

<b>Deal name:</b>	<b>Driver Australia Seven</b>
<b>Issuer:</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18,123 Pitt Street, Sydney NSW 2000 Australia in its capacity as trustee of the Driver Australia Seven Trust.
<b>Originator of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Seller of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Servicer name:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Reporting entity:</b>	Volkswagen Financial Services Australia Pty Limited ABS Operations (Physical Address) Level 1,24 Muir Road, Chullora NSW 2190 (Postal Address) Locked Bag 4002 Chullora NSW 2190
<b>Contact:</b>	Phone: +61 2 9751 6257 Fax: +61 2 9695 6399 Email: ABSOperations.Australia@vwfs.com.au
<b>Corporate Services Provider:</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its personal capacity.



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Reporting details

Deal overview			
Initial Cut-Off Date	31/10/2021	Publication Date	16/01/2025 (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%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Chattel Mortgage	9,371	61.49%	414,965,143.56 AUD	69.16%
Consumer Loan	5,870	38.51%	185,059,954.50 AUD	30.84%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%

Parties Overview

Lead Manager:	<p>Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p> <p>Bank of America Merrill Lynch (which is the trading name of Merrill Lynch International) (ABN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ Great Britain</p>	Security Trustee:	<p>P.T. Limited (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>
Trustee:	<p>Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia in its capacity as trustee of the Driver Australia Seven Trust.</p>	Trust Manager:	<p>Perpetual Nominees Limited (ABN 37 000 733 700) Level 18 123 Pitt Street Sydney 2000 Australia in its capacity as the trust manager for the Driver Australia Seven Trust.</p>
Sub Trust Manager:	<p>Volkswagen Financial Services Australia Pty Limited (ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190 Australia Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257</p>	Account Bank:	<p>Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p>
Clearing Systems:	<p>Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000</p> <p>Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>	Swap Counterparty:	<p>ING Bank N.V.  Foppingadreff 7 1102 BD Amsterdam Netherlands</p>
Servicer:	<p>Volkswagen Financial Services Australia Pty Limited (ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190 Australia Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257</p>	Rating agencies:	<p>Fitch Ratings  Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance</p> <p>Moody's  Level 10 1 O'Connell Street Sydney NSW 2000 Australia Email: Monitor.Sydney@moodys.com Attn.: Monitor Svdnev</p>

Transaction Events I

Clean-up-call condition			
Percentage of the Current Outstanding Discounted Receivables Balance			19.99%
Min. Percentage of Outstanding Discounted Receivables Balance		10.00%	The Clean-Up-Call Condition is expected to be reached in11/2025

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

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

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

Transaction Parties replacements

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

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	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

Australia and New Zealand Banking Group Limited

Current rating  
Minimum required Rating (if no short term Rating available, the higher  
or

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa2	P-1	STA	AA-	F1+	STA
A2	P-1	-	-	F1	-
A2	P-1	-	A	-	-

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

Required rating: **Fulfilled**

Swap Counterparty

ING Bank N.V.

Current rating  
Minimum required Rating for Class A Notes  
Minimum required Rating for Class B Notes

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A1	P-1	POS	AA-	F1+	STA
A3	-	-	A	F1	-
	-	-	-	-	-

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

Required rating: **Fulfilled**

Servicer

Volkswagen Financial Services Australia Pty  
Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any  
Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.  
If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in  
"ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling".

Monthly  
Remittance  
Condition: **Fulfilled**

Information regarding the notes I

Rating at issue date	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAA(sf)	NR(sf)
Current Rating	Class A	Class B
Moody's	Aaa	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



## 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
<b>Notes Balance as of the end of the Monthly Period</b>	<b>88,764,046.56 AUD</b>	<b>9,596,070.00 AUD</b>

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

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	7,200,000.00 AUD
Balance as of the beginning of the period	6,000,000.00 AUD
Specified General Cash Collateral Account Balance	6,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the Month Ended 31/12/2024; and	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 of the Month Ended 31/12/2024	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

