

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



Contents

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

Reporting details

Deal overview

Initial Cut-Off Date	31/10/2021	Publication Date	16/05/2025 (16th of each month)
Scheduled date of Clean-Up-Call	10/2025	Payment Date	21/05/2025 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	30/04/2025
Issue Date	22/11/2021	Monthly Period	from 01/04/2025 until 30/04/2025
Period no.	42	Interest Accrual Period	from 22/04/2025 until 21/05/2025
Reporting frequency	Monthly	Note payment period	from 22/04/2025 until 21/05/2025
Next Payment Date	23/06/2025	Days accrued	29

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

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

Parties Overview

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

Transaction Events I

Clean-up-call condition			
Percentage of the Current Outstanding Discounted Receivables Balance			15.13%
Min. Percentage of Outstanding Discounted Receivables Balance		10.00%	The Clean-Up-Call Condition is expected to be reached in10/2025

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

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

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

Transaction Parties replacements

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

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	127,091.74 AUD
Cumulative Net Salvage Loss incl.current Period	2,951,281.95 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,951,281.95 AUD
Discounted Balance as of Pool Cut Date	600,025,098.06 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.49186%

Transaction Events III

Account Bank

Australia and New Zealand Banking Group Limited

Current ratings

Minimum required Rating (if no short term Rating available, the higher long term rating is applicable)

or

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

If the Account Bank ceases to have the Account Bank Required Rating it shall, at its own cost,

(i) transfer the accounts to an Eligible Collateral Bank, or

(ii) provide a guarantee from an Eligible Guarantor, or

If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank.

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

Required rating: **Fulfilled**

Swap Counterparty

ING Bank N.V.

Current ratings

Minimum required Rating for Class A Notes

Minimum required Rating for Class B Notes

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

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost,

(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or

- (ii) provide a guarantee from an Eligible Guarantor.

If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.

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

Required rating: **Fulfilled****Service**

Volkswagen Financial Services Australia Pty Ltd

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

If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in "ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVING AGREEMENT - Commingling".

Monthly
Remittance
Condition:

Fulfilled

Information regarding the notes I

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

Information regarding the notes II

Monthly Period:	04/2025
Payment Date:	21/05/2025
Interest Accrual Period (from/until)	from 22/04/2025 until 21/05/2025
Days accrued	29
Index Rate	1-Month-BBSW
Base Interest Rate:	4.0500%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	273,442.80 AUD	31,428.30 AUD
Interest paid	273,442.80 AUD	31,428.30 AUD

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

Notes Balance	Class A	Class B
Note Balance as of Pool Cut	526,200,000.00 AUD	33,000,000.00 AUD
Notes balance as of the beginning of the Monthly Period	72,454,898.52 AUD	7,832,932.80 AUD
Redemption amount due to amortising series	5,267,735.58 AUD	569,507.40 AUD
Notes Balance as of the end of the Monthly Period	67,187,162.94 AUD	7,263,425.40 AUD

Payments to Investors per note	Class A	Class B
Interest	51.97 AUD	95.24 AUD
Principal repayment per Class	1,001.09 AUD	1,725.78 AUD
Number of Notes	5,262	330
Note Factor	0.1276837	0.2201038

Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	12.3037%	6.8039%
Current OC Percentage	25.9999%	17.9999%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the beginning of the Monthly Period	7,165,233.18 AUD
Regular redemption from waterfall	(1,369,440.93 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	5,795,792.25 AUD

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	7,200,000.00 AUD
Balance as of the beginning of the period	6,000,000.00 AUD
Specified General Cash Collateral Account Balance	6,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the Month of Poolcut	1,089,520.77 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end of Month of Poolcut	80,287,831.32 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	7,200,000.00 AUD

Credit enhancement

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

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

Calculation of Credit Enhancement

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

Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying principal for reporting period	72,454,898.52 AUD	7,832,932.80 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(182,572.28 AUD)	(18,817.28 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	7,653,119.60 AUD	7,653,119.60 AUD
1) ii) Available Collections - Interest on Trust Account	21,444.21 AUD	7,674,563.81 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	7,674,563.81 AUD
3) i) Net Swap Receipts - Class A	182,572.28 AUD	7,857,136.09 AUD
3) ii) Net Swap Receipts - Class B	18,817.28 AUD	7,875,953.37 AUD
4) Damages and Indemnity Payments to Issuer	-	7,875,953.37 AUD
5) Other Reimbursement Amounts	-	7,875,953.37 AUD
6) Buffer Release Amount	(237,440.33 AUD)	7,638,513.04 AUD
Remaining Rounding Amount (M-1)	27.75 AUD	7,638,540.79 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	7,638,540.79 AUD	7,638,540.79 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	7,638,539.79 AUD
2) Taxes	-	7,638,539.79 AUD
3) Trust Fees & Expenses and Servicer Fees	(90,327.62 AUD)	7,548,212.17 AUD
4. a) Net Swap Payments - Class A Notes	-	7,548,212.17 AUD
4. b) Net Swap Payments - Class B Notes	-	7,548,212.17 AUD
5. a) Interest accrued in prev. month - Class A	(273,442.80 AUD)	7,274,769.37 AUD
5. b) Interest Shortfalls from prior months - Class A	-	7,274,769.37 AUD
6. a) Interest accrued in prev. month - Class B	(31,428.30 AUD)	7,243,341.07 AUD
6. b) Interest Shortfalls from prior months - Class B	-	7,243,341.07 AUD
7) Payment to Cash Collateral Account	-	7,243,341.07 AUD
8) Principal Payment - Class A	(5,267,735.58 AUD)	1,975,605.49 AUD
9) Principal Payment - Class B	(569,507.40 AUD)	1,406,098.09 AUD
Remaining Rounding Amount (Current Period)	(51.65 AUD)	1,406,046.44 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,406,046.44 AUD
11) Other Payment to Swap Counterparties	-	1,406,046.44 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(36,605.51 AUD)	1,369,440.93 AUD
Interest Accrued this period on the Subordinated Loan	-	1,369,440.93 AUD
Unpaid Interest on the Subordinated Loan	-	1,369,440.93 AUD
13) Subordinated Loan Principal	(1,369,440.93 AUD)	-
14) Surplus Income Distribution to Beneficiary of the Trust	-	-

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

Retention of Net Economic Interest

Period	Poolcut	Balance as at Current Period
Total Assets	684,926,843.21 AUD	94,972,651.20 AUD
Nominal Receivables Balance	684,926,843.21 AUD	94,972,651.20 AUD
First loss piece	48,025,098.06 AUD	22,342,808.86 AUD
Subordinated Loan balance	34,825,098.06 AUD	5,795,792.25 AUD
Overcollateralisation	6,000,000.00 AUD	10,547,016.61 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	23.53%

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

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

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

Amortisation profile I

Note Class	Class A		Class B	
WAL	At closing: 1.85 yrs	Currently: 0.41 yrs	At closing: 2.84 yrs	Currently: 0.41 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PoolCut	526,200,000.00 AUD	-	33,000,000.00 AUD	-
12/2021	510,049,185.54 AUD	-	33,000,000.00 AUD	-
01/2022	494,276,866.74 AUD	-	33,000,000.00 AUD	-
02/2022	480,766,050.30 AUD	-	33,000,000.00 AUD	-
03/2022	466,604,640.18 AUD	-	33,000,000.00 AUD	-
04/2022	449,793,707.82 AUD	-	33,000,000.00 AUD	-
05/2022	434,204,927.58 AUD	-	33,000,000.00 AUD	-
06/2022	416,766,133.38 AUD	-	33,000,000.00 AUD	-
07/2022	399,553,605.18 AUD	-	33,000,000.00 AUD	-
08/2022	382,999,405.80 AUD	-	33,000,000.00 AUD	-
09/2022	367,050,704.76 AUD	-	33,000,000.00 AUD	-
10/2022	352,075,000.14 AUD	-	33,000,000.00 AUD	-
11/2022	337,754,730.24 AUD	-	33,000,000.00 AUD	-
12/2022	322,389,374.52 AUD	-	33,000,000.00 AUD	-
01/2023	308,497,905.00 AUD	-	33,000,000.00 AUD	-
02/2023	295,031,605.08 AUD	-	33,000,000.00 AUD	-
03/2023	282,007,734.12 AUD	-	33,000,000.00 AUD	-
04/2023	266,550,924.84 AUD	-	33,000,000.00 AUD	-
05/2023	254,648,386.08 AUD	-	33,000,000.00 AUD	-
06/2023	240,840,950.70 AUD	-	33,000,000.00 AUD	-
07/2023	227,003,048.34 AUD	-	33,000,000.00 AUD	-
08/2023	216,117,548.94 AUD	-	31,022,277.00 AUD	-
09/2023	207,506,075.46 AUD	-	27,654,914.10 AUD	-
10/2023	198,541,679.64 AUD	-	24,302,025.00 AUD	-
11/2023	189,750,982.44 AUD	-	21,078,129.60 AUD	-
12/2023	180,980,280.84 AUD	-	19,565,386.50 AUD	-
01/2024	173,061,707.52 AUD	-	18,709,359.90 AUD	-
02/2024	165,548,255.58 AUD	-	17,897,101.20 AUD	-
03/2024	157,862,736.24 AUD	-	17,066,240.40 AUD	-
04/2024	150,655,743.18 AUD	-	16,287,087.30 AUD	-
05/2024	143,207,961.00 AUD	-	15,481,943.40 AUD	-
06/2024	134,856,114.60 AUD	-	14,579,040.30 AUD	-
07/2024	127,992,782.76 AUD	-	13,837,012.20 AUD	-
08/2024	120,292,319.34 AUD	-	13,004,560.80 AUD	-
09/2024	113,619,366.66 AUD	-	12,283,141.20 AUD	-
10/2024	107,057,810.52 AUD	-	11,573,766.60 AUD	-
11/2024	100,451,895.72 AUD	-	10,859,613.60 AUD	-
12/2024	94,241,314.98 AUD	-	10,188,251.70 AUD	-
01/2025	88,764,046.56 AUD	-	9,596,070.00 AUD	-
02/2025	83,097,188.28 AUD	-	8,983,474.50 AUD	-
03/2025	77,690,535.90 AUD	-	8,398,962.00 AUD	-
04/2025	72,454,898.52 AUD	-	7,832,932.80 AUD	-
05/2025	67,187,162.94 AUD	-	7,263,425.40 AUD	-
06/2025	-	62,260,036.62 AUD	-	6,730,805.40 AUD
07/2025	-	56,574,129.90 AUD	-	6,116,084.70 AUD
08/2025	-	52,279,390.74 AUD	-	5,651,791.20 AUD
09/2025	-	48,075,789.42 AUD	-	5,197,348.20 AUD
10/2025	-	-	-	-

