

<b>Deal name:</b>	<b>Driver Australia Seven</b>
<b>Issuer:</b>	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.
<b>Originator of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Seller of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Servicer name:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Reporting entity:</b>	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
<b>Contact:</b>	Phone: +61 2 9751 6257 Fax: +61 2 9695 6399 Email: ABSOperations.Australia@vwfs.com.au
<b>Corporate Services Provider:</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its personal capacity.



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Reporting details

Deal overview

Initial Cut-Off Date	31/10/2021	Publication Date	16/07/2025 (16th of each month)
Scheduled date of Clean-Up-Call	10/2025	Payment Date	21/07/2025 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	30/06/2025
Issue Date	22/11/2021	Monthly Period	from 01/06/2025 until 30/06/2025
Period no.	44	Interest Accrual Period	from 23/06/2025 until 21/07/2025
Reporting frequency	Monthly	Note payment period	from 23/06/2025 until 21/07/2025
Next Payment Date	21/08/2025	Days accrued	28

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

<b>Lead Manager:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p> <p><b>Bank of America Merrill Lynch (which is the trading name of Merrill Lynch International)</b> (ABN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ Great Britain</p>	<b>Security Trustee:</b>	<p><b>P.T. Limited</b> (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>
<b>Trustee:</b>	<p><b>Perpetual Corporate Trust Limited</b> (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>	<b>Trust Manager:</b>	<p><b>Perpetual Nominees Limited</b> (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>
<b>Sub Trust Manager:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (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>	<b>Account Bank:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p>
<b>Clearing Systems:</b>	<p><b>Austraclear Limited</b> (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000</p> <p><b>Perpetual Corporate Trust Limited</b> (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>	<b>Swap Counterparty:</b>	<p><b>ING Bank N.V.</b>  Foppingadreff 7 1102 BD Amsterdam Netherlands</p>
<b>Servicer:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (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>	<b>Rating agencies:</b>	<p><b>Fitch Ratings</b>  Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance</p> <p><b>Moody's</b>  Level 10 1 O'Connell Street Sydney NSW 2000 Australia Email: Monitor.Sydney@moodys.com Attn.: Monitor Sydney</p>

Transaction Events I

Clean-up-call condition		
Percentage of the Current Outstanding Discounted Receivables Balance		12.59%
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	26,289.47 AUD
Cumulative Net Salvage Loss incl.current Period	3,059,549.98 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	3,059,549.98 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	0.50990%

Transaction Events III

Account Bank

Australia and New Zealand Banking Group Limited

Current rating

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

or

Moody's

Long Term	Short Term	Outlook
Aa2	P-1	STA
A2	P-1	-
A2	P-1	-

Fitch

Long Term	Short Term	Outlook
AA-	F1+	STA
-	F1	-
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.

Required rating:

Fulfilled

Swap Counterparty

ING Bank N.V.

Current rating

Minimum required Rating for Class A Notes

Minimum required Rating for Class B Notes

Moody's

Long Term	Short Term	Outlook
A1	P-1	POS
A3	-	-
-	-	-

Fitch

Long Term	Short Term	Outlook
AA-	F1+	STA
A	F1	-
-	-	-

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations  
If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost,  
(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or  
(ii) provide a guarantee from an Eligible Guarantor.  
If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.  
(Please refer to the Prospectus for a complete description of the mechanism)

Required rating:

Fulfilled

Servicer

Volkswagen Financial Services Australia Pty Ltd

If the Monthly Remittance Condition is satisfied, WFSF Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any  
Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.  
If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in  
"ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling".

Monthly  
Remittance  
Condition:

Fulfilled

Information regarding the notes I

Rating at issue date	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAA(sf)	NR(sf)
Current Rating	Class A	Class B
Moody's	Aaa	Aa1
Fitch	AAA(sf)	NR(sf)
Information on Notes	Class A	Class B
Legal final maturity date	21/01/2030	21/01/2030
Scheduled Clean Up Call	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:	06/2025
Payment Date:	21/07/2025
Interest Accrual Period (from/until)	from 23/06/2025 until 21/07/2025
Days accrued	28
Index Rate	1-Month-BBSW
Base Interest Rate:	3.6925%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	207,495.84 AUD	23,963.85 AUD
Interest paid	207,495.84 AUD	23,963.85 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	61,578,975.96 AUD	6,657,132.90 AUD
Redemption amount due to amortising series	5,686,643.40 AUD	614,727.30 AUD
<b>Notes Balance as of the end of the Monthly Period</b>	<b>55,892,332.56 AUD</b>	<b>6,042,405.60 AUD</b>

Payments to Investors per note	Class A	Class B
Interest	39.43 AUD	72.62 AUD
Principal repayment per Class	1,080.70 AUD	1,862.81 AUD
Number of Notes	5,262	330
Note Factor	0.1062188	0.1831032

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

Subordinated Loan	
Balance as of the beginning of the Monthly Period	4,440,973.14 AUD
Regular redemption from waterfall	(1,616,569.93 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	2,824,403.21 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 Ended	906,362.00 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end of the Month Ended	68,236,108.86 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	6,000,000.00 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	61,578,975.96 AUD	6,657,132.90 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(130,265.54 AUD)	(13,245.87 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	8,284,814.62 AUD	8,284,814.62 AUD
1) ii) Available Collections - Interest on Trust Account	22,956.82 AUD	8,307,771.44 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	8,307,771.44 AUD
3) i) Net Swap Receipts - Class A	130,265.54 AUD	8,438,036.98 AUD
3) ii) Net Swap Receipts - Class B	13,245.87 AUD	8,451,282.85 AUD
4) Damages and Indemnity Payments to Issuer	-	8,451,282.85 AUD
5) Other Reimbursement Amounts	-	8,451,282.85 AUD
6) Buffer Release Amount	(203,152.10 AUD)	8,248,130.75 AUD
Remaining Rounding Amount (M-1)	49.04 AUD	8,248,179.79 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	8,248,179.79 AUD	8,248,179.79 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	8,248,178.79 AUD
2) Taxes	-	8,248,178.79 AUD
3) Trust Fees & Expenses and Servicer Fees	(78,079.94 AUD)	8,170,098.85 AUD
4. a) Net Swap Payments - Class A Notes	-	8,170,098.85 AUD
4. b) Net Swap Payments - Class B Notes	-	8,170,098.85 AUD
5. a) Interest accrued in prev. month - Class A	(207,495.84 AUD)	7,962,603.01 AUD
5. b) Interest Shortfalls from prior months - Class A	-	7,962,603.01 AUD
6. a) Interest accrued in prev. month - Class B	(23,963.85 AUD)	7,938,639.16 AUD
6. b) Interest Shortfalls from prior months - Class B	-	7,938,639.16 AUD
7) Payment to Cash Collateral Account	-	7,938,639.16 AUD
8) Principal Payment - Class A	(5,686,643.40 AUD)	2,251,995.76 AUD
9) Principal Payment - Class B	(614,727.30 AUD)	1,637,268.46 AUD
Remaining Rounding Amount (Current Period)	(10.90 AUD)	1,637,257.56 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,637,257.56 AUD
11) Other Payment to Swap Counterparties	-	1,637,257.56 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(20,687.63 AUD)	1,616,569.93 AUD
Interest Accrued this period on the Subordinated Loan	-	1,616,569.93 AUD
Unpaid Interest on the Subordinated Loan	-	1,616,569.93 AUD
13) Subordinated Loan Principal	(1,616,569.93 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
<b>Total Assets</b>	<b>684,926,843.21 AUD</b>	<b>78,731,230.73 AUD</b>
Nominal Receivables Balance	684,926,843.21 AUD	78,731,230.73 AUD
<b>First loss piece</b>	<b>48,025,098.06 AUD</b>	<b>19,595,428.39 AUD</b>
Subordinated Loan balance	34,825,098.06 AUD	2,824,403.21 AUD
Overcollateralisation	6,000,000.00 AUD	10,771,025.18 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
<b>Actual retention</b>	<b>7.01%</b>	<b>24.89%</b>