Credit enhancement

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

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

Calculation of Credit Enhancement

Initially, Driver Australia Seven's Credit Enhancement consists of the respective Note Issue in comparison to the Discounted Receivables Balance as of Poolcut, minus any Senior Debt Issuance. This 'Overcollateralisation' (i.e. Credit Enhancement excluding the Cash Collateral Account) is specific for each Note Series and increases with its seniority. Subsequently, the 'Overcollateralisation' is calculated (as an Overcollateralisation Percentage) on a monthly basis, all on end of month figures. Considering the seniority of the respective Note Series, redemption is made until a Target Overcollateralisation Percentage has been reached. All remaining funds will be used to perform payments in the more junior positions of the Order of Priority. The Target OC percentages for each Note Class are determined subject to 3 items:- They will increase in 2 steps in case the Cumulative Net Loss Ratio exceeds a certain level and Credit Enhancement Increase Condition is met.- They will increase to 100% if the Aggregate Discounted Receivables Balance falls below 10.00% of the Aggregate Discounted Receivables Balance at Cut-Off Date (without a Clean-Up Call being exercised).- A Foreclosure Event causes the transaction to switch into sequential payment mode, in which case the OC Percentages will not determine the maximum redemption amount and may be exceeded. In addition, there is the 'General Cash Reserve', in the form of a Cash Collateral Account, which is in principle to the benefit of all Tranches over the entire lifetime of the transaction.

## Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying principal for reporting period	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
<b>Total Assets</b>	<b>684,926,843.21 AUD</b>	<b>126,575,143.74 AUD</b>
Nominal Receivables Balance	684,926,843.21 AUD	126,575,143.74 AUD
<b>First loss piece</b>	<b>48,025,098.06 AUD</b>	<b>27,591,244.71 AUD</b>
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
<b>Actual retention</b>	<b>7.01%</b>	<b>21.80%</b>

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

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

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

## Amortisation profile I

Note Class	Class A		Class B	
WAL	At closing: 1.85 yrs	Currently: 0.66 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	-	-	-	-

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

Run out schedule I

End of Collection Period	Principal	Interest	Nominal Instalments
arrears	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
09.2025	4,979,986.53 AUD	348,772.94 AUD	5,328,759.47 AUD
10.2025	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			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

Total Portfolio as of Previous Month			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	4,223	85,396,627.46 AUD	2839	66,741,327.41 AUD	1384	18,665,300.05 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	1,651,767.60 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	96,688,043.04 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	28,392,207.77 AUD

Total Portfolio as of Current Reporting Period			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	4,074	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	49,348,709.81 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			
Number of Contracts Into Net Salvage This Month	6			
Repurchased Contracts	0			
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

Annex Contracts

Days to Annex	Total Portfolio				Portfolio Type				Customer Type				Market Status			
	Number of Contracts	Number of Comments (%)	Outstanding Receivable Balance	Outstanding Receivable Balance	Credit Mortgage		Consumer Loan		Business		No Business		New	Outstanding Receivable Balance		
					Number of Contracts	Outstanding Receivable Balance	Number of Contracts	Outstanding Receivable Balance	Number of Contracts	Outstanding Receivable Balance	Number of Contracts	Outstanding Receivable Balance				
>30-45	288	4.80%	5,786,311.00AUD	4.81%	193	4,338,681.20AUD	116	1,756,661.00AUD	96	3,275,238.00AUD	215	2,490,038.00AUD	218	4,846,782.00AUD	91	1,128,526.70AUD
>30-45	86	1.30%	2,388,744.00AUD	1.76%	67	1,888,881.00AUD	17	500,000.00AUD	20	1,465,656.00AUD	45	627,086.30AUD	52	1,248,975.00AUD	32	745,645.00AUD
>30-45	37	0.90%	1,264,882.77AUD	1.00%	28	1,158,034.00AUD	9	143,388.25AUD	21	1,037,883.00AUD	16	234,048.00AUD	20	1,102,464.00AUD	8	198,488.00AUD
>30-45	21	0.37%	488,244.00AUD	0.37%	17	386,038.00AUD	4	67,506.00AUD	4	124,676.00AUD	17	333,256.00AUD	10	188,788.00AUD	11	244,038.00AUD
>30-45	5	0.87%	86,208.25AUD	0.87%	5	81,232.00AUD	0	0.00AUD	1	0.00AUD	4	80,232.00AUD	4	35,238.00AUD	1	23,872.00AUD
>30-45	4	0.80%	61,868.00AUD	0.87%	4	59,460.00AUD	0	0.00AUD	1	33,398.00AUD	3	48,112.00AUD	2	31,348.00AUD	2	45,512.00AUD
>30-45	2	0.80%	26,788.00AUD	0.82%	2	26,788.00AUD	0	0.00AUD	0	0.00AUD	2	26,788.00AUD	1	16,788.00AUD	1	8,938.00AUD
>30-45	6	0.80%	205,704.00AUD	0.77%	5	187,661.00AUD	1	18,043.00AUD	3	102,712.00AUD	3	47,047.00AUD	6	225,704.00AUD	0	0.00AUD
>30-45	8	0.80%	0.00AUD	0.80%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>30-45	1	0.91%	8,938.00AUD	0.91%	1	8,938.00AUD	0	0.00AUD	0	0.00AUD	1	8,938.00AUD	1	8,938.00AUD	0	0.00AUD
>30-45	8	0.80%	0.00AUD	0.80%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>30-45	9	0.80%	0.00AUD	0.80%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>30-45	9	0.80%	0.00AUD	0.80%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>30-45	100	2.02%	18,011,011.00AUD	1.92%	123	17,431,011.00AUD	127	5,173,548.00AUD	103	8,884,038.00AUD	204	3,946,012.00AUD	127	17,431,011.00AUD	185	2,339,138.00AUD

