



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 23-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	\$3.4073	\$4.0700	\$7.84	43.46%	\$4.43	48.09%	26/05/2026	1.75%	Pay to investor
A2MJOC	A2 MILK CO LTD	\$5.0903	\$6.0900	\$7.84	64.93%	\$2.75	22.32%	26/05/2026	2.83%	Pay to investor
A2MJOD	A2 MILK CO LTD	\$3.7123	\$4.4300	\$7.84	47.35%	\$4.13	43.49%	08/09/2033	1.88%	Pay to investor
AFGJOA	AUSTRALIAN FINANCE GROUP LTD	\$1.1186	\$1.2800	\$2.13	52.52%	\$1.01	39.91%	15/07/2032	7.71%	Pay to investor
AFGJOB	AUSTRALIAN FINANCE GROUP LTD	\$0.8872	\$1.0200	\$2.13	41.65%	\$1.24	52.11%	15/07/2032	6.28%	Pay to investor
AGLJOA	AGL ENERGY LTD	\$6.0218	\$6.8800	\$9.89	60.89%	\$3.87	30.43%	21/01/2032	14.99%	Pay to investor
AGLJOB	AGL ENERGY LTD	\$6.8783	\$7.8700	\$9.89	69.55%	\$3.01	20.42%	21/01/2032	19.26%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$5.3290	\$6.1000	\$9.89	53.88%	\$4.56	38.32%	26/05/2026	12.72%	Pay to investor
AGLJOD	AGL ENERGY LTD	\$6.4196	\$7.3500	\$9.89	64.91%	\$3.47	25.68%	08/09/2033	16.71%	Pay to investor
AGLJOE	AGL ENERGY LTD	\$7.4922	\$8.5800	\$9.89	75.76%	\$2.40	13.25%	08/09/2033	24.19%	Pay to investor
AGLSO1	AGL ENERGY LTD	\$3.4898	\$3.9900	\$9.89	35.29%	\$6.40	59.66%	06/02/2035	9.06%	Pay down loan
ALDJOB	AMPOL LIMITED	\$14.1911	\$16.2400	\$26.89	52.77%	\$12.70	39.61%	25/09/2025	5.12%	Pay to investor
ALLJOB	ARISTOCRAT LEISURE LTD	\$24.9288	\$28.5300	\$67.40	36.99%	\$42.47	57.67%	25/09/2025	2.02%	Pay to investor
ALLJOC	ARISTOCRAT LEISURE LTD	\$31.8049	\$36.3900	\$67.40	47.19%	\$35.60	46.01%	26/05/2026	2.42%	Pay to investor
ALLJOD	ARISTOCRAT LEISURE LTD	\$27.9521	\$31.9800	\$67.40	41.47%	\$39.45	52.55%	15/07/2032	2.18%	Pay to investor
ALLJOE	ARISTOCRAT LEISURE LTD	\$42.0550	\$48.1300	\$67.40	62.40%	\$25.35	28.59%	06/02/2035	3.39%	Pay to investor
ALXJOA	ATLAS ARTERIA	\$3.8421	\$4.4000	\$5.12	75.04%	\$1.28	14.06%	06/02/2035	31.30%	Pay to investor
AMCJOA	AMCOR LTD	\$7.7803	\$8.9000	\$14.56	53.44%	\$6.78	38.87%	08/09/2033	11.59%	Pay to investor
AMCJOB	AMCOR LTD	\$9.4494	\$10.8200	\$14.56	64.90%	\$5.11	25.69%	06/02/2035	15.37%	Pay to investor
AMPJOA	AMP LTD	\$0.7741	\$0.8800	\$1.69	45.94%	\$0.91	47.77%	25/09/2025	3.29%	Pay to investor
AMPJOB	AMP LTD	\$0.6852	\$0.7900	\$1.69	40.66%	\$1.00	53.12%	21/01/2032	3.00%	Pay to investor
AMPJOC	AMP LTD	\$0.8379	\$0.9700	\$1.69	49.73%	\$0.85	42.43%	25/11/2032	3.54%	Pay to investor
ANNJOB	ANSELL LTD	\$13.4103	\$15.3500	\$30.37	44.16%	\$16.96	49.46%	15/07/2032	4.01%	Pay to investor
ANZJOA	ANZ GROUP HOLDINGS LTD	\$13.7703	\$15.3500	\$29.82	46.18%	\$16.05	48.52%	15/07/2032	10.34%	Pay to investor
ANZJOB	ANZ GROUP HOLDINGS LTD	\$23.2407	\$25.9000	\$29.82	77.94%	\$6.58	13.15%	21/01/2032	25.23%	Pay to investor
ANZJOD	ANZ GROUP HOLDINGS LTD	\$15.8946	\$17.7100	\$29.82	53.30%	\$13.93	40.61%	25/11/2032	11.92%	Pay to investor
ANZJOE	ANZ GROUP HOLDINGS LTD	\$22.2475	\$24.7900	\$29.82	74.61%	\$7.57	16.87%	25/11/2032	21.92%	Pay to investor
ANZJOF	ANZ GROUP HOLDINGS LTD	\$17.2374	\$19.2100	\$29.82	57.80%	\$12.58	35.58%	06/02/2035	13.19%	Pay to investor
ANZJOG	ANZ GROUP HOLDINGS LTD	\$14.3299	\$15.9700	\$29.82	48.05%	\$15.49	46.45%	06/02/2035	10.72%	Pay to investor
ANZJOK	ANZ GROUP HOLDINGS LTD	\$11.4223	\$12.7300	\$29.82	38.30%	\$18.40	57.31%	06/02/2035	9.02%	Pay to investor
ANZSO1	ANZ GROUP HOLDINGS LTD	\$11.2468	\$12.5300	\$29.82	37.72%	\$18.57	57.98%	26/05/2026	8.94%	Pay down loan
ANZSO2	ANZ GROUP HOLDINGS LTD	\$11.1813	\$12.4600	\$29.82	37.50%	\$18.64	58.22%	25/11/2032	8.91%	Pay down loan
ANZSO4	ANZ GROUP HOLDINGS LTD	\$6.9444	\$7.7400	\$29.82	23.29%	\$22.88	74.04%	06/02/2035	7.26%	Pay down loan
ARGJOA	ARGO INVESTMENTS LTD	\$4.9264	\$5.6400	\$9.20	53.55%	\$4.27	38.70%	25/09/2025	8.19%	Pay to investor
ASXJOB	ASX LTD	\$53.3309	\$61.0300	\$70.34	75.82%	\$17.01	13.24%	26/05/2026	12.82%	Pay to investor
ASXJOC	ASX LTD	\$43.8455	\$50.1700	\$70.34	62.33%	\$26.49	28.68%	10/02/2033	8.23%	Pay to investor
ASXSO1	ASX LTD	\$37.7602	\$43.2000	\$70.34	53.68%	\$32.58	38.58%	25/11/2032	6.69%	Pay down loan
ASXSO2	ASX LTD	\$51.7751	\$59.2500	\$70.34	73.61%	\$18.56	15.77%	06/02/2035	11.74%	Pay down loan
AZJJOA	AURIZON HOLDINGS LTD	\$2.5336	\$2.9000	\$3.26	77.72%	\$0.73	11.04%	25/09/2025	22.71%	Pay to investor
AZJJOC	AURIZON HOLDINGS LTD	\$2.2928	\$2.6200	\$3.26	70.33%	\$0.97	19.63%	21/01/2032	17.06%	Pay to investor
AZJJOD	AURIZON HOLDINGS LTD	\$2.0316	\$2.3300	\$3.26	62.32%	\$1.23	28.53%	10/02/2033	13.43%	Pay to investor
BAPJOD	BAPCOR LTD	\$3.2850	\$3.7600	\$5.01	65.57%	\$1.73	24.95%	08/09/2033	7.83%	Pay to investor
BENJOA	BENDIGO AND ADELAIDE BANK	\$6.0227	\$6.8900	\$12.22	49.29%	\$6.20	43.62%	06/02/2035	10.17%	Pay to investor
BENJOB	BENDIGO AND ADELAIDE BANK	\$4.5689	\$5.2300	\$12.22	37.39%	\$7.65	57.20%	06/02/2035	8.23%	Pay to investor

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BENJOC	BENDIGO AND ADELAIDE BANK	\$8.0995	\$9.2700	\$12.22	66.28%	\$4.12	24.14%	06/02/2035	15.29%	Pay to investor
BENSO1	BENDIGO AND ADELAIDE BANK	\$6.4392	\$7.3700	\$12.22	52.69%	\$5.78	39.69%	06/02/2035	10.90%	Pay down loan
BGAJOA	BEGA CHEESE LTD	\$3.3901	\$4.0500	\$5.14	65.96%	\$1.75	21.21%	06/02/2035	5.71%	Pay to investor