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

Run out schedule I

End of Collection Period	Principal	Interest	Nominal Instalments
arrears	1,230,058.69 AUD	88,105.22 AUD	1,318,163.91 AUD
05.2025	4,686,203.79 AUD	434,143.72 AUD	5,120,347.51 AUD
06.2025	7,071,306.22 AUD	412,257.60 AUD	7,483,563.82 AUD
07.2025	5,272,450.12 AUD	380,301.26 AUD	5,652,751.38 AUD
08.2025	5,243,941.34 AUD	352,715.85 AUD	5,596,657.19 AUD
09.2025	4,691,209.02 AUD	327,206.52 AUD	5,018,415.54 AUD
10.2025	4,498,685.82 AUD	304,385.53 AUD	4,803,071.35 AUD
11.2025	4,524,948.36 AUD	283,415.66 AUD	4,808,364.02 AUD
12.2025	5,342,313.31 AUD	260,617.74 AUD	5,602,931.05 AUD
01.2026	4,770,602.95 AUD	234,629.91 AUD	5,005,232.86 AUD
02.2026	4,914,271.84 AUD	211,422.76 AUD	5,125,694.60 AUD
03.2026	4,853,476.11 AUD	187,516.87 AUD	5,040,992.98 AUD
04.2026	4,915,355.29 AUD	163,907.06 AUD	5,079,262.35 AUD
05.2026	7,071,629.70 AUD	139,995.60 AUD	7,211,625.30 AUD
06.2026	8,399,928.49 AUD	105,595.27 AUD	8,505,523.76 AUD
07.2026	4,991,703.44 AUD	64,732.95 AUD	5,056,436.39 AUD
08.2026	4,108,796.97 AUD	40,450.53 AUD	4,149,247.50 AUD
09.2026	278,864.70 AUD	20,463.00 AUD	299,327.70 AUD
10.2026	389,511.89 AUD	19,106.30 AUD	408,618.19 AUD
11.2026	260,037.59 AUD	17,211.56 AUD	277,249.15 AUD
12.2026	235,410.42 AUD	15,946.60 AUD	251,357.02 AUD
01.2027	254,354.52 AUD	14,801.33 AUD	269,155.85 AUD
02.2027	271,254.79 AUD	13,564.02 AUD	284,818.81 AUD
03.2027	214,258.83 AUD	12,244.58 AUD	226,503.41 AUD
04.2027	254,236.29 AUD	11,202.31 AUD	265,438.60 AUD
05.2027	224,484.06 AUD	9,965.54 AUD	234,449.60 AUD
06.2027	190,829.21 AUD	8,873.52 AUD	199,702.73 AUD
07.2027	184,931.31 AUD	7,945.19 AUD	192,876.50 AUD
08.2027	267,573.36 AUD	7,045.55 AUD	274,618.91 AUD
09.2027	158,164.41 AUD	5,743.96 AUD	163,908.37 AUD
10.2027	150,617.10 AUD	4,974.53 AUD	155,591.63 AUD
11.2027	138,603.42 AUD	4,241.87 AUD	142,845.29 AUD
12.2027	129,321.25 AUD	3,567.65 AUD	132,888.90 AUD
01.2028	117,879.11 AUD	2,938.47 AUD	120,817.58 AUD
02.2028	109,181.81 AUD	2,365.06 AUD	111,546.87 AUD
03.2028	95,371.40 AUD	1,833.93 AUD	97,205.33 AUD
04.2028	90,128.26 AUD	1,370.02 AUD	91,498.28 AUD
05.2028	73,362.33 AUD	931.58 AUD	74,293.91 AUD
06.2028	51,525.31 AUD	574.70 AUD	52,100.01 AUD
07.2028	31,756.09 AUD	324.05 AUD	32,080.14 AUD
08.2028	14,827.43 AUD	169.57 AUD	14,997.00 AUD
09.2028	4,386.71 AUD	97.43 AUD	4,484.14 AUD
10.2028	3,016.66 AUD	76.09 AUD	3,092.75 AUD
11.2028	3,030.75 AUD	61.43 AUD	3,092.18 AUD
12.2028	1,360.43 AUD	46.69 AUD	1,407.12 AUD
01.2029	1,367.05 AUD	40.07 AUD	1,407.12 AUD
02.2029	1,374.06 AUD	33.41 AUD	1,407.47 AUD
03.2029	904.73 AUD	26.73 AUD	931.46 AUD
04.2029	909.13 AUD	22.33 AUD	931.46 AUD
05.2029	913.55 AUD	17.91 AUD	931.46 AUD
06.2029	918.00 AUD	13.46 AUD	931.46 AUD
07.2029	922.46 AUD	9.00 AUD	931.46 AUD
08.2029	927.32 AUD	4.51 AUD	931.83 AUD
09.2029	- AUD	- AUD	- AUD
Total	90,793,397.20 AUD	4,179,254.00 AUD	94,972,651.20 AUD

Outstanding Contracts I - Overview

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

Total Portfolio as of Previous Month			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	3,655	64,760,047.27 AUD	2,474	51,512,326.86 AUD	1,181	13,247,720.41 AUD	1,253	44,068,316.37 AUD	2,402	20,691,730.90 AUD	2,657	52,689,631.30 AUD	998	12,070,415.97 AUD
In Advance	1,870	24,023,268.31 AUD	1,089	14,872,491.30 AUD	781	9,150,777.01 AUD	470	11,693,476.03 AUD	1,400	12,329,792.28 AUD	1,278	18,047,364.50 AUD	592	5,975,903.81 AUD
In Arrears	474	8,783,954.25 AUD	325	6,647,593.66 AUD	149	2,136,360.59 AUD	151	5,116,032.53 AUD	323	3,667,921.72 AUD	321	6,491,409.34 AUD	153	2,292,544.91 AUD
Paid Out	1,961	-	1,445	-	516	-	396	-	1,565	-	1,352	-	609	-
Early Payout	7,167	-	3,944	-	3,223	-	1,945	-	5,222	-	4,769	-	2,398	-
Gross Salvage	7	344,718.69 AUD	7	344,718.69 AUD	0	-	4	280,859.65 AUD	3	83,859.04 AUD	4	260,859.65 AUD	3	83,859.04 AUD
Net Salvage	107	2,897,339.13 AUD	87	2,476,054.17 AUD	20	421,284.96 AUD	42	1,620,141.88 AUD	65	1,277,197.25 AUD	57	1,633,379.15 AUD	50	1,263,959.98 AUD
Total	15,241	100,893,327.65 AUD	9,371	75,553,184.68 AUD	5,876	24,956,142.97 AUD	4,261	62,759,526.46 AUD	10,380	38,950,501.19 AUD	10,438	79,122,643.94 AUD	4,903	21,656,653.71 AUD

Total Portfolio as of Current Reporting Period			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	3,623	62,346,350.00 AUD	2,412	49,081,421.09 AUD	1,211	13,264,928.91 AUD	1,223	42,696,558.65 AUD	2,400	19,649,791.35 AUD	2,639	50,834,758.11 AUD	984	11,511,591.89 AUD
In Advance	1,751	21,062,054.63 AUD	1,044	13,416,088.65 AUD	707	7,675,965.98 AUD	441	10,474,762.75 AUD	1,310	10,617,291.88 AUD	1,192	15,800,775.75 AUD	559	5,291,278.88 AUD
In Arrears	391	7,123,481.43 AUD	283	5,611,681.60 AUD	108	1,511,799.63 AUD	137	4,337,312.20 AUD	254	2,786,169.23 AUD	260	5,122,116.93 AUD	131	2,001,364.50 AUD
Paid Out	2,019	-	1,492	-	527	-	407	-	1,612	-	1,389	-	630	-
Early Payout	7,339	-	4,042	-	3,297	-	2,005	-	5,334	-	4,885	-	2,454	-
Gross Salvage	7	231,511.14 AUD	7	231,511.14 AUD	0	-	5	171,011.87 AUD	2	60,499.27 AUD	4	137,458.51 AUD	3	94,052.63 AUD
Net Salvage	111	3,033,189.70 AUD	91	2,611,904.74 AUD	20	421,284.96 AUD	43	1,684,275.09 AUD	68	1,348,914.61 AUD	58	1,697,512.36 AUD	53	1,335,677.34 AUD
Total	15,241	93,626,686.90 AUD	9,371	70,952,607.22 AUD	5,876	22,675,979.68 AUD	4,261	59,363,920.56 AUD	10,980	34,462,666.34 AUD	10,427	73,592,621.66 AUD	4,814	20,233,965.24 AUD

Outstanding Contracts II - Collections

Collections This Reporting Month by Status	Change in Contract Statuses From Last Month	Number of Contracts This Month	Collections
Normal	(32)	3,623	3,161,385.47AUD
In Advance	(119)	1,751	1,407,176.91AUD
In Arrears	(83)	391	331,222.01AUD
Paid out / Matured	58	2,019	423,422.19AUD
Early Payout	172	7,339	2,197,302.47AUD
Gross Salvage	-	7	78,701.72AUD
Net Salvage	4	111	53,908.83AUD
Total	-	15,241	7,653,119.60AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	6,006	15,241		102,658,959.98AUD
Scheduled Collections For Contracts Active This Period			5,120,347.51AUD	5,120,347.51AUD
Collections Variations From Normal Contracts This Period			(353,386.15AUD)	
Collection Variations From Contracts Paying Out Early This Period			2,197,302.47AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			423,422.19AUD	
Collection Variations from Contracts in Advance This Period			589,473.89AUD	
Collection Variations from Contract In Arrears This Period			(79,630.13AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			70,747.06AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			53,908.83AUD	
Other Variations From Scheduled Collections This Period			(473,303.58AUD)	
<i>Instalment Collection Variations</i>			2,428,534.58AUD	2,428,534.58AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			104,237.51 AUD	
<i>Non Instalment Collection Variations</i>			104,237.51 AUD	
Actual Collections For Contracts Active This Period			7,653,119.60 AUD	7,653,119.60 AUD
Number of Contracts Paid Out Early This Month	172			
Number of Contracts Paid Out/Matured This Month	58			
Number of Contracts Into Net Salvage This Month	4			
Repurchased Contracts	0			
Less Recoveries After Net Salvage				45,150.00 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				127,091.74AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				4,737.71AUD
Reduced Nominal Balance Due to Other				-143,790.27AUD
End of Period	5,772			94,972,651.20 AUD