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%

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

## 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:

$$1 - ((1 - \text{Periodic CPR})^{\text{number of periods in a year}})$$

Distribution by Down Payment

Distribution by Down Payment	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Seven years since Purchase Price in %	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
No Down Payment	1,056	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	19.89%	22,543,634.25 AUD	18.79%	25.49%	865	17,043,156.23 AUD	448	5,500,478.02 AUD	387	12,113,392.30 AUD	506	9,430,241.95 AUD	969	17,336,584.88 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%	3,157,558.09 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%	1,460,568.79 AUD	1.24%	41.50%	35	1,305,619.84 AUD	8	184,946.95 AUD	17	1,225,971.95 AUD	26	266,696.84 AUD	40	1,434,262.57 AUD	3	66,286.22 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	1,099,438.11 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%	362,658.26 AUD	0.32%	41.08%	7	362,658.26 AUD	0	0.00 AUD	3	310,830.54 AUD	4	62,827.72 AUD	6	393,245.17 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	2	77,615.35 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%	291,529.12 AUD	0.23%	48.51%	2	290,631.69 AUD	1	20,697.43 AUD	2	290,631.69 AUD	1	20,697.43 AUD	2	121,115.77 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	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
> 150,000.00	7	0.10%	840,735.40 AUD	0.72%	58.70%	6	593,534.96 AUD	1	47,200.44 AUD	6	585,295.30 AUD	2	55,440.10 AUD	7	840,735.40 AUD	0	0.00 AUD
Total	6,670	100.00%	119,951,361.27AUD	100.00%	18.44%	4,304	83,420,954.57AUD	2,316	30,530,406.78AUD	2,071	71,782,557.65AUD	4,270	48,168,883.62AUD	4,723	94,513,061.75AUD	1,573	25,438,299.52AUD

Statistics: Down Payment	
Minimum Distribution by Down Payment	-
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down Payment(Customers that made a Down Payment)	17,237.41 AUD
Weighted Average Distribution by Down Payment	14,267.46 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
Direct Debit	6,464	96.91%	116,014,964.23 AUD	96.72%		4,161	86,215,357.74 AUD	2,303	29,799,606.49 AUD	2,003	69,452,750.89 AUD	4,461	49,662,213.34 AUD	4,603	91,796,531.04 AUD	1,861	24,278,433.19 AUD
Other	206	3.10%	3,936,397.04 AUD	3.28%		143	3,305,598.83 AUD	63	720,802.21 AUD	72	2,320,806.76 AUD	134	1,695,565.28 AUD	132	2,776,520.71 AUD	71	1,159,866.33 AUD
Total	6,670	100.00%	119,951,361.27AUD	100.00%		4,304	89,420,954.57AUD	2,366	30,520,408.70AUD	2,075	71,782,557.65AUD	4,595	48,168,883.62AUD	4,735	94,513,061.75AUD	1,932	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

