



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-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	\$3.4065	\$4.0700	\$7.76	43.90%	\$4.35	47.55%	26/05/2026	1.78%	Pay to investor
A2MJOC	A2 MILK CO LTD	\$5.0891	\$6.0900	\$7.76	65.58%	\$2.67	21.52%	26/05/2026	2.91%	Pay to investor
A2MJOD	A2 MILK CO LTD	\$3.7115	\$4.4300	\$7.76	47.83%	\$4.05	42.91%	08/09/2033	1.92%	Pay to investor
AFGJOA	AUSTRALIAN FINANCE GROUP LTD	\$1.1183	\$1.2800	\$2.10	53.25%	\$0.98	39.05%	15/07/2032	7.95%	Pay to investor
AFGJOB	AUSTRALIAN FINANCE GROUP LTD	\$0.8870	\$1.0200	\$2.10	42.24%	\$1.21	51.43%	15/07/2032	6.43%	Pay to investor
AGLJOA	AGL ENERGY LTD	\$6.0204	\$6.8800	\$9.74	61.81%	\$3.72	29.36%	21/01/2032	15.59%	Pay to investor
AGLJOB	AGL ENERGY LTD	\$6.8767	\$7.8700	\$9.74	70.60%	\$2.86	19.20%	21/01/2032	20.26%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$5.3278	\$6.1000	\$9.74	54.70%	\$4.41	37.37%	26/05/2026	13.15%	Pay to investor
AGLJOD	AGL ENERGY LTD	\$6.4182	\$7.3500	\$9.74	65.90%	\$3.32	24.54%	08/09/2033	17.46%	Pay to investor
AGLJOE	AGL ENERGY LTD	\$7.4905	\$8.5800	\$9.74	76.90%	\$2.25	11.91%	08/09/2033	25.78%	Pay to investor
AGLSO1	AGL ENERGY LTD	\$3.4890	\$3.9900	\$9.74	35.82%	\$6.25	59.03%	06/02/2035	9.28%	Pay down loan
ALDJOB	AMPOL LIMITED	\$14.1879	\$16.2400	\$27.22	52.12%	\$13.03	40.34%	25/09/2025	4.99%	Pay to investor
ALLJOB	ARISTOCRAT LEISURE LTD	\$24.9231	\$28.5300	\$67.20	37.09%	\$42.28	57.54%	25/09/2025	2.03%	Pay to investor
ALLJOC	ARISTOCRAT LEISURE LTD	\$31.7977	\$36.3900	\$67.20	47.32%	\$35.40	45.85%	26/05/2026	2.43%	Pay to investor
ALLJOD	ARISTOCRAT LEISURE LTD	\$27.9458	\$31.9800	\$67.20	41.59%	\$39.25	52.41%	15/07/2032	2.19%	Pay to investor
ALLJOE	ARISTOCRAT LEISURE LTD	\$42.0454	\$48.1300	\$67.20	62.57%	\$25.15	28.38%	06/02/2035	3.42%	Pay to investor
ALXJOA	ATLAS ARTERIA	\$3.8412	\$4.4000	\$5.16	74.44%	\$1.32	14.73%	06/02/2035	30.33%	Pay to investor
AMCJOA	AMCOR LTD	\$7.7786	\$8.9000	\$14.57	53.39%	\$6.79	38.92%	08/09/2033	11.57%	Pay to investor
AMCJOB	AMCOR LTD	\$9.4472	\$10.8200	\$14.57	64.84%	\$5.12	25.74%	06/02/2035	15.34%	Pay to investor
AMPJOA	AMP LTD	\$0.7740	\$0.8800	\$1.69	45.93%	\$0.91	47.77%	25/09/2025	3.29%	Pay to investor
AMPJOB	AMP LTD	\$0.6850	\$0.7900	\$1.69	40.65%	\$1.00	53.12%	21/01/2032	3.00%	Pay to investor
AMPJOC	AMP LTD	\$0.8377	\$0.9700	\$1.69	49.72%	\$0.85	42.43%	25/11/2032	3.54%	Pay to investor
ANNJOB	ANSELL LTD	\$13.4073	\$15.3500	\$30.66	43.73%	\$17.25	49.93%	15/07/2032	3.95%	Pay to investor
ANZJOA	ANZ GROUP HOLDINGS LTD	\$13.7672	\$15.3500	\$30.05	45.81%	\$16.28	48.92%	15/07/2032	10.19%	Pay to investor
ANZJOB	ANZ GROUP HOLDINGS LTD	\$23.2354	\$25.9000	\$30.05	77.32%	\$6.81	13.81%	21/01/2032	24.36%	Pay to investor
ANZJOD	ANZ GROUP HOLDINGS LTD	\$15.8910	\$17.7100	\$30.05	52.88%	\$14.16	41.06%	25/11/2032	11.72%	Pay to investor
ANZJOE	ANZ GROUP HOLDINGS LTD	\$22.2424	\$24.7900	\$30.05	74.02%	\$7.81	17.50%	25/11/2032	21.26%	Pay to investor
ANZJOF	ANZ GROUP HOLDINGS LTD	\$17.2334	\$19.2100	\$30.05	57.35%	\$12.82	36.07%	06/02/2035	12.95%	Pay to investor
ANZJOG	ANZ GROUP HOLDINGS LTD	\$14.3266	\$15.9700	\$30.05	47.68%	\$15.72	46.86%	06/02/2035	10.56%	Pay to investor
ANZJOK	ANZ GROUP HOLDINGS LTD	\$11.4198	\$12.7300	\$30.05	38.00%	\$18.63	57.64%	06/02/2035	8.91%	Pay to investor
ANZSO1	ANZ GROUP HOLDINGS LTD	\$11.2443	\$12.5300	\$30.05	37.42%	\$18.81	58.30%	26/05/2026	8.83%	Pay down loan
ANZSO2	ANZ GROUP HOLDINGS LTD	\$11.1787	\$12.4600	\$30.05	37.20%	\$18.87	58.54%	25/11/2032	8.80%	Pay down loan
ANZSO4	ANZ GROUP HOLDINGS LTD	\$6.9428	\$7.7400	\$30.05	23.10%	\$23.11	74.24%	06/02/2035	7.18%	Pay down loan
ARGJOA	ARGO INVESTMENTS LTD	\$4.9253	\$5.6400	\$9.20	53.54%	\$4.27	38.70%	25/09/2025	8.19%	Pay to investor
ASXJOB	ASX LTD	\$53.3188	\$61.0300	\$70.50	75.63%	\$17.18	13.43%	26/05/2026	12.69%	Pay to investor
ASXJOC	ASX LTD	\$43.8356	\$50.1700	\$70.50	62.18%	\$26.66	28.84%	10/02/2033	8.18%	Pay to investor
ASXSO1	ASX LTD	\$37.7517	\$43.2000	\$70.50	53.55%	\$32.75	38.72%	25/11/2032	6.66%	Pay down loan
ASXSO2	ASX LTD	\$51.7633	\$59.2500	\$70.50	73.42%	\$18.74	15.96%	06/02/2035	11.63%	Pay down loan
AZJJOA	AURIZON HOLDINGS LTD	\$2.5330	\$2.9000	\$3.22	78.66%	\$0.69	9.94%	25/09/2025	24.02%	Pay to investor
AZJJOC	AURIZON HOLDINGS LTD	\$2.2922	\$2.6200	\$3.22	71.19%	\$0.93	18.63%	21/01/2032	17.78%	Pay to investor
AZJJOD	AURIZON HOLDINGS LTD	\$2.0311	\$2.3300	\$3.22	63.08%	\$1.19	27.64%	10/02/2033	13.88%	Pay to investor
BAPJOD	BAPCOR LTD	\$3.2843	\$3.7600	\$5.06	64.91%	\$1.78	25.69%	08/09/2033	7.60%	Pay to investor
BENJOA	BENDIGO AND ADELAIDE BANK	\$6.0213	\$6.8900	\$12.48	48.25%	\$6.46	44.79%	06/02/2035	9.75%	Pay to investor
BENJOB	BENDIGO AND ADELAIDE BANK	\$4.5679	\$5.2300	\$12.48	36.60%	\$7.91	58.09%	06/02/2035	7.96%	Pay to investor



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BENJOC	BENDIGO AND ADELAIDE BANK	\$8.0976	\$9.2700	\$12.48	64.88%	\$4.38	25.72%	06/02/2035	14.38%	Pay to investor
BENSO1	BENDIGO AND ADELAIDE BANK	\$6.4377	\$7.3700	\$12.48	51.58%	\$6.04	40.95%	06/02/2035	10.43%	Pay down loan
BGAJOA	BEGA CHEESE LTD	\$3.3893	\$4.0500	\$5.13	66.07%	\$1.74	21.05%	06/02/2035	5.74%	Pay to investor