Armars Contracts

Days in Advance	Total Volume				Product Types												Customer Type				Vehicle Status			
	Number of Contracts	Number of Vehicles	Outstanding Deliveries (Number of Deliveries)	Outstanding Deliveries (Percentage)	Channel Members				Consumer Loan				Business				No Business				New			
					Number of Contracts	Number of Vehicles	Outstanding Deliveries (Number of Deliveries)	Outstanding Deliveries (Percentage)	Number of Contracts	Number of Vehicles	Outstanding Deliveries (Number of Deliveries)	Outstanding Deliveries (Percentage)	Number of Contracts	Number of Vehicles	Outstanding Deliveries (Number of Deliveries)	Outstanding Deliveries (Percentage)	Number of Contracts	Number of Vehicles	Outstanding Deliveries (Number of Deliveries)	Outstanding Deliveries (Percentage)				
H=0	246	4,349	4,310 (99.12%)	0.40%	164	2,986 (68.65%)	NA	1,023 (62.64%)	77	2,328 (77.41%)	158	1,691 (73.04%)	162	3,029 (79.82%)	85	991 (24.14%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=1	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=2	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=3	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=4	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=5	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=6	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=7	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=8	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=9	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=10	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=11	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=12	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=13	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=14	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%
H=15	0	0	0 (0.00%)	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0 (0.00%)	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	1	62,774.38 AUD
	Used	3	64,317.36 AUD
Total Chattel Mortgage		4	127,091.74 AUD
Consumer Loan	New	-	0.00 AUD
	Used	-	0.00 AUD
Total Consumer Loan		-	0.00 AUD
Total		4	127,091.74 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,951,281.95 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.4919%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
10/2021				
11/2021	0	0.00 AUD	0	0.00 AUD
12/2021	0	0.00 AUD	0	0.00 AUD
01/2022	0	0.00 AUD	0	0.00 AUD
02/2022	0	0.00 AUD	0	0.00 AUD
03/2022	0	0.00 AUD	0	0.00 AUD
04/2022	0	0.00 AUD	0	0.00 AUD
05/2022	0	0.00 AUD	0	0.00 AUD
06/2022	0	0.00 AUD	0	0.00 AUD
07/2022	1	23,440.30 AUD	1	23,440.30 AUD
08/2022	4	57,706.41 AUD	5	81,146.71 AUD
09/2022	1	60,349.39 AUD	6	141,496.10 AUD
10/2022	1	5,937.71 AUD	7	147,433.81 AUD
11/2022	2	144,698.53 AUD	9	292,132.34 AUD
12/2022	2	26,228.63 AUD	11	318,360.97 AUD
01/2023	2	25,455.90 AUD	13	343,816.87 AUD
02/2023	3	68,262.70 AUD	16	412,079.57 AUD
03/2023	1	47,352.50 AUD	17	459,432.07 AUD
04/2023	8	153,358.85 AUD	25	612,790.92 AUD
05/2023	6	179,378.47 AUD	31	792,169.39 AUD
06/2023	5	232,890.36 AUD	36	1,025,059.75 AUD
07/2023	8	333,018.77 AUD	44	1,358,078.52 AUD
08/2023	0	0.00 AUD	44	1,358,078.52 AUD
09/2023	3	31,630.96 AUD	47	1,389,709.48 AUD
10/2023	3	132,797.26 AUD	50	1,522,506.74 AUD
11/2023	4	93,990.57 AUD	54	1,616,497.31 AUD
12/2023	4	128,949.95 AUD	58	1,745,447.26 AUD
01/2024	4	162,393.21 AUD	62	1,907,840.47 AUD
02/2024	4	111,379.56 AUD	66	2,019,220.03 AUD
03/2024	2	61,122.34 AUD	68	2,080,342.37 AUD
04/2024	1	6,198.85 AUD	69	2,086,541.22 AUD
05/2024	2	88,269.08 AUD	71	2,174,810.30 AUD
06/2024	0	0.00 AUD	71	2,174,810.30 AUD
07/2024	2	23,391.05 AUD	73	2,198,201.35 AUD
08/2024	3	31,008.23 AUD	76	2,229,209.58 AUD
09/2024	6	94,966.71 AUD	82	2,324,176.29 AUD
10/2024	5	110,554.93 AUD	87	2,434,731.22 AUD
11/2024	2	48,438.06 AUD	89	2,483,169.28 AUD
12/2024	6	122,278.77 AUD	95	2,605,448.05 AUD
01/2025	4	55,403.39 AUD	99	2,660,851.44 AUD
02/2025	5	150,998.01 AUD	104	2,811,849.45 AUD
03/2025	3	12,340.76 AUD	107	2,824,190.21 AUD
04/2025	4	127,091.74 AUD	111	2,951,281.95 AUD
Total	111	2,951,281.95 AUD		

Net Salvage Loss After Recoveries

Net Salvaged Contracts						
Product Type	Vehicle Status	Number of Contracts	Gross Salvage Loss	Net Salvage Loss	Recoveries After Net Salvage	Net Salvage Loss After Recoveries
Chattel Mortgage	New	46	2,029,380.16 AUD	1,407,241.66 AUD	104,110.29 AUD	1,303,131.37 AUD
	Used	45	1,352,161.29 AUD	1,145,462.66 AUD	320,661.65 AUD	824,801.01 AUD
Total Chattel Mortgage		91	3,381,541.45 AUD	2,552,704.32 AUD	424,771.94 AUD	2,127,932.38 AUD
Consumer Loan	New	12	340,158.21 AUD	225,603.74 AUD	19,999.02 AUD	205,604.72 AUD
	Used	8	167,952.06 AUD	172,973.89 AUD	8,716.56 AUD	164,257.33 AUD
Total Consumer Loan		20	508,110.27 AUD	398,577.63 AUD	28,715.58 AUD	369,862.05 AUD
Total		111	3,889,651.72 AUD	2,951,281.95 AUD	453,487.52 AUD	2,497,794.43 AUD

Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
4	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
5	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
6	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
7	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
8	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
9	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
10	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
11	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
12	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
13	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
14	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
15	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
16	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
17	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
18	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
19	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
20	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
21	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
22	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
23	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
24	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
25	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
26	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
27	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
28	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%
29	31.03.2024	3,007,685.70 AUD	213,328,020.03 AUD	1.41%	15.67%
30	30.04.2024	3,271,409.76 AUD	203,588,815.28 AUD	1.61%	17.67%
31	31.05.2024	4,228,712.07 AUD	193,524,271.02 AUD	2.19%	23.29%
32	30.06.2024	2,296,091.98 AUD	182,237,992.69 AUD	1.26%	14.11%
33	31.07.2024	3,555,114.83 AUD	172,963,162.57 AUD	2.06%	22.06%
34	31.08.2024	2,859,597.71 AUD	162,557,168.14 AUD	1.76%	19.18%
35	30.09.2024	3,597,668.27 AUD	153,539,642.45 AUD	2.34%	24.76%
36	31.10.2024	3,109,574.01 AUD	144,672,652.57 AUD	2.15%	22.95%
37	30.11.2024	2,490,574.30 AUD	135,745,740.99 AUD	1.83%	19.93%
38	31.12.2024	961,904.04 AUD	127,353,127.23 AUD	0.76%	8.70%
39	31.01.2025	1,362,866.60 AUD	119,951,361.27 AUD	1.14%	12.81%
40	28.02.2025	1,896,103.52 AUD	112,293,489.17 AUD	1.69%	18.48%
41	31.03.2025	1,541,088.30 AUD	104,987,190.93 AUD	1.47%	16.26%
42	30.04.2025	1,770,671.46 AUD	97,911,988.52 AUD	1.81%	19.67%

