



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-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	\$3.4081	\$4.0700	\$7.77	43.86%	\$4.36	47.62%	26/05/2026	1.78%	Pay to investor
A2MJOC	A2 MILK CO LTD	\$5.0914	\$6.0900	\$7.77	65.53%	\$2.68	21.62%	26/05/2026	2.90%	Pay to investor
A2MJOD	A2 MILK CO LTD	\$3.7132	\$4.4300	\$7.77	47.79%	\$4.06	42.99%	08/09/2033	1.92%	Pay to investor
AFGJOA	AUSTRALIAN FINANCE GROUP LTD	\$1.1189	\$1.2800	\$2.13	52.53%	\$1.01	39.91%	15/07/2032	7.71%	Pay to investor
AFGJOB	AUSTRALIAN FINANCE GROUP LTD	\$0.8874	\$1.0200	\$2.13	41.66%	\$1.24	52.11%	15/07/2032	6.28%	Pay to investor
AGLJOA	AGL ENERGY LTD	\$6.0232	\$6.8800	\$9.86	61.09%	\$3.84	30.22%	21/01/2032	15.12%	Pay to investor
AGLJOB	AGL ENERGY LTD	\$6.8798	\$7.8700	\$9.86	69.77%	\$2.98	20.18%	21/01/2032	19.46%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$5.3302	\$6.1000	\$9.86	54.06%	\$4.53	38.13%	26/05/2026	12.80%	Pay to investor
AGLJOD	AGL ENERGY LTD	\$6.4211	\$7.3500	\$9.86	65.12%	\$3.44	25.46%	08/09/2033	16.87%	Pay to investor
AGLJOE	AGL ENERGY LTD	\$7.4939	\$8.5800	\$9.86	76.00%	\$2.37	12.98%	08/09/2033	24.51%	Pay to investor
AGLSO1	AGL ENERGY LTD	\$3.4906	\$3.9900	\$9.86	35.40%	\$6.37	59.53%	06/02/2035	9.11%	Pay down loan
ALDJOB	AMPOL LIMITED	\$14.1943	\$16.2400	\$27.77	51.11%	\$13.58	41.52%	25/09/2025	4.79%	Pay to investor
ALLJOB	ARISTOCRAT LEISURE LTD	\$24.9344	\$28.5300	\$67.50	36.94%	\$42.57	57.73%	25/09/2025	2.02%	Pay to investor
ALLJOC	ARISTOCRAT LEISURE LTD	\$31.8122	\$36.3900	\$67.50	47.13%	\$35.69	46.09%	26/05/2026	2.41%	Pay to investor
ALLJOD	ARISTOCRAT LEISURE LTD	\$27.9585	\$31.9800	\$67.50	41.42%	\$39.54	52.62%	15/07/2032	2.17%	Pay to investor
ALLJOE	ARISTOCRAT LEISURE LTD	\$42.0646	\$48.1300	\$67.50	62.32%	\$25.44	28.70%	06/02/2035	3.38%	Pay to investor
ALXJOA	ATLAS ARTERIA	\$3.8429	\$4.4000	\$5.16	74.47%	\$1.32	14.73%	06/02/2035	30.37%	Pay to investor
AMCJOA	AMCOR LTD	\$7.7821	\$8.9000	\$14.93	52.12%	\$7.15	40.39%	08/09/2033	10.99%	Pay to investor
AMCJOB	AMCOR LTD	\$9.4515	\$10.8200	\$14.93	63.31%	\$5.48	27.53%	06/02/2035	14.34%	Pay to investor
AMPJOA	AMP LTD	\$0.7743	\$0.8800	\$1.66	46.79%	\$0.88	46.83%	25/09/2025	3.41%	Pay to investor
AMPJOB	AMP LTD	\$0.6853	\$0.7900	\$1.66	41.41%	\$0.97	52.27%	21/01/2032	3.09%	Pay to investor
AMPJOC	AMP LTD	\$0.8381	\$0.9700	\$1.66	50.64%	\$0.82	41.39%	25/11/2032	3.67%	Pay to investor
ANNJOB	ANSELL LTD	\$13.4134	\$15.3500	\$30.71	43.68%	\$17.30	50.02%	15/07/2032	3.94%	Pay to investor
ANZJOA	ANZ GROUP HOLDINGS LTD	\$13.7735	\$15.3500	\$30.57	45.06%	\$16.80	49.79%	15/07/2032	9.88%	Pay to investor
ANZJOB	ANZ GROUP HOLDINGS LTD	\$23.2460	\$25.9000	\$30.57	76.04%	\$7.32	15.28%	21/01/2032	22.67%	Pay to investor
ANZJOD	ANZ GROUP HOLDINGS LTD	\$15.8983	\$17.7100	\$30.57	52.01%	\$14.67	42.07%	25/11/2032	11.31%	Pay to investor
ANZJOE	ANZ GROUP HOLDINGS LTD	\$22.2526	\$24.7900	\$30.57	72.79%	\$8.32	18.91%	25/11/2032	19.96%	Pay to investor
ANZJOF	ANZ GROUP HOLDINGS LTD	\$17.2413	\$19.2100	\$30.57	56.40%	\$13.33	37.16%	06/02/2035	12.45%	Pay to investor
ANZJOG	ANZ GROUP HOLDINGS LTD	\$14.3331	\$15.9700	\$30.57	46.89%	\$16.24	47.76%	06/02/2035	10.22%	Pay to investor
ANZJOK	ANZ GROUP HOLDINGS LTD	\$11.4249	\$12.7300	\$30.57	37.37%	\$19.15	58.36%	06/02/2035	8.67%	Pay to investor
ANZSO1	ANZ GROUP HOLDINGS LTD	\$11.2494	\$12.5300	\$30.57	36.80%	\$19.32	59.01%	26/05/2026	8.59%	Pay down loan
ANZSO2	ANZ GROUP HOLDINGS LTD	\$11.1838	\$12.4600	\$30.57	36.58%	\$19.39	59.24%	25/11/2032	8.56%	Pay down loan
