



CitiFirst Instalment MINIs - current interest rate 8.55%pa

Effective Date: 12-May-25

| CitiFirst Instalment MINI Code | Underlying                   | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| A2MJOB                         | A2 MILK CO LTD               | \$3.3516                       | \$4.0100                | \$8.39              | 39.95%  | \$5.04                                 | 52.21%           | 26/05/2026 | 1.54%                | Pay to investor   |
| A2MJOC                         | A2 MILK CO LTD               | \$5.0070                       | \$6.0000                | \$8.39              | 59.68%  | \$3.38                                 | 28.49%           | 26/05/2026 | 2.30%                | Pay to investor   |
| A2MJOD                         | A2 MILK CO LTD               | \$3.6516                       | \$4.3700                | \$8.39              | 43.52%  | \$4.74                                 | 47.91%           | 08/09/2033 | 1.64%                | Pay to investor   |
| AFGJOA                         | AUSTRALIAN FINANCE GROUP LTD | \$1.1003                       | \$1.2600                | \$1.87              | 58.84%  | \$0.77                                 | 32.62%           | 15/07/2032 | 10.13%               | Pay to investor   |
| AFGJOB                         | AUSTRALIAN FINANCE GROUP LTD | \$0.8727                       | \$1.0100                | \$1.87              | 46.67%  | \$1.00                                 | 45.99%           | 15/07/2032 | 7.82%                | Pay to investor   |
| AGLJOA                         | AGL ENERGY LTD               | \$5.9233                       | \$6.7900                | \$11.05             | 53.60%  | \$5.13                                 | 38.55%           | 21/01/2032 | 11.31%               | Pay to investor   |
| AGLJOB                         | AGL ENERGY LTD               | \$6.7658                       | \$7.7600                | \$11.05             | 61.23%  | \$4.28                                 | 29.77%           | 21/01/2032 | 13.54%               | Pay to investor   |
| AGLJOC                         | AGL ENERGY LTD               | \$5.2419                       | \$6.0200                | \$11.05             | 47.44%  | \$5.81                                 | 45.52%           | 26/05/2026 | 9.99%                | Pay to investor   |
| AGLJOD                         | AGL ENERGY LTD               | \$6.3147                       | \$7.2400                | \$11.05             | 57.15%  | \$4.74                                 | 34.48%           | 08/09/2033 | 12.25%               | Pay to investor   |
| AGLJOE                         | AGL ENERGY LTD               | \$7.3697                       | \$8.4600                | \$11.05             | 66.69%  | \$3.68                                 | 23.44%           | 08/09/2033 | 15.76%               | Pay to investor   |
| AGLSO1                         | AGL ENERGY LTD               | \$3.4327                       | \$3.9400                | \$11.05             | 31.07%  | \$7.62                                 | 64.34%           | 06/02/2035 | 7.61%                | Pay down loan     |
| ALDJOB                         | AMPOL LIMITED                | \$13.9590                      | \$16.0100               | \$25.65             | 54.42%  | \$11.69                                | 37.58%           | 25/09/2025 | 5.56%                | Pay to investor   |
| ALLJOB                         | ARISTOCRAT LEISURE LTD       | \$24.5211                      | \$28.1300               | \$66.71             | 36.76%  | \$42.19                                | 57.83%           | 25/09/2025 | 1.85%                | Pay to investor   |
| ALLJOC                         | ARISTOCRAT LEISURE LTD       | \$31.2849                      | \$35.8900               | \$66.71             | 46.90%  | \$35.43                                | 46.20%           | 26/05/2026 | 2.20%                | Pay to investor   |
| ALLJOD                         | ARISTOCRAT LEISURE LTD       | \$27.4951                      | \$31.5400               | \$66.71             | 41.22%  | \$39.21                                | 52.72%           | 15/07/2032 | 1.99%                | Pay to investor   |
| ALLJOE                         | ARISTOCRAT LEISURE LTD       | \$41.3673                      | \$47.4600               | \$66.71             | 62.01%  | \$25.34                                | 28.86%           | 06/02/2035 | 3.08%                | Pay to investor   |
| ALXJOA                         | ATLAS ARTERIA                | \$3.7792                       | \$4.3400                | \$5.21              | 72.54%  | \$1.43                                 | 16.70%           | 06/02/2035 | 27.96%               | Pay to investor   |
| AMCJOA                         | AMCOR LTD                    | \$7.6531                       | \$8.7800                | \$14.30             | 53.52%  | \$6.65                                 | 38.60%           | 08/09/2033 | 11.72%               | Pay to investor   |
| AMCJOB                         | AMCOR LTD                    | \$9.2949                       | \$10.6700               | \$14.30             | 65.00%  | \$5.01                                 | 25.38%           | 06/02/2035 | 15.57%               | Pay to investor   |
| AMPJOA                         | AMP LTD                      | \$0.7615                       | \$0.8700                | \$1.30              | 58.80%  | \$0.53                                 | 32.82%           | 25/09/2025 | 5.62%                | Pay to investor   |
| AMPJOB                         | AMP LTD                      | \$0.6740                       | \$0.7800                | \$1.30              | 52.05%  | \$0.62                                 | 39.77%           | 21/01/2032 | 4.83%                | Pay to investor   |
| AMPJOC                         | AMP LTD                      | \$0.8242                       | \$0.9600                | \$1.30              | 63.64%  | \$0.47                                 | 25.87%           | 25/11/2032 | 6.37%                | Pay to investor   |
| ANNJOB                         | ANSELL LTD                   | \$13.1911                      | \$15.1400               | \$31.91             | 41.34%  | \$18.72                                | 52.55%           | 15/07/2032 | 3.64%                | Pay to investor   |
| ANZJOA                         | ANZ GROUP HOLDINGS LTD       | \$13.5452                      | \$15.1400               | \$28.98             | 46.74%  | \$15.43                                | 47.76%           | 15/07/2032 | 10.75%               | Pay to investor   |
| ANZJOB                         | ANZ GROUP HOLDINGS LTD       | \$22.8606                      | \$25.5300               | \$28.98             | 78.88%  | \$6.12                                 | 11.90%           | 21/01/2032 | 27.13%               | Pay to investor   |
| ANZJOD                         | ANZ GROUP HOLDINGS LTD       | \$15.6347                      | \$17.4600               | \$28.98             | 53.95%  | \$13.35                                | 39.75%           | 25/11/2032 | 12.44%               | Pay to investor   |
| ANZJOE                         | ANZ GROUP HOLDINGS LTD       | \$21.8837                      | \$24.4400               | \$28.98             | 75.51%  | \$7.10                                 | 15.67%           | 25/11/2032 | 23.39%               | Pay to investor   |
| ANZJOF                         | ANZ GROUP HOLDINGS LTD       | \$16.9555                      | \$18.9400               | \$28.98             | 58.51%  | \$12.02                                | 34.64%           | 06/02/2035 | 13.81%               | Pay to investor   |
| ANZJOG                         | ANZ GROUP HOLDINGS LTD       | \$14.0955                      | \$15.7500               | \$28.98             | 48.64%  | \$14.88                                | 45.65%           | 06/02/2035 | 11.15%               | Pay to investor   |
| ANZJOK                         | ANZ GROUP HOLDINGS LTD       | \$11.2356                      | \$12.5500               | \$28.98             | 38.77%  | \$17.74                                | 56.69%           | 06/02/2035 | 9.36%                | Pay to investor   |
| ANZSO1                         | ANZ GROUP HOLDINGS LTD       | \$11.8927                      | \$13.2900               | \$28.98             | 41.04%  | \$17.09                                | 54.14%           | 26/05/2026 | 9.71%                | Pay down loan     |
| ANZSO2                         | ANZ GROUP HOLDINGS LTD       | \$11.8282                      | \$13.2100               | \$28.98             | 40.82%  | \$17.15                                | 54.42%           | 25/11/2032 | 9.68%                | Pay down loan     |
| ANZSO4                         | ANZ GROUP HOLDINGS LTD       | \$7.6606                       | \$8.5600                | \$28.98             | 26.43%  | \$21.32                                | 70.46%           | 06/02/2035 | 7.79%                | Pay down loan     |
| ARGJOA                         | ARGO INVESTMENTS LTD         | \$4.8458                       | \$5.5700                | \$8.75              | 55.38%  | \$3.90                                 | 36.34%           | 25/09/2025 | 8.96%                | Pay to investor   |
| ASXJOB                         | ASX LTD                      | \$52.4589                      | \$60.1700               | \$73.70             | 71.18%  | \$21.24                                | 18.36%           | 26/05/2026 | 10.26%               | Pay to investor   |
| ASXJOC                         | ASX LTD                      | \$43.1286                      | \$49.4700               | \$73.70             | 58.52%  | \$30.57                                | 32.88%           | 10/02/2033 | 7.13%                | Pay to investor   |
| ASXSO1                         | ASX LTD                      | \$37.1428                      | \$42.6000               | \$73.70             | 50.40%  | \$36.56                                | 42.20%           | 25/11/2032 | 5.96%                | Pay down loan     |
| ASXSO2                         | ASX LTD                      | \$50.9285                      | \$58.4200               | \$73.70             | 69.10%  | \$22.77                                | 20.73%           | 06/02/2035 | 9.57%                | Pay down loan     |
| AZJJOA                         | AURIZON HOLDINGS LTD         | \$2.4921                       | \$2.8600                | \$2.98              | 83.63%  | \$0.49                                 | 4.03%            | 25/09/2025 | 33.82%               | Pay to investor   |
| AZJJOC                         | AURIZON HOLDINGS LTD         | \$2.2553                       | \$2.5900                | \$2.98              | 75.68%  | \$0.72                                 | 13.09%           | 21/01/2032 | 22.77%               | Pay to investor   |
| AZJJOD                         | AURIZON HOLDINGS LTD         | \$1.9984                       | \$2.3000                | \$2.98              | 67.06%  | \$0.98                                 | 22.82%           | 10/02/2033 | 16.81%               | Pay to investor   |
| BAPJOD                         | BAPCOR LTD                   | \$3.2313                       | \$3.7100                | \$5.22              | 61.90%  | \$1.99                                 | 28.93%           | 08/09/2033 | 6.79%                | Pay to investor   |
| BENJOA                         | BENDIGO AND ADELAIDE BANK    | \$5.9242                       | \$6.8000                | \$11.72             | 50.55%  | \$5.80                                 | 41.98%           | 06/02/2035 | 10.87%               | Pay to investor   |
| BENJOB                         | BENDIGO AND ADELAIDE BANK    | \$4.4942                       | \$5.1600                | \$11.72             | 38.35%  | \$7.23                                 | 55.97%           | 06/02/2035 | 8.72%                | Pay to investor   |



