



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 21-Jul-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	\$3.4057	\$4.0700	\$7.73	44.06%	\$4.32	47.35%	26/05/2026	1.80%	Pay to investor
A2MJOC	A2 MILK CO LTD	\$5.0880	\$6.0900	\$7.73	65.82%	\$2.64	21.22%	26/05/2026	2.94%	Pay to investor
A2MJOD	A2 MILK CO LTD	\$3.7106	\$4.4300	\$7.73	48.00%	\$4.02	42.69%	08/09/2033	1.93%	Pay to investor
AFGJOA	AUSTRALIAN FINANCE GROUP LTD	\$1.1181	\$1.2800	\$2.12	52.74%	\$1.00	39.62%	15/07/2032	7.79%	Pay to investor
AFGJOB	AUSTRALIAN FINANCE GROUP LTD	\$0.8868	\$1.0200	\$2.12	41.83%	\$1.23	51.89%	15/07/2032	6.33%	Pay to investor
AGLJOA	AGL ENERGY LTD	\$6.0190	\$6.8800	\$9.73	61.86%	\$3.71	29.29%	21/01/2032	15.63%	Pay to investor
AGLJOB	AGL ENERGY LTD	\$6.8751	\$7.8700	\$9.73	70.66%	\$2.85	19.12%	21/01/2032	20.32%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$5.3266	\$6.1000	\$9.73	54.74%	\$4.40	37.31%	26/05/2026	13.17%	Pay to investor
AGLJOD	AGL ENERGY LTD	\$6.4167	\$7.3500	\$9.73	65.95%	\$3.31	24.46%	08/09/2033	17.51%	Pay to investor
AGLJOE	AGL ENERGY LTD	\$7.4888	\$8.5800	\$9.73	76.97%	\$2.24	11.82%	08/09/2033	25.88%	Pay to investor
AGLSO1	AGL ENERGY LTD	\$3.4882	\$3.9900	\$9.73	35.85%	\$6.24	58.99%	06/02/2035	9.29%	Pay down loan
ALDJOB	AMPOL LIMITED	\$14.1846	\$16.2400	\$27.28	52.00%	\$13.10	40.47%	25/09/2025	4.96%	Pay to investor
ALLJOB	ARISTOCRAT LEISURE LTD	\$24.9174	\$28.5300	\$68.14	36.57%	\$43.22	58.13%	25/09/2025	1.99%	Pay to investor
ALLJOC	ARISTOCRAT LEISURE LTD	\$31.7905	\$36.3900	\$68.14	46.65%	\$36.35	46.60%	26/05/2026	2.37%	Pay to investor
ALLJOD	ARISTOCRAT LEISURE LTD	\$27.9394	\$31.9800	\$68.14	41.00%	\$40.20	53.07%	15/07/2032	2.14%	Pay to investor
ALLJOE	ARISTOCRAT LEISURE LTD	\$42.0359	\$48.1300	\$68.14	61.69%	\$26.10	29.37%	06/02/2035	3.29%	Pay to investor
ALXJOA	ATLAS ARTERIA	\$3.8403	\$4.4000	\$5.15	74.57%	\$1.31	14.56%	06/02/2035	30.54%	Pay to investor
AMCJOA	AMCOR LTD	\$7.7768	\$8.9000	\$14.77	52.65%	\$6.99	39.74%	08/09/2033	11.24%	Pay to investor
AMCJOB	AMCOR LTD	\$9.4451	\$10.8200	\$14.77	63.95%	\$5.32	26.74%	06/02/2035	14.76%	Pay to investor
AMPJOA	AMP LTD	\$0.7738	\$0.8800	\$1.54	50.41%	\$0.76	42.67%	25/09/2025	3.94%	Pay to investor
AMPJOB	AMP LTD	\$0.6849	\$0.7900	\$1.54	44.62%	\$0.85	48.53%	21/01/2032	3.53%	Pay to investor
AMPJOC	AMP LTD	\$0.8375	\$0.9700	\$1.54	54.56%	\$0.70	36.81%	25/11/2032	4.30%	Pay to investor
ANNJOB	ANSELL LTD	\$13.4042	\$15.3500	\$31.01	43.23%	\$17.61	50.50%	15/07/2032	3.87%	Pay to investor
ANZJOA	ANZ GROUP HOLDINGS LTD	\$13.7641	\$15.3500	\$30.82	44.66%	\$17.06	50.19%	15/07/2032	9.73%	Pay to investor
ANZJOB	ANZ GROUP HOLDINGS LTD	\$23.2301	\$25.9000	\$30.82	75.37%	\$7.59	15.96%	21/01/2032	21.87%	Pay to investor
ANZJOD	ANZ GROUP HOLDINGS LTD	\$15.8874	\$17.7100	\$30.82	51.55%	\$14.93	42.54%	25/11/2032	11.12%	Pay to investor
ANZJOE	ANZ GROUP HOLDINGS LTD	\$22.2374	\$24.7900	\$30.82	72.15%	\$8.58	19.57%	25/11/2032	19.34%	Pay to investor
ANZJOF	ANZ GROUP HOLDINGS LTD	\$17.2295	\$19.2100	\$30.82	55.90%	\$13.59	37.67%	06/02/2035	12.21%	Pay to investor
ANZJOG	ANZ GROUP HOLDINGS LTD	\$14.3233	\$15.9700	\$30.82	46.47%	\$16.50	48.18%	06/02/2035	10.06%	Pay to investor
ANZJOK	ANZ GROUP HOLDINGS LTD	\$11.4172	\$12.7300	\$30.82	37.04%	\$19.40	58.70%	06/02/2035	8.56%	Pay to investor
ANZSO1	ANZ GROUP HOLDINGS LTD	\$11.2417	\$12.5300	\$30.82	36.48%	\$19.58	59.34%	26/05/2026	8.48%	Pay down loan
ANZSO2	ANZ GROUP HOLDINGS LTD	\$11.1762	\$12.4600	\$30.82	36.26%	\$19.64	59.57%	25/11/2032	8.45%	Pay down loan
ANZSO4	ANZ GROUP HOLDINGS LTD	\$6.9412	\$7.7400	\$30.82	22.52%	\$23.88	74.89%	06/02/2035	6.95%	Pay down loan
ARGJOA	ARGO INVESTMENTS LTD	\$4.9241	\$5.6400	\$9.24	53.29%	\$4.32	38.96%	25/09/2025	8.11%	Pay to investor
ASXJOB	ASX LTD	\$53.3067	\$61.0300	\$72.02	74.02%	\$18.71	15.26%	26/05/2026	11.65%	Pay to investor
ASXJOC	ASX LTD	\$43.8256	\$50.1700	\$72.02	60.85%	\$28.19	30.34%	10/02/2033	7.73%	Pay to investor
ASXSO1	ASX LTD	\$37.7431	\$43.2000	\$72.02	52.41%	\$34.28	40.02%	25/11/2032	6.36%	Pay down loan
ASXSO2	ASX LTD	\$51.7515	\$59.2500	\$72.02	71.86%	\$20.27	17.73%	06/02/2035	10.76%	Pay down loan
AZJJOA	AURIZON HOLDINGS LTD	\$2.5324	\$2.9000	\$3.25	77.92%	\$0.72	10.77%	25/09/2025	22.99%	Pay to investor
AZJJOC	AURIZON HOLDINGS LTD	\$2.2917	\$2.6200	\$3.25	70.51%	\$0.96	19.38%	21/01/2032	17.22%	Pay to investor
AZJJOD	AURIZON HOLDINGS LTD	\$2.0307	\$2.3300	\$3.25	62.48%	\$1.22	28.31%	10/02/2033	13.53%	Pay to investor
BAPJOD	BAPCOR LTD	\$3.2835	\$3.7600	\$5.14	63.88%	\$1.86	26.85%	08/09/2033	7.27%	Pay to investor
BENJOA	BENDIGO AND ADELAIDE BANK	\$6.0200	\$6.8900	\$12.85	46.85%	\$6.83	46.38%	06/02/2035	9.22%	Pay to investor
BENJOB	BENDIGO AND ADELAIDE BANK	\$4.5669	\$5.2300	\$12.85	35.54%	\$8.28	59.30%	06/02/2035	7.61%	Pay to investor



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BENJOC	BENDIGO AND ADELAIDE BANK	\$8.0958	\$9.2700	\$12.85	63.00%	\$4.75	27.86%	06/02/2035	13.25%	Pay to investor
BENSO1	BENDIGO AND ADELAIDE BANK	\$6.4362	\$7.3700	\$12.85	50.09%	\$6.41	42.65%	06/02/2035	9.82%	Pay down loan
BGAJOA	BEGA CHEESE LTD	\$3.3886	\$4.0500	\$5.18	65.42%	\$1.79	21.81%	06/02/2035	5.58%	Pay to investor