ANZSO4	ANZ GROUP HOLDINGS LTD	\$6.9459	\$7.7400	\$30.57	22.72%	\$23.62	74.68%	06/02/2035	7.03%	Pay down loan
ARGJOA	ARGO INVESTMENTS LTD	\$4.9275	\$5.6400	\$9.24	53.33%	\$4.31	38.96%	25/09/2025	8.12%	Pay to investor
ASXJOB	ASX LTD	\$53.3431	\$61.0300	\$71.26	74.86%	\$17.92	14.36%	26/05/2026	12.17%	Pay to investor
ASXJOC	ASX LTD	\$43.8555	\$50.1700	\$71.26	61.54%	\$27.40	29.60%	10/02/2033	7.95%	Pay to investor
ASXSO1	ASX LTD	\$37.7688	\$43.2000	\$71.26	53.00%	\$33.49	39.38%	25/11/2032	6.51%	Pay down loan
ASXSO2	ASX LTD	\$51.7869	\$59.2500	\$71.26	72.67%	\$19.47	16.85%	06/02/2035	11.19%	Pay down loan
AZJJOA	AURIZON HOLDINGS LTD	\$2.5341	\$2.9000	\$3.33	76.10%	\$0.80	12.91%	25/09/2025	20.73%	Pay to investor
AZJJOC	AURIZON HOLDINGS LTD	\$2.2933	\$2.6200	\$3.33	68.87%	\$1.04	21.32%	21/01/2032	15.92%	Pay to investor
AZJJOD	AURIZON HOLDINGS LTD	\$2.0321	\$2.3300	\$3.33	61.02%	\$1.30	30.03%	10/02/2033	12.71%	Pay to investor
BAPJOD	BAPCOR LTD	\$3.2858	\$3.7600	\$5.11	64.30%	\$1.82	26.42%	08/09/2033	7.40%	Pay to investor
BENJOA	BENDIGO AND ADELAIDE BANK	\$6.0241	\$6.8900	\$12.35	48.78%	\$6.33	44.21%	06/02/2035	9.96%	Pay to investor
BENJOB	BENDIGO AND ADELAIDE BANK	\$4.5700	\$5.2300	\$12.35	37.00%	\$7.78	57.65%	06/02/2035	8.10%	Pay to investor



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BENJOC	BENDIGO AND ADELAIDE BANK	\$8.1013	\$9.2700	\$12.35	65.60%	\$4.25	24.94%	06/02/2035	14.83%	Pay to investor
BENSO1	BENDIGO AND ADELAIDE BANK	\$6.4406	\$7.3700	\$12.35	52.15%	\$5.91	40.32%	06/02/2035	10.66%	Pay down loan
BGAJOA	BEGA CHEESE LTD	\$3.3909	\$4.0500	\$5.17	65.59%	\$1.78	21.66%	06/02/2035	5.62%	Pay to investor
BGAJOC	BEGA CHEESE LTD	\$2.3058	\$2.7500	\$5.17	44.60%	\$2.86	46.81%	08/09/2033	3.49%	Pay to investor
BHPJOA	BHP GROUP LTD	\$25.2905	\$28.9300	\$41.85	60.43%	\$16.56	30.87%	21/01/2032	11.34%	Pay to investor
BHPJOB	BHP GROUP LTD	\$20.1265	\$23.0300	\$41.85	48.09%	\$21.72	44.97%	15/07/2032	8.64%	Pay to investor
BHPJOC	BHP GROUP LTD	\$13.8138	\$15.8100	\$41.85	33.01%	\$28.04	62.22%	06/02/2035	6.70%	Pay to investor
BHPJOE	BHP GROUP LTD	\$21.4997	\$24.6000	\$41.85	51.37%	\$20.35	41.22%	06/02/2035	9.22%	Pay to investor
BHPSO1	BHP GROUP LTD	\$22.1610	\$25.3500	\$41.85	52.95%	\$19.69	39.43%	25/11/2032	9.53%	Pay down loan
BHPSO2	BHP GROUP LTD	\$26.8284	\$30.4200	\$41.85	64.11%	\$15.02	27.31%	25/09/2025	12.50%	Pay down loan
BHPSO3	BHP GROUP LTD	\$9.8749	\$11.0000	\$41.85	23.60%	\$31.98	73.72%	26/05/2026	5.87%	Pay down loan
BKIJOA	BKI INVESTMENT CO LTD	\$1.0075	\$1.2500	\$1.79	56.28%	\$0.78	30.17%	06/02/2035	10.10%	Pay to investor
BOQJOA	BANK OF QUEENSLAND LTD	\$4.9854	\$5.7000	\$7.56	65.94%	\$2.57	24.60%	06/02/2035	13.59%	Pay to investor
BOQJOC	BANK OF QUEENSLAND LTD	\$4.4905	\$5.1400	\$7.56	59.40%	\$3.07	32.01%	25/11/2032	11.40%	Pay to investor
BOQJOF	BANK OF QUEENSLAND LTD	\$4.3103	\$4.9300	\$7.56	57.01%	\$3.25	34.79%	06/02/2035	10.77%	Pay to investor
BOQJOG	BANK OF QUEENSLAND LTD	\$5.2970	\$6.0600	\$7.56	70.07%	\$2.26	19.84%	06/02/2035	15.47%	Pay to investor
BOQSO2	BANK OF QUEENSLAND LTD	\$4.3345	\$4.9600	\$7.56	57.33%	\$3.23	34.39%	06/02/2035	10.85%	Pay down loan
BSLJOA	BLUESCOPE STEEL LTD	\$15.1359	\$18.0700	\$25.31	59.80%	\$10.17	28.61%	15/07/2032	5.90%	Pay to investor
BSLJOB	BLUESCOPE STEEL LTD	\$9.1052	\$10.8700	\$25.31	35.97%	\$16.20	57.05%	15/07/2032	3.70%	Pay to investor
BSLJOC	BLUESCOPE STEEL LTD	\$12.0076	\$14.3300	\$25.31	47.44%	\$13.30	43.38%	10/02/2033	4.51%	Pay to investor
BXBJOA	BRAMBLES LTD	\$13.2784	\$15.1800	\$23.49	56.53%	\$10.21	35.38%	21/01/2032	4.86%	Pay to investor
