

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: ABSOperations.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.









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100.00%



Reporting details

Total

Deal overview			
Initial Cut-Off Date	31/10/2021	Publication Date	17/02/2025 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	21/02/2025 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	31/01/2025
Issue Date	22/11/2021	Monthly Period	from 01/01/2025 until 31/01/2025
Period no.	39	Interest Accrual Period	from 21/01/2025 until 21/02/2025
Reporting frequency	Monthly	Note payment period	from 21/01/2025 until 21/02/2025
Next Payment Date	21/03/2025	Days accrued	31

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%
	<u> </u>			
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%

100.00%

600,025,098.06 AUD

15,241



Parties Overview

Trustee:

Servicer:

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

ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia

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.

Perpetual Nominees Limited (ABN 37 000 733 700) Trust Manager:

Level 18 123 Pitt Street Sydney 2000 Australia

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

Trust.

Volkswagen Financial Services Australia Pty Limited (ABN 20 097 071 460) Sub Trust Manager:

Level 1 24 Muir Road Chullora NSW 2190

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:

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 (ABN 99 000 341 533)

123 Pitt Street Sydney NSW 2000

Australia

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

Rating agencies:

Fitch Ratings

Suite 15.01, Level 15 135 King Street Sydney 2000 Australia

Email: australia.surveillance@fitchratings.com

Attn.: Australian Surveillance

Moody's

Level 10 1 O'Connell Street Sydney NSW 2000

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



Transaction Events I

Clean-up-call condition	
Percentage of the Current Outstanding Discounted Receivables Balance	18.71%
Min. Percentage of Outstanding Discounted Receivables Balance	10.00% The Clean-Up-Call Condition is expected to be reached in11/2025

Clean-up-call

WHS 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	Replaced party	Replaced by	
	· ·	replacement			



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	55,403.39 AUD
Cumulative Net Salvage Loss incl.current Period	2,660,851.44 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,660,851.44 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	0.44346%



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	-	Α	-	-

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 Colateral 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.

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	(Please refer to the Prospectus for a complete description of the mecha	ni
Swap Counterparty	Moody's	

ING Bank N.V.

Current rating

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

			_		
A1	P-1	POS	AA-	F1+	STA
A3	-	-	Α	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 the Counter of the Counter of

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:

Required rating:

Required rating:

Fulfilled

Fulfilled

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 ALID	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

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Information regarding the notes II

Monthly Period:	01/2025
Payment Date:	21/02/2025
Interest Accrual Period (from/until)	from 21/01/2025 until 21/02/2025
Days accrued	31
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3175%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	378,262.51 AUD	43,338.09 AUD
Interest paid	378,262.51 AUD	43,338.09 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	88,764,046.56 AUD	9,596,070.00 AUD
Redemption amount due to amortising series	5,666,858.28 AUD	612,595.50 AUD
Notes Balance as of the end of the Monthly Period	83,097,188.28 AUD	8,983,474.50 AUD

Payments to Investors per note	Class A	Class B
Interest	71.89 AUD	131.33 AUD
Principal repayment per Class	1,076.94 AUD	1,856.35 AUD
Number of Notes	5,262	330
Note Factor	0.1579194	0.2722265

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

Subordinated Loan	
Balance as of the beginning of the Monthly Period	10,634,252.08 AUD
Regular redemption from waterfall	(1,043,923.90 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	9,590,328.18 AUD

9,590,328.18 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	1,347,521.87 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	98,360,116.56 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	88,764,046.56 AUD	9,596,070.00 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(266,937.60 AUD)	(27,888.42 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	7,879,819.50 AUD	7,879,819.50 AUD
1) ii) Available Collections - Interest on Trust Account	26,651.49 AUD	7,906,470.99 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	7,906,470.99 AUD
3) i) Net Swap Receipts - Class A	266,937.60 AUD	8,173,408.59 AUD
3) ii) Net Swap Receipts - Class B	27,888.42 AUD	8,201,297.01 AUD
4) Damages and Indemnity Payments to Issuer	-	8,201,297.01 AUD
5) Other Reimbursement Amounts	-	8,201,297.01 AUD
6) Buffer Release Amount	(287,164.87 AUD)	7,914,132.14 AUD
Remaining Rounding Amount (M-1)	39.54 AUD	7,914,171.68 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	7,914,171.68 AUD	7,914,171.68 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	7,914,170.68 AUD
2) Taxes	-	7,914,170.68 AUD
3) Trust Fees & Expenses and Servicer Fees	(108,693.77 AUD)	7,805,476.91 AUD
4. a) Net Swap Payments - Class A Notes	-	7,805,476.91 AUD
4. b) Net Swap Payments - Class B Notes	-	7,805,476.91 AUD
5. a) Interest accrued in prev. month - Class A	(378,262.51 AUD)	7,427,214.40 AUD
5. b) Interest Shortfalls from prior months - Class A	-	7,427,214.40 AUD
6. a) Interest accrued in prev. month - Class B	(43,338.09 AUD)	7,383,876.31 AUD
6. b) Interest Shortfalls from prior months - Class B	-	7,383,876.31 AUD
7) Payment to Cash Collateral Account	-	7,383,876.31 AUD
8) Principal Payment - Class A	(5,666,858.28 AUD)	1,717,018.03 AUD
9) Principal Payment - Class B	(612,595.50 AUD)	1,104,422.53 AUD
Remaining Rounding Amount (Current Period)	(7.95 AUD)	1,104,414.58 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,104,414.58 AUD
11) Other Payment to Swap Counterparties	-	1,104,414.58 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(60,490.68 AUD)	1,043,923.90 AUD
Interest Accrued this period on the Subordinated Loan	-	1,043,923.90 AUD
Unpaid Interest on the Subordinated Loan	-	1,043,923.90 AUD
13) Subordinated Loan Principal	(1,043,923.90 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	118,258,551.90 AUD
Nominal Receivables Balance	684,926,843.21 AUD	118,258,551.90 AUD
First loss piece	48,025,098.06 AUD	26,212,826.39 AUD
Subordinated Loan balance	34,825,098.06 AUD	9,590,328.18 AUD
Overcollateralisation	6,000,000.00 AUD	10,622,498.21 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	22.17%

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	Cla	ss A	Cla	ss B
WAL	At closing: 1.85 yrs	Currently: 0.62 yrs	At closing: 2.84 yrs	Currently: 0.62 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	<u>-</u>	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	83,097,188.28 AUD	-	8,983,474.50 AUD	-
03/2025	-	78,402,274.02 AUD	-	8,475,875.10 AUD
04/2025	-	73,795,129.92 AUD	-	7,977,845.70 AUD
05/2025	-	69,139,312.32 AUD	-	7,474,483.50 AUD
06/2025	-	64,293,220.80 AUD	-	6,950,618.40 AUD
07/2025		58,197,772.62 AUD		6,291,601.80 AUD
08/2025	-	53,615,044.20 AUD	-	5,796,182.70 AUD
09/2025		49,257,634.62 AUD		5,325,144.00 AUD
10/2025	-	45,436,738.56 AUD	-	4,912,046.70 AUD
11/2025				1,012,040.70700
11/2020				



Run out schedule I

End of Collection	Principal	Interest	Nominal Instalments
Period	•		
arrears 02.2025	1,253,494.13 AUD 4,156,700.59 AUD	109,245.69 AUD 539,817.96 AUD	1,362,739.82 AUD 4,696,518.55 AUD
03.2025	5,393,544.71 AUD	519,976.78 AUD	5,913,521.49 AUD
04.2025		493,912.14 AUD	6,058,510.61 AUD
04.2025	5,564,598.47 AUD 5,936,870.61 AUD	495,912.14 AUD 466,743.55 AUD	6,403,614.16 AUD
06.2025		437,755.36 AUD	
	7,813,240.92 AUD	•	8,250,996.28 AUD
07.2025 08.2025	5,803,174.03 AUD 5,588,102.00 AUD	399,747.59 AUD 371,517.24 AUD	6,202,921.62 AUD 5,959,619.24 AUD
09.2025	4,914,908.15 AUD	344,333.39 AUD	5,259,241.54 AUD
10.2025	4,722,336.72 AUD	320,424.55 AUD	5,042,761.27 AUD
11.2025	4,854,713.11 AUD	297,452.40 AUD	5,152,165.51 AUD
12.2025	5,638,620.10 AUD	273,836.19 AUD	
01.2026	5,144,142.44 AUD	246,406.64 AUD	5,912,456.29 AUD 5,390,549.08 AUD
02.2026	5,238,147.87 AUD	221,382.46 AUD	5,459,530.33 AUD
03.2026	5,236,147.87 AUD 5,072,948.65 AUD	195,901.00 AUD	5,459,530.33 AUD 5,268,849.65 AUD
04.2026	5,193,194.35 AUD	171,223.49 AUD	5,364,417.84 AUD
05.2026	7,434,978.08 AUD	145,960.58 AUD	7,580,938.66 AUD
06.2026	8,828,058.30 AUD	109,792.76 AUD	8,937,851.06 AUD
07.2026	5,210,918.56 AUD	66,847.69 AUD	5,277,766.25 AUD
08.2026	4,278,280.79 AUD	41,498.78 AUD	4,319,779.57 AUD 307,710.37 AUD
09.2026	287,023.71 AUD 357,897.18 AUD	20,686.66 AUD	,
10.2026 11.2026	291,422.35 AUD	19,290.50 AUD 17,549.40 AUD	377,187.68 AUD
		16,131.76 AUD	308,971.75 AUD
12.2026 01.2027	243,506.67 AUD	·	259,638.43 AUD
01.2027	227,336.69 AUD 280,203.94 AUD	14,947.20 AUD 13,841.35 AUD	242,283.89 AUD 294,045.29 AUD
03.2027	219,648.95 AUD		232,127.22 AUD
04.2027	236,648.64 AUD	12,478.27 AUD 11,409.81 AUD	248,058.45 AUD
05.2027	·	•	·
06.2027	230,682.73 AUD 218,014.83 AUD	10,258.54 AUD 9,136.44 AUD	240,941.27 AUD 227,151.27 AUD
07.2027	187,797.40 AUD	8,075.88 AUD	195,873.28 AUD
08.2027	256,171.27 AUD	7,162.20 AUD	263,333.47 AUD
09.2027	164,507.54 AUD	5,916.06 AUD	170,423.60 AUD
10.2027	155,734.63 AUD	5,115.81 AUD	160,850.44 AUD
11.2027	143,850.16 AUD	4,358.23 AUD	148,208.39 AUD
12.2027	133,129.41 AUD	3,658.58 AUD	136,787.99 AUD
01.2028	121,263.52 AUD	3,010.89 AUD	124,274.41 AUD
02.2028	112,376.79 AUD	2,420.96 AUD	114,797.75 AUD
03.2028	97,337.36 AUD	1,874.30 AUD	99,211.66 AUD
04.2028	90,776.83 AUD	1,400.83 AUD	92,177.66 AUD
05.2028	73,970.23 AUD	959.22 AUD	74,929.45 AUD
06.2028	51,854.82 AUD	599.39 AUD	52,454.21 AUD
07.2028	33,020.84 AUD	347.13 AUD	33,367.97 AUD
08.2028	16,104.44 AUD	186.53 AUD	16,290.97 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	112,293,489.17 AUD	5,965,062.73 AUD	118,258,551.90 AUD
	-1.1,100,100.11 A0D	0,000,002.110 A0D	



Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date	Product Type						Custom	er Type		Vehicle Status				
			Cł	nattel Mortgage	Cons	umer Loan	E	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						
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 Prev	vious Month			Product *	Гуре		Customer Type				Vehicle Status			
			Chai	tel Mortgage	Consu	ımer Loan		alloon	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								
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

Total Portfolio as of Current Re	porting Period			Product 1	Гуре		Customer Type				Vehicle Status			
			Cha	ttel 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								
Normal	3,813	73,053,359.63 AUD	2643	58,853,994.64 AUD	1170	14,199,364.99 AUD	1336	49,010,995.27 AUD	2477	24,042,364.36 AUD	2809	59,811,094.15 AUD	1004	13,242,265.48 AUD
In Advance	2,231	30,495,705.54 AUD	1238	18,081,939.33 AUD	993	12,413,766.21 AUD	522	13,729,442.31 AUD	1709	16,766,263.23 AUD	1508	22,593,121.96 AUD	723	7,902,583.58 AUD
In Arrears	407	8,533,798.05 AUD	298	6,915,817.50 AUD	109	1,617,980.55 AUD	147	5,143,515.97 AUD	260	3,390,282.08 AUD	263	6,106,824.30 AUD	144	2,426,973.75 AUD
Paid Out	1,838	-	1354		484		353		1485		1272	-	566	-
Early Payout	6,846	-	3751		3095	-	1861	-	4985	-	4566	-	2280	-
Gross Salvage	7	210,625.95 AUD	7	210,625.95 AUD	0		4	171,708.47 AUD	3	38,917.48 AUD	5	176,010.09 AUD	2	34,615.86 AUD
Net Salvage	99	2,707,180.87 AUD	80	2,304,141.20 AUD	19	403,039.67 AUD	38	1,479,871.29 AUD	61	1,227,309.58 AUD	51	1,470,561.65 AUD	48	1,236,619.22 AUD
Total	15,241	115,000,670.04 AUD	9,371	86,366,518.62 AUD	5,870	28,634,151.42 AUD	4,261	69,535,533.31 AUD	10,980	45,465,136.73 AUD	10,474	90,157,612.15 AUD	4,767	24,843,057.89 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	(261)	3,813	3,308,317.02AUD
In Advance	111	2,231	1,836,003.24AUD
In Arrears	(62)	407	251,437.33AUD
Paid out / Matured	63	1,838	761,016.75AUD
Early Payout	145	6,846	1,672,235.34AUD
Gross Salvage	-	7	11,217.73AUD
Net Salvage	4	99	39,592.09AUD
Total	-	15,241	7,879,819.50AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	6,670	15,241		126,575,143.74AUD
Scheduled Collections For Contracts Active This Period			4,696,518.55AUD	4,696,518.55AUD
Collections Variations From Normal Contracts This Period			(680,414.49AUD)	
Collection Variations From Contracts Paying Out Early This Period			1,672,082.17AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			761,016.75AUD	
Collection Variations from Contracts in Advance This Period			1,041,555.52AUD	
Collection Variations from Contract In Arrears This Period			(147,685.53AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			7,173.04AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			39,592.09AUD	
Other Variations From Scheduled Collections This Period			392,303.61AUD	
Instalment Collection Variations			3,085,623.16AUD	3,085,623.16AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			97,677.79 AUD	
Non Instalment Collection Variations			97,677.79 AUD	
Actual Collections For Contracts Active This Period			7,879,819.50 AUD	7,879,819.50 AUD
Number of Contracts Paid Out Early This Month	14			
Number of Contracts Paid Out/Matured This Month	66			
Number of Contracts I and Odd Matured This Month Number of Contracts Into Net Salvage This Month	0.			
Repurchased Contracts				
Less Recoveries After Net Salvage				7,092.09 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				55,403.39AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				59,626.06AUD
Reduced Nominal Balance Due to Other				314,650.80AUD
End of Period	6,45	3		118,258,551.90 AUD

■Driver **■**AUSTRALIA seven

Publication Date: 17/92/20 Period: 91/2025 / Period no.

Arrears Contract

			Total Portfolio Product Type											Vehicle Status				
			Tota	i Portfolio			Product	Тура			Custom	и Туре			Vehicle	Status		
	Days in Arrears	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Cutstanding Discounted Receivables Salance	Number of Contracts	Outstanding Discounted Receivables Salance							
>0 cu 30		243	3.76%	4,278,899.68AUD	3.01%	168	3,167,263.31AUD	75	1,111,636.37AUD	76	2,368,305.92AUD	167	1,910,593.76AUD	157	3,175,980.71AUD	86	1,101,918.97ALID	
>30<=60		75	1.16%	1,752,222.10AUD	1.56%	56	1,465,561.35AUD	19	286,660.75AUD	31	1,113,157.72AUD	44	639,064.38AUD	50	1,151,521.21AUD	25		
>60<=90		42	0.65%	1,094,900.79AUD	0.90%	33	993,202.12AUD	9	101,698.67AUD	10	761,260.13AUD	24	333,643.66AUD	25	778,724.16AUD	17	316,176.63ALD	
>90cs120		27	0.42%	890,816.96AUD	0.79%	23	812,504.23AUD	4	78,312.73AUD	16	685,764.10AUD	11	205,052.86AUD	18	649,087.37AUD	9	241,729.59AUD	
>120<=150		9	0.14%	207,918.05AUD	0.19%		186,491.31AUD	1	21,426.74AUD	1	23,231.56AUD		184,686.49AUD	6	124,092.42AUD	3	83,825.63ALD	
>150<=100		2	0.03%	24,169.82AUD	0.02%	2	24,169.82AUD	0	0.00AUD	1	0.00AUD	- 1	24,109.82AUD	1	0.00AUD	- 1	24,169.82ALID	
>180 <u210< th=""><th></th><th>3</th><th>0.05%</th><th>81,860.59AUD</th><th>0.07%</th><th>3</th><th>81,860.59AUD</th><th>0</th><th>0.00AUD</th><th>1</th><th>33,348.31AUD</th><th>2</th><th>40,512.28AUD</th><th>- 1</th><th>33,348.31AUD</th><th>2</th><th>48,512.28ALD</th></u210<>		3	0.05%	81,860.59AUD	0.07%	3	81,860.59AUD	0	0.00AUD	1	33,348.31AUD	2	40,512.28AUD	- 1	33,348.31AUD	2	48,512.28ALD	
>210<=240		2	0.03%	26.316.54AUD	0.02%	2	26,316.54AUD	0	0.00AUD	0	0.00AUD	2	26,316.54AUD	1	16,376.60AUD	- 1	9,939.94ALID	
>240 <u270< th=""><th></th><th>4</th><th>0.00%</th><th>176.693.52AUD</th><th>0.16%</th><th>3</th><th>158,448.23AUD</th><th>1</th><th>18,245.29AUD</th><th>3</th><th>158,448.23AUD</th><th>- 1</th><th>18,245.29AUD</th><th>4</th><th>176,693.52AUD</th><th>0</th><th>0.00ALID</th></u270<>		4	0.00%	176.693.52AUD	0.16%	3	158,448.23AUD	1	18,245.29AUD	3	158,448.23AUD	- 1	18,245.29AUD	4	176,693.52AUD	0	0.00ALID	
>270<=300			0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00ALID									
>300<=330			0.00%	Q.QQAUD	0.00%	0	0.00AUD	0	0.00ALID									
>330<=360			0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00ALID									
>360			0.00%	0.00AUD	0.00%	0	0.00AUD	0	Q.QQAUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00ALID	
Total		407	6.30%	8,533,791.65AUD	7.60%	296	6,915,817.50AUD	109	1,617,980.55AUD	147	5,143,515.97AUD	260	3,390,282.08AUD	263	6,106,824.33AUD	144	2,426,971,75AUD	



Net Salvage Loss

	Net Salvage Loss This Period												
Product Type	Type of Car	Number of Contracts	Net Salvage Loss										
Chattel Mortgage	New	4	55,403.39 AUD										
	Used	-	0.00 AUD										
Total Chattel Mortgage		4	55,403.39 AUD										
Consumer Loan	New	-	0.00 AUD										
	Used	-	0.00 AUD										
Total Consumer Loan		-	0.00 AUD										
Total		4	55,403.39 AUD										

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,660,851.44 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.4435%