BGAJOC	BEGA CHEESE LTD	\$2.3042	\$2.7500	\$5.18	44.48%	\$2.88	46.91%	08/09/2033	3.48%	Pay to investor
BHPJOA	BHP GROUP LTD	\$25.2733	\$28.9300	\$40.29	62.73%	\$15.02	28.20%	21/01/2032	12.50%	Pay to investor
BHPJOB	BHP GROUP LTD	\$20.1128	\$23.0300	\$40.29	49.92%	\$20.18	42.84%	15/07/2032	9.30%	Pay to investor
BHPJOC	BHP GROUP LTD	\$13.8044	\$15.8100	\$40.29	34.26%	\$26.49	60.76%	06/02/2035	7.09%	Pay to investor
BHPJOE	BHP GROUP LTD	\$21.4850	\$24.6000	\$40.29	53.33%	\$18.81	38.94%	06/02/2035	9.98%	Pay to investor
BHPSO1	BHP GROUP LTD	\$22.1458	\$25.3500	\$40.29	54.97%	\$18.14	37.08%	25/11/2032	10.35%	Pay down loan
BHPSO2	BHP GROUP LTD	\$26.8101	\$30.4200	\$40.29	66.54%	\$13.48	24.50%	25/09/2025	13.93%	Pay down loan
BHPSO3	BHP GROUP LTD	\$9.8682	\$11.0000	\$40.29	24.49%	\$30.42	72.70%	26/05/2026	6.17%	Pay down loan
BKIJOA	BKI INVESTMENT CO LTD	\$1.0068	\$1.2500	\$1.80	56.09%	\$0.79	30.36%	06/02/2035	10.02%	Pay to investor
BOQJOA	BANK OF QUEENSLAND LTD	\$4.9820	\$5.7000	\$7.89	63.14%	\$2.91	27.76%	06/02/2035	12.04%	Pay to investor
BOQJOC	BANK OF QUEENSLAND LTD	\$4.4875	\$5.1400	\$7.89	56.88%	\$3.40	34.85%	25/11/2032	10.29%	Pay to investor
BOQJOF	BANK OF QUEENSLAND LTD	\$4.3074	\$4.9300	\$7.89	54.59%	\$3.58	37.52%	06/02/2035	9.77%	Pay to investor
BOQJOG	BANK OF QUEENSLAND LTD	\$5.2934	\$6.0600	\$7.89	67.09%	\$2.60	23.19%	06/02/2035	13.48%	Pay to investor
BOQSO2	BANK OF QUEENSLAND LTD	\$4.3315	\$4.9600	\$7.89	54.90%	\$3.56	37.14%	06/02/2035	9.84%	Pay down loan
BSLJOA	BLUESCOPE STEEL LTD	\$15.1256	\$18.0700	\$24.38	62.04%	\$9.25	25.88%	15/07/2032	6.48%	Pay to investor
BSLJOB	BLUESCOPE STEEL LTD	\$9.0989	\$10.8700	\$24.38	37.32%	\$15.28	55.41%	15/07/2032	3.93%	Pay to investor
BSLJOC	BLUESCOPE STEEL LTD	\$11.9994	\$14.3300	\$24.38	49.22%	\$12.38	41.22%	10/02/2033	4.85%	Pay to investor
BXBJOA	BRAMBLES LTD	\$13.2694	\$15.1800	\$23.73	55.92%	\$10.46	36.03%	21/01/2032	4.75%	Pay to investor
BXBJOB	BRAMBLES LTD	\$10.3995	\$11.9100	\$23.73	43.82%	\$13.33	49.81%	10/02/2033	3.72%	Pay to investor
BXBJOD	BRAMBLES LTD	\$7.8765	\$9.0200	\$23.73	33.19%	\$15.85	61.99%	10/02/2033	3.13%	Pay to investor
BXBOS1	BRAMBLES LTD	\$4.2679	\$4.8800	\$23.73	17.99%	\$19.46	79.44%	10/02/2033	2.55%	Pay down loan
BXBOS2	BRAMBLES LTD	\$9.2161	\$10.5500	\$23.73	38.84%	\$14.51	55.54%	06/02/2035	3.42%	Pay down loan
CARJOC	CARSales.COM LTD	\$22.5505	\$25.8200	\$37.73	59.77%	\$15.18	31.57%	26/05/2026	5.07%	Pay to investor
CBAJOA	COMMONWEALTH BANK OF AUSTRALIA	\$125.2923	\$139.6900	\$182.46	68.67%	\$57.17	23.44%	25/09/2025	8.31%	Pay to investor
CBAJOB	COMMONWEALTH BANK OF AUSTRALIA	\$60.4402	\$67.3800	\$182.46	33.13%	\$122.02	63.07%	10/02/2033	3.89%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$85.1424	\$94.9300	\$182.46	46.66%	\$97.32	47.97%	26/05/2026	4.88%	Pay to investor
CBAJOD	COMMONWEALTH BANK OF AUSTRALIA	\$112.0957	\$124.9800	\$182.46	61.44%	\$70.36	31.50%	06/02/2035	6.75%	Pay to investor
CBAJOE	COMMONWEALTH BANK OF AUSTRALIA	\$77.6144	\$86.5300	\$182.46	42.54%	\$104.85	52.58%	21/01/2032	4.53%	Pay to investor
CBAJOG	COMMONWEALTH BANK OF AUSTRALIA	\$130.6428	\$145.6700	\$182.46	71.60%	\$51.82	20.16%	15/07/2032	9.17%	Pay to investor
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$96.6970	\$107.8100	\$182.46	53.00%	\$85.76	40.91%	10/02/2033	5.54%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$50.2651	\$56.0400	\$182.46	27.55%	\$132.19	69.29%	26/05/2026	3.59%	Pay down loan
CBASO2	COMMONWEALTH BANK OF AUSTRALIA	\$29.1182	\$32.4700	\$182.46	15.96%	\$153.34	82.20%	06/02/2035	3.10%	Pay down loan
CCPJOC	CREDIT CORP GROUP LTD	\$9.1611	\$10.9400	\$15.13	60.55%	\$5.97	27.69%	25/11/2032	9.21%	Pay to investor
CHCJOA	CHARTER HALL GROUP	\$8.4413	\$9.6600	\$20.19	41.81%	\$11.75	52.15%	25/09/2025	4.07%	Pay to investor
CHCJOC	CHARTER HALL GROUP	\$7.2612	\$8.3200	\$20.19	35.96%	\$12.93	58.79%	15/07/2032	3.70%	Pay to investor
CIAJOA	CHAMPION IRON LTD	\$2.9147	\$3.4800	\$4.70	62.01%	\$1.79	25.96%	25/09/2025	12.43%	Pay to investor
CIAJOC	CHAMPION IRON LTD	\$2.5948	\$3.1000	\$4.70	55.21%	\$2.11	34.04%	06/02/2035	10.54%	Pay to investor
COHJOA	COCHLEAR LTD	\$197.2054	\$225.7600	\$310.21	63.57%	\$113.00	27.22%	06/02/2035	3.76%	Pay to investor
COHJOB	COCHLEAR LTD	\$119.5848	\$136.9000	\$310.21	38.55%	\$190.63	55.87%	25/09/2025	2.23%	Pay to investor
COHSO1	COCHLEAR LTD	\$121.4445	\$139.0200	\$310.21	39.15%	\$188.77	55.19%	25/11/2032	2.25%	Pay down loan
COHSO2	COCHLEAR LTD	\$167.5195	\$191.7700	\$310.21	54.00%	\$142.69	38.18%	06/02/2035	2.98%	Pay down loan



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COLJOB	COLES GROUP LTD	\$10.6666	\$12.2000	\$20.59	51.80%	\$9.92	40.75%	26/05/2026	6.95%	Pay to investor
COLJOE	COLES GROUP LTD	\$10.6249	\$12.1700	\$20.59	51.60%	\$9.97	40.89%	25/11/2032	6.92%	Pay to investor
COLJOF	COLES GROUP LTD	\$14.8624	\$17.0300	\$20.59	72.18%	\$5.73	17.29%	25/11/2032	12.05%	Pay to investor
CPUJOA	COMPUTERSHARE LTD	\$16.2823	\$18.6300	\$41.49	39.24%	\$25.21	55.10%	10/02/2033	3.45%	Pay to investor
CPUJOD	COMPUTERSHARE LTD	\$22.9975	\$26.3300	\$41.49	55.43%	\$18.49	36.54%	06/02/2035	4.70%	Pay to investor