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|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| BENJOC                         | BENDIGO AND ADELAIDE BANK      | \$7.9670                       | \$9.1400                | \$11.72             | 67.98%  | \$3.75                                 | 22.01%           | 06/02/2035 | 16.79%               | Pay to investor   |
| BENSO1                         | BENDIGO AND ADELAIDE BANK      | \$6.3339                       | \$7.2700                | \$11.72             | 54.04%  | \$5.39                                 | 37.97%           | 06/02/2035 | 11.70%               | Pay down loan     |
| BGAJOA                         | BEGA CHEESE LTD                | \$3.3347                       | \$4.0000                | \$5.88              | 56.71%  | \$2.55                                 | 31.97%           | 06/02/2035 | 3.93%                | Pay to investor   |
| BGAJOC                         | BEGA CHEESE LTD                | \$2.2676                       | \$2.7100                | \$5.88              | 38.56%  | \$3.61                                 | 53.91%           | 08/09/2033 | 2.77%                | Pay to investor   |
| BHPJOA                         | BHP GROUP LTD                  | \$24.8713                      | \$28.5300               | \$37.54             | 66.25%  | \$12.67                                | 24.00%           | 21/01/2032 | 14.82%               | Pay to investor   |
| BHPJOB                         | BHP GROUP LTD                  | \$19.7929                      | \$22.7100               | \$37.54             | 52.72%  | \$17.75                                | 39.50%           | 15/07/2032 | 10.58%               | Pay to investor   |
| BHPJOC                         | BHP GROUP LTD                  | \$13.5848                      | \$15.5900               | \$37.54             | 36.19%  | \$23.96                                | 58.47%           | 06/02/2035 | 7.84%                | Pay to investor   |
| BHPJOE                         | BHP GROUP LTD                  | \$21.1433                      | \$24.2600               | \$37.54             | 56.32%  | \$16.40                                | 35.38%           | 06/02/2035 | 11.45%               | Pay to investor   |
| BHPSO1                         | BHP GROUP LTD                  | \$21.7936                      | \$24.9900               | \$37.54             | 58.05%  | \$15.75                                | 33.43%           | 25/11/2032 | 11.92%               | Pay down loan     |
| BHPSO2                         | BHP GROUP LTD                  | \$26.3837                      | \$30.0000               | \$37.54             | 70.28%  | \$11.16                                | 20.09%           | 25/09/2025 | 16.83%               | Pay down loan     |
| BHPSO3                         | BHP GROUP LTD                  | \$9.7113                       | \$10.8500               | \$37.54             | 25.87%  | \$27.83                                | 71.10%           | 26/05/2026 | 6.75%                | Pay down loan     |
| BKIJOB                         | BKI INVESTMENT CO LTD          | \$0.9908                       | \$1.2300                | \$1.68              | 58.98%  | \$0.69                                 | 26.79%           | 06/02/2035 | 11.46%               | Pay to investor   |
| BOQJOA                         | BANK OF QUEENSLAND LTD         | \$4.9028                       | \$5.6200                | \$7.56              | 64.85%  | \$2.66                                 | 25.66%           | 06/02/2035 | 13.17%               | Pay to investor   |
| BOQJOC                         | BANK OF QUEENSLAND LTD         | \$4.4161                       | \$5.0700                | \$7.56              | 58.41%  | \$3.14                                 | 32.94%           | 25/11/2032 | 11.13%               | Pay to investor   |
| BOQJOF                         | BANK OF QUEENSLAND LTD         | \$4.2389                       | \$4.8600                | \$7.56              | 56.07%  | \$3.32                                 | 35.71%           | 06/02/2035 | 10.54%               | Pay to investor   |
| BOQJOG                         | BANK OF QUEENSLAND LTD         | \$5.2092                       | \$5.9800                | \$7.56              | 68.90%  | \$2.35                                 | 20.90%           | 06/02/2035 | 14.89%               | Pay to investor   |
| BOQSO2                         | BANK OF QUEENSLAND LTD         | \$4.2627                       | \$4.8900                | \$7.56              | 56.38%  | \$3.30                                 | 35.32%           | 06/02/2035 | 10.61%               | Pay down loan     |
| BSLJOA                         | BLUESCOPE STEEL LTD            | \$14.8850                      | \$17.8200               | \$23.03             | 64.63%  | \$8.15                                 | 22.62%           | 15/07/2032 | 7.37%                | Pay to investor   |
| BSLJOB                         | BLUESCOPE STEEL LTD            | \$8.9542                       | \$10.7200               | \$23.03             | 38.88%  | \$14.08                                | 53.45%           | 15/07/2032 | 4.26%                | Pay to investor   |
| BSLJOC                         | BLUESCOPE STEEL LTD            | \$11.8086                      | \$14.1300               | \$23.03             | 51.27%  | \$11.22                                | 38.65%           | 10/02/2033 | 5.35%                | Pay to investor   |
| BXBJOA                         | BRAMBLES LTD                   | \$13.0583                      | \$15.0000               | \$21.10             | 61.89%  | \$8.04                                 | 28.91%           | 21/01/2032 | 6.17%                | Pay to investor   |
| BXBJOB                         | BRAMBLES LTD                   | \$10.2341                      | \$11.7400               | \$21.10             | 48.50%  | \$10.87                                | 44.36%           | 10/02/2033 | 4.57%                | Pay to investor   |
| BXBJOD                         | BRAMBLES LTD                   | \$7.7513                       | \$8.8900                | \$21.10             | 36.74%  | \$13.35                                | 57.87%           | 10/02/2033 | 3.72%                | Pay to investor   |
| BXBSO1                         | BRAMBLES LTD                   | \$4.2000                       | \$4.8100                | \$21.10             | 19.91%  | \$16.90                                | 77.20%           | 10/02/2033 | 2.94%                | Pay down loan     |
| BXBSO2                         | BRAMBLES LTD                   | \$9.0695                       | \$10.4100               | \$21.10             | 42.98%  | \$12.03                                | 50.66%           | 06/02/2035 | 4.13%                | Pay down loan     |
| CARJOC                         | CARSALES.COM LTD               | \$22.1919                      | \$25.4500               | \$35.10             | 63.22%  | \$12.91                                | 27.49%           | 26/05/2026 | 5.97%                | Pay to investor   |
| CBAJOA                         | COMMONWEALTH BANK OF AUSTRALIA | \$123.2996                     | \$137.7400              | \$167.04            | 73.81%  | \$43.74                                | 17.54%           | 25/09/2025 | 10.86%               | Pay to investor   |
| CBAJOB                         | COMMONWEALTH BANK OF AUSTRALIA | \$59.4789                      | \$66.4400               | \$167.04            | 35.61%  | \$107.56                               | 60.23%           | 10/02/2033 | 4.42%                | Pay to investor   |
| CBAJOC                         | COMMONWEALTH BANK OF AUSTRALIA | \$83.7883                      | \$93.6000               | \$167.04            | 50.16%  | \$83.25                                | 43.97%           | 26/05/2026 | 5.71%                | Pay to investor   |
| CBAJOD                         | COMMONWEALTH BANK OF AUSTRALIA | \$110.3129                     | \$123.2300              | \$167.04            | 66.04%  | \$56.73                                | 26.23%           | 06/02/2035 | 8.37%                | Pay to investor   |
| CBAJOE                         | COMMONWEALTH BANK OF AUSTRALIA | \$76.3799                      | \$85.3200               | \$167.04            | 45.73%  | \$90.66                                | 48.92%           | 21/01/2032 | 5.24%                | Pay to investor   |
| CBAJOG                         | COMMONWEALTH BANK OF AUSTRALIA | \$56.4572                      | \$63.0700               | \$167.04            | 33.80%  | \$110.58                               | 62.24%           | 15/07/2032 | 4.30%                | Pay to investor   |
| CBAJOI                         | COMMONWEALTH BANK OF AUSTRALIA | \$95.1590                      | \$106.3100              | \$167.04            | 56.97%  | \$71.88                                | 36.36%           | 10/02/2033 | 6.61%                | Pay to investor   |
| CBASO1                         | COMMONWEALTH BANK OF AUSTRALIA | \$49.4657                      | \$55.2600               | \$167.04            | 29.61%  | \$117.57                               | 66.92%           | 26/05/2026 | 4.04%                | Pay down loan     |
| CBASO2                         | COMMONWEALTH BANK OF AUSTRALIA | \$28.6551                      | \$32.0100               | \$167.04            | 17.15%  | \$138.38                               | 80.84%           | 06/02/2035 | 3.43%                | Pay down loan     |
| CCPJOC                         | CREDIT CORP GROUP LTD          | \$9.0154                       | \$10.7900               | \$13.74             | 65.61%  | \$4.72                                 | 21.47%           | 25/11/2032 | 11.64%               | Pay to investor   |
| CHCJOA                         | CHARTER HALL GROUP             | \$8.3070                       | \$9.5300                | \$18.18             | 45.69%  | \$9.87                                 | 47.58%           | 25/09/2025 | 4.70%                | Pay to investor   |
| CHCJOC                         | CHARTER HALL GROUP             | \$7.1457                       | \$8.2000                | \$18.18             | 39.31%  | \$11.03                                | 54.90%           | 15/07/2032 | 4.21%                | Pay to investor   |
| CIAJOA                         | CHAMPION IRON LTD              | \$2.8683                       | \$3.4300                | \$4.63              | 61.95%  | \$1.76                                 | 25.92%           | 25/09/2025 | 12.50%               | Pay to investor   |
| CIAJOC                         | CHAMPION IRON LTD              | \$2.5535                       | \$3.0600                | \$4.63              | 55.15%  | \$2.08                                 | 33.91%           | 06/02/2035 | 10.60%               | Pay to investor   |
| COHJOA                         | COCHLEAR LTD                   | \$194.0689                     | \$222.6000              | \$267.55            | 72.54%  | \$73.48                                | 16.80%           | 06/02/2035 | 5.78%                | Pay to investor   |
| COHJOB                         | COCHLEAR LTD                   | \$117.6828                     | \$134.9900              | \$267.55            | 43.99%  | \$149.87                               | 49.55%           | 25/09/2025 | 2.84%                | Pay to investor   |
| COHSO1                         | COCHLEAR LTD                   | \$119.5130                     | \$137.0800              | \$267.55            | 44.67%  | \$148.04                               | 48.76%           | 25/11/2032 | 2.87%                | Pay down loan     |
| COHSO2                         | COCHLEAR LTD                   | \$164.8552                     | \$189.1000              | \$267.55            | 61.62%  | \$102.69                               | 29.32%           | 06/02/2035 | 4.14%                | Pay down loan     |



