	1,644	21,960,855.74 AUD
>71		367	5.50%	7,524,927.56 AUD	6.27%		0.00 AUD	367	7,524,927.56 AUD		0.00 AUD	367	7,524,927.56 AUD	234	4,980,290.12 AUD	133	2,544,637.44 AUD
Total		6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD

Statistics Original Term (Months)	
Minimum Distribution by Original Term (Months)	36
Maximum Distribution by Original Term (Months)	84
Weighted Average Distribution by Original Term (Months)	60.74

Distribution by Remaining Term (Months)

			Total	Portfolio			Produc	t Type			Balloo	n Type		Vehicle Status			
						Chatte	l Mortgage	Con	umer Loan	8	lalloon	No	Balloon		New		Used
	Distribution by Remaining Term (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
0 - 11		2,336	35.02%	27,692,944.02 AUD	23.09%	1,574	21,850,986.33 AUD	762	5,841,957.69 AUD	719	19,668,904.57 AUD	1,617	8,024,039.45 AUD	1,669	22,815,027.92 AUD	667	4,877,916.10 AUD
12 - 23		3,951	59.24%	83,817,899.14 AUD	69.88%	2,698	66,511,500.20 AUD	1,253	17,306,398.94 AUD	1,343	51,591,547.63 AUD	2,608	32,226,351.51 AUD	2,829	66,210,786.85 AUD	1,122	17,607,112.29 AUD
24 - 35		174	2.61%	3,441,452.36 AUD	2.87%	32	1,058,468.04 AUD	142	2,382,984.32 AUD	13	522,105.45 AUD	161	2,919,346.91 AUD	98	2,058,006.64 AUD	76	1,383,445.72 AUD
36 - 47		207	3.10%	4,932,647.84 AUD	4.11%		0.00 AUD	207	4,932,647.84 AUD		0.00 AUD	207	4,932,647.84 AUD	138	3,383,818.55 AUD	69	1,548,829.29 AUD
48 - 59		2	0.03%	66,417.91 AUD	0.06%		0.00 AUD	2	66,417.91 AUD		0.00 AUD	2	66,417.91 AUD	1	45,421.79 AUD	1	20,996.12 AUD
60 - 71			0.00%	0.00 AUD	0.00%		0.00 AUD										
>71			0.00%	0.00 AUD	0.00%		0.00 AUD										
Total		6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD

Statistics Remaining Term (Months)	
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	56
Weighted Average Distribution by Remaining Term (Months)	15.96

Distribution by Seasoning (Months)

			Tota	l Portfolio			Produc	t Type			Balloo	n Type		Vehicle Status				
						Chatte	Chattel Mortgage				Balloon		Balloon		New			
	Distribution by Seasoning (Months)	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance											
0 - 11			0.00%	0.00 AUD	0.00%		0.00 AUD											
12 - 23		1	0.01%	54,882.90 AUD	0.05%	1	54,882.90 AUD		0.00 AUD	1	54,882.90 AUD		0.00 AUD	1	54,882.90 AUD		0.00 AUD	
24 - 35		44	0.66%	1,337,823.71 AUD	1.12%	38	1,212,176.90 AUD	6	125,646.81 AUD	15	662,532.30 AUD	29	675,291.41 AUD	19	822,060.29 AUD	25	515,763.42 AUD	
36 - 47		4,484	67.23%	91,793,700.75 AUD	76.53%	2,985	69,742,431.57 AUD	1,499	22,051,269.18 AUD	1,448	54,732,651.73 AUD	3,036	37,061,049.02 AUD	3,269	73,046,258.27 AUD	1,215	18,747,442.48 AUD	
48 - 59		2,102	31.51%	26,405,348.58 AUD	22.01%	1,270	18,280,571.16 AUD	832	8,124,777.42 AUD	597	16,171,207.41 AUD	1,505	10,234,141.17 AUD	1,420	20,363,915.31 AUD	682	6,041,433.27 AUD	
60 - 71		36	0.54%	352,705.94 AUD	0.29%	10	130,892.04 AUD	26	221,813.90 AUD	14	161,283.31 AUD	22	191,422.63 AUD	25	224,952.43 AUD	11	127,753.51 AUD	
>71		3	0.04%	6,899.39 AUD	0.01%		0.00 AUD	3	6,899.39 AUD		0.00 AUD	3	6,899.39 AUD	1	992.55 AUD	2	5,906.84 AUD	
Total		6,670	100.00%	119.951.361.27 AUD	100.00%	4.304			30.530.406.70 AUD		71.782.557.65 AUD						25.438.299.52 AUD	