BGAJOC	BEGA CHEESE LTD	\$2.3053	\$2.7500	\$5.14	44.85%	\$2.83	46.50%	08/09/2033	3.53%	Pay to investor
BHPJOA	BHP GROUP LTD	\$25.2848	\$28.9300	\$41.51	60.91%	\$16.23	30.31%	21/01/2032	11.57%	Pay to investor
BHPJOB	BHP GROUP LTD	\$20.1219	\$23.0300	\$41.51	48.47%	\$21.39	44.52%	15/07/2032	8.78%	Pay to investor
BHPJOC	BHP GROUP LTD	\$13.8107	\$15.8100	\$41.51	33.27%	\$27.70	61.91%	06/02/2035	6.78%	Pay to investor
BHPJOE	BHP GROUP LTD	\$21.4948	\$24.6000	\$41.51	51.78%	\$20.02	40.74%	06/02/2035	9.38%	Pay to investor
BHPSO1	BHP GROUP LTD	\$22.1559	\$25.3500	\$41.51	53.37%	\$19.35	38.93%	25/11/2032	9.70%	Pay down loan
BHPSO2	BHP GROUP LTD	\$26.8223	\$30.4200	\$41.51	64.62%	\$14.69	26.72%	25/09/2025	12.78%	Pay down loan
BHPSO3	BHP GROUP LTD	\$9.8727	\$11.0000	\$41.51	23.78%	\$31.64	73.50%	26/05/2026	5.93%	Pay down loan
BKIJOB	BKI INVESTMENT CO LTD	\$1.0072	\$1.2500	\$1.78	56.58%	\$0.77	29.78%	06/02/2035	10.22%	Pay to investor
BOQJOA	BANK OF QUEENSLAND LTD	\$4.9843	\$5.7000	\$7.53	66.19%	\$2.55	24.30%	06/02/2035	13.75%	Pay to investor
BOQJOC	BANK OF QUEENSLAND LTD	\$4.4895	\$5.1400	\$7.53	59.62%	\$3.04	31.74%	25/11/2032	11.51%	Pay to investor
BOQJOF	BANK OF QUEENSLAND LTD	\$4.3093	\$4.9300	\$7.53	57.23%	\$3.22	34.53%	06/02/2035	10.87%	Pay to investor
BOQJOG	BANK OF QUEENSLAND LTD	\$5.2958	\$6.0600	\$7.53	70.33%	\$2.23	19.52%	06/02/2035	15.67%	Pay to investor
BOQSO2	BANK OF QUEENSLAND LTD	\$4.3335	\$4.9600	\$7.53	57.55%	\$3.20	34.13%	06/02/2035	10.95%	Pay down loan
BSLJOA	BLUESCOPE STEEL LTD	\$15.1324	\$18.0700	\$25.13	60.22%	\$10.00	28.09%	15/07/2032	6.00%	Pay to investor
BSLJOB	BLUESCOPE STEEL LTD	\$9.1031	\$10.8700	\$25.13	36.22%	\$16.03	56.74%	15/07/2032	3.74%	Pay to investor
BSLJOC	BLUESCOPE STEEL LTD	\$12.0049	\$14.3300	\$25.13	47.77%	\$13.13	42.98%	10/02/2033	4.57%	Pay to investor
BXBJOA	BRAMBLES LTD	\$13.2754	\$15.1800	\$23.45	56.61%	\$10.17	35.27%	21/01/2032	4.88%	Pay to investor
BXBJOB	BRAMBLES LTD	\$10.4042	\$11.9100	\$23.45	44.37%	\$13.05	49.21%	10/02/2033	3.81%	Pay to investor
BXBJOD	BRAMBLES LTD	\$7.8801	\$9.0200	\$23.45	33.60%	\$15.57	61.54%	10/02/2033	3.19%	Pay to investor
BXBSO1	BRAMBLES LTD	\$4.2699	\$4.8800	\$23.45	18.21%	\$19.18	79.19%	10/02/2033	2.59%	Pay down loan
BXBSO2	BRAMBLES LTD	\$9.2203	\$10.5500	\$23.45	39.32%	\$14.23	55.01%	06/02/2035	3.49%	Pay down loan
CARJOC	CARSales.COM LTD	\$22.5608	\$25.8200	\$36.83	61.26%	\$14.27	29.89%	26/05/2026	5.40%	Pay to investor
CBAJOA	COMMONWEALTH BANK OF AUSTRALIA	\$125.3493	\$139.6900	\$172.42	72.70%	\$47.07	18.98%	25/09/2025	10.09%	Pay to investor
CBAJOB	COMMONWEALTH BANK OF AUSTRALIA	\$60.4677	\$67.3800	\$172.42	35.07%	\$111.95	60.92%	10/02/2033	4.24%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$85.1811	\$94.9300	\$172.42	49.40%	\$87.24	44.94%	26/05/2026	5.44%	Pay to investor
CBAJOD	COMMONWEALTH BANK OF AUSTRALIA	\$112.1467	\$124.9800	\$172.42	65.04%	\$60.27	27.51%	06/02/2035	7.88%	Pay to investor
CBAJOE	COMMONWEALTH BANK OF AUSTRALIA	\$77.6497	\$86.5300	\$172.42	45.04%	\$94.77	49.81%	21/01/2032	5.01%	Pay to investor
CBAJOG	COMMONWEALTH BANK OF AUSTRALIA	\$130.7022	\$145.6700	\$172.42	75.80%	\$41.72	15.51%	15/07/2032	11.39%	Pay to investor
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$96.7409	\$107.8100	\$172.42	56.11%	\$75.68	37.47%	10/02/2033	6.28%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$50.2880	\$56.0400	\$172.42	29.17%	\$122.13	67.50%	26/05/2026	3.89%	Pay down loan
CBASO2	COMMONWEALTH BANK OF AUSTRALIA	\$29.1315	\$32.4700	\$172.42	16.90%	\$143.29	81.17%	06/02/2035	3.31%	Pay down loan
CCPJOC	CREDIT CORP GROUP LTD	\$9.1653	\$10.9400	\$15.39	59.55%	\$6.22	28.91%	25/11/2032	8.84%	Pay to investor
CHCJOA	CHARTER HALL GROUP	\$8.4451	\$9.6600	\$19.71	42.85%	\$11.26	50.99%	25/09/2025	4.24%	Pay to investor
CHCJOC	CHARTER HALL GROUP	\$7.2645	\$8.3200	\$19.71	36.86%	\$12.45	57.79%	15/07/2032	3.84%	Pay to investor
CIAJOA	CHAMPION IRON LTD	\$2.9160	\$3.4800	\$5.07	57.51%	\$2.15	31.36%	25/09/2025	10.31%	Pay to investor
CIAJOC	CHAMPION IRON LTD	\$2.5960	\$3.1000	\$5.07	51.20%	\$2.47	38.86%	06/02/2035	8.97%	Pay to investor
COHJOA	COCHLEAR LTD	\$197.2951	\$225.7600	\$310.24	63.59%	\$112.94	27.23%	06/02/2035	3.76%	Pay to investor
COHJOB	COCHLEAR LTD	\$119.6392	\$136.9000	\$310.24	38.56%	\$190.60	55.87%	25/09/2025	2.23%	Pay to investor
COHSO1	COCHLEAR LTD	\$121.4998	\$139.0200	\$310.24	39.16%	\$188.74	55.19%	25/11/2032	2.25%	Pay down loan
COHSO2	COCHLEAR LTD	\$167.5957	\$191.7700	\$310.24	54.02%	\$142.64	38.19%	06/02/2035	2.98%	Pay down loan



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COLJOB	COLES GROUP LTD	\$10.6715	\$12.2000	\$20.43	52.23%	\$9.76	40.28%	26/05/2026	7.07%	Pay to investor
COLJOE	COLES GROUP LTD	\$10.6298	\$12.1700	\$20.43	52.03%	\$9.80	40.43%	25/11/2032	7.04%	Pay to investor
COLJOF	COLES GROUP LTD	\$14.8692	\$17.0300	\$20.43	72.78%	\$5.56	16.64%	25/11/2032	12.41%	Pay to investor
CPUJOA	COMPUTERSHARE LTD	\$16.2897	\$18.6300	\$41.18	39.56%	\$24.89	54.76%	10/02/2033	3.50%	Pay to investor
CPUJOD	COMPUTERSHARE LTD	\$23.0080	\$26.3300	\$41.18	55.87%	\$18.17	36.06%	06/02/2035	4.79%	Pay to investor