BGAJOC	BEGA CHEESE LTD	\$2.3048	\$2.7500	\$5.13	44.93%	\$2.83	46.39%	08/09/2033	3.54%	Pay to investor
BHPJOA	BHP GROUP LTD	\$25.2790	\$28.9300	\$40.46	62.48%	\$15.18	28.50%	21/01/2032	12.37%	Pay to investor
BHPJOB	BHP GROUP LTD	\$20.1174	\$23.0300	\$40.46	49.72%	\$20.34	43.08%	15/07/2032	9.23%	Pay to investor
BHPJOC	BHP GROUP LTD	\$13.8075	\$15.8100	\$40.46	34.13%	\$26.65	60.92%	06/02/2035	7.04%	Pay to investor
BHPJOE	BHP GROUP LTD	\$21.4899	\$24.6000	\$40.46	53.11%	\$18.97	39.20%	06/02/2035	9.90%	Pay to investor
BHPSO1	BHP GROUP LTD	\$22.1509	\$25.3500	\$40.46	54.75%	\$18.31	37.35%	25/11/2032	10.25%	Pay down loan
BHPSO2	BHP GROUP LTD	\$26.8162	\$30.4200	\$40.46	66.28%	\$13.64	24.81%	25/09/2025	13.76%	Pay down loan
BHPSO3	BHP GROUP LTD	\$9.8705	\$11.0000	\$40.46	24.40%	\$30.59	72.81%	26/05/2026	6.14%	Pay down loan
BKIJOB	BKI INVESTMENT CO LTD	\$1.0070	\$1.2500	\$1.79	56.26%	\$0.78	30.17%	06/02/2035	10.09%	Pay to investor
BOQJOA	BANK OF QUEENSLAND LTD	\$4.9832	\$5.7000	\$7.64	65.23%	\$2.66	25.39%	06/02/2035	13.17%	Pay to investor
BOQJOC	BANK OF QUEENSLAND LTD	\$4.4885	\$5.1400	\$7.64	58.75%	\$3.15	32.72%	25/11/2032	11.11%	Pay to investor
BOQJOF	BANK OF QUEENSLAND LTD	\$4.3084	\$4.9300	\$7.64	56.39%	\$3.33	35.47%	06/02/2035	10.51%	Pay to investor
BOQJOG	BANK OF QUEENSLAND LTD	\$5.2946	\$6.0600	\$7.64	69.30%	\$2.35	20.68%	06/02/2035	14.92%	Pay to investor
BOQSO2	BANK OF QUEENSLAND LTD	\$4.3325	\$4.9600	\$7.64	56.71%	\$3.31	35.08%	06/02/2035	10.58%	Pay down loan
BSLJOA	BLUESCOPE STEEL LTD	\$15.1290	\$18.0700	\$24.36	62.11%	\$9.23	25.82%	15/07/2032	6.50%	Pay to investor
BSLJOB	BLUESCOPE STEEL LTD	\$9.1010	\$10.8700	\$24.36	37.36%	\$15.26	55.38%	15/07/2032	3.93%	Pay to investor
BSLJOC	BLUESCOPE STEEL LTD	\$12.0022	\$14.3300	\$24.36	49.27%	\$12.36	41.17%	10/02/2033	4.86%	Pay to investor
BXBJOA	BRAMBLES LTD	\$13.2724	\$15.1800	\$23.66	56.10%	\$10.39	35.84%	21/01/2032	4.78%	Pay to investor
BXBJOB	BRAMBLES LTD	\$10.4019	\$11.9100	\$23.66	43.96%	\$13.26	49.66%	10/02/2033	3.75%	Pay to investor
BXBJOD	BRAMBLES LTD	\$7.8783	\$9.0200	\$23.66	33.30%	\$15.78	61.88%	10/02/2033	3.15%	Pay to investor
BXBSO1	BRAMBLES LTD	\$4.2689	\$4.8800	\$23.66	18.04%	\$19.39	79.37%	10/02/2033	2.56%	Pay down loan
BXBSO2	BRAMBLES LTD	\$9.2182	\$10.5500	\$23.66	38.96%	\$14.44	55.41%	06/02/2035	3.44%	Pay down loan
CARJOC	CARSALES.COM LTD	\$22.5557	\$25.8200	\$37.05	60.88%	\$14.49	30.31%	26/05/2026	5.31%	Pay to investor
CBAJOA	COMMONWEALTH BANK OF AUSTRALIA	\$125.3208	\$139.6900	\$177.87	70.46%	\$52.55	21.47%	25/09/2025	9.04%	Pay to investor
CBAJOB	COMMONWEALTH BANK OF AUSTRALIA	\$60.4540	\$67.3800	\$177.87	33.99%	\$117.42	62.12%	10/02/2033	4.05%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$85.1618	\$94.9300	\$177.87	47.88%	\$92.71	46.63%	26/05/2026	5.12%	Pay to investor
CBAJOD	COMMONWEALTH BANK OF AUSTRALIA	\$112.1212	\$124.9800	\$177.87	63.04%	\$65.75	29.74%	06/02/2035	7.22%	Pay to investor
CBAJOE	COMMONWEALTH BANK OF AUSTRALIA	\$77.6320	\$86.5300	\$177.87	43.65%	\$100.24	51.35%	21/01/2032	4.74%	Pay to investor
CBAJOG	COMMONWEALTH BANK OF AUSTRALIA	\$130.6725	\$145.6700	\$177.87	73.47%	\$47.20	18.10%	15/07/2032	10.06%	Pay to investor
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$96.7189	\$107.8100	\$177.87	54.38%	\$81.15	39.39%	10/02/2033	5.85%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$50.2766	\$56.0400	\$177.87	28.27%	\$127.59	68.49%	26/05/2026	3.72%	Pay down loan
CBASO2	COMMONWEALTH BANK OF AUSTRALIA	\$29.1249	\$32.4700	\$177.87	16.37%	\$148.75	81.75%	06/02/2035	3.19%	Pay down loan
CCPJOC	CREDIT CORP GROUP LTD	\$9.1632	\$10.9400	\$14.93	61.37%	\$5.77	26.72%	25/11/2032	9.54%	Pay to investor
CHCJOA	CHARTER HALL GROUP	\$8.4432	\$9.6600	\$19.72	42.82%	\$11.28	51.01%	25/09/2025	4.24%	Pay to investor
CHCJOC	CHARTER HALL GROUP	\$7.2628	\$8.3200	\$19.72	36.83%	\$12.46	57.81%	15/07/2032	3.84%	Pay to investor
CIAJOA	CHAMPION IRON LTD	\$2.9153	\$3.4800	\$4.82	60.48%	\$1.90	27.80%	25/09/2025	11.65%	Pay to investor
CIAJOC	CHAMPION IRON LTD	\$2.5954	\$3.1000	\$4.82	53.85%	\$2.22	35.68%	06/02/2035	9.98%	Pay to investor
COHJOA	COCHLEAR LTD	\$197.2502	\$225.7600	\$309.30	63.77%	\$112.05	27.01%	06/02/2035	3.79%	Pay to investor
COHJOB	COCHLEAR LTD	\$119.6120	\$136.9000	\$309.30	38.67%	\$189.69	55.74%	25/09/2025	2.24%	Pay to investor
COHSO1	COCHLEAR LTD	\$121.4722	\$139.0200	\$309.30	39.27%	\$187.83	55.05%	25/11/2032	2.26%	Pay down loan
COHSO2	COCHLEAR LTD	\$167.5576	\$191.7700	\$309.30	54.17%	\$141.74	38.00%	06/02/2035	3.00%	Pay down loan



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COLJOB	COLES GROUP LTD	\$10.6691	\$12.2000	\$20.38	52.35%	\$9.71	40.14%	26/05/2026	7.11%	Pay to investor
COLJOE	COLES GROUP LTD	\$10.6274	\$12.1700	\$20.38	52.15%	\$9.75	40.28%	25/11/2032	7.08%	Pay to investor
COLJOF	COLES GROUP LTD	\$14.8658	\$17.0300	\$20.38	72.94%	\$5.51	16.44%	25/11/2032	12.51%	Pay to investor
CPUJOA	COMPUTERSHARE LTD	\$16.2860	\$18.6300	\$41.01	39.71%	\$24.72	54.57%	10/02/2033	3.52%	Pay to investor
CPUJOD	COMPUTERSHARE LTD	\$23.0028	\$26.3300	\$41.01	56.09%	\$18.01	35.80%	06/02/2035	4.83%	Pay to investor