Statistics Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	23
Maximum Distribution by Seasoning (Months)	82
Weighted Average Distribution by Seasoning (Months)	44.57



Product Type

		Tota	I Portfolio			Ballo	oon			Vehicle	le Status		
												Used	
Product Type Contracts Contracts Receivable Balance		Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance			
Chattel Mortgage			89,420,954.57 AUD	74.55%	1,686	61,523,158.67 AUD	2,618	27,897,795.90 AUD	3,176	72,033,765.91 AUD	1,128	17,387,188.66 AUD	
Consumer Loan			30,530,406.70 AUD	25.45%	389	10,259,398.98 AUD	1,977	20,271,007.72 AUD	1,559	22,479,295.84 AUD	807	8,051,110.86 AUD	
Total	6,670 100.00% 119,951,361.27 AUD 100.		100.00%	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD		

Type of Car

		Tota	I Portfolio			Produc	t Type	
					Chatte	l Mortgage	Cons	umer Loan
Type of Car	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New	4,735	70.99%	94,513,061.75 AUD	78.79%	3,176	72,033,765.91 AUD	1,559	22,479,295.84 AUD
Used	1,935	29.01%	25,438,299.52 AUD	21.21%	% 1,128 17,387,188.66 AL		807	8,051,110.86 AUD
Total	6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD

Balloon Type

		Tota	I Portfolio	
Balloon Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,075	31.11%	71,782,557.65 AUD	59.84%
No Balloon	4,595	68.89%	48,168,803.62 AUD	40.16%
Total	6,670	100.00%	119,951,361.27 AUD	100.00%