CPUSO1	COMPUTERSHARE LTD	\$13.2922	\$15.2100	\$41.18	32.28%	\$27.89	63.06%	06/02/2035	3.12%	Pay down loan
CSLJOF	CSL LTD	\$201.1621	\$230.1800	\$263.95	76.21%	\$62.79	12.79%	26/05/2026	6.71%	Pay to investor
CSLJOG	CSL LTD	\$187.2091	\$214.2200	\$263.95	70.93%	\$76.74	18.84%	25/11/2032	5.49%	Pay to investor
CSLJOJ	CSL LTD	\$102.7865	\$117.6100	\$263.95	38.94%	\$161.16	55.44%	10/02/2033	2.61%	Pay to investor
CSLJOK	CSL LTD	\$186.2912	\$213.1700	\$263.95	70.58%	\$77.66	19.24%	10/02/2033	5.43%	Pay to investor
CSLSO2	CSL LTD	\$168.7935	\$193.1400	\$263.95	63.95%	\$95.16	26.83%	06/02/2035	4.43%	Pay down loan
CSLSO5	CSL LTD	\$95.9045	\$109.7400	\$263.95	36.33%	\$168.05	58.42%	10/02/2033	2.51%	Pay down loan
CSLSO6	CSL LTD	\$185.1957	\$211.9100	\$263.95	70.16%	\$78.75	19.72%	10/02/2033	5.35%	Pay down loan
CWYSO1	CLEANAWAY WASTE MANAGEMENT	\$1.4331	\$1.7100	\$2.88	49.76%	\$1.45	40.63%	15/07/2032	1.76%	Pay down loan
DJWJOA	DJERRIWARRH INVESTMENTS LTD	\$2.1806	\$2.5000	\$3.17	68.79%	\$0.99	21.14%	06/02/2035	15.41%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.7478	\$3.1500	\$6.89	39.88%	\$4.14	54.28%	25/11/2032	5.26%	Pay down loan
EDVJOA	ENDEAVOUR GROUP LTD	\$2.5960	\$2.9800	\$4.05	64.10%	\$1.45	26.42%	06/02/2035	13.76%	Pay to investor
EDVJOB	ENDEAVOUR GROUP LTD	\$2.1806	\$2.5000	\$4.05	53.84%	\$1.87	38.27%	06/02/2035	10.70%	Pay to investor
EDVSO1	ENDEAVOUR GROUP LTD	\$2.0204	\$2.3100	\$4.05	49.89%	\$2.03	42.96%	06/02/2035	9.85%	Pay down loan
ETHSO1	BETASHARES GLOBAL SUSTAINABI	\$6.8594	\$7.8500	\$15.66	43.80%	\$8.80	49.87%	21/01/2032	3.97%	Pay down loan
ETHSO2	BETASHARES GLOBAL SUSTAINABI	\$9.9207	\$11.3500	\$15.66	63.35%	\$5.74	27.52%	21/01/2032	6.09%	Pay down loan
EVNJOA	EVOLUTION MINING LTD	\$2.4726	\$2.9500	\$7.68	32.20%	\$5.21	61.59%	25/11/2032	2.30%	Pay to investor
EVNJOB	EVOLUTION MINING LTD	\$4.0722	\$4.8500	\$7.68	53.02%	\$3.61	36.85%	25/11/2032	3.33%	Pay to investor
EVNJOE	EVOLUTION MINING LTD	\$1.5043	\$1.7900	\$7.68	19.59%	\$6.18	76.69%	15/07/2032	1.94%	Pay to investor
F10JOC	BETASHARES FTSE 100 ETF	\$7.0611	\$8.0800	\$13.91	50.76%	\$6.85	41.91%	06/02/2035	6.82%	Pay to investor
F10JOD	BETASHARES FTSE 100 ETF	\$9.1379	\$10.4600	\$13.91	65.69%	\$4.77	24.80%	06/02/2035	9.79%	Pay to investor
FLTJOB	FLIGHT CENTRE TRAVEL GROUP	\$9.3456	\$10.6900	\$13.00	71.89%	\$3.65	17.77%	06/02/2035	11.22%	Pay to investor
FLTJOH	FLIGHT CENTRE TRAVEL GROUP	\$7.8918	\$9.0300	\$13.00	60.71%	\$5.11	30.54%	06/02/2035	8.03%	Pay to investor
FMGJOC	FORTESCUE METALS GROUP LTD	\$7.9956	\$9.1500	\$17.81	44.89%	\$9.81	48.62%	06/02/2035	14.16%	Pay to investor
FMGJOK	FORTESCUE METALS GROUP LTD	\$7.3384	\$8.3900	\$17.81	41.20%	\$10.47	52.89%	10/02/2033	13.27%	Pay to investor
FMGJOM	FORTESCUE METALS GROUP LTD	\$10.1210	\$11.5800	\$17.81	56.83%	\$7.69	34.98%	10/02/2033	18.08%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$5.1344	\$5.8800	\$17.81	28.83%	\$12.68	66.98%	10/02/2033	10.97%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$1.8251	\$2.0900	\$17.81	10.25%	\$15.98	88.27%	25/09/2025	8.70%	Pay down loan
FMGSO2	FORTESCUE METALS GROUP LTD	\$6.0471	\$6.9200	\$17.81	33.95%	\$11.76	61.15%	26/05/2026	11.82%	Pay down loan
FMGSO3	FORTESCUE METALS GROUP LTD	\$3.9937	\$4.5700	\$17.81	22.42%	\$13.82	74.34%	21/01/2032	10.06%	Pay down loan
FMGSO4	FORTESCUE METALS GROUP LTD	\$7.4696	\$8.5500	\$17.81	41.94%	\$10.34	51.99%	25/11/2032	13.44%	Pay down loan
GMDJOA	GENESIS MINERALS LTD	\$0.8645	\$1.0300	\$4.07	21.24%	\$3.21	74.69%	08/09/2033	0.00%	Pay to investor
GMDJOB	GENESIS MINERALS LTD	\$1.0374	\$1.2400	\$4.07	25.49%	\$3.03	69.53%	08/09/2033	0.00%	Pay to investor
GMGJOA	GOODMAN GROUP	\$17.5333	\$20.0700	\$35.09	49.97%	\$17.56	42.80%	10/02/2033	1.71%	Pay to investor
GMGJOD	GOODMAN GROUP	\$16.5865	\$18.9900	\$35.09	47.27%	\$18.50	45.88%	26/05/2026	1.62%	Pay to investor
GPTJOB	GPT GROUP	\$3.2190	\$3.7200	\$5.05	63.74%	\$1.83	26.34%	06/02/2035	13.11%	Pay to investor
GPTJOC	GPT GROUP	\$2.7637	\$3.1900	\$5.05	54.73%	\$2.29	36.83%	25/11/2032	10.50%	Pay to investor
GPTJOD	GPT GROUP	\$2.3389	\$2.6800	\$5.05	46.31%	\$2.71	46.93%	25/11/2032	8.85%	Pay to investor
GYGJOA	GUZMAN Y GOMEZ LTD	\$18.3519	\$21.9100	\$27.20	67.47%	\$8.85	19.45%	06/02/2035	0.00%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 23-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	\$20.7679	\$24.8000	\$27.20	76.35%	\$6.43	8.82%	06/02/2035	0.00%	Pay to investor
HLIJOA	HELIA GROUP LTD	\$1.3532	\$1.5500	\$5.14	26.33%	\$3.79	69.84%	10/02/2033	22.18%	Pay to investor
HLIJOC	HELIA GROUP LTD	\$0.4962	\$0.5700	\$5.14	9.65%	\$4.64	88.91%	10/02/2033	18.09%	Pay to investor
HLIJOD	HELIA GROUP LTD	\$2.3099	\$2.6400	\$5.14	44.94%	\$2.83	48.64%	06/02/2035	29.68%	Pay to investor
HLISO1	HELIA GROUP LTD	\$0.6689	\$0.7700	\$5.14	13.01%	\$4.47	85.02%	10/02/2033	18.79%	Pay down loan
HNDJOA	BETASHARES NSD 100 CU HD ETF	\$20.7679	\$23.7600	\$45.71	45.43%	\$24.94	48.02%	06/02/2035	3.55%	Pay to investor
HNDJOB	BETASHARES NSD 100 CU HD ETF	\$25.9599	\$29.7000	\$45.71	56.79%	\$19.75	35.03%	06/02/2035	4.48%	Pay to investor
HUBJOB	HUB24 LTD	\$41.5358	\$47.5300	\$104.98	39.57%	\$63.44	54.72%	06/02/2035	0.69%	Pay to investor