	Per Per	riod	Cumulative Net 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 AUI			
12/2021	0	0.00 AUD	0	0.00 AUI			
01/2022	0	0.00 AUD	0	0.00 AUI			
02/2022	0	0.00 AUD	0	0.00 AUI			
03/2022	0	0.00 AUD	0	0.00 AUI			
04/2022	0	0.00 AUD	0	0.00 AUI			
05/2022	0	0.00 AUD	0	0.00 AUI			
06/2022	0	0.00 AUD	0	0.00 AUI			
07/2022	1	23,440.30 AUD	1	23,440.30 AUI			
08/2022	4	57,706.41 AUD	5	81,146.71 AUI			
09/2022	1	60,349.39 AUD	6	141,496.10 AUI			
10/2022	1	5,937.71 AUD	7	147,433.81 AUI			
11/2022	2	144,698.53 AUD	9	292,132.34 AUI			
12/2022	2	26,228.63 AUD	11	318,360.97 AUI			
01/2023	2	25,455.90 AUD	13	343,816.87 AUI			
02/2023	3	68,262.70 AUD	16	412,079.57 AUI			
03/2023	1	47,352.50 AUD	17	459,432.07 AUI			
04/2023	8	153,358.85 AUD	25	612,790.92 AUI			
05/2023	6	179,378.47 AUD	31	792,169.39 AUI			
06/2023	5	232,890.36 AUD	36	1,025,059.75 AUI			
07/2023	8	333,018.77 AUD	44	1,358,078.52 AUI			
08/2023	0	0.00 AUD	44	1,358,078.52 AU			
09/2023	3	31,630.96 AUD	47	1,389,709.48 AUI			
10/2023	3	132,797.26 AUD	50	1,522,506.74 AUI			
11/2023	4	93,990.57 AUD	54	1,616,497.31 AUI			
12/2023	4	128,949.95 AUD	58	1,745,447.26 AUI			
01/2024	4	162,393.21 AUD	62	1,907,840.47 AUI			
02/2024	4	111,379.56 AUD	66	2,019,220.03 AUI			
03/2024	2	61,122.34 AUD	68	2,080,342.37 AUI			
04/2024	1	6,198.85 AUD	69	2,086,541.22 AUI			
05/2024	2	88,269.08 AUD	71	2,174,810.30 AUI			
06/2024	0	0.00 AUD	71	2,174,810.30 AUI			
07/2024	2	23,391.05 AUD	73	2,198,201.35 AUI			
08/2024	3	31,008.23 AUD	76	2,229,209.58 AUI			
09/2024	6	94,966.71 AUD	82	2,324,176.29 AUI			
10/2024	5	110,554.93 AUD	87	2,434,731.22 AUI			
11/2024	2	48,438.06 AUD	89	2,483,169.28 AUI			
12/2024	6	122,278.77 AUD	95	2,605,448.05 AUI			
01/2025	4	55,403.39 AUD	99	2,660,851.44 AUI			
Total	99	2,660,851.44 AUD		<u> </u>			



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	40	1,772,177.16 AUD	1,211,685.84 AUD	75,710.29 AUD	1,135,975.55 AUD							
	Used	40	1,246,942.94 AUD	1,068,804.54 AUD	298,785.65 AUD	770,018.89 AUD							
Total Chattel Mortgage		80	3,019,120.10 AUD	2,280,490.38 AUD	374,495.94 AUD	1,905,994.44 AUD							
Consumer Loan	New	11	319,819.89 AUD	207,387.17 AUD	19,999.02 AUD	187,388.15 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	28,695.58 AUD	351,665.48 AUD							
Total		99	3,506,892.05 AUD	2,660,851.44 AUD	403,191.52 AUD	2,257,659.92 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%
39	31.01.2025	1,362,866.60 AUD	119,951,361.27 AUD	1.14%	12.81%
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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)



Distribution by Down Payment

	Total Portfolio					Product	: Type			Ballo	on		Vehicle Status				
						Chattel Mortgage Consumer Loan				No B					sed		
Distribution by Down Payment	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Purchase Price in %	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	1,015	15.72%	19,132,582.91 AUD	17.04%	0.00%	726	15,263,564.97 AUD	289	3,869,017.94 AUD	378	12,384,631.88 AUD	637	6,747,951.03 AUD	732	15,342,725.83 AUD	283	3,789,857.08 AUD
0.00 - 10,000.00	3,389	52.48%	50,447,977.76 AUD	44.93%	10.50%	2,072	34,390,428.97 AUD	1,317	16,057,548.79 AUD	973	27,246,143.85 AUD	2,416	23,201,833.91 AUD	2,285	38,909,302.39 AUD	1,104	11,538,675.37 AUD
10,000.00 - 20,000.00	1,270	19.67%	21,184,685.17 AUD	18.87%	25.44%	843	16,061,957.20 AUD	427	5,122,727.97 AUD	375	12,532,284.60 AUD	895	8,652,400.57 AUD	934	16,283,420.41 AUD	336	4,901,264.76 AUD
20,000.00 - 30,000.00	422	6.53%	8,457,137.22 AUD	7.53%	33.58%	271	6,567,408.27 AUD	151	1,889,728.95 AUD	137	5,623,502.81 AUD	285	2,833,634.41 AUD	336	7,075,076.69 AUD	86	1,382,060.53 AUD
30,000.00 - 40,000.00	167	2.59%	4,117,338.56 AUD	3.67%	37.94%	117	3,472,782.51 AUD	50	644,556.05 AUD	53	2,704,078.93 AUD	114	1,413,259.63 AUD	129	3,371,648.42 AUD	38	745,690.14 AUD
40,000.00 - 50,000.00	85	1.32%	2,969,828.34 AUD	2.64%	38.53%	63	2,628,975.99 AUD	22	340,852.35 AUD	37	2,316,634.40 AUD	48	653,193.94 AUD	71	2,586,674.49 AUD	14	383,153.85 AUD
50,000.00 - 60,000.00	42	0.65%	1,437,010.12 AUD	1.28%	41.08%	34	1,257,255.42 AUD	8	179,754.70 AUD	17	1,205,257.07 AUD	25	231,753.05 AUD	39	1,383,058.06 AUD	3	53,952.06 AUD
60,000.00 - 70,000.00	21	0.33%	1,437,655.81 AUD	1.28%	38.41%	19	1,425,212.88 AUD	2	12,442.93 AUD	14	1,350,171.63 AUD	7	87,484.18 AUD	17	1,058,871.16 AUD	4	378,784.65 AUD
70,000.00 - 80,000.00	14	0.22%	346,432.59 AUD	0.31%	49.81%	11	313,085.54 AUD	3	33,347.05 AUD	6	208,619.01 AUD	8	137,813.58 AUD	14	346,432.59 AUD	0	0.00 AUD
80,000.00 - 90,000.00	7	0.11%	371,095.67 AUD	0.33%	41.08%	7	371,095.67 AUD	0	0.00 AUD	3	315,099.93 AUD	4	55,995.74 AUD	6	349,431.62 AUD	1	21,664.05 AUD
90,000.00 - 100,000.00	8	0.12%	597,173.37 AUD	0.53%	39.77%	7	580,519.68 AUD	1	16,653.69 AUD	4	519,365.81 AUD	4	77,807.56 AUD	7	480,869.34 AUD	1	116,304.03 AUD
100,000.00 - 110,000.00	4	0.06%	326,051.19 AUD	0.29%	38.98%	4	326,051.19 AUD	0	0.00 AUD	2	262,518.92 AUD	2	63,532.27 AUD	3	270,845.25 AUD	1	55,205.94 AUD
110,000.00 - 120,000.00	3	0.05%	374,616.69 AUD	0.33%	39.40%	3	374,616.69 AUD	0	0.00 AUD	2	363,437.08 AUD	1	11,179.61 AUD	2	283,856.72 AUD	1	90,759.97 AUD
120,000.00 - 130,000.00	3	0.05%	278,423.72 AUD	0.25%	48.91%	2	258,895.08 AUD	1	19,528.64 AUD	2	258,895.08 AUD	1	19,528.64 AUD	2	129,357.48 AUD	1	149,066.24 AUD
130,000.00 - 140,000.00	1	0.02%	185,609.08 AUD	0.17%	28.17%	1	185,609.08 AUD	0	0.00 AUD	1	185,609.08 AUD	0	0.00 AUD	1	185,609.08 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	0.11%	629,870.97 AUD	0.56%	58.70%	6	584,918.28 AUD	- 1	44,952.69 AUD	5	579,411.94 AUD	2	50,459.03 AUD	7	629,870.97 AUD	0	0.00 AUD
Total	6,458	100.00%	112,293,489.17AUD	100.00%	18.02%	4,186	84,062,377.42AUD	2,272	28,231,111.75AUD	2,009	68,055,662.02AUD	4,449	44,237,827.15AUD	4,585	88,687,050.50AUD	1,873	23,606,438.67AUD

Statistics Down Fayment
Maximum Distribution by Down Payment
Maximum Distribution by Down Payment
201,000.00 ALD
Wildpinds Avange Distribution by Down
Payment (Usationers that make & Down Payment)
Payment (Usationers that make & Down Payment)
1,234.67 AU
1,231.19 ALD

Distribution by Payment Type

		Total Portfolio				Product Type				Balloon				Vehicle Status			
					Mortgage										Jsed		
Distribution by Payment Type				Percentage of			Number of	Outstanding	Number of	Outstanding	Number of		Number of		Number of	Outstanding	
	Contracts	Contracts	Discounted	Balance				Discounted	Contracts	Discounted	Contracts					Discounted	
Direct Debit	6,245	96.70%	108,340,658.18 AUD	96.48%	4,038	80,800,799.19 AUD	2,207	27,539,858.99 AUD	1,937	65,733,493.91 AUD	4,308	42,607,164.27 AUD	4,450	85,914,033.08 AUD	1,795	22,426,625.10 AUD	
Other	213	3.30%	3,952,830.99 AUD	3.52%	148	3,261,578.23 AUD	65	691,252.76 AUD	72	2,322,168.11 AUD	141	1,630,662.88 AUD	135	2,773,017.42 AUD	78	1,179,813.57 AUD	
Total	6,458	100.00%	112,293,489.17AUD	100.00%	4,186	84,062,377.42AUD	2,272	28,231,111.75AUD	2,009	68,055,662.02AUD	4,449	44,237,827.15AUD	4,585	88,687,050.50AUD	1,873	23,606,438.67AUD	