CPUSO1	COMPUTERSHARE LTD	\$13.2892	\$15.2100	\$41.01	32.40%	\$27.72	62.91%	06/02/2035	3.14%	Pay down loan
CSLJOF	CSL LTD	\$201.1164	\$230.1800	\$255.31	78.77%	\$54.19	9.84%	26/05/2026	7.77%	Pay to investor
CSLJOG	CSL LTD	\$187.1666	\$214.2200	\$255.31	73.31%	\$68.14	16.09%	25/11/2032	6.18%	Pay to investor
CSLJOJ	CSL LTD	\$102.7631	\$117.6100	\$255.31	40.25%	\$152.55	53.93%	10/02/2033	2.76%	Pay to investor
CSLJOK	CSL LTD	\$186.2489	\$213.1700	\$255.31	72.95%	\$69.06	16.51%	10/02/2033	6.10%	Pay to investor
CSLSO2	CSL LTD	\$168.7551	\$193.1400	\$255.31	66.10%	\$86.55	24.35%	06/02/2035	4.87%	Pay down loan
CSLSO5	CSL LTD	\$95.8827	\$109.7400	\$255.31	37.56%	\$159.43	57.02%	10/02/2033	2.64%	Pay down loan
CSLSO6	CSL LTD	\$185.1536	\$211.9100	\$255.31	72.52%	\$70.16	17.00%	10/02/2033	6.01%	Pay down loan
CWYSO1	CLEANAWAY WASTE MANAGEMENT	\$1.4328	\$1.7100	\$2.87	49.92%	\$1.44	40.42%	15/07/2032	1.77%	Pay down loan
DJWJOA	DJERRIWARRH INVESTMENTS LTD	\$2.1801	\$2.5000	\$3.17	68.77%	\$0.99	21.14%	06/02/2035	15.41%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.7472	\$3.1500	\$6.88	39.93%	\$4.13	54.22%	25/11/2032	5.27%	Pay down loan
EDVJOA	ENDEAVOUR GROUP LTD	\$2.5954	\$2.9800	\$4.05	64.08%	\$1.45	26.42%	06/02/2035	13.75%	Pay to investor
EDVJOB	ENDEAVOUR GROUP LTD	\$2.1801	\$2.5000	\$4.05	53.83%	\$1.87	38.27%	06/02/2035	10.70%	Pay to investor
EDVSO1	ENDEAVOUR GROUP LTD	\$2.0200	\$2.3100	\$4.05	49.88%	\$2.03	42.96%	06/02/2035	9.85%	Pay down loan
ETHSO1	BETASHARES GLOBAL SUSTAINABI	\$6.8578	\$7.8500	\$15.66	43.79%	\$8.80	49.87%	21/01/2032	3.97%	Pay down loan
ETHSO2	BETASHARES GLOBAL SUSTAINABI	\$9.9184	\$11.3500	\$15.66	63.34%	\$5.74	27.52%	21/01/2032	6.09%	Pay down loan
EVNJOA	EVOLUTION MINING LTD	\$2.4720	\$2.9500	\$7.47	33.09%	\$5.00	60.51%	25/11/2032	2.40%	Pay to investor
EVNJOB	EVOLUTION MINING LTD	\$4.0713	\$4.8500	\$7.47	54.50%	\$3.40	35.07%	25/11/2032	3.53%	Pay to investor
EVNJOE	EVOLUTION MINING LTD	\$1.5040	\$1.7900	\$7.47	20.13%	\$5.97	76.04%	15/07/2032	2.01%	Pay to investor
F10JOC	BETASHARES FTSE 100 ETF	\$7.0595	\$8.0800	\$13.87	50.90%	\$6.81	41.74%	06/02/2035	6.86%	Pay to investor
F10JOD	BETASHARES FTSE 100 ETF	\$9.1358	\$10.4600	\$13.87	65.87%	\$4.73	24.59%	06/02/2035	9.87%	Pay to investor
FLTJOB	FLIGHT CENTRE TRAVEL GROUP	\$9.3434	\$10.6900	\$12.98	71.98%	\$3.64	17.64%	06/02/2035	11.27%	Pay to investor
FLTJOH	FLIGHT CENTRE TRAVEL GROUP	\$7.8900	\$9.0300	\$12.98	60.79%	\$5.09	30.43%	06/02/2035	8.06%	Pay to investor
FMGJOC	FORTESCUE METALS GROUP LTD	\$7.9938	\$9.1500	\$17.25	46.34%	\$9.26	46.96%	06/02/2035	15.02%	Pay to investor
FMGJOK	FORTESCUE METALS GROUP LTD	\$7.3367	\$8.3900	\$17.25	42.53%	\$9.91	51.36%	10/02/2033	14.02%	Pay to investor
FMGJOM	FORTESCUE METALS GROUP LTD	\$10.1187	\$11.5800	\$17.25	58.66%	\$7.13	32.87%	10/02/2033	19.49%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$5.1332	\$5.8800	\$17.25	29.76%	\$12.12	65.91%	10/02/2033	11.47%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$1.8247	\$2.0900	\$17.25	10.58%	\$15.43	87.88%	25/09/2025	9.01%	Pay down loan
FMGSO2	FORTESCUE METALS GROUP LTD	\$6.0457	\$6.9200	\$17.25	35.05%	\$11.20	59.88%	26/05/2026	12.41%	Pay down loan
FMGSO3	FORTESCUE METALS GROUP LTD	\$3.9928	\$4.5700	\$17.25	23.15%	\$13.26	73.51%	21/01/2032	10.48%	Pay down loan
FMGSO4	FORTESCUE METALS GROUP LTD	\$7.4679	\$8.5500	\$17.25	43.29%	\$9.78	50.43%	25/11/2032	14.21%	Pay down loan
GMDJOA	GENESIS MINERALS LTD	\$0.8643	\$1.0300	\$3.87	22.33%	\$3.01	73.39%	08/09/2033	0.00%	Pay to investor
GMDJOB	GENESIS MINERALS LTD	\$1.0371	\$1.2400	\$3.87	26.80%	\$2.83	67.96%	08/09/2033	0.00%	Pay to investor
GMGJOA	GOODMAN GROUP	\$17.5293	\$20.0700	\$34.69	50.53%	\$17.16	42.14%	10/02/2033	1.75%	Pay to investor
GMGJOD	GOODMAN GROUP	\$16.5827	\$18.9900	\$34.69	47.80%	\$18.11	45.26%	26/05/2026	1.66%	Pay to investor
GPTJOB	GPT GROUP	\$3.2183	\$3.7200	\$5.05	63.73%	\$1.83	26.34%	06/02/2035	13.10%	Pay to investor
GPTJOC	GPT GROUP	\$2.7631	\$3.1900	\$5.05	54.71%	\$2.29	36.83%	25/11/2032	10.49%	Pay to investor
GPTJOD	GPT GROUP	\$2.3383	\$2.6800	\$5.05	46.30%	\$2.71	46.93%	25/11/2032	8.85%	Pay to investor
GYGJOA	GUZMAN Y GOMEZ LTD	\$18.3477	\$21.9100	\$27.47	66.79%	\$9.12	20.24%	06/02/2035	0.00%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-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	\$20.7632	\$24.8000	\$27.47	75.59%	\$6.71	9.72%	06/02/2035	0.00%	Pay to investor
HLIJOA	HELIA GROUP LTD	\$1.3529	\$1.5500	\$5.00	27.06%	\$3.65	69.00%	10/02/2033	23.03%	Pay to investor
HLIJOC	HELIA GROUP LTD	\$0.4961	\$0.5700	\$5.00	9.92%	\$4.50	88.60%	10/02/2033	18.65%	Pay to investor
HLIJOD	HELIA GROUP LTD	\$2.3094	\$2.6400	\$5.00	46.19%	\$2.69	47.20%	06/02/2035	31.22%	Pay to investor
HLISO1	HELIA GROUP LTD	\$0.6687	\$0.7700	\$5.00	13.37%	\$4.33	84.60%	10/02/2033	19.39%	Pay down loan
HNDJOA	BETASHARES NSD 100 CU HD ETF	\$20.7632	\$23.7600	\$45.64	45.49%	\$24.88	47.94%	06/02/2035	3.56%	Pay to investor
HNDJOB	BETASHARES NSD 100 CU HD ETF	\$25.9540	\$29.7000	\$45.64	56.87%	\$19.69	34.93%	06/02/2035	4.49%	Pay to investor
HUBJOB	HUB24 LTD	\$41.5264	\$47.5300	\$103.63	40.07%	\$62.10	54.13%	06/02/2035	0.70%	Pay to investor