BXBJOB	BRAMBLES LTD	\$10.4066	\$11.9100	\$23.49	44.30%	\$13.08	49.30%	10/02/2033	3.80%	Pay to investor
BXBJOD	BRAMBLES LTD	\$7.8819	\$9.0200	\$23.49	33.55%	\$15.61	61.60%	10/02/2033	3.18%	Pay to investor
BXBSO1	BRAMBLES LTD	\$4.2708	\$4.8800	\$23.49	18.18%	\$19.22	79.23%	10/02/2033	2.58%	Pay down loan
BXBSO2	BRAMBLES LTD	\$9.2224	\$10.5500	\$23.49	39.26%	\$14.27	55.09%	06/02/2035	3.48%	Pay down loan
CARJOC	CARSALES.COM LTD	\$22.5659	\$25.8200	\$37.32	60.47%	\$14.75	30.81%	26/05/2026	5.22%	Pay to investor
CBAJOA	COMMONWEALTH BANK OF AUSTRALIA	\$125.3778	\$139.6900	\$173.30	72.35%	\$47.92	19.39%	25/09/2025	9.91%	Pay to investor
CBAJOB	COMMONWEALTH BANK OF AUSTRALIA	\$60.4815	\$67.3800	\$173.30	34.90%	\$112.82	61.12%	10/02/2033	4.21%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$85.2005	\$94.9300	\$173.30	49.16%	\$88.10	45.22%	26/05/2026	5.39%	Pay to investor
CBAJOD	COMMONWEALTH BANK OF AUSTRALIA	\$112.1722	\$124.9800	\$173.30	64.73%	\$61.13	27.88%	06/02/2035	7.77%	Pay to investor
CBAJOE	COMMONWEALTH BANK OF AUSTRALIA	\$77.6673	\$86.5300	\$173.30	44.82%	\$95.63	50.07%	21/01/2032	4.97%	Pay to investor
CBAJOG	COMMONWEALTH BANK OF AUSTRALIA	\$130.7319	\$145.6700	\$173.30	75.44%	\$42.57	15.94%	15/07/2032	11.16%	Pay to investor
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$96.7629	\$107.8100	\$173.30	55.84%	\$76.54	37.79%	10/02/2033	6.21%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$50.2994	\$56.0400	\$173.30	29.02%	\$123.00	67.66%	26/05/2026	3.86%	Pay down loan
CBASO2	COMMONWEALTH BANK OF AUSTRALIA	\$29.1381	\$32.4700	\$173.30	16.81%	\$144.16	81.26%	06/02/2035	3.29%	Pay down loan
CCPJOC	CREDIT CORP GROUP LTD	\$9.1674	\$10.9400	\$15.22	60.23%	\$6.05	28.12%	25/11/2032	9.09%	Pay to investor
CHCJOA	CHARTER HALL GROUP	\$8.4470	\$9.6600	\$19.98	42.28%	\$11.53	51.65%	25/09/2025	4.14%	Pay to investor
CHCJOC	CHARTER HALL GROUP	\$7.2661	\$8.3200	\$19.98	36.37%	\$12.71	58.36%	15/07/2032	3.76%	Pay to investor
CIAJOA	CHAMPION IRON LTD	\$2.9166	\$3.4800	\$5.16	56.52%	\$2.24	32.56%	25/09/2025	9.89%	Pay to investor
CIAJOC	CHAMPION IRON LTD	\$2.5966	\$3.1000	\$5.16	50.32%	\$2.56	39.92%	06/02/2035	8.66%	Pay to investor
COHJOA	COCHLEAR LTD	\$197.3400	\$225.7600	\$311.13	63.43%	\$113.79	27.44%	06/02/2035	3.73%	Pay to investor
COHJOB	COCHLEAR LTD	\$119.6664	\$136.9000	\$311.13	38.46%	\$191.46	56.00%	25/09/2025	2.22%	Pay to investor
COHSO1	COCHLEAR LTD	\$121.5274	\$139.0200	\$311.13	39.06%	\$189.60	55.32%	25/11/2032	2.24%	Pay down loan
COHSO2	COCHLEAR LTD	\$167.6338	\$191.7700	\$311.13	53.88%	\$143.50	38.36%	06/02/2035	2.96%	Pay down loan



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COLJOB	COLES GROUP LTD	\$10.6739	\$12.2000	\$20.33	52.50%	\$9.66	39.99%	26/05/2026	7.15%	Pay to investor
COLJOE	COLES GROUP LTD	\$10.6322	\$12.1700	\$20.33	52.30%	\$9.70	40.14%	25/11/2032	7.12%	Pay to investor
COLJOF	COLES GROUP LTD	\$14.8726	\$17.0300	\$20.33	73.16%	\$5.46	16.23%	25/11/2032	12.64%	Pay to investor
CPUJOA	COMPUTERSHARE LTD	\$16.2934	\$18.6300	\$41.59	39.18%	\$25.30	55.21%	10/02/2033	3.44%	Pay to investor
CPUJOD	COMPUTERSHARE LTD	\$23.0132	\$26.3300	\$41.59	55.33%	\$18.58	36.69%	06/02/2035	4.68%	Pay to investor
CPUSO1	COMPUTERSHARE LTD	\$13.2953	\$15.2100	\$41.59	31.97%	\$28.29	63.43%	06/02/2035	3.07%	Pay down loan
CSLJOF	CSL LTD	\$201.2079	\$230.1800	\$265.50	75.78%	\$64.29	13.30%	26/05/2026	6.55%	Pay to investor
CSLJOG	CSL LTD	\$187.2517	\$214.2200	\$265.50	70.53%	\$78.25	19.31%	25/11/2032	5.38%	Pay to investor