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	7,648	99.36%	6,379	98.67%	133,583,821.22 AUD	98.72%
2	47	0.61%	80	1.24%	1,709,751.33 AUD	1.26%
3	2	0.03%	6	0.09%	24,170.09 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	7,697	100.00%	6,465	100.00%	135,317,742.64 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	273,760.06 AUD	0.24379 %	1
2	273,760.06 AUD	0.24379 %	1
3	272,677.11 AUD	0.24283 %	1
4	272,677.11 AUD	0.24283 %	1
5	252,287.63 AUD	0.22467 %	1
6	250,795.03 AUD	0.22334 %	1
7	205,289.00 AUD	0.18281 %	1
8	185,609.08 AUD	0.16529 %	1
9	184,409.80 AUD	0.16422 %	1
10	180,776.70 AUD	0.16099 %	1
11	174,574.59 AUD	0.15546 %	1
12	162,382.13 AUD	0.14461 %	1
13	155,788.37 AUD	0.13873 %	1
14	154,502.43 AUD	0.13759 %	1
15	151,024.57 AUD	0.13449 %	1
16	150,855.96 AUD	0.13434 %	1
17	149,984.47 AUD	0.13356 %	1
18	149,066.24 AUD	0.13275 %	1
19	147,507.02 AUD	0.13136 %	1
20	144,562.50 AUD	0.12874 %	1
	3,892,289.86 AUD	3.46618 %	20

Distribution by Discounted Receivables Balance

	Total Portfolio				Product Type				Ball	oon			Vehicle	Status		
					Chattel Mortgage Consumer Loan		Balloon		No	No Balloon		New		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	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	2,799	43.34%	15,293,018.65 AUD	13.62%	1,565	8,776,184.46 AUD	1,234	6,516,834.19 AUD	72	502,535.84 AUD	2,727	14,790,482.81 AUD	1,743	9,901,015.00 AUD	1,056	5,392,003.65 AUD
10,000.00 - 20,000.00	1,838	28.46%	26,575,500.82 AUD	23.67%	1,210	17,540,760.39 AUD	628	9,034,740.43 AUD	517	8,154,290.22 AUD	1,321	18,421,210.60 AUD	1,331	19,399,331.29 AUD	507	7,176,169.53 AUD
20,000.00 - 30,000.00	898	13.91%	21,959,597.93 AUD	19.56%	642	15,781,192.32 AUD	256	6,178,405.61 AUD	602	14,989,016.99 AUD	296	6,970,580.94 AUD	737	18,064,508.50 AUD	161	3,895,089.43 AUD
30,000.00 - 40,000.00	392	6.07%	13,470,852.69 AUD	12.00%	299	10,268,878.89 AUD	93	3,201,973.80 AUD	312	10,746,135.99 AUD	80	2,724,716.70 AUD	327	11,225,370.64 AUD	65	2,245,482.05 AUD
40,000.00 - 50,000.00	187	2.90%		7.41%	159	7,092,344.49 AUD	28		175	7,792,442.53 AUD	12		145	6,463,477.52 AUD	42	1,852,290.47 AUD
50,000.00 - 60,000.00	123	1.90%		6.02%	104	5,702,174.00 AUD	19	1,056,060.72 AUD	116	6,377,059.06 AUD	7	381,175.66 AUD	105	5,798,662.71 AUD	18	959,572.01 AUD
60,000.00 - 70,000.00	69	1.07%		3.97%	59	3,821,084.99 AUD	10	640,536.23 AUD	65	4,206,677.20 AUD	4	254,944.02 AUD	59	3,820,453.93 AUD	10	641,167.29 AUD
70,000.00 - 80,000.00	48	0.74%	3,587,245.86 AUD	3.19%	46	3,435,722.12 AUD	2	151,523.74 AUD	47	3,507,575.35 AUD	1	79,670.51 AUD	46	3,438,872.04 AUD	2	148,373.82 AUD
80,000.00 - 90,000.00	41	0.63%	3,458,015.53 AUD	3.08%	40	3,374,148.41 AUD	1	83,867.12 AUD	41	3,458,015.53 AUD	0	0.00 AUD	37	3,112,873.61 AUD	4	345,141.92 AUD
90,000.00 - 100,000.00	15	0.23%	1,415,319.63 AUD	1.26%	15	1,415,319.63 AUD	0	0.00 AUD	14	1,323,599.18 AUD	1	91,720.45 AUD	13	1,233,218.76 AUD	2	182,100.87 AUD
100,000.00 - 110,000.00	9	0.14%	944,382.76 AUD	0.84%	9	944,382.76 AUD	0	0.00 AUD	9	944,382.76 AUD	0	0.00 AUD	8	841,376.29 AUD	1	103,006.47 AUD
110,000.00 - 120,000.00	4	0.06%	465,171.76 AUD	0.41%	4	465,171.76 AUD	0	0.00 AUD	4	465,171.76 AUD	0	0.00 AUD	3	348,867.73 AUD	1	116,304.03 AUD
120,000.00 - 130,000.00	8	0.12%	1,002,165.21 AUD	0.89%	8	1,002,165.21 AUD	0	0.00 AUD	8	1,002,165.21 AUD	0	0.00 AUD	7	879,922.03 AUD	1	122,243.18 AUD
130,000.00 - 140,000.00	7	0.11%	952,955.53 AUD	0.85%	7	952,955.53 AUD	0	0.00 AUD	7	952,955.53 AUD	0	0.00 AUD	6	818,567.59 AUD	1	134,387.94 AUD
140,000.00 - 150,000.00	6	0.09%	878,906.41 AUD	0.78%	5	735,160.00 AUD	1	143,746.41 AUD	6	878,906.41 AUD	0	0.00 AUD	4	585,800.40 AUD	2	293,106.01 AUD
> 150,000.00	14	0.22%	2,754,732.46 AUD	2.45%	14	2,754,732.46 AUD	0	0.00 AUD	14	2,754,732.46 AUD	0	0.00 AUD	14	2,754,732.46 AUD	0	0.00 AUD
Total	6,458	100.00%	112,293,489.17AUD	100.00%	4,186	84,062,377.42AUD	2,272	28,231,111.75AUD	2,009	68,055,662.02AUD	4,449	44,237,827.15AUD	4,585	88,687,050.50AUD	1,873	23,606,438.67AUD

Sestins Directored Receivables Bilance
Minimum Outstanding Discounted Receivables Balance
Maximum Outstanding Discounted Receivables Balance
273,700.06
273,700.06
273,700.06
273,700.06

		To	tal Portfolio			Produc	t Type			Ball	oon			Vehicle	Status	
					Chatte	l Mortgage	Cons	umer Loan	B:	illoon	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	0.23%	24,227.23 AUD	0.02%	4	3,699.89 AUD	11	20,527.34 AUD	0	0.00 AUD	15	24,227.23 AUD	2	2,308.49 AUD	13	21,918.74 AUD
10,000.00 - 20,000.00	451	6.98%	1,680,444.05 AUD	1.50%	189	712,249.18 AUD	262	968,194.87 AUD	19	161,517.17 AUD	432	1,518,926.88 AUD	152	613,119.75 AUD	299	1,067,324.30 AUD
20,000.00 - 30,000.00	1,232	19.08%	8,167,955.55 AUD	7.27%	634	4,121,901.97 AUD	598	4,046,053.58 AUD	117	1,450,744.35 AUD	1,115	6,717,211.20 AUD	737	4,904,929.12 AUD	495	3,263,026.43 AUD
30,000.00 - 40,000.00	1,369	21.20%	13,865,845.24 AUD	12.35%	817	8,306,211.43 AUD	552	5,559,633.81 AUD	272	4,371,500.46 AUD	1,097	9,494,344.78 AUD	963	9,829,930.45 AUD	406	4,035,914.79 AUD
40,000.00 - 50,000.00	1,104	17.10%	16,192,089.37 AUD	14.42%	729	10,701,498.85 AUD	375	5,490,590.52 AUD	355	7,454,028.19 AUD	749	8,738,061.18 AUD	823	12,126,580.02 AUD	281	4,065,509.35 AUD
50,000.00 - 60,000.00	801	12.40%	14,783,273.80 AUD	13.16%	596	10,942,408.00 AUD	205	3,840,865.80 AUD	335	8,562,288.96 AUD	466	6,220,984.84 AUD	656	12,204,463.53 AUD	145	2,578,810.27 AUD
60,000.00 - 70,000.00	523	8.10%	11,828,228.47 AUD	10.53%	382	8,520,218.25 AUD	141	3,308,010.22 AUD	234	6,994,050.23 AUD	289	4,834,178.24 AUD	442	9,840,934.52 AUD	81	1,987,293.95 AUD
70,000.00 - 80,000.00	276	4.27%	7,821,089.19 AUD	6.96%	229	6,511,769.35 AUD	47	1,309,319.84 AUD	159	5,602,398.76 AUD	117	2,218,690.43 AUD	226	6,355,115.23 AUD	50	1,465,973.96 AUD
80,000.00 - 90,000.00	176	2.73%	6,155,622.94 AUD	5.48%	152	5,311,529.64 AUD	24	844,093.30 AUD	116	4,906,917.96 AUD	60	1,248,704.98 AUD	134	4,654,410.34 AUD	42	1,501,212.60 AUD
90,000.00 - 100,000.00	113	1.75%	4,525,260.54 AUD	4.03%	100	4,047,001.44 AUD	13	478,259.10 AUD	80	3,795,075.02 AUD	33	730,185.52 AUD	95	3,776,098.20 AUD	18	749,162.34 AUD
100,000.00 - 110,000.00	124	1.92%	5,587,770.50 AUD	4.98%	107	4,858,636.95 AUD	17	729,133.55 AUD	89	4,623,575.62 AUD	35	964,194.88 AUD	110	4,991,648.50 AUD	14	596,122.00 AUD
110,000.00 - 120,000.00	51	0.79%	2,821,973.66 AUD	2.51%	45	2,507,205.52 AUD	6	314,768.14 AUD	43	2,588,881.79 AUD	8	233,091.87 AUD	44	2,448,804.51 AUD	7	373,169.15 AUD
120,000.00 - 130,000.00	59	0.91%	3,512,468.21 AUD	3.13%	46	2,823,277.17 AUD	13	689,191.04 AUD	46	3,088,090.56 AUD	13	424,377.65 AUD	55	3,252,677.39 AUD	4	259,790.82 AUD
130,000.00 - 140,000.00	39	0.60%	2,836,114.67 AUD	2.53%	35	2,564,978.03 AUD	4	271,136.64 AUD	37	2,736,875.72 AUD	2	99,238.95 AUD	35	2,545,834.29 AUD	4	290,280.38 AUD
140,000.00 - 150,000.00	25	0.39%	1,830,855.51 AUD	1.63%	24	1,759,002.28 AUD	1	71,853.23 AUD	23	1,778,574.17 AUD	2	52,281.34 AUD	24	1,741,826.46 AUD	1	89,029.05 AUD
> 150,000.00	100	1.55%	10,660,270.24 AUD	9.49%	97	10,370,789.47 AUD	3	289,480.77 AUD	84	9,941,143.06 AUD	16	719,127.18 AUD	87	9,398,369.70 AUD	13	1,261,900.54 AUD
Total	6,458	100.00%	112,293,489.17AUD	100.00%				28,231,111.75AUD		68,055,662.02AUD		44,237,827.15AUD		88,687,050.50AUD		23,606,438.67AUD

