

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.



Contents

Page	Table of contents
1	Cover
2	Contents
3	Reporting Details
4	Parties overview
5	Transaction events I
6	Transaction events II
7	Transaction events III
8	Information regarding the Notes I
9	Information regarding the Notes II
10	Cash Collateral account
11	Credit Enhancement
12	Swaps Fixing/ Waterfall
13	Retention of Net Economic Interest
14	Amortisation profile
15	Run out schedule
16	Outstanding contracts I
17	Outstanding contracts II
18	Arrears
19	Ney Salvage Loss
20	Ney Salvage Loss after Recoveries
21	Prepayments
22	Pool data I
23	Pool data II
24	Pool data III
25	Pool data IV
26	Pool data V
27	Pool data VI
28	Pool Data VII
29	Pool Data VIII
30	Pool Data IX
31	Hardship Extensions

Reporting details

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%

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.</p> <p>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</p> <p>Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance</p> <p>Moody's</p> <p>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		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
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

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

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.
(Please refer to the Prospectus for a complete description of the mechanism)

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:	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

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 End Date; and	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 of the Month End Date	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	Class A		Class 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	-	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	-	-	-	-

*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	1,253,494.13 AUD	109,245.69 AUD	1,362,739.82 AUD
02.2025	4,156,700.59 AUD	539,817.96 AUD	4,696,518.55 AUD
03.2025	5,393,544.71 AUD	519,976.78 AUD	5,913,521.49 AUD
04.2025	5,564,598.47 AUD	493,912.14 AUD	6,058,510.61 AUD
05.2025	5,936,870.61 AUD	466,743.55 AUD	6,403,614.16 AUD
06.2025	7,813,240.92 AUD	437,755.36 AUD	8,250,996.28 AUD
07.2025	5,803,174.03 AUD	399,747.59 AUD	6,202,921.62 AUD
08.2025	5,588,102.00 AUD	371,517.24 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	5,912,456.29 AUD
01.2026	5,144,142.44 AUD	246,406.64 AUD	5,390,549.08 AUD
02.2026	5,238,147.87 AUD	221,382.46 AUD	5,459,530.33 AUD
03.2026	5,072,948.65 AUD	195,901.00 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
09.2026	287,023.71 AUD	20,686.66 AUD	307,710.37 AUD
10.2026	357,897.18 AUD	19,290.50 AUD	377,187.68 AUD
11.2026	291,422.35 AUD	17,549.40 AUD	308,971.75 AUD
12.2026	243,506.67 AUD	16,131.76 AUD	259,638.43 AUD
01.2027	227,336.69 AUD	14,947.20 AUD	242,283.89 AUD
02.2027	280,203.94 AUD	13,841.35 AUD	294,045.29 AUD
03.2027	219,648.95 AUD	12,478.27 AUD	232,127.22 AUD
04.2027	236,648.64 AUD	11,409.81 AUD	248,058.45 AUD
05.2027	230,682.73 AUD	10,258.54 AUD	240,941.27 AUD
06.2027	218,014.83 AUD	9,136.44 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

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	185,069,954.50 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	185,069,954.50 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	4,074	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	95,896,907.19 AUD	4,946	26,674,918.74 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	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	1,470,561.85 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	45,485,136.73 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	145			
Number of Contracts Paid Out/Matured This Month	63			
Number of Contracts Into Net Salvage This Month	4			
Repurchased Contracts	0			
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	6,458			118,258,551.90 AUD

Arrears Contracts

[illegible]

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%

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
01/2025	4	55,403.39 AUD	99	2,660,851.44 AUD
Total	99	2,660,851.44 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	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%