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| COLJOB                         | COLES GROUP LTD              | \$10.4970                      | \$12.0300               | \$22.48             | 46.69%  | \$11.98                                | 46.49%           | 26/05/2026 | 5.76%                | Pay to investor   |
| COLJOE                         | COLES GROUP LTD              | \$10.4560                      | \$12.0000               | \$22.48             | 46.51%  | \$12.02                                | 46.62%           | 25/11/2032 | 5.74%                | Pay to investor   |
| COLJOF                         | COLES GROUP LTD              | \$14.6260                      | \$16.8000               | \$22.48             | 65.06%  | \$7.85                                 | 25.27%           | 25/11/2032 | 8.79%                | Pay to investor   |
| CPUJOA                         | COMPUTERSHARE LTD            | \$16.0233                      | \$18.3700               | \$39.50             | 40.57%  | \$23.48                                | 53.49%           | 10/02/2033 | 3.71%                | Pay to investor   |
| CPUJOD                         | COMPUTERSHARE LTD            | \$22.6318                      | \$26.0000               | \$39.50             | 57.30%  | \$16.87                                | 34.18%           | 06/02/2035 | 5.16%                | Pay to investor   |
| CPUSO1                         | COMPUTERSHARE LTD            | \$13.0749                      | \$15.0000               | \$39.50             | 33.10%  | \$26.43                                | 62.03%           | 06/02/2035 | 3.29%                | Pay down loan     |
| CSLJOF                         | CSL LTD                      | \$197.8727                     | \$226.9700              | \$239.31            | 82.68%  | \$41.44                                | 5.16%            | 26/05/2026 | 10.17%               | Pay to investor   |
| CSLJOG                         | CSL LTD                      | \$184.1479                     | \$211.2300              | \$239.31            | 76.95%  | \$55.16                                | 11.73%           | 25/11/2032 | 7.64%                | Pay to investor   |
| CSLJOJ                         | CSL LTD                      | \$101.1057                     | \$115.9700              | \$239.31            | 42.25%  | \$138.20                               | 51.54%           | 10/02/2033 | 3.05%                | Pay to investor   |
| CSLJOK                         | CSL LTD                      | \$183.2450                     | \$210.2000              | \$239.31            | 76.57%  | \$56.07                                | 12.16%           | 10/02/2033 | 7.51%                | Pay to investor   |
| CSLSO2                         | CSL LTD                      | \$166.0334                     | \$190.4500              | \$239.31            | 69.38%  | \$73.28                                | 20.42%           | 06/02/2035 | 5.75%                | Pay down loan     |
| CSLSO5                         | CSL LTD                      | \$94.3363                      | \$108.2100              | \$239.31            | 39.42%  | \$144.97                               | 54.78%           | 10/02/2033 | 2.91%                | Pay down loan     |
| CSLSO6                         | CSL LTD                      | \$182.1674                     | \$208.9500              | \$239.31            | 76.12%  | \$57.14                                | 12.69%           | 10/02/2033 | 7.37%                | Pay down loan     |
| CWYSO1                         | CLEANAWAY WASTE MANAGEMENT   | \$1.4097                       | \$1.6900                | \$2.69              | 52.41%  | \$1.28                                 | 37.17%           | 15/07/2032 | 1.99%                | Pay down loan     |
| DJWJOA                         | DJERRIWARRH INVESTMENTS LTD  | \$2.1450                       | \$2.4700                | \$3.06              | 70.10%  | \$0.92                                 | 19.28%           | 06/02/2035 | 16.67%               | Pay to investor   |
| DOWSO1                         | DOWNER EDI LTD               | \$2.7029                       | \$3.1100                | \$6.12              | 44.17%  | \$3.42                                 | 49.18%           | 25/11/2032 | 6.38%                | Pay down loan     |
| EDVJOA                         | ENDEAVOUR GROUP LTD          | \$2.5535                       | \$2.9300                | \$4.19              | 60.94%  | \$1.64                                 | 30.07%           | 06/02/2035 | 12.22%               | Pay to investor   |
| EDVJOB                         | ENDEAVOUR GROUP LTD          | \$2.1450                       | \$2.4700                | \$4.19              | 51.19%  | \$2.05                                 | 41.05%           | 06/02/2035 | 9.78%                | Pay to investor   |
| EDVSO1                         | ENDEAVOUR GROUP LTD          | \$1.9874                       | \$2.2800                | \$4.19              | 47.43%  | \$2.20                                 | 45.58%           | 06/02/2035 | 9.08%                | Pay down loan     |
| ETHSO1                         | BETASHARES GLOBAL SUSTAINABI | \$7.0503                       | \$8.0900                | \$15.34             | 45.96%  | \$8.29                                 | 47.26%           | 21/01/2032 | 4.61%                | Pay down loan     |
| ETHSO2                         | BETASHARES GLOBAL SUSTAINABI | \$10.0615                      | \$11.5400               | \$15.34             | 65.59%  | \$5.28                                 | 24.77%           | 21/01/2032 | 7.24%                | Pay down loan     |
| EVNJOA                         | EVOLUTION MINING LTD         | \$2.4321                       | \$2.9100                | \$8.63              | 28.18%  | \$6.20                                 | 66.28%           | 25/11/2032 | 1.94%                | Pay to investor   |
| EVNJOB                         | EVOLUTION MINING LTD         | \$4.0056                       | \$4.8000                | \$8.63              | 46.41%  | \$4.62                                 | 44.38%           | 25/11/2032 | 2.59%                | Pay to investor   |
| EVNJOE                         | EVOLUTION MINING LTD         | \$1.4797                       | \$1.7700                | \$8.63              | 17.15%  | \$7.15                                 | 79.49%           | 15/07/2032 | 1.68%                | Pay to investor   |
| F10JOC                         | BETASHARES FTSE 100 ETF      | \$6.9456                       | \$7.9700                | \$13.58             | 51.15%  | \$6.63                                 | 41.31%           | 06/02/2035 | 6.02%                | Pay to investor   |
| F10JOD                         | BETASHARES FTSE 100 ETF      | \$8.9885                       | \$10.3100               | \$13.58             | 66.19%  | \$4.59                                 | 24.08%           | 06/02/2035 | 8.70%                | Pay to investor   |
| FLTJOB                         | FLIGHT CENTRE TRAVEL GROUP   | \$9.1927                       | \$10.5400               | \$12.76             | 72.04%  | \$3.57                                 | 17.40%           | 06/02/2035 | 11.49%               | Pay to investor   |
| FLTJOH                         | FLIGHT CENTRE TRAVEL GROUP   | \$7.7628                       | \$8.9000                | \$12.76             | 60.84%  | \$5.00                                 | 30.25%           | 06/02/2035 | 8.20%                | Pay to investor   |
| FMGJOC                         | FORTESCUE METALS GROUP LTD   | \$7.8649                       | \$9.0300                | \$15.96             | 49.28%  | \$8.10                                 | 43.42%           | 06/02/2035 | 17.17%               | Pay to investor   |
| FMGJOK                         | FORTESCUE METALS GROUP LTD   | \$7.2184                       | \$8.2700                | \$15.96             | 45.23%  | \$8.74                                 | 48.18%           | 10/02/2033 | 15.90%               | Pay to investor   |
| FMGJOM                         | FORTESCUE METALS GROUP LTD   | \$9.9555                       | \$11.4200               | \$15.96             | 62.38%  | \$6.00                                 | 28.45%           | 10/02/2033 | 23.15%               | Pay to investor   |
| FMGJON                         | FORTESCUE METALS GROUP LTD   | \$5.0504                       | \$5.8000                | \$15.96             | 31.64%  | \$10.91                                | 63.66%           | 10/02/2033 | 12.74%               | Pay to investor   |
| FMGSO1                         | FORTESCUE METALS GROUP LTD   | \$1.7952                       | \$2.0600                | \$15.96             | 11.25%  | \$14.16                                | 87.09%           | 25/09/2025 | 9.81%                | Pay down loan     |
| FMGSO2                         | FORTESCUE METALS GROUP LTD   | \$5.9482                       | \$6.8200                | \$15.96             | 37.27%  | \$10.01                                | 57.27%           | 26/05/2026 | 13.88%               | Pay down loan     |
| FMGSO3                         | FORTESCUE METALS GROUP LTD   | \$3.9284                       | \$4.5000                | \$15.96             | 24.61%  | \$12.03                                | 71.80%           | 21/01/2032 | 11.55%               | Pay down loan     |
| FMGSO4                         | FORTESCUE METALS GROUP LTD   | \$7.3474                       | \$8.4300                | \$15.96             | 46.04%  | \$8.61                                 | 47.18%           | 25/11/2032 | 16.14%               | Pay down loan     |
| GMDJOA                         | GENESIS MINERALS LTD         | \$0.8503                       | \$1.0200                | \$4.36              | 19.50%  | \$3.51                                 | 76.61%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMDJOB                         | GENESIS MINERALS LTD         | \$1.0204                       | \$1.2200                | \$4.36              | 23.40%  | \$3.34                                 | 72.02%           | 08/09/2033 | 0.00%                | Pay to investor   |
| GMGJOA                         | GOODMAN GROUP                | \$17.2466                      | \$19.7900               | \$31.35             | 55.01%  | \$14.10                                | 36.87%           | 10/02/2033 | 2.13%                | Pay to investor   |
| GMGJOD                         | GOODMAN GROUP                | \$16.3153                      | \$18.7200               | \$31.35             | 52.04%  | \$15.03                                | 40.29%           | 26/05/2026 | 2.00%                | Pay to investor   |
| GPTJOB                         | GPT GROUP                    | \$3.1664                       | \$3.6700                | \$4.80              | 65.97%  | \$1.63                                 | 23.54%           | 06/02/2035 | 14.69%               | Pay to investor   |
| GPTJOC                         | GPT GROUP                    | \$2.7185                       | \$3.1400                | \$4.80              | 56.64%  | \$2.08                                 | 34.58%           | 25/11/2032 | 11.53%               | Pay to investor   |
| GPTJOD                         | GPT GROUP                    | \$2.3006                       | \$2.6400                | \$4.80              | 47.93%  | \$2.50                                 | 45.00%           | 25/11/2032 | 9.60%                | Pay to investor   |
| GYGJOA                         | GUZMAN Y GOMEZ LTD           | \$18.0518                      | \$21.6100               | \$32.32             | 55.85%  | \$14.27                                | 33.14%           | 06/02/2035 | 0.00%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.55%pa