CSLJOJ	CSL LTD	\$102.8098	\$117.6100	\$265.50	38.72%	\$162.69	55.70%	10/02/2033	2.59%	Pay to investor
CSLJOK	CSL LTD	\$186.3336	\$213.1700	\$265.50	70.18%	\$79.17	19.71%	10/02/2033	5.32%	Pay to investor
CSLSO2	CSL LTD	\$168.8319	\$193.1400	\$265.50	63.59%	\$96.67	27.25%	06/02/2035	4.36%	Pay down loan
CSLSO5	CSL LTD	\$95.9264	\$109.7400	\$265.50	36.13%	\$169.57	58.67%	10/02/2033	2.48%	Pay down loan
CSLSO6	CSL LTD	\$185.2378	\$211.9100	\$265.50	69.77%	\$80.26	20.18%	10/02/2033	5.25%	Pay down loan
CWYSO1	CLEANAWAY WASTE MANAGEMENT	\$1.4334	\$1.7100	\$2.90	49.43%	\$1.47	41.03%	15/07/2032	1.74%	Pay down loan
DJWJOA	DJERRIWARRH INVESTMENTS LTD	\$2.1811	\$2.5000	\$3.19	68.37%	\$1.01	21.63%	06/02/2035	15.12%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.7484	\$3.1500	\$6.90	39.83%	\$4.15	54.35%	25/11/2032	5.25%	Pay down loan
EDVJOA	ENDEAVOUR GROUP LTD	\$2.5966	\$2.9800	\$4.12	63.02%	\$1.52	27.67%	06/02/2035	13.13%	Pay to investor
EDVJOB	ENDEAVOUR GROUP LTD	\$2.1811	\$2.5000	\$4.12	52.94%	\$1.94	39.32%	06/02/2035	10.32%	Pay to investor
EDVSO1	ENDEAVOUR GROUP LTD	\$2.0209	\$2.3100	\$4.12	49.05%	\$2.10	43.93%	06/02/2035	9.53%	Pay down loan
ETHSO1	BETASHARES GLOBAL SUSTAINABI	\$6.8610	\$7.8500	\$15.75	43.56%	\$8.89	50.16%	21/01/2032	3.93%	Pay down loan
ETHSO2	BETASHARES GLOBAL SUSTAINABI	\$9.9229	\$11.3500	\$15.75	63.00%	\$5.83	27.94%	21/01/2032	6.00%	Pay down loan
EVNJOA	EVOLUTION MINING LTD	\$2.4731	\$2.9500	\$7.75	31.91%	\$5.28	61.94%	25/11/2032	2.27%	Pay to investor
EVNJOB	EVOLUTION MINING LTD	\$4.0731	\$4.8500	\$7.75	52.56%	\$3.68	37.42%	25/11/2032	3.26%	Pay to investor
EVNJOE	EVOLUTION MINING LTD	\$1.5047	\$1.7900	\$7.75	19.42%	\$6.25	76.90%	15/07/2032	1.92%	Pay to investor
F10JOC	BETASHARES FTSE 100 ETF	\$7.0627	\$8.0800	\$13.97	50.56%	\$6.91	42.16%	06/02/2035	6.77%	Pay to investor
F10JOD	BETASHARES FTSE 100 ETF	\$9.1400	\$10.4600	\$13.97	65.43%	\$4.83	25.13%	06/02/2035	9.68%	Pay to investor
FLTJOB	FLIGHT CENTRE TRAVEL GROUP	\$9.3477	\$10.6900	\$13.34	70.07%	\$3.99	19.87%	06/02/2035	10.27%	Pay to investor
FLTJOH	FLIGHT CENTRE TRAVEL GROUP	\$7.8936	\$9.0300	\$13.34	59.17%	\$5.45	32.31%	06/02/2035	7.53%	Pay to investor
FMGJOC	FORTESCUE METALS GROUP LTD	\$7.9975	\$9.1500	\$18.21	43.92%	\$10.21	49.75%	06/02/2035	13.61%	Pay to investor
FMGJOK	FORTESCUE METALS GROUP LTD	\$7.3400	\$8.3900	\$18.21	40.31%	\$10.87	53.93%	10/02/2033	12.79%	Pay to investor
FMGJOM	FORTESCUE METALS GROUP LTD	\$10.1233	\$11.5800	\$18.21	55.59%	\$8.09	36.41%	10/02/2033	17.19%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$5.1356	\$5.8800	\$18.21	28.20%	\$13.07	67.71%	10/02/2033	10.63%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$1.8255	\$2.0900	\$18.21	10.02%	\$16.38	88.52%	25/09/2025	8.48%	Pay down loan
FMGSO2	FORTESCUE METALS GROUP LTD	\$6.0485	\$6.9200	\$18.21	33.22%	\$12.16	62.00%	26/05/2026	11.43%	Pay down loan
FMGSO3	FORTESCUE METALS GROUP LTD	\$3.9946	\$4.5700	\$18.21	21.94%	\$14.22	74.90%	21/01/2032	9.78%	Pay down loan
FMGSO4	FORTESCUE METALS GROUP LTD	\$7.4713	\$8.5500	\$18.21	41.03%	\$10.74	53.05%	25/11/2032	12.94%	Pay down loan
GMDJOA	GENESIS MINERALS LTD	\$0.8647	\$1.0300	\$4.12	20.99%	\$3.26	75.00%	08/09/2033	0.00%	Pay to investor
GMDJOB	GENESIS MINERALS LTD	\$1.0376	\$1.2400	\$4.12	25.18%	\$3.08	69.90%	08/09/2033	0.00%	Pay to investor
GMGJOA	GOODMAN GROUP	\$17.5373	\$20.0700	\$35.25	49.75%	\$17.71	43.06%	10/02/2033	1.69%	Pay to investor
GMGJOD	GOODMAN GROUP	\$16.5902	\$18.9900	\$35.25	47.06%	\$18.66	46.13%	26/05/2026	1.61%	Pay to investor