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	New Finance 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	1,015	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	11,538,875.37 AUD
10,000.00 - 20,000.00	1,270	19.67%	21,184,686.17 AUD	18.87%	25.48%	843	14,061,957.20 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	161	1,869,728.95 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	340,852.36 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	1,287,258.42 AUD	8	179,794.76 AUD	17	1,205,257.07 AUD	25	231,753.05 AUD	39	1,385,098.06 AUD	3	53,962.06 AUD
60,000.00 - 70,000.00	21	0.33%	1,437,855.81 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	379,784.65 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	21,864.05 AUD
90,000.00 - 100,000.00	8	0.12%	597,175.87 AUD	0.53%	39.77%	7	580,516.69 AUD	1	16,853.69 AUD	4	519,385.61 AUD	4	77,807.26 AUD	7	480,360.34 AUD	1	116,304.03 AUD
100,000.00 - 110,000.00	4	0.06%	326,051.19 AUD	0.29%	38.38%	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%	185,606.08 AUD	0.17%	28.17%	1	185,606.08 AUD	0	0.00 AUD	1	185,606.08 AUD	0	0.00 AUD	1	185,606.08 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	2,005	68,055,662.02AUD	4,448	44,237,827.15AUD	4,585	88,687,856.58AUD	1,873	23,606,438.67AUD

Statistics: Down Payment	
Minimum Distribution by Down Payment	301,000.00 AUD
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down Payment	17,334.67 AUD
Weighted Average Distribution by Down Payment	14,381.19 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 Deal	6,245	96.70%	108,340,558.18 AUD	96.48%		4,038	80,800,799.19 AUD	2,207	27,519,856.99 AUD	1,937	65,733,493.91 AUD	4,308	42,607,164.27 AUD	4,460	85,914,033.08 AUD	1,796	22,426,525.10 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	4,595	88,687,856.58AUD	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

Outstanding Discounted Receivables Balance	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
0.00 - 10,000.00	2,799	43.34%	15,263,016.86 AUD	13.62%	1,565	8,776,184.46 AUD	1,234	6,516,834.19 AUD	72	502,536.84 AUD	2,727	14,790,482.81 AUD	1,743	9,901,015.00 AUD	1,066	5,392,003.85 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	18,421,210.80 AUD	1,331	19,389,331.29 AUD	507	7,176,169.53 AUD
20,000.00 - 30,000.00	898	13.91%	21,959,587.93 AUD	19.56%	642	15,781,192.32 AUD	256	6,178,405.61 AUD	602	14,980,016.99 AUD	296	6,970,080.94 AUD	737	10,064,508.50 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%	8,315,767.99 AUD	7.41%	159	7,082,344.49 AUD	28	1,223,423.50 AUD	175	7,792,442.53 AUD	12	523,325.46 AUD	145	6,463,477.52 AUD	42	1,852,290.47 AUD
50,000.00 - 60,000.00	123	1.90%	6,798,294.72 AUD	6.02%	104	5,752,174.00 AUD	19	1,066,060.72 AUD	116	6,377,050.06 AUD	7	381,175.66 AUD	105	6,798,662.71 AUD	18	959,572.01 AUD
60,000.00 - 70,000.00	69	1.07%	4,481,621.22 AUD	3.97%	59	3,821,084.89 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	3,507,572.35 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	1,323,595.19 AUD	1	91,720.46 AUD	13	1,232,218.76 AUD	2	162,100.87 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	879,522.03 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	134,367.94 AUD
140,000.00 - 150,000.00	6	0.09%	878,906.41 AUD	0.78%	5	725,160.00 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	6,450	100.00%	112,293,488.17AUD	100.00%	4,186	84,662,377.42AUD	2,272	28,231,111.75AUD	2,009	68,055,662.02AUD	4,449	44,237,827.15AUD	4,585	68,687,850.55AUD	1,873	23,606,438.67AUD

Statistics, Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	-
Maximum Outstanding Discounted Receivables Balance	273,760.06 AUD
Average Outstanding Discounted Receivables Balance	17,388.28 AUD
Distribution by Original Balance	