Effective Date: 12-May-25

| CitiFirst Instalment MINI Code | Underlying                     | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|--------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| GYGJOB                         | GUZMAN Y GOMEZ LTD             | \$20.4283                      | \$24.4500               | \$32.32             | 63.21%  | \$11.89                                | 24.35%           | 06/02/2035 | 0.00%                | Pay to investor   |
| HLIJOA                         | HELIA GROUP LTD                | \$1.3311                       | \$1.5300                | \$5.21              | 25.55%  | \$3.88                                 | 70.63%           | 10/02/2033 | 21.66%               | Pay to investor   |
| HLIJOC                         | HELIA GROUP LTD                | \$0.4881                       | \$0.5600                | \$5.21              | 9.37%   | \$4.72                                 | 89.25%           | 10/02/2033 | 17.79%               | Pay to investor   |
| HLIJOD                         | HELIA GROUP LTD                | \$2.2721                       | \$2.6000                | \$5.21              | 43.61%  | \$2.94                                 | 50.10%           | 06/02/2035 | 28.59%               | Pay to investor   |
| HLISO1                         | HELIA GROUP LTD                | \$0.6579                       | \$0.7500                | \$5.21              | 12.63%  | \$4.55                                 | 85.60%           | 10/02/2033 | 18.45%               | Pay down loan     |
| HNDJOA                         | BETASHARES NSD 100 CU HD ETF   | \$20.4283                      | \$23.4300               | \$40.58             | 50.34%  | \$20.15                                | 42.26%           | 06/02/2035 | 3.70%                | Pay to investor   |
| HNDJOB                         | BETASHARES NSD 100 CU HD ETF   | \$25.5354                      | \$29.2900               | \$40.58             | 62.93%  | \$15.04                                | 27.82%           | 06/02/2035 | 4.95%                | Pay to investor   |
| HUBJOB                         | HUB24 LTD                      | \$40.8566                      | \$46.8600               | \$79.08             | 51.66%  | \$38.22                                | 40.74%           | 06/02/2035 | 1.14%                | Pay to investor   |
| HUBJOC                         | HUB24 LTD                      | \$45.9637                      | \$52.7200               | \$79.08             | 58.12%  | \$33.12                                | 33.33%           | 06/02/2035 | 1.31%                | Pay to investor   |
| HVNJOA                         | HARVEY NORMAN HOLDINGS LTD     | \$2.2471                       | \$2.5800                | \$5.41              | 41.54%  | \$3.16                                 | 52.31%           | 06/02/2035 | 7.59%                | Pay to investor   |
| HVNJOB                         | HARVEY NORMAN HOLDINGS LTD     | \$2.4586                       | \$2.8300                | \$5.41              | 45.45%  | \$2.95                                 | 47.69%           | 10/02/2033 | 8.13%                | Pay to investor   |
| HVNJOE                         | HARVEY NORMAN HOLDINGS LTD     | \$2.7444                       | \$3.1500                | \$5.41              | 50.73%  | \$2.67                                 | 41.77%           | 15/07/2032 | 9.00%                | Pay to investor   |
| HVSJOA                         | TASHARES AUST DIV HARVESTER FU | \$9.4728                       | \$10.8700               | \$13.25             | 71.49%  | \$3.78                                 | 17.96%           | 10/02/2033 | 20.90%               | Pay to investor   |
| HVSJOB                         | TASHARES AUST DIV HARVESTER FU | \$7.0478                       | \$8.0900                | \$13.25             | 53.19%  | \$6.20                                 | 38.94%           | 06/02/2035 | 12.73%               | Pay to investor   |
| HVSJOD                         | TASHARES AUST DIV HARVESTER FU | \$6.1370                       | \$7.0400                | \$13.25             | 46.32%  | \$7.11                                 | 46.87%           | 10/02/2033 | 11.10%               | Pay to investor   |
| HVSSO1                         | TASHARES AUST DIV HARVESTER FU | \$7.2805                       | \$8.3500                | \$13.25             | 54.95%  | \$5.97                                 | 36.98%           | 06/02/2035 | 13.22%               | Pay down loan     |
| HVSSO2                         | TASHARES AUST DIV HARVESTER FU | \$5.6564                       | \$6.4900                | \$13.25             | 42.69%  | \$7.59                                 | 51.02%           | 06/02/2035 | 10.40%               | Pay down loan     |
| IAAJOA                         | ISHARES ASIA 50 IDX-CDI        | \$71.1272                      | \$81.5900               | \$115.96            | 61.34%  | \$44.83                                | 29.64%           | 25/11/2032 | 5.55%                | Pay to investor   |
| IAAJOC                         | ISHARES ASIA 50 IDX-CDI        | \$0.6408                       | \$46.6200               | \$115.96            | 35.05%  | \$75.32                                | 59.80%           | 25/11/2032 | 3.30%                | Pay to investor   |
| IAGJOA                         | INSURANCE AUSTRALIA GROUP      | \$5.1161                       | \$5.8700                | \$8.50              | 60.19%  | \$3.38                                 | 30.94%           | 25/09/2025 | 8.57%                | Pay to investor   |
| IAGJOB                         | INSURANCE AUSTRALIA GROUP      | \$4.1535                       | \$4.7600                | \$8.50              | 48.86%  | \$4.35                                 | 44.00%           | 25/09/2025 | 6.67%                | Pay to investor   |
| IEUJOA                         | ISHARES EUROPE - CDI           | \$56.3550                      | \$64.6400               | \$94.77             | 59.47%  | \$38.42                                | 31.79%           | 21/01/2032 | 5.40%                | Pay to investor   |
| IEUJOB                         | ISHARES EUROPE - CDI           | \$45.0788                      | \$51.7100               | \$94.77             | 47.57%  | \$49.69                                | 45.44%           | 21/01/2032 | 4.18%                | Pay to investor   |
| IFLJOA                         | INSIGNIA FINANCIAL LTD         | \$1.9052                       | \$2.1900                | \$3.97              | 47.99%  | \$2.06                                 | 44.84%           | 08/09/2033 | 0.00%                | Pay to investor   |
| ILCSO1                         | ISHARES S&P/ASX 20 ETF         | \$14.7878                      | \$16.2300               | \$31.21             | 47.38%  | \$16.42                                | 48.00%           | 25/11/2032 | 8.04%                | Pay down loan     |
| ILCSO3                         | ISHARES S&P/ASX 20 ETF         | \$11.9780                      | \$13.2600               | \$31.21             | 38.38%  | \$19.23                                | 57.51%           | 06/02/2035 | 6.86%                | Pay down loan     |
| IOOSO1                         | ISHARES GLOBAL 100-CDI         | \$58.5951                      | \$64.2900               | \$151.03            | 38.80%  | \$92.43                                | 57.43%           | 25/11/2032 | 1.51%                | Pay down loan     |
| IOOSO2                         | ISHARES GLOBAL 100-CDI         | \$46.8830                      | \$51.4400               | \$151.03            | 31.04%  | \$104.15                               | 65.94%           | 06/02/2035 | 1.34%                | Pay down loan     |
| IOZJOA                         | ISHARES S&P/ASX 200 ETF        | \$18.4819                      | \$21.2000               | \$33.20             | 55.67%  | \$14.72                                | 36.14%           | 10/02/2033 | 7.28%                | Pay to investor   |
| IOZSO1                         | ISHARES S&P/ASX 200 ETF        | \$13.8077                      | \$15.8400               | \$33.20             | 41.59%  | \$19.39                                | 52.29%           | 25/09/2025 | 5.53%                | Pay down loan     |
| IOZSO2                         | ISHARES S&P/ASX 200 ETF        | \$16.3902                      | \$18.8000               | \$33.20             | 49.37%  | \$16.81                                | 43.37%           | 06/02/2035 | 6.37%                | Pay down loan     |
| IVVJOA                         | ISHARES S&P 500 ETF            | \$24.0438                      | \$27.5800               | \$58.96             | 40.78%  | \$34.92                                | 53.22%           | 21/01/2032 | 1.91%                | Pay to investor   |
| IVVSO1                         | ISHARES S&P 500 ETF            | \$22.5135                      | \$25.8200               | \$58.96             | 38.18%  | \$36.45                                | 56.21%           | 06/02/2035 | 1.83%                | Pay down loan     |
| IZZJOC                         | ISHARES CHINA LARGE-CAP -CDI   | \$28.1775                      | \$32.3200               | \$53.93             | 52.25%  | \$25.75                                | 40.07%           | 21/01/2032 | 6.03%                | Pay to investor   |
| JBHJOA                         | JB HI-FI LTD                   | \$41.0609                      | \$47.1000               | \$104.24            | 39.39%  | \$63.18                                | 54.82%           | 06/02/2035 | 5.59%                | Pay to investor   |
| JBHJOD                         | JB HI-FI LTD                   | \$26.1979                      | \$30.0500               | \$104.24            | 25.13%  | \$78.04                                | 71.17%           | 21/01/2032 | 4.52%                | Pay to investor   |
| JHXJOC                         | JAMES HARDIE INDUSTRIES-CDI    | \$26.7724                      | \$30.7100               | \$37.99             | 70.47%  | \$11.22                                | 19.16%           | 25/09/2025 | 0.00%                | Pay to investor   |
| JHXJOF                         | JAMES HARDIE INDUSTRIES-CDI    | \$25.0943                      | \$28.7800               | \$37.99             | 66.06%  | \$12.90                                | 24.24%           | 25/11/2032 | 0.00%                | Pay to investor   |
| JINJOB                         | JUMBO INTERACTIVE LTD          | \$7.3031                       | \$8.7400                | \$10.27             | 71.11%  | \$2.97                                 | 14.90%           | 06/02/2035 | 17.36%               | Pay to investor   |
| LLCSO2                         | LENLEAVE GROUP                 | \$4.3123                       | \$4.9500                | \$5.41              | 79.71%  | \$1.10                                 | 8.50%            | 25/11/2032 | 14.17%               | Pay down loan     |
| LOVJOA                         | LOVISA HOLDINGS LTD            | \$9.1024                       | \$10.4400               | \$26.47             | 34.39%  | \$17.37                                | 60.56%           | 25/09/2025 | 5.01%                | Pay to investor   |
| LOVJOB                         | LOVISA HOLDINGS LTD            | \$11.9049                      | \$13.6600               | \$26.47             | 44.98%  | \$14.57                                | 48.39%           | 08/09/2033 | 5.97%                | Pay to investor   |
| LSFJOA                         | L1 LONG SHORT FUND LTD         | \$0.8171                       | \$0.9800                | \$2.69              | 30.38%  | \$1.87                                 | 63.57%           | 06/02/2035 | 6.54%                | Pay to investor   |
| LSFJOB                         | L1 LONG SHORT FUND LTD         | \$1.2768                       | \$1.5300                | \$2.69              | 47.46%  | \$1.41                                 | 43.12%           | 06/02/2035 | 8.67%                | Pay to investor   |