HUBJOC	HUB24 LTD	\$46.7172	\$53.4700	\$103.63	45.08%	\$56.91	48.40%	06/02/2035	0.76%	Pay to investor
HVNJOA	HARVEY NORMAN HOLDINGS LTD	\$2.2840	\$2.6100	\$5.60	40.79%	\$3.32	53.39%	06/02/2035	7.24%	Pay to investor
HVNJOB	HARVEY NORMAN HOLDINGS LTD	\$2.4989	\$2.8700	\$5.60	44.62%	\$3.10	48.75%	10/02/2033	7.74%	Pay to investor
HVNJOE	HARVEY NORMAN HOLDINGS LTD	\$2.7894	\$3.2000	\$5.60	49.81%	\$2.81	42.86%	15/07/2032	8.54%	Pay to investor
HVSJOA	TASHARES AUST DIV HARVESTER FU	\$9.6281	\$11.0200	\$13.75	70.02%	\$4.12	19.85%	10/02/2033	19.07%	Pay to investor
HVSJOB	TASHARES AUST DIV HARVESTER FU	\$7.1633	\$8.2000	\$13.75	52.10%	\$6.59	40.36%	06/02/2035	11.93%	Pay to investor
HVSJOD	TASHARES AUST DIV HARVESTER FU	\$6.2376	\$7.1400	\$13.75	45.36%	\$7.51	48.07%	10/02/2033	10.46%	Pay to investor
HVSSO1	TASHARES AUST DIV HARVESTER FU	\$7.2692	\$8.3200	\$13.75	52.87%	\$6.48	39.49%	06/02/2035	12.13%	Pay down loan
HVSSO2	TASHARES AUST DIV HARVESTER FU	\$5.6185	\$6.4300	\$13.75	40.86%	\$8.13	53.24%	06/02/2035	9.67%	Pay down loan
IAAJOA	ISHARES ASIA 50 IDX-CDI	\$72.2932	\$82.7400	\$125.91	57.42%	\$53.62	34.29%	25/11/2032	9.64%	Pay to investor
IAAJOC	ISHARES ASIA 50 IDX-CDI	\$41.3070	\$47.2800	\$125.91	32.81%	\$84.60	62.45%	25/11/2032	6.11%	Pay to investor
IAGJOA	INSURANCE AUSTRALIA GROUP	\$5.2000	\$5.9500	\$8.39	61.98%	\$3.19	29.08%	25/09/2025	9.09%	Pay to investor
IAGJOB	INSURANCE AUSTRALIA GROUP	\$4.2216	\$4.8300	\$8.39	50.32%	\$4.17	42.43%	25/09/2025	6.96%	Pay to investor
IEUJOA	ISHARES EUROPE - CDI	\$57.2788	\$65.5500	\$96.20	59.54%	\$38.92	31.86%	21/01/2032	6.38%	Pay to investor
IEUJOB	ISHARES EUROPE - CDI	\$45.8178	\$52.4400	\$96.20	47.63%	\$50.38	45.49%	21/01/2032	4.92%	Pay to investor
IFLJOA	INSIGNIA FINANCIAL LTD	\$1.9364	\$2.2200	\$3.93	49.27%	\$1.99	43.51%	08/09/2033	0.00%	Pay to investor
ILCSO1	ISHARES S&P/ASX 20 ETF	\$14.6708	\$16.0700	\$32.65	44.93%	\$17.98	50.78%	25/11/2032	7.52%	Pay down loan
ILCSO3	ISHARES S&P/ASX 20 ETF	\$11.8150	\$13.0500	\$32.65	36.19%	\$20.84	60.03%	06/02/2035	6.49%	Pay down loan
IOOSO1	ISHARES GLOBAL 100-CDI	\$58.1008	\$63.6000	\$168.12	34.56%	\$110.02	62.17%	25/11/2032	1.83%	Pay down loan
IOOSO2	ISHARES GLOBAL 100-CDI	\$46.1967	\$50.5700	\$168.12	27.48%	\$121.92	69.92%	06/02/2035	1.66%	Pay down loan
IOZJOA	ISHARES S&P/ASX 200 ETF	\$18.7849	\$21.5000	\$34.83	53.93%	\$16.05	38.27%	10/02/2033	7.53%	Pay to investor
IOZSO1	ISHARES S&P/ASX 200 ETF	\$13.7527	\$15.7400	\$34.83	39.49%	\$21.08	54.81%	25/09/2025	5.73%	Pay down loan
IOZSO2	ISHARES S&P/ASX 200 ETF	\$16.3775	\$18.7500	\$34.83	47.02%	\$18.45	46.17%	06/02/2035	6.54%	Pay down loan
IVVJOA	ISHARES S&P 500 ETF	\$24.4379	\$27.9700	\$64.46	37.91%	\$40.02	56.61%	21/01/2032	1.75%	Pay to investor
IVVSO1	ISHARES S&P 500 ETF	\$22.7081	\$25.9900	\$64.46	35.23%	\$41.75	59.68%	06/02/2035	1.68%	Pay down loan
IZZJOC	ISHARES CHINA LARGE-CAP -CDI	\$28.6394	\$32.7800	\$57.90	49.46%	\$29.26	43.39%	21/01/2032	7.14%	Pay to investor
JBHJOA	JB HI-FI LTD	\$41.7340	\$47.7700	\$105.91	39.41%	\$64.18	54.90%	06/02/2035	5.50%	Pay to investor
JBHJOD	JB HI-FI LTD	\$26.6274	\$30.4800	\$105.91	25.14%	\$79.28	71.22%	21/01/2032	4.45%	Pay to investor
JHXJOC	JAMES HARDIE INDUSTRIES-CDI	\$27.2112	\$31.1400	\$40.37	67.40%	\$13.16	22.86%	25/09/2025	0.00%	Pay to investor
JHXJOF	JAMES HARDIE INDUSTRIES-CDI	\$25.5057	\$29.1900	\$40.37	63.18%	\$14.86	27.69%	25/11/2032	0.00%	Pay to investor
JINJOB	JUMBO INTERACTIVE LTD	\$7.4228	\$8.8600	\$9.86	75.28%	\$2.44	10.14%	06/02/2035	21.13%	Pay to investor
LLCSO2	LENLEASE GROUP	\$4.3830	\$5.0200	\$5.18	84.61%	\$0.80	3.09%	25/11/2032	19.52%	Pay down loan
LOVJOA	LOVISA HOLDINGS LTD	\$9.2517	\$10.5900	\$33.52	27.60%	\$24.27	68.41%	25/09/2025	3.58%	Pay to investor
LOVJOB	LOVISA HOLDINGS LTD	\$12.1000	\$13.8500	\$33.52	36.10%	\$21.42	58.68%	08/09/2033	4.06%	Pay to investor
LSFJOA	L1 LONG SHORT FUND LTD	\$0.8305	\$0.9900	\$2.99	27.78%	\$2.16	66.89%	06/02/2035	5.67%	Pay to investor
LSFJOB	L1 LONG SHORT FUND LTD	\$1.2977	\$1.5500	\$2.99	43.40%	\$1.69	48.16%	06/02/2035	7.24%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-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	\$5.2112	\$6.4900	\$10.13	51.44%	\$4.92	35.93%	06/02/2035	0.00%	Pay to investor
LYCJOE	LYNAS CORP LTD	\$3.8931	\$4.8500	\$10.13	38.43%	\$6.24	52.12%	06/02/2035	0.00%	Pay to investor
MFGSO1	MAGELLAN FINANCIAL GROUP LTD	\$4.5536	\$5.2100	\$9.81	46.42%	\$5.26	46.89%	15/07/2032	11.81%	Pay down loan
MNDJOA	MONADELPHOUS GROUP LTD	\$7.0360	\$8.0500	\$18.40	38.24%	\$11.36	56.25%	25/09/2025	5.81%	Pay to investor
MP1JOA	MEGAPORT LTD	\$4.9624	\$5.6800	\$14.24	34.85%	\$9.28	60.11%	06/02/2035	0.00%	Pay to investor
MP1JOC	MEGAPORT LTD	\$3.3550	\$3.8400	\$14.24	23.56%	\$10.89	73.03%	15/07/2032	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.6082	\$1.8500	\$5.02	32.04%	\$3.41	63.15%	25/09/2025	5.04%	Pay down loan
MPLSO2	MEDIBANK PRIVATE LIMITED	\$0.9784	\$1.1300	\$5.02	19.49%	\$4.04	77.49%	06/02/2035	4.26%	Pay down loan
MQGJOA	MACQUARIE GROUP LTD	\$105.5400	\$120.7900	\$224.15	47.08%	\$118.61	46.11%	25/09/2025	5.48%	Pay to investor
MQGJOB	MACQUARIE GROUP LTD	\$125.6788	\$143.8400	\$224.15	56.07%	\$98.47	35.83%	25/09/2025	6.60%	Pay to investor