HUBJOC	HUB24 LTD	\$46.7278	\$53.4700	\$104.98	44.51%	\$58.25	49.07%	06/02/2035	0.75%	Pay to investor
HVNJOA	HARVEY NORMAN HOLDINGS LTD	\$2.2845	\$2.6100	\$5.65	40.43%	\$3.37	53.81%	06/02/2035	7.13%	Pay to investor
HVNJOB	HARVEY NORMAN HOLDINGS LTD	\$2.4995	\$2.8700	\$5.65	44.24%	\$3.15	49.20%	10/02/2033	7.62%	Pay to investor
HVNJOE	HARVEY NORMAN HOLDINGS LTD	\$2.7901	\$3.2000	\$5.65	49.38%	\$2.86	43.36%	15/07/2032	8.39%	Pay to investor
HVSJOA	TASHARES AUST DIV HARVESTER FU	\$9.6303	\$11.0200	\$13.75	70.04%	\$4.12	19.85%	10/02/2033	19.08%	Pay to investor
HVSJOB	TASHARES AUST DIV HARVESTER FU	\$7.1649	\$8.2000	\$13.75	52.11%	\$6.59	40.36%	06/02/2035	11.94%	Pay to investor
HVSJOD	TASHARES AUST DIV HARVESTER FU	\$6.2391	\$7.1400	\$13.75	45.38%	\$7.51	48.07%	10/02/2033	10.47%	Pay to investor
HVSSO1	TASHARES AUST DIV HARVESTER FU	\$7.2708	\$8.3200	\$13.75	52.88%	\$6.48	39.49%	06/02/2035	12.13%	Pay down loan
HVSSO2	TASHARES AUST DIV HARVESTER FU	\$5.6198	\$6.4300	\$13.75	40.87%	\$8.13	53.24%	06/02/2035	9.67%	Pay down loan
IAAJOA	ISHARES ASIA 50 IDX-CDI	\$72.3096	\$82.7400	\$126.24	57.28%	\$53.93	34.46%	25/11/2032	9.59%	Pay to investor
IAAJOC	ISHARES ASIA 50 IDX-CDI	\$41.3164	\$47.2800	\$126.24	32.73%	\$84.92	62.55%	25/11/2032	6.09%	Pay to investor
IAGJOA	INSURANCE AUSTRALIA GROUP	\$5.2012	\$5.9500	\$8.25	63.04%	\$3.05	27.88%	25/09/2025	9.51%	Pay to investor
IAGJOB	INSURANCE AUSTRALIA GROUP	\$4.2226	\$4.8300	\$8.25	51.18%	\$4.03	41.45%	25/09/2025	7.20%	Pay to investor
IEUJOA	ISHARES EUROPE - CDI	\$57.2918	\$65.5500	\$96.27	59.51%	\$38.98	31.91%	21/01/2032	6.37%	Pay to investor
IEUJOB	ISHARES EUROPE - CDI	\$45.8282	\$52.4400	\$96.27	47.60%	\$50.44	45.53%	21/01/2032	4.92%	Pay to investor
IFLJOA	INSIGNIA FINANCIAL LTD	\$1.9368	\$2.2200	\$4.41	43.92%	\$2.47	49.66%	08/09/2033	0.00%	Pay to investor
ILCSO1	ISHARES S&P/ASX 20 ETF	\$14.6742	\$16.0700	\$32.57	45.05%	\$17.90	50.66%	25/11/2032	7.55%	Pay down loan
ILCSO3	ISHARES S&P/ASX 20 ETF	\$11.8177	\$13.0500	\$32.57	36.28%	\$20.75	59.93%	06/02/2035	6.51%	Pay down loan
IOOSO1	ISHARES GLOBAL 100-CDI	\$58.1140	\$63.6000	\$168.04	34.58%	\$109.93	62.15%	25/11/2032	1.84%	Pay down loan
IOOSO2	ISHARES GLOBAL 100-CDI	\$46.2072	\$50.5700	\$168.04	27.50%	\$121.83	69.91%	06/02/2035	1.66%	Pay down loan
IOZJOA	ISHARES S&P/ASX 200 ETF	\$18.7892	\$21.5000	\$34.85	53.91%	\$16.06	38.31%	10/02/2033	7.52%	Pay to investor
IOZSO1	ISHARES S&P/ASX 200 ETF	\$13.7558	\$15.7400	\$34.85	39.47%	\$21.09	54.84%	25/09/2025	5.73%	Pay down loan
IOZSO2	ISHARES S&P/ASX 200 ETF	\$16.3813	\$18.7500	\$34.85	47.01%	\$18.47	46.20%	06/02/2035	6.54%	Pay down loan
IVVJOA	ISHARES S&P 500 ETF	\$24.4435	\$27.9700	\$64.44	37.93%	\$40.00	56.60%	21/01/2032	1.75%	Pay to investor
IVVSO1	ISHARES S&P 500 ETF	\$22.7132	\$25.9900	\$64.44	35.25%	\$41.73	59.67%	06/02/2035	1.68%	Pay down loan
IZZJOC	ISHARES CHINA LARGE-CAP -CDI	\$28.6459	\$32.7800	\$58.01	49.38%	\$29.36	43.49%	21/01/2032	7.12%	Pay to investor
JBHJOA	JB HI-FI LTD	\$41.7435	\$47.7700	\$105.28	39.65%	\$63.54	54.63%	06/02/2035	5.56%	Pay to investor
JBHJOD	JB HI-FI LTD	\$26.6335	\$30.4800	\$105.28	25.30%	\$78.65	71.05%	21/01/2032	4.49%	Pay to investor
JHXJOC	JAMES HARDIE INDUSTRIES-CDI	\$27.2174	\$31.1400	\$39.75	68.47%	\$12.53	21.66%	25/09/2025	0.00%	Pay to investor
JHXJOF	JAMES HARDIE INDUSTRIES-CDI	\$25.5115	\$29.1900	\$39.75	64.18%	\$14.24	26.57%	25/11/2032	0.00%	Pay to investor
JINJOB	JUMBO INTERACTIVE LTD	\$7.4245	\$8.8600	\$10.11	73.44%	\$2.69	12.36%	06/02/2035	19.18%	Pay to investor
LLCSO2	LENLEASE GROUP	\$4.3840	\$5.0200	\$5.18	84.63%	\$0.80	3.09%	25/11/2032	19.54%	Pay down loan
LOVJOA	LOVISA HOLDINGS LTD	\$9.2538	\$10.5900	\$32.26	28.69%	\$23.01	67.17%	25/09/2025	3.78%	Pay to investor
LOVJOB	LOVISA HOLDINGS LTD	\$12.1028	\$13.8500	\$32.26	37.52%	\$20.16	57.07%	08/09/2033	4.32%	Pay to investor
LSFJOA	L1 LONG SHORT FUND LTD	\$0.8307	\$0.9900	\$3.00	27.69%	\$2.17	67.00%	06/02/2035	5.65%	Pay to investor
LSFJOB	L1 LONG SHORT FUND LTD	\$1.2980	\$1.5500	\$3.00	43.27%	\$1.70	48.33%	06/02/2035	7.20%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 23-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	\$5.2124	\$6.4900	\$10.12	51.51%	\$4.91	35.87%	06/02/2035	0.00%	Pay to investor
LYCJOE	LYNAS CORP LTD	\$3.8940	\$4.8500	\$10.12	38.48%	\$6.23	52.08%	06/02/2035	0.00%	Pay to investor
MFGSO1	MAGELLAN FINANCIAL GROUP LTD	\$4.5546	\$5.2100	\$9.92	45.91%	\$5.37	47.48%	15/07/2032	11.57%	Pay down loan
MNDJOA	MONADELPHOUS GROUP LTD	\$7.0376	\$8.0500	\$18.68	37.67%	\$11.64	56.91%	25/09/2025	5.67%	Pay to investor
MP1JOA	MEGAPORT LTD	\$4.9635	\$5.6800	\$14.47	34.30%	\$9.51	60.75%	06/02/2035	0.00%	Pay to investor
MP1JOC	MEGAPORT LTD	\$3.3558	\$3.8400	\$14.47	23.19%	\$11.11	73.46%	15/07/2032	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.6086	\$1.8500	\$4.99	32.24%	\$3.38	62.93%	25/09/2025	5.09%	Pay down loan
MPLSO2	MEDIBANK PRIVATE LIMITED	\$0.9786	\$1.1300	\$4.99	19.61%	\$4.01	77.35%	06/02/2035	4.29%	Pay down loan
MQGJOA	MACQUARIE GROUP LTD	\$105.5640	\$120.7900	\$224.66	46.99%	\$119.10	46.23%	25/09/2025	5.46%	Pay to investor
MQGJOB	MACQUARIE GROUP LTD	\$125.7074	\$143.8400	\$224.66	55.95%	\$98.95	35.97%	25/09/2025	6.57%	Pay to investor