Distribution by Brand & Model - VW Group

		Total Portfolio					Product Type					Ball	oon		Vehicle Status			
							Chatte	l Mortgage	Cons	umer Loan	В	alloon	No I	Balloon		New		Used
	Make	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Bai								
di																		
		A1	26		277,242.56 AUD	0.23%	12	126,742.56 AUD	14	150500	7	143,495.95 AUD	19	133,746.61 AUD	17		9	55,372.4
		A3 A4	105		1,581,234.77 AUD 1,226,659.18 AUD	1.32%	39 38	682,796.47 AUD 899.356.83 AUD	66 22	898438.3 327302.35	40 28	949,133.95 AUD 817.244.58 AUD	65 32	632,100.82 AUD 409.414.60 AUD	62 37	942,480.03 AUD 898,572.10 AUD	43 23	638,754.7 328,087.0
		A5	36		1,034,799.04 AUD	0.86%	27	842,559.90 AUD	9	192239.14	19	797,794.12 AUD	17	237,004.92 AUD	29	915,091.32 AUD	7	119,707.
		A6	16		445,421.49 AUD	0.37%	12	412,204.10 AUD	4	33217.39	6	341,164.87 AUD	10	104,256.62 AUD	8	324,266.92 AUD	8	121,154
		A7	5		190,710.13 AUD	0.16%	5	190,710.13 AUD	0	0	3	180,473.69 AUD	2	10,235.44 AUD	3	180,473.69 AUD	2	10,236
		A8	1		3,452.09 AUD	0.00%	1	3,452.09 AUD	0	0	0	0.00 AUD	1	3,452.09 AUD	1	3,452.09 AUD	0	
		E-tron Q2	5		346,321.03 AUD	0.29%	4 22	286,240.96 AUD	1 27	60080.07 368244 93	22	326,451.91 AUD	1 27	19,869.12 AUD 264.597.59 AUD	5	346,321.03 AUD 611.884.87 AUD	0	113 126
		Q3	151	4.19%	3,266,761.27 AUD	2.72%	90	2,168,255.69 AUD	61	1098505.58	69	2,256,240.57 AUD	82	1,010,520.70 AUD	132	3,077,002.08 AUD	19	189,75
		Q5	150	4.17%	3,741,808.33 AUD	3.12%	108	2,739,250.85 AUD	42	1002557.48	77	2,858,630.87 AUD	73	883,177.46 AUD	113	3,187,171.12 AUD	37	554,637
		Q7	121		4,929,878.69 AUD	4.11%	98	4,239,483.22 AUD	23	690395.47	70	3,861,225.23 AUD	51	1,068,653.46 AUD	84	4,059,699.75 AUD	37	870,178
		Q8	10		467,958.74 AUD	0.39%	8	427,820.49 AUD	2	40138.25	5	341,059.76 AUD	5	126,898.98 AUD	7	353,222.32 AUD	3	114,73
		R8	5	0.14%	591,875.22 AUD 41,296.49 AUD	0.49%	5	591,875.22 AUD 24,223.62 AUD	0	0 17072.87	5	591,875.22 AUD 17.676.95 AUD	0	0.00 AUD 23.619.54 AUD	3	432,256.06 AUD 0.00 AUD	2	159,619 41,296
		Subtotal	744	0.11%	41,296.49 AUD	0.03% 15.73%	471	24,223.62 AUD	.272	17072.87 4878691.83	256	17,676.95 AUD	3 300	23,619.54 AUD 4.927.548.95 AUD	541	0.00 AUD	202	3.316.66
ey		Subtotal		20.07%	10,010, 130.03 AUD	13.13%	*/1	AU, 151, 152, 100	213		550		500	1,340,340,000	541	10,330,703.34 AUD	203	3,310,00
		Bentayga	2	0.06%	359,736.96 AUD	0.30%	2	359,736.96 AUD	0	0	2	359,736.96 AUD	0	0.00 AUD	1	209,323.61 AUD	1	150,41
		Continental	2		203,798.30 AUD	0.17%	2	203,798.30 AUD	0	0	1	145,282.25 AUD	1	58,516.05 AUD	0		2	203,79