MQGJOC	MACQUARIE GROUP LTD	\$92.8752	\$106.3000	\$224.15	41.43%	\$131.27	52.58%	25/09/2025	4.95%	Pay to investor
MQGJOE	MACQUARIE GROUP LTD	\$111.7498	\$127.9000	\$224.15	49.85%	\$112.40	42.94%	25/11/2032	5.78%	Pay to investor
MQGJOF	MACQUARIE GROUP LTD	\$134.1372	\$153.5200	\$224.15	59.84%	\$90.01	31.51%	15/07/2032	7.22%	Pay to investor
MQGJOG	MACQUARIE GROUP LTD	\$90.8493	\$103.9800	\$224.15	40.53%	\$133.30	53.61%	06/02/2035	4.88%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$70.8655	\$81.1100	\$224.15	31.62%	\$153.28	63.81%	26/05/2026	4.24%	Pay down loan
MQGSO2	MACQUARIE GROUP LTD	\$101.9348	\$116.6700	\$224.15	45.48%	\$122.22	47.95%	06/02/2035	5.32%	Pay down loan
MVAJOA	VANECK AUS PROPERTY ETF	\$14.7315	\$16.8600	\$24.85	59.28%	\$10.12	32.15%	06/02/2035	9.78%	Pay to investor
MVEJOA	VANECK VECTORS S&P/ASX MIDCAP	\$20.8407	\$23.8500	\$43.38	48.04%	\$22.54	45.02%	10/02/2033	5.95%	Pay to investor
MVEJOB	VANECK VECTORS S&P/ASX MIDCAP	\$29.4330	\$33.6900	\$43.38	67.85%	\$13.95	22.34%	10/02/2033	9.61%	Pay to investor
MVEJOC	VANECK VECTORS S&P/ASX MIDCAP	\$22.4779	\$25.7300	\$43.38	51.82%	\$20.90	40.69%	10/02/2033	6.41%	Pay to investor
MVWSO2	VANECK AUST EQUAL WEIGHT ETF	\$21.9815	\$25.1600	\$38.97	56.41%	\$16.99	35.44%	15/07/2032	10.24%	Pay down loan
NABJOA	NATIONAL AUSTRALIA BANK LTD	\$11.7831	\$13.1300	\$38.25	30.81%	\$26.47	65.67%	06/02/2035	6.42%	Pay to investor
NABJOF	NATIONAL AUSTRALIA BANK LTD	\$17.5900	\$19.6100	\$38.25	45.99%	\$20.66	48.73%	25/09/2025	8.23%	Pay to investor
NABJOG	NATIONAL AUSTRALIA BANK LTD	\$25.8729	\$28.8400	\$38.25	67.64%	\$12.38	24.60%	21/01/2032	13.74%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$20.1670	\$22.5000	\$38.25	52.72%	\$18.08	41.18%	25/11/2032	9.40%	Pay to investor
NABSO2	NATIONAL AUSTRALIA BANK LTD	\$3.2235	\$3.5900	\$38.25	8.43%	\$35.03	90.61%	25/09/2025	4.85%	Pay down loan
NABSO3	NATIONAL AUSTRALIA BANK LTD	\$11.5787	\$12.9100	\$38.25	30.27%	\$26.67	66.25%	26/05/2026	6.37%	Pay down loan
NABSO4	NATIONAL AUSTRALIA BANK LTD	\$15.4903	\$17.2800	\$38.25	40.50%	\$22.76	54.82%	25/11/2032	7.47%	Pay down loan
NABSO6	NATIONAL AUSTRALIA BANK LTD	\$19.2556	\$21.4700	\$38.25	50.34%	\$18.99	43.87%	06/02/2035	8.95%	Pay down loan
NANJOA	NANOSONICS LTD	\$2.4552	\$2.8100	\$3.80	64.61%	\$1.34	26.05%	15/07/2032	0.00%	Pay to investor
NHCJOA	NEW HOPE CORP LTD	\$2.8130	\$3.2200	\$4.16	67.62%	\$1.35	22.60%	15/07/2032	30.44%	Pay to investor
NHCJOB	NEW HOPE CORP LTD	\$1.9132	\$2.1900	\$4.16	45.99%	\$2.25	47.36%	15/07/2032	18.25%	Pay to investor
NSRJOB	NATIONAL STORAGE	\$1.1258	\$1.4000	\$2.35	47.91%	\$1.22	40.43%	25/09/2025	9.07%	Pay to investor
NSTJOA	NORTHERN STAR RESOURCES LTD	\$11.8780	\$14.2100	\$16.28	72.96%	\$4.40	12.71%	25/11/2032	11.36%	Pay to investor
NSTJOB	NORTHERN STAR RESOURCES LTD	\$10.8437	\$12.4200	\$16.28	66.61%	\$5.44	23.71%	15/07/2032	9.20%	Pay to investor
NSTJOC	NORTHERN STAR RESOURCES LTD	\$6.2406	\$7.4600	\$16.28	38.33%	\$10.04	54.18%	26/05/2026	4.98%	Pay to investor
NSTJOD	NORTHERN STAR RESOURCES LTD	\$8.9019	\$10.6600	\$16.28	54.68%	\$7.38	34.52%	25/11/2032	6.78%	Pay to investor
NWLJOA	NETWEALTH GROUP LTD	\$16.8838	\$20.1600	\$36.45	46.32%	\$19.57	44.69%	15/07/2032	0.72%	Pay to investor
NWLJOB	NETWEALTH GROUP LTD	\$10.8072	\$12.9000	\$36.45	29.65%	\$25.64	64.61%	06/02/2035	0.55%	Pay to investor
NXTJOA	NEXTDC LTD	\$5.6512	\$7.0300	\$14.22	39.74%	\$8.57	50.56%	25/11/2032	0.00%	Pay to investor
NXTJOB	NEXTDC LTD	\$7.5889	\$9.4400	\$14.22	53.37%	\$6.63	33.61%	06/02/2035	0.00%	Pay to investor
ORAJOB	ORORA LTD	\$1.4553	\$1.6700	\$2.10	69.30%	\$0.64	20.48%	10/02/2033	15.51%	Pay to investor
ORGJOA	ORIGIN ENERGY LTD	\$5.8741	\$6.7200	\$12.00	48.95%	\$6.13	44.00%	25/09/2025	9.39%	Pay to investor
ORGJOB	ORIGIN ENERGY LTD	\$7.2414	\$8.2900	\$12.00	60.35%	\$4.76	30.92%	26/05/2026	12.08%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-Jul-25

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ORGJOC	ORIGIN ENERGY LTD	\$4.3291	\$4.9600	\$12.00	36.08%	\$7.67	58.67%	06/02/2035	7.50%	Pay to investor
ORGSO1	ORIGIN ENERGY LTD	\$0.8118	\$0.9300	\$12.00	6.77%	\$11.19	92.25%	25/09/2025	5.14%	Pay down loan
ORGSO2	ORIGIN ENERGY LTD	\$3.5835	\$4.1100	\$12.00	29.86%	\$8.42	65.75%	25/11/2032	6.83%	Pay down loan
ORGSO3	ORIGIN ENERGY LTD	\$4.9847	\$5.7100	\$12.00	41.54%	\$7.02	52.42%	06/02/2035	8.20%	Pay down loan
ORIJOA	ORICA LTD	\$11.2575	\$12.8800	\$20.78	54.17%	\$9.52	38.02%	25/09/2025	5.57%	Pay to investor
ORIJOC	ORICA LTD	\$13.1621	\$15.0800	\$20.78	63.34%	\$7.62	27.43%	26/05/2026	6.96%	Pay to investor
ORIJOD	ORICA LTD	\$9.8314	\$11.2500	\$20.78	47.31%	\$10.95	45.86%	06/02/2035	4.84%	Pay to investor
OZFJOB	SPDR S&P/ASX200 FINANCIALS	\$14.8791	\$17.0300	\$29.84	49.86%	\$14.96	42.93%	25/09/2025	10.37%	Pay to investor
PMEJOA	PRO MEDICUS LTD	\$144.1847	\$172.1900	\$321.51	44.85%	\$177.33	46.44%	06/02/2035	0.27%	Pay to investor
PMEJOC	PRO MEDICUS LTD	\$52.3855	\$62.5600	\$321.51	16.29%	\$269.12	80.54%	06/02/2035	0.17%	Pay to investor
PMEJOD	PRO MEDICUS LTD	\$114.1975	\$136.3800	\$321.51	35.52%	\$207.31	57.58%	06/02/2035	0.23%	Pay to investor