MQGJOC	MACQUARIE GROUP LTD	\$92.8963	\$106.3000	\$224.66	41.35%	\$131.76	52.68%	25/09/2025	4.93%	Pay to investor
MQGJOE	MACQUARIE GROUP LTD	\$111.7752	\$127.9000	\$224.66	49.75%	\$112.88	43.07%	25/11/2032	5.76%	Pay to investor
MQGJOF	MACQUARIE GROUP LTD	\$134.1677	\$153.5200	\$224.66	59.72%	\$90.49	31.67%	15/07/2032	7.18%	Pay to investor
MQGJOG	MACQUARIE GROUP LTD	\$90.8700	\$103.9800	\$224.66	40.45%	\$133.79	53.72%	06/02/2035	4.86%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$70.8816	\$81.1100	\$224.66	31.55%	\$153.78	63.90%	26/05/2026	4.23%	Pay down loan
MQGSO2	MACQUARIE GROUP LTD	\$101.9580	\$116.6700	\$224.66	45.38%	\$122.70	48.07%	06/02/2035	5.30%	Pay down loan
MVAJOA	VANECK AUS PROPERTY ETF	\$14.7348	\$16.8600	\$25.10	58.70%	\$10.37	32.83%	06/02/2035	9.55%	Pay to investor
MVEJOA	VANECK VECTORS S&P/ASX MIDCAP	\$20.8454	\$23.8500	\$43.54	47.88%	\$22.69	45.22%	10/02/2033	5.90%	Pay to investor
MVEJOB	VANECK VECTORS S&P/ASX MIDCAP	\$29.4397	\$33.6900	\$43.54	67.62%	\$14.10	22.62%	10/02/2033	9.50%	Pay to investor
MVEJOC	VANECK VECTORS S&P/ASX MIDCAP	\$22.4830	\$25.7300	\$43.54	51.64%	\$21.06	40.90%	10/02/2033	6.36%	Pay to investor
MVWSO2	VANECK AUST EQUAL WEIGHT ETF	\$21.9865	\$25.1600	\$39.09	56.25%	\$17.10	35.64%	15/07/2032	10.17%	Pay down loan
NABJOA	NATIONAL AUSTRALIA BANK LTD	\$11.7858	\$13.1300	\$37.22	31.67%	\$25.43	64.72%	06/02/2035	6.68%	Pay to investor
NABJOF	NATIONAL AUSTRALIA BANK LTD	\$17.5940	\$19.6100	\$37.22	47.27%	\$19.63	47.31%	25/09/2025	8.66%	Pay to investor
NABJOG	NATIONAL AUSTRALIA BANK LTD	\$25.8788	\$28.8400	\$37.22	69.53%	\$11.34	22.51%	21/01/2032	14.99%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$20.1716	\$22.5000	\$37.22	54.20%	\$17.05	39.55%	25/11/2032	9.97%	Pay to investor
NABSO2	NATIONAL AUSTRALIA BANK LTD	\$3.2242	\$3.5900	\$37.22	8.66%	\$34.00	90.35%	25/09/2025	5.00%	Pay down loan
NABSO3	NATIONAL AUSTRALIA BANK LTD	\$11.5813	\$12.9100	\$37.22	31.12%	\$25.64	65.31%	26/05/2026	6.63%	Pay down loan
NABSO4	NATIONAL AUSTRALIA BANK LTD	\$15.4938	\$17.2800	\$37.22	41.63%	\$21.73	53.57%	25/11/2032	7.82%	Pay down loan
NABSO6	NATIONAL AUSTRALIA BANK LTD	\$19.2600	\$21.4700	\$37.22	51.75%	\$17.96	42.32%	06/02/2035	9.47%	Pay down loan
NANJOA	NANOSONICS LTD	\$2.4558	\$2.8100	\$3.83	64.12%	\$1.37	26.63%	15/07/2032	0.00%	Pay to investor
NHCJOA	NEW HOPE CORP LTD	\$2.8137	\$3.2200	\$4.29	65.59%	\$1.48	24.94%	15/07/2032	27.77%	Pay to investor
NHCJOB	NEW HOPE CORP LTD	\$1.9136	\$2.1900	\$4.29	44.61%	\$2.38	48.95%	15/07/2032	17.25%	Pay to investor
NSRJOB	NATIONAL STORAGE	\$1.1260	\$1.4000	\$2.35	47.91%	\$1.22	40.43%	25/09/2025	9.07%	Pay to investor
NSTJOA	NORTHERN STAR RESOURCES LTD	\$11.8807	\$14.2100	\$16.49	72.05%	\$4.61	13.83%	25/11/2032	10.85%	Pay to investor
NSTJOB	NORTHERN STAR RESOURCES LTD	\$10.8461	\$12.4200	\$16.49	65.77%	\$5.64	24.68%	15/07/2032	8.86%	Pay to investor
NSTJOC	NORTHERN STAR RESOURCES LTD	\$6.2420	\$7.4600	\$16.49	37.85%	\$10.25	54.76%	26/05/2026	4.88%	Pay to investor
NSTJOD	NORTHERN STAR RESOURCES LTD	\$8.9039	\$10.6600	\$16.49	54.00%	\$7.59	35.35%	25/11/2032	6.59%	Pay to investor
NWLJOA	NETWEALTH GROUP LTD	\$16.8877	\$20.1600	\$36.53	46.23%	\$19.64	44.81%	15/07/2032	0.71%	Pay to investor
NWLJOB	NETWEALTH GROUP LTD	\$10.8097	\$12.9000	\$36.53	29.59%	\$25.72	64.69%	06/02/2035	0.54%	Pay to investor
NXTJOA	NEXTDC LTD	\$5.6525	\$7.0300	\$14.22	39.75%	\$8.57	50.56%	25/11/2032	0.00%	Pay to investor
NXTJOB	NEXTDC LTD	\$7.5907	\$9.4400	\$14.22	53.38%	\$6.63	33.61%	06/02/2035	0.00%	Pay to investor
ORAJOB	ORORA LTD	\$1.4556	\$1.6700	\$2.09	69.65%	\$0.63	20.10%	10/02/2033	15.76%	Pay to investor
ORGJOA	ORIGIN ENERGY LTD	\$5.8754	\$6.7200	\$12.07	48.68%	\$6.19	44.32%	25/09/2025	9.28%	Pay to investor
ORGJOB	ORIGIN ENERGY LTD	\$7.2430	\$8.2900	\$12.07	60.01%	\$4.83	31.32%	26/05/2026	11.91%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

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ORGJOC	ORIGIN ENERGY LTD	\$4.3301	\$4.9600	\$12.07	35.87%	\$7.74	58.91%	06/02/2035	7.43%	Pay to investor
ORGSO1	ORIGIN ENERGY LTD	\$0.8119	\$0.9300	\$12.07	6.73%	\$11.26	92.29%	25/09/2025	5.11%	Pay down loan
ORGSO2	ORIGIN ENERGY LTD	\$3.5843	\$4.1100	\$12.07	29.70%	\$8.49	65.95%	25/11/2032	6.78%	Pay down loan
ORGSO3	ORIGIN ENERGY LTD	\$4.9859	\$5.7100	\$12.07	41.31%	\$7.08	52.69%	06/02/2035	8.12%	Pay down loan
ORIJOA	ORICA LTD	\$11.2601	\$12.8800	\$21.27	52.94%	\$10.01	39.45%	25/09/2025	5.29%	Pay to investor
ORIJOC	ORICA LTD	\$13.1651	\$15.0800	\$21.27	61.90%	\$8.10	29.10%	26/05/2026	6.54%	Pay to investor
ORIJOD	ORICA LTD	\$9.8336	\$11.2500	\$21.27	46.23%	\$11.44	47.11%	06/02/2035	4.63%	Pay to investor
OZFJOB	SPDR S&P/ASX200 FINANCIALS	\$14.8824	\$17.0300	\$29.38	50.65%	\$14.50	42.04%	25/09/2025	10.70%	Pay to investor
PMEJOA	PRO MEDICUS LTD	\$144.2175	\$172.1900	\$328.25	43.94%	\$184.03	47.54%	06/02/2035	0.26%	Pay to investor
PMEJOC	PRO MEDICUS LTD	\$52.3974	\$62.5600	\$328.25	15.96%	\$275.85	80.94%	06/02/2035	0.17%	Pay to investor
PMEJOD	PRO MEDICUS LTD	\$114.2235	\$136.3800	\$328.25	34.80%	\$214.03	58.45%	06/02/2035	0.22%	Pay to investor