CitiFirst Instalment MINIs - current interest rate 8.55%pa

Effective Date: 12-May-25

| CitiFirst Instalment MINI Code | Underlying                    | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| LYCJOA                         | LYNAS CORP LTD                | \$5.1272                       | \$6.4000                | \$7.70              | 66.59%  | \$2.57                                 | 16.88%           | 06/02/2035 | 0.00%                | Pay to investor   |
| LYCJOE                         | LYNAS CORP LTD                | \$3.8303                       | \$4.7800                | \$7.70              | 49.74%  | \$3.87                                 | 37.92%           | 06/02/2035 | 0.00%                | Pay to investor   |
| MFGSO1                         | MAGELLAN FINANCIAL GROUP LTD  | \$4.4802                       | \$5.1400                | \$8.51              | 52.65%  | \$4.03                                 | 39.60%           | 15/07/2032 | 15.41%               | Pay down loan     |
| MNDJOA                         | MONADELPHOUS GROUP LTD        | \$6.9225                       | \$7.9400                | \$16.43             | 42.13%  | \$9.51                                 | 51.67%           | 25/09/2025 | 6.94%                | Pay to investor   |
| MP1JOA                         | MEGAPORT LTD                  | \$4.8824                       | \$5.6000                | \$11.68             | 41.80%  | \$6.80                                 | 52.05%           | 06/02/2035 | 0.00%                | Pay to investor   |
| MP1JOC                         | MEGAPORT LTD                  | \$3.3009                       | \$3.7800                | \$11.68             | 28.26%  | \$8.38                                 | 67.64%           | 15/07/2032 | 0.00%                | Pay to investor   |
| MPLSO1                         | MEDIBANK PRIVATE LIMITED      | \$1.5823                       | \$1.8200                | \$4.71              | 33.59%  | \$3.13                                 | 61.36%           | 25/09/2025 | 5.50%                | Pay down loan     |
| MPLSO2                         | MEDIBANK PRIVATE LIMITED      | \$0.9626                       | \$1.1100                | \$4.71              | 20.44%  | \$3.75                                 | 76.43%           | 06/02/2035 | 4.59%                | Pay down loan     |
| MQGJOA                         | MACQUARIE GROUP LTD           | \$103.8378                     | \$119.1100              | \$203.31            | 51.07%  | \$99.47                                | 41.41%           | 25/09/2025 | 6.48%                | Pay to investor   |
| MQGJOB                         | MACQUARIE GROUP LTD           | \$123.6518                     | \$141.8300              | \$203.31            | 60.82%  | \$79.66                                | 30.24%           | 25/09/2025 | 8.10%                | Pay to investor   |
| MQGJOC                         | MACQUARIE GROUP LTD           | \$91.3773                      | \$104.8100              | \$203.31            | 44.94%  | \$111.93                               | 48.45%           | 25/09/2025 | 5.76%                | Pay to investor   |
| MQGJOE                         | MACQUARIE GROUP LTD           | \$109.9475                     | \$126.1200              | \$203.31            | 54.08%  | \$93.36                                | 37.97%           | 25/11/2032 | 6.91%                | Pay to investor   |
| MQGJOF                         | MACQUARIE GROUP LTD           | \$131.9738                     | \$151.3800              | \$203.31            | 64.91%  | \$71.34                                | 25.54%           | 15/07/2032 | 9.04%                | Pay to investor   |
| MQGJOG                         | MACQUARIE GROUP LTD           | \$89.3841                      | \$102.5300              | \$203.31            | 43.96%  | \$113.93                               | 49.57%           | 06/02/2035 | 5.66%                | Pay to investor   |
| MQGSO1                         | MACQUARIE GROUP LTD           | \$73.6162                      | \$84.4400               | \$203.31            | 36.21%  | \$129.69                               | 58.47%           | 26/05/2026 | 4.97%                | Pay down loan     |
| MQGSO2                         | MACQUARIE GROUP LTD           | \$104.1844                     | \$119.5000              | \$203.31            | 51.24%  | \$99.13                                | 41.22%           | 06/02/2035 | 6.51%                | Pay down loan     |
| MVAJOA                         | VANECK AUS PROPERTY ETF       | \$14.4939                      | \$16.6300               | \$24.40             | 59.40%  | \$9.91                                 | 31.84%           | 06/02/2035 | 11.31%               | Pay to investor   |
| MVEJOA                         | VANECK VECTORS S&P/ASX MIDCAP | \$20.5045                      | \$23.5200               | \$40.95             | 50.07%  | \$20.45                                | 42.56%           | 10/02/2033 | 5.72%                | Pay to investor   |
| MVEJOB                         | VANECK VECTORS S&P/ASX MIDCAP | \$28.9583                      | \$33.2200               | \$40.95             | 70.72%  | \$11.99                                | 18.88%           | 10/02/2033 | 9.76%                | Pay to investor   |
| MVEJOC                         | VANECK VECTORS S&P/ASX MIDCAP | \$22.1154                      | \$25.3700               | \$40.95             | 54.01%  | \$18.83                                | 38.05%           | 10/02/2033 | 6.21%                | Pay to investor   |
| MVWSO2                         | VANECK AUST EQUAL WEIGHT ETF  | \$22.7045                      | \$26.0400               | \$38.49             | 58.99%  | \$15.79                                | 32.35%           | 15/07/2032 | 10.07%               | Pay down loan     |
| NABJOA                         | NATIONAL AUSTRALIA BANK LTD   | \$11.5931                      | \$12.9500               | \$36.53             | 31.74%  | \$24.94                                | 64.55%           | 06/02/2035 | 3.41%                | Pay to investor   |
| NABJOF                         | NATIONAL AUSTRALIA BANK LTD   | \$17.3063                      | \$19.3300               | \$36.53             | 47.38%  | \$19.22                                | 47.08%           | 25/09/2025 | 4.42%                | Pay to investor   |
| NABJOG                         | NATIONAL AUSTRALIA BANK LTD   | \$25.4557                      | \$28.4400               | \$36.53             | 69.68%  | \$11.07                                | 22.15%           | 21/01/2032 | 7.68%                | Pay to investor   |
| NABJOH                         | NATIONAL AUSTRALIA BANK LTD   | \$19.8417                      | \$22.1800               | \$36.53             | 54.32%  | \$16.69                                | 39.28%           | 25/11/2032 | 5.09%                | Pay to investor   |
| NABSO2                         | NATIONAL AUSTRALIA BANK LTD   | \$3.1715                       | \$3.6400                | \$36.53             | 8.68%   | \$33.36                                | 90.04%           | 25/09/2025 | 2.55%                | Pay down loan     |
| NABSO3                         | NATIONAL AUSTRALIA BANK LTD   | \$11.3920                      | \$12.8300               | \$36.53             | 31.19%  | \$25.14                                | 64.88%           | 26/05/2026 | 3.38%                | Pay down loan     |
| NABSO4                         | NATIONAL AUSTRALIA BANK LTD   | \$15.2404                      | \$17.1400               | \$36.53             | 41.72%  | \$21.29                                | 53.08%           | 25/11/2032 | 3.99%                | Pay down loan     |
| NABSO6                         | NATIONAL AUSTRALIA BANK LTD   | \$18.9450                      | \$21.2700               | \$36.53             | 51.86%  | \$17.59                                | 41.77%           | 06/02/2035 | 4.83%                | Pay down loan     |
| NANJOA                         | NANOSONICS LTD                | \$2.4156                       | \$2.7800                | \$4.86              | 49.70%  | \$2.44                                 | 42.80%           | 15/07/2032 | 0.00%                | Pay to investor   |
| NHCJOA                         | NEW HOPE CORP LTD             | \$2.7677                       | \$3.1700                | \$3.81              | 72.64%  | \$1.04                                 | 16.80%           | 15/07/2032 | 39.34%               | Pay to investor   |
| NHCJOB                         | NEW HOPE CORP LTD             | \$1.8824                       | \$2.1600                | \$3.81              | 49.41%  | \$1.93                                 | 43.31%           | 15/07/2032 | 21.27%               | Pay to investor   |
| NSRJOB                         | NATIONAL STORAGE              | \$1.1076                       | \$1.3800                | \$2.35              | 47.13%  | \$1.24                                 | 41.28%           | 25/09/2025 | 8.85%                | Pay to investor   |
| NSTJOA                         | NORTHERN STAR RESOURCES LTD   | \$11.6864                      | \$14.0000               | \$19.77             | 59.11%  | \$8.08                                 | 29.19%           | 25/11/2032 | 6.19%                | Pay to investor   |
| NSTJOB                         | NORTHERN STAR RESOURCES LTD   | \$10.6688                      | \$12.2500               | \$19.77             | 53.96%  | \$9.10                                 | 38.04%           | 15/07/2032 | 5.49%                | Pay to investor   |
| NSTJOC                         | NORTHERN STAR RESOURCES LTD   | \$6.1400                       | \$7.3500                | \$19.77             | 31.06%  | \$13.63                                | 62.82%           | 26/05/2026 | 3.67%                | Pay to investor   |
| NSTJOD                         | NORTHERN STAR RESOURCES LTD   | \$8.7583                       | \$10.5100               | \$19.77             | 44.30%  | \$11.01                                | 46.84%           | 25/11/2032 | 4.54%                | Pay to investor   |
| NWLJOA                         | NETWEALTH GROUP LTD           | \$16.6115                      | \$19.8800               | \$29.03             | 57.22%  | \$12.42                                | 31.52%           | 15/07/2032 | 1.13%                | Pay to investor   |
| NWLJOB                         | NETWEALTH GROUP LTD           | \$10.6329                      | \$12.7200               | \$29.03             | 36.63%  | \$18.40                                | 56.18%           | 06/02/2035 | 0.76%                | Pay to investor   |
| NXTJOA                         | NEXTDC LTD                    | \$5.5601                       | \$6.9300                | \$13.57             | 40.97%  | \$8.01                                 | 48.93%           | 25/11/2032 | 0.00%                | Pay to investor   |
| NXTJOB                         | NEXTDC LTD                    | \$7.4665                       | \$9.3100                | \$13.57             | 55.02%  | \$6.10                                 | 31.39%           | 06/02/2035 | 0.00%                | Pay to investor   |
| ORAJOB                         | ORORA LTD                     | \$1.4318                       | \$1.6400                | \$1.91              | 75.16%  | \$0.47                                 | 13.91%           | 10/02/2033 | 21.13%               | Pay to investor   |
| ORGJOA                         | ORIGIN ENERGY LTD             | \$5.7794                       | \$6.6300                | \$11.03             | 52.40%  | \$5.25                                 | 39.89%           | 25/09/2025 | 10.95%               | Pay to investor   |
| ORGJOB                         | ORIGIN ENERGY LTD             | \$7.1246                       | \$8.1700                | \$11.03             | 64.59%  | \$3.91                                 | 25.93%           | 26/05/2026 | 14.72%               | Pay to investor   |