GPTJOB	GPT GROUP	\$3.2198	\$3.7200	\$5.08	63.38%	\$1.86	26.77%	06/02/2035	12.90%	Pay to investor
GPTJOC	GPT GROUP	\$2.7644	\$3.1900	\$5.08	54.42%	\$2.32	37.20%	25/11/2032	10.36%	Pay to investor
GPTJOD	GPT GROUP	\$2.3394	\$2.6800	\$5.08	46.05%	\$2.74	47.24%	25/11/2032	8.76%	Pay to investor
GYGJOA	GUZMAN Y GOMEZ LTD	\$18.3561	\$21.9100	\$27.61	66.48%	\$9.25	20.64%	06/02/2035	0.00%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-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	\$20.7726	\$24.8000	\$27.61	75.24%	\$6.84	10.18%	06/02/2035	0.00%	Pay to investor
HLIJOA	HELIA GROUP LTD	\$1.3535	\$1.5500	\$5.15	26.28%	\$3.80	69.90%	10/02/2033	22.13%	Pay to investor
HLIJOC	HELIA GROUP LTD	\$0.4963	\$0.5700	\$5.15	9.64%	\$4.65	88.93%	10/02/2033	18.05%	Pay to investor
HLIJOD	HELIA GROUP LTD	\$2.3104	\$2.6400	\$5.15	44.86%	\$2.84	48.74%	06/02/2035	29.58%	Pay to investor
HLISO1	HELIA GROUP LTD	\$0.6690	\$0.7700	\$5.15	12.99%	\$4.48	85.05%	10/02/2033	18.75%	Pay down loan
HNDJOA	BETASHARES NSD 100 CU HD ETF	\$20.7726	\$23.7600	\$45.60	45.55%	\$24.83	47.89%	06/02/2035	3.56%	Pay to investor
HNDJOB	BETASHARES NSD 100 CU HD ETF	\$25.9658	\$29.7000	\$45.60	56.94%	\$19.63	34.87%	06/02/2035	4.50%	Pay to investor
HUBJOB	HUB24 LTD	\$41.5453	\$47.5300	\$104.78	39.65%	\$63.23	54.64%	06/02/2035	0.69%	Pay to investor
HUBJOC	HUB24 LTD	\$46.7384	\$53.4700	\$104.78	44.61%	\$58.04	48.97%	06/02/2035	0.75%	Pay to investor
HVNJOA	HARVEY NORMAN HOLDINGS LTD	\$2.2850	\$2.6100	\$5.68	40.23%	\$3.40	54.05%	06/02/2035	7.07%	Pay to investor
HVNJOB	HARVEY NORMAN HOLDINGS LTD	\$2.5000	\$2.8700	\$5.68	44.01%	\$3.18	49.47%	10/02/2033	7.55%	Pay to investor
HVNJOE	HARVEY NORMAN HOLDINGS LTD	\$2.7907	\$3.2000	\$5.68	49.13%	\$2.89	43.66%	15/07/2032	8.31%	Pay to investor
HVSJOA	TASHARES AUST DIV HARVESTER FU	\$9.6325	\$11.0200	\$13.88	69.40%	\$4.25	20.61%	10/02/2033	18.51%	Pay to investor
HVSJOB	TASHARES AUST DIV HARVESTER FU	\$7.1666	\$8.2000	\$13.88	51.63%	\$6.71	40.92%	06/02/2035	11.71%	Pay to investor
HVSJOD	TASHARES AUST DIV HARVESTER FU	\$6.2405	\$7.1400	\$13.88	44.96%	\$7.64	48.56%	10/02/2033	10.29%	Pay to investor
HVSSO1	TASHARES AUST DIV HARVESTER FU	\$7.2725	\$8.3200	\$13.88	52.40%	\$6.61	40.06%	06/02/2035	11.90%	Pay down loan
HVSSO2	TASHARES AUST DIV HARVESTER FU	\$5.6211	\$6.4300	\$13.88	40.50%	\$8.26	53.67%	06/02/2035	9.52%	Pay down loan
IAAJOA	ISHARES ASIA 50 IDX-CDI	\$72.3260	\$82.7400	\$126.80	57.04%	\$54.47	34.75%	25/11/2032	9.49%	Pay to investor
IAAJOC	ISHARES ASIA 50 IDX-CDI	\$41.3258	\$47.2800	\$126.80	32.59%	\$85.47	62.71%	25/11/2032	6.05%	Pay to investor
IAGJOA	INSURANCE AUSTRALIA GROUP	\$5.2024	\$5.9500	\$8.51	61.13%	\$3.31	30.08%	25/09/2025	8.77%	Pay to investor
IAGJOB	INSURANCE AUSTRALIA GROUP	\$4.2235	\$4.8300	\$8.51	49.63%	\$4.29	43.24%	25/09/2025	6.77%	Pay to investor
IEUJOA	ISHARES EUROPE - CDI	\$57.3049	\$65.5500	\$96.66	59.29%	\$39.36	32.18%	21/01/2032	6.30%	Pay to investor
IEUJOB	ISHARES EUROPE - CDI	\$45.8386	\$52.4400	\$96.66	47.42%	\$50.82	45.75%	21/01/2032	4.88%	Pay to investor
IFLJOA	INSIGNIA FINANCIAL LTD	\$1.9373	\$2.2200	\$4.48	43.24%	\$2.54	50.45%	08/09/2033	0.00%	Pay to investor
ILCSO1	ISHARES S&P/ASX 20 ETF	\$14.6775	\$16.0700	\$32.86	44.67%	\$18.18	51.10%	25/11/2032	7.43%	Pay down loan
ILCSO3	ISHARES S&P/ASX 20 ETF	\$11.8204	\$13.0500	\$32.86	35.97%	\$21.04	60.29%	06/02/2035	6.42%	Pay down loan
IOOSO1	ISHARES GLOBAL 100-CDI	\$58.1273	\$63.6000	\$167.20	34.77%	\$109.07	61.96%	25/11/2032	1.85%	Pay down loan