QANJOB	QANTAS AIRWAYS LTD	\$2.9944	\$3.4300	\$10.90	27.47%	\$7.91	68.53%	25/09/2025	3.34%	Pay to investor
QANJOC	QANTAS AIRWAYS LTD	\$3.7981	\$4.3400	\$10.90	34.84%	\$7.10	60.18%	21/01/2032	3.72%	Pay to investor
QBEJOA	QBE INSURANCE GROUP LTD	\$8.8860	\$10.1700	\$22.76	39.04%	\$13.87	55.32%	26/05/2026	6.27%	Pay to investor
QBEJOC	QBE INSURANCE GROUP LTD	\$5.6300	\$6.4400	\$22.76	24.74%	\$17.13	71.70%	25/09/2025	5.08%	Pay to investor
QBEJOD	QBE INSURANCE GROUP LTD	\$7.9910	\$9.1500	\$22.76	35.11%	\$14.77	59.80%	25/11/2032	5.89%	Pay to investor
QBEJOE	QBE INSURANCE GROUP LTD	\$11.1925	\$12.8200	\$22.76	49.18%	\$11.57	43.67%	25/11/2032	7.52%	Pay to investor
QBEJOF	QBE INSURANCE GROUP LTD	\$14.4776	\$16.5800	\$22.76	63.61%	\$8.28	27.15%	10/02/2033	10.50%	Pay to investor
QBEJOG	QBE INSURANCE GROUP LTD	\$11.7832	\$13.4800	\$22.76	51.77%	\$10.98	40.77%	10/02/2033	7.93%	Pay to investor
QBES01	QBE INSURANCE GROUP LTD	\$3.7637	\$4.3100	\$22.76	16.54%	\$19.00	81.06%	10/02/2033	4.58%	Pay down loan
QBES02	QBE INSURANCE GROUP LTD	\$6.7634	\$7.7400	\$22.76	29.72%	\$16.00	65.99%	06/02/2035	5.44%	Pay down loan
QBES03	QBE INSURANCE GROUP LTD	\$8.7257	\$9.9800	\$22.76	38.34%	\$14.03	56.15%	10/02/2033	6.20%	Pay down loan
QLTS01	BETASHARES GB QUAL LEADERS	\$13.2781	\$15.1900	\$31.84	41.70%	\$18.56	52.29%	21/01/2032	4.10%	Pay down loan
QLTS02	BETASHARES GB QUAL LEADERS	\$11.0379	\$12.6400	\$31.84	34.67%	\$20.80	60.30%	21/01/2032	3.66%	Pay down loan
QOZJOA	BETASHARES FTSE RAFI AU 200	\$8.1773	\$8.9600	\$16.90	48.39%	\$8.72	46.98%	15/07/2032	8.17%	Pay to investor
QREJOA	BETASHARES AU RESOURCES ETF	\$3.1152	\$3.5600	\$7.20	43.27%	\$4.08	50.56%	06/02/2035	5.76%	Pay to investor
QREJOB	BETASHARES AU RESOURCES ETF	\$3.7382	\$4.2800	\$7.20	51.92%	\$3.46	40.56%	06/02/2035	6.79%	Pay to investor
REAJOC	REA GROUP LTD	\$138.4428	\$158.4100	\$238.21	58.12%	\$99.77	33.50%	15/07/2032	2.12%	Pay to investor
REAJOD	REA GROUP LTD	\$94.8162	\$108.4900	\$238.21	39.80%	\$143.39	54.46%	26/05/2026	1.48%	Pay to investor
REAJOE	REA GROUP LTD	\$115.2644	\$131.8900	\$238.21	48.39%	\$122.95	44.63%	08/09/2033	1.72%	Pay to investor
RIOJOD	RIO TINTO LTD	\$87.1317	\$99.7100	\$118.32	73.64%	\$31.19	15.73%	06/02/2035	19.99%	Pay to investor
RIOJOF	RIO TINTO LTD	\$73.8757	\$84.5300	\$118.32	62.44%	\$44.44	28.56%	10/02/2033	14.03%	Pay to investor
RIOJOH	RIO TINTO LTD	\$65.5850	\$75.0400	\$118.32	55.43%	\$52.74	36.58%	06/02/2035	11.82%	Pay to investor
RIOS01	RIO TINTO LTD	\$50.7063	\$58.0300	\$118.32	42.86%	\$67.61	50.96%	25/11/2032	9.22%	Pay down loan
RIOS02	RIO TINTO LTD	\$43.8287	\$50.1600	\$118.32	37.04%	\$74.49	57.61%	06/02/2035	8.37%	Pay down loan
RIOS05	RIO TINTO LTD	\$54.6054	\$62.4800	\$118.32	46.15%	\$63.71	47.19%	10/02/2033	9.79%	Pay down loan
RRLJOA	REGIS RESOURCES LTD	\$1.8302	\$2.2800	\$4.42	41.41%	\$2.59	48.42%	15/07/2032	0.00%	Pay to investor
RRLJOC	REGIS RESOURCES LTD	\$1.1595	\$1.4400	\$4.42	26.23%	\$3.26	67.42%	21/01/2032	0.00%	Pay to investor
S32JOB	SOUTH32 LIMITED	\$1.8172	\$2.0800	\$3.05	59.58%	\$1.23	31.80%	06/02/2035	8.06%	Pay to investor
S32JOF	SOUTH32 LIMITED	\$1.6718	\$1.9100	\$3.05	54.81%	\$1.38	37.38%	06/02/2035	7.21%	Pay to investor
S32JOG	SOUTH32 LIMITED	\$1.3811	\$1.5800	\$3.05	45.28%	\$1.67	48.20%	06/02/2035	5.96%	Pay to investor
SCGJOA	SCENTRE GROUP	\$1.6890	\$1.9300	\$3.73	45.28%	\$2.04	48.26%	25/09/2025	8.43%	Pay to investor
SCGJOB	SCENTRE GROUP	\$2.8067	\$3.2000	\$3.73	75.25%	\$0.92	14.21%	06/02/2035	18.63%	Pay to investor
SCGSO2	SCENTRE GROUP	\$1.2821	\$1.4700	\$3.73	34.37%	\$2.45	60.59%	26/05/2026	7.03%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

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CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
SDFJOA	STEADFAST GROUP LTD	\$3.1152	\$3.5600	\$5.89	52.89%	\$2.77	39.56%	06/02/2035	6.54%	Pay to investor
SDFJOB	STEADFAST GROUP LTD	\$2.5960	\$2.9800	\$5.89	44.07%	\$3.29	49.41%	06/02/2035	5.51%	Pay to investor
SDFS01	STEADFAST GROUP LTD	\$3.0346	\$3.4700	\$5.89	51.52%	\$2.86	41.09%	06/02/2035	6.36%	Pay down loan
SEKJOA	SEEK LTD	\$9.5636	\$10.9400	\$24.19	39.54%	\$14.63	54.77%	06/02/2035	2.73%	Pay to investor
SFRJOA	SANDFIRE RESOURCES NL	\$3.0287	\$3.7700	\$11.16	27.14%	\$8.13	66.22%	15/07/2032	0.00%	Pay to investor
SFRJOB	SANDFIRE RESOURCES NL	\$2.5144	\$3.1300	\$11.16	22.53%	\$8.65	71.95%	15/07/2032	0.00%	Pay to investor
SFRJOC	SANDFIRE RESOURCES NL	\$3.7913	\$4.7200	\$11.16	33.97%	\$7.37	57.71%	15/07/2032	0.00%	Pay to investor
SFRJOD	SANDFIRE RESOURCES NL	\$5.3101	\$6.6100	\$11.16	47.58%	\$5.85	40.77%	10/02/2033	0.00%	Pay to investor
SFYS01	SPDR S&P/ASX 50 FUND	\$20.0292	\$22.9200	\$75.91	26.39%	\$55.88	69.81%	06/02/2035	4.95%	Pay down loan
SFYS02	SPDR S&P/ASX 50 FUND	\$33.7983	\$38.6800	\$75.91	44.52%	\$42.11	49.04%	06/02/2035	6.57%	Pay down loan
SGPJOB	STOCKLAND	\$3.0965	\$3.5400	\$5.50	56.30%	\$2.40	35.64%	25/09/2025	10.48%	Pay to investor
SGPJOC	STOCKLAND	\$2.5167	\$2.8800	\$5.50	45.76%	\$2.98	47.64%	21/01/2032	8.45%	Pay to investor
SHLJOD	SONIC HEALTHCARE LTD	\$19.9838	\$22.8800	\$27.55	72.54%	\$7.57	16.95%	25/11/2032	8.33%	Pay to investor