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

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

Distribution by Down Payment

Distribution by Down Payment	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Interest payments Purchase Price in %	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
No Down Payment	900	15.59%	15,408,756.47 AUD	16.97%	0.00%	649	12,358,266.32 AUD	251	3,050,490.15 AUD	334	10,326,819.51 AUD	566	5,081,936.96 AUD	650	12,377,765.18 AUD	250	3,030,991.29 AUD
0.00 - 10,000.00	3,047	52.79%	40,131,662.70 AUD	44.20%	10.48%	1,852	27,277,915.41 AUD	1,195	12,853,747.29 AUD	874	22,563,766.24 AUD	2,173	17,567,896.46 AUD	2,068	31,262,643.94 AUD	979	8,869,018.76 AUD
10,000.00 - 20,000.00	1,159	19.73%	17,181,701.51 AUD	18.82%	25.29%	790	13,058,531.26 AUD	379	4,122,770.25 AUD	346	10,843,496.52 AUD	799	6,336,204.99 AUD	832	13,186,360.81 AUD	307	3,986,340.70 AUD
20,000.00 - 30,000.00	378	6.55%	7,056,182.21 AUD	7.77%	33.17%	253	5,597,726.61 AUD	129	1,467,455.60 AUD	124	4,921,719.75 AUD	254	2,133,462.46 AUD	297	5,948,106.21 AUD	81	1,107,076.00 AUD
30,000.00 - 40,000.00	144	2.49%	3,271,020.88 AUD	3.60%	37.68%	102	2,839,679.26 AUD	42	431,341.62 AUD	46	2,250,676.12 AUD	98	1,020,344.76 AUD	109	2,623,944.49 AUD	35	647,076.39 AUD
40,000.00 - 50,000.00	71	1.23%	2,578,516.24 AUD	2.84%	36.61%	53	2,313,733.61 AUD	18	264,782.63 AUD	32	2,119,601.53 AUD	39	458,914.71 AUD	59	2,224,245.37 AUD	12	354,270.87 AUD
50,000.00 - 60,000.00	34	0.59%	1,199,616.42 AUD	1.33%	41.58%	26	1,030,387.17 AUD	8	163,225.25 AUD	16	1,063,110.44 AUD	18	130,505.98 AUD	31	1,548,764.09 AUD	3	46,850.33 AUD
60,000.00 - 70,000.00	20	0.35%	1,290,614.18 AUD	1.42%	38.38%	18	1,281,001.14 AUD	2	9,613.04 AUD	13	1,223,627.91 AUD	7	66,986.27 AUD	16	924,598.48 AUD	4	366,017.70 AUD
70,000.00 - 80,000.00	10	0.17%	181,114.29 AUD	0.20%	56.85%	7	148,627.15 AUD	3	31,187.14 AUD	3	71,663.48 AUD	7	109,450.81 AUD	10	181,114.29 AUD	0	0.00 AUD
80,000.00 - 90,000.00	5	0.09%	246,352.77 AUD	0.27%	41.04%	5	246,352.77 AUD	0	0.00 AUD	2	200,546.23 AUD	3	36,808.54 AUD	3	143,762.55 AUD	2	100,590.22 AUD
90,000.00 - 100,000.00	7	0.12%	548,824.23 AUD	0.60%	37.77%	6	534,847.29 AUD	1	13,976.94 AUD	4	494,843.89 AUD	3	53,980.34 AUD	6	438,090.96 AUD	1	110,733.87 AUD
100,000.00 - 110,000.00	4	0.07%	297,348.20 AUD	0.33%	38.98%	4	297,348.20 AUD	0	0.00 AUD	2	246,070.13 AUD	2	51,278.07 AUD	3	252,169.54 AUD	1	45,178.66 AUD
110,000.00 - 120,000.00	3	0.05%	362,271.66 AUD	0.40%	39.40%	3	362,271.66 AUD	0	0.00 AUD	2	354,389.09 AUD	1	7,882.57 AUD	2	274,494.49 AUD	1	87,777.17 AUD
120,000.00 - 130,000.00	3	0.05%	270,388.68 AUD	0.30%	48.91%	2	254,407.73 AUD	1	15,980.95 AUD	2	254,407.73 AUD	1	15,980.95 AUD	2	124,024.54 AUD	1	146,364.14 AUD
130,000.00 - 140,000.00	1	0.02%	171,333.40 AUD	0.19%	28.17%	1	171,333.40 AUD	0	0.00 AUD	1	171,333.40 AUD	0	0.00 AUD	1	171,333.40 AUD	0	0.00 AUD
140,000.00 - 150,000.00	0	0.00%	0.00 AUD	0.00%	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
> 150,000.00	6	0.10%	602,693.36 AUD	0.66%	52.11%	6	564,573.50 AUD	1	38,119.86 AUD	6	564,573.50 AUD	1	38,119.86 AUD	6	602,693.36 AUD	0	0.00 AUD
Total	5,772	100.00%	90,793,397.20AUD	100.00%	18.02%	3,746	68,346,762.48AUD	2,616	22,452,694.72AUD	1,896	67,679,645.47AUD	3,969	33,113,751.73AUD	4,093	71,895,109.39AUD	1,677	18,898,287.90AUD
Statistics Down Payment																	
Minimum Distribution by Down Payment																	
Maximum Distribution by Down Payment																	
Weighted Average Distribution by Down Payment(Customers that make a Down Payment)																	
Weighted Average Distribution by Down Payment																	

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
Direct Debit	5,674	98.27%	87,629,202.71 AUD	96.51%		3,607	65,738,180.20 AUD	1,967	21,891,022.51 AUD	1,732	55,703,127.59 AUD	3,942	31,926,075.12 AUD	3,968	69,710,857.18 AUD	1,606	17,918,345.53 AUD
Other	198	3.43%	3,164,194.49 AUD	3.49%		139	2,602,522.28 AUD	69	561,672.21 AUD	74	1,976,517.88 AUD	124	1,187,676.61 AUD	127	2,184,262.12 AUD	71	979,942.37 AUD
Total	5,772	100.00%	90,793,397.20AUD	100.00%		3,746	68,346,762.48AUD	2,026	22,452,694.72AUD	1,806	67,679,645.47AUD	3,966	33,113,751.73AUD	4,095	71,895,109.39AUD	1,677	18,898,287.90AUD

Distribution of Contracts and Vehicles per Borrower

Number of Contracts Per Borrower	Number of Customers	Percentage of Customers	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
1	6,854	99.46%	5,713	98.89%	108,375,989.30 AUD	98.83%
2	35	0.51%	58	1.00%	1,263,119.25 AUD	1.15%
3	2	0.03%	6	0.10%	17,380.05 AUD	0.02%
4	-	0.00%	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	-	0.00%	0.00 AUD	0.00%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	6,891	100.00%	5,777	100.00%	109,656,488.60 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	266,611.92 AUD	0.29365 %	1
2	266,611.92 AUD	0.29365 %	1
3	261,567.13 AUD	0.28809 %	1
4	261,567.13 AUD	0.28809 %	1
5	240,145.71 AUD	0.26450 %	1
6	239,116.71 AUD	0.26336 %	1
7	193,066.91 AUD	0.21264 %	1
8	175,989.64 AUD	0.19384 %	1
9	171,476.31 AUD	0.18886 %	1
10	171,333.40 AUD	0.18871 %	1
11	164,834.79 AUD	0.18155 %	1
12	153,166.42 AUD	0.16870 %	1
13	150,849.85 AUD	0.16615 %	1
14	150,538.04 AUD	0.16580 %	1
15	148,959.12 AUD	0.16406 %	1
16	146,364.14 AUD	0.16121 %	1
17	145,452.54 AUD	0.16020 %	1
18	144,649.77 AUD	0.15932 %	1
19	143,937.95 AUD	0.15853 %	1
20	140,276.10 AUD	0.15450 %	1
	3,736,515.50 AUD	4.11540 %	20

Distribution by Discounted Receivables Balance

Outstanding Discounted Receivables Balance	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chalet Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10.000.00	2,851	49.39%	13,985,706.38 AUD	15.38%	1,651	8,339,631.14 AUD	1,200	5,621,075.14 AUD	96	677,475.83 AUD	2,756	13,283,230.42 AUD	1,797	9,099,569.36 AUD	1,054	4,861,136.93 AUD
10.000.00 - 20.000.00	1,489	25.80%	21,237,447.48 AUD	23.39%	978	14,005,457.29 AUD	511	7,231,990.89 AUD	517	7,951,525.06 AUD	972	13,285,922.92 AUD	1,103	15,815,233.48 AUD	386	5,422,214.50 AUD
20.000.00 - 30.000.00	710	12.30%	17,341,326.48 AUD	19.10%	510	12,519,248.59 AUD	200	4,822,077.89 AUD	531	13,058,078.60 AUD	179	4,283,247.88 AUD	593	14,490,369.99 AUD	117	2,850,935.49 AUD
30.000.00 - 40.000.00	300	5.20%	10,324,566.13 AUD	11.37%	229	7,887,582.70 AUD	71	2,416,603.40 AUD	255	8,765,294.42 AUD	45	1,528,531.71 AUD	243	8,345,368.72 AUD	57	1,976,197.41 AUD
40.000.00 - 50.000.00	145	2.51%	6,482,996.10 AUD	7.14%	125	5,599,256.08 AUD	20	883,740.02 AUD	138	6,175,678.22 AUD	7	307,317.86 AUD	112	4,992,696.79 AUD	33	1,490,299.31 AUD
50.000.00 - 60.000.00	99	1.72%	5,368,417.91 AUD	5.91%	82	4,452,341.68 AUD	17	916,076.23 AUD	94	5,100,199.03 AUD	5	268,118.86 AUD	88	4,775,228.87 AUD	11	593,189.04 AUD
60.000.00 - 70.000.00	56	0.97%	3,805,192.14 AUD	4.19%	52	3,355,648.98 AUD	4	249,843.26 AUD	56	3,805,192.14 AUD	0	0.00 AUD	51	3,268,126.10 AUD	5	317,064.04 AUD
70.000.00 - 80.000.00	43	0.74%	3,205,223.31 AUD	3.53%	41	3,054,119.06 AUD	2	156,104.51 AUD	42	3,133,186.54 AUD	1	76,237.53 AUD	41	3,055,405.53 AUD	2	145,767.64 AUD
80.000.00 - 90.000.00	28	0.49%	2,353,041.31 AUD	2.59%	28	2,353,041.31 AUD	0	0.00 AUD	27	2,271,896.33 AUD	1	81,144.98 AUD	21	1,763,589.47 AUD	7	589,451.84 AUD
90.000.00 - 100.000.00	10	0.17%	946,004.38 AUD	1.04%	10	946,004.38 AUD	0	0.00 AUD	10	946,004.38 AUD	0	0.00 AUD	10	946,004.38 AUD	0	0.00 AUD
100.000.00 - 110.000.00	5	0.09%	524,903.63 AUD	0.58%	5	524,903.63 AUD	0	0.00 AUD	5	524,903.63 AUD	0	0.00 AUD	5	524,903.63 AUD	0	0.00 AUD
110.000.00 - 120.000.00	6	0.10%	688,767.62 AUD	0.76%	6	688,767.62 AUD	0	0.00 AUD	6	688,767.62 AUD	0	0.00 AUD	4	462,464.43 AUD	2	226,303.19 AUD
120.000.00 - 130.000.00	7	0.12%	870,579.96 AUD	0.96%	7	870,579.96 AUD	0	0.00 AUD	7	870,579.96 AUD	0	0.00 AUD	7	870,579.96 AUD	0	0.00 AUD
130.000.00 - 140.000.00	5	0.09%	671,687.26 AUD	0.74%	4	535,403.67 AUD	1	136,483.59 AUD	5	671,687.26 AUD	0	0.00 AUD	4	535,769.99 AUD	1	132,688.27 AUD
140.000.00 - 150.000.00	6	0.10%	669,639.62 AUD	0.74%	6	669,639.62 AUD	0	0.00 AUD	6	669,639.62 AUD	0	0.00 AUD	4	582,999.38 AUD	2	286,640.24 AUD
> 150.000.00	12	0.21%	2,338,696.83 AUD	2.58%	12	2,338,696.83 AUD	0	0.00 AUD	12	2,338,696.83 AUD	0	0.00 AUD	12	2,338,696.83 AUD	0	0.00 AUD
Total	5,772	100.00%	90,793,397.20AUD	100.00%	3,748	68,340,702.48AUD	2,026	22,452,894.72AUD	1,896	97,678,645.47AUD	3,586	33,113,761.73AUD	4,086	71,895,109.30AUD	1,677	18,898,287.90AUD