CPUSO1	COMPUTERSHARE LTD	\$13.2862	\$15.2100	\$41.49	32.02%	\$28.20	63.34%	06/02/2035	3.08%	Pay down loan
CSLJOF	CSL LTD	\$201.0707	\$230.1800	\$257.38	78.12%	\$56.31	10.57%	26/05/2026	7.48%	Pay to investor
CSLJOG	CSL LTD	\$187.1240	\$214.2200	\$257.38	72.70%	\$70.26	16.77%	25/11/2032	6.00%	Pay to investor
CSLJOJ	CSL LTD	\$102.7397	\$117.6100	\$257.38	39.92%	\$154.64	54.30%	10/02/2033	2.72%	Pay to investor
CSLJOK	CSL LTD	\$186.2066	\$213.1700	\$257.38	72.35%	\$71.17	17.18%	10/02/2033	5.92%	Pay to investor
CSLSO2	CSL LTD	\$168.7167	\$193.1400	\$257.38	65.55%	\$88.66	24.96%	06/02/2035	4.75%	Pay down loan
CSLSO5	CSL LTD	\$95.8609	\$109.7400	\$257.38	37.24%	\$161.52	57.36%	10/02/2033	2.61%	Pay down loan
CSLSO6	CSL LTD	\$185.1115	\$211.9100	\$257.38	71.92%	\$72.27	17.67%	10/02/2033	5.83%	Pay down loan
CWYSO1	CLEANAWAY WASTE MANAGEMENT	\$1.4325	\$1.7100	\$2.88	49.74%	\$1.45	40.63%	15/07/2032	1.76%	Pay down loan
DJWJOA	DJERRIWARRH INVESTMENTS LTD	\$2.1796	\$2.5000	\$3.22	67.69%	\$1.04	22.36%	06/02/2035	14.66%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.7466	\$3.1500	\$6.93	39.63%	\$4.18	54.55%	25/11/2032	5.21%	Pay down loan
EDVJOA	ENDEAVOUR GROUP LTD	\$2.5948	\$2.9800	\$4.03	64.39%	\$1.44	26.05%	06/02/2035	13.94%	Pay to investor
EDVJOB	ENDEAVOUR GROUP LTD	\$2.1796	\$2.5000	\$4.03	54.08%	\$1.85	37.97%	06/02/2035	10.81%	Pay to investor
EDVSO1	ENDEAVOUR GROUP LTD	\$2.0195	\$2.3100	\$4.03	50.11%	\$2.01	42.68%	06/02/2035	9.95%	Pay down loan
ETHSO1	BETASHARES GLOBAL SUSTAINABI	\$6.8563	\$7.8500	\$15.77	43.48%	\$8.91	50.22%	21/01/2032	3.92%	Pay down loan
ETHSO2	BETASHARES GLOBAL SUSTAINABI	\$9.9161	\$11.3500	\$15.77	62.88%	\$5.85	28.03%	21/01/2032	5.97%	Pay down loan
EVNJOA	EVOLUTION MINING LTD	\$2.4714	\$2.9500	\$7.56	32.69%	\$5.09	60.98%	25/11/2032	2.36%	Pay to investor
EVNJOB	EVOLUTION MINING LTD	\$4.0704	\$4.8500	\$7.56	53.84%	\$3.49	35.85%	25/11/2032	3.44%	Pay to investor
EVNJOE	EVOLUTION MINING LTD	\$1.5036	\$1.7900	\$7.56	19.89%	\$6.06	76.32%	15/07/2032	1.98%	Pay to investor
F10JOC	BETASHARES FTSE 100 ETF	\$7.0579	\$8.0800	\$13.90	50.78%	\$6.84	41.87%	06/02/2035	6.83%	Pay to investor
F10JOD	BETASHARES FTSE 100 ETF	\$9.1337	\$10.4600	\$13.90	65.71%	\$4.77	24.75%	06/02/2035	9.81%	Pay to investor
FLTJOB	FLIGHT CENTRE TRAVEL GROUP	\$9.3413	\$10.6900	\$13.38	69.82%	\$4.04	20.10%	06/02/2035	10.15%	Pay to investor
FLTJOH	FLIGHT CENTRE TRAVEL GROUP	\$7.8882	\$9.0300	\$13.38	58.96%	\$5.49	32.51%	06/02/2035	7.47%	Pay to investor
FMGJOC	FORTESCUE METALS GROUP LTD	\$7.9920	\$9.1500	\$17.00	47.01%	\$9.01	46.18%	06/02/2035	15.43%	Pay to investor
FMGJOK	FORTESCUE METALS GROUP LTD	\$7.3350	\$8.3900	\$17.00	43.15%	\$9.67	50.65%	10/02/2033	14.38%	Pay to investor
FMGJOM	FORTESCUE METALS GROUP LTD	\$10.1164	\$11.5800	\$17.00	59.51%	\$6.88	31.88%	10/02/2033	20.19%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$5.1321	\$5.8800	\$17.00	30.19%	\$11.87	65.41%	10/02/2033	11.71%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$1.8242	\$2.0900	\$17.00	10.73%	\$15.18	87.71%	25/09/2025	9.16%	Pay down loan
FMGSO2	FORTESCUE METALS GROUP LTD	\$6.0443	\$6.9200	\$17.00	35.55%	\$10.96	59.29%	26/05/2026	12.69%	Pay down loan
FMGSO3	FORTESCUE METALS GROUP LTD	\$3.9919	\$4.5700	\$17.00	23.48%	\$13.01	73.12%	21/01/2032	10.69%	Pay down loan
FMGSO4	FORTESCUE METALS GROUP LTD	\$7.4662	\$8.5500	\$17.00	43.92%	\$9.53	49.71%	25/11/2032	14.58%	Pay down loan
GMDJOA	GENESIS MINERALS LTD	\$0.8641	\$1.0300	\$3.93	21.99%	\$3.07	73.79%	08/09/2033	0.00%	Pay to investor
GMDJOB	GENESIS MINERALS LTD	\$1.0369	\$1.2400	\$3.93	26.38%	\$2.89	68.45%	08/09/2033	0.00%	Pay to investor
GMGJOA	GOODMAN GROUP	\$17.5253	\$20.0700	\$34.97	50.12%	\$17.44	42.61%	10/02/2033	1.72%	Pay to investor
GMGJOD	GOODMAN GROUP	\$16.5789	\$18.9900	\$34.97	47.41%	\$18.39	45.70%	26/05/2026	1.63%	Pay to investor
GPTJOB	GPT GROUP	\$3.2176	\$3.7200	\$5.10	63.09%	\$1.88	27.06%	06/02/2035	12.75%	Pay to investor
GPTJOC	GPT GROUP	\$2.7625	\$3.1900	\$5.10	54.17%	\$2.34	37.45%	25/11/2032	10.27%	Pay to investor
GPTJOD	GPT GROUP	\$2.3378	\$2.6800	\$5.10	45.84%	\$2.76	47.45%	25/11/2032	8.69%	Pay to investor
GYGJOA	GUZMAN Y GOMEZ LTD	\$18.3435	\$21.9100	\$27.61	66.44%	\$9.27	20.64%	06/02/2035	0.00%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 21-Jul-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	\$20.7585	\$24.8000	\$27.61	75.18%	\$6.85	10.18%	06/02/2035	0.00%	Pay to investor
HLIJOA	HELIA GROUP LTD	\$1.3526	\$1.5500	\$5.17	26.16%	\$3.82	70.02%	10/02/2033	22.00%	Pay to investor
HLIJOC	HELIA GROUP LTD	\$0.4960	\$0.5700	\$5.17	9.59%	\$4.67	88.97%	10/02/2033	17.97%	Pay to investor
HLIJOD	HELIA GROUP LTD	\$2.3089	\$2.6400	\$5.17	44.66%	\$2.86	48.94%	06/02/2035	29.36%	Pay to investor
HLISO1	HELIA GROUP LTD	\$0.6686	\$0.7700	\$5.17	12.93%	\$4.50	85.11%	10/02/2033	18.66%	Pay down loan
HNDJOA	BETASHARES NSD 100 CU HD ETF	\$20.7585	\$23.7600	\$45.68	45.44%	\$24.92	47.99%	06/02/2035	3.55%	Pay to investor
HNDJOB	BETASHARES NSD 100 CU HD ETF	\$25.9481	\$29.7000	\$45.68	56.80%	\$19.73	34.98%	06/02/2035	4.48%	Pay to investor
HUBJOB	HUB24 LTD	\$41.5169	\$47.5300	\$105.59	39.32%	\$64.07	54.99%	06/02/2035	0.68%	Pay to investor