CitiFirst Instalment MINIs - current interest rate 8.55%pa

Effective Date: 12-May-25

| CitiFirst Instalment MINI Code | Underlying                  | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|-----------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| ORGJOC                         | ORIGIN ENERGY LTD           | \$4.2593                       | \$4.8900                | \$11.03             | 38.62%  | \$6.77                                 | 55.67%           | 06/02/2035 | 8.49%                | Pay to investor   |
| ORGSO1                         | ORIGIN ENERGY LTD           | \$0.7987                       | \$0.9200                | \$11.03             | 7.24%   | \$10.23                                | 91.66%           | 25/09/2025 | 5.62%                | Pay down loan     |
| ORGSO2                         | ORIGIN ENERGY LTD           | \$3.5257                       | \$4.0500                | \$11.03             | 31.96%  | \$7.50                                 | 63.28%           | 25/11/2032 | 7.66%                | Pay down loan     |
| ORGSO3                         | ORIGIN ENERGY LTD           | \$4.9043                       | \$5.6300                | \$11.03             | 44.46%  | \$6.13                                 | 48.96%           | 06/02/2035 | 9.39%                | Pay down loan     |
| ORIJOA                         | ORICA LTD                   | \$11.0760                      | \$12.7000               | \$18.29             | 60.56%  | \$7.21                                 | 30.56%           | 25/09/2025 | 6.52%                | Pay to investor   |
| ORIJOC                         | ORICA LTD                   | \$8.1509                       | \$9.3600                | \$18.29             | 44.56%  | \$10.14                                | 48.82%           | 26/05/2026 | 4.64%                | Pay to investor   |
| ORIJOD                         | ORICA LTD                   | \$9.6728                       | \$11.0900               | \$18.29             | 52.89%  | \$8.62                                 | 39.37%           | 06/02/2035 | 5.45%                | Pay to investor   |
| OZFJOB                         | SPDR S&P/ASX200 FINANCIALS  | \$14.6391                      | \$16.7900               | \$28.72             | 50.97%  | \$14.08                                | 41.54%           | 25/09/2025 | 9.89%                | Pay to investor   |
| PMEJOA                         | PRO MEDICUS LTD             | \$141.8592                     | \$170.0000              | \$251.66            | 56.37%  | \$109.80                               | 32.45%           | 06/02/2035 | 0.43%                | Pay to investor   |
| PMEJOC                         | PRO MEDICUS LTD             | \$51.5406                      | \$61.6900               | \$251.66            | 20.48%  | \$200.12                               | 75.49%           | 06/02/2035 | 0.23%                | Pay to investor   |
| PMEJOD                         | PRO MEDICUS LTD             | \$112.3557                     | \$134.4800              | \$251.66            | 44.65%  | \$139.30                               | 46.56%           | 06/02/2035 | 0.34%                | Pay to investor   |
| QANJOB                         | QANTAS AIRWAYS LTD          | \$2.9454                       | \$3.3800                | \$9.86              | 29.87%  | \$6.91                                 | 65.72%           | 25/09/2025 | 3.82%                | Pay to investor   |
| QANJOC                         | QANTAS AIRWAYS LTD          | \$3.7360                       | \$4.2800                | \$9.86              | 37.89%  | \$6.12                                 | 56.59%           | 21/01/2032 | 4.31%                | Pay to investor   |
| QBEJOA                         | QBE INSURANCE GROUP LTD     | \$8.7407                       | \$10.0300               | \$22.59             | 38.69%  | \$13.85                                | 55.60%           | 26/05/2026 | 6.28%                | Pay to investor   |
| QBEJOC                         | QBE INSURANCE GROUP LTD     | \$5.5380                       | \$6.3500                | \$22.59             | 24.52%  | \$17.05                                | 71.89%           | 25/09/2025 | 5.10%                | Pay to investor   |
| QBEJOD                         | QBE INSURANCE GROUP LTD     | \$7.8604                       | \$9.0200                | \$22.59             | 34.80%  | \$14.73                                | 60.07%           | 25/11/2032 | 5.91%                | Pay to investor   |
| QBEJOE                         | QBE INSURANCE GROUP LTD     | \$11.0094                      | \$12.6400               | \$22.59             | 48.74%  | \$11.58                                | 44.05%           | 25/11/2032 | 7.51%                | Pay to investor   |
| QBEJOF                         | QBE INSURANCE GROUP LTD     | \$7.7876                       | \$8.9400                | \$22.59             | 34.47%  | \$14.80                                | 60.42%           | 10/02/2033 | 5.88%                | Pay to investor   |
| QBEJOG                         | QBE INSURANCE GROUP LTD     | \$11.5905                      | \$13.2900               | \$22.59             | 51.31%  | \$11.00                                | 41.17%           | 10/02/2033 | 7.91%                | Pay to investor   |
| QBES01                         | QBE INSURANCE GROUP LTD     | \$3.7021                       | \$4.2500                | \$22.59             | 16.39%  | \$18.89                                | 81.19%           | 10/02/2033 | 4.61%                | Pay down loan     |
| QBES02                         | QBE INSURANCE GROUP LTD     | \$6.6528                       | \$7.6300                | \$22.59             | 29.45%  | \$15.94                                | 66.22%           | 06/02/2035 | 5.46%                | Pay down loan     |
| QBES03                         | QBE INSURANCE GROUP LTD     | \$8.5830                       | \$9.8400                | \$22.59             | 37.99%  | \$14.01                                | 56.44%           | 10/02/2033 | 6.21%                | Pay down loan     |
| QLTS01                         | BETASHARES GB QUAL LEADERS  | \$13.7317                      | \$15.7500               | \$31.29             | 43.89%  | \$17.56                                | 49.66%           | 21/01/2032 | 5.60%                | Pay down loan     |
| QLTS02                         | BETASHARES GB QUAL LEADERS  | \$11.5282                      | \$13.2300               | \$31.29             | 36.84%  | \$19.76                                | 57.72%           | 21/01/2032 | 4.98%                | Pay down loan     |
| QOZJOA                         | BETASHARES FTSE RAFI AU 200 | \$8.0436                       | \$8.8300                | \$16.42             | 48.99%  | \$8.38                                 | 46.22%           | 15/07/2032 | 8.70%                | Pay to investor   |
| QREJOA                         | BETASHARES AU RESOURCES ETF | \$3.0642                       | \$3.5100                | \$6.70              | 45.73%  | \$3.64                                 | 47.61%           | 06/02/2035 | 6.71%                | Pay to investor   |
| QREJOB                         | BETASHARES AU RESOURCES ETF | \$3.6771                       | \$4.2200                | \$6.70              | 54.88%  | \$3.02                                 | 37.01%           | 06/02/2035 | 8.07%                | Pay to investor   |
| REAJOC                         | REA GROUP LTD               | \$136.1790                     | \$156.2000              | \$244.97            | 55.59%  | \$108.79                               | 36.24%           | 15/07/2032 | 1.95%                | Pay to investor   |
| REAJOD                         | REA GROUP LTD               | \$93.2658                      | \$106.9700              | \$244.97            | 38.07%  | \$151.70                               | 56.33%           | 26/05/2026 | 1.40%                | Pay to investor   |
| REAJOE                         | REA GROUP LTD               | \$113.3796                     | \$130.0500              | \$244.97            | 46.28%  | \$131.59                               | 46.91%           | 08/09/2033 | 1.61%                | Pay to investor   |
| RIOJOD                         | RIO TINTO LTD               | \$85.7070                      | \$98.3100               | \$114.98            | 74.54%  | \$29.27                                | 14.50%           | 06/02/2035 | 21.30%               | Pay to investor   |
| RIOJOF                         | RIO TINTO LTD               | \$72.6677                      | \$83.3500               | \$114.98            | 63.20%  | \$42.31                                | 27.51%           | 10/02/2033 | 14.74%               | Pay to investor   |
| RIOJOH                         | RIO TINTO LTD               | \$64.5126                      | \$73.9900               | \$114.98            | 56.11%  | \$50.47                                | 35.65%           | 06/02/2035 | 12.36%               | Pay to investor   |
| RIOSO1                         | RIO TINTO LTD               | \$49.8772                      | \$57.2200               | \$114.98            | 43.38%  | \$65.10                                | 50.23%           | 25/11/2032 | 9.58%                | Pay down loan     |
| RIOSO2                         | RIO TINTO LTD               | \$43.1120                      | \$49.4600               | \$114.98            | 37.50%  | \$71.87                                | 56.98%           | 06/02/2035 | 8.68%                | Pay down loan     |
| RIOSO5                         | RIO TINTO LTD               | \$53.7125                      | \$61.6100               | \$114.98            | 46.71%  | \$61.27                                | 46.42%           | 10/02/2033 | 10.18%               | Pay down loan     |
| RRLJOA                         | REGIS RESOURCES LTD         | \$1.8003                       | \$2.2400                | \$4.85              | 37.12%  | \$3.05                                 | 53.81%           | 15/07/2032 | 0.00%                | Pay to investor   |
| RRLJOC                         | REGIS RESOURCES LTD         | \$1.1406                       | \$1.4200                | \$4.85              | 23.52%  | \$3.71                                 | 70.72%           | 21/01/2032 | 0.00%                | Pay to investor   |
| S32JOB                         | SOUTH32 LIMITED             | \$1.7875                       | \$2.0500                | \$2.79              | 64.07%  | \$1.00                                 | 26.52%           | 06/02/2035 | 9.91%                | Pay to investor   |
| S32JOF                         | SOUTH32 LIMITED             | \$1.6445                       | \$1.8800                | \$2.79              | 58.94%  | \$1.15                                 | 32.62%           | 06/02/2035 | 8.68%                | Pay to investor   |
| S32JOG                         | SOUTH32 LIMITED             | \$1.3585                       | \$1.5600                | \$2.79              | 48.69%  | \$1.43                                 | 44.09%           | 06/02/2035 | 6.94%                | Pay to investor   |
| SCGJOA                         | SCENTRE GROUP               | \$1.6614                       | \$1.9100                | \$3.71              | 44.78%  | \$2.05                                 | 48.52%           | 25/09/2025 | 8.40%                | Pay to investor   |
| SCGJOB                         | SCENTRE GROUP               | \$1.2563                       | \$1.4400                | \$3.71              | 33.86%  | \$2.45                                 | 61.19%           | 06/02/2035 | 7.01%                | Pay to investor   |
| SCGSO2                         | SCENTRE GROUP               | \$1.2611                       | \$1.4500                | \$3.71              | 33.99%  | \$2.45                                 | 60.92%           | 26/05/2026 | 7.02%                | Pay down loan     |