Statistics Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	-
Maximum Outstanding Discounted Receivables Balance	266,611.92 AUD
Average Outstanding Discounted Receivables Balance	15,729.97 AUD
Distribution by Original Balance	

Original Balance	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chalet Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10.000.00	12	0.21%	16,819.89 AUD	0.02%	2	1,906.96 AUD	10	14,708.76 AUD	9	0.00 AUD	12	16,819.89 AUD	2	1,587.23 AUD	10	15,228.46 AUD
10.000.00 - 20.000.00	388	6.72%	1,218,701.49 AUD	1.34%	161	517,202.15 AUD	227	701,499.03 AUD	17	141,211.05 AUD	371	1,077,490.13 AUD	134	456,349.08 AUD	294	762,352.10 AUD
20.000.00 - 30.000.00	1,094	18.99%	6,151,163.49 AUD	6.77%	559	3,044,481.99 AUD	535	3,106,681.50 AUD	104	1,195,203.17 AUD	990	4,955,960.32 AUD	651	3,685,008.25 AUD	443	2,466,155.24 AUD
30.000.00 - 40.000.00	1,250	21.66%	10,862,169.34 AUD	11.96%	750	6,543,694.50 AUD	500	4,318,474.84 AUD	255	3,776,358.13 AUD	995	7,085,811.21 AUD	880	7,723,777.24 AUD	370	3,138,392.10 AUD
40.000.00 - 50.000.00	588	10.35%	12,903,034.22 AUD	14.21%	659	8,528,545.77 AUD	329	4,374,488.45 AUD	319	6,251,436.18 AUD	669	6,651,598.94 AUD	733	9,681,760.40 AUD	255	3,221,253.82 AUD
50.000.00 - 60.000.00	714	12.37%	11,781,790.47 AUD	12.98%	531	8,687,221.99 AUD	183	3,094,568.60 AUD	301	7,192,185.89 AUD	413	4,589,594.13 AUD	583	9,762,019.82 AUD	131	2,019,760.20 AUD
60.000.00 - 70.000.00	462	8.00%	9,881,237.47 AUD	10.92%	336	6,557,293.87 AUD	126	2,723,943.60 AUD	200	5,511,854.12 AUD	262	3,769,383.35 AUD	389	7,704,182.56 AUD	73	1,577,054.91 AUD
70.000.00 - 80.000.00	246	4.26%	6,421,488.94 AUD	7.07%	203	5,316,763.82 AUD	43	1,104,705.12 AUD	142	4,722,820.94 AUD	104	1,698,668.00 AUD	200	5,170,424.27 AUD	46	1,251,064.67 AUD
80.000.00 - 90.000.00	195	3.40%	4,865,054.12 AUD	5.36%	134	4,196,666.02 AUD	21	668,596.10 AUD	100	3,987,546.62 AUD	95	877,616.67 AUD	118	3,715,530.51 AUD	37	1,150,033.61 AUD
90.000.00 - 100.000.00	104	1.80%	3,900,189.89 AUD	4.30%	92	3,480,943.78 AUD	12	419,246.13 AUD	75	3,374,318.21 AUD	29	525,871.88 AUD	87	3,260,864.90 AUD	17	639,324.99 AUD
100.000.00 - 110.000.00	110	1.91%	4,567,462.32 AUD	5.03%	93	3,906,199.89 AUD	17	641,262.43 AUD	79	3,826,362.47 AUD	31	741,099.86 AUD	98	4,056,792.99 AUD	12	510,669.33 AUD
110.000.00 - 120.000.00	47	0.81%	2,413,355.02 AUD	2.66%	41	2,125,479.88 AUD	6	287,916.04 AUD	39	2,228,392.88 AUD	8	184,803.94 AUD	41	2,110,607.79 AUD	6	302,788.13 AUD
120.000.00 - 130.000.00	53	0.92%	3,028,147.57 AUD	3.34%	42	2,495,740.57 AUD	11	532,407.22 AUD	42	2,690,431.28 AUD	11	337,716.51 AUD	48	2,737,964.17 AUD	5	290,183.62 AUD
130.000.00 - 140.000.00	35	0.61%	2,388,399.29 AUD	2.63%	32	2,195,959.34 AUD	3	192,439.95 AUD	33	2,301,099.05 AUD	2	87,300.24 AUD	31	2,114,077.16 AUD	4	274,323.13 AUD
140.000.00 - 150.000.00	22	0.38%	1,585,930.57 AUD	1.75%	22	1,585,930.57 AUD	0	0.00 AUD	21	1,579,514.96 AUD	1	6,416.61 AUD	21	1,500,870.94 AUD	1	85,069.63 AUD
> 150.000.00	92	1.60%	9,405,116.95 AUD	10.36%	89	9,136,346.46 AUD	3	271,767.48 AUD	79	8,900,308.69 AUD	13	507,809.56 AUD	79	8,213,471.89 AUD	13	1,154,645.06 AUD
Total	5,772	100.00%	90,793,397.20AUD	100.00%	3,748	68,340,702.48AUD	2,026	22,452,894.72AUD	1,896	97,678,645.47AUD	3,586	33,113,761.73AUD	4,086	71,895,109.30AUD	1,677	18,898,287.90AUD

Statistics Original Balance	
Minimum Original Balance	6,373.00 AUD
Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	82,742.88 AUD

Interest Rate Paid by Obligor		Total Portfolio				Product Type				Balloon				Balloon Type				No Balloon				Vehicle Status			
		Number of Contracts		Percentage of Contracts		Outstanding Discounted Receivables Balance		Percentage of Balloon		Chattel Mortgage		Consumer Loan		Number of Contracts		Outstanding Discounted Receivables Balance		Number of Contracts		Outstanding Discounted Receivables Balance		New		Used	
										Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance		
0.00% - 1.00%	0	0	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	
1.00% - 2.00%	113	1	1.96%	1,147,352.99	1.26%	26	402,620.67	0	87	744,772.32	0	27	649,511.90	0	86	497,881.97	0	113	1,147,352.99	0	0	0.00%	0	0.00%	
2.00% - 3.00%	230	3	3.98%	7,257,233.29	7.99%	205	7,048,771.83	0	25	208,461.26	0	31	6,666,345.04	0	59	790,888.05	0	228	7,109,578.61	0	2	147,854.48	0	0.00%	
3.00% - 4.00%	577	10	10.00%	13,109,287.27	14.44%	573	13,085,252.20	0	4	2,035.07	0	275	10,729,298.37	0	302	2,379,988.90	0	532	11,951,778.68	0	45	1,157,507.61	0	0.00%	
4.00% - 5.00%	676	11	11.11%	15,028,349.78	16.65%	549	11,828,217.40	0	27	1,865,722.39	0	309	10,076,295.39	0	342	2,317,698.89	0	542	11,615,325.21	0	134	2,298,596.86	0	0.00%	
5.00% - 6.00%	839	14	14.54%	15,384,633.16	16.94%	571	11,827,446.31	0	268	3,507,185.85	0	343	11,339,526.31	0	456	4,044,705.69	0	640	12,527,952.42	0	199	2,856,650.74	0	0.00%	
6.00% - 7.00%	1,092	18	18.92%	14,099,241.80	15.53%	504	8,318,328.77	0	588	5,580,913.03	0	295	8,051,332.48	0	797	7,089,454.55	0	793	10,892,454.55	0	299	3,206,777.25	0	0.00%	
7.00% - 8.00%	877	15	15.16%	10,199,592.04	11.23%	331	4,997,560.39	0	546	5,602,366.65	0	141	4,407,945.94	0	626	5,792,481.01	0	158	6,978,165.20	0	359	3,221,760.51	0	0.00%	
8.00% - 9.00%	903	16	15.69%	11,206,275.45	12.33%	630	7,181,081.71	0	273	3,424,193.74	0	179	4,477,853.94	0	724	6,727,421.91	0	573	7,977,038.58	0	330	3,226,261.77	0	0.00%	
9.00% - 10.00%	719	6	6.57%	4,226,052.88	4.63%	303	3,246,187.88	0	76	969,884.60	0	61	1,407,330.00	0	318	2,090,858.11	0	146	2,090,858.11	0	232	2,154,443.71	0	0.00%	
10.00% - 11.00%	80	1	1.39%	832,559.36	0.92%	53	400,115.15	0	27	431,843.85	0	5	73,921.81	0	75	758,673.55	0	11	246,768.54	0	69	585,790.82	0	0.00%	
11.00% - 12.00%	3	0	0.05%	41,396.93	0.05%	1	2,854.17	0	2	36,872.22	0	0	0.00%	3	41,396.93	0	0	0.00%	3	41,396.93	0	0	0.00%	0	0.00%
12.00% - 13.00%	1	0	0.02%	2,854.17	0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	1	2,854.17	0	0	0.00%	1	2,854.17	0	0	0.00%	0	0.00%
13.00% - 14.00%	0	0	0.00%	0.00%	0.00%	1	8,574.91	0	1	8,574.91	0	0	0.00%	1	8,574.91	0	0	0.00%	1	8,574.91	0	0	0.00%	0	0.00%
14.00% - 15.00%	0	0	0.00%	0.00%	0.00%	1	5,018.36	0	1	5,018.36	0	0	0.00%	1	5,018.36	0	0	0.00%	1	5,018.36	0	0	0.00%	0	0.00%
15.00% - 16.00%	0	0	0.00%	0.00%	0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
>16.00%	0	0	0.00%	0.00%	0.00%	0	0.00%	0	0	0.00%	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%	0	0	0.00%	0	0.00%
Total	6,712	113.00%	90,783,397.20	100.00%	3,740	68,340,712.40	2.02%	22,482,684.72	25.00%	67,679,845.97	75.00%	3,981	33,115,717.77	38.00%	4,098	71,885,146.90	79.00%	1,677	16,898,237.59	18.00%					
Statistics Interest Rate Paid by Obligor																									
Minimum Interest Rate Paid by Obligor 1.40%																									
Maximum Interest Rate Paid by Obligor 14.37%																									
Weighted Average Interest Rate Paid by Obligor 5.90%																									