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: 0.28 yrs	At closing: 2.84 yrs	Currently: 0.28 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	61,578,975.96 AUD	-	6,657,132.90 AUD	-
07/2025	55,892,332.56 AUD	-	6,042,405.60 AUD	-
08/2025	-	50,770,143.90 AUD	-	5,488,639.20 AUD
09/2025	-	46,798,965.12 AUD	-	5,059,342.20 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	2,339,984.76 AUD	88,236.54 AUD	2,428,221.30 AUD
07.2025	3,976,876.31 AUD	354,444.07 AUD	4,331,320.38 AUD
08.2025	4,851,129.97 AUD	335,961.27 AUD	5,187,091.24 AUD
09.2025	4,429,877.35 AUD	313,459.81 AUD	4,743,337.16 AUD
10.2025	4,241,508.00 AUD	292,194.84 AUD	4,533,702.84 AUD
11.2025	4,249,938.10 AUD	272,262.71 AUD	4,522,200.81 AUD
12.2025	5,057,279.54 AUD	250,238.16 AUD	5,307,517.70 AUD
01.2026	4,552,518.48 AUD	225,636.74 AUD	4,778,155.22 AUD
02.2026	4,791,347.98 AUD	203,490.40 AUD	4,994,838.38 AUD
03.2026	4,642,160.06 AUD	180,182.60 AUD	4,822,342.66 AUD
04.2026	4,676,194.44 AUD	157,600.55 AUD	4,833,794.99 AUD
05.2026	6,827,997.24 AUD	134,852.73 AUD	6,962,849.97 AUD
06.2026	7,955,545.81 AUD	101,637.49 AUD	8,057,183.30 AUD
07.2026	4,747,349.16 AUD	62,937.02 AUD	4,810,286.18 AUD
08.2026	3,914,123.29 AUD	39,843.25 AUD	3,953,966.54 AUD
09.2026	282,753.43 AUD	20,802.57 AUD	303,556.00 AUD
10.2026	425,114.83 AUD	19,427.01 AUD	444,541.84 AUD
11.2026	240,834.34 AUD	17,359.04 AUD	258,193.38 AUD
12.2026	273,511.25 AUD	16,187.56 AUD	289,698.81 AUD
01.2027	253,962.67 AUD	14,856.92 AUD	268,819.59 AUD
02.2027	283,085.54 AUD	13,621.68 AUD	296,707.22 AUD
03.2027	224,079.72 AUD	12,244.64 AUD	236,324.36 AUD
04.2027	250,213.46 AUD	11,154.48 AUD	261,367.94 AUD
05.2027	241,399.72 AUD	9,937.31 AUD	251,337.03 AUD
06.2027	186,547.30 AUD	8,762.98 AUD	195,310.28 AUD
07.2027	180,670.65 AUD	7,855.46 AUD	188,526.11 AUD
08.2027	263,886.00 AUD	6,976.63 AUD	270,862.63 AUD
09.2027	171,315.16 AUD	5,692.89 AUD	177,008.05 AUD
10.2027	146,413.19 AUD	4,859.53 AUD	151,272.72 AUD
11.2027	135,008.08 AUD	4,147.30 AUD	139,155.38 AUD
12.2027	126,592.63 AUD	3,490.47 AUD	130,083.10 AUD
01.2028	115,150.54 AUD	2,874.67 AUD	118,025.21 AUD
02.2028	107,495.62 AUD	2,314.54 AUD	109,810.16 AUD
03.2028	93,736.91 AUD	1,791.57 AUD	95,528.48 AUD
04.2028	88,464.84 AUD	1,335.64 AUD	89,800.48 AUD
05.2028	71,637.53 AUD	905.29 AUD	72,542.82 AUD
06.2028	49,859.85 AUD	556.78 AUD	50,416.63 AUD
07.2028	30,123.78 AUD	314.25 AUD	30,438.03 AUD
08.2028	14,448.17 AUD	167.73 AUD	14,615.90 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
<b>Total</b>	<b>75,530,166.55 AUD</b>	<b>3,201,064.18 AUD</b>	<b>78,731,230.73 AUD</b>

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	185,099,954.50 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	185,099,954.50 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	3,266	55,019,864.37 AUD	2,208	44,065,690.61 AUD	1,058	10,954,173.76 AUD	1,128	38,805,632.15 AUD	2,138	16,214,232.22 AUD	2,404	45,232,171.78 AUD	862	9,787,692.59 AUD
In Advance	1,730	20,370,121.64 AUD	985	12,402,433.03 AUD	745	7,967,688.61 AUD	425	9,886,451.82 AUD	1,305	10,483,669.82 AUD	1,179	15,225,006.26 AUD	551	5,145,115.38 AUD
In Arrears	447	7,642,258.86 AUD	328	6,005,969.84 AUD	119	1,636,589.02 AUD	161	4,852,511.30 AUD	286	2,789,747.56 AUD	292	5,384,872.28 AUD	155	2,257,386.58 AUD
Paid Out	2,116	-	1,577	-	539	-	429	-	1,687	-	1,451	-	665	-
Early Payout	7,562	-	4,174	-	3,388	-	2,069	-	5,493	-	5,019	-	2,543	-
Gross Salvage	7	182,521.66 AUD	7	182,521.66 AUD	0	-	5	122,091.36 AUD	2	60,430.30 AUD	4	88,537.99 AUD	3	93,983.67 AUD
Net Salvage	113	3,115,299.33 AUD	92	2,674,510.09 AUD	21	440,789.24 AUD	44	1,746,880.44 AUD	69	1,368,418.89 AUD	60	1,779,621.99 AUD	53	1,335,677.34 AUD
Total	15,241	86,330,065.88 AUD	9,371	63,330,925.23 AUD	5,876	20,939,240.63 AUD	4,261	55,413,567.07 AUD	10,386	30,916,486.79 AUD	10,409	67,710,210.30 AUD	4,832	18,619,855.59 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	3,046	50,085,959.49 AUD	2,024	39,737,135.56 AUD	1,022	10,348,823.93 AUD	1,023	35,147,025.18 AUD	2,023	14,938,934.31 AUD	2,224	41,033,870.27 AUD	822	9,052,089.22 AUD
In Advance	1,522	17,593,588.44 AUD	866	10,731,260.72 AUD	666	6,862,327.72 AUD	369	8,630,479.29 AUD	1,153	8,963,109.15 AUD	1,032	13,200,114.04 AUD	490	4,393,474.40 AUD
In Arrears	446	7,683,166.78 AUD	335	6,255,193.73 AUD	111	1,427,973.05 AUD	189	5,269,364.11 AUD	257	2,413,802.67 AUD	286	5,428,123.01 AUD	160	2,255,043.77 AUD
Paid Out	2,294	-	1,724	-	570	-	471	-	1,823	-	1,580	-	714	-
Early Payout	7,812	-	4,322	-	3,490	-	2,160	-	5,652	-	5,192	-	2,620	-
Gross Salvage	7	167,451.84 AUD	7	167,451.84 AUD	0	-	5	106,800.61 AUD	2	60,651.23 AUD	4	73,247.24 AUD	3	94,204.60 AUD
Net Salvage	114	3,141,588.80 AUD	93	2,700,799.56 AUD	21	440,789.24 AUD	44	1,746,880.44 AUD	70	1,394,708.36 AUD	60	1,779,621.99 AUD	54	1,361,966.81 AUD
Total	15,241	76,671,755.35 AUD	9,371	59,591,641.41 AUD	5,876	19,079,913.94 AUD	4,261	50,905,549.63 AUD	10,980	27,771,295.72 AUD	10,378	61,514,976.55 AUD	4,863	17,156,778.59 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	(220)	3,046	2,614,943.57AUD
In Advance	(208)	1,522	1,173,574.11AUD
In Arrears	(1)	446	278,990.50AUD
Paid out / Matured	178	2,294	984,596.74AUD
Early Payout	250	7,812	3,184,453.23AUD
Gross Salvage	-	7	18,074.65AUD
Net Salvage	1	114	30,181.82AUD
<b>Total</b>	<b>-</b>	<b>15,241</b>	<b>8,284,814.62AUD</b>