Original Balance	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
0.00 - 10,000.00	16	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	712,249.19 AUD	262	968,194.87 AUD	19	161,517.17 AUD	432	1,518,526.88 AUD	152	613,119.75 AUD	299	1,067,324.43 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%	16,182,089.37 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%	14,782,370.80 AUD	13.16%	596	10,942,400.00 AUD	205	3,840,865.80 AUD	335	6,562,288.96 AUD	466	6,220,984.84 AUD	656	12,204,483.53 AUD	145	2,578,910.27 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%	7,821,085.19 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	115	1.75%	4,525,260.54 AUD	4.03%	100	4,047,001.44 AUD	13	478,259.10 AUD	80	3,795,075.45 AUD	33	720,185.02 AUD	95	3,776,098.20 AUD	18	745,162.34 AUD
100,000.00 - 110,000.00	124	1.92%	5,587,770.50 AUD	4.98%	107	4,855,636.95 AUD	17	729,133.55 AUD	89	4,623,575.62 AUD	35	564,194.88 AUD	110	4,591,648.50 AUD	14	596,122.00 AUD
110,000.00 - 120,000.00	51	0.79%	2,821,573.66 AUD	2.51%	45	2,507,205.52 AUD	6	314,368.14 AUD	44	2,588,881.79 AUD	8	233,091.87 AUD	44	2,448,804.50 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	200,209.36 AUD
140,000.00 - 150,000.00	25	0.39%	1,803,865.51 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	1,747,626.46 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	6,450	100.00%	112,293,488.17AUD	100.00%	4,186	84,662,377.42AUD	2,272	28,231,111.75AUD	2,009	68,055,662.02AUD	4,449	44,237,827.15AUD	4,585	68,687,850.55AUD	1,873	23,606,438.67AUD

Statistics, Original Balance	
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

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	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
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%	126	1.95%	1,526,151.93 AUD	1.36%	29	845,358.63 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	12,330,461.06 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	4,508,186.02 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	10,262,417.43 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%	12,804,194.24 AUD	11.22%	355	5,731,023.64 AUD	608	6,973,170.80 AUD	198	5,252,160.97 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	4,048,197.43 AUD	193	5,400,694.16 AUD	802	8,875,319.02 AUD	633	10,016,610.38 AUD	362	4,059,402.80 AUD
9.00% - 10.00%	425	6.58%	5,252,258.88 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	2,703,170.83 AUD
10.00% - 11.00%	95	1.47%	1,074,359.53 AUD	0.96%	65	567,746.63 AUD	30	508,612.90 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	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	6,458	100.00%	112,283,489.17 AUD	100.00%	4,188	84,042,377.42 AUD	2,272	28,231,111.75 AUD	2,009	68,055,662.02 AUD	4,447	44,237,817.17 AUD	4,587	88,687,054.70 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)

Distribution by Original Term (Months)	Total Portfolio				Product Type				Balloon Type				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
0 - 11	-	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
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	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	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	6.86%	477	6,509,445.12 AUD	191	1,301,226.97 AUD	217	6,087,513.76 AUD	451	1,723,358.31 AUD	537	7,174,277.27 AUD	131	636,394.82 AUD
60 - 71	5,415	83.80%	97,095,356.79 AUD	86.47%	3,703	77,412,564.67 AUD	1,715	18,662,792.12 AUD	1,786	61,843,580.76 AUD	3,637	35,248,676.03 AUD	3,811	76,590,092.35 AUD	1,604	20,505,354.44 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	6,456	100.00%	112,293,485.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,095	68,055,662.62 AUD	4,446	44,237,827.15 AUD	4,585	88,987,056.50 AUD	1,873	23,606,438.67 AUD

Statistics: Original Term (Months)
Minimum Distribution by Original Term (Months)
Maximum Distribution by Original Term (Months)
Weighted Average Distribution by Original Term (Months)

Distribution by Remaining Term (Months)

Distribution by Remaining Term (Months)	Total Portfolio				Product Type				Balloon Type				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
0 - 11	2,516	38.96%	29,345,882.34 AUD	26.13%	1,687	23,113,088.44 AUD	829	6,232,773.90 AUD	783	20,950,299.31 AUD	1,733	8,385,563.03 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	66.62%	2,476	60,111,587.03 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	837,691.56 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	1,413,693.53 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	44,569.38 AUD	1	20,656.36 AUD
60 - 71	-	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
>71	-	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
Total	6,456	100.00%	112,293,485.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,095	68,055,662.62 AUD	4,446	44,237,827.15 AUD	4,585	88,987,056.50 AUD	1,873	23,606,438.67 AUD