Statistics Seasoning (Months)	
Minimum Distribution by Seasoning (Months)	27
Maximum Distribution by Seasoning (Months)	71
Weighted Average Distribution by Seasoning (Months)	48.19

Product Type

Product Type	Total Portfolio				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Chattel Mortgage	3,746	64.90%	68,340,702.48 AUD	75.27%	1,483	49,868,399.18 AUD	2,263	18,452,313.30 AUD	2,761	55,863,008.36 AUD	985	12,977,694.13 AUD
Consumer Loan	2,026	35.10%	22,452,694.72 AUD	24.73%	323	7,701,256.29 AUD	1,703	14,661,438.43 AUD	1,334	16,532,100.95 AUD	692	5,920,593.77 AUD
Total	5,772	100.00%	90,793,397.20 AUD	100.00%	1,806	57,679,645.47 AUD	3,966	33,113,751.73 AUD	4,095	71,895,109.30 AUD	1,677	18,898,287.90 AUD

Type of Car

Type of Car	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New	4,095	70.95%	71,895,109.30 AUD	79.19%	2,761	55,863,008.36 AUD	1,334	16,532,100.95 AUD
Used	1,677	29.05%	18,898,287.90 AUD	20.81%	985	12,977,694.13 AUD	692	5,920,593.77 AUD
Total	5,772	100.00%	90,793,397.20 AUD	100.00%	3,746	68,340,702.48 AUD	2,026	22,452,694.72 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	1,806	31.29%	57,679,645.47 AUD	63.53%
No Balloon	3,966	68.71%	33,113,751.73 AUD	36.47%
Total	5,772	100.00%	90,793,397.20 AUD	100.00%

Distribution by Brand & Model - VW Group

Make	Total Portfolio					Product Type								Vehicle Status				
	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used		
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	
Audi	A1	24	0.42%	207,185.46 AUD	0.23%	12	100,940.40 AUD	12	105,054.06	7	128,617.18 AUD	17	75,599.29 AUD	16	171,570.81 AUD	8	56,615.65 AUD	
	A3	44	0.76%	430,948.08 AUD	0.48%	18	212,024.68 AUD	26	226,923.4	13	256,777.79 AUD	31	182,270.29 AUD	35	260,377.24 AUD	19	178,670.84 AUD	
	A4, RS4, S3 Limousine	44	0.76%	686,559.68 AUD	0.76%	13	231,624.58 AUD	31	454,935.1	21	442,983.97 AUD	23	243,575.71 AUD	25	417,190.64 AUD	19	269,369.04 AUD	
	A4	55	0.95%	925,406.74 AUD	1.02%	35	664,761.30 AUD	20	260,645.44	26	642,252.19 AUD	29	283,154.55 AUD	34	672,635.32 AUD	21	249,784.39 AUD	
	A5	26	0.45%	695,482.45 AUD	0.77%	19	552,197.69 AUD	7	143,284.76	13	565,257.39 AUD	13	130,225.06 AUD	21	631,536.24 AUD	5	63,948.21 AUD	
	A6	11	0.19%	306,593.29 AUD	0.34%	9	287,093.19 AUD	2	19,500.1	4	254,624.27 AUD	7	51,969.02 AUD	6	234,188.85 AUD	5	72,404.44 AUD	
	A7	3	0.02%	167,848.97 AUD	0.18%	3	167,848.97 AUD	0	0	3	167,848.97 AUD	0	0.00 AUD	3	167,848.97 AUD	0	0.00 AUD	
	E-tron	4	0.07%	266,961.25 AUD	0.29%	4	266,961.25 AUD	0	0	3	252,727.79 AUD	1	13,931.48 AUD	4	266,961.25 AUD	0	0.00 AUD	
	Q2	43	0.74%	511,551.16 AUD	0.56%	18	222,140.85 AUD	25	289,430.31	18	338,634.69 AUD	25	172,916.47 AUD	35	424,339.19 AUD	8	87,211.97 AUD	
	Q3	130	2.25%	2,537,763.56 AUD	2.80%	77	1,682,254.95 AUD	53	855,008.61	61	1,840,347.80 AUD	69	697,415.76 AUD	115	2,402,496.81 AUD	15	135,266.75 AUD	
	Q5	134	2.32%	2,784,548.17 AUD	3.07%	87	2,070,802.22 AUD	37	713,745.95	66	2,185,017.05 AUD	68	599,531.12 AUD	97	2,343,947.38 AUD	37	440,600.79 AUD	
	Q7	107	1.85%	3,953,112.34 AUD	4.35%	86	3,369,874.17 AUD	21	583,238.17	64	3,259,756.43 AUD	43	693,395.91 AUD	73	3,219,243.92 AUD	34	733,868.42 AUD	
	Q8	10	0.17%	412,723.41 AUD	0.45%	8	383,658.46 AUD	2	29,064.75	5	318,502.40 AUD	5	94,221.81 AUD	7	310,589.97 AUD	3	102,124.44 AUD	
	R8	4	0.07%	503,913.92 AUD	0.55%	4	503,913.92 AUD	0	0	4	503,913.92 AUD	0	0.00 AUD	3	416,136.75 AUD	1	87,771.17 AUD	
	R8 Spyder	1	0.02%	60,969.31 AUD	0.07%	1	60,969.31 AUD	0	0	1	60,969.31 AUD	0	0.00 AUD	0	0.00 AUD	1	60,969.31 AUD	
	TT	4	0.07%	29,895.36 AUD	0.03%	2	18,319.99 AUD	2	11,575.37	1	15,014.73 AUD	3	14,880.63 AUD	0	0.00 AUD	4	29,895.36 AUD	
	Subtotal	644	11.16%	14,449,284.19 AUD	15.96%	406	15,795,486.13 AUD	238	389,987.62	216	11,233,287.86 AUD	334	3,258,618.29 AUD	464	11,941,759.17 AUD	189	2,647,624.78 AUD	
Bentley	Bentayga	2	0.03%	339,431.05 AUD	0.37%	2	339,431.05 AUD	0	0	0	2	339,431.05 AUD	0	0.00 AUD	1	193,066.91 AUD	1	146,364.14 AUD
	Continental	2	0.03%	185,454.76 AUD	0.20%	2	185,454.76 AUD	0	0	1	140,276.10 AUD	1	45,178.66 AUD	0	0.00 AUD	2	185,454.76 AUD	
	Subtotal	4	0.07%	524,885.81 AUD	0.58%	4	524,885.81 AUD	0	0	1	479,707.15 AUD	1	45,178.66 AUD	1	193,066.91 AUD	2	331,819.52 AUD	
Lamborghini	Urus	1	0.02%	266,611.92 AUD	0.29%	1	266,611.92 AUD	0	0	1	266,611.92 AUD	0	0.00 AUD	1	266,611.92 AUD	0	0.00 AUD	
	Subtotal	1	0.02%	266,611.92 AUD	0.29%	1	266,611.92 AUD	0	0	1	266,611.92 AUD	0	0.00 AUD	1	266,611.92 AUD	0	0.00 AUD	
Porsche	718	5	0.09%	419,561.79 AUD	0.46%	5	419,561.79 AUD	0	0	5	419,561.79 AUD	0	0.00 AUD	4	348,047.96 AUD	1	71,513.83 AUD	
	911	12	0.21%	1,819,256.91 AUD	2.02%	11	1,762,460.49 AUD	1	56,216.42	12	1,819,256.91 AUD	0	0.00 AUD	9	1,519,216.55 AUD	3	289,036.36 AUD	
	Boxster	1	0.02%	15,466.22 AUD	0.02%	1	15,466.22 AUD	0	0	0	0.00 AUD	1	15,466.22 AUD	0	0.00 AUD	1	15,466.22 AUD	