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
<b>Beginning of Period</b>	<b>5,450</b>	<b>15,241</b>		<b>86,882,143.82AUD</b>
<b>Scheduled Collections For Contracts Active This Period</b>			4,331,320.38AUD	4,331,320.38AUD
Collections Variations From Normal Contracts This Period			(2,213,696.77AUD)	
Collection Variations From Contracts Paying Out Early This Period			3,184,453.23AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			984,596.74AUD	
Collection Variations from Contracts in Advance This Period			102,793.54AUD	
Collection Variations from Contract In Arrears This Period			(74,508.70AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			13,720.08AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			30,181.82AUD	
Other Variations From Scheduled Collections This Period			1,829,819.86AUD	
<i>Instalment Collection Variations</i>			3,857,359.80AUD	3,857,359.80AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			96,134.44 AUD	
<i>Non Instalment Collection Variations</i>			96,134.44 AUD	
<b>Actual Collections For Contracts Active This Period</b>			<b>8,284,814.62 AUD</b>	<b>8,284,814.62 AUD</b>
Number of Contracts Paid Out Early This Month	250			
Number of Contracts Paid Out/Matured This Month	178			
Number of Contracts Into Net Salvage This Month	1			
Repurchased Contracts	0			
Less Recoveries After Net Salvage				30,181.82 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				26,289.47AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-76,672.09AUD
Reduced Nominal Balance Due to Other				-113,700.73AUD
<b>End of Period</b>	<b>5,021</b>			<b>78,731,230.73 AUD</b>

### Arrears Contracts

Days in Advance	Total Demand										Customer Type										Vehicle Status										
	Outstanding Reservations					Customer Cancellations					Consumer Late					No Booking					Outstanding Reservations					Outstanding Reservations					
	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	Number of Cancellations	Number of Cancellations	Outstanding Reservations	Outstanding Reservations	Outstanding Reservations	
H=H=H=	200	0.01%	4,000.00	0.00%	0.00%	222	3,004.20	0.00%	0.00%	1,007.20	128	3,310.00	0.00%	0.00%	176	1,231.00	0.00%	0.00%	0.00%	0.00%	191	5,000.00	0.00%	0.00%	111	1,300.00	0.00%	0.00%	0.00%	0.00%	
H=H=H=	97	3.2%	1,536.00	0.00%	0.00%	20	1,164.00	0.00%	0.00%	50	24	1,164.00	0.00%	0.00%	24	0.00%	0.00%	0.00%	0.00%	0.00%	20	1,164.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	30	0.76%	960.00	0.76%	0.00%	30	750.00	0.00%	0.00%	13	6,760.00	0.00%	0.00%	13	6,760.00	0.00%	0.00%	26	305.00	0.00%	0.00%	27	6,760.00	0.00%	0.00%	12	230.00	0.00%	0.00%	0.00%	0.00%
H=H=H=	20	0.47%	270.00	0.00%	0.00%	10	100.00	0.00%	0.00%	13	100.00	0.00%	0.00%	13	100.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	15	0.28%	225.00	0.00%	0.00%	10	200.00	0.00%	0.00%	3	3,750.00	0.00%	0.00%	7	210.00	0.00%	0.00%	0	90.00	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	1	0.02%	15.00	0.00%	0.00%	1	15.00	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	1	0.02%	15.00	0.00%	0.00%	1	15.00	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0.00%	0.00%	
H=H=H=	0	0.00%	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%	0	0.00%	0.00%	0.00%	0	0.00%	0.00%	0.00			

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	-	0.00 AUD
	Used	1	26,289.47 AUD
Total Chattel Mortgage		1	26,289.47 AUD
Consumer Loan	New	-	0.00 AUD
	Used	-	0.00 AUD
Total Consumer Loan		-	0.00 AUD
Total		1	26,289.47 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	3,059,549.98 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.5099%

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
05/2025	2	81,978.56 AUD	113	3,033,260.51 AUD
06/2025	1	26,289.47 AUD	114	3,059,549.98 AUD
Total	114	3,059,549.98 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	47	2,176,050.78 AUD	1,469,847.01 AUD	156,175.11 AUD	1,313,671.90 AUD
	Used	46	1,380,614.79 AUD	1,171,752.13 AUD	339,052.56 AUD	832,699.57 AUD
Total Chattel Mortgage		93	3,556,665.57 AUD	2,641,599.14 AUD	495,227.67 AUD	2,146,371.47 AUD
Consumer Loan	New	13	340,158.21 AUD	244,976.95 AUD	19,999.02 AUD	224,977.93 AUD
	Used	8	167,952.06 AUD	172,973.89 AUD	8,716.56 AUD	164,257.33 AUD
Total Consumer Loan		21	508,110.27 AUD	417,950.84 AUD	28,715.58 AUD	389,235.26 AUD
Total		114	4,064,775.84 AUD	3,059,549.98 AUD	523,943.25 AUD	2,535,606.73 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%
43	31.05.2025	1,662,368.19 AUD	90,793,397.20 AUD	1.83%	19.89%
44	30.06.2025	417,536.56 AUD	83,214,766.53 AUD	0.50%	5.86%