Minimum Original Balance	6,373.00 AUD
Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	80,123.03 AUD

Interest Rate Paid by Obligor

		Tota	l Portfolio			Product	: Туре			Ballooi	т Туре			Vehicle	Status	
					Chatte	l Mortgage	Consu	nmer Loan	E	Balloon	No	Balloon		New		Used
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%	126	1.95%	1,526,151.93 AUD	1.36%	29	545,358.63 AUD	97	980,793.30 AUD	33	836,852.86 AUD	93	689,299.07 AUD	126	1,526,151.93 AUD	0	0.00 AUD
2.00% - 3.00%	325	5.03%	9,345,088.06 AUD	8.32%	273	8,895,768.36 AUD	52	449,319.70 AUD	171	8,021,378.07 AUD	154	1,323,709.99 AUD	324	9,210,700.12 AUD	1	134,387.94 AUD
3.00% - 4.00%	640	9.91%	15,732,328.32 AUD	14.01%	635	15,691,091.43 AUD	5	41,236.89 AUD	304	12,339,461.06 AUD	336	3,392,867.26 AUD	592	14,425,907.86 AUD	48	1,306,420.46 AUD
4.00% - 5.00%	735	11.38%	16,061,125.44 AUD	14.30%	603	14,004,096.44 AUD	132	2,057,029.00 AUD	335	11,704,555.42 AUD	400	4,356,570.02 AUD	591	13,459,324.84 AUD	144	2,601,800.60 AUD
5.00% - 6.00%	932	14.43%	18,652,845.36 AUD	16.61%	628	14,146,659.34 AUD	304	4,506,186.02 AUD	377	13,094,457.14 AUD	555	5,558,388.22 AUD	709	15,090,920.22 AUD	223	3,561,925.14 AUD
6.00% - 7.00%	1,212	18.77%	17,821,636.11 AUD	15.87%	552	10,282,417.43 AUD	660	7,539,218.68 AUD	325	9,640,674.08 AUD	887	8,180,962.03 AUD	877	13,730,524.47 AUD	335	4,091,111.64 AUD
7.00% - 8.00%	963	14.91%	12,604,194.24 AUD	11.22%	355	5,731,023.64 AUD	608	6,873,170.60 AUD	198	5,252,190.97 AUD	765	7,352,003.27 AUD	556	8,410,610.76 AUD	407	4,193,583.48 AUD
8.00% - 9.00%	995	15.41%	14,076,013.18 AUD	12.54%	699	10,026,815.75 AUD	296	4,049,197.43 AUD	193	5,400,694.16 AUD	802	8,675,319.02 AUD	633	10,016,610.38 AUD	362	4,059,402.80 AUD
9.00% - 10.00%	425	6.58%	5,252,256.88 AUD	4.68%	345	4,150,755.56 AUD	80	1,101,501.32 AUD	67	1,669,114.99 AUD	358	3,583,141.89 AUD	164	2,549,086.25 AUD	261	2,703,170.63 AUD
10.00% - 11.00%	95	1.47%	1,074,359.53 AUD	0.96%	65	567,746.63 AUD	30	506,612.90 AUD	5	81,648.48 AUD	90	992,711.05 AUD	12	266,827.31 AUD	83	807,532.22 AUD
11.00% - 12.00%	6	0.09%	124,270.92 AUD	0.11%	2	20,644.21 AUD	4	103,626.71 AUD	1	14,634.79 AUD	5	109,636.13 AUD	1	386.36 AUD	5	123,884.56 AUD
12.00% - 13.00%	1	0.02%	5,659.71 AUD	0.01%	0	0.00 AUD	1	5,659.71 AUD	0	0.00 AUD	1	5,659.71 AUD	0	0.00 AUD	1	5,659.71 AUD
13.00% - 14.00%	2	0.03%	11,286.22 AUD	0.01%	0	0.00 AUD	2	11,286.22 AUD	0	0.00 AUD	2	11,286.22 AUD	0	0.00 AUD	2	11,286.22 AUD
14.00% - 15.00%	1	0.02%	6,273.27 AUD	0.01%	0	0.00 AUD	1	6,273.27 AUD	0	0.00 AUD	1	6,273.27 AUD	0	0.00 AUD	1	6,273.27 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	6,458	100.00%	112.293.489.17 AUD	100.00%	4,186	84.062.377.42 AUD	2.272	28.231.111.75 AUD	2.009	68.055.662.02 AUD	4,449	44.237.827.15 AUD	4,585	88.687.050.50 AUD	1,873	23,606,438.67 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)

			Total	Portfolio			Produc	t Type			Balloo	т Туре			Vehicle	Status	
						Chatte	el Mortgage	Con	umer Loan	E	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	-	0.00 AUD		0.00 AUD		0.00 AUD	-	0.00 AUD		0.00 AUD
24 - 35			0.00%	0.00 AUD	0.00%		0.00 AUD										
36 - 47		15	0.23%	144,436.90 AUD	0.13%	9	140,367.63 AUD	6	4,069.27 AUD	4	122,667.48 AUD	11	21,769.42 AUD	6	126,653.75 AUD	9	17,783.15 AUD
48 - 59		668	10.34%	7,810,672.09 AUD	6.96%	477	6,509,445.12 AUD	191	1,301,226.97 AUD	217	6,087,313.78 AUD	451	1,723,358.31 AUD	537	7,174,277.27 AUD	131	636,394.82 AUD
60 - 71		5,415	83.85%	97,095,356.79 AUD	86.47%	3,700	77,412,564.67 AUD	1,715	19,682,792.12 AUD	1,788	61,845,680.76 AUD	3,627	35,249,676.03 AUD	3,811	76,590,092.35 AUD	1,604	20,505,264.44 AUD
>71		360	5.57%	7,243,023.39 AUD	6.45%		0.00 AUD	360	7,243,023.39 AUD		0.00 AUD	360	7,243,023.39 AUD	231	4,796,027.13 AUD	129	2,446,996.26 AUD
Total		6,458	100.00%	112,293,489.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,009	68,055,662.02 AUD	4,449	44,237,827.15 AUD	4,585	88,687,050.50 AUD	1,873	23,606,438.67 AUD

 Sastistics Original Term (Months)

 Minimum Distribution by Original Term (Months)
 33

 Maximum Distribution by Original Term (Months)
 6

 Maximum Distribution by Original Term (Months)
 6

 Weighted Average Destruction by Original Term (Months)
 6

 6
 9

Distribution by Remaining Term (Months)

			Total	Portfolio			Produc	t Type			Balloo	Туре			Vehicle	Status	
						Chatte	l Mortgage	Cons	umer Loan	В	alloon	No	Balloon		New		Jsed
	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		2,516	38.96%	29,345,862.34 AUD	26.13%	1,687	23,113,088.44 AUD	829	6,232,773.90 AUD	783	20,950,299.31 AUD	1,733	8,395,563.03 AUD	1,799	24,169,456.43 AUD	717	5,176,405.91 AUD
12 - 23		3,577	55.39%	75,034,021.48 AUD	66.82%	2,476	60,111,597.03 AUD	1,101	14,922,424.45 AUD	1,215	46,634,424.74 AUD	2,362	28,399,596.74 AUD	2,557	59,344,511.82 AUD	1,020	15,689,509.66 AUD
24 - 35		180	2.79%	3,468,683.37 AUD	3.09%	23	837,691.95 AUD	157	2,630,991.42 AUD	11	470,937.97 AUD	169	2,997,745.40 AUD	107	2,162,513.56 AUD	73	1,306,169.81 AUD
36 - 47		183	2.83%	4,379,693.23 AUD	3.90%		0.00 AUD	183	4,379,693.23 AUD		0.00 AUD	183	4,379,693.23 AUD	121	2,965,999.30 AUD	62	1,413,693.93 AUD
48 - 59		2	0.03%	65,228.75 AUD	0.06%		0.00 AUD	2	65,228.75 AUD		0.00 AUD	2	65,228.75 AUD	1	44,569.39 AUD	1	20,659.36 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		6,458	100.00%	112,293,489.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,009	68,055,662.02 AUD	4,449	44,237,827.15 AUD	4,585	88,687,050.50 AUD	1,873	23,606,438.67 AUD

Seatisis: Remaining Tom (Month)
Minimum Distribution by Remaining Term (Month)
Maximum Distribution by Remaining Term (Month)
Maximum Distribution by Remaining Term (Months)

Maximum Distribution by Remaining Term (Months)

15.