HUBJOC	HUB24 LTD	\$46.7065	\$53.4700	\$105.59	44.23%	\$58.88	49.36%	06/02/2035	0.74%	Pay to investor
HVNJOA	HARVEY NORMAN HOLDINGS LTD	\$2.2834	\$2.6100	\$5.65	40.41%	\$3.37	53.81%	06/02/2035	7.13%	Pay to investor
HVNJOB	HARVEY NORMAN HOLDINGS LTD	\$2.4983	\$2.8700	\$5.65	44.22%	\$3.15	49.20%	10/02/2033	7.61%	Pay to investor
HVNJOE	HARVEY NORMAN HOLDINGS LTD	\$2.7888	\$3.2000	\$5.65	49.36%	\$2.86	43.36%	15/07/2032	8.39%	Pay to investor
HVSJOA	TASHARES AUST DIV HARVESTER FU	\$9.6259	\$11.0200	\$13.90	69.25%	\$4.27	20.72%	10/02/2033	18.39%	Pay to investor
HVSJOB	TASHARES AUST DIV HARVESTER FU	\$7.1617	\$8.2000	\$13.90	51.52%	\$6.74	41.01%	06/02/2035	11.67%	Pay to investor
HVSJOD	TASHARES AUST DIV HARVESTER FU	\$6.2362	\$7.1400	\$13.90	44.86%	\$7.66	48.63%	10/02/2033	10.26%	Pay to investor
HVSSO1	TASHARES AUST DIV HARVESTER FU	\$7.2675	\$8.3200	\$13.90	52.28%	\$6.63	40.14%	06/02/2035	11.85%	Pay down loan
HVSSO2	TASHARES AUST DIV HARVESTER FU	\$5.6172	\$6.4300	\$13.90	40.41%	\$8.28	53.74%	06/02/2035	9.49%	Pay down loan
IAAJOA	ISHARES ASIA 50 IDX-CDI	\$72.2767	\$82.7400	\$125.23	57.72%	\$52.95	33.93%	25/11/2032	9.76%	Pay to investor
IAAJOC	ISHARES ASIA 50 IDX-CDI	\$41.2976	\$47.2800	\$125.23	32.98%	\$83.93	62.25%	25/11/2032	6.16%	Pay to investor
IAGJOA	INSURANCE AUSTRALIA GROUP	\$5.1988	\$5.9500	\$8.51	61.09%	\$3.31	30.08%	25/09/2025	8.76%	Pay to investor
IAGJOB	INSURANCE AUSTRALIA GROUP	\$4.2206	\$4.8300	\$8.51	49.60%	\$4.29	43.24%	25/09/2025	6.76%	Pay to investor
IEUJOA	ISHARES EUROPE - CDI	\$57.2658	\$65.5500	\$96.64	59.26%	\$39.37	32.17%	21/01/2032	6.30%	Pay to investor
IEUJOB	ISHARES EUROPE - CDI	\$45.8074	\$52.4400	\$96.64	47.40%	\$50.83	45.74%	21/01/2032	4.88%	Pay to investor
IFLJOA	INSIGNIA FINANCIAL LTD	\$1.9360	\$2.2200	\$4.17	46.43%	\$2.23	46.76%	08/09/2033	0.00%	Pay to investor
ILCSO1	ISHARES S&P/ASX 20 ETF	\$14.6675	\$16.0700	\$33.17	44.22%	\$18.50	51.55%	25/11/2032	7.31%	Pay down loan
ILCSO3	ISHARES S&P/ASX 20 ETF	\$11.8123	\$13.0500	\$33.17	35.61%	\$21.36	60.66%	06/02/2035	6.33%	Pay down loan
IOOSO1	ISHARES GLOBAL 100-CDI	\$58.0876	\$63.6000	\$168.50	34.47%	\$110.41	62.26%	25/11/2032	1.83%	Pay down loan
IOOSO2	ISHARES GLOBAL 100-CDI	\$46.1862	\$50.5700	\$168.50	27.41%	\$122.31	69.99%	06/02/2035	1.65%	Pay down loan
IOZJOA	ISHARES S&P/ASX 200 ETF	\$18.7806	\$21.5000	\$35.17	53.40%	\$16.39	38.87%	10/02/2033	7.37%	Pay to investor
IOZSO1	ISHARES S&P/ASX 200 ETF	\$13.7496	\$15.7400	\$35.17	39.09%	\$21.42	55.25%	25/09/2025	5.64%	Pay down loan
IOZSO2	ISHARES S&P/ASX 200 ETF	\$16.3738	\$18.7500	\$35.17	46.56%	\$18.80	46.69%	06/02/2035	6.43%	Pay down loan
IVVJOA	ISHARES S&P 500 ETF	\$24.4324	\$27.9700	\$64.70	37.76%	\$40.27	56.77%	21/01/2032	1.74%	Pay to investor
IVVSO1	ISHARES S&P 500 ETF	\$22.7029	\$25.9900	\$64.70	35.09%	\$42.00	59.83%	06/02/2035	1.67%	Pay down loan
IZZJOC	ISHARES CHINA LARGE-CAP -CDI	\$28.6329	\$32.7800	\$57.28	49.99%	\$28.65	42.77%	21/01/2032	7.29%	Pay to investor
JBHJOA	JB HI-FI LTD	\$41.7245	\$47.7700	\$107.50	38.81%	\$65.78	55.56%	06/02/2035	5.37%	Pay to investor
JBHJOD	JB HI-FI LTD	\$26.6214	\$30.4800	\$107.50	24.76%	\$80.88	71.65%	21/01/2032	4.36%	Pay to investor
JHXJOC	JAMES HARDIE INDUSTRIES-CDI	\$27.2050	\$31.1400	\$41.00	66.35%	\$13.80	24.05%	25/09/2025	0.00%	Pay to investor
JHXJOF	JAMES HARDIE INDUSTRIES-CDI	\$25.4999	\$29.1900	\$41.00	62.19%	\$15.50	28.80%	25/11/2032	0.00%	Pay to investor
JINJOB	JUMBO INTERACTIVE LTD	\$7.4212	\$8.8600	\$10.18	72.90%	\$2.76	12.97%	06/02/2035	18.67%	Pay to investor
LLCSO2	LENDLEASE GROUP	\$4.3820	\$5.0200	\$5.26	83.31%	\$0.88	4.56%	25/11/2032	17.72%	Pay down loan
LOVJOA	LOVISA HOLDINGS LTD	\$9.2496	\$10.5900	\$33.87	27.31%	\$24.62	68.73%	25/09/2025	3.53%	Pay to investor
LOVJOB	LOVISA HOLDINGS LTD	\$12.0973	\$13.8500	\$33.87	35.72%	\$21.77	59.11%	08/09/2033	4.00%	Pay to investor
LSFJOA	L1 LONG SHORT FUND LTD	\$0.8303	\$0.9900	\$2.98	27.86%	\$2.15	66.78%	06/02/2035	5.70%	Pay to investor
LSFJOB	L1 LONG SHORT FUND LTD	\$1.2974	\$1.5500	\$2.98	43.54%	\$1.68	47.99%	06/02/2035	7.28%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 21-Jul-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	\$5.2101	\$6.4900	\$9.99	52.15%	\$4.78	35.04%	06/02/2035	0.00%	Pay to investor
LYCJOE	LYNAS CORP LTD	\$3.8922	\$4.8500	\$9.99	38.96%	\$6.10	51.45%	06/02/2035	0.00%	Pay to investor
MFGSO1	MAGELLAN FINANCIAL GROUP LTD	\$4.5526	\$5.2100	\$9.91	45.94%	\$5.36	47.43%	15/07/2032	11.59%	Pay down loan
MNDJOA	MONADELPHOUS GROUP LTD	\$7.0344	\$8.0500	\$18.63	37.76%	\$11.60	56.79%	25/09/2025	5.69%	Pay to investor
MP1JOA	MEGAPORT LTD	\$4.9613	\$5.6800	\$14.63	33.91%	\$9.67	61.18%	06/02/2035	0.00%	Pay to investor
MP1JOC	MEGAPORT LTD	\$3.3543	\$3.8400	\$14.63	22.93%	\$11.28	73.75%	15/07/2032	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.6078	\$1.8500	\$5.02	32.03%	\$3.41	63.15%	25/09/2025	5.04%	Pay down loan
MPLSO2	MEDIBANK PRIVATE LIMITED	\$0.9782	\$1.1300	\$5.02	19.49%	\$4.04	77.49%	06/02/2035	4.26%	Pay down loan
MQGJOA	MACQUARIE GROUP LTD	\$105.5160	\$120.7900	\$227.38	46.41%	\$121.86	46.88%	25/09/2025	5.33%	Pay to investor
MQGJOB	MACQUARIE GROUP LTD	\$125.6502	\$143.8400	\$227.38	55.26%	\$101.73	36.74%	25/09/2025	6.39%	Pay to investor