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	Down Payment 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	773	15.40%	12,888,219.52 AUD	17.20%	0.00%	545	15,409,287.41 AUD	228	2,578,932.41 AUD	299	8,960,491.31 AUD	474	4,027,728.51 AUD	548	10,365,420.82 AUD	225	2,562,789.00 AUD
0.00 - 10,000.00	2,670	53.18%	33,351,811.00 AUD	44.04%	10.43%	1,618	22,021,106.44 AUD	1,052	10,640,705.56 AUD	766	15,105,754.45 AUD	1,304	14,155,056.55 AUD	1,813	25,914,603.38 AUD	857	7,347,807.64 AUD
10,000.00 - 20,000.00	984	19.60%	14,184,500.96 AUD	18.78%	25.28%	647	10,762,731.23 AUD	337	3,421,769.73 AUD	305	9,224,399.84 AUD	679	4,960,101.12 AUD	718	10,818,210.20 AUD	266	3,366,290.76 AUD
20,000.00 - 30,000.00	326	6.49%	5,698,494.75 AUD	7.54%	33.36%	217	4,489,420.07 AUD	109	1,209,074.69 AUD	103	4,014,970.89 AUD	223	1,683,518.86 AUD	253	4,736,201.96 AUD	73	962,292.79 AUD
30,000.00 - 40,000.00	129	2.57%	2,676,671.09 AUD	3.61%	37.61%	92	2,302,917.62 AUD	37	371,732.47 AUD	42	2,024,547.19 AUD	87	949,823.90 AUD	95	2,285,590.20 AUD	34	590,071.66 AUD
40,000.00 - 50,000.00	59	1.18%	2,288,216.56 AUD	3.03%	35.09%	46	2,082,586.75 AUD	13	205,629.81 AUD	29	1,942,903.11 AUD	30	345,913.45 AUD	49	1,993,319.23 AUD	10	294,858.33 AUD
50,000.00 - 60,000.00	32	0.64%	1,097,753.26 AUD	1.46%	41.57%	25	969,599.63 AUD	7	128,153.63 AUD	15	998,034.86 AUD	17	99,718.40 AUD	29	1,055,682.84 AUD	3	42,070.62 AUD
60,000.00 - 70,000.00	17	0.34%	1,116,147.27 AUD	1.48%	37.77%	16	1,112,641.47 AUD	1	5,306.86 AUD	12	1,081,814.02 AUD	5	36,533.25 AUD	13	760,744.86 AUD	4	357,402.39 AUD
70,000.00 - 80,000.00	9	0.18%	150,009.96 AUD	0.20%	55.16%	7	131,688.65 AUD	2	16,321.27 AUD	2	98,191.33 AUD	7	91,818.63 AUD	9	160,009.96 AUD	0	0.00 AUD
80,000.00 - 90,000.00	4	0.08%	148,567.80 AUD	0.20%	42.68%	4	148,567.80 AUD	0	0.00 AUD	1	122,683.10 AUD	3	25,884.70 AUD	3	135,777.51 AUD	1	12,790.29 AUD
90,000.00 - 100,000.00	4	0.08%	369,961.59 AUD	0.49%	35.31%	3	357,788.96 AUD	1	12,172.63 AUD	2	335,321.82 AUD	2	43,639.77 AUD	4	369,961.59 AUD	0	0.00 AUD
100,000.00 - 110,000.00	3	0.06%	239,567.21 AUD	0.32%	38.83%	3	239,567.21 AUD	0	0.00 AUD	2	238,970.47 AUD	1	4,596.74 AUD	3	239,567.21 AUD	0	0.00 AUD
110,000.00 - 120,000.00	3	0.06%	353,941.29 AUD	0.47%	39.40%	3	353,941.29 AUD	0	0.00 AUD	2	348,263.52 AUD	1	5,677.77 AUD	2	268,176.92 AUD	1	85,764.37 AUD
120,000.00 - 130,000.00	3	0.06%	264,051.91 AUD	0.35%	49.91%	2	250,462.84 AUD	1	13,589.07 AUD	2	250,462.84 AUD	1	13,589.07 AUD	2	120,427.97 AUD	1	143,623.94 AUD
130,000.00 - 140,000.00	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
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	5	0.10%	492,252.08 AUD	0.65%	61.44%	4	458,735.44 AUD	1	33,516.64 AUD	4	458,735.44 AUD	1	33,516.64 AUD	5	492,252.08 AUD	0	0.00 AUD
Total	5,021	100.00%	75,530,166.65AUD	100.00%	18.62%	3,232	66,891,041.65AUD	1,769	18,639,124.70AUD	1,586	49,153,689.19AUD	3,435	26,376,487.36AUD	3,546	69,735,354.66AUD	1,475	15,794,811.99AUD

Statistics - Down Payment

Minimum Distribution by Down Payment

301,000.00 AUD

Maximum Distribution by Down Payment

18,049.37 AUD

Weighted Average Distribution by Down Payment(Customers that made a Down Payment)

14,945.59 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio				Product Type								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	4,832	95.24%	72,819,538.00 AUD	96.15%	3,100	54,483,018.31 AUD	1,732	16,136,919.69 AUD	1,517	47,289,162.53 AUD	3,315	25,330,775.47 AUD	3,429	57,776,708.46 AUD	1,453	14,843,229.54 AUD				
Other	189	3.76%	2,910,228.55 AUD	3.85%	132	2,408,023.54 AUD	57	502,205.01 AUD	69	1,864,906.66 AUD	120	1,045,721.89 AUD	117	1,956,646.10 AUD	72	951,582.45 AUD				
Total	5,021	100.00%	75,530,166.65AUD	100.00%	3,232	66,891,041.85AUD	1,789	16,639,124.70AUD	1,586	49,153,689.19AUD	3,435	26,376,497.36AUD	3,546	59,733,354.56AUD	1,475	15,794,811.99AUD				

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	5,946	99.41%	4,967	98.83%	89,991,860.66 AUD	98.80%
2	34	0.57%	56	1.11%	1,077,120.11 AUD	1.18%
3	1	0.02%	3	0.06%	11,421.49 AUD	0.01%
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	5,981	100.00%	5,026	100.00%	91,080,402.26 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	262,519.15 AUD	0.34757 %	1
2	262,519.15 AUD	0.34757 %	1
3	253,339.34 AUD	0.33541 %	1
4	253,339.34 AUD	0.33541 %	1
5	231,952.28 AUD	0.30710 %	1
6	231,236.24 AUD	0.30615 %	1
7	184,819.54 AUD	0.24470 %	1
8	165,200.40 AUD	0.21872 %	1
9	158,262.37 AUD	0.20954 %	1
10	150,731.95 AUD	0.19957 %	1
11	146,995.11 AUD	0.19462 %	1
12	146,947.60 AUD	0.19455 %	1
13	145,218.61 AUD	0.19227 %	1
14	143,623.94 AUD	0.19015 %	1
15	141,806.42 AUD	0.18775 %	1
16	141,529.54 AUD	0.18738 %	1
17	141,049.81 AUD	0.18675 %	1
18	137,736.24 AUD	0.18236 %	1
19	137,736.24 AUD	0.18236 %	1
20	131,605.31 AUD	0.17424 %	1
	3,568,168.58 AUD	4.72416 %	20

Distribution by Discounted Receivables Balance

Outstanding Discounted Receivables Balance	Total Portfolio				Product Type				Balloon				Vehicle Status				
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used		
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	
	0.00 - 10,000.00	2,640	52.58%	12,622,422.63 AUD	16.71%	1,529	7,677,894.19 AUD	1,111	4,944,527.84 AUD	107	742,829.97 AUD	2,533	11,879,592.06 AUD	1,682	8,390,569.61 AUD	958	4,231,852.42 AUD
	10,000.00 - 20,000.00	1,206	24.02%	17,138,358.48 AUD	22.69%	784	11,179,221.97 AUD	422	5,959,136.51 AUD	475	7,308,872.57 AUD	731	9,829,485.91 AUD	887	12,684,779.36 AUD	319	4,453,579.12 AUD
	20,000.00 - 30,000.00	576	11.47%	14,012,796.81 AUD	18.95%	415	10,149,869.40 AUD	161	3,862,927.21 AUD	451	11,054,132.60 AUD	125	2,958,664.01 AUD	478	11,622,100.82 AUD	98	2,390,695.79 AUD
	30,000.00 - 40,000.00	238	4.74%	8,126,365.87 AUD	10.76%	179	6,145,987.10 AUD	59	1,980,398.77 AUD	202	6,036,720.24 AUD	36	1,189,945.63 AUD	189	6,442,411.75 AUD	49	1,683,954.12 AUD
	40,000.00 - 50,000.00	133	2.65%	5,952,866.41 AUD	7.88%	114	5,098,414.67 AUD	19	854,453.74 AUD	127	5,683,320.74 AUD	6	269,547.67 AUD	105	4,693,160.27 AUD	28	1,259,708.14 AUD
	50,000.00 - 60,000.00	76	1.51%	4,133,044.57 AUD	5.47%	63	3,432,978.75 AUD	13	700,068.82 AUD	74	4,029,735.50 AUD	2	103,309.07 AUD	68	3,697,829.94 AUD	8	435,214.63 AUD
	60,000.00 - 70,000.00	53	1.06%	3,425,520.49 AUD	4.54%	52	3,365,128.96 AUD	1	60,891.96 AUD	58	3,425,520.46 AUD	0	0.00 AUD	49	3,170,006.40 AUD	4	205,514.59 AUD
70,000.00 - 80,000.00	38	0.76%	2,853,297.60 AUD	3.78%	36	2,707,780.05 AUD	2	145,617.91 AUD	36	2,707,144.56 AUD	2	146,253.91 AUD	35	2,623,606.48 AUD	3	229,729.48 AUD	
80,000.00 - 90,000.00	20	0.40%	1,684,169.60 AUD	2.23%	20	1,684,169.60 AUD	0	0.00 AUD	20	1,684,169.60 AUD	0	0.00 AUD	16	1,352,568.15 AUD	4	331,601.45 AUD	
90,000.00 - 100,000.00	6	0.12%	566,364.03 AUD	0.75%	6	566,364.03 AUD	0	0.00 AUD	6	566,364.03 AUD	0	0.00 AUD	6	566,364.03 AUD	0	0.00 AUD	
100,000.00 - 110,000.00	5	0.10%	519,339.07 AUD	0.69%	5	519,339.07 AUD	0	0.00 AUD	5	519,339.07 AUD	0	0.00 AUD	5	519,339.07 AUD	0	0.00 AUD	
110,000.00 - 120,000.00	6	0.12%	698,215.76 AUD	0.92%	6	698,215.76 AUD	0	0.00 AUD	6	698,215.76 AUD	0	0.00 AUD	5	587,149.63 AUD	1	111,066.13 AUD	
120,000.00 - 130,000.00	5	0.10%	621,241.58 AUD	0.82%	5	621,241.58 AUD	0	0.00 AUD	5	621,241.58 AUD	0	0.00 AUD	5	621,241.58 AUD	0	0.00 AUD	
130,000.00 - 140,000.00	4	0.08%	530,529.80 AUD	0.70%	3	399,224.49 AUD	1	131,693.31 AUD	4	530,529.80 AUD	0	0.00 AUD	2	262,507.11 AUD	2	262,272.69 AUD	
140,000.00 - 150,000.00	7	0.14%	1,007,171.03 AUD	1.33%	7	1,007,171.03 AUD	0	0.00 AUD	7	1,007,171.03 AUD	0	0.00 AUD	6	863,547.59 AUD	1	143,623.54 AUD	
> 150,000.00	8	0.16%	1,638,061.27 AUD	2.17%	8	1,638,061.27 AUD	0	0.00 AUD	8	1,638,061.27 AUD	0	0.00 AUD	8	1,638,061.27 AUD	0	0.00 AUD	
Total	5,021	100.00%	75,530,166.55AUD	100.00%	3,232	56,891,041.85AUD	1,789	18,639,124.70AUD	1,586	49,153,669.19AUD	3,435	26,376,497.36AUD	3,546	69,735,354.56AUD	1,475	15,794,811.99AUD	
Statistics Discounted Receivables Balance																	
Minimum Outstanding Discounted Receivables Balance																	
Maximum Outstanding Discounted Receivables Balance																	
Average Outstanding Discounted Receivables Balance																	