CitiFirst Instalment MINIs - current interest rate 8.55%pa

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|--------------------------------|------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| SDFJOA                         | STEADFAST GROUP LTD    | \$3.0642                       | \$3.5100                | \$5.96              | 51.41%  | \$2.90                                 | 41.11%           | 06/02/2035 | 6.27%                | Pay to investor   |
| SDFJOB                         | STEADFAST GROUP LTD    | \$2.5535                       | \$2.9300                | \$5.96              | 42.84%  | \$3.41                                 | 50.84%           | 06/02/2035 | 5.33%                | Pay to investor   |
| SDFS01                         | STEADFAST GROUP LTD    | \$2.9850                       | \$3.4200                | \$5.96              | 50.08%  | \$2.98                                 | 42.62%           | 06/02/2035 | 6.10%                | Pay down loan     |
| SEKJOA                         | SEEK LTD               | \$9.4072                       | \$10.7900               | \$21.54             | 43.67%  | \$12.13                                | 49.91%           | 06/02/2035 | 3.30%                | Pay to investor   |
| SFRJOA                         | SANDFIRE RESOURCES NL  | \$2.9791                       | \$3.7100                | \$10.25             | 29.06%  | \$7.27                                 | 63.80%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOB                         | SANDFIRE RESOURCES NL  | \$2.4733                       | \$3.0800                | \$10.25             | 24.13%  | \$7.78                                 | 69.95%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOC                         | SANDFIRE RESOURCES NL  | \$3.7293                       | \$4.6500                | \$10.25             | 36.38%  | \$6.52                                 | 54.63%           | 15/07/2032 | 0.00%                | Pay to investor   |
| SFRJOD                         | SANDFIRE RESOURCES NL  | \$5.2233                       | \$6.5200                | \$10.25             | 50.96%  | \$5.03                                 | 36.39%           | 10/02/2033 | 0.00%                | Pay to investor   |
| SFYS01                         | SPDR S&P/ASX 50 FUND   | \$20.3353                      | \$23.3300               | \$72.60             | 28.01%  | \$52.26                                | 67.87%           | 06/02/2035 | 5.24%                | Pay down loan     |
| SFYS02                         | SPDR S&P/ASX 50 FUND   | \$33.8792                      | \$38.8600               | \$72.60             | 46.67%  | \$38.72                                | 46.47%           | 06/02/2035 | 7.08%                | Pay down loan     |
| SGPJOB                         | STOCKLAND              | \$3.0459                       | \$3.4900                | \$5.61              | 54.29%  | \$2.56                                 | 37.79%           | 25/09/2025 | 9.59%                | Pay to investor   |
| SGPJOC                         | STOCKLAND              | \$2.4756                       | \$2.8400                | \$5.61              | 44.13%  | \$3.13                                 | 49.38%           | 21/01/2032 | 7.85%                | Pay to investor   |
| SHLJOD                         | SONIC HEALTHCARE LTD   | \$19.6571                      | \$22.5600               | \$26.80             | 73.35%  | \$7.14                                 | 15.82%           | 25/11/2032 | 8.82%                | Pay to investor   |
| SHLS01                         | SONIC HEALTHCARE LTD   | \$16.8382                      | \$19.3300               | \$26.80             | 62.83%  | \$9.96                                 | 27.87%           | 25/11/2032 | 6.32%                | Pay down loan     |
| SHLS02                         | SONIC HEALTHCARE LTD   | \$9.9714                       | \$11.4400               | \$26.80             | 37.21%  | \$16.83                                | 57.31%           | 06/02/2035 | 3.74%                | Pay down loan     |
| SIGJOA                         | SIGMA HEALTHCARE LTD   | \$1.8385                       | \$2.2000                | \$3.02              | 60.88%  | \$1.18                                 | 27.15%           | 06/02/2035 | 0.42%                | Pay to investor   |
| SIGJOB                         | SIGMA HEALTHCARE LTD   | \$1.6853                       | \$2.0200                | \$3.02              | 55.80%  | \$1.33                                 | 33.11%           | 06/02/2035 | 0.37%                | Pay to investor   |
| SIGJOC                         | SIGMA HEALTHCARE LTD   | \$1.4300                       | \$1.7100                | \$3.02              | 47.35%  | \$1.59                                 | 43.38%           | 06/02/2035 | 0.31%                | Pay to investor   |
| STOJOA                         | SANTOS LTD             | \$3.8766                       | \$4.4500                | \$6.06              | 63.97%  | \$2.18                                 | 26.57%           | 25/09/2025 | 16.24%               | Pay to investor   |
| STOJOD                         | SANTOS LTD             | \$4.4899                       | \$5.1700                | \$6.06              | 74.09%  | \$1.57                                 | 14.69%           | 25/11/2032 | 22.59%               | Pay to investor   |
| STWJOB                         | SPDR S&P/ASX 200 FUND  | \$38.7658                      | \$44.4700               | \$74.30             | 52.17%  | \$35.53                                | 40.15%           | 25/09/2025 | 7.04%                | Pay to investor   |
| STWS01                         | SPDR S&P/ASX 200 FUND  | \$33.1996                      | \$38.0900               | \$74.30             | 44.68%  | \$41.10                                | 48.73%           | 25/11/2032 | 6.09%                | Pay down loan     |
| STWS02                         | SPDR S&P/ASX 200 FUND  | \$20.3134                      | \$23.3000               | \$74.30             | 27.34%  | \$53.99                                | 68.64%           | 06/02/2035 | 4.63%                | Pay down loan     |
| SULJOA                         | SUPER RETAIL GROUP LTD | \$7.2364                       | \$8.6600                | \$14.14             | 51.18%  | \$6.90                                 | 38.76%           | 08/09/2033 | 17.24%               | Pay to investor   |
| SULJOC                         | SUPER RETAIL GROUP LTD | \$9.5606                       | \$11.4400               | \$14.14             | 67.61%  | \$4.58                                 | 19.09%           | 08/09/2033 | 25.99%               | Pay to investor   |
| SULJOD                         | SUPER RETAIL GROUP LTD | \$4.8722                       | \$5.8300                | \$14.14             | 34.46%  | \$9.27                                 | 58.77%           | 06/02/2035 | 12.84%               | Pay to investor   |
| SUNJOA                         | SUNCORP GROUP LTD      | \$6.7862                       | \$7.7800                | \$20.57             | 32.99%  | \$13.78                                | 62.18%           | 06/02/2035 | 29.53%               | Pay to investor   |
| SUNJOC                         | SUNCORP GROUP LTD      | \$8.1424                       | \$9.3400                | \$20.57             | 39.58%  | \$12.43                                | 54.59%           | 06/02/2035 | 32.75%               | Pay to investor   |
| SUNSO1                         | SUNCORP GROUP LTD      | \$2.7484                       | \$3.1600                | \$20.57             | 13.36%  | \$17.82                                | 84.64%           | 25/09/2025 | 22.84%               | Pay down loan     |
| TCLJOC                         | TRANSURBAN GROUP       | \$10.9411                      | \$12.5500               | \$14.36             | 76.19%  | \$3.42                                 | 12.60%           | 25/09/2025 | 18.72%               | Pay to investor   |
| TCLJOD                         | TRANSURBAN GROUP       | \$8.6968                       | \$10.0000               | \$14.36             | 60.56%  | \$5.66                                 | 30.36%           | 25/11/2032 | 11.30%               | Pay to investor   |
| TCLJOE                         | TRANSURBAN GROUP       | \$7.4755                       | \$8.5700                | \$14.36             | 52.06%  | \$6.88                                 | 40.32%           | 25/11/2032 | 9.30%                | Pay to investor   |
| TCLJOF                         | TRANSURBAN GROUP       | \$6.6854                       | \$7.6700                | \$14.36             | 46.56%  | \$7.67                                 | 46.59%           | 10/02/2033 | 8.34%                | Pay to investor   |
| TCLJOG                         | TRANSURBAN GROUP       | \$9.5921                       | \$11.0000               | \$14.36             | 66.80%  | \$4.77                                 | 23.40%           | 10/02/2033 | 13.42%               | Pay to investor   |
| TLCJOA                         | THE LOTTERY CORP LTD   | \$3.8061                       | \$4.3700                | \$5.29              | 71.95%  | \$1.48                                 | 17.39%           | 15/07/2032 | 12.47%               | Pay to investor   |
| TLCJOB                         | THE LOTTERY CORP LTD   | \$2.9840                       | \$3.4200                | \$5.29              | 56.41%  | \$2.31                                 | 35.35%           | 15/07/2032 | 8.02%                | Pay to investor   |
| TLC01                          | THE LOTTERY CORP LTD   | \$2.8405                       | \$3.2600                | \$5.29              | 53.70%  | \$2.45                                 | 38.37%           | 15/07/2032 | 7.55%                | Pay down loan     |
| TLC02                          | THE LOTTERY CORP LTD   | \$2.1828                       | \$2.5000                | \$5.29              | 41.26%  | \$3.11                                 | 52.74%           | 15/07/2032 | 5.95%                | Pay down loan     |
| TLSJOA                         | TELSTRA CORP LTD       | \$1.6809                       | \$1.9100                | \$4.61              | 36.46%  | \$2.93                                 | 58.57%           | 25/09/2025 | 6.32%                | Pay to investor   |
| TLSJOB                         | TELSTRA CORP LTD       | \$2.4356                       | \$2.8000                | \$4.61              | 52.83%  | \$2.17                                 | 39.26%           | 25/11/2032 | 8.51%                | Pay to investor   |
| TLSJOC                         | TELSTRA CORP LTD       | \$2.4789                       | \$2.8200                | \$4.61              | 53.77%  | \$2.13                                 | 38.83%           | 15/07/2032 | 8.68%                | Pay to investor   |
| TLSJOF                         | TELSTRA CORP LTD       | \$2.1558                       | \$2.4800                | \$4.61              | 46.76%  | \$2.45                                 | 46.20%           | 10/02/2033 | 7.54%                | Pay to investor   |
| TLSJOH                         | TELSTRA CORP LTD       | \$3.0036                       | \$3.4400                | \$4.61              | 65.15%  | \$1.61                                 | 25.38%           | 10/02/2033 | 11.52%               | Pay to investor   |
| TLS02                          | TELSTRA CORP LTD       | \$2.1086                       | \$2.4200                | \$4.61              | 45.74%  | \$2.50                                 | 47.51%           | 21/01/2032 | 7.40%                | Pay down loan     |