Statistics	Original Balance	
Minimum	Original Balance	6,373.00 AUD
Maximum	Original Balance	471,296.41 AUD
Weighted Average	Original Balance	79,307.71 AUD



Interest Rate Paid by Obligor

Interest Rate Paid by Obligor	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chain Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
1.00% - 2.00%	131	1.96%	1,732,027.46 AUD	1.44%	33	692,913.63 AUD	98	1,030,113.83 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%	369	5.38%	10,334,677.06 AUD	8.52%	293	9,698,917.65 AUD	66	636,760.00 AUD	180	8,795,660.49 AUD	189	1,530,016.56 AUD	364	10,092,304.93 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%	19,199,780.72 AUD	16.20%	563	11,007,390.36 AUD	688	8,182,389.96 AUD	337	10,246,618.41 AUD	914	8,542,162.31 AUD	905	14,773,283.06 AUD	346	4,416,407.65 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	7,963,937.01 AUD	574	8,959,560.98 AUD	420	4,544,956.04 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	826	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	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
Total	6,670	100.00%	119,951,361.27 AUD	100.00%	4,304	89,420,954.57 AUD	2,365	30,530,496.70 AUD	2,075	71,782,557.65 AUD	4,595	48,168,803.62 AUD	4,735	94,513,081.79 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%		

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

Total Portfolio					Balloon				Vehicle Status			
					Balloon		No Balloon		New		Used	
Product Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted 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	4,304	64.53%	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	2,366	35.47%	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	100.00%	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

Total Portfolio					Product Type			
					Chattel Mortgage		Consumer 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 AUD	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

Total Portfolio				
Balloon Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable 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