Original Balance	Total Portfolio				Product Type				Balloon				No Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used					
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance				
0.00 - 10,000.00	9	0.18%	13,164.71 AUD	0.02%	2	1,075.44 AUD	7	12,089.27 AUD	0	0.00 AUD	9	13,164.71 AUD	1	818.83 AUD	8	12,345.88 AUD				
10,000.00 - 20,000.00	328	6.53%	930,081.28 AUD	1.23%	137	399,387.40 AUD	191	530,693.88 AUD	12	103,167.08 AUD	316	826,914.20 AUD	118	352,118.30 AUD	210	577,862.93 AUD				
20,000.00 - 30,000.00	948	18.88%	4,799,790.24 AUD	6.39%	479	2,307,181.03 AUD	469	2,492,609.21 AUD	88	959,915.18 AUD	860	3,840,475.06 AUD	566	2,866,204.50 AUD	382	1,533,585.74 AUD				
30,000.00 - 40,000.00	1,097	21.85%	8,804,400.80 AUD	11.66%	653	5,301,499.64 AUD	444	3,502,901.21 AUD	229	3,202,508.45 AUD	868	5,601,892.40 AUD	767	6,281,337.13 AUD	330	2,523,063.72 AUD				
40,000.00 - 50,000.00	892	17.73%	10,719,002.24 AUD	14.19%	575	6,597,277.51 AUD	297	3,721,624.73 AUD	285	5,339,365.64 AUD	587	5,379,036.60 AUD	639	7,944,607.32 AUD	233	2,774,394.92 AUD				
50,000.00 - 60,000.00	610	12.15%	9,625,121.75 AUD	12.74%	444	7,066,634.68 AUD	166	2,569,077.38 AUD	256	5,945,199.10 AUD	354	3,680,513.57 AUD	492	7,879,977.10 AUD	118	1,745,735.57 AUD				
60,000.00 - 70,000.00	400	7.97%	7,790,882.08 AUD	10.32%	286	5,409,983.70 AUD	114	2,380,998.38 AUD	179	4,690,964.45 AUD	221	3,100,017.63 AUD	335	6,428,593.66 AUD	65	1,362,388.42 AUD				
70,000.00 - 80,000.00	213	4.24%	5,204,124.75 AUD	6.89%	177	4,328,940.91 AUD	36	875,183.84 AUD	120	3,836,988.49 AUD	93	1,367,136.26 AUD	170	4,107,365.57 AUD	43	1,095,739.18 AUD				
80,000.00 - 90,000.00	133	2.65%	4,195,300.52 AUD	5.44%	114	3,548,193.34 AUD	19	658,156.51 AUD	89	3,427,981.60 AUD	44	679,268.45 AUD	97	3,084,371.07 AUD	36	1,021,978.98 AUD				
90,000.00 - 100,000.00	97	1.93%	3,504,668.07 AUD	4.64%	86	3,113,838.59 AUD	11	390,829.48 AUD	71	3,082,795.32 AUD	26	421,872.75 AUD	81	2,912,530.50 AUD	16	592,137.57 AUD				
100,000.00 - 110,000.00	92	1.83%	3,714,216.28 AUD	4.92%	77	3,168,752.26 AUD	15	545,464.02 AUD	64	3,127,155.54 AUD	28	587,060.74 AUD	81	3,295,519.07 AUD	11	457,697.21 AUD				
110,000.00 - 120,000.00	44	0.88%	2,196,470.91 AUD	2.91%	38	1,929,465.95 AUD	6	287,004.06 AUD	38	2,071,559.80 AUD	6	124,910.21 AUD	39	1,938,247.06 AUD	5	256,222.95 AUD				
120,000.00 - 130,000.00	49	0.98%	2,688,749.40 AUD	3.56%	40	2,283,006.53 AUD	9	405,742.87 AUD	38	2,399,688.60 AUD	11	289,060.80 AUD	45	2,460,095.98 AUD	4	228,653.42 AUD				
130,000.00 - 140,000.00	33	0.66%	2,195,124.64 AUD	2.91%	30	2,015,034.36 AUD	3	180,090.28 AUD	31	2,118,901.64 AUD	2	76,223.10 AUD	29	1,931,571.34 AUD	4	263,553.30 AUD				
140,000.00 - 150,000.00	19	0.38%	1,422,302.72 AUD	1.88%	19	1,422,302.72 AUD	0	0.00 AUD	19	1,422,302.72 AUD	0	0.00 AUD	17	1,263,831.40 AUD	2	158,471.32 AUD				
> 150,000.00	77	1.53%	7,815,026.58 AUD	10.35%	75	7,608,367.58 AUD	2	206,658.97 AUD	67	7,426,676.68 AUD	10	388,300.86 AUD	69	7,027,145.68 AUD	8	797,860.88 AUD				
Total	5,021	100.00%	75,530,166.55AUD	100.00%	3,232	56,891,041.85AUD	1,789	18,639,124.70AUD	1,586	49,153,669.19AUD	3,435	26,376,497.36AUD	3,546	69,735,354.56AUD	1,475	15,794,811.99AUD				
Statistics: Original Balance																				
Minimum Original Balance: 8,115.00 AUD																				
Maximum Original Balance: 471,290.41 AUD																				
Weighted Average Original Balance: 83,654.45 AUD																				