		Subtotal	4	0.11%	563,535.26 AUD	0.47%	4	563,535.26 AUD	0	0	3	505,019.21 AUD	1	58,516.05 AUD	- 1	209,323.61 AUD	3	354,21
orghini		Una		0.03%	274.679.27 AUD	0.23%		274.679.27 AUD	0	0		274.679.27 AUD	0	0.00 AUD	1	274.679.27 AUD	0	
		Urus	1	0.03%	274,679.27 AUD 274,679.27 AUD	0.23%	1	274,679.27 AUD 274.679.27 AUD	0	0	1	274,679.27 AUD 274.679.27 AUD	0	0.00 AUD	1	274,679.27 AUD 274.679.27 AUD	0	
he		outcom		0.0374	214,013.21 A00	0.2374	•	114,01321 A00	•	Ĭ,		214,073.21 200	٧	200,000	•	114,073.11 A00	٩	
		718	5	0.14%	443,119.79 AUD	0.37%	5	443,119.79 AUD	0	0	5	443,119.79 AUD	0	0.00 AUD	4	365,217.33 AUD	1	77,90
		911	12		1,940,826.72 AUD	1.62%	11	1,877,103.10 AUD	- 1	63723.62	12	1,940,826.72 AUD	0	0.00 AUD	9	1,623,813.20 AUD	3	317,01
		Boxster	1	0.03%	20,888.87 AUD	0.02%	1	20,888.87 AUD	0	0	0	0.00 AUD	1	20,888.87 AUD	0	0.00 AUD	- 1	20,88
		Cayerne	46		2,884,648.66 AUD	2.40%	44	2,856,876.58 AUD	2	27772.08	32	2,642,570.10 AUD	14	242,078.56 AUD	39	2,660,173.27 AUD	7	224,47
		Cayman Macan	1 59	0.03%	37,573.82 AUD 2,676,453.01 AUD	0.03%	0 53	0.00 AUD 2,375,050.98 AUD	1	37573.82 301402.03	0	0.00 AUD 2.378.020.37 AUD	1 15	37,573.82 AUD 298,432.64 AUD	0 52	0.00 AUD 2,484,699.12 AUD	1 7	37,57 191,75
		Taysan	10		1.205.430.66 AUD	1.00%	10	1,205,430,66 AUD	0	0	10	1,205,430,66 AUD	0	0.00 AUD	10		0	191,75
		Subtotal	134		9,208,941.53 AUD	7.68%	124	8,778,469.98 AUD	10	430471.55	103	8,609,967.64 AUD	31	598,973.89 AUD	114	8,339,333.58 AUD	20	869,60
a		·																
		Fabia	23		123,703.07 AUD	0.10%	7	52,215.31 AUD	16	71487.76	- 1	9,070.22 AUD	22	114,632.85 AUD	21	120,827.48 AUD	2	2,87
		Kamiq Karoq	51 27		443,532.95 AUD 300,309.42 AUD	0.37%	13	77,952.45 AUD 91,301.50 AUD	38 19	365580.5 209007.92	4	59,519.38 AUD 72,967.54 AUD	47 24	384,013.57 AUD 227,341.88 AUD	51 27	443,532.95 AUD 300,309.42 AUD	0	
		Karoq	64	1.78%	1,010,726.14 AUD	0.84%	24	91,301.50 AUD 432,682.25 AUD	19	209007.92 578043.89	18	72,967.54 AUD 425,690.33 AUD	24 46	227,341.88 AUD 585,035.81 AUD	58	942,336.04 AUD	0	68,39
		Octavia	46		536 771 04 AUD	0.45%	- 11	132 440 58 AUD	35	404330.46	15	291 387 44 ALID	31	245 383 60 ALID	38	471 170 08 AUD	8	65.60
		Scala	28	0.78%	267,531.07 AUD	0.22%	8	101,968.90 AUD	20	165562.17	7	107,727.20 AUD	21	159,803.87 AUD	28	267,531.07 AUD	0	
		Superb	10	0.28%	164,901.81 AUD	0.14%	5	110,142.16 AUD	5	54759.65	3	90,848.02 AUD	7	74,053.79 AUD	8	155,176.41 AUD	2	9,72
		Subtotal	1 249	6.92%	2,847,475.50 AUD	2.37%	76	998,703.15 AUD	173	1848772.35	51	1,057,210.13 AUD	198	1,790,265.37 AUD	231	2,700,883.45 AUD	18	146,59
wagen																		