Make	Total Portfolio						Product Type				Balloon				No Balloon				New		Used	
	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used					
							Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance				
Audi	A1	26	0.72%	277,242.58 AUD	0.23%		12	126,742.58 AUD	14	105500	7	143,495.96 AUD	19	133,768.61 AUD	17	221,976.16 AUD		9	55,372.40 AUD			
	A3	105	2.92%	1,591,234.77 AUD	1.32%		39	682,796.47 AUD	66	89843.3	40	949,133.95 AUD	65	632,100.82 AUD	62	942,480.03 AUD		43	638,754.74 AUD			
	A4	60	1.67%	1,226,659.18 AUD	1.02%		38	899,358.83 AUD	22	327302.35	28	817,244.58 AUD	32	408,414.60 AUD	37	896,572.10 AUD		23	328,087.08 AUD			
	A5	36	1.00%	1,314,759.04 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	119,707.72 AUD			
	A6	16	0.44%	445,421.49 AUD	0.37%		12	412,204.10 AUD	4	332139.39	6	341,164.87 AUD	10	104,256.82 AUD	8	324,266.92 AUD		8	121,545.57 AUD			
	A7	5	0.14%	190,710.13 AUD	0.16%		5	190,710.13 AUD	0	0	3	180,473.69 AUD	2	10,236.44 AUD	3	180,473.69 AUD		2	10,236.44 AUD			
	A8	1	0.03%	3,452.09 AUD	0.00%		1	3,452.09 AUD	0	0	0	0.00 AUD	1	3,452.09 AUD	0	3,452.09 AUD		0	0.00 AUD			
	E-tron	5	0.14%	346,321.03 AUD	0.23%		4	286,240.56 AUD	1	60800.47	4	328,451.59 AUD	1	19,869.12 AUD	5	346,321.03 AUD		0	0.00 AUD			
	Q2	49	1.36%	725,011.86 AUD	0.60%		22	356,766.93 AUD	27	362404.94	22	460,414.27 AUD	27	264,597.59 AUD	40	611,884.87 AUD		9	113,126.36 AUD			
	Q3	151	4.19%	3,368,761.27 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	189,759.19 AUD			
	Q5	150	4.17%	3,741,808.33 AUD	3.12%		108	2,739,250.85 AUD	42	1002557.48	77	2,658,630.87 AUD	73	883,177.46 AUD	113	3,187,171.12 AUD		37	554,637.21 AUD			
	Q7	121	3.36%	4,503,878.69 AUD	4.11%		98	4,239,483.22 AUD	23	690395.47	70	3,861,225.23 AUD	51	1,068,633.46 AUD	84	4,059,699.75 AUD		37	870,178.94 AUD			
	Q8	10	0.28%	467,592.74 AUD	0.39%		8	427,820.49 AUD	2	40138.25	5	341,059.76 AUD	5	126,898.98 AUD	7	353,322.32 AUD		3	114,726.42 AUD			
	R8	5	0.14%	591,875.22 AUD	0.49%		5	591,875.22 AUD	0	0	5	591,875.22 AUD	0	0.00 AUD	3	432,256.68 AUD		2	159,616.16 AUD			
	TT	4	0.11%	41,236.49 AUD	0.03%		2	24,223.62 AUD	2	17027.87	2	24,223.62 AUD	3	23,619.54 AUD	0	0.00 AUD		4	41,236.49 AUD			
	Subtotal	744	20.57%	15,891,439.89 AUD	15.73%		471	13,991,739.96 AUD	273	4678891.83	355	13,942,881.94 AUD	388	4,927,548.95 AUD	541	15,553,763.94 AUD		203	3,316,667.35 AUD			
Bentley	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	150,413.35 AUD			
	Continental	2	0.06%	203,798.30 AUD	0.17%		2	203,798.30 AUD	0	0	0	0.00 AUD	1	58,516.05 AUD	0	0.00 AUD		2	203,798.30 AUD			
	Subtotal	4	0.11%	563,535.26 AUD	0.47%		4	563,535.26 AUD	0	0	2	359,736.96 AUD	1	58,516.05 AUD	1	209,323.61 AUD		3	354,211.65 AUD			
Lamborghini	Urus	1	0.03%	274,679.27 AUD	0.23%		1	274,679.27 AUD	0	0	0	0.00 AUD	1	274,679.27 AUD	0	0.00 AUD		0	0.00 AUD			
	Subtotal	1	0.03%	274,679.27 AUD	0.23%		1	274,679.27 AUD	0	0	0	0.00 AUD	1	274,679.27 AUD	0	0.00 AUD		0	0.00 AUD			
Porsche	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	77,902.46 AUD			
	911	12	0.33%	1,940,306.72 AUD	1.62%		11	1,877,103.10 AUD	1	63233.62	12	1,940,306.72 AUD	0	0.00 AUD	9	1,623,813.30 AUD		3	317,493.42 AUD			
	Boxster	1	0.03%	20,988.87 AUD	0.02%		1	20,988.87 AUD	0	0	0	0.00 AUD	1	20,988.87 AUD	0	0.00 AUD		1	20,988.87 AUD			
	Cayenne	46	1.28%	2,856,648.66 AUD	2.40%		44	2,856,648.66 AUD	2	27772.08	32	2,642,575.10 AUD	14	242,078.56 AUD	39	2,660,173.27 AUD		7	224,475.87 AUD			
	Cayman	1	0.03%	37,573.82 AUD	0.03%		0	0.00 AUD	1	37573.82	0	0.00 AUD	1	37,573.82 AUD	0	0.00 AUD		1	37,573.82 AUD			
	Macan	59	1.64%	2,676,453.01 AUD	2.23%		53	2,375,056.98 AUD	6	301402.03	44	2,378,020.37 AUD	15	298,432.64 AUD	52	2,484,699.12 AUD		7	191,753.89 AUD			
	Taycan	10	0.28%	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	0	0.00 AUD		0	0.00 AUD			
	Subtotal	134	3.72%	9,268,941.53 AUD	7.64%		124	8,778,469.58 AUD	10	438471.50	103	8,690,967.64 AUD	31	598,573.89 AUD	114	8,339,333.98 AUD		20	669,667.95 AUD			