Interest Rate Paid by Obligor

Interest Rate Paid by Obligor	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
1.00% - 2.00%	105	2.09%	887,533.89 AUD	1.15%	21	249,175.26 AUD	84	618,756.63 AUD	23	453,766.86 AUD	82	374,147.03 AUD	105	887,533.89 AUD	0	0.00 AUD
2.00% - 3.00%	158	3.15%	5,614,595.76 AUD	7.43%	142	5,491,944.78 AUD	16	122,984.98 AUD	98	5,064,096.34 AUD	60	550,941.42 AUD	153	5,419,223.98 AUD	5	195,715.80 AUD
3.00% - 4.00%	472	9.40%	10,889,099.57 AUD	14.42%	468	10,869,743.43 AUD	4	19,266.14 AUD	234	9,068,517.08 AUD	238	1,820,492.49 AUD	434	10,028,379.90 AUD	38	860,629.67 AUD
4.00% - 5.00%	583	11.61%	11,347,643.34 AUD	15.02%	474	10,017,355.39 AUD	109	1,330,287.95 AUD	276	8,902,124.71 AUD	307	2,445,518.63 AUD	474	9,407,566.67 AUD	109	1,940,076.67 AUD
5.00% - 6.00%	746	14.86%	12,893,204.26 AUD	17.07%	511	10,092,759.26 AUD	235	2,800,444.98 AUD	306	9,728,988.42 AUD	440	3,164,215.84 AUD	568	10,482,861.27 AUD	178	2,410,602.99 AUD
6.00% - 7.00%	961	19.14%	11,478,945.53 AUD	15.20%	443	6,764,775.25 AUD	518	4,715,170.28 AUD	256	6,777,555.47 AUD	705	4,702,390.96 AUD	693	8,947,042.66 AUD	268	2,532,902.87 AUD
7.00% - 8.00%	767	15.28%	8,565,472.56 AUD	11.34%	286	3,836,202.41 AUD	481	4,729,270.15 AUD	165	3,828,866.19 AUD	602	4,736,586.37 AUD	491	5,882,646.41 AUD	306	2,682,826.15 AUD
8.00% - 9.00%	815	16.23%	9,505,559.06 AUD	12.59%	572	6,505,353.77 AUD	243	3,000,205.29 AUD	165	3,937,888.36 AUD	650	5,567,670.70 AUD	516	6,681,193.22 AUD	299	2,824,365.84 AUD
9.00% - 10.00%	338	6.73%	3,604,855.56 AUD	4.77%	269	2,738,136.39 AUD	69	866,719.17 AUD	58	1,284,398.49 AUD	280	2,320,457.07 AUD	131	1,785,817.58 AUD	207	1,819,037.98 AUD
10.00% - 11.00%	71	1.41%	722,122.35 AUD	0.96%	45	322,047.84 AUD	26	400,074.41 AUD	5	67,425.27 AUD	66	894,697.58 AUD	11	232,949.00 AUD	60	498,173.35 AUD
11.00% - 12.00%	2	0.04%	31,026.90 AUD	0.04%	1	3,547.35 AUD	1	27,478.95 AUD	0	0.00 AUD	2	31,026.90 AUD	0	0.00 AUD	2	31,026.90 AUD
12.00% - 13.00%	1	0.02%	962.31 AUD	0.00%	0	0.00 AUD	1	962.31 AUD	0	0.00 AUD	1	962.31 AUD	0	0.00 AUD	1	962.31 AUD
13.00% - 14.00%	1	0.02%	7,491.46 AUD	0.01%	0	0.00 AUD	1	7,491.46 AUD	0	0.00 AUD	1	7,491.46 AUD	0	0.00 AUD	1	7,491.46 AUD
14.00% - 15.00%	1	0.02%	0.00 AUD	0.00%	0	0.00 AUD	1	0.00 AUD	0	0.00 AUD	1	0.00 AUD	0	0.00 AUD	1	0.00 AUD
15.00% - 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
Total	5,921	100.00%	78,530,166.55 AUD	100.00%	3,332	66,891,041.85 AUD	1,789	18,639,124.70 AUD	1,586	48,153,669.19 AUD	3,435	26,376,497.36 AUD	3,546	59,735,394.46 AUD	1,475	15,794,811.99 AUD
Statistics Interest Rate Paid by Obligor																
Minimum Interest Rate Paid by Obligor														1.40%		
Maximum Interest Rate Paid by Obligor														14.37%		
Weighted Average Interest Rate Paid by Obligor														5.92%		

Statistics		Seasoning (Months)
Minimum Distribution by Seasoning (Months)		27
Maximum Distribution by Seasoning (Months)		73
Weighted Average Distribution by Seasoning (Months)		49.82

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	3,232	64.37%	56,291,041.55 AUD	75.32%	1,308	42,694,352.36 AUD	1,924	14,206,639.49 AUD	2,368	45,998,822.29 AUD	864	10,892,219.56 AUD
Consumer Loan	1,789	35.63%	18,639,124.70 AUD	24.68%	278	6,469,316.83 AUD	1,511	12,169,807.87 AUD	1,178	13,736,532.27 AUD	611	4,902,592.43 AUD
Total	5,021	100.00%	75,530,166.55 AUD	100.00%	1,586	49,153,669.19 AUD	3,435	26,376,437.36 AUD	3,546	59,735,354.56 AUD	1,475	15,794,811.99 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	3,546	70.62%	59,735,354.56 AUD	79.09%	2,368	45,998,822.29 AUD	1,178	13,736,532.27 AUD
Used	1,475	29.38%	15,794,811.99 AUD	20.91%	864	10,892,219.56 AUD	611	4,902,592.43 AUD
Total	5,021	100.00%	75,530,166.55 AUD	100.00%	3,232	56,891,041.85 AUD	1,789	18,639,124.70 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	1,586	31.59%	49,153,669.19 AUD	65.08%
No Balloon	3,435	68.41%	26,376,497.36 AUD	34.92%
Total	5,021	100.00%	75,530,166.55 AUD	100.00%