Statistics: Remaining Term (Months)
Minimum Distribution by Remaining Term (Months)
Maximum Distribution by Remaining Term (Months)
Weighted Average Distribution by Remaining Term (Months)

Distribution by Seasoning (Months)

Distribution by Seasoning (Months)	Total Portfolio				Product Type				Balloon Type				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
0 - 11	-	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
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%	1,165,252.29 AUD	1.04%	30	1,042,157.69 AUD	6	123,094.59 AUD	12	972,520.85 AUD	24	662,731.43 AUD	15	706,527.80 AUD	21	468,744.36 AUD
36 - 47	4,009	62.08%	80,735,565.18 AUD	71.90%	2,707	62,183,576.89 AUD	1,302	18,562,009.38 AUD	1,262	48,661,385.16 AUD	2,717	32,074,202.08 AUD	2,910	64,176,750.86 AUD	1,099	16,558,434.32 AUD
48 - 59	2,370	36.70%	29,972,884.35 AUD	26.69%	1,438	20,708,506.63 AUD	932	9,263,957.72 AUD	689	18,648,566.16 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	6,456	100.00%	112,293,485.17 AUD	100.00%	4,186	84,062,377.42 AUD	2,272	28,231,111.75 AUD	2,095	68,055,662.62 AUD	4,446	44,237,827.15 AUD	4,585	88,987,056.50 AUD	1,873	23,606,438.67 AUD

Statistics: Seasoning (Months)
Minimum Distribution by Seasoning (Months)
Maximum Distribution by Seasoning (Months)
Weighted Average Distribution by Seasoning (Months)

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	4,186	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

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	4,585	71.00%	88,687,050.50 AUD	78.98%	3,088	67,906,356.90 AUD	1,497	20,780,693.60 AUD
Used	1,873	29.00%	23,606,438.67 AUD	21.02%	1,098	16,156,020.52 AUD	775	7,450,418.15 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

Balloon Type

Total 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 geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type								Vehicle Status							
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		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	Number of Contracts	Outstanding Discounted Receivables Balance		
Australian Capital Territory	160	2.48%	2,373,262.16 AUD	2.11%	63	1,260,134.45 AUD	97	1,012,147.81 AUD	31	1,107,365.89 AUD	129	1,265,916.17 AUD	34	1,630,719.74 AUD	66	742,562.42 AUD				
New South Wales	2,298	35.58%	42,113,763.17 AUD	37.52%	1,550	32,494,159.90 AUD	748	9,819,603.27 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	17,468,028.80 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%	5,365,848.88 AUD	4.77%	187	4,073,184.86 AUD	90	1,292,663.90 AUD	106	3,658,989.15 AUD	171	5,695,859.73 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	17,896,177.17 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%	112,923,483.17 AUD	100.00%	4,113	62,805,772.78 AUD	2,362	29,233,818.78 AUD	2,759	67,935,733.78 AUD	4,713	49,237,758.67 AUD	4,733	67,337,008.78 AUD	1,722	23,704,431.78 AUD				

Current COVID-19 Extensions

Distribution by extension flag	Total Portfolio				Product Type				Balloon				Vehicle Status			
					Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
	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		
	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
No Current Extension	6,454	99.94%	112,260.764.10AUD	99.97%	4,184	84,049.096.69AUD	2,270	28,211,727.41AUD	2,009	68,055.662.02AUD	4,445	44,205,102.08AUD	4,582	68,659,330.45AUD	1,872	23,601,433.65AUD
	6,458		112,293.489.17AUD	100.00%	4,188	84,062.377.42AUD	2,272	28,231.111.57AUD	2,009	68,055.662.02AUD	4,449	44,237.827.15AUD	4,585	68,687.059.50AUD	1,873	23,668.438.67AUD

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