MQGJOC	MACQUARIE GROUP LTD	\$92.8541	\$106.3000	\$227.38	40.84%	\$134.53	53.25%	25/09/2025	4.83%	Pay to investor
MQGJOE	MACQUARIE GROUP LTD	\$111.7244	\$127.9000	\$227.38	49.14%	\$115.66	43.75%	25/11/2032	5.62%	Pay to investor
MQGJOF	MACQUARIE GROUP LTD	\$134.1067	\$153.5200	\$227.38	58.98%	\$93.27	32.48%	15/07/2032	6.97%	Pay to investor
MQGJOG	MACQUARIE GROUP LTD	\$90.8287	\$103.9800	\$227.38	39.95%	\$136.55	54.27%	06/02/2035	4.76%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$70.8494	\$81.1100	\$227.38	31.16%	\$156.53	64.33%	26/05/2026	4.15%	Pay down loan
MQGSO2	MACQUARIE GROUP LTD	\$101.9116	\$116.6700	\$227.38	44.82%	\$125.47	48.69%	06/02/2035	5.18%	Pay down loan
MVAJOA	VANECK AUS PROPERTY ETF	\$14.7281	\$16.8600	\$25.06	58.77%	\$10.33	32.72%	06/02/2035	9.58%	Pay to investor
MVEJOA	VANECK VECTORS S&P/ASX MIDCAP	\$20.8359	\$23.8500	\$43.43	47.98%	\$22.59	45.08%	10/02/2033	5.93%	Pay to investor
MVEJOB	VANECK VECTORS S&P/ASX MIDCAP	\$29.4263	\$33.6900	\$43.43	67.76%	\$14.00	22.43%	10/02/2033	9.57%	Pay to investor
MVEJOC	VANECK VECTORS S&P/ASX MIDCAP	\$22.4728	\$25.7300	\$43.43	51.74%	\$20.96	40.76%	10/02/2033	6.39%	Pay to investor
MVWSO2	VANECK AUST EQUAL WEIGHT ETF	\$21.9765	\$25.1600	\$39.22	56.03%	\$17.24	35.85%	15/07/2032	10.09%	Pay down loan
NABJOA	NATIONAL AUSTRALIA BANK LTD	\$11.7804	\$13.1300	\$39.19	30.06%	\$27.41	66.50%	06/02/2035	6.20%	Pay to investor
NABJOF	NATIONAL AUSTRALIA BANK LTD	\$17.5860	\$19.6100	\$39.19	44.87%	\$21.60	49.96%	25/09/2025	7.87%	Pay to investor
NABJOG	NATIONAL AUSTRALIA BANK LTD	\$25.8671	\$28.8400	\$39.19	66.00%	\$13.32	26.41%	21/01/2032	12.76%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$20.1624	\$22.5000	\$39.19	51.45%	\$19.03	42.59%	25/11/2032	8.93%	Pay to investor
NABSO2	NATIONAL AUSTRALIA BANK LTD	\$3.2227	\$3.5900	\$39.19	8.22%	\$35.97	90.84%	25/09/2025	4.73%	Pay down loan
NABSO3	NATIONAL AUSTRALIA BANK LTD	\$11.5761	\$12.9100	\$39.19	29.54%	\$27.61	67.06%	26/05/2026	6.16%	Pay down loan
NABSO4	NATIONAL AUSTRALIA BANK LTD	\$15.4867	\$17.2800	\$39.19	39.52%	\$23.70	55.91%	25/11/2032	7.17%	Pay down loan
NABSO6	NATIONAL AUSTRALIA BANK LTD	\$19.2512	\$21.4700	\$39.19	49.12%	\$19.94	45.22%	06/02/2035	8.53%	Pay down loan
NANJOA	NANOSONICS LTD	\$2.4547	\$2.8100	\$3.83	64.09%	\$1.38	26.63%	15/07/2032	0.00%	Pay to investor
NHCJOA	NEW HOPE CORP LTD	\$2.8124	\$3.2200	\$4.06	69.27%	\$1.25	20.69%	15/07/2032	32.86%	Pay to investor
NHCJOB	NEW HOPE CORP LTD	\$1.9128	\$2.1900	\$4.06	47.11%	\$2.15	46.06%	15/07/2032	19.09%	Pay to investor
NSRJOB	NATIONAL STORAGE	\$1.1255	\$1.4000	\$2.35	47.89%	\$1.22	40.43%	25/09/2025	9.06%	Pay to investor
NSTJOA	NORTHERN STAR RESOURCES LTD	\$11.8753	\$14.2100	\$16.52	71.88%	\$4.64	13.98%	25/11/2032	10.76%	Pay to investor
NSTJOB	NORTHERN STAR RESOURCES LTD	\$10.8412	\$12.4200	\$16.52	65.62%	\$5.68	24.82%	15/07/2032	8.80%	Pay to investor
NSTJOC	NORTHERN STAR RESOURCES LTD	\$6.2392	\$7.4600	\$16.52	37.77%	\$10.28	54.84%	26/05/2026	4.86%	Pay to investor
NSTJOD	NORTHERN STAR RESOURCES LTD	\$8.8999	\$10.6600	\$16.52	53.87%	\$7.62	35.47%	25/11/2032	6.56%	Pay to investor
NWLJOA	NETWEALTH GROUP LTD	\$16.8800	\$20.1600	\$37.13	45.46%	\$20.25	45.70%	15/07/2032	0.69%	Pay to investor
NWLJOB	NETWEALTH GROUP LTD	\$10.8048	\$12.9000	\$37.13	29.10%	\$26.33	65.26%	06/02/2035	0.53%	Pay to investor
NXTJOA	NEXTDC LTD	\$5.6499	\$7.0300	\$14.24	39.68%	\$8.59	50.63%	25/11/2032	0.00%	Pay to investor
NXTJOB	NEXTDC LTD	\$7.5872	\$9.4400	\$14.24	53.28%	\$6.65	33.71%	06/02/2035	0.00%	Pay to investor
ORAJOB	ORORA LTD	\$1.4550	\$1.6700	\$2.13	68.31%	\$0.68	21.60%	10/02/2033	14.81%	Pay to investor
ORGJOA	ORIGIN ENERGY LTD	\$5.8728	\$6.7200	\$12.00	48.94%	\$6.13	44.00%	25/09/2025	9.38%	Pay to investor
ORGJOB	ORIGIN ENERGY LTD	\$7.2397	\$8.2900	\$12.00	60.33%	\$4.76	30.92%	26/05/2026	12.08%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 21-Jul-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	\$4.3281	\$4.9600	\$12.00	36.07%	\$7.67	58.67%	06/02/2035	7.49%	Pay to investor
ORGSO1	ORIGIN ENERGY LTD	\$0.8116	\$0.9300	\$12.00	6.76%	\$11.19	92.25%	25/09/2025	5.14%	Pay down loan
ORGSO2	ORIGIN ENERGY LTD	\$3.5827	\$4.1100	\$12.00	29.86%	\$8.42	65.75%	25/11/2032	6.83%	Pay down loan
ORGSO3	ORIGIN ENERGY LTD	\$4.9836	\$5.7100	\$12.00	41.53%	\$7.02	52.42%	06/02/2035	8.20%	Pay down loan
ORIJOA	ORICA LTD	\$11.2550	\$12.8800	\$20.98	53.65%	\$9.73	38.61%	25/09/2025	5.45%	Pay to investor
ORIJOC	ORICA LTD	\$13.1591	\$15.0800	\$20.98	62.72%	\$7.82	28.12%	26/05/2026	6.78%	Pay to investor
ORIJOD	ORICA LTD	\$9.8291	\$11.2500	\$20.98	46.85%	\$11.15	46.38%	06/02/2035	4.75%	Pay to investor
OZFJOB	SPDR S&P/ASX200 FINANCIALS	\$14.8757	\$17.0300	\$30.67	48.50%	\$15.79	44.47%	25/09/2025	9.82%	Pay to investor
PMEJOA	PRO MEDICUS LTD	\$144.1519	\$172.1900	\$327.98	43.95%	\$183.83	47.50%	06/02/2035	0.26%	Pay to investor
PMEJOC	PRO MEDICUS LTD	\$52.3736	\$62.5600	\$327.98	15.97%	\$275.61	80.93%	06/02/2035	0.17%	Pay to investor
PMEJOD	PRO MEDICUS LTD	\$114.1715	\$136.3800	\$327.98	34.81%	\$213.81	58.42%	06/02/2035	0.22%	Pay to investor