Sleeca	Fabia	23	0.64%	123,703.07 AUD	0.10%		7	52,215.31 AUD	16	71487.76	1	9,070.22 AUD	22	114,832.85 AUD	21	120,827.48 AUD		2	2,875.59 AUD			
	Kamiq	51	1.42%	443,532.95 AUD	0.37%		13	77,352.45 AUD	38	365690.5	4	59,519.38 AUD	47	384,013.57 AUD	51	443,532.95 AUD		0	0.00 AUD			
	Katoo	27	0.75%	300,309.42 AUD	0.25%		8	91,301.50 AUD	19	209007.92	3	72,967.54 AUD	24	227,341.88 AUD	27	300,309.42 AUD		0	0.00 AUD			
	Kodiao	64	1.78%	1,010,726.14 AUD	0.84%		24	432,862.25 AUD	40	579043.89	18	425,690.33 AUD	46	585,035.81 AUD	58	942,336.04 AUD		6	68,390.10 AUD			
	Ottavia	46	1.28%	536,771.04 AUD	0.45%		11	132,440.58 AUD	35	404330.46	15	291,387.44 AUD	31	245,363.60 AUD	38	471,170.08 AUD		8	65,000.96 AUD			
	Sciole	28	0.78%	261,543.97 AUD	0.22%		8	101,969.68 AUD	20	160562.17	7	107,727.20 AUD	21	169,803.87 AUD	38	267,531.67 AUD		0	0.00 AUD			
	Supro	10	0.28%	154,901.81 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	9,750.42 AUD			
	Subtotal	249	6.92%	2,847,475.59 AUD	2.37%		75	998,703.15 AUD	173	1848772.35	91	1,057,216.13 AUD	199	1,796,357.37 AUD	231	2,700,863.45 AUD		16	146,932.05 AUD			
Volkswagen	Ameo	1	0.03%	22,833.58 AUD	0.02%		1	22,833.58 AUD	0	0	0	0.00 AUD	1	22,833.58 AUD	0	0.00 AUD		0	0.00 AUD			
	Anson	4	0.11%	75,294.54 AUD	0.06%		3	25,819.62 AUD	3	49474.92	3	66,058.23 AUD	0	0.00 AUD	0	0.00 AUD		4	75,294.54 AUD			
	Beetle	2	0.05%	4,987.46 AUD	0.00%		1	1,937.30 AUD	1	3000.16	0	0.00 AUD	2	4,987.46 AUD	0	0.00 AUD		2	4,987.46 AUD			
	Golf	139	3.86%	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	407,729.54 AUD			
	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	6,201.62 AUD			
	Passat	17	0.47%	243,920.64 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	42,709.61 AUD			
	Polo	80	2.22%	1,158,126.87 AUD	0.43%		21	181,688.89 AUD	59	356437.98	14	167,862.18 AUD	66	350,264.69 AUD	70	484,215.85 AUD		10	33,911.04 AUD			
	T-Cross	59	2.64%	861,572.73 AUD	0.72%		28	279,896.27 AUD	67	581866.46	15	215,986.11 AUD	80	645,596.92 AUD	94	844,544.43 AUD		1	17,026.39 AUD			
	Tiguan	239	6.64%	3,962,038.58 AUD	2.58%		124	1,715,078.55 AUD	115	1,646956.01	75	1,690,969.53 AUD	164	1,492,144.03 AUD	204	2,699,058.26 AUD		38	442,826.76 AUD			
	Tourang	41	1.14%	1,530,735.49 AUD	1.28%		31	1,247,174.49 AUD	10	285651	24	1,236,966.43 AUD	17	303,726.06 AUD	30	1,347,643.31 AUD		11	192,092.16 AUD			
	T-Roc	56	1.53%	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	13,684.76 AUD			
	Subtotal	674	18.72%	8,741,516.49 AUD	7.06%		331	4,366,862.42 AUD	343	4104854.07	190	4,461,308.58 AUD	484	4,610,267.93 AUD	549	7,275,041.88 AUD		123	1,196,487.41 AUD			
Volkswagen Commercial	Amarok	239	6.64%	3,922,186.02 AUD	3.27%		182	3,152,593.65 AUD	57	769992.37	96	2,457,060.59 AUD	143	1,465,125.43 AUD	177	3,099,527.57 AUD		62	822,658.45 AUD			
	Caddy	58	1.59%	1,041,360.18 AUD	0.83%		24	480,586.93 AUD	34	560643.25	15	258,367.10 AUD	39	297,944.26 AUD	34	284,845.46 AUD		11	76,619.76 AUD			
	Caravelle	1	0.03%	23,316.76 AUD	0.02%		1	23,316.76 AUD	0	0	0	0.00 AUD	1	23,316.76 AUD	0	0.00 AUD		0	0.00 AUD			
	Crafter	41	1.14%	870,917.36 AUD	0.69%		40	660,866.46 AUD	1	10050.9	15	399,048.96 AUD	26	271,867.50 AUD	40	667,717.97 AUD		1	3,199.39 AUD			
	Grand California	3	0.08%	146,560.39 AUD	0.12%		0	0.00 AUD	3	146650.39	2	118,071.16 AUD	1	39,479.23 AUD	3	146,560.39 AUD		0	0.00 AUD			
	Makani	26	0.69%	448,805.36 AUD	0.37%		13	334,434.49 AUD	13	114807.87	8	260,363.36 AUD	11	148,262.03 AUD	15	245,999.52 AUD		4	94,068.63 AUD			
Transporter	65	1.81%	1,039,337.64 AUD	0.87%		58	930,893.61 AUD	7	108644.25	20	477,021.17 AUD	45	561,890.33 AUD	55	938,298.37 AUD		10	106,490.07 AUD				
Subtotal	419	11.64%	6,718,094.82 AUD	5.69%		342	5,593,344.44 AUD	137	1197346.19	187	3,999,193.15 AUD	262	2,726,155.45 AUD	330	5,619,645.93 AUD		89	1,097,689.46 AUD				
Total	2,225	61.81%	48,363,343.58 AUD	39.14%		1,301	34,531,343.58 AUD	924	12,619,923.98	861	32,841,055.62 AUD	1,364	14,511,667.64 AUD	1,767	39,972,771.96 AUD		406	6,980,602.50 AUD				