IOOSO2	ISHARES GLOBAL 100-CDI	\$46.2177	\$50.5700	\$167.20	27.64%	\$120.98	69.75%	06/02/2035	1.67%	Pay down loan
IOZJOA	ISHARES S&P/ASX 200 ETF	\$18.7935	\$21.5000	\$35.10	53.54%	\$16.31	38.75%	10/02/2033	7.41%	Pay to investor
IOZSO1	ISHARES S&P/ASX 200 ETF	\$13.7590	\$15.7400	\$35.10	39.20%	\$21.34	55.16%	25/09/2025	5.66%	Pay down loan
IOZSO2	ISHARES S&P/ASX 200 ETF	\$16.3850	\$18.7500	\$35.10	46.68%	\$18.72	46.58%	06/02/2035	6.45%	Pay down loan
IVVJOA	ISHARES S&P 500 ETF	\$24.4490	\$27.9700	\$64.11	38.14%	\$39.66	56.37%	21/01/2032	1.77%	Pay to investor
IVVSO1	ISHARES S&P 500 ETF	\$22.7184	\$25.9900	\$64.11	35.44%	\$41.39	59.46%	06/02/2035	1.69%	Pay down loan
IZZJOC	ISHARES CHINA LARGE-CAP -CDI	\$28.6524	\$32.7800	\$58.86	48.68%	\$30.21	44.31%	21/01/2032	6.92%	Pay to investor
JBHJOA	JB HI-FI LTD	\$41.7530	\$47.7700	\$107.13	38.97%	\$65.38	55.41%	06/02/2035	5.40%	Pay to investor
JBHJOD	JB HI-FI LTD	\$26.6395	\$30.4800	\$107.13	24.87%	\$80.49	71.55%	21/01/2032	4.39%	Pay to investor
JHXJOC	JAMES HARDIE INDUSTRIES-CDI	\$27.2236	\$31.1400	\$41.79	65.14%	\$14.57	25.48%	25/09/2025	0.00%	Pay to investor
JHXJOF	JAMES HARDIE INDUSTRIES-CDI	\$25.5173	\$29.1900	\$41.79	61.06%	\$16.27	30.15%	25/11/2032	0.00%	Pay to investor
JINJOB	JUMBO INTERACTIVE LTD	\$7.4262	\$8.8600	\$10.28	72.24%	\$2.85	13.81%	06/02/2035	18.05%	Pay to investor
LLCSO2	LENDLEASE GROUP	\$4.3850	\$5.0200	\$5.23	83.84%	\$0.85	4.02%	25/11/2032	18.41%	Pay down loan
LOVJOA	LOVISA HOLDINGS LTD	\$9.2559	\$10.5900	\$31.90	29.02%	\$22.64	66.80%	25/09/2025	3.84%	Pay to investor
LOVJOB	LOVISA HOLDINGS LTD	\$12.1055	\$13.8500	\$31.90	37.95%	\$19.79	56.58%	08/09/2033	4.40%	Pay to investor
LSFJOA	L1 LONG SHORT FUND LTD	\$0.8309	\$0.9900	\$3.03	27.42%	\$2.20	67.33%	06/02/2035	5.57%	Pay to investor
LSFJOB	L1 LONG SHORT FUND LTD	\$1.2983	\$1.5500	\$3.03	42.85%	\$1.73	48.84%	06/02/2035	7.07%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-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	\$5.2136	\$6.4900	\$10.14	51.42%	\$4.93	36.00%	06/02/2035	0.00%	Pay to investor
LYCJOE	LYNAS CORP LTD	\$3.8949	\$4.8500	\$10.14	38.41%	\$6.25	52.17%	06/02/2035	0.00%	Pay to investor
MFGSO1	MAGELLAN FINANCIAL GROUP LTD	\$4.5557	\$5.2100	\$10.31	44.19%	\$5.75	49.47%	15/07/2032	10.79%	Pay down loan
MNDJOA	MONADELPHOUS GROUP LTD	\$7.0392	\$8.0500	\$19.19	36.68%	\$12.15	58.05%	25/09/2025	5.43%	Pay to investor
MP1JOA	MEGAPORT LTD	\$4.9647	\$5.6800	\$14.44	34.38%	\$9.48	60.66%	06/02/2035	0.00%	Pay to investor
MP1JOC	MEGAPORT LTD	\$3.3566	\$3.8400	\$14.44	23.25%	\$11.08	73.41%	15/07/2032	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.6089	\$1.8500	\$4.92	32.70%	\$3.31	62.40%	25/09/2025	5.19%	Pay down loan
MPLSO2	MEDIBANK PRIVATE LIMITED	\$0.9788	\$1.1300	\$4.92	19.89%	\$3.94	77.03%	06/02/2035	4.36%	Pay down loan
MQGJOA	MACQUARIE GROUP LTD	\$105.5880	\$120.7900	\$225.29	46.87%	\$119.70	46.38%	25/09/2025	5.43%	Pay to investor
MQGJOB	MACQUARIE GROUP LTD	\$125.7359	\$143.8400	\$225.29	55.81%	\$99.55	36.15%	25/09/2025	6.53%	Pay to investor
MQGJOC	MACQUARIE GROUP LTD	\$92.9174	\$106.3000	\$225.29	41.24%	\$132.37	52.82%	25/09/2025	4.91%	Pay to investor
MQGJOE	MACQUARIE GROUP LTD	\$111.8006	\$127.9000	\$225.29	49.63%	\$113.49	43.23%	25/11/2032	5.73%	Pay to investor
MQGJOF	MACQUARIE GROUP LTD	\$134.1982	\$153.5200	\$225.29	59.57%	\$91.09	31.86%	15/07/2032	7.14%	Pay to investor
MQGJOG	MACQUARIE GROUP LTD	\$90.8906	\$103.9800	\$225.29	40.34%	\$134.40	53.85%	06/02/2035	4.84%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$70.8977	\$81.1100	\$225.29	31.47%	\$154.39	64.00%	26/05/2026	4.21%	Pay down loan