Distribution by Brand & Model - VW Group

Make	Total Portfolio					Product Type				Balloon				No Balloon				New		Used	
	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	20	0.42%	104,876.46 AUD	0.22%	9	73,092.00 AUD	11	91584.45	8	107,294.93 AUD	14	57,381.82 AUD	12	116,112.76 AUD	8	48,963.89 AUD				
	A3	38	0.78%	374,659.57 AUD	0.50%	17	188,628.44 AUD	21	186021.13	13	242,581.94 AUD	25	120,277.63 AUD	20	225,836.51 AUD	18	148,823.36 AUD				
	A3, RS3, S3 Limousine	41	0.82%	608,310.22 AUD	0.81%	13	213,171.13 AUD	28	369139.09	20	401,576.91 AUD	21	206,733.31 AUD	22	364,916.05 AUD	19	243,454.17 AUD				
	A4	46	0.92%	731,972.45 AUD	0.97%	27	510,416.48 AUD	19	215555.87	20	502,345.48 AUD	26	229,626.97 AUD	26	512,371.42 AUD	20	219,851.63 AUD				
	A5	22	0.44%	633,206.37 AUD	0.84%	15	500,574.14 AUD	7	132632.23	13	545,025.93 AUD	9	88,180.44 AUD	18	576,729.70 AUD	4	56,476.67 AUD				
	A6	7	0.14%	283,411.23 AUD	0.38%	6	267,044.09 AUD	1	16367.14	4	248,137.02 AUD	3	35,280.46 AUD	4	220,443.95 AUD	3	62,367.28 AUD				
	A7	3	0.06%	161,713.30 AUD	0.21%	3	161,713.30 AUD	0	0.00 AUD	3	161,713.30 AUD	0	0.00 AUD	3	161,713.30 AUD	0	0.00 AUD				
	E-tron	4	0.08%	256,722.90 AUD	0.34%	4	256,722.90 AUD	0	0.00 AUD	3	245,808.91 AUD	1	10,913.99 AUD	4	256,722.90 AUD	0	0.00 AUD				
	Q2	36	0.72%	452,680.52 AUD	0.53%	15	187,842.94 AUD	21	214737.58	15	273,918.62 AUD	21	128,761.90 AUD	29	331,347.22 AUD	7	71,333.30 AUD				
	Q3	118	2.35%	2,100,319.55 AUD	2.85%	69	1,464,886.95 AUD	49	659422.5	54	1,578,471.47 AUD	64	571,848.05 AUD	103	2,033,392.40 AUD	59	116,727.16 AUD				
	Q5	109	2.17%	2,262,137.43 AUD	3.00%	76	1,659,053.60 AUD	33	830383.83	51	1,796,200.06 AUD	58	465,937.37 AUD	79	1,934,731.73 AUD	30	327,455.70 AUD				
	Q7	92	1.83%	3,440,107.43 AUD	4.55%	73	2,382,381.07 AUD	19	457726.43	56	2,886,636.77 AUD	36	553,470.66 AUD	66	2,896,232.21 AUD	26	543,875.22 AUD				
	Q8	10	0.20%	384,741.73 AUD	0.51%	8	361,293.17 AUD	2	23448.56	5	307,343.54 AUD	5	77,398.19 AUD	7	289,014.92 AUD	3	53,726.81 AUD				
	R8	4	0.08%	493,723.46 AUD	0.65%	4	493,723.46 AUD	0	0.00 AUD	4	493,723.46 AUD	0	0.00 AUD	3	407,969.09 AUD	1	85,764.37 AUD				
	R8 Spyder	1	0.02%	57,496.17 AUD	0.08%	1	57,496.17 AUD	0	0.00 AUD	1	57,496.17 AUD	0	0.00 AUD	0	0.00 AUD	1	57,496.17 AUD				
	TT	5	0.09%	24,584.16 AUD	0.03%	2	15,324.94 AUD	2	9259.22	3	13,654.11 AUD	3	11,020.03 AUD	0	0.00 AUD	4	24,584.16 AUD				
	Subtotal	556	11.08%	12,430,463.92 AUD	16.46%	342	9,383,463.71 AUD	213	3037039.21	289	9,881,932.97 AUD	286	2,368,026.85 AUD	396	10,327,624.51 AUD	189	2,102,935.78 AUD				
Bentley	Bentayga	2	0.04%	328,443.48 AUD	0.43%	2	328,443.48 AUD	0	0.00 AUD	2	328,443.48 AUD	0	0.00 AUD	1	184,819.54 AUD	1	143,623.94 AUD				
	Continental	1	0.02%	137,736.24 AUD	0.18%	1	137,736.24 AUD	0	0.00 AUD	1	137,736.24 AUD	0	0.00 AUD	0	0.00 AUD	1	137,736.24 AUD				
	Subtotal	3	0.06%	466,179.72 AUD	0.62%	3	466,179.72 AUD	0	0.00 AUD	3	466,179.72 AUD	0	0.00 AUD	1	184,819.54 AUD	2	281,360.18 AUD				
Lamborghini	Urus	1	0.02%	262,519.15 AUD	0.35%	1	262,519.15 AUD	0	0.00 AUD	1	262,519.15 AUD	0	0.00 AUD	1	262,519.15 AUD	0	0.00 AUD				
	Subtotal	1	0.02%	262,519.15 AUD	0.35%	1	262,519.15 AUD	0	0.00 AUD	1	262,519.15 AUD	0	0.00 AUD	1	262,519.15 AUD	0	0.00 AUD				
Porsche	718	5	0.10%	407,610.33 AUD	0.54%	5	407,610.33 AUD	0	0.00 AUD	5	407,610.33 AUD	0	0.00 AUD	4	339,337.57 AUD	1	68,272.76 AUD				
	911	8	0.16%	1,339,380.64 AUD	1.77%	8	1,339,380.64 AUD	0	0.00 AUD	8	1,339,380.64 AUD	0	0.00 AUD	7	1,208,844.19 AUD	1	130,536.45 AUD				
	Boxster	1	0.02%	12,715.24 AUD	0.02%	1	12,715.24 AUD	0	0.00 AUD	0	0.00 AUD	1	12,715.24 AUD	0	0.00 AUD	1	12,715.24 AUD				
	Cayenne	32	0.64%	2,081,337.82 AUD	2.76%	30	2,062,537.33 AUD	2	18900.49	24	1,993,872.79 AUD	8	87,465.03 AUD	27	1,925,271.16 AUD	5	156,066.50 AUD				
	Cayman	1	0.02%	27,316.05 AUD	0.04%	0	0.00 AUD	1	27316.05	0	0.00 AUD	1	27,316.05 AUD	0	0.00 AUD	1	27,316.05 AUD				
	Macan	51	1.02%	2,048,642.26 AUD	2.71%	46	1,823,432.86 AUD	5	225209.4	39	1,891,525.86 AUD	12	157,116.41 AUD	46	1,933,775.57 AUD	5	114,866.69 AUD				
	Taycan	5	0.10%	561,391.26 AUD	0.74%	5	561,391.26 AUD	0	0.00 AUD	5	561,391.26 AUD	0	0.00 AUD	5	561,391.26 AUD	0	0.00 AUD				
	Subtotal	103	2.09%	6,478,383.69 AUD	8.66%	95	6,207,857.46 AUD	8	271235.94	81	6,193,780.87 AUD	22	284,612.73 AUD	89	5,968,519.81 AUD	14	559,773.69 AUD				
Skoda	Fabia	19	0.38%	86,192.10 AUD	0.09%	7	34,011.41 AUD	12	34190.69	1	5,291.82 AUD	18	62,900.28 AUD	19	68,192.10 AUD	0	0.00 AUD				
	Kamq	40	0.80%	263,518.04 AUD	0.35%	8	39,862.60 AUD	32	223655.44	4	47,167.30 AUD	36	216,300.74 AUD	20	263,518.04 AUD	0	0.00 AUD				
	Karoq	23	0.46%	166,415.13 AUD	0.22%	5	39,161.05 AUD	18	127254.08	2	40,802.42 AUD	21	125,612.71 AUD	23	166,415.13 AUD	0	0.00 AUD				
	Kodiah	51	1.02%	598,743.63 AUD	0.79%	18	245,433.09 AUD	33	353310.54	12	263,608.88 AUD	39	335,134.75 AUD	48	574,490.29 AUD	3	24,253.34 AUD				
	Octavia	39	0.78%	317,693.73 AUD	0.42%	7	56,961.03 AUD	32	260732.7	11	178,842.72 AUD	28	138,851.01 AUD	33	283,081.24 AUD	6	34,612.49 AUD				
	Scala	26	0.52%	186,326.86 AUD	0.25%	8	81,719.91 AUD	18	104026.95	7	94,416.13 AUD	19	91,913.73 AUD	26	186,326.86 AUD	0	0.00 AUD				
	Superb	7	0.14%	132,161.95 AUD	0.15%	5	90,179.39 AUD	2	21983.47	3	79,998.03 AUD	4	23,263.83 AUD	6	106,814.24 AUD	1	5,347.39 AUD				