Distribution by Seasoning (Months)

			Total	Portfolio			Produc	t Type			Balloo	n Type			Vehicle:	Status	
						Chatte	l Mortgage	Con	umer Loan		alloon	No	Balloon		New		Used
	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	0.02%	54,617.67 AUD	0.05%	1	54,617.67 AUD		0.00 AUD	1	54,617.67 AUD		0.00 AUD	1	54,617.67 AUD		0.00 AUD
24 - 35		36	0.56%	1,165,252.28 AUD	1.04%	30	1,042,157.69 AUD	6	123,094.59 AUD	12	572,520.85 AUD	24	592,731.43 AUD	15	706,527.90 AUD	21	458,724.38 AUD
36 - 47		4,009	62.08%	80,735,585.18 AUD	71.90%	2,707	62,183,575.80 AUD	1,302	18,552,009.38 AUD	1,292	48,661,383.10 AUD	2,717	32,074,202.08 AUD	2,910	64,176,750.86 AUD	1,099	16,558,834.32 AUD
48 - 59		2,370	36.70%	29,972,884.35 AUD	26.69%	1,438	20,708,926.63 AUD	932	9,263,957.72 AUD	689	18,648,568.16 AUD	1,681	11,324,316.19 AUD	1,628	23,484,880.33 AUD	742	6,488,004.02 AUD
60 - 71		41	0.63%	364,763.33 AUD	0.32%	10	73,099.63 AUD	31	291,663.70 AUD	15	118,572.24 AUD	26	246,191.09 AUD	30	263,887.38 AUD	11	100,875.95 AUD
>71		1	0.02%	386.36 AUD	0.00%		0.00 AUD	1	386.36 AUD		0.00 AUD	1	386.36 AUD	1	386.36 AUD		0.00 AUD
Total		6,458	100.00%	112,293,489.17 AUD	100.00%	4,186	84,062,377.42 AUD		28,231,111.75 AUD	2,009	68,055,662.02 AUD	4,449	44,237,827.15 AUD		88,687,050.50 AUD	1,873	23,606,438.67 AUD

Statistics, Seasoning (Months)

Minimum Distribution by Seasoning (Months)

Maximum Distribution by Seasoning (Months)

Maximum Distribution by Seasoning (Months)

(Weitheld Average Distribution by Seasoning (Months)

(Seasoning Months)

(Seasoni



Product Type

		Tota	I Portfolio			Ballo	oon			Vehicle	Status	
					I	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	4,186	64.82%	84,062,377.42 AUD	74.86%	1,639	58,539,583.98 AUD	2,547	25,522,793.44 AUD	3,088	67,906,356.90 AUD	1,098	16,156,020.52 AUD
Consumer Loan	2,272	35.18%	28,231,111.75 AUD	25.14%	370	9,516,078.04 AUD	1,902	18,715,033.71 AUD	1,497	20,780,693.60 AUD	775	7,450,418.15 AUD
Total	6,458	100.00%	112,293,489.17 AUD	100.00%	2,009	68,055,662.02 AUD	4,449	44,237,827.15 AUD	4,585	88,687,050.50 AUD	1,873	23,606,438.67 AUD

Type of Car

			Tota	I Portfolio			Produc	t Type	
						Chatte	el 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
N	lew	4,585	71.00%	88,687,050.50 AUD	78.98%	3,088	67,906,356.90 AUD	1,497	20,780,693.60 AUD
ι	Jsed	1,873	29.00%	23,606,438.67 AUD	21.02%	1,098	16,156,020.52 AUD	775	7,450,418.15 AUD
T	otal	6,458	100.00%	112,293,489.17 AUD	100.00%		84,062,377.42 AUD		28,231,111.75 AUD

Balloon Type

		Tota	al Portfolio	
Balloon Type	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,009	31.11%	68,055,662.02 AUD	60.61%
No Balloon	4,449	68.89%	44,237,827.15 AUD	39.39%
Total	6,458	100.00%	112,293,489.17 AUD	100.00%

Distribution by Brand & Model - VW Group

			_	Total	Portfolio			Produc	t Type			Ballo	on			Vehicle	Status	
							Chattel	l Mortgage	Cons	umer Loan	8	alloon	No	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 Bal								
		A1	25	1.12%	256,692.76 AUD	0.23%	12	120,430.59 AUD	13	136262.17	7	139.660.33 AUD	18	117,032.43 AUD	17	211,912.75 AUD	8	44.780.01
		A3	25 97		1.391.488.91 AUD	1.24%	35	120,430.59 AUD 564.451.53 AUD	13	136262.17 827037.38	37	139,660.33 AUD 841,269,64 AUD	18	117,032.43 AUD 550.219.27 AUD	57	211,912.75 AUD 824.226.56 AUD	40	567,262.35
		A4	60		1,181,727.88 AUD	1.05%	38	870,036.20 AUD	22		28	799,584.37 AUD	32	382,143.51 AUD			23	312,160.9
		A5	35		981,639.29 AUD	0.87%	26	797,700.27 AUD	9	183939.02	19	782,881.92 AUD	16	198,757.37 AUD	29	884,654.49 AUD	6	96,984.8
		A6	15		387,125.21 AUD	0.34%	11	357,031.48 AUD	4	30093.73	5	295,563.58 AUD	10		7	271,020.51 AUD	8	116,104.
		A7 A8	5		185,991.26 AUD 1,730.10 AUD	0.17%	5	185,991.26 AUD 1,730.10 AUD	0	0	3	177,352.99 AUD 0.00 AUD	2	8,638.27 AUD 1,730.10 AUD	3	177,352.99 AUD 1,730.10 AUD	2	8,638.
		E-tron	4		281,383.83 AUD	0.05%	4	281,383.83 AUD	0	0	3	262,986.11 AUD	1	18,397.72 AUD	4	281,383.83 AUD	0	0
		Q2	47		658,306.20 AUD	0.59%	20	310,250.31 AUD	27	348055.89	21	427,789.74 AUD	26	230,516.46 AUD	38	550,715.62 AUD	9	107,590
		Q3	144	6.43%	3,070,860.95 AUD	2.73%	86	2,061,942.41 AUD	58	1008918.54	66	2,149,442.04 AUD	78	921,418.91 AUD	126	2,894,698.17 AUD	18	176,162
		Q5	143		3,409,020.65 AUD	3.04%	103	2,510,135.85 AUD	40	898884.8	72	2,598,916.78 AUD	71	810,103.87 AUD		2,878,260.43 AUD	37	530,760
		Q7 Q8	119		4,734,910.13 AUD 454,997.41 AUD	4.22% 0.41%	96	4,066,199.18 AUD 417.603.86 AUD	23	668710.95 37393.55	69	3,739,559.63 AUD 335,038.90 AUD	50	995,350.50 AUD 119.958.51 AUD	82	3,895,424.85 AUD 343.389.28 AUD	37	839,485
		R8	5		585,181.30 AUD	0.52%	5	585,181.30 AUD	0	37393.90	5	585,181.30 AUD	0	0.00 AUD	3	428,255.56 AUD	2	156,925
		П	4	0.18%	38,566.67 AUD	0.03%	2	22,758.43 AUD	2	15808.24	1	17,016.19 AUD	3	21,550.48 AUD	0	0.00 AUD	4	38,566
		Subtotal	714	31.86%	17,619,622.55 AUD	15.69%	452	13,152,826.60 AUD	262	4466795.95	341	13,152,243.52 AUD	373	4,467,379.03 AUD	517	14,512,592.06 AUD	197	3,107,03
ry																		
		Bentayga Continental	2	0.09%	354,355.24 AUD 199,245.71 AUD	0.32%	2	354,355.24 AUD 199,245.71 AUD	0		2	354,355.24 AUD 144,039.77 AUD	0	0.00 AUD 55,205.94 AUD	1 0	205,289.00 AUD 0.00 AUD	1 2	149,06 199,24