SHLS01	SONIC HEALTHCARE LTD	\$17.1181	\$19.6000	\$27.55	62.13%	\$10.43	28.86%	25/11/2032	6.04%	Pay down loan
SHLS02	SONIC HEALTHCARE LTD	\$10.1371	\$11.6000	\$27.55	36.80%	\$17.41	57.89%	06/02/2035	3.62%	Pay down loan
SIGJOA	SIGMA HEALTHCARE LTD	\$1.8691	\$2.2300	\$2.77	67.48%	\$0.90	19.49%	06/02/2035	0.56%	Pay to investor
SIGJOB	SIGMA HEALTHCARE LTD	\$1.7134	\$2.0500	\$2.77	61.86%	\$1.06	25.99%	06/02/2035	0.47%	Pay to investor
SIGJOC	SIGMA HEALTHCARE LTD	\$1.4538	\$1.7400	\$2.77	52.48%	\$1.32	37.18%	06/02/2035	0.38%	Pay to investor
STOJOA	SANTOS LTD	\$3.9410	\$4.5100	\$7.87	50.08%	\$3.93	42.69%	25/09/2025	9.03%	Pay to investor
STOJOD	SANTOS LTD	\$4.5645	\$5.2400	\$7.87	58.00%	\$3.31	33.42%	25/11/2032	10.73%	Pay to investor
STWJOB	SPDR S&P/ASX 200 FUND	\$39.4103	\$45.1000	\$77.93	50.57%	\$38.52	42.13%	25/09/2025	6.92%	Pay to investor
STWS01	SPDR S&P/ASX 200 FUND	\$33.0809	\$37.8600	\$77.93	42.45%	\$44.85	51.42%	25/11/2032	5.94%	Pay down loan
STWS02	SPDR S&P/ASX 200 FUND	\$19.9805	\$22.8600	\$77.93	25.64%	\$57.95	70.67%	06/02/2035	4.60%	Pay down loan
SULJOA	SUPER RETAIL GROUP LTD	\$7.3566	\$8.7800	\$14.81	49.67%	\$7.45	40.72%	08/09/2033	15.97%	Pay to investor
SULJOC	SUPER RETAIL GROUP LTD	\$9.7196	\$11.6100	\$14.81	65.63%	\$5.09	21.61%	08/09/2033	23.38%	Pay to investor
SULJOD	SUPER RETAIL GROUP LTD	\$4.9531	\$5.9100	\$14.81	33.44%	\$9.86	60.09%	06/02/2035	12.07%	Pay to investor
SUNJOA	SUNCORP GROUP LTD	\$6.8990	\$7.8900	\$20.26	34.05%	\$13.36	61.06%	06/02/2035	30.46%	Pay to investor
SUNJOC	SUNCORP GROUP LTD	\$8.2777	\$9.4700	\$20.26	40.86%	\$11.98	53.26%	06/02/2035	33.97%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$2.7941	\$3.2000	\$20.26	13.79%	\$17.47	84.21%	25/09/2025	23.30%	Pay down loan
TCLJOC	TRANSURBAN GROUP	\$11.1230	\$12.7300	\$13.57	81.97%	\$2.45	6.19%	25/09/2025	26.56%	Pay to investor
TCLJOD	TRANSURBAN GROUP	\$8.8414	\$10.1400	\$13.57	65.15%	\$4.73	25.28%	25/11/2032	13.75%	Pay to investor
TCLJOE	TRANSURBAN GROUP	\$7.5998	\$8.7000	\$13.57	56.00%	\$5.97	35.89%	25/11/2032	10.89%	Pay to investor
TCLJOF	TRANSURBAN GROUP	\$6.7966	\$7.7800	\$13.57	50.09%	\$6.77	42.67%	10/02/2033	9.60%	Pay to investor
TCLJOG	TRANSURBAN GROUP	\$9.7516	\$11.1600	\$13.57	71.86%	\$3.82	17.76%	10/02/2033	17.02%	Pay to investor
TLCJOA	THE LOTTERY CORP LTD	\$3.8693	\$4.4300	\$5.39	71.79%	\$1.52	17.81%	15/07/2032	12.17%	Pay to investor
TLCJOB	THE LOTTERY CORP LTD	\$3.0336	\$3.4700	\$5.39	56.28%	\$2.36	35.62%	15/07/2032	7.85%	Pay to investor
TLC01	THE LOTTERY CORP LTD	\$2.8877	\$3.3000	\$5.39	53.58%	\$2.50	38.78%	15/07/2032	7.39%	Pay down loan
TLC02	THE LOTTERY CORP LTD	\$2.2191	\$2.5400	\$5.39	41.17%	\$3.17	52.88%	15/07/2032	5.83%	Pay down loan
TLSJOA	TELSTRA CORP LTD	\$1.7089	\$1.9400	\$4.92	34.73%	\$3.21	60.57%	25/09/2025	5.76%	Pay to investor
TLSJOB	TELSTRA CORP LTD	\$3.5033	\$4.0100	\$4.92	71.21%	\$1.42	18.50%	25/11/2032	13.06%	Pay to investor
TLSJOC	TELSTRA CORP LTD	\$2.5201	\$2.8600	\$4.92	51.22%	\$2.40	41.87%	15/07/2032	7.71%	Pay to investor
TLSJOF	TELSTRA CORP LTD	\$2.1916	\$2.5100	\$4.92	44.54%	\$2.73	48.98%	10/02/2033	6.78%	Pay to investor
TLSJOH	TELSTRA CORP LTD	\$3.0535	\$3.4900	\$4.92	62.06%	\$1.87	29.07%	10/02/2033	9.91%	Pay to investor
TLS02	TELSTRA CORP LTD	\$2.1437	\$2.4600	\$4.92	43.57%	\$2.78	50.00%	21/01/2032	6.66%	Pay down loan



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TLSSO4	TELSTRA CORP LTD	\$1.6650	\$1.9000	\$4.92	33.84%	\$3.26	61.38%	10/02/2033	5.68%	Pay down loan
TLSSO5	TELSTRA CORP LTD	\$1.2833	\$1.4700	\$4.92	26.08%	\$3.64	70.12%	10/02/2033	5.09%	Pay down loan
TLXJOA	TELIX PHARMACEUTICALS LTD	\$12.4607	\$15.5000	\$25.12	49.60%	\$12.66	38.30%	06/02/2035	0.00%	Pay to investor
TNEJOC	TECHNOLOGY ONE LTD	\$26.3302	\$30.1300	\$40.29	65.35%	\$13.96	25.22%	08/09/2033	1.72%	Pay to investor
TPGJOA	TPG TELECOM LTD	\$2.8319	\$3.2500	\$5.47	51.77%	\$2.64	40.59%	10/02/2033	6.82%	Pay to investor
TWEJOC	TREASURY WINE ESTATES LTD	\$6.2719	\$7.1800	\$8.05	77.91%	\$1.78	10.81%	06/02/2035	10.69%	Pay to investor
VASJOA	VANGUARD AUST SHARES IDX ETF	\$51.5597	\$59.0000	\$107.45	47.98%	\$55.89	45.09%	21/01/2032	6.07%	Pay to investor
VASSO1	VANGUARD AUST SHARES IDX ETF	\$46.3087	\$52.9800	\$107.45	43.10%	\$61.14	50.69%	25/11/2032	5.55%	Pay down loan
VASSO2	VANGUARD AUST SHARES IDX ETF	\$25.0790	\$28.7000	\$107.45	23.34%	\$82.37	73.29%	06/02/2035	4.12%	Pay down loan
VHYJOD	VANGUARD AUS HIGH YIELD	\$51.5597	\$59.0000	\$75.00	68.75%	\$23.44	21.33%	21/01/2032	27.84%	Pay to investor
VHYJOE	VANGUARD AUS HIGH YIELD	\$44.2149	\$50.6000	\$75.00	58.95%	\$30.79	32.53%	06/02/2035	21.20%	Pay to investor
VHYJOF	VANGUARD AUS HIGH YIELD	\$36.8526	\$42.1700	\$75.00	49.14%	\$38.15	43.77%	06/02/2035	17.11%	Pay to investor
VHYJOG	VANGUARD AUS HIGH YIELD	\$29.4800	\$33.7300	\$75.00	39.31%	\$45.52	55.03%	06/02/2035	14.33%	Pay to investor
VHYSO1	VANGUARD AUS HIGH YIELD	\$20.0307	\$22.9100	\$75.00	26.71%	\$54.97	69.45%	25/09/2025	11.87%	Pay down loan
VHYSO2	VANGUARD AUS HIGH YIELD	\$37.4219	\$42.8100	\$75.00	49.90%	\$37.58	42.92%	06/02/2035	17.36%	Pay down loan
VTSSO1	VANGUARD TOTL ST MKT ETF-CDI	\$173.3896	\$198.4000	\$475.15	36.49%	\$301.76	58.24%	25/11/2032	1.83%	Pay down loan