	Subtotal	206	4.09%	1,713,951.35 AUD	2.27%	59	597,357.45 AUD	142	112521.93	40	799,827.39 AUD	163	1,064,934.65 AUD	196	1,648,519.13 AUD	19	64,312.32 AUD				
Volkswagen	Ameo	2	0.04%	18,281.10 AUD	0.02%	1	17,331.23 AUD	1	949.87	0	0.00 AUD	2	18,281.10 AUD	2	18,281.10 AUD	0	0.00 AUD				
	Arteon	3	0.06%	36,258.06 AUD	0.05%	1	21,604.70 AUD	2	14653.36	2	30,387.37 AUD	1	5,870.69 AUD	0	0.00 AUD	3	36,258.06 AUD				
	Beetle	1	0.02%	897.05 AUD	0.00%	0	0.00 AUD	1	897.05	0	0.00 AUD	1	897.05 AUD	0	0.00 AUD	1	897.05 AUD				
	Golf	86	1.91%	860,791.63 AUD	1.14%	39	394,337.67 AUD	67	466413.76	34	574,469.12 AUD	62	286,292.51 AUD	63	641,819.73 AUD	33	218,920.36 AUD				
	Passat	11	0.22%	152,761.91 AUD	0.20%	3	51,929.41 AUD	8	100832.5	5	104,098.71 AUD	6	46,663.20 AUD	8	136,591.07 AUD	3	31,670.94 AUD				
	Polo	57	1.14%	304,597.95 AUD	0.40%	16	113,332.72 AUD	41	191265.23	11	116,204.50 AUD	46	188,393.45 AUD	49	268,429.60 AUD	8	18,658.35 AUD				
	T-Cross	78	1.55%	489,882.39 AUD	0.65%	22	142,969.63 AUD	56	346912.76	11	132,739.88 AUD	67	367,142.51 AUD	77	474,967.12 AUD	11	14,925.27 AUD				
	Tiguan	119	2.37%	1,446,028.81 AUD	1.91%	57	787,974.48 AUD	62	658054.33	42	831,047.63 AUD	77	614,981.18 AUD	92	1,196,550.36 AUD	27	299,478.45 AUD				
	Touareg	35	0.70%	1,083,331.96 AUD	1.43%	27	893,354.96 AUD	8	189977	20	926,281.74 AUD	15	157,050.22 AUD	26	982,318.66 AUD	9	101,013.30 AUD				
	T-Roc	50	1.00%	437,790.42 AUD	0.58%	13	129,988.10 AUD	37	300262.32	11	193,395.70 AUD	39	254,434.72 AUD	49	428,534.95 AUD	1	9,255.47 AUD				
	Subtotal	452	9.09%	4,830,581.28 AUD	6.40%	179	2,582,423.19 AUD	273	227155.19	136	2,885,554.65 AUD	216	1,353,996.51 AUD	366	4,102,461.58 AUD	85	675,209.65 AUD				
Volkswagen Commercial	Amarek	135	2.69%	1,746,799.49 AUD	2.31%	96	1,318,433.73 AUD	39	428365.76	51	1,085,292.44 AUD	84	661,507.05 AUD	79	1,166,861.18 AUD	56	579,938.31 AUD				
	Caddy	34	0.68%	238,588.01 AUD	0.32%	33	237,219.89 AUD	1	1368.12	11	158,277.01 AUD	23	80,311.00 AUD	26	207,354.00 AUD	8	31,253.37 AUD				
	Caravelle	1	0.02%	15,306.04 AUD	0.02%	1	15,306.04 AUD	0	0.00 AUD	0	0.00 AUD	1	15,306.04 AUD	0	0.00 AUD	0	0.00 AUD				
	Crafter	28	0.56%	492,569.59 AUD	0.53%	27	397,693.24 AUD	1	2609.29	11	274,266.99 AUD	17	126,028.45 AUD	22	399,808.74 AUD	1	483.79 AUD				
	Grand California	3	0.06%	120,019.76 AUD	0.16%	0	0.00 AUD	3	120019.76	2	102,675.83 AUD	1	17,343.93 AUD	3	120,019.76 AUD	0	0.00 AUD				
	Multivan	14	0.28%	250,037.48 AUD	0.33%	9	197,759.69 AUD	5	52277.79	6	174,362.80 AUD	8	75,674.68 AUD	11	207,037.58 AUD	3	30,000.30 AUD				
	Transporter	53	1.06%	671,369.48 AUD	0.89%	47	592,825.14 AUD	6	78543.34	15	326,726.16 AUD	38	344,643.32 AUD	44	592,777.67 AUD	9	78,951.81 AUD				
	Subtotal	268	5.34%	3,442,419.79 AUD	4.56%	213	2,759,225.73 AUD	55	683184.96	96	2,121,696.32 AUD	172	1,326,612.47 AUD	191	2,713,145.21 AUD	77	729,287.58 AUD				
Total	1,687	34.61%	23,623,700.81 AUD	39.22%	891	22,238,510.65 AUD	696	7385495.28	626	22,513,024.04 AUD	961	7,110,076.04 AUD	1,239	25,251,047.69 AUD	348	4,463,563.12 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	126	2.39%	1,946,616.98 AUD	2.05%	49	946,764.95 AUD	71	598,754.03 AUD	25	823,872.32 AUD	95	722,846.46 AUD	88	1,013,274.81 AUD	32	533,244.17 AUD
New South Wales	1,782	35.49%	26,153,991.58 AUD	37.28%	1,195	21,923,853.95 AUD	587	6,230,137.63 AUD	604	19,248,084.90 AUD	1,178	8,955,906.78 AUD	1,310	22,496,240.36 AUD	472	5,657,751.22 AUD
Northern Territory	45	0.90%	426,390.11 AUD	0.56%	18	258,333.57 AUD	27	168,056.54 AUD	5	173,289.64 AUD	40	253,100.47 AUD	34	291,501.88 AUD	11	134,888.23 AUD
Queensland	1,081	21.53%	15,751,997.84 AUD	20.87%	746	12,094,788.35 AUD	335	3,657,209.49 AUD	357	10,153,299.60 AUD	724	5,608,698.24 AUD	848	13,055,832.68 AUD	233	2,155,165.16 AUD
South Australia	204	4.06%	3,716,714.52 AUD	4.92%	133	2,821,433.76 AUD	71	894,280.76 AUD	93	2,677,011.20 AUD	121	1,028,703.32 AUD	153	3,115,271.69 AUD	51	595,442.85 AUD
Tasmania	169	3.37%	1,727,633.47 AUD	2.29%	68	788,184.32 AUD	101	939,449.15 AUD	29	584,106.70 AUD	140	1,143,526.77 AUD	78	900,187.56 AUD	91	827,445.91 AUD
Victoria	1,041	20.73%	17,871,936.51 AUD	23.66%	684	13,848,148.51 AUD	357	4,023,788.00 AUD	389	12,892,553.48 AUD	642	4,979,383.03 AUD	779	14,982,414.27 AUD	262	3,279,522.24 AUD
Western Australia	575	11.53%	6,325,983.59 AUD	8.39%	359	4,205,034.44 AUD	216	2,116,449.15 AUD	94	2,851,651.25 AUD	495	3,724,332.29 AUD	276	3,718,631.31 AUD	303	2,605,352.23 AUD
Total	5,021	100.00%	75,530,166.55 AUD	100.00%	3,222	59,891,041.85 AUD	1,789	18,539,124.70 AUD	1,536	45,153,089.18 AUD	3,435	24,376,497.38 AUD	3,546	59,793,354.66 AUD	1,475	15,794,911.83 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	2,062	41.07%	33,233,534.93AUD	44.00%
Electric	21	0.42%	1,145,731.14AUD	1.52%
Gas	1	0.02%	6,390.43AUD	0.01%
Other	82	1.63%	1,366,529.08AUD	1.81%
Petrol	2,855	56.86%	39,777,980.97AUD	52.67%
	5,021	100.00%	75,530,166.55AUD	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	4,861	96.81%	72,474,836.07 AUD	95.95%
1	103	2.05%	1,576,288.04 AUD	2.09%
2	37	0.74%	973,876.54 AUD	1.29%
3	17	0.34%	470,050.07 AUD	0.62%
4	2	0.04%	24,475.33 AUD	0.03%
5	1	0.02%	10,640.50 AUD	0.01%
Total	5,021	100.00%	75,530,166.55AUD	100.00%

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