		Subtotal	4	0.18%	553,600.95 AUD	0.49%	4	553,600.95 AUD	0		3	498,395.01 AUD	1	55,205.94 AUD	1	205,289.00 AUD	3	348,311
oorghini																		
		Urus	1		272,677.11 AUD	0.24%	1	272,677.11 AUD	0	0	1	272,677.11 AUD	0	0.00 AUD	1	272,677.11 AUD	0	
		Subtotal	1	0.04%	272,677.11 AUD	0.24%	1	272,677.11 AUD	0	0	1	272,677.11 AUD	0	0.00 AUD	1	272,677.11 AUD	0	0
the				0.22%			5		0	0		437,273.06 AUD		0.00 AUD		360,956.16 AUD		76,316
		718 911	5 12		437,273.06 AUD 1,910,095.74 AUD	0.39%	11	437,273.06 AUD 1,848,228.50 AUD	1	61867.24	12	1,910,095.74 AUD	0	0.00 AUD	9	1,597,536.53 AUD	3	76,31 312,55
		Boxster	1	0.04%	19,543.09 AUD	0.02%	1	19,543.09 AUD	0	0	0	0.00 AUD	1	19,543.09 AUD	0	0.00 AUD	1	19,54
		Cayenne	44		2,697,272.24 AUD	2.40%	42	2,671,102.45 AUD	2	26169.79	30	2,479,864.13 AUD	14	217,408.11 AUD	37	2,480,280.12 AUD	7	216,99
		Cayman	1	0.04%	35,687.61 AUD	0.03%	0	0.00 AUD	1	35687.61	0	0.00 AUD	1	35,687.61 AUD	0	0.00 AUD	1	35,68
		Macan	59		2,603,882.07 AUD	2.32%	53	2,310,117.55 AUD	6	293764.52	44	2,328,689.19 AUD	15	275,192.88 AUD			7	185,149
		Taycan	10		1,187,035.39 AUD 8,890,789.20 AUD	1.06% 7.92%	10	1,187,035.39 AUD 8.473.300.04 AUD	0	417489.16	10	1,187,035.39 AUD 8.342.957.51 AUD	0	0.00 AUD 547.831.69 AUD	10	1,187,035.39 AUD 8.044.540.64 AUD	0	846,248
		Contrain	102	5.5574	0,000,100.20 X00	1.22.70	122	0,470,00004 AGD		411405.10	.01	0,542,551.51 X05	31	341,031.03	112	0,044,340.04 X05		040,240
		Fabia	22	0.98%	113,761.26 AUD	0.10%	7	48,874.24 AUD	15	64887.02	1	8,149.32 AUD	21	105,611.94 AUD	21	111,847.17 AUD	1	1,91
		Kamiq	47		390,585.12 AUD	0.35%	11	70,591.85 AUD	36	319993.27	4	56,660.35 AUD	43				0	
		Karoq	27		283,460.57 AUD	0.25%	8	86,472.66 AUD	19	196987.91	3	71,160.35 AUD	24	212,300.22 AUD	27	283,460.57 AUD	0	
		Kodiaq Octavia	61 46	2.72%	923,201.60 AUD 509.230.67 AUD	0.82%	23	395,511.32 AUD 126.372.44 AUD	38 35	527690.28 382858.23	16	376,655.88 AUD 281,686.48 AUD	45 31	546,545.72 AUD 227.544.19 AUD	55 38	858,801.69 AUD 448.021.08 AUD	6	64,39 61.20
		Octavia Scala	46 28		509,230.67 AUD 254.577.82 AUD	0.45%	11	126,372.44 AUD 98.562.55 AUD	35 20		15	281,686.48 AUD 105.627.65 AUD	31	227,544.19 AUD 148.950.17 AUD	38		8	61,20
		Superb	10		157,507.53 AUD	0.14%	5	106.858.47 AUD	5		3	88.883.89 AUD	7	68,623.64 AUD	8		2	9,04
		Subtotal	241	10.75%	2,632,324.57 AUD	2.34%	73	933,243.53 AUD	168	1699081.04	49	988,823.92 AUD	192	1,643,500.65 AUD	224	2,495,759.20 AUD	17	136,56
wagen		· ·								· ·								
		Ameo	2		27,360.66 AUD	0.02%	1	21,743.77 AUD	1	5616.89	0	0.00 AUD	2	27,360.66 AUD	2		0	(
		Arteon	4		72,193.16 AUD	0.06%	1	25,125.63 AUD	3	47067.53	3	63,518.38 AUD	1 2	8,674.78 AUD	0		4 2	72,19
		Beetle Golf	130		4,090.56 AUD 1,354,099.48 AUD	0.00%	51	1,435.98 AUD 588,755.39 AUD	79	2654.58 765344.09	40	0.00 AUD 746,578.82 AUD	90	4,090.56 AUD 607,520.66 AUD		0.00 AUD 998.607.08 AUD	48	4,09 355,49
		Jetta	1		5,715.20 AUD	0.01%	0	0.00 AUD	1	5715.2	0	0.00 AUD	1	5,715.20 AUD	0		1	5,71
		Passat	17		233,362.57 AUD	0.21%	6	64,827.69 AUD	11	168534.88	7	151,516.96 AUD	10	81,845.61 AUD	11	193,926.91 AUD	6	39,43
		Polo	77		464,834.06 AUD	0.41%	21	146,442.03 AUD	56	318392.03	14	155,787.36 AUD	63	309,046.70 AUD		434,041.68 AUD	10	30,79
		T-Cross	92 220		772,263.26 AUD 2.755.931.92 AUD	0.69%	26	228,151.33 AUD 1.549.863.63 AUD	66 102	544111.93 1206068.29	14	185,730.38 AUD	78	586,532.88 AUD	91	755,595.18 AUD	1	16,66 368.76
		Tiguan Touareg	220		2,755,931.92 AUD	1.29%	118	1,549,863.63 AUD 1,173,111.83 AUD	102		68 23	1,455,663.84 AUD 1,172,282,36 AUD	152	1,300,268.08 AUD 280.546.47 AUD	186	2,387,167.76 AUD 1.303.629.24 AUD	34 10	368,76 149,19
		T-Roc	40 55		1,452,828.83 AUD 618 270 36 AUD	0.55%	16	1,173,111.83 AUD	39	431186.99	23	1,172,282.36 AUD	1/	280,546.47 AUD 401 678 75 AUD	54	1,303,629.24 AUD	10	149,19
		Subtotal	640		7,760,950.06 AUD	6.91%	271	3,986,540.65 AUD	369	3774409.41	180	4,147,669.71 AUD	460	3,613,280.35 AUD	523	6,705,587.73 AUD	117	1,055,362
wagen Commercial																		
		Amarok	231		3,593,155.32 AUD	3.20%	177	2,901,041.74 AUD	54	692113.58	92	2,288,948.77 AUD	139				61	777,48
		Caddy	48		432,999.42 AUD	0.39%	47	429,959.57 AUD	1	3039.85	15	250,349.46 AUD	33			372,425.37 AUD	10	60,57
		Caravelle Crafter	1 38		21,997.79 AUD 618,021.53 AUD	0.02%	1 37	21,997.79 AUD 609,194.64 AUD	0	0 8826.89	0	0.00 AUD 373,624.00 AUD	1 24	21,997.79 AUD 244,397.53 AUD		21,997.79 AUD 615,287.30 AUD	0	2,73
		Grand California	38		141.258.91 AUD	0.13%	0	0.00 AUD	3	141258.91	14	114,610.02 AUD	1	244,397.53 AUD 26.648.89 AUD	3/		0	2,/3
		Multivan	19		402,947.38 AUD	0.36%	13	317,809.43 AUD	6	85137.95	9	272,249.14 AUD	10		14		5	89,91
		Transporter	65		990,442.79 AUD	0.88%	58	886,613.37 AUD	7	103829.42	20	463,485.66 AUD	45	526,957.13 AUD	55	888,629.14 AUD	10	101,813
		Subtotal	405		6,200,823.14 AUD	5.52%	333	5,166,616.54 AUD	72	1034206.6	152	3,763,267.05 AUD	253	2,437,556.09 AUD	318	5,168,302.03 AUD	87	1,032,521
		Total	2,137	95.36%	43,930,787.58 AUD	39.12%	1,256	32,538,805.42 AUD	881	11391982.16	827	31,166,033.83 AUD	1,310	12,764,753.75 AUD	1,696	37.404.747.77 AUD	441	6.526.039