CitiFirst Instalment MINIs - current interest rate 8.55%pa

Effective Date: 12-May-25

| CitiFirst Instalment MINI Code | Underlying                    | Final Instalment (Loan Amount) | Stop Loss Trigger Level | Current Share Price | Gearing | First Instalment (Indicative IM Price) | % from Stop Loss | Expiry     | Indicative Div Yield | Treatment of Divs |
|--------------------------------|-------------------------------|--------------------------------|-------------------------|---------------------|---------|----------------------------------------|------------------|------------|----------------------|-------------------|
| TLSSO4                         | TELSTRA CORP LTD              | \$1.6378                       | \$1.8700                | \$4.61              | 35.53%  | \$2.97                                 | 59.44%           | 10/02/2033 | 6.22%                | Pay down loan     |
| TLSSO5                         | TELSTRA CORP LTD              | \$1.2623                       | \$1.4500                | \$4.61              | 27.38%  | \$3.35                                 | 68.55%           | 10/02/2033 | 5.53%                | Pay down loan     |
| TLXJOA                         | TELIX PHARMACEUTICALS LTD     | \$12.2570                      | \$15.2800               | \$26.80             | 45.74%  | \$14.54                                | 42.99%           | 06/02/2035 | 0.00%                | Pay to investor   |
| TNEJOC                         | TECHNOLOGY ONE LTD            | \$11.3380                      | \$13.0100               | \$32.02             | 35.41%  | \$20.68                                | 59.37%           | 08/09/2033 | 1.09%                | Pay to investor   |
| TPGJOA                         | TPG TELECOM LTD               | \$2.7856                       | \$3.2000                | \$5.20              | 53.57%  | \$2.41                                 | 38.46%           | 10/02/2033 | 7.46%                | Pay to investor   |
| TWEJOC                         | TREASURY WINE ESTATES LTD     | \$6.1693                       | \$7.0800                | \$9.02              | 68.40%  | \$2.85                                 | 21.51%           | 06/02/2035 | 6.67%                | Pay to investor   |
| VASJOA                         | VANGUARD AUST SHARES IDX ETF  | \$50.7166                      | \$58.1700               | \$102.04            | 49.70%  | \$51.32                                | 42.99%           | 21/01/2032 | 6.66%                | Pay to investor   |
| VASSO1                         | VANGUARD AUST SHARES IDX ETF  | \$46.1941                      | \$52.9800               | \$102.04            | 45.27%  | \$55.85                                | 48.08%           | 25/11/2032 | 6.12%                | Pay down loan     |
| VASSO2                         | VANGUARD AUST SHARES IDX ETF  | \$25.3116                      | \$29.0400               | \$102.04            | 24.81%  | \$76.73                                | 71.54%           | 06/02/2035 | 4.45%                | Pay down loan     |
| VHYJOD                         | VANGUARD AUS HIGH YIELD       | \$50.7166                      | \$58.1700               | \$72.60             | 69.86%  | \$21.88                                | 19.88%           | 21/01/2032 | 25.85%               | Pay to investor   |
| VHYJOE                         | VANGUARD AUS HIGH YIELD       | \$43.4919                      | \$49.8900               | \$72.60             | 59.91%  | \$29.11                                | 31.28%           | 06/02/2035 | 19.44%               | Pay to investor   |
| VHYJOF                         | VANGUARD AUS HIGH YIELD       | \$36.2500                      | \$41.5800               | \$72.60             | 49.93%  | \$36.35                                | 42.73%           | 06/02/2035 | 15.56%               | Pay to investor   |
| VHYJOG                         | VANGUARD AUS HIGH YIELD       | \$28.9980                      | \$33.2600               | \$72.60             | 39.94%  | \$43.60                                | 54.19%           | 06/02/2035 | 12.98%               | Pay to investor   |
| VHYSO1                         | VANGUARD AUS HIGH YIELD       | \$21.6821                      | \$24.8700               | \$72.60             | 29.87%  | \$50.92                                | 65.74%           | 25/09/2025 | 11.11%               | Pay down loan     |
| VHYSO2                         | VANGUARD AUS HIGH YIELD       | \$13.1694                      | \$15.1100               | \$72.60             | 18.14%  | \$59.43                                | 79.19%           | 06/02/2035 | 9.52%                | Pay down loan     |
| VTSSO1                         | VANGUARD TOTL ST MKT ETF-CDI  | \$171.5192                     | \$196.7400              | \$435.12            | 39.42%  | \$263.60                               | 54.78%           | 25/11/2032 | 2.10%                | Pay down loan     |
| WBCJOA                         | WESTPAC BANKING CORP          | \$23.2913                      | \$26.0300               | \$31.21             | 74.63%  | \$7.92                                 | 16.60%           | 15/07/2032 | 30.56%               | Pay to investor   |
| WBCJOB                         | WESTPAC BANKING CORP          | \$14.5347                      | \$16.2400               | \$31.21             | 46.57%  | \$16.68                                | 47.97%           | 06/02/2035 | 14.51%               | Pay to investor   |
| WBCJOC                         | WESTPAC BANKING CORP          | \$14.7942                      | \$16.5400               | \$31.21             | 47.40%  | \$16.42                                | 47.00%           | 25/11/2032 | 14.74%               | Pay to investor   |
| WBCJOG                         | WESTPAC BANKING CORP          | \$20.7725                      | \$23.2300               | \$31.21             | 66.56%  | \$10.44                                | 25.57%           | 25/11/2032 | 23.19%               | Pay to investor   |
| WBCJOH                         | WESTPAC BANKING CORP          | \$11.4296                      | \$12.7700               | \$31.21             | 36.62%  | \$19.78                                | 59.08%           | 06/02/2035 | 12.23%               | Pay to investor   |
| WBCJOI                         | WESTPAC BANKING CORP          | \$9.9792                       | \$11.1500               | \$31.21             | 31.97%  | \$21.23                                | 64.27%           | 06/02/2035 | 11.40%               | Pay to investor   |
| WBCSO2                         | WESTPAC BANKING CORP          | \$4.0108                       | \$4.5700                | \$31.21             | 12.85%  | \$27.20                                | 85.36%           | 25/09/2025 | 8.90%                | Pay down loan     |
| WBCSO3                         | WESTPAC BANKING CORP          | \$12.2182                      | \$13.7400               | \$31.21             | 39.15%  | \$18.99                                | 55.98%           | 26/05/2026 | 12.74%               | Pay down loan     |
| WBCSO4                         | WESTPAC BANKING CORP          | \$10.7648                      | \$12.1300               | \$31.21             | 34.49%  | \$20.45                                | 61.13%           | 25/11/2032 | 11.84%               | Pay down loan     |
| WBCSO5                         | WESTPAC BANKING CORP          | \$9.6577                       | \$10.8700               | \$31.21             | 30.94%  | \$21.55                                | 65.17%           | 06/02/2035 | 11.23%               | Pay down loan     |
| WDISO2                         | SPDR S&P GLOBAL DIVIDEND FUND | \$9.0518                       | \$10.3800               | \$21.13             | 42.84%  | \$12.08                                | 50.88%           | 25/09/2025 | 7.29%                | Pay down loan     |
| WDSJOD                         | WOODSIDE ENERGY GROUP LTD     | \$14.2590                      | \$16.3500               | \$20.40             | 69.90%  | \$6.14                                 | 19.85%           | 06/02/2035 | 30.49%               | Pay to investor   |
| WDSSO2                         | WOODSIDE ENERGY GROUP LTD     | \$9.6831                       | \$11.1100               | \$20.40             | 47.47%  | \$10.72                                | 45.54%           | 15/07/2032 | 17.47%               | Pay down loan     |
| WDSSO3                         | WOODSIDE ENERGY GROUP LTD     | \$15.1501                      | \$17.3800               | \$20.40             | 74.27%  | \$5.25                                 | 14.80%           | 25/09/2025 | 35.67%               | Pay down loan     |
| WDSSO4                         | WOODSIDE ENERGY GROUP LTD     | \$12.4797                      | \$14.3200               | \$20.40             | 61.18%  | \$7.92                                 | 29.80%           | 15/07/2032 | 23.64%               | Pay down loan     |
| WDSSO5                         | WOODSIDE ENERGY GROUP LTD     | \$11.6401                      | \$13.3600               | \$20.40             | 57.06%  | \$8.76                                 | 34.51%           | 06/02/2035 | 21.38%               | Pay down loan     |
| WEBJOA                         | WEB TRAVEL GROUP LTD          | \$2.9212                       | \$3.3500                | \$4.25              | 68.73%  | \$1.33                                 | 21.18%           | 06/02/2035 | 0.00%                | Pay to investor   |
| WESJOA                         | WESFARMERS LTD                | \$41.6846                      | \$47.8100               | \$80.24             | 51.95%  | \$38.56                                | 40.42%           | 25/09/2025 | 5.24%                | Pay to investor   |
| WESJOB                         | WESFARMERS LTD                | \$29.8300                      | \$34.2200               | \$80.24             | 37.18%  | \$50.41                                | 57.35%           | 25/11/2032 | 4.01%                | Pay to investor   |
| WESJOD                         | WESFARMERS LTD                | \$41.7743                      | \$47.9100               | \$80.24             | 52.06%  | \$38.47                                | 40.29%           | 25/11/2032 | 5.25%                | Pay to investor   |
| WESJOE                         | WESFARMERS LTD                | \$21.5944                      | \$24.7600               | \$80.24             | 26.91%  | \$58.65                                | 69.14%           | 10/02/2033 | 3.44%                | Pay to investor   |
| WESSO1                         | WESFARMERS LTD                | \$34.3964                      | \$39.4500               | \$80.24             | 42.87%  | \$45.84                                | 50.83%           | 25/09/2025 | 4.41%                | Pay down loan     |
| WHCJOA                         | WHITEHAVEN COAL LTD           | \$0.8784                       | \$1.1000                | \$5.16              | 17.02%  | \$4.28                                 | 78.68%           | 06/02/2035 | 5.14%                | Pay to investor   |
| WHCJOB                         | WHITEHAVEN COAL LTD           | \$2.5811                       | \$3.2200                | \$5.16              | 50.02%  | \$2.58                                 | 37.60%           | 25/09/2025 | 8.53%                | Pay to investor   |
| WHCJOD                         | WHITEHAVEN COAL LTD           | \$3.3388                       | \$4.1600                | \$5.16              | 64.71%  | \$1.82                                 | 19.38%           | 15/07/2032 | 12.08%               | Pay to investor   |
| WHCJOG                         | WHITEHAVEN COAL LTD           | \$3.0278                       | \$3.8000                | \$5.16              | 58.68%  | \$2.13                                 | 26.36%           | 25/09/2025 | 10.32%               | Pay to investor   |
| WLEJOB                         | WAM LEADERS LTD               | \$0.9568                       | \$1.0500                | \$1.24              | 77.47%  | \$0.28                                 | 14.98%           | 10/02/2033 | 49.96%               | Pay to investor   |
| WLEJOC                         | WAM LEADERS LTD               | \$0.7993                       | \$0.8800                | \$1.24              | 64.72%  | \$0.44                                 | 28.74%           | 10/02/2033 | 31.90%               | Pay to investor   |



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| WLEJOD                         | WAM LEADERS LTD              | \$0.9931                       | \$1.0900                | \$1.24              | 80.41%  | \$0.24                                 | 11.74%           | 10/02/2033 | 57.46%               | Pay to investor   |
| WORJOA                         | WORLEY LIMITED               | \$8.3070                       | \$9.5300                | \$12.57             | 66.09%  | \$4.26                                 | 24.18%           | 25/09/2025 | 11.73%               | Pay to investor   |
| WORSO1                         | WORLEY LIMITED               | \$9.1863                       | \$10.5400               | \$12.57             | 73.08%  | \$3.38                                 | 16.15%           | 26/05/2026 | 14.78%               | Pay down loan     |
| WOWJOA                         | WOOLWORTHS LTD               | \$20.8930                      | \$23.9700               | \$33.26             | 62.82%  | \$12.37                                | 27.93%           | 25/11/2032 | 11.00%               | Pay to investor   |
| WOWJOD                         | WOOLWORTHS LTD               | \$18.9166                      | \$21.7000               | \$33.26             | 56.87%  | \$14.34                                | 34.76%           | 06/02/2035 | 9.48%                | Pay to investor   |
| WOWJOF                         | WOOLWORTHS LTD               | \$23.3189                      | \$26.7400               | \$33.26             | 70.11%  | \$9.94                                 | 19.60%           | 06/02/2035 | 13.68%               | Pay to investor   |
| WOWSO1                         | WOOLWORTHS LTD               | \$24.4192                      | \$27.2800               | \$33.26             | 73.42%  | \$8.84                                 | 17.98%           | 26/05/2026 | 15.38%               | Pay down loan     |
| WOWSO2                         | WOOLWORTHS LTD               | \$18.1932                      | \$20.8700               | \$33.26             | 54.70%  | \$15.07                                | 37.25%           | 21/01/2032 | 9.03%                | Pay down loan     |
| WOWSO3                         | WOOLWORTHS LTD               | \$10.0222                      | \$11.5000               | \$33.26             | 30.13%  | \$23.24                                | 65.42%           | 06/02/2035 | 5.85%                | Pay down loan     |
| XROJOA                         | XERO LTD                     | \$102.1415                     | \$122.2500              | \$172.41            | 59.24%  | \$70.27                                | 29.09%           | 06/02/2035 | 0.00%                | Pay to investor   |
| XROJOB                         | XERO LTD                     | \$52.7006                      | \$63.0700               | \$172.41            | 30.57%  | \$119.71                               | 63.42%           | 15/07/2032 | 0.00%                | Pay to investor   |
| XROJOD                         | XERO LTD                     | \$86.2247                      | \$103.2100              | \$172.41            | 50.01%  | \$86.19                                | 40.14%           | 25/11/2032 | 0.00%                | Pay to investor   |
| XROJOE                         | XERO LTD                     | \$58.8851                      | \$70.4800               | \$172.41            | 34.15%  | \$113.52                               | 59.12%           | 25/11/2032 | 0.00%                | Pay to investor   |
| YM1JOA                         | BETASHARES AUS TOP 20 EQ YLD | \$5.8016                       | \$6.6500                | \$7.56              | 76.74%  | \$1.76                                 | 12.04%           | 06/02/2035 | 36.92%               | Pay to investor   |
| YM1JOB                         | BETASHARES AUS TOP 20 EQ YLD | \$5.0764                       | \$5.8300                | \$7.56              | 67.15%  | \$2.48                                 | 22.88%           | 06/02/2035 | 26.14%               | Pay to investor   |
| YM1SO1                         | BETASHARES AUS TOP 20 EQ YLD | \$2.4472                       | \$2.8100                | \$7.56              | 32.37%  | \$5.11                                 | 62.83%           | 15/07/2032 | 12.70%               | Pay down loan     |
| YM1SO3                         | BETASHARES AUS TOP 20 EQ YLD | \$0.3980                       | \$0.4600                | \$7.56              | 5.26%   | \$7.16                                 | 93.92%           | 06/02/2035 | 9.07%                | Pay down loan     |

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