QANJOB	QANTAS AIRWAYS LTD	\$2.9930	\$3.4300	\$11.10	26.96%	\$8.11	69.10%	25/09/2025	3.26%	Pay to investor
QANJOC	QANTAS AIRWAYS LTD	\$3.7964	\$4.3400	\$11.10	34.20%	\$7.30	60.90%	21/01/2032	3.61%	Pay to investor
QBEJOA	QBE INSURANCE GROUP LTD	\$8.8820	\$10.1700	\$23.15	38.37%	\$14.27	56.07%	26/05/2026	6.10%	Pay to investor
QBEJOC	QBE INSURANCE GROUP LTD	\$5.6275	\$6.4400	\$23.15	24.31%	\$17.52	72.18%	25/09/2025	4.97%	Pay to investor
QBEJOD	QBE INSURANCE GROUP LTD	\$7.9874	\$9.1500	\$23.15	34.50%	\$15.16	60.48%	25/11/2032	5.74%	Pay to investor
QBEJOE	QBE INSURANCE GROUP LTD	\$11.1874	\$12.8200	\$23.15	48.33%	\$11.96	44.62%	25/11/2032	7.27%	Pay to investor
QBEJOF	QBE INSURANCE GROUP LTD	\$14.4710	\$16.5800	\$23.15	62.51%	\$8.68	28.38%	10/02/2033	10.02%	Pay to investor
QBEJOG	QBE INSURANCE GROUP LTD	\$11.7778	\$13.4800	\$23.15	50.88%	\$11.37	41.77%	10/02/2033	7.65%	Pay to investor
QBES01	QBE INSURANCE GROUP LTD	\$3.7620	\$4.3100	\$23.15	16.25%	\$19.39	81.38%	10/02/2033	4.49%	Pay down loan
QBES02	QBE INSURANCE GROUP LTD	\$6.7603	\$7.7400	\$23.15	29.20%	\$16.39	66.57%	06/02/2035	5.31%	Pay down loan
QBES03	QBE INSURANCE GROUP LTD	\$8.7217	\$9.9800	\$23.15	37.67%	\$14.43	56.89%	10/02/2033	6.03%	Pay down loan
QLTS01	BETASHARES GB QUAL LEADERS	\$13.2720	\$15.1900	\$31.96	41.53%	\$18.69	52.47%	21/01/2032	4.07%	Pay down loan
QLTS02	BETASHARES GB QUAL LEADERS	\$11.0329	\$12.6400	\$31.96	34.52%	\$20.93	60.45%	21/01/2032	3.64%	Pay down loan
QOZJOA	BETASHARES FTSE RAFI AU 200	\$8.1736	\$8.9600	\$17.06	47.91%	\$8.89	47.48%	15/07/2032	8.02%	Pay to investor
QREJOA	BETASHARES AU RESOURCES ETF	\$3.1138	\$3.5600	\$7.02	44.36%	\$3.91	49.29%	06/02/2035	6.02%	Pay to investor
QREJOB	BETASHARES AU RESOURCES ETF	\$3.7365	\$4.2800	\$7.02	53.23%	\$3.28	39.03%	06/02/2035	7.16%	Pay to investor
REAJOC	REA GROUP LTD	\$138.3799	\$158.4100	\$240.06	57.64%	\$101.68	34.01%	15/07/2032	2.08%	Pay to investor
REAJOD	REA GROUP LTD	\$94.7731	\$108.4900	\$240.06	39.48%	\$145.29	54.81%	26/05/2026	1.46%	Pay to investor
REAJOE	REA GROUP LTD	\$115.2120	\$131.8900	\$240.06	47.99%	\$124.85	45.06%	08/09/2033	1.70%	Pay to investor
RIOJOD	RIO TINTO LTD	\$87.0921	\$99.7100	\$113.11	77.00%	\$26.02	11.85%	06/02/2035	23.97%	Pay to investor
RIOJOF	RIO TINTO LTD	\$73.8421	\$84.5300	\$113.11	65.28%	\$39.27	25.27%	10/02/2033	15.88%	Pay to investor
RIOJOH	RIO TINTO LTD	\$65.5552	\$75.0400	\$113.11	57.96%	\$47.55	33.66%	06/02/2035	13.11%	Pay to investor
RIOSO1	RIO TINTO LTD	\$50.6833	\$58.0300	\$113.11	44.81%	\$62.43	48.70%	25/11/2032	9.99%	Pay down loan
RIOSO2	RIO TINTO LTD	\$43.8088	\$50.1600	\$113.11	38.73%	\$69.30	55.65%	06/02/2035	9.00%	Pay down loan
RIOSO5	RIO TINTO LTD	\$54.5805	\$62.4800	\$113.11	48.25%	\$58.53	44.76%	10/02/2033	10.65%	Pay down loan
RRLJOA	REGIS RESOURCES LTD	\$1.8294	\$2.2800	\$4.47	40.93%	\$2.64	48.99%	15/07/2032	0.00%	Pay to investor
RRLJOC	REGIS RESOURCES LTD	\$1.1590	\$1.4400	\$4.47	25.93%	\$3.31	67.79%	21/01/2032	0.00%	Pay to investor
S32JOB	SOUTH32 LIMITED	\$1.8164	\$2.0800	\$2.89	62.85%	\$1.07	28.03%	06/02/2035	9.26%	Pay to investor
S32JOF	SOUTH32 LIMITED	\$1.6711	\$1.9100	\$2.89	57.82%	\$1.22	33.91%	06/02/2035	8.15%	Pay to investor
S32JOG	SOUTH32 LIMITED	\$1.3804	\$1.5800	\$2.89	47.76%	\$1.51	45.33%	06/02/2035	6.58%	Pay to investor
SCGJOA	SCENTRE GROUP	\$1.6882	\$1.9300	\$3.76	44.90%	\$2.07	48.67%	25/09/2025	8.30%	Pay to investor
SCGJOB	SCENTRE GROUP	\$2.8054	\$3.2000	\$3.76	74.61%	\$0.95	14.89%	06/02/2035	18.02%	Pay to investor
SCGSO2	SCENTRE GROUP	\$1.2815	\$1.4700	\$3.76	34.08%	\$2.48	60.90%	26/05/2026	6.94%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

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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
SDFJOA	STEADFAST GROUP LTD	\$3.1138	\$3.5600	\$6.00	51.90%	\$2.89	40.67%	06/02/2035	6.29%	Pay to investor
SDFJOB	STEADFAST GROUP LTD	\$2.5948	\$2.9800	\$6.00	43.25%	\$3.41	50.33%	06/02/2035	5.33%	Pay to investor
SDFS01	STEADFAST GROUP LTD	\$3.0332	\$3.4700	\$6.00	50.55%	\$2.97	42.17%	06/02/2035	6.12%	Pay down loan
SEKJOA	SEEK LTD	\$9.5593	\$10.9400	\$24.32	39.31%	\$14.76	55.02%	06/02/2035	2.71%	Pay to investor
SFRJOA	SANDFIRE RESOURCES NL	\$3.0273	\$3.7700	\$10.95	27.65%	\$7.92	65.57%	15/07/2032	0.00%	Pay to investor
SFRJOB	SANDFIRE RESOURCES NL	\$2.5132	\$3.1300	\$10.95	22.95%	\$8.44	71.42%	15/07/2032	0.00%	Pay to investor
SFRJOC	SANDFIRE RESOURCES NL	\$3.7895	\$4.7200	\$10.95	34.61%	\$7.16	56.89%	15/07/2032	0.00%	Pay to investor
SFRJOD	SANDFIRE RESOURCES NL	\$5.3077	\$6.6100	\$10.95	48.47%	\$5.64	39.63%	10/02/2033	0.00%	Pay to investor
SFYS01	SPDR S&P/ASX 50 FUND	\$20.0201	\$22.9200	\$76.97	26.01%	\$56.95	70.22%	06/02/2035	4.86%	Pay down loan
SFYS02	SPDR S&P/ASX 50 FUND	\$33.7829	\$38.6800	\$76.97	43.89%	\$43.19	49.75%	06/02/2035	6.40%	Pay down loan
SGPJOB	STOCKLAND	\$3.0951	\$3.5400	\$5.54	55.87%	\$2.44	36.10%	25/09/2025	10.31%	Pay to investor
SGPJOC	STOCKLAND	\$2.5156	\$2.8800	\$5.54	45.41%	\$3.02	48.01%	21/01/2032	8.33%	Pay to investor
SHLJOD	SONIC HEALTHCARE LTD	\$19.9748	\$22.8800	\$27.61	72.35%	\$7.64	17.13%	25/11/2032	8.25%	Pay to investor
SHLS01	SONIC HEALTHCARE LTD	\$17.1103	\$19.6000	\$27.61	61.97%	\$10.50	29.01%	25/11/2032	6.00%	Pay down loan