Distribution by Brand & Model - Non-VW Group

		Total	Portfolio			Product	t Type			Ball	oon			Vehicle	Status	
					Chatt	el Mortgage	Consi	ımer Loan		alloon		Balloon		New		Used
Make	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
Abarth	9	0.40%	115,735.68 AUD	0.10%	7	91,228.14 AUD	2	24507.54	6	94,642.95 AUD	3	21,092.73 AUD	6	94,642.95 AUD	3	21,092.73 AUD
Alfa Romeo	14	0.62%	302,857.66 AUD	0.27%	6	93,885.09 AUD	8	208972.57	10	266,569.31 AUD	4	36,288.35 AUD	8	191,745.73 AUD	6	111,111.93 AUD
Alpina	4	0.18%	80,449.37 AUD	0.07%	3	71,939.63 AUD	1	8509.74	2	70,398.46 AUD	2	10,050.91 AUD	4	80,449.37 AUD	0	0.00 AUD
Aston Martin	5	0.22%	589,362.44 AUD	0.52%	5	589,362.44 AUD	0	0	5	589,362.44 AUD	0	0.00 AUD	2	332,537.25 AUD	3	256,825.19 AUD
BMW	63	2.81%	1,872,970.37 AUD	1.67%	56	1,740,575.94 AUD	7	132394.43	37	1,545,932.25 AUD	26	327,038.12 AUD	26	915,243.23 AUD	37	957,727.14 AUD
Chevrolet	16	0.71%	624,169.64 AUD	0.56%	14	539,793.48 AUD	2	84376.16	10	478,529.52 AUD	6	145,640.12 AUD	15	567,838.13 AUD	1	56,331.51 AUD
Chrysler	4	0.18%	59,202.82 AUD	0.05%	2	46,880.44 AUD	2	12322.38	1	32,393.25 AUD	3	26,809.57 AUD	2	46,880.44 AUD	2	12,322.38 AUD
Citroen	2	0.09%	10,002.07 AUD	0.01%	2	10,002.07 AUD	0	0	0	0.00 AUD	2	10,002.07 AUD	1	3,911.68 AUD	1	6,090.39 AUD
Dodge	41	1.83%	1,348,093.12 AUD	1.20%	36	1,165,068.65 AUD	5	183024.47	22	893,156.29 AUD	19	454,936.83 AUD	40	1,289,502.55 AUD	1	58,590.57 AUD
Flat	7	0.31%	46,670.50 AUD	0.04%	6	38,532.24 AUD	1	8138.26	2	19,213.97 AUD	5	27,456.53 AUD	3	27,833.43 AUD	4	18,837.07 AUD
Ford	481	21.46%	8,024,252.85 AUD	7.15%	387	6,635,102.69 AUD	94	1389150.16	144	3,772,906.43 AUD	337	4,251,346.42 AUD	316	5,951,571.68 AUD	165	2,072,681.17 AUD
Genesis	- 1	0.04%	47,036.13 AUD	0.04%	1	47,036.13 AUD	0	0	1	47,036.13 AUD	0	0.00 AUD	1	47,036.13 AUD	0	0.00 AUD
Havai	72	3.21%	747,603.06 AUD	0.67%	50	499,189.00 AUD	22	248414.06	7	121,597.77 AUD	65	626,005.29 AUD	69	733,407.50 AUD	3	14,195.56 AUD
Holden	142	6.34%	1,132,228.19 AUD	1.01%	80	597,352.18 AUD	62	534876.01	11	178,368.71 AUD	131	953,859.48 AUD	28	248,363.77 AUD	114	883,864.42 AUD
Honda	130	5.80%	1,217,790.73 AUD	1.08%	71	734,798.09 AUD	59	482992.64	23	426,385.05 AUD	107	791,405.68 AUD	92	1,013,810.33 AUD	38	203,980.40 AUD
Hyundai	342	15.26%	3,323,116.03 AUD	2.96%	177	1,901,978.57 AUD	165	1421137.46	60	1,096,839.64 AUD	282	2,226,276.39 AUD	241	2,626,000.35 AUD	101	697,115.68 AUD
Infiniti	1	0.04%	5,652.65 AUD	0.01%	1	5,652.65 AUD	0	0	0	0.00 AUD	1	5,652.65 AUD	0	0.00 AUD	1	5,652.65 AUD
Isuzu	164	7.32%	2,417,465.31 AUD	2.15%	116	1,613,199.09 AUD	48	804266.22	35	809,385.47 AUD	129	1,608,079.84 AUD	135	2,130,465.87 AUD	29	286,999.44 AUD
Jaguar	41	1.83%	1,334,151.59 AUD	1.19%	34	1,210,382.82 AUD	7	123768.77	26	1,132,537.03 AUD	15	201,614.56 AUD	29	1,074,970.34 AUD	12	259,181.25 AUD
Jeep	78	3.48%	1,400,720.73 AUD	1.25%	54	1,074,636.20 AUD	24	326084.53	24	711,003.44 AUD	54	689,717.29 AUD	52	1,147,418.14 AUD	26	253,302.59 AUD
Kia	191	8.52%	2,091,645.65 AUD	1.86%	114	1,430,120.60 AUD	77	661525.05	37	869,688.92 AUD	154	1,221,956.73 AUD	150	1,798,466.72 AUD	41	293,178.93 AUD
Land Rover	283	12.63%	11,600,358.41 AUD	10.33%	228	9,778,562.74 AUD	55	1821795.67	182	9,665,812.70 AUD	101	1,934,545.71 AUD	204	9,595,266.99 AUD	79	2,005,091.42 AUD
LDV	133	5.93%	1,420,724.22 AUD	1.27%	114	1,176,141.95 AUD	19	244582.27	30	480,545.78 AUD	103	940,178.44 AUD	129	1,377,252.38 AUD	4	43,471.84 AUD
Lexus	26	1.16%	506,718.77 AUD	0.45%	22	464,110.74 AUD	4	42608.03	13	363,403.27 AUD	13	143,315.50 AUD	12	318,452.92 AUD	14	188,265.85 AUD
Mahindra	1	0.04%	1,074.01 AUD	0.00%	1	1,074.01 AUD	0	0	0	0.00 AUD	- 1	1,074.01 AUD	1	1,074.01 AUD	0	0.00 AUD
Maserati	14	0.62%	1,114,581.51 AUD	0.99%	13	1,086,504.16 AUD	1	28077.35	12	1,047,032.38 AUD	2	67,549.13 AUD	12	976,373.73 AUD	2	138,207.78 AUD
Mazda	308	13.74%	3,866,620.16 AUD	3.44%	208	2,897,593.39 AUD	100	969026.77	85	1,939,523.24 AUD	223	1,927,096.92 AUD	226	3,220,148.58 AUD	82	646,471.58 AUD
Mercedes-Benz	105	4.69%	2,055,662.84 AUD	1.83%	84	1,737,593.91 AUD	21	318068.93	33	1,227,713.50 AUD	72	827,949.34 AUD	25	745,453.10 AUD	80	1,310,209.74 AUD
MG Rover	119	5.31%	796,984.05 AUD	0.71%	51	289,401.78 AUD	68	507582.27	6	84,893.08 AUD	113	712,090.97 AUD	113	753,770.70 AUD	6	43,213.35 AUD
Mini	8	0.36%	126,767.99 AUD	0.11%	7	89,960.97 AUD	1	36807.02	4	106,829.17 AUD	4	19,938.82 AUD	3	89,440.28 AUD	5	37,327.71 AUD
Mitsubishi	435	19.41%	4,748,076.16 AUD	4.23%	240	2,609,049.99 AUD	195	2139026.17	74	1,446,820.77 AUD	361	3,301,255.39 AUD	314	3,753,177.86 AUD	121	994,898.30 AUD
Nissan	192	8.57%	2,516,093.88 AUD	2.24%	135	1,880,765.89 AUD	57	635327.99	39	888,279.39 AUD	153	1,627,814.49 AUD	109	1,736,169.11 AUD	83	779,924.77 AUD
Opel	1	0.04%	3,844.07 AUD	0.00%	0	0.00 AUD	1	3844.07	0	0.00 AUD	1	3,844.07 AUD	0	0.00 AUD	1	3,844.07 AUD
Other	2	0.09%	12,564.50 AUD	0.01%	1	4,057.64 AUD	1	8506.86	0	0.00 AUD	2	12,564.50 AUD	2	12,564.50 AUD	0	0.00 AUD
Peugeot	42	1.87%	538,882.35 AUD	0.48%	34	403,495.72 AUD	8	135386.63	13	283,228.98 AUD	29	255,653.37 AUD	38	506,071.45 AUD	4	32,810.90 AUD
Renault	92	4.11%	1,198,913.94 AUD	1.07%	83	1,101,042.79 AUD	9	97871.15	34	675,934.04 AUD	58	522,979.90 AUD	77	1,071,119.29 AUD	15	127,794.65 AUD
Rolls-Royce	1	0.04%	52,854.57 AUD	0.05%	1	52,854.57 AUD	0	0	0	0.00 AUD	1	52,854.57 AUD	0	0.00 AUD	1	52,854.57 AUD
Ssangyong	18	0.80%	228,389.90 AUD	0.20%	14	158,643.00 AUD	4	69746.9	4	80,496.41 AUD	14	147,893.49 AUD	17	210,729.19 AUD	1	17,660.71 AUD
Subaru	205	9.15%	2,364,997.51 AUD	2.11%	109	1,318,941.84 AUD	96	1046055.67	50	989,704.46 AUD	155	1,375,293.05 AUD	151	1,960,292.64 AUD	54	404,704.87 AUD
Suzuki	66	2.95%	434,413.06 AUD	0.39%	17	117,681.30 AUD	49	316731.76	3	41,991.22 AUD	63	392,421.84 AUD	49	350,249.26 AUD	17	84,163.80 AUD
Tesia	11	0.49%	329,634.79 AUD	0.29%	11	329,634.79 AUD	0	0	7	260,945.26 AUD	4	68,689.53 AUD	8	223,990.02 AUD	3	105,644.77 AUD
Toyota	337	15.04%	4,772,155.98 AUD	4.25%	254	3,754,990.09 AUD	83	1017165.89	63	1,834,680.13 AUD	274	2,937,475.85 AUD	84	1,556,089.41 AUD	253	3,216,066.57 AUD
Volvo	114	5.09%	2,881,212.33 AUD	2.57%	81	2,134,754.59 AUD	33	746457.74	67	2,315,847.38 AUD	47	565,364.95 AUD	95	2,502,521.72 AUD	19	378,690.61 AUD
Other Vehicles	4,321	192.82%	68,362,701.59 AUD	60.88%	2,930	51,523,572.00 AUD	1,391	16,839,129.59 AUD	1,182	36,889,628.19 AUD	3,139	31,473,073.40 AUD	2,889	51,282,302.73 AUD	1,432	17,080,398.86 AUD
Total	6458	100.00%	112,293,489.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,009	68,055,662.02 AUD	4,449	44,237,827.15 AUD	4,585	88,687,050.50 AUD	1,873	23,606,438.67 AUD

Distribution by geographic distribution

	Total Portfolio				Product Type				Balloon				Vehicle Status			
				Chattel Mortgage					Balloon		No 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	160	2.48%	2,373,282.16 AUD	2.11%	63	1,360,134.55 AUD	97	1,013,147.61 AUD	31	1,107,365.99 AUD	129	1,265,916.17 AUD	94	1,630,719.74 AUD	66	742,562.42 AUD
New South Wates	2,298	35.58%	42,113,763.17 AUD	37.50%	1,550	32,494,159.90 AUD	748	9,619,603.27 AUD	770	26,869,776.33 AUD	1,528	15,243,986.84 AUD	1,719	34,110,429.29 AUD	579	8,003,333.88 AUD
Northern Territory	58	0.90%	643,990.43 AUD	0.57%	22	351,272.27 AUD	36	292,718.16 AUD	6	208,756.90 AUD	52	435,233.53 AUD	45	462,133.91 AUD	13	181,856.52 AUD
Queensland	1,356	21.00%	22,813,818.36 AUD	20.32%	936	17,468,026.80 AUD	420	5,345,791.56 AUD	435	13,517,852.58 AUD	921	9,295,965.78 AUD	1,057	19,375,745.33 AUD	299	3,438,073.03 AUD
South Australia	277	4.29%	5,355,848.88 AUD	4.77%	187	4,073,184.98 AUD	90	1,282,663.90 AUD	106	3,659,989.15 AUD	171	1,695,859.73 AUD	203	4,453,959.07 AUD	74	901,889.81 AUD
Tasmania	217	3.36%	2,647,006.48 AUD	2.36%	89	1,308,398.96 AUD	128	1,338,607.52 AUD	38	875,220.23 AUD	179	1,771,786.25 AUD	100	1,378,588.23 AUD	117	1,268,418.25 AUD
Victoria	1,342	20.78%	25,910,641.00 AUD	23.07%	886	19,931,957.54 AUD	456	5,978,683.46 AUD	502	17,696,177.17 AUD	840	8,214,463.83 AUD	999	21,038,452.74 AUD	343	4,872,188.26 AUD
Western Australia	750	11.61%	10,435,138.69 AUD	9.29%	453	7,075,242.42 AUD	297	3,359,896.27 AUD	121	4,120,523.67 AUD	629	6,314,615.02 AUD	368	6,237,022.19 AUD	382	4,198,116.50 AUD
Total	6,458	100.00%	112,293,489.17 AUD	100.00%	4,186	84,062,377.42 AUD		28,231,111.75 AUD		68,055,662.02 AUD		44,237,827.15 AUD		88,687,050.50 AUD		23,606,438.67 AUD

Current COVID-19 Extensions

		Total Portfolio			Product Type				Balloon				Vehicle Status				
					Chatte	l Mortgage	Consumer Loan		Balloon		No Balloon		New		Used		
	Distribution by extension flag	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance										
(Current COVID-19 Extension	4	0.06%	32,725.07AUD	0.03%	2	13,340.73AUD	2	19,384.34AUD	0	0.00AUD	4	32,725.07AUD	3	27,720.05AUD	1	5,005.02AUD
	lo Current Extension	6,454	99.94%	112,260,764.10AUD	99.97%	4,184	84,049,036.69AUD	2,270	28,211,727.41AUD	2,009	68,055,662.02AUD	4,445	44,205,102.08AUD	4,582	88,659,330.45AUD	1,872	23,601,433.65AUD
		6,458	100.00%	112,293,489.17AUD	100.00%		84,062,377.42AUD		28,231,111.75AUD		68,055,662.02AUD	4,449	44,237,827.15AUD		88,687,050.50AUD		23,606,438.67AUD

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	6,289	97.38%	108,664,066.93 AUD	96.77%
1	120	1.86%	2,258,086.01 AUD	2.01%
2	33	0.51%	955,472.41 AUD	0.85%
3	15	0.23%	402,832.29 AUD	0.36%
5	1	0.02%	13,031.53 AUD	0.01%
Total	6,458	100.00%	112,293,489.17AUD	100.00%

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