MQGSO2	MACQUARIE GROUP LTD	\$101.9812	\$116.6700	\$225.29	45.27%	\$123.31	48.21%	06/02/2035	5.27%	Pay down loan
MVAJOA	VANECK AUS PROPERTY ETF	\$14.7382	\$16.8600	\$25.00	58.95%	\$10.26	32.56%	06/02/2035	9.65%	Pay to investor
MVEJOA	VANECK VECTORS S&P/ASX MIDCAP	\$20.8502	\$23.8500	\$43.75	47.66%	\$22.90	45.49%	10/02/2033	5.85%	Pay to investor
MVEJOB	VANECK VECTORS S&P/ASX MIDCAP	\$29.4464	\$33.6900	\$43.75	67.31%	\$14.30	22.99%	10/02/2033	9.37%	Pay to investor
MVEJOC	VANECK VECTORS S&P/ASX MIDCAP	\$22.4881	\$25.7300	\$43.75	51.40%	\$21.26	41.19%	10/02/2033	6.30%	Pay to investor
MVWSO2	VANECK AUST EQUAL WEIGHT ETF	\$21.9915	\$25.1600	\$39.38	55.84%	\$17.39	36.11%	15/07/2032	10.01%	Pay down loan
NABJOA	NATIONAL AUSTRALIA BANK LTD	\$11.7885	\$13.1300	\$37.20	31.69%	\$25.41	64.70%	06/02/2035	6.69%	Pay to investor
NABJOF	NATIONAL AUSTRALIA BANK LTD	\$17.5980	\$19.6100	\$37.20	47.31%	\$19.60	47.28%	25/09/2025	8.67%	Pay to investor
NABJOG	NATIONAL AUSTRALIA BANK LTD	\$25.8847	\$28.8400	\$37.20	69.58%	\$11.32	22.47%	21/01/2032	15.02%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$20.1762	\$22.5000	\$37.20	54.24%	\$17.02	39.52%	25/11/2032	9.99%	Pay to investor
NABSO2	NATIONAL AUSTRALIA BANK LTD	\$3.2249	\$3.5900	\$37.20	8.67%	\$33.98	90.35%	25/09/2025	5.00%	Pay down loan
NABSO3	NATIONAL AUSTRALIA BANK LTD	\$11.5840	\$12.9100	\$37.20	31.14%	\$25.62	65.30%	26/05/2026	6.64%	Pay down loan
NABSO4	NATIONAL AUSTRALIA BANK LTD	\$15.4973	\$17.2800	\$37.20	41.66%	\$21.70	53.55%	25/11/2032	7.83%	Pay down loan
NABSO6	NATIONAL AUSTRALIA BANK LTD	\$19.2643	\$21.4700	\$37.20	51.79%	\$17.94	42.28%	06/02/2035	9.48%	Pay down loan
NANJOA	NANOSONICS LTD	\$2.4563	\$2.8100	\$3.77	65.15%	\$1.31	25.46%	15/07/2032	0.00%	Pay to investor
NHCJOA	NEW HOPE CORP LTD	\$2.8143	\$3.2200	\$4.38	64.25%	\$1.57	26.48%	15/07/2032	26.19%	Pay to investor
NHCJOB	NEW HOPE CORP LTD	\$1.9141	\$2.1900	\$4.38	43.70%	\$2.47	50.00%	15/07/2032	16.63%	Pay to investor
NSRJOB	NATIONAL STORAGE	\$1.1263	\$1.4000	\$2.35	47.93%	\$1.22	40.43%	25/09/2025	9.07%	Pay to investor
NSTJOA	NORTHERN STAR RESOURCES LTD	\$11.8834	\$14.2100	\$16.67	71.29%	\$4.79	14.76%	25/11/2032	10.45%	Pay to investor
NSTJOB	NORTHERN STAR RESOURCES LTD	\$10.8486	\$12.4200	\$16.67	65.08%	\$5.82	25.49%	15/07/2032	8.59%	Pay to investor
NSTJOC	NORTHERN STAR RESOURCES LTD	\$6.2435	\$7.4600	\$16.67	37.45%	\$10.43	55.25%	26/05/2026	4.80%	Pay to investor
NSTJOD	NORTHERN STAR RESOURCES LTD	\$8.9060	\$10.6600	\$16.67	53.43%	\$7.76	36.05%	25/11/2032	6.44%	Pay to investor
NWLJOA	NETWEALTH GROUP LTD	\$16.8915	\$20.1600	\$36.74	45.98%	\$19.85	45.13%	15/07/2032	0.71%	Pay to investor
NWLJOB	NETWEALTH GROUP LTD	\$10.8122	\$12.9000	\$36.74	29.43%	\$25.93	64.89%	06/02/2035	0.54%	Pay to investor
NXTJOA	NEXTDC LTD	\$5.6538	\$7.0300	\$14.25	39.68%	\$8.60	50.67%	25/11/2032	0.00%	Pay to investor
NXTJOB	NEXTDC LTD	\$7.5924	\$9.4400	\$14.25	53.28%	\$6.66	33.75%	06/02/2035	0.00%	Pay to investor
ORAJOB	ORORA LTD	\$1.4560	\$1.6700	\$2.16	67.41%	\$0.70	22.69%	10/02/2033	14.20%	Pay to investor
ORGJOA	ORIGIN ENERGY LTD	\$5.8768	\$6.7200	\$12.04	48.81%	\$6.16	44.19%	25/09/2025	9.33%	Pay to investor
ORGJOB	ORIGIN ENERGY LTD	\$7.2446	\$8.2900	\$12.04	60.17%	\$4.80	31.15%	26/05/2026	11.99%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-Jul-25

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
ORGJOC	ORIGIN ENERGY LTD	\$4.3311	\$4.9600	\$12.04	35.97%	\$7.71	58.80%	06/02/2035	7.46%	Pay to investor