		Ameo Arteon	1 4		22,833.58 AUD 75,294.54 AUD	0.02%	1	22,833.58 AUD 25,819.62 AUD	0	0 49474.92	0	0.00 AUD 66.068.23 AUD	1	22,833.58 AUD 9,226.31 AUD	1 0	22,833.58 AUD 0.00 AUD	0	75,29
		Beetle	2		4,997.46 AUD	0.00%	1	1.997.30 AUD	1	3000.16	0	0.00 AUD	2	9,226.31 AUD 4,997.46 AUD	0	0.00 AUD	2	4.95
		Golf	139		1,478,554.39 AUD	1.23%	54	644,272.91 AUD	85	834281.48	41	784,960.70 AUD	98	693,593.69 AUD	85	1,070,824.85 AUD	54	407,72
		Jetta	1	0.03%	6,201.62 AUD	0.01%	0	0.00 AUD	1	6201.62	0	0.00 AUD	1	6,201.62 AUD	0	0.00 AUD	1	6,20
		Passat	17		243,929.64 AUD	0.20%	6	67,680.22 AUD	11	176249.42	7	156,280.91 AUD	10	87,648.73 AUD	11	201,220.03 AUD	6	42,70
		Polo	80		518,126.87 AUD	0.43%	21	161,688.89 AUD	59	356437.98	14	167,862.18 AUD	66	350,264.69 AUD	70		10	33,91
		T-Cross Tiguan	95 239		861,572.73 AUD 3,062,034.56 AUD	0.72%	28 124	279,886.27 AUD 1.715.078.55 AUD	67 115	581686.46 1346956.01	15 75	215,986.11 AUD 1,609.890.53 AUD	80 164	645,586.62 AUD 1,452,144.03 AUD	94 204	844,544.43 AUD 2.659.208.80 AUD	1 35	17,02 402.82
		Touarea	41		1,539,735.49 AUD	1.28%	31	1,715,078.55 AUD	10	292561	24	1,235,996.43 AUD	17	303.739.06 AUD	30		11	192.0
		T-Roc	55		658,235.61 AUD	0.55%	16	200,430.59 AUD	39	457805.02	11	224,263.47 AUD	44	433,972.14 AUD	54	644,550.85 AUD	1	13,68
		Subtotal	674	18.72%	8,471,516.49 AUD	7.06%	283	4,366,862.42 AUD	391	4104654.07	190	4,461,308.56 AUD	484	4,010,207.93 AUD	549	7,275,041.68 AUD	125	1,196,47
wagen Commerci	al																	
		Amarok	239		3,922,186.02 AUD	3.27%	182	3,152,593.65 AUD	57	769592.37	96	2,457,060.59 AUD	143	1,465,125.43 AUD	177	3,099,527.57 AUD	62	822,65
		Caddy	50		465,561.30 AUD	0.39%	48	461,566.95 AUD	2	3994.35	15	258,367.10 AUD	35	207,194.20 AUD	39	394,945.55 AUD	11	70,61
		Caravelle Crafter	1 41		23,316.76 AUD 670.917.36 AUD	0.02%	1 40	23,316.76 AUD 660.866.46 AUD	0	10050.9	0	0.00 AUD 399.049.86 AUD	1 26	23,316.76 AUD 271.867.50 AUD	1 40		0	3.15
		Grand California	41		146.550.39 AUD	0.12%	40	0.00 AUD	3	146550.39	15	118.071.16 AUD	26	271,867.50 AUD 28.479.23 AUD	40		0	3,19
		Multivan	20		448,825.35 AUD	0.37%	13	330,317.43 AUD	7	118507.92	9	280,583.35 AUD	11	168,242.00 AUD	15		5	94,52
		Transporter	65		1,039,337.44 AUD	0.87%	58	930,693.19 AUD	7	108644.25	20	477,407.11 AUD	45	561,930.33 AUD	55	933,288.37 AUD	10	106,04
		Subtotal	419		6,716,694.62 AUD	5.60%	342	5,559,354.44 AUD	77	1157340.18	157	3,990,539.17 AUD	262	2,726,155.45 AUD	330	5,619,645.93 AUD	89	1,097,048
		Total	2,225	61.81%	46.953.273.56 AUD	39.14%	1,301	34,533,343.58 AUD	924	12419929.98	861	32,841,605.92 AUD	1,364	14,111,667.64 AUD	1,767	39,972,671.06 AUD	458	6,980,6