	Cayenne	38	0.66%	2,300,557.24 AUD	2.53%	36	2,279,216.17 AUD	2	213,411.07	27	2,183,184.89 AUD	11	117,372.35 AUD	32	2,133,752.77 AUD	6	166,804.47 AUD	
	Cayman	1	0.02%	29,950.58 AUD	0.03%	0	0.00 AUD	1	29,950.58	0	0.00 AUD	1	29,950.58 AUD	0	0.00 AUD	1	29,950.58 AUD	
	Macan	57	0.99%	2,363,925.92 AUD	2.60%	51	2,106,842.53 AUD	6	257,083.29	44	2,165,104.80 AUD	13	198,821.02 AUD	51	2,204,753.76 AUD	6	159,172.06 AUD	
	Taycan	8	0.14%	912,308.82 AUD	1.01%	8	912,308.82 AUD	0	0	8	912,308.82 AUD	0	0.00 AUD	7	826,284.25 AUD	1	84,224.57 AUD	
	Subtotal	122	2.11%	7,490,257.39 AUD	8.24%	112	7,456,032.60 AUD	10	364,651.36	95	7,490,517.21 AUD	20	381,618.17 AUD	100	7,034,057.29 AUD	19	625,176.69 AUD	
Subaru	Fabia	20	0.35%	86,289.95 AUD	0.10%	7	40,240.44 AUD	13	46,049.51	1	6,458.07 AUD	19	79,831.88 AUD	20	86,289.95 AUD	0	0.00 AUD	
	Kamiq	43	0.74%	312,267.60 AUD	0.34%	10	49,654.15 AUD	33	262,613.45	4	50,623.07 AUD	39	261,644.53 AUD	43	312,267.60 AUD	0	0.00 AUD	
	Karoq	24	0.42%	154,361.69 AUD	0.21%	6	45,365.51 AUD	18	148,996.18	2	43,352.02 AUD	22	151,009.67 AUD	24	194,361.69 AUD	0	0.00 AUD	
	Kodiak	53	0.92%	706,507.70 AUD	0.78%	20	302,079.77 AUD	33	404,428.13	13	384,026.54 AUD	40	402,482.36 AUD	50	679,336.72 AUD	3	27,111.18 AUD	
	Outback	46	0.80%	363,483.95 AUD	0.40%	8	64,633.24 AUD	32	298,850.74	11	119,518.07 AUD	29	171,964.99 AUD	33	321,951.67 AUD	7	42,431.39 AUD	
	Solara	27	0.47%	217,759.22 AUD	0.24%	8	88,820.24 AUD	19	129,138.97	7	99,038.28 AUD	20	118,725.94 AUD	27	217,759.22 AUD	0	0.00 AUD	
	Supreb	9	0.16%	124,360.30 AUD	0.14%	5	96,894.67 AUD	4	27,465.63	3	82,917.07 AUD	6	41,443.23 AUD	7	117,633.02 AUD	2	6,727.28 AUD	
	Subtotal	216	3.74%	2,095,028.72 AUD	2.21%	64	687,656.68 AUD	162	1,317,762.12	41	777,937.12 AUD	176	1,227,160.60 AUD	204	1,928,699.87 AUD	12	76,328.69 AUD	
Volkswagen	Amaro	2	0.03%	22,378.31 AUD	0.02%	1	10,948.21 AUD	1	29,93.1	0	0.00 AUD	2	22,378.31 AUD	2	22,378.31 AUD	0	0.00 AUD	
	Ardon	3	0.05%	40,254.97 AUD	0.04%	1	23,023.30 AUD	2	17,231.27	2	33,354.96 AUD	1	6,899.72 AUD	0	0.00 AUD	3	40,254.97 AUD	
	Beetle	1	0.02%	1,808.41 AUD	0.00%	0	0.00 AUD	1	1,608.41	0	0.00 AUD	1	1,808.41 AUD	0	0.00 AUD	1	1,808.41 AUD	
	Golf	115	1.99%	1,088,363.89 AUD	1.20%	48	484,426.30 AUD	67	603,937.59	39	672,320.22 AUD	76	416,043.67 AUD	75	814,701.77 AUD	40	273,862.12 AUD	
	Jetta	1	0.02%	4,668.54 AUD	0.01%	0	0.00 AUD	1	4,668.54	0	0.00 AUD	1	4,668.54 AUD	0	0.00 AUD	1	4,668.54 AUD	
	Passat	16	0.28%	200,470.87 AUD	0.22%	5	56,567.87 AUD	11	143,903.00	7	139,064.17 AUD	9	61,406.70 AUD	11	169,359.65 AUD	5	31,111.22 AUD	
	Polo	62	1.07%	351,757.73 AUD	0.39%	17	125,407.68 AUD	45	226,350.07	11	123,672.50 AUD	51	228,065.23 AUD	54	328,762.83 AUD	8	22,994.90 AUD	
	T-Cross	89	1.45%	616,182.92 AUD	0.68%	24	187,802.35 AUD	65	430,227.58	14	169,384.54 AUD	72	451,109.25 AUD	85	602,418.57 AUD	1	15,946.38 AUD	
	Tiguan	165	2.86%	1,917,822.13 AUD	2.11%	86	1,057,478.48 AUD	79	860,346.65	48	1,018,236.46 AUD	117	899,585.67 AUD	134	1,642,730.30 AUD	31	275,983.83 AUD	
	Touareg	37	0.64%	1,189,758.05 AUD	1.31%	28	956,643.49 AUD	9	233,114.56	21	972,370.87 AUD	16	217,387.18 AUD	28	1,076,949.62 AUD	9	112,803.43 AUD	
	T-Roc	55	0.95%	506,504.94 AUD	0.56%	16	150,854.72 AUD	39	356,070.22	11	196,243.21 AUD	44	310,681.73 AUD	54	496,132.10 AUD	1	10,792.84 AUD	
	Subtotal	543	9.41%	5,942,116.36 AUD	6.54%	226	3,061,527.36 AUD	317	288,023.15	153	3,322,056.52 AUD	390	2,563,943.44 AUD	443	5,153,441.16 AUD	109	788,653.21 AUD	
Volkswagen Commercial	Amanak	191	3.14%	2,409,493.21 AUD	2.59%	136	1,887,674.38 AUD	45	521,794.43	69	1,545,519.49 AUD	112	863,940.72 AUD	123	1,790,342.70 AUD	58	619,126.51 AUD	
	Caddy	45	0.78%	352,231.31 AUD	0.39%	44	350,189.91 AUD	1	2,041.4	15	226,351.16 AUD	30	125,880.15 AUD	36	303,941.14 AUD	9	48,390.17 AUD	
	Cavaleire	1	0.02%	18,002.24 AUD	0.02%	1	18,002.24 AUD	0	0	0	0.00 AUD	1	18,002.24 AUD	1	18,002.24 AUD	0	0.00 AUD	
	Crafter	32	0.55%	502,714.44 AUD	0.55%	31	497,601.78 AUD	1	513.66	13	324,006.97 AUD	19	178,678.47 AUD	31	501,392.78 AUD	1	1,322.66 AUD	
	Grand California	3	0.05%	128,196.08 AUD	0.14%	0	0.00 AUD	3	128,196.08	2	107,106.40 AUD	1	21,090.68 AUD	3	128,196.08 AUD	0	0.00 AUD	
	Multivan	16	0.28%	310,842.54 AUD	0.34%	11	250,957.09 AUD	5	59,885.45	7	208,270.44 AUD	9	102,572.10 AUD	12	243,055.21 AUD	4	66,907.37 AUD	
	Shari	60	1.04%	612,012.92 AUD	0.69%	54	700,639.49 AUD	6	8,609.64	18	402,105.58 AUD	42	410,340.58 AUD	51	723,723.92 AUD	9	89,526.10 AUD	
	Subtotal	338	5.85%	4,534,458.16 AUD	4.99%	237	3,731,358.26 AUD	81	80,959.66	124	2,813,584.21 AUD	214	1,723,913.94 AUD	257	3,793,363.39 AUD	81	625,274.77 AUD	
Total	1,888	32.39%	35,622,697.49 AUD	39.23%	1,590	36,563,233.53 AUD	778	80,959,73.96	729	26,392,142.39 AUD	1,140	5,239,465.10 AUD	1,473	36,325,919.59 AUD	395	5,395,787.60 AUD		