SHLS02	SONIC HEALTHCARE LTD	\$10.1325	\$11.6000	\$27.61	36.70%	\$17.48	57.99%	06/02/2035	3.60%	Pay down loan
SIGJOA	SIGMA HEALTHCARE LTD	\$1.8683	\$2.2300	\$2.81	66.49%	\$0.94	20.64%	06/02/2035	0.53%	Pay to investor
SIGJOB	SIGMA HEALTHCARE LTD	\$1.7126	\$2.0500	\$2.81	60.95%	\$1.10	27.05%	06/02/2035	0.46%	Pay to investor
SIGJOC	SIGMA HEALTHCARE LTD	\$1.4531	\$1.7400	\$2.81	51.71%	\$1.36	38.08%	06/02/2035	0.37%	Pay to investor
STOJOA	SANTOS LTD	\$3.9392	\$4.5100	\$7.80	50.50%	\$3.86	42.18%	25/09/2025	9.19%	Pay to investor
STOJOD	SANTOS LTD	\$4.5624	\$5.2400	\$7.80	58.49%	\$3.24	32.82%	25/11/2032	10.95%	Pay to investor
STWJOB	SPDR S&P/ASX 200 FUND	\$39.3924	\$45.1000	\$78.68	50.07%	\$39.29	42.68%	25/09/2025	6.79%	Pay to investor
STWS01	SPDR S&P/ASX 200 FUND	\$33.0658	\$37.8600	\$78.68	42.03%	\$45.61	51.88%	25/11/2032	5.85%	Pay down loan
STWS02	SPDR S&P/ASX 200 FUND	\$19.9714	\$22.8600	\$78.68	25.38%	\$58.71	70.95%	06/02/2035	4.54%	Pay down loan
SULJOA	SUPER RETAIL GROUP LTD	\$7.3533	\$8.7800	\$15.07	48.79%	\$7.72	41.74%	08/09/2033	15.42%	Pay to investor
SULJOC	SUPER RETAIL GROUP LTD	\$9.7151	\$11.6100	\$15.07	64.47%	\$5.35	22.96%	08/09/2033	22.22%	Pay to investor
SULJOD	SUPER RETAIL GROUP LTD	\$4.9509	\$5.9100	\$15.07	32.85%	\$10.12	60.78%	06/02/2035	11.76%	Pay to investor
SUNJOA	SUNCORP GROUP LTD	\$6.8958	\$7.8900	\$20.63	33.43%	\$13.73	61.75%	06/02/2035	29.63%	Pay to investor
SUNJOC	SUNCORP GROUP LTD	\$8.2740	\$9.4700	\$20.63	40.11%	\$12.36	54.10%	06/02/2035	32.94%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$2.7929	\$3.2000	\$20.63	13.54%	\$17.84	84.49%	25/09/2025	22.82%	Pay down loan
TCLJOC	TRANSURBAN GROUP	\$11.1179	\$12.7300	\$13.69	81.21%	\$2.57	7.01%	25/09/2025	25.27%	Pay to investor
TCLJOD	TRANSURBAN GROUP	\$8.8374	\$10.1400	\$13.69	64.55%	\$4.85	25.93%	25/11/2032	13.39%	Pay to investor
TCLJOE	TRANSURBAN GROUP	\$7.5963	\$8.7000	\$13.69	55.49%	\$6.09	36.45%	25/11/2032	10.67%	Pay to investor
TCLJOF	TRANSURBAN GROUP	\$6.7935	\$7.7800	\$13.69	49.62%	\$6.90	43.17%	10/02/2033	9.43%	Pay to investor
TCLJOG	TRANSURBAN GROUP	\$9.7472	\$11.1600	\$13.69	71.20%	\$3.94	18.48%	10/02/2033	16.49%	Pay to investor
TLCJOA	THE LOTTERY CORP LTD	\$3.8676	\$4.4300	\$5.40	71.62%	\$1.53	17.96%	15/07/2032	12.07%	Pay to investor
TLCJOB	THE LOTTERY CORP LTD	\$3.0322	\$3.4700	\$5.40	56.15%	\$2.37	35.74%	15/07/2032	7.81%	Pay to investor
TLC01	THE LOTTERY CORP LTD	\$2.8864	\$3.3000	\$5.40	53.45%	\$2.51	38.89%	15/07/2032	7.36%	Pay down loan
TLC02	THE LOTTERY CORP LTD	\$2.2181	\$2.5400	\$5.40	41.08%	\$3.18	52.96%	15/07/2032	5.81%	Pay down loan
TLSJOA	TELSTRA CORP LTD	\$1.7081	\$1.9400	\$4.96	34.44%	\$3.25	60.89%	25/09/2025	5.69%	Pay to investor
TLSJOB	TELSTRA CORP LTD	\$3.5017	\$4.0100	\$4.96	70.60%	\$1.46	19.15%	25/11/2032	12.69%	Pay to investor
TLSJOC	TELSTRA CORP LTD	\$2.5190	\$2.8600	\$4.96	50.79%	\$2.44	42.34%	15/07/2032	7.58%	Pay to investor
TLSJOF	TELSTRA CORP LTD	\$2.1907	\$2.5100	\$4.96	44.17%	\$2.77	49.40%	10/02/2033	6.68%	Pay to investor
TLSJOH	TELSTRA CORP LTD	\$3.0521	\$3.4900	\$4.96	61.53%	\$1.91	29.64%	10/02/2033	9.70%	Pay to investor
TLS02	TELSTRA CORP LTD	\$2.1427	\$2.4600	\$4.96	43.20%	\$2.82	50.40%	21/01/2032	6.57%	Pay down loan



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TLSSO4	TELSTRA CORP LTD	\$1.6643	\$1.9000	\$4.96	33.55%	\$3.30	61.69%	10/02/2033	5.61%	Pay down loan
TLSSO5	TELSTRA CORP LTD	\$1.2827	\$1.4700	\$4.96	25.86%	\$3.68	70.36%	10/02/2033	5.03%	Pay down loan
TLXJOA	TELIX PHARMACEUTICALS LTD	\$12.4551	\$15.5000	\$25.26	49.31%	\$12.80	38.64%	06/02/2035	0.00%	Pay to investor
TNEJOC	TECHNOLOGY ONE LTD	\$26.3183	\$30.1300	\$41.04	64.13%	\$14.72	26.58%	08/09/2033	1.63%	Pay to investor
TPGJOA	TPG TELECOM LTD	\$2.8306	\$3.2500	\$5.62	50.37%	\$2.79	42.17%	10/02/2033	6.45%	Pay to investor
TWEJOC	TREASURY WINE ESTATES LTD	\$6.2691	\$7.1800	\$8.14	77.02%	\$1.87	11.79%	06/02/2035	10.16%	Pay to investor
VASJOA	VANGUARD AUST SHARES IDX ETF	\$51.5362	\$59.0000	\$108.37	47.56%	\$56.83	45.56%	21/01/2032	5.97%	Pay to investor
VASSO1	VANGUARD AUST SHARES IDX ETF	\$46.2876	\$52.9800	\$108.37	42.71%	\$62.08	51.11%	25/11/2032	5.47%	Pay down loan
VASSO2	VANGUARD AUST SHARES IDX ETF	\$25.0676	\$28.7000	\$108.37	23.13%	\$83.30	73.52%	06/02/2035	4.08%	Pay down loan
VHYJOD	VANGUARD AUS HIGH YIELD	\$51.5362	\$59.0000	\$75.70	68.08%	\$24.16	22.06%	21/01/2032	27.00%	Pay to investor
VHYJOE	VANGUARD AUS HIGH YIELD	\$44.1948	\$50.6000	\$75.70	58.38%	\$31.51	33.16%	06/02/2035	20.71%	Pay to investor
VHYJOF	VANGUARD AUS HIGH YIELD	\$36.8359	\$42.1700	\$75.70	48.66%	\$38.86	44.29%	06/02/2035	16.79%	Pay to investor
VHYJOG	VANGUARD AUS HIGH YIELD	\$29.4666	\$33.7300	\$75.70	38.93%	\$46.23	55.44%	06/02/2035	14.11%	Pay to investor
VHYSO1	VANGUARD AUS HIGH YIELD	\$20.0216	\$22.9100	\$75.70	26.45%	\$55.68	69.74%	25/09/2025	11.72%	Pay down loan
VHYSO2	VANGUARD AUS HIGH YIELD	\$37.4049	\$42.8100	\$75.70	49.41%	\$38.30	43.45%	06/02/2035	17.04%	Pay down loan
VTSSO1	VANGUARD TOTL ST MKT ETF-CDI	\$173.3108	\$198.4000	\$477.59	36.29%	\$304.28	58.46%	25/11/2032	1.81%	Pay down loan