Distribution by Brand & Model - Non-VW Group

	Total Portfolio					Product Type				Balloon				Vehicle Status			
					Chatte	i Mortgage	Con	sumer Loan	В	lalloon	N	o Balloon	,	New		Jsed	
Make	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance											
Abarth	9	0.25%	119,927.70 AUD	0.10%	7	94,604.16 AUD	2	25323.54	6	96,935.62 AUD	3	22,992.08 AUD	6	96,935.62 AUD	3	22,992.08 AUD	
Alla Romeo	16	0.44%	334,019.55 AUD	0.28%	7	117,846.66 AUD	9	216172.89	11	293,903.90 AUD	5	40,115.65 AUD	10	220,332.74 AUD	6	113,686.81 AUD	
Alpina	4	0.11%	83,777.42 AUD	0.07%	3	74,368.02 AUD	1	9409.4	2	72,318.21 AUD	2	11,459.21 AUD	4	83,777.42 AUD	0	0.00 AUD	
Aston Martin	5		601,702.81 AUD	0.50%	5	601,702.81 AUD	0		5	601,702.81 AUD	0		2	338,752.21 AUD	3	262,950.60 AUD	
BMW	63		1,932,686.40 AUD	1.61%	56	1,794,649.26 AUD	7	138037.14	37	1,580,847.40 AUD	26	351,839.00 AUD	26	942,800.12 AUD	37	989,886.28 AUD	
Chevrolet	17		697,212.30 AUD	0.58%	15	609,668.38 AUD	2		11	544,476.22 AUD	6	152,736.08 AUD	16	639,724.54 AUD	1	57,487.76 AUD	
Chrysler	4	0.11%	62,074.15 AUD	0.05%	2	48,804.31 AUD	2	13269.84	1	33,501.58 AUD	3	28,572.57 AUD	2	48,804.31 AUD	2	13,269.84 AUD	
Citroen	2		11,138.26 AUD	0.01%	2	11,138.26 AUD	0			0.00 AUD	2	11,138.26 AUD	1	4,682.69 AUD	1	6,455.57 AUD	
Dodge	42		1,404,764.30 AUD	1.17%	36	1,212,920.59 AUD	6	191843.71	22	919,736.20 AUD	20		40	1,344,254.00 AUD	2	60,510.30 AUD	
Flat	8	0.22%	50,694.95 AUD	0.04%	7	42,297.09 AUD	1	8397.86	2	20,401.81 AUD	6	30,293.14 AUD	4	29,883.13 AUD	4	20,811.82 AUD	
Ford	492		8,476,838.38 AUD	7.07%	396	7,008,242.16 AUD	96		145	3,893,096.37 AUD	347	4,583,742.01 AUD	323	6,256,150.65 AUD	169	2,220,687.73 AUD	
Genesis	1	0.03%	47,874.45 AUD	0.04%	1	47,874.45 AUD	0		- 1	47,874.45 AUD	0	0.00 AUD	- 1	47,874.45 AUD	0	0.00 AUD	
Haval	74		817,267.42 AUD	0.68%	52	556,407.62 AUD	22		8	142,940.40 AUD	66	674,327.02 AUD	71	801,864.32 AUD	3	15,403.10 AUD	
Holden	146		1,254,014.46 AUD	1.05%	84	683,901.23 AUD	62		12	210,146.05 AUD	134	1,043,868.41 AUD	28	265,038.55 AUD	118	988,975.91 AUD	
Honda	137		1,338,242.66 AUD	1.12%	73	805,569.72 AUD	64	532672.94	25	476,808.65 AUD	112		97	1,112,616.80 AUD	40	225,625.86 AUD	
Hyundai	362		3,636,957.67 AUD	3.03%	189	2,087,753.20 AUD	173	1549204.47	62	1,152,114.00 AUD	300		254	2,863,165.00 AUD	108	773,792.67 AUD	
Infiniti	1	0.03%	6,202.98 AUD	0.01%	1	6,202.98 AUD	0		0	0.00 AUD	- 1	6,202.98 AUD	0	0.00 AUD	1	6,202.98 AUD	
Isuzu	164		2,561,239.67 AUD	2.14%	116	1,717,991.05 AUD	48	843248.62	35	832,902.60 AUD	129		135	2,256,010.86 AUD	29	305,228.81 AUD	
Jaguar	44		1,427,859.29 AUD	1.19%	36	1,275,458.88 AUD	8	152400.41	28	1,207,618.61 AUD	16	220,240.68 AUD	31	1,154,363.80 AUD	13	273,495.49 AUD	
Jeep	79		1,466,215.28 AUD	1.22%	55	1,119,920.66 AUD	24		24	731,251.54 AUD	55	734,963.74 AUD	53	1,196,199.08 AUD	26	270,016.20 AUD	
Kia	195		2,240,060.23 AUD	1.87%	115	1,528,927.69 AUD	80		38	920,905.31 AUD	157	1,319,154.92 AUD	153	1,929,948.18 AUD	42	310,112.05 AUD	