Distribution by Brand & Model - Non-VW Group

	Make	Total Portfolio				Product Type				Balloon			Balloon			No Balloon			Vehicle Status	
		Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	
Abarth		9	0.16%	103,172.00 AUD	0.11%	7	81,148.00 AUD	2	22025.92	6	87,612.63 AUD	3	15,559.37 AUD	6	87,612.63 AUD	3	15,559.37 AUD			
Alfa Romeo		14	0.34%	173,559.14 AUD	0.30%	6	82,280.33 AUD	8	19683.92	10	245,321.11 AUD	4	28,526.22 AUD	8	173,559.14 AUD	6	100,000.00 AUD			
Aston		3	0.06%	72,235.95 AUD	0.08%	2	68,612.82 AUD	1	6481.37	2	65,927.37 AUD	1	6,481.37 AUD	3	72,235.95 AUD	1	0.00 AUD			
Aston Martin		4	0.07%	456,907.98 AUD	0.50%	4	456,907.98 AUD	0	0.00 AUD	4	456,907.98 AUD	0	0.00 AUD	2	313,110.53 AUD	2	143,167.45 AUD			
BMW		53	0.92%	1,559,695.96 AUD	1.72%	47	1,443,956.01 AUD	6	115739.95	33	1,323,069.77 AUD	20	236,626.19 AUD	25	803,379.00 AUD	28	756,316.96 AUD			
Chevrolet		12	0.24%	545,294.52 AUD	0.60%	12	469,294.57 AUD	2	76296.55	9	419,293.37 AUD	5	156,298.15 AUD	13	492,643.65 AUD	1	52,947.87 AUD			
Chrysler		3	0.05%	45,680.56 AUD	0.05%	2	41,052.81 AUD	1	4627.85	1	20,036.12 AUD	2	16,644.54 AUD	2	41,052.81 AUD	1	4,627.85 AUD			
Cipriani		2	0.03%	6,560.41 AUD	0.01%	2	6,560.41 AUD	0	0.00 AUD	2	6,560.41 AUD	1	1,576.13 AUD	1	4,984.28 AUD					
Citroen		39	0.68%	1,246,955.92 AUD	1.24%	26	744,767.32 AUD	13	14627.57	26	744,767.32 AUD	13	1,565,914.54 AUD	1	54,541.54 AUD					
Fiat		4	0.07%	27,088.35 AUD	0.03%	3	19,741.83 AUD	1	7364.52	1	12,611.45 AUD	3	14,476.95 AUD	2	19,957.97 AUD	2	2,719.38 AUD			
Ford		434	7.52%	6,462,412.32 AUD	7.12%	349	5,296,217.64 AUD	85	1166194.68	130	3,171,215.45 AUD	304	3,291,196.87 AUD	287	4,806,373.38 AUD	147	1,666,038.94 AUD			
Genesis		1	0.02%	44,496.62 AUD	0.05%	1	44,496.62 AUD	0	0.00 AUD	1	44,496.62 AUD	0	0.00 AUD	1	44,496.62 AUD	0	0.00 AUD			
Honda		65	1.13%	559,799.30 AUD	0.62%	44	358,601.87 AUD	21	201197.43	57	77,275.05 AUD	60	482,524.30 AUD	63	553,819.69 AUD	2	5,979.61 AUD			
Holden		119	2.06%	814,044.15 AUD	0.90%	66	398,429.48 AUD	53	415614.67	10	141,181.78 AUD	109	672,962.37 AUD	23	165,140.15 AUD	96	684,904.00 AUD			
Honda		118	2.04%	937,775.96 AUD	1.03%	65	355,179.38 AUD	53	371919.57	22	355,179.38 AUD	98	574,490.52 AUD	82	788,142.32 AUD	96	1,073,524.94 AUD			
Infiniti		310	5.37%	2,588,069.35 AUD	2.85%	161	1,098,069.35 AUD	149	106689.37	217	1,701,660.00 AUD	247	1,927,060.00 AUD	53	545,941.54 AUD					
Infiniti		1	0.02%	3,985.63 AUD	0.00%	1	3,985.63 AUD	0	0.00 AUD	1	0.00 AUD	1	3,985.63 AUD	0	0.00 AUD	1	3,985.63 AUD			
Jaguar		151	2.62%	1,324,569.67 AUD	2.10%	110	1,324,569.67 AUD	41	597403.25	32	680,627.45 AUD	119	1,241,342.47 AUD	132	1,676,616.57 AUD	28	246,363.35 AUD			
Jeep		35	0.61%	1,071,611.60 AUD	1.18%	29	963,932.36 AUD	20	167679.24	23	933,926.62 AUD	12	137,687.94 AUD	25	863,299.22 AUD	10	208,362.38 AUD			
Jeep		72	1.25%	1,110,554.00 AUD	1.22%	50	865,915.48 AUD	22	24463.52	21	575,964.18 AUD	51	534,589.82 AUD	47	906,107.04 AUD	25	204,446.96 AUD			
Kia		173	3.05%	1,650,799.39 AUD	1.82%	105	1,164,598.98 AUD	68	486226.22	32	748,442.92 AUD	141	906,332.36 AUD	134	1,416,110.16 AUD	39	234,085.82 AUD			
Land Rover		240	4.16%	2,908,412.79 AUD	3.19%	140	2,308,412.79 AUD	100	140898.48 AUD	42	2,694,999.42 AUD	86	1,710,799.42 AUD	176	2,908,412.79 AUD	16	1,824,042.42 AUD			
Lenovo		129	2.23%	1,188,840.26 AUD	1.30%	110	870,411.48 AUD	19	315457.58	29	423,448.67 AUD	126	1,072,402.59 AUD	125	1,147,205.38 AUD	4	28,544.18 AUD			
Lenovo		23	0.40%	400,812.44 AUD	0.44%	19	366,340.74 AUD	4	34471.7	11	296,347.72 AUD	12	108,864.72 AUD	21	261,904.38 AUD	12	138,908.05 AUD			
Mercedes		13	0.23%	967,883.06 AUD	1.07%	12	942,286.63 AUD	1	25986.43	11	908,440.27 AUD	2	58,442.27 AUD	11	839,944.20 AUD	2	12,938.86 AUD			
Mazda		285	4.94%	1,168,364.12 AUD	3.49%	192	2,367,043.33 AUD	93	801323.79	80	1,685,496.27 AUD	205	1,647,332.93 AUD	210	2,667,332.93 AUD	75	501,021.19 AUD			
Mercedes-Benz		97	1.68%	1,704,189.28 AUD	1.88%	79	1,487,024.41 AUD	18	216584.87	30	1,089,308.46 AUD	67	634,880.82 AUD	24	609,598.44 AUD	73	1,068,620.84 AUD			
Mini		109	1.89%	614,684.56 AUD	0.68%	44	270,378.66 AUD	65	340558.6	6	7,737.37 AUD	100	537,427.29 AUD	94	184,140.37 AUD	5	3,320.09 AUD			
Mitsubishi		8	0.14%	115,646.20 AUD	0.12%	7	115,646.20 AUD	1	3475.68	7	80,071.79 AUD	1	13,574.41 AUD	8	102,221.61 AUD	3	30,197.25 AUD			
Nissan		361	6.77%	6,777,308.74 AUD	7.45%	222	2,607,402.97 AUD	169	1726603.07	89	1,227,817.80 AUD	322	2,538,120.94 AUD	282	2,975,440.10 AUD	109	719,669.69 AUD			
Nissan		178	3.08%	2,040,187.73 AUD	2.25%	123	1,517,562.91 AUD	55	522624.82	36	769,601.43 AUD	142	1,270,586.30 AUD	101	1,431,052.65 AUD	78	609,125.11 AUD			
Opel		1	0.02%	2,940.72 AUD	0.00%	1	0.00 AUD	1	2940.72	1	0.00 AUD	1	2,940.72 AUD	1	0.00 AUD	1	2,940.72 AUD			
Other		2	0.03%	21,685.87 AUD	0.03%	1	16,685.87 AUD	1	6945.06	1	16,685.87 AUD	1	6,945.06 AUD	2	23,630.93 AUD	0	0.00 AUD			
Peugeot		36	0.62%	438,160.60 AUD	0.48%	29	322,487.18 AUD	7	116571.42	12	240,816.92 AUD	24	197,343.98 AUD	33	411,809.89 AUD	3	26,500.71 AUD			
Renault		14	0.24%	593,769.62 AUD	0.64%	75	1,067,853.49 AUD	8	77299.24	32	595,177.83 AUD	81	364,526.79 AUD	71	886,387.86 AUD	12	83,346.96 AUD			
Rex-Royce		1	0.02%	43,254.27 AUD	0.05%	1	43,254.27 AUD	0	0.00 AUD	1	0.00 AUD	1	43,254.27 AUD	0	0.00 AUD	1	43,254.27 AUD			
Ssangyong		17	0.29%	185,216.41 AUD	0.20%	14	132,071.80 AUD	3	53198.61	4	118,120.06 AUD	3	170,967.98 AUD	16	170,967.98 AUD	1	15,433.32 AUD			
Suzuki		193	3.34%	1,954,308.07 AUD	2.15%	103	1,086,395.75 AUD	90	867938.32	49	888,844.06 AUD	144	1,065,464.01 AUD	141	1,622,906.00 AUD	52	331,427.02 AUD			
Subaru		61	1.06%	340,752.75 AUD	0.38%	16	94,065.01 AUD	45	246687.74	3	39,163.34 AUD	58	301,589.41 AUD	45	273,439.16 AUD	16	67,313.59 AUD			
Toyota		11	0.19%	295,853.83 AUD	0.33%	11	295,853.83 AUD	0	0.00 AUD	7	204,548.84 AUD	4	55,306.99 AUD	8	200,975.95 AUD	3	94,840.43 AUD			
Yota		296	5.13%	3,776,470.33 AUD	4.13%	229	3,607,425.76 AUD	67	719044.57	99	1,643,048.19 AUD	237	2,145,424.14 AUD	76	1,328,467.89 AUD	220	2,448,002.74 AUD			
Yota		195	3.45%	2,473,109.18 AUD	2.72%	74	2,067,812.82 AUD	121	624043.36	76	2,067,812.82 AUD	151	2,067,812.82 AUD	8	2,198,511.91 AUD	75	1,932,467.91 AUD			
Other Vehicles		3,904	67.94%	93,158,778.71 AUD	80.77%	2,658	41,777,468.98 AUD	1,246	13,363,328.76 AUD	1,076	31,207,883.86 AUD	2,596	23,883,986.63 AUD	2,652	41,688,281.39 AUD	1,392	11,502,590.25 AUD			
Total		5772	100.00%	68,346,792.48 AUD	100.00%	3,746	68,346,792.48 AUD	2,025	22,452,694.72 AUD	1,806	57,975,645.47 AUD	2,926	33,113,715.67 AUD	4,096	71,895,193.38 AUD	1,677	18,891,287.99 AUD			

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	139	2.41%	1,839,581.59 AUD	2.03%	55	1,093,876.35 AUD	84	745,705.24 AUD	27	922,280.64 AUD	112	917,300.95 AUD	79	1,222,033.30 AUD	60	617,548.29 AUD
New South Wales	2,049	35.50%	33,826,587.16 AUD	37.26%	1,388	26,294,040.82 AUD	661	7,532,546.34 AUD	688	22,555,841.07 AUD	1,361	11,270,746.09 AUD	1,528	27,255,146.54 AUD	521	6,571,440.62 AUD
Northern Territory	52	0.90%	\$10,633.56 AUD	0.06%	21	301,194.22 AUD	31	209,459.36 AUD	6	194,726.26 AUD	46	315,907.32 AUD	40	357,744.50 AUD	12	152,889.06 AUD
Queensland	1,231	21.33%	15,702,176.13 AUD	20.02%	650	14,421,154.75 AUD	381	4,281,051.38 AUD	398	11,718,942.54 AUD	833	6,983,223.59 AUD	962	16,062,511.46 AUD	259	2,859,664.67 AUD
South Australia	244	4.23%	4,398,399.22 AUD	4.84%	164	3,334,952.36 AUD	80	1,063,446.86 AUD	97	3,125,622.33 AUD	147	1,272,776.89 AUD	182	3,689,183.27 AUD	62	709,215.96 AUD
Tasmania	195	3.38%	2,088,962.01 AUD	2.31%	79	1,015,249.37 AUD	116	1,083,712.64 AUD	34	733,143.81 AUD	161	1,365,818.20 AUD	88	1,071,362.46 AUD	107	1,027,599.55 AUD
Victoria	1,187	20.58%	21,491,919.15 AUD	23.67%	795	16,600,510.16 AUD	402	4,891,408.99 AUD	451	15,233,823.43 AUD	736	6,266,095.68 AUD	891	17,534,892.86 AUD	296	3,366,993.26 AUD
Western Australia	675	11.69%	7,925,138.40 AUD	8.73%	404	5,279,754.43 AUD	271	2,645,383.97 AUD	105	3,195,265.39 AUD	570	4,729,873.01 AUD	325	4,702,167.82 AUD	350	3,222,970.48 AUD
Total	5,372	100.00%	80,793,397.20 AUD	100.00%	3,746	68,349,702.45 AUD	2,026	22,452,694.72 AUD	1,006	57,879,645.47 AUD	3,966	33,113,751.73 AUD	4,095	71,895,109.30 AUD	1,577	19,885,287.89 AUD

Distribution by Motor Type

Distribution by Motor Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Diesel	2,375	41.15%	39,760,975.20AUD	43.79%
Electric	25	0.43%	1,531,783.97AUD	1.69%
Gas	1	0.02%	7,381.22AUD	0.01%
Other	90	1.56%	1,639,019.37AUD	1.81%
Petrol	3,281	56.84%	47,854,237.44AUD	52.71%
	5,772	100.00%	90,793,397.20AUD	100.00%

* Please note that Hybrid Motor Types are included in the Petrol category

Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	5,611	97.21%	87,653,683.15 AUD	96.54%
1	111	1.92%	1,776,891.30 AUD	1.96%
2	33	0.57%	922,014.63 AUD	1.02%
3	15	0.26%	408,510.21 AUD	0.45%
4	1	0.02%	20,791.65 AUD	0.02%
5	1	0.02%	11,506.26 AUD	0.01%
Total	5,772	100.00%	90,793,397.20AUD	100.00%

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