QANJOB	QANTAS AIRWAYS LTD	\$2.9937	\$3.4300	\$10.93	27.39%	\$7.94	68.62%	25/09/2025	3.33%	Pay to investor
QANJOC	QANTAS AIRWAYS LTD	\$3.7973	\$4.3400	\$10.93	34.74%	\$7.13	60.29%	21/01/2032	3.70%	Pay to investor
QBEJOA	QBE INSURANCE GROUP LTD	\$8.8840	\$10.1700	\$22.71	39.12%	\$13.83	55.22%	26/05/2026	6.29%	Pay to investor
QBEJOC	QBE INSURANCE GROUP LTD	\$5.6288	\$6.4400	\$22.71	24.79%	\$17.08	71.64%	25/09/2025	5.09%	Pay to investor
QBEJOD	QBE INSURANCE GROUP LTD	\$7.9892	\$9.1500	\$22.71	35.18%	\$14.72	59.71%	25/11/2032	5.91%	Pay to investor
QBEJOE	QBE INSURANCE GROUP LTD	\$11.1899	\$12.8200	\$22.71	49.27%	\$11.52	43.55%	25/11/2032	7.55%	Pay to investor
QBEJOF	QBE INSURANCE GROUP LTD	\$14.4743	\$16.5800	\$22.71	63.74%	\$8.24	26.99%	10/02/2033	10.56%	Pay to investor
QBEJOG	QBE INSURANCE GROUP LTD	\$11.7805	\$13.4800	\$22.71	51.87%	\$10.93	40.64%	10/02/2033	7.96%	Pay to investor
QBES01	QBE INSURANCE GROUP LTD	\$3.7628	\$4.3100	\$22.71	16.57%	\$18.95	81.02%	10/02/2033	4.59%	Pay down loan
QBES02	QBE INSURANCE GROUP LTD	\$6.7618	\$7.7400	\$22.71	29.77%	\$15.95	65.92%	06/02/2035	5.46%	Pay down loan
QBES03	QBE INSURANCE GROUP LTD	\$8.7237	\$9.9800	\$22.71	38.41%	\$13.99	56.05%	10/02/2033	6.22%	Pay down loan
QLTS01	BETASHARES GB QUAL LEADERS	\$13.2751	\$15.1900	\$31.80	41.75%	\$18.52	52.23%	21/01/2032	4.11%	Pay down loan
QLTS02	BETASHARES GB QUAL LEADERS	\$11.0354	\$12.6400	\$31.80	34.70%	\$20.76	60.25%	21/01/2032	3.67%	Pay down loan
QOZJOA	BETASHARES FTSE RAFI AU 200	\$8.1754	\$8.9600	\$16.88	48.43%	\$8.70	46.92%	15/07/2032	8.19%	Pay to investor
QREJOA	BETASHARES AU RESOURCES ETF	\$3.1145	\$3.5600	\$7.06	44.11%	\$3.95	49.58%	06/02/2035	5.96%	Pay to investor
QREJOB	BETASHARES AU RESOURCES ETF	\$3.7374	\$4.2800	\$7.06	52.94%	\$3.32	39.38%	06/02/2035	7.08%	Pay to investor
REAJOC	REA GROUP LTD	\$138.4113	\$158.4100	\$239.57	57.77%	\$101.16	33.88%	15/07/2032	2.10%	Pay to investor
REAJOD	REA GROUP LTD	\$94.7946	\$108.4900	\$239.57	39.57%	\$144.78	54.71%	26/05/2026	1.46%	Pay to investor
REAJOE	REA GROUP LTD	\$115.2382	\$131.8900	\$239.57	48.10%	\$124.33	44.95%	08/09/2033	1.71%	Pay to investor
RIOJOD	RIO TINTO LTD	\$87.1119	\$99.7100	\$114.46	76.11%	\$27.35	12.89%	06/02/2035	22.80%	Pay to investor
RIOJOF	RIO TINTO LTD	\$73.8589	\$84.5300	\$114.46	64.53%	\$40.60	26.15%	10/02/2033	15.36%	Pay to investor
RIOJOH	RIO TINTO LTD	\$65.5701	\$75.0400	\$114.46	57.29%	\$48.89	34.44%	06/02/2035	12.75%	Pay to investor
RIOSO1	RIO TINTO LTD	\$50.6948	\$58.0300	\$114.46	44.29%	\$63.77	49.30%	25/11/2032	9.78%	Pay down loan
RIOSO2	RIO TINTO LTD	\$43.8188	\$50.1600	\$114.46	38.28%	\$70.64	56.18%	06/02/2035	8.83%	Pay down loan
RIOSO5	RIO TINTO LTD	\$54.5930	\$62.4800	\$114.46	47.70%	\$59.87	45.41%	10/02/2033	10.42%	Pay down loan
RRLJOA	REGIS RESOURCES LTD	\$1.8298	\$2.2800	\$4.30	42.55%	\$2.47	46.98%	15/07/2032	0.00%	Pay to investor
RRLJOC	REGIS RESOURCES LTD	\$1.1593	\$1.4400	\$4.30	26.96%	\$3.14	66.51%	21/01/2032	0.00%	Pay to investor
S32JOB	SOUTH32 LIMITED	\$1.8168	\$2.0800	\$3.02	60.16%	\$1.20	31.13%	06/02/2035	8.26%	Pay to investor
S32JOF	SOUTH32 LIMITED	\$1.6714	\$1.9100	\$3.02	55.34%	\$1.35	36.75%	06/02/2035	7.37%	Pay to investor
S32JOG	SOUTH32 LIMITED	\$1.3808	\$1.5800	\$3.02	45.72%	\$1.64	47.68%	06/02/2035	6.06%	Pay to investor
SCGJOA	SCENTRE GROUP	\$1.6886	\$1.9300	\$3.73	45.27%	\$2.04	48.26%	25/09/2025	8.43%	Pay to investor
SCGJOB	SCENTRE GROUP	\$2.8060	\$3.2000	\$3.73	75.23%	\$0.92	14.21%	06/02/2035	18.61%	Pay to investor
SCGSO2	SCENTRE GROUP	\$1.2818	\$1.4700	\$3.73	34.36%	\$2.45	60.59%	26/05/2026	7.03%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-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
SDFJOA	STEADFAST GROUP LTD	\$3.1145	\$3.5600	\$5.94	52.43%	\$2.83	40.07%	06/02/2035	6.42%	Pay to investor
SDFJOB	STEADFAST GROUP LTD	\$2.5954	\$2.9800	\$5.94	43.69%	\$3.34	49.83%	06/02/2035	5.43%	Pay to investor
SDFS01	STEADFAST GROUP LTD	\$3.0339	\$3.4700	\$5.94	51.08%	\$2.91	41.58%	06/02/2035	6.25%	Pay down loan
SEKJOA	SEEK LTD	\$9.5614	\$10.9400	\$24.30	39.35%	\$14.74	54.98%	06/02/2035	2.71%	Pay to investor
SFRJOA	SANDFIRE RESOURCES NL	\$3.0280	\$3.7700	\$11.12	27.23%	\$8.09	66.10%	15/07/2032	0.00%	Pay to investor
SFRJOB	SANDFIRE RESOURCES NL	\$2.5138	\$3.1300	\$11.12	22.61%	\$8.61	71.85%	15/07/2032	0.00%	Pay to investor
SFRJOC	SANDFIRE RESOURCES NL	\$3.7904	\$4.7200	\$11.12	34.09%	\$7.33	57.55%	15/07/2032	0.00%	Pay to investor
SFRJOD	SANDFIRE RESOURCES NL	\$5.3089	\$6.6100	\$11.12	47.74%	\$5.81	40.56%	10/02/2033	0.00%	Pay to investor
SFYSO1	SPDR S&P/ASX 50 FUND	\$20.0246	\$22.9200	\$75.88	26.39%	\$55.86	69.79%	06/02/2035	4.95%	Pay down loan
SFYSO2	SPDR S&P/ASX 50 FUND	\$33.7906	\$38.6800	\$75.88	44.53%	\$42.09	49.02%	06/02/2035	6.57%	Pay down loan
SGPJOB	STOCKLAND	\$3.0958	\$3.5400	\$5.49	56.39%	\$2.39	35.52%	25/09/2025	10.53%	Pay to investor
SGPJOC	STOCKLAND	\$2.5161	\$2.8800	\$5.49	45.83%	\$2.97	47.54%	21/01/2032	8.47%	Pay to investor
SHLJOD	SONIC HEALTHCARE LTD	\$19.9793	\$22.8800	\$27.30	73.18%	\$7.32	16.19%	25/11/2032	8.61%	Pay to investor
SHLSO1	SONIC HEALTHCARE LTD	\$17.1142	\$19.6000	\$27.30	62.69%	\$10.19	28.21%	25/11/2032	6.19%	Pay down loan