Land Rover	298		12,531,662.27 AUD	10.45%	238	10,575,387.88 AUD	60	1956274.39	193	10,462,492.32 AUD	105	2,069,169.95 AUD	214	10,285,378.74 AUD	84	2,246,283.53 AUD	
LDV	135		1,508,527.62 AUD	1.26%	116	1,254,537.70 AUD	19	253989.92	30	494,615.67 AUD	105	1,013,911.95 AUD	131	1,462,793.41 AUD	4	45,734.21 AUD	
Lous	26		508,580.00 AUD	0.42%	22	463,196.73 AUD	4		13	354,727.46 AUD	13		12	309,523.44 AUD	14	199,056.56 AUD	
Mahindra	1	0.03%	1,607.20 AUD	0.00%	1	1,607.20 AUD	0	0	0	0.00 AUD	- 1	1,607.20 AUD	- 1	1,607.20 AUD	0	0.00 AUD	
Maserati	15		1,144,200.92 AUD	0.95%	14	1,115,510.81 AUD	1		12	1,064,450.24 AUD	3		13	1,002,603.22 AUD	2	141,597.70 AUD	
Mazda	317		4,124,220.75 AUD	3.44%	214	3,067,452.46 AUD	103	1056768.29	87	2,043,272.07 AUD	230		232	3,424,346.44 AUD	85	699,874.31 AUD	
Mercedes-Benz	106		2,180,724.48 AUD	1.82%	85	1,848,762.34 AUD	21	331962.14	33	1,294,379.06 AUD	73		25	771,439.85 AUD	81	1,409,284.63 AUD	
MG Rover	125		900,083.88 AUD	0.75%	52	334,969.01 AUD	73		7	103,809.80 AUD	118	796,274.08 AUD	119	853,791.31 AUD	6	46,292.57 AUD	
Mini	8	0.22%	131,561.54 AUD	0.11%	7	93,936.28 AUD	1		4	109,522.32 AUD	4	22,039.22 AUD	3	91,734.14 AUD	5	39,827.40 AUD	
Mitsubishi	447		5,098,156.75 AUD	4.25%	247	2,795,785.31 AUD	200	2302371.44	76	1,528,122.64 AUD	371	3,570,034.11 AUD	322	4,033,299.34 AUD	125	1,064,857.41 AUD	
Nissan	199		2,689,365.27 AUD	2.24%	138	1,988,938.49 AUD	61	700426.78	40	926,764.27 AUD	159		113	1,852,022.74 AUD	86	837,342.53 AUD	
Opel	1	0.03%	4,110.66 AUD	0.00%	0	0.00 AUD	- 1	4110.66	0	0.00 AUD	- 1	4,110.66 AUD	0	0.00 AUD	1	4,110.66 AUD	
Other	1	0.03%	9,028.59 AUD	0.01%	0	0.00 AUD	1	9028.59	0	0.00 AUD	1	9,028.59 AUD	- 1	9,028.59 AUD	0	0.00 AUD	
Peugeot	42		563,275.46 AUD	0.47%	34	421,058.76 AUD	8	142216.7	13	289,993.91 AUD	29	273,281.55 AUD	38	527,965.63 AUD	4	35,309.83 AUD	
Renaut	93	2.58%	1,274,166.91 AUD 56.023.70 AUD	1.06%	84	1,169,865.66 AUD 56.023.70 AUD	9		34	707,496.84 AUD 0.00 AUD	59	566,670.07 AUD 56.023.70 AUD	77	1,138,345.57 AUD 0.00 AUD	16	135,821.34 AUD	
Rolls-Royce	1				1		0						-			56,023.70 AUD	
Ssangyong	18		240,039.58 AUD 2.519.441.09 AUD	0.20%	14	167,401.26 AUD 1,391,776.15 AUD	98	72638.32 1127664.94	4 51	82,657.30 AUD 1.042.384.99 AUD	14	157,382.28 AUD 1.477.056.10 AUD	17 153	221,430.93 AUD 2.063.748.17 AUD	1 56	18,608.65 AUD 455.692.92 AUD	
Subaru	209				111										56 17		
Suzuki	68		481,215.37 AUD 340,243.55 AUD	0.40%	17	125,293.42 AUD 340.243.55 AUD	51	355921.95	3	43,030.32 AUD 267,147.59 AUD	65	438,185.05 AUD 73.095.96 AUD	51 R	391,827.06 AUD 231.494.56 AUD		89,388.31 AUD 108.748.99 AUD	
Tesla				0.28%	11		0				4				3		
Toyota	344		5,114,674.17 AUD	4.26%	258	4,020,284.73 AUD	86	1094389.44	64	1,952,946.32 AUD	280		85	1,622,156.71 AUD	259	3,492,517.46 AUD	
Volvo	115		3,006,407.62 AUD	2.51%	81	2,209,330.37 AUD	34		68	2,393,656.88 AUD	47		96	2,612,675.17 AUD	19	393,732.45 AUD	
Other Vehicles Total	4,445		72,998,087.71 AUD	60.86%					1,214	38,940,951.73 AUD						18,457,697.02 AUD	
Total	6670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD	