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	187	2.09%	2,817,523.48 AUD	2.10%	84	1,426,377.85 AUD	103	1,391,145.59 AUD	31	1,139,495.10 AUD	136	1,378,028.38 AUD	108	1,733,795.11 AUD	87	793,738.39 AUD
New South Wales	2,374	35.59%	45,100,162.78 AUD	37.60%	1,597	34,647,033.29 AUD	777	10,453,149.49 AUD	800	26,443,160.82 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	1,307	20.94%	24,355,834.47 AUD	20.30%	959	18,621,552.00 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	386	4.29%	5,560,459.69 AUD	4.71%	195	4,270,385.54 AUD	91	1,371,174.15 AUD	109	3,803,317.26 AUD	177	1,847,142.44 AUD	210	4,703,422.24 AUD	76	947,037.45 AUD
Tasmania	224	3.36%	2,838,079.91 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%	27,673,909.82 AUD	23.07%	912	21,149,043.14 AUD	480	6,524,466.68 AUD	523	18,765,946.45 AUD	869	8,907,863.37 AUD	1,033	22,395,945.34 AUD	359	5,277,664.48 AUD
Western Australia	769	11.53%	11,116,900.77 AUD	9.27%	451	7,496,416.27 AUD	308	3,620,484.50 AUD	122	4,250,777.59 AUD	547	6,863,123.09 AUD	374	6,567,233.24 AUD	295	4,548,567.53 AUD
Total	6,670	100.00%	119,951,351.27 AUD	100.00%	4,394	89,426,954.57 AUD	2,336	35,530,605.70 AUD	2,075	71,792,357.05 AUD	4,595	48,169,593.62 AUD	4,735	94,513,951.79 AUD	1,935	25,438,309.52 AUD

Current COVID-19 Extensions

Distribution by extension flag	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Current COVID-19 Extension	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%	119,893,244.11AUD	99.88%	4,300	89,354,395.59AUD	2,361	30,451,048.52AUD	2,073	71,720,990.62AUD	4,588	46,075,253.49AUD	4,720	94,611,342.25AUD	1,931	25,354,891.66AUD
	6,670	100.00%	119,951,361.27AUD	100.00%	4,304	89,420,954.57AUD	2,366	30,530,406.70AUD	2,075	71,762,557.65AUD	4,595	46,168,803.62AUD	4,725	94,613,061.75AUD	1,935	25,438,299.32AUD

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

Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	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