SHLSO2	SONIC HEALTHCARE LTD	\$10.1348	\$11.6000	\$27.30	37.12%	\$17.17	57.51%	06/02/2035	3.67%	Pay down loan
SIGJOA	SIGMA HEALTHCARE LTD	\$1.8687	\$2.2300	\$2.75	67.95%	\$0.88	18.91%	06/02/2035	0.57%	Pay to investor
SIGJOB	SIGMA HEALTHCARE LTD	\$1.7130	\$2.0500	\$2.75	62.29%	\$1.04	25.45%	06/02/2035	0.48%	Pay to investor
SIGJOC	SIGMA HEALTHCARE LTD	\$1.4534	\$1.7400	\$2.75	52.85%	\$1.30	36.73%	06/02/2035	0.39%	Pay to investor
STOJOA	SANTOS LTD	\$3.9401	\$4.5100	\$7.82	50.38%	\$3.88	42.33%	25/09/2025	9.14%	Pay to investor
STOJOD	SANTOS LTD	\$4.5635	\$5.2400	\$7.82	58.36%	\$3.26	32.99%	25/11/2032	10.89%	Pay to investor
STWJOB	SPDR S&P/ASX 200 FUND	\$39.4013	\$45.1000	\$77.87	50.60%	\$38.47	42.08%	25/09/2025	6.93%	Pay to investor
STWSO1	SPDR S&P/ASX 200 FUND	\$33.0734	\$37.8600	\$77.87	42.47%	\$44.80	51.38%	25/11/2032	5.95%	Pay down loan
STWSO2	SPDR S&P/ASX 200 FUND	\$19.9760	\$22.8600	\$77.87	25.65%	\$57.89	70.64%	06/02/2035	4.61%	Pay down loan
SULJOA	SUPER RETAIL GROUP LTD	\$7.3550	\$8.7800	\$14.93	49.26%	\$7.58	41.19%	08/09/2033	15.71%	Pay to investor
SULJOC	SUPER RETAIL GROUP LTD	\$9.7174	\$11.6100	\$14.93	65.09%	\$5.21	22.24%	08/09/2033	22.83%	Pay to investor
SULJOD	SUPER RETAIL GROUP LTD	\$4.9520	\$5.9100	\$14.93	33.17%	\$9.98	60.42%	06/02/2035	11.93%	Pay to investor
SUNJOA	SUNCORP GROUP LTD	\$6.8974	\$7.8900	\$20.33	33.93%	\$13.43	61.19%	06/02/2035	30.30%	Pay to investor
SUNJOC	SUNCORP GROUP LTD	\$8.2759	\$9.4700	\$20.33	40.71%	\$12.05	53.42%	06/02/2035	33.76%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$2.7935	\$3.2000	\$20.33	13.74%	\$17.54	84.26%	25/09/2025	23.21%	Pay down loan
TCLJOC	TRANSURBAN GROUP	\$11.1204	\$12.7300	\$13.63	81.59%	\$2.51	6.60%	25/09/2025	25.90%	Pay to investor
TCLJOD	TRANSURBAN GROUP	\$8.8394	\$10.1400	\$13.63	64.85%	\$4.79	25.61%	25/11/2032	13.57%	Pay to investor
TCLJOE	TRANSURBAN GROUP	\$7.5981	\$8.7000	\$13.63	55.75%	\$6.03	36.17%	25/11/2032	10.78%	Pay to investor
TCLJOF	TRANSURBAN GROUP	\$6.7950	\$7.7800	\$13.63	49.85%	\$6.84	42.92%	10/02/2033	9.51%	Pay to investor
TCLJOG	TRANSURBAN GROUP	\$9.7494	\$11.1600	\$13.63	71.53%	\$3.88	18.12%	10/02/2033	16.75%	Pay to investor
TLCJOA	THE LOTTERY CORP LTD	\$3.8684	\$4.4300	\$5.37	72.04%	\$1.50	17.50%	15/07/2032	12.32%	Pay to investor
TLCJOB	THE LOTTERY CORP LTD	\$3.0329	\$3.4700	\$5.37	56.48%	\$2.34	35.38%	15/07/2032	7.92%	Pay to investor
TLCSO1	THE LOTTERY CORP LTD	\$2.8870	\$3.3000	\$5.37	53.76%	\$2.48	38.55%	15/07/2032	7.45%	Pay down loan
TLCSO2	THE LOTTERY CORP LTD	\$2.2186	\$2.5400	\$5.37	41.31%	\$3.15	52.70%	15/07/2032	5.87%	Pay down loan
TLSJOA	TELSTRA CORP LTD	\$1.7085	\$1.9400	\$4.93	34.66%	\$3.22	60.65%	25/09/2025	5.74%	Pay to investor
TLSJOB	TELSTRA CORP LTD	\$3.5025	\$4.0100	\$4.93	71.04%	\$1.43	18.66%	25/11/2032	12.96%	Pay to investor
TLSJOC	TELSTRA CORP LTD	\$2.5196	\$2.8600	\$4.93	51.11%	\$2.41	41.99%	15/07/2032	7.68%	Pay to investor
TLSJOF	TELSTRA CORP LTD	\$2.1911	\$2.5100	\$4.93	44.44%	\$2.74	49.09%	10/02/2033	6.75%	Pay to investor
TLSJOH	TELSTRA CORP LTD	\$3.0528	\$3.4900	\$4.93	61.92%	\$1.88	29.21%	10/02/2033	9.86%	Pay to investor
TLSO2	TELSTRA CORP LTD	\$2.1432	\$2.4600	\$4.93	43.47%	\$2.79	50.10%	21/01/2032	6.64%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

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TLSSO4	TELSTRA CORP LTD	\$1.6646	\$1.9000	\$4.93	33.76%	\$3.27	61.46%	10/02/2033	5.67%	Pay down loan
TLSSO5	TELSTRA CORP LTD	\$1.2830	\$1.4700	\$4.93	26.02%	\$3.65	70.18%	10/02/2033	5.07%	Pay down loan
TLXJOA	TELIX PHARMACEUTICALS LTD	\$12.4579	\$15.5000	\$24.98	49.87%	\$12.52	37.95%	06/02/2035	0.00%	Pay to investor
TNEJOC	TECHNOLOGY ONE LTD	\$26.3243	\$30.1300	\$40.10	65.65%	\$13.78	24.86%	08/09/2033	1.74%	Pay to investor
TPGJOA	TPG TELECOM LTD	\$2.8313	\$3.2500	\$5.51	51.38%	\$2.68	41.02%	10/02/2033	6.72%	Pay to investor
TWEJOC	TREASURY WINE ESTATES LTD	\$6.2705	\$7.1800	\$8.09	77.51%	\$1.82	11.25%	06/02/2035	10.44%	Pay to investor
VASJOA	VANGUARD AUST SHARES IDX ETF	\$51.5479	\$59.0000	\$107.28	48.05%	\$55.73	45.00%	21/01/2032	6.09%	Pay to investor
VASSO1	VANGUARD AUST SHARES IDX ETF	\$46.2981	\$52.9800	\$107.28	43.16%	\$60.98	50.62%	25/11/2032	5.57%	Pay down loan
VASSO2	VANGUARD AUST SHARES IDX ETF	\$25.0733	\$28.7000	\$107.28	23.37%	\$82.21	73.25%	06/02/2035	4.13%	Pay down loan
VHYJOD	VANGUARD AUS HIGH YIELD	\$51.5479	\$59.0000	\$75.00	68.73%	\$23.45	21.33%	21/01/2032	27.82%	Pay to investor
VHYJOE	VANGUARD AUS HIGH YIELD	\$44.2048	\$50.6000	\$75.00	58.94%	\$30.80	32.53%	06/02/2035	21.19%	Pay to investor
VHYJOF	VANGUARD AUS HIGH YIELD	\$36.8443	\$42.1700	\$75.00	49.13%	\$38.16	43.77%	06/02/2035	17.10%	Pay to investor
VHYJOG	VANGUARD AUS HIGH YIELD	\$29.4733	\$33.7300	\$75.00	39.30%	\$45.53	55.03%	06/02/2035	14.33%	Pay to investor
VHYSO1	VANGUARD AUS HIGH YIELD	\$20.0262	\$22.9100	\$75.00	26.70%	\$54.97	69.45%	25/09/2025	11.87%	Pay down loan
VHYSO2	VANGUARD AUS HIGH YIELD	\$37.4134	\$42.8100	\$75.00	49.88%	\$37.59	42.92%	06/02/2035	17.36%	Pay down loan
VTSSO1	VANGUARD TOTL ST MKT ETF-CDI	\$173.3502	\$198.4000	\$475.81	36.43%	\$302.46	58.30%	25/11/2032	1.82%	Pay down loan