WBCJOA	WESTPAC BANKING CORP	\$23.6785	\$26.4000	\$32.65	72.52%	\$8.97	19.14%	15/07/2032	16.94%	Pay to investor
WBCJOB	WESTPAC BANKING CORP	\$14.7764	\$16.4700	\$32.65	45.26%	\$17.87	49.56%	06/02/2035	8.50%	Pay to investor
WBCJOC	WESTPAC BANKING CORP	\$15.0402	\$16.7700	\$32.65	46.06%	\$17.61	48.64%	25/11/2032	8.63%	Pay to investor
WBCJOG	WESTPAC BANKING CORP	\$21.1179	\$23.5600	\$32.65	64.68%	\$11.53	27.84%	25/11/2032	13.18%	Pay to investor
WBCJOH	WESTPAC BANKING CORP	\$11.6196	\$12.9500	\$32.65	35.59%	\$21.03	60.34%	06/02/2035	7.23%	Pay to investor
WBCJOI	WESTPAC BANKING CORP	\$10.1451	\$11.3000	\$32.65	31.07%	\$22.50	65.39%	06/02/2035	6.75%	Pay to investor
WBCSO2	WESTPAC BANKING CORP	\$4.0775	\$4.5400	\$32.65	12.49%	\$28.57	86.09%	25/09/2025	5.32%	Pay down loan
WBCSO3	WESTPAC BANKING CORP	\$12.4213	\$13.8400	\$32.65	38.04%	\$20.23	57.61%	26/05/2026	7.51%	Pay down loan
WBCSO4	WESTPAC BANKING CORP	\$10.9438	\$12.2100	\$32.65	33.52%	\$21.71	62.60%	25/11/2032	7.00%	Pay down loan
WBCSO5	WESTPAC BANKING CORP	\$9.8183	\$10.9400	\$32.65	30.07%	\$22.83	66.49%	06/02/2035	6.66%	Pay down loan
WDISO2	SPDR S&P GLOBAL DIVIDEND FUND	\$7.9371	\$9.0800	\$21.08	37.65%	\$13.14	56.93%	25/09/2025	11.66%	Pay down loan
WDSJOD	WOODSIDE ENERGY GROUP LTD	\$14.4960	\$16.5800	\$24.85	58.33%	\$10.35	33.28%	06/02/2035	18.09%	Pay to investor
WDSSO2	WOODSIDE ENERGY GROUP LTD	\$9.8441	\$11.2700	\$24.85	39.61%	\$15.01	54.65%	15/07/2032	12.48%	Pay down loan
WDSSO3	WOODSIDE ENERGY GROUP LTD	\$15.4019	\$17.6200	\$24.85	61.98%	\$9.45	29.09%	25/09/2025	19.82%	Pay down loan
WDSSO4	WOODSIDE ENERGY GROUP LTD	\$12.6872	\$14.5200	\$24.85	51.06%	\$12.16	41.57%	15/07/2032	15.40%	Pay down loan
WDSSO5	WOODSIDE ENERGY GROUP LTD	\$11.8336	\$13.5400	\$24.85	47.62%	\$13.02	45.51%	06/02/2035	14.39%	Pay down loan
WEBJOA	WEB TRAVEL GROUP LTD	\$2.9698	\$3.4000	\$4.82	61.61%	\$1.85	29.46%	06/02/2035	0.00%	Pay to investor
WESJOA	WESFARMERS LTD	\$42.3775	\$48.4900	\$83.10	51.00%	\$40.72	41.65%	25/09/2025	4.96%	Pay to investor
WESJOB	WESFARMERS LTD	\$30.3259	\$34.7000	\$83.10	36.49%	\$52.77	58.24%	25/11/2032	3.83%	Pay to investor
WESJOD	WESFARMERS LTD	\$42.4688	\$48.5900	\$83.10	51.11%	\$40.63	41.53%	25/11/2032	4.97%	Pay to investor
WESJOE	WESFARMERS LTD	\$21.9534	\$25.1100	\$83.10	26.42%	\$61.15	69.78%	10/02/2033	3.30%	Pay to investor
WESSO1	WESFARMERS LTD	\$34.9682	\$40.0100	\$83.10	42.08%	\$48.13	51.85%	25/09/2025	4.20%	Pay down loan
WHCJOA	WHITEHAVEN COAL LTD	\$4.0384	\$5.0500	\$6.74	59.92%	\$2.70	25.07%	06/02/2035	8.14%	Pay to investor
WHCJOB	WHITEHAVEN COAL LTD	\$2.6240	\$3.2600	\$6.74	38.93%	\$4.12	51.63%	25/09/2025	5.34%	Pay to investor
WHCJOD	WHITEHAVEN COAL LTD	\$3.3943	\$4.2200	\$6.74	50.36%	\$3.35	37.39%	15/07/2032	6.58%	Pay to investor
WHCJOG	WHITEHAVEN COAL LTD	\$3.0781	\$3.8500	\$6.74	45.67%	\$3.66	42.88%	25/09/2025	6.01%	Pay to investor
WLEJOB	WAM LEADERS LTD	\$0.9727	\$1.0700	\$1.27	76.89%	\$0.29	15.42%	10/02/2033	31.82%	Pay to investor
WLEJOC	WAM LEADERS LTD	\$0.8126	\$0.8900	\$1.27	64.24%	\$0.45	29.64%	10/02/2033	20.56%	Pay to investor

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WLEJOD	WAM LEADERS LTD	\$1.0096	\$1.1000	\$1.27	79.81%	\$0.26	13.04%	10/02/2033	36.41%	Pay to investor
WORJOA	WORLEY LIMITED	\$8.4451	\$9.6600	\$13.02	64.86%	\$4.57	25.81%	25/09/2025	10.93%	Pay to investor
WORSO1	WORLEY LIMITED	\$9.3391	\$10.6900	\$13.02	71.73%	\$3.68	17.90%	26/05/2026	13.58%	Pay down loan
WOWJOA	WOOLWORTHS LTD	\$21.2403	\$24.3100	\$31.13	68.23%	\$9.89	21.91%	25/11/2032	13.75%	Pay to investor
WOWJOD	WOOLWORTHS LTD	\$19.2311	\$22.0100	\$31.13	61.78%	\$11.90	29.30%	06/02/2035	11.43%	Pay to investor
WOWJOF	WOOLWORTHS LTD	\$23.7066	\$27.1200	\$31.13	76.15%	\$7.42	12.88%	06/02/2035	18.32%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$24.8252	\$27.6700	\$31.13	79.75%	\$6.30	11.11%	26/05/2026	21.57%	Pay down loan
WOWSO2	WOOLWORTHS LTD	\$18.4956	\$21.1700	\$31.13	59.41%	\$12.63	31.99%	21/01/2032	10.76%	Pay down loan
WOWSO3	WOOLWORTHS LTD	\$10.1888	\$11.6600	\$31.13	32.73%	\$20.94	62.54%	06/02/2035	6.49%	Pay down loan
XROJOA	XERO LTD	\$103.8395	\$123.9900	\$180.85	57.42%	\$77.01	31.44%	06/02/2035	0.00%	Pay to investor
XROJOB	XERO LTD	\$117.7794	\$140.6200	\$180.85	65.13%	\$63.07	22.24%	15/07/2032	0.00%	Pay to investor
XROJOD	XERO LTD	\$87.6581	\$104.6700	\$180.85	48.47%	\$93.19	42.12%	25/11/2032	0.00%	Pay to investor
XROJOE	XERO LTD	\$59.8640	\$71.4700	\$180.85	33.10%	\$120.99	60.48%	25/11/2032	0.00%	Pay to investor
YM1JOA	BETASHARES AUS TOP 20 EQ YLD	\$5.8981	\$6.7500	\$7.71	76.50%	\$1.81	12.45%	06/02/2035	36.18%	Pay to investor
YM1JOB	BETASHARES AUS TOP 20 EQ YLD	\$5.1608	\$5.9100	\$7.71	66.94%	\$2.55	23.35%	06/02/2035	25.71%	Pay to investor
YM1SO1	BETASHARES AUS TOP 20 EQ YLD	\$2.3562	\$2.6900	\$7.71	30.56%	\$5.35	65.11%	15/07/2032	12.24%	Pay down loan
YM1SO3	BETASHARES AUS TOP 20 EQ YLD	\$0.2729	\$0.3100	\$7.71	3.54%	\$7.44	95.98%	06/02/2035	8.81%	Pay down loan

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CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 23-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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