Publication Date: 16/01/2 Period: 12/2024 / Period no

Distribution by geographic distribution

		Total Portfolio	•			Product	Туре			Balk	oon		Vehicle Status			
					Chatte	l Mortgage	Consumer Loan		Balloon					New		Used
Distribution by geographic distribution	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
Australian Capital Territory	167	2.50%	2,517,523.40 AUD	2.10%	64	1,426,377.85 AUD	103	1,091,145.55 AUD	31	1,139,495.10 AUD	136	1,378,028.30 AUD	100	1,733,795.11 AUD	67	783,728.29 AUD
New South Wales	2,374	35.59%	45,100,182.78 AUD	37.60%	1,597	34,647,033.29 AUD	777	10,453,149.49 AUD	800	28,443,160.82 AUD	1,574	16,657,021.96 AUD	1,780	36,484,915.14 AUD	594	8,615,267.64 AUD
Northern Territory	61	0.91%	698,870.53 AUD	0.58%	23	381,464.26 AUD	38	317,406.27 AUD	7	229,134.88 AUD	54	469,735.65 AUD	46	508,603.08 AUD	15	190,267.45 AUD
Queensland	1,397	20.94%	24,355,834.47 AUD	20.30%	959	18,621,652.00 AUD	438	5,734,182.47 AUD	444	14,218,119.89 AUD	953	10,137,714.58 AUD	1,089	20,628,241.09 AUD	308	3,727,593.38 AUD
South Australia	286	4.29%	5,650,459.69 AUD	4.71%	195	4,279,285.54 AUD	91	1,371,174.15 AUD	109	3,803,317.25 AUD	177	1,847,142.44 AUD	210	4,703,422.24 AUD	76	947,037.45 AUD
Tasmania	224	3.36%	2,838,079.81 AUD	2.37%	93	1,419,682.22 AUD	131	1,418,397.59 AUD	39	929,905.58 AUD	185	1,908,174.23 AUD	103	1,490,906.51 AUD	121	1,347,173.30 AUD
Victoria	1,392	20.87%	27,673,509.82 AUD	23.07%	912	21,149,043.14 AUD	480	6,524,466.68 AUD	523	18,765,646.45 AUD	869	8,907,863.37 AUD	1,033	22,395,845.34 AUD	359	5,277,664.48 AUD
Western Australia	769	11.53%	11,116,900.77 AUD	9.27%	461	7,496,416.27 AUD	308	3,620,484.50 AUD	122	4,253,777.68 AUD	647	6,863,123.09 AUD	374	6,567,333.24 AUD	395	4,549,567.53 AUD
Total	6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,366	30,530,406.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,061.75 AUD	1,935	25,438,299.52 AUD



Current COVID-19 Extensions

		Tota	I Portfolio			Produc				Ballo				Vehicle	Status	
					Chatte	I Mortgage	Consumer Loan		Balloon					New	Used	
Distribution by extension flag	Number of Percentage of Contracts Percentage of Discounted Receivables Balance		Number of Contracts	Outstanding Discounted Receivables Balance												
Current COVID-19 Extension	9	0.13%	145,117.16AUD	0.12%	4	66,558.98AUD	5	78,558.18AUD	2	51,567.03AUD	7	93,550.13AUD	5	61,709.50AUD	4	83,407.66AUD
No Current Extension	6,661	99.87%	119,806,244.11AUD	99.88%	4,300	89,354,395.59AUD	2,361	30,451,848.52AUD	2,073	71,730,990.62AUD	4,588	48,075,253.49AUD	4,730	94,451,352.25AUD	1,931	25,354,891.86AUD
	6,670	100.00%	119,951,361.27AUD	100.00%	4,304	89,420,954.57AUD		30,530,406.70AUD		71,782,557.65AUD		48,168,803.62AUD		94,513,061.75AUD		25,438,299.52AUD

Representing contracts which are currently in a COVID-19 extension as at the Reporting Date

Period: 12/2024 / Period no. 38

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Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	6,497	97.41%	116,167,072.10 AUD	96.85%
1	123	1.84%	2,374,456.44 AUD	1.98%
2	35	0.52%	987,095.00 AUD	0.82%
3	14	0.21%	409,283.55 AUD	0.34%
5	1	0.01%	13,454.18 AUD	0.01%
Total	6,670	100.00%	119,951,361.27AUD	100.00%

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