WBCJOA	WESTPAC BANKING CORP	\$23.6731	\$26.4000	\$33.07	71.58%	\$9.40	20.17%	15/07/2032	16.18%	Pay to investor
WBCJOB	WESTPAC BANKING CORP	\$14.7730	\$16.4700	\$33.07	44.67%	\$18.30	50.20%	06/02/2035	8.31%	Pay to investor
WBCJOC	WESTPAC BANKING CORP	\$15.0368	\$16.7700	\$33.07	45.47%	\$18.03	49.29%	25/11/2032	8.43%	Pay to investor
WBCJOG	WESTPAC BANKING CORP	\$21.1131	\$23.5600	\$33.07	63.84%	\$11.96	28.76%	25/11/2032	12.71%	Pay to investor
WBCJOH	WESTPAC BANKING CORP	\$11.6170	\$12.9500	\$33.07	35.13%	\$21.45	60.84%	06/02/2035	7.09%	Pay to investor
WBCJOI	WESTPAC BANKING CORP	\$10.1428	\$11.3000	\$33.07	30.67%	\$22.93	65.83%	06/02/2035	6.63%	Pay to investor
WBCSO2	WESTPAC BANKING CORP	\$4.0766	\$4.5400	\$33.07	12.33%	\$28.99	86.27%	25/09/2025	5.24%	Pay down loan
WBCSO3	WESTPAC BANKING CORP	\$12.4185	\$13.8400	\$33.07	37.55%	\$20.65	58.15%	26/05/2026	7.36%	Pay down loan
WBCSO4	WESTPAC BANKING CORP	\$10.9413	\$12.2100	\$33.07	33.09%	\$22.13	63.08%	25/11/2032	6.87%	Pay down loan
WBCSO5	WESTPAC BANKING CORP	\$9.8160	\$10.9400	\$33.07	29.68%	\$23.25	66.92%	06/02/2035	6.54%	Pay down loan
WDISO2	SPDR S&P GLOBAL DIVIDEND FUND	\$7.9353	\$9.0800	\$20.95	37.88%	\$13.01	56.66%	25/09/2025	11.78%	Pay down loan
WDSJOD	WOODSIDE ENERGY GROUP LTD	\$14.4927	\$16.5800	\$24.75	58.56%	\$10.26	33.01%	06/02/2035	18.26%	Pay to investor
WDSSO2	WOODSIDE ENERGY GROUP LTD	\$9.8418	\$11.2700	\$24.75	39.76%	\$14.91	54.46%	15/07/2032	12.56%	Pay down loan
WDSSO3	WOODSIDE ENERGY GROUP LTD	\$15.3984	\$17.6200	\$24.75	62.22%	\$9.35	28.81%	25/09/2025	20.02%	Pay down loan
WDSSO4	WOODSIDE ENERGY GROUP LTD	\$12.6843	\$14.5200	\$24.75	51.25%	\$12.07	41.33%	15/07/2032	15.52%	Pay down loan
WDSSO5	WOODSIDE ENERGY GROUP LTD	\$11.8309	\$13.5400	\$24.75	47.80%	\$12.92	45.29%	06/02/2035	14.49%	Pay down loan
WEBJOA	WEB TRAVEL GROUP LTD	\$2.9691	\$3.4000	\$4.78	62.12%	\$1.81	28.87%	06/02/2035	0.00%	Pay to investor
WESJOA	WESFARMERS LTD	\$42.3679	\$48.4900	\$83.75	50.59%	\$41.38	42.10%	25/09/2025	4.88%	Pay to investor
WESJOB	WESFARMERS LTD	\$30.3190	\$34.7000	\$83.75	36.20%	\$53.43	58.57%	25/11/2032	3.78%	Pay to investor
WESJOD	WESFARMERS LTD	\$42.4591	\$48.5900	\$83.75	50.70%	\$41.29	41.98%	25/11/2032	4.89%	Pay to investor
WESJOE	WESFARMERS LTD	\$21.9484	\$25.1100	\$83.75	26.21%	\$61.80	70.02%	10/02/2033	3.27%	Pay to investor
WESSO1	WESFARMERS LTD	\$34.9603	\$40.0100	\$83.75	41.74%	\$48.79	52.23%	25/09/2025	4.14%	Pay down loan
WHCJOA	WHITEHAVEN COAL LTD	\$4.0375	\$5.0500	\$6.42	62.89%	\$2.38	21.34%	06/02/2035	9.23%	Pay to investor
WHCJOB	WHITEHAVEN COAL LTD	\$2.6234	\$3.2600	\$6.42	40.86%	\$3.80	49.22%	25/09/2025	5.79%	Pay to investor
WHCJOD	WHITEHAVEN COAL LTD	\$3.3936	\$4.2200	\$6.42	52.86%	\$3.03	34.27%	15/07/2032	7.27%	Pay to investor
WHCJOG	WHITEHAVEN COAL LTD	\$3.0774	\$3.8500	\$6.42	47.93%	\$3.34	40.03%	25/09/2025	6.58%	Pay to investor
WLEJOB	WAM LEADERS LTD	\$0.9725	\$1.0700	\$1.28	76.27%	\$0.30	16.08%	10/02/2033	30.74%	Pay to investor
WLEJOC	WAM LEADERS LTD	\$0.8124	\$0.8900	\$1.28	63.72%	\$0.46	30.20%	10/02/2033	20.10%	Pay to investor

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WLEJOD	WAM LEADERS LTD	\$1.0094	\$1.1000	\$1.28	79.17%	\$0.27	13.73%	10/02/2033	35.02%	Pay to investor
WORJOA	WORLEY LIMITED	\$8.4431	\$9.6600	\$13.02	64.85%	\$4.58	25.81%	25/09/2025	10.92%	Pay to investor
WORSO1	WORLEY LIMITED	\$9.3369	\$10.6900	\$13.02	71.71%	\$3.68	17.90%	26/05/2026	13.58%	Pay down loan
WOWJOA	WOOLWORTHS LTD	\$21.2355	\$24.3100	\$31.23	68.00%	\$9.99	22.16%	25/11/2032	13.61%	Pay to investor
WOWJOD	WOOLWORTHS LTD	\$19.2267	\$22.0100	\$31.23	61.56%	\$12.00	29.52%	06/02/2035	11.33%	Pay to investor
WOWJOF	WOOLWORTHS LTD	\$23.7012	\$27.1200	\$31.23	75.89%	\$7.53	13.16%	06/02/2035	18.06%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$24.8195	\$27.6700	\$31.23	79.47%	\$6.41	11.40%	26/05/2026	21.22%	Pay down loan
WOWSO2	WOOLWORTHS LTD	\$18.4914	\$21.1700	\$31.23	59.21%	\$12.74	32.21%	21/01/2032	10.68%	Pay down loan
WOWSO3	WOOLWORTHS LTD	\$10.1865	\$11.6600	\$31.23	32.62%	\$21.04	62.66%	06/02/2035	6.46%	Pay down loan
XROJOA	XERO LTD	\$103.8159	\$123.9900	\$179.76	57.75%	\$75.94	31.02%	06/02/2035	0.00%	Pay to investor
XROJOB	XERO LTD	\$117.7526	\$140.6200	\$179.76	65.51%	\$62.01	21.77%	15/07/2032	0.00%	Pay to investor
XROJOD	XERO LTD	\$87.6382	\$104.6700	\$179.76	48.75%	\$92.12	41.77%	25/11/2032	0.00%	Pay to investor
XROJOE	XERO LTD	\$59.8504	\$71.4700	\$179.76	33.29%	\$119.91	60.24%	25/11/2032	0.00%	Pay to investor
YM1JOA	BETASHARES AUS TOP 20 EQ YLD	\$5.8967	\$6.7500	\$7.73	76.28%	\$1.83	12.68%	06/02/2035	35.75%	Pay to investor
YM1JOB	BETASHARES AUS TOP 20 EQ YLD	\$5.1597	\$5.9100	\$7.73	66.75%	\$2.57	23.54%	06/02/2035	25.50%	Pay to investor
YM1SO1	BETASHARES AUS TOP 20 EQ YLD	\$2.3557	\$2.6900	\$7.73	30.47%	\$5.37	65.20%	15/07/2032	12.20%	Pay down loan
YM1SO3	BETASHARES AUS TOP 20 EQ YLD	\$0.2729	\$0.3100	\$7.73	3.53%	\$7.46	95.99%	06/02/2035	8.79%	Pay down loan

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CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 22-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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