WBCJOA	WESTPAC BANKING CORP	\$23.6677	\$26.4000	\$34.31	68.98%	\$10.64	23.05%	15/07/2032	14.28%	Pay to investor
WBCJOB	WESTPAC BANKING CORP	\$14.7696	\$16.4700	\$34.31	43.05%	\$19.54	52.00%	06/02/2035	7.78%	Pay to investor
WBCJOC	WESTPAC BANKING CORP	\$15.0333	\$16.7700	\$34.31	43.82%	\$19.28	51.12%	25/11/2032	7.89%	Pay to investor
WBCJOG	WESTPAC BANKING CORP	\$21.1083	\$23.5600	\$34.31	61.52%	\$13.20	31.33%	25/11/2032	11.51%	Pay to investor
WBCJOH	WESTPAC BANKING CORP	\$11.6144	\$12.9500	\$34.31	33.85%	\$22.70	62.26%	06/02/2035	6.70%	Pay to investor
WBCJOI	WESTPAC BANKING CORP	\$10.1405	\$11.3000	\$34.31	29.56%	\$24.17	67.06%	06/02/2035	6.29%	Pay to investor
WBCSO2	WESTPAC BANKING CORP	\$4.0757	\$4.5400	\$34.31	11.88%	\$30.23	86.77%	25/09/2025	5.03%	Pay down loan
WBCSO3	WESTPAC BANKING CORP	\$12.4157	\$13.8400	\$34.31	36.19%	\$21.89	59.66%	26/05/2026	6.94%	Pay down loan
WBCSO4	WESTPAC BANKING CORP	\$10.9388	\$12.2100	\$34.31	31.88%	\$23.37	64.41%	25/11/2032	6.50%	Pay down loan
WBCSO5	WESTPAC BANKING CORP	\$9.8138	\$10.9400	\$34.31	28.60%	\$24.50	68.11%	06/02/2035	6.21%	Pay down loan
WDISO2	SPDR S&P GLOBAL DIVIDEND FUND	\$7.9335	\$9.0800	\$21.02	37.74%	\$13.09	56.80%	25/09/2025	11.71%	Pay down loan
WDSJOD	WOODSIDE ENERGY GROUP LTD	\$14.4894	\$16.5800	\$24.40	59.38%	\$9.91	32.05%	06/02/2035	18.89%	Pay to investor
WDSSO2	WOODSIDE ENERGY GROUP LTD	\$9.8396	\$11.2700	\$24.40	40.33%	\$14.56	53.81%	15/07/2032	12.86%	Pay down loan
WDSSO3	WOODSIDE ENERGY GROUP LTD	\$15.3949	\$17.6200	\$24.40	63.09%	\$9.01	27.79%	25/09/2025	20.79%	Pay down loan
WDSSO4	WOODSIDE ENERGY GROUP LTD	\$12.6814	\$14.5200	\$24.40	51.97%	\$11.72	40.49%	15/07/2032	15.98%	Pay down loan
WDSSO5	WOODSIDE ENERGY GROUP LTD	\$11.8282	\$13.5400	\$24.40	48.48%	\$12.57	44.51%	06/02/2035	14.90%	Pay down loan
WEBJOA	WEB TRAVEL GROUP LTD	\$2.9685	\$3.4000	\$4.90	60.58%	\$1.93	30.61%	06/02/2035	0.00%	Pay to investor
WESJOA	WESFARMERS LTD	\$42.3583	\$48.4900	\$84.57	50.09%	\$42.21	42.66%	25/09/2025	4.79%	Pay to investor
WESJOB	WESFARMERS LTD	\$30.3121	\$34.7000	\$84.57	35.84%	\$54.26	58.97%	25/11/2032	3.72%	Pay to investor
WESJOD	WESFARMERS LTD	\$42.4495	\$48.5900	\$84.57	50.19%	\$42.12	42.54%	25/11/2032	4.80%	Pay to investor
WESJOE	WESFARMERS LTD	\$21.9434	\$25.1100	\$84.57	25.95%	\$62.63	70.31%	10/02/2033	3.23%	Pay to investor
WESSO1	WESFARMERS LTD	\$34.9523	\$40.0100	\$84.57	41.33%	\$49.62	52.69%	25/09/2025	4.07%	Pay down loan
WHCJOA	WHITEHAVEN COAL LTD	\$4.0365	\$5.0500	\$6.17	65.42%	\$2.13	18.15%	06/02/2035	10.31%	Pay to investor
WHCJOB	WHITEHAVEN COAL LTD	\$2.6228	\$3.2600	\$6.17	42.51%	\$3.55	47.16%	25/09/2025	6.20%	Pay to investor
WHCJOD	WHITEHAVEN COAL LTD	\$3.3928	\$4.2200	\$6.17	54.99%	\$2.78	31.60%	15/07/2032	7.92%	Pay to investor
WHCJOG	WHITEHAVEN COAL LTD	\$3.0767	\$3.8500	\$6.17	49.87%	\$3.09	37.60%	25/09/2025	7.11%	Pay to investor
WLEJOB	WAM LEADERS LTD	\$0.9723	\$1.0700	\$1.28	75.96%	\$0.31	16.41%	10/02/2033	30.22%	Pay to investor
WLEJOC	WAM LEADERS LTD	\$0.8123	\$0.8900	\$1.28	63.46%	\$0.47	30.47%	10/02/2033	19.88%	Pay to investor

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WLEJOD	WAM LEADERS LTD	\$1.0092	\$1.1000	\$1.28	78.84%	\$0.27	14.06%	10/02/2033	34.34%	Pay to investor
WORJOA	WORLEY LIMITED	\$8.4412	\$9.6600	\$13.20	63.95%	\$4.76	26.82%	25/09/2025	10.51%	Pay to investor
WORSO1	WORLEY LIMITED	\$9.3348	\$10.6900	\$13.20	70.72%	\$3.87	19.02%	26/05/2026	12.94%	Pay down loan
WOWJOA	WOOLWORTHS LTD	\$21.2306	\$24.3100	\$31.51	67.38%	\$10.28	22.85%	25/11/2032	13.23%	Pay to investor
WOWJOD	WOOLWORTHS LTD	\$19.2223	\$22.0100	\$31.51	61.00%	\$12.29	30.15%	06/02/2035	11.07%	Pay to investor
WOWJOF	WOOLWORTHS LTD	\$23.6958	\$27.1200	\$31.51	75.20%	\$7.81	13.93%	06/02/2035	17.40%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$24.8139	\$27.6700	\$31.51	78.75%	\$6.70	12.19%	26/05/2026	20.31%	Pay down loan
WOWSO2	WOOLWORTHS LTD	\$18.4872	\$21.1700	\$31.51	58.67%	\$13.02	32.81%	21/01/2032	10.44%	Pay down loan
WOWSO3	WOOLWORTHS LTD	\$10.1842	\$11.6600	\$31.51	32.32%	\$21.33	63.00%	06/02/2035	6.38%	Pay down loan
XROJOA	XERO LTD	\$103.7923	\$123.9900	\$181.00	57.34%	\$77.21	31.50%	06/02/2035	0.00%	Pay to investor
XROJOB	XERO LTD	\$117.7258	\$140.6200	\$181.00	65.04%	\$63.27	22.31%	15/07/2032	0.00%	Pay to investor
XROJOD	XERO LTD	\$87.6182	\$104.6700	\$181.00	48.41%	\$93.38	42.17%	25/11/2032	0.00%	Pay to investor
XROJOE	XERO LTD	\$59.8368	\$71.4700	\$181.00	33.06%	\$121.16	60.51%	25/11/2032	0.00%	Pay to investor
YM1JOA	BETASHARES AUS TOP 20 EQ YLD	\$5.8954	\$6.7500	\$7.80	75.58%	\$1.90	13.46%	06/02/2035	34.42%	Pay to investor
YM1JOB	BETASHARES AUS TOP 20 EQ YLD	\$5.1585	\$5.9100	\$7.80	66.13%	\$2.64	24.23%	06/02/2035	24.81%	Pay to investor
YM1SO1	BETASHARES AUS TOP 20 EQ YLD	\$2.3552	\$2.6900	\$7.80	30.19%	\$5.44	65.51%	15/07/2032	12.04%	Pay down loan
YM1SO3	BETASHARES AUS TOP 20 EQ YLD	\$0.2728	\$0.3100	\$7.80	3.50%	\$7.53	96.03%	06/02/2035	8.71%	Pay down loan

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CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 21-Jul-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
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