ORGSO1	ORIGIN ENERGY LTD	\$0.8121	\$0.9300	\$12.04	6.75%	\$11.23	92.28%	25/09/2025	5.12%	Pay down loan
ORGSO2	ORIGIN ENERGY LTD	\$3.5852	\$4.1100	\$12.04	29.78%	\$8.45	65.86%	25/11/2032	6.80%	Pay down loan
ORGSO3	ORIGIN ENERGY LTD	\$4.9870	\$5.7100	\$12.04	41.42%	\$7.05	52.57%	06/02/2035	8.15%	Pay down loan
ORIJOA	ORICA LTD	\$11.2626	\$12.8800	\$21.48	52.43%	\$10.22	40.04%	25/09/2025	5.19%	Pay to investor
ORIJOC	ORICA LTD	\$13.1681	\$15.0800	\$21.48	61.30%	\$8.31	29.80%	26/05/2026	6.38%	Pay to investor
ORIJOD	ORICA LTD	\$9.8358	\$11.2500	\$21.48	45.79%	\$11.64	47.63%	06/02/2035	4.55%	Pay to investor
OZFJOB	SPDR S&P/ASX200 FINANCIALS	\$14.8858	\$17.0300	\$29.67	50.17%	\$14.78	42.60%	25/09/2025	10.49%	Pay to investor
PMEJOA	PRO MEDICUS LTD	\$144.2503	\$172.1900	\$323.98	44.52%	\$179.73	46.85%	06/02/2035	0.26%	Pay to investor
PMEJOC	PRO MEDICUS LTD	\$52.4093	\$62.5600	\$323.98	16.18%	\$271.57	80.69%	06/02/2035	0.17%	Pay to investor
PMEJOD	PRO MEDICUS LTD	\$114.2494	\$136.3800	\$323.98	35.26%	\$209.73	57.90%	06/02/2035	0.22%	Pay to investor
QANJOB	QANTAS AIRWAYS LTD	\$2.9951	\$3.4300	\$10.90	27.48%	\$7.90	68.53%	25/09/2025	3.34%	Pay to investor
QANJOC	QANTAS AIRWAYS LTD	\$3.7990	\$4.3400	\$10.90	34.85%	\$7.10	60.18%	21/01/2032	3.72%	Pay to investor
QBEJOA	QBE INSURANCE GROUP LTD	\$8.8881	\$10.1700	\$22.93	38.76%	\$14.04	55.65%	26/05/2026	6.20%	Pay to investor
QBEJOC	QBE INSURANCE GROUP LTD	\$5.6313	\$6.4400	\$22.93	24.56%	\$17.30	71.91%	25/09/2025	5.03%	Pay to investor
QBEJOD	QBE INSURANCE GROUP LTD	\$7.9929	\$9.1500	\$22.93	34.86%	\$14.94	60.10%	25/11/2032	5.82%	Pay to investor
QBEJOE	QBE INSURANCE GROUP LTD	\$11.1950	\$12.8200	\$22.93	48.82%	\$11.74	44.09%	25/11/2032	7.41%	Pay to investor
QBEJOF	QBE INSURANCE GROUP LTD	\$14.4809	\$16.5800	\$22.93	63.15%	\$8.45	27.69%	10/02/2033	10.30%	Pay to investor
QBEJOG	QBE INSURANCE GROUP LTD	\$11.7859	\$13.4800	\$22.93	51.40%	\$11.14	41.21%	10/02/2033	7.81%	Pay to investor
QBES01	QBE INSURANCE GROUP LTD	\$3.7645	\$4.3100	\$22.93	16.42%	\$19.17	81.20%	10/02/2033	4.54%	Pay down loan
QBES02	QBE INSURANCE GROUP LTD	\$6.7649	\$7.7400	\$22.93	29.50%	\$16.17	66.25%	06/02/2035	5.38%	Pay down loan
QBES03	QBE INSURANCE GROUP LTD	\$8.7277	\$9.9800	\$22.93	38.06%	\$14.20	56.48%	10/02/2033	6.13%	Pay down loan
QLTS01	BETASHARES GB QUAL LEADERS	\$13.2811	\$15.1900	\$31.81	41.75%	\$18.53	52.25%	21/01/2032	4.11%	Pay down loan
QLTS02	BETASHARES GB QUAL LEADERS	\$11.0404	\$12.6400	\$31.81	34.71%	\$20.77	60.26%	21/01/2032	3.66%	Pay down loan
QOZJOA	BETASHARES FTSE RAFI AU 200	\$8.1792	\$8.9600	\$17.14	47.72%	\$8.96	47.72%	15/07/2032	7.95%	Pay to investor
QREJOA	BETASHARES AU RESOURCES ETF	\$3.1159	\$3.5600	\$7.29	42.74%	\$4.17	51.17%	06/02/2035	5.63%	Pay to investor
QREJOB	BETASHARES AU RESOURCES ETF	\$3.7391	\$4.2800	\$7.29	51.29%	\$3.55	41.29%	06/02/2035	6.62%	Pay to investor
REAJOC	REA GROUP LTD	\$138.4743	\$158.4100	\$237.75	58.24%	\$99.28	33.37%	15/07/2032	2.14%	Pay to investor
REAJOD	REA GROUP LTD	\$94.8377	\$108.4900	\$237.75	39.89%	\$142.91	54.37%	26/05/2026	1.48%	Pay to investor
REAJOE	REA GROUP LTD	\$115.2906	\$131.8900	\$237.75	48.49%	\$122.46	44.53%	08/09/2033	1.73%	Pay to investor
RIOJOD	RIO TINTO LTD	\$87.1516	\$99.7100	\$119.47	72.95%	\$32.32	16.54%	06/02/2035	19.29%	Pay to investor
RIOJOF	RIO TINTO LTD	\$73.8925	\$84.5300	\$119.47	61.85%	\$45.58	29.25%	10/02/2033	13.68%	Pay to investor
RIOJOH	RIO TINTO LTD	\$65.6000	\$75.0400	\$119.47	54.91%	\$53.87	37.19%	06/02/2035	11.57%	Pay to investor
RIOS01	RIO TINTO LTD	\$50.7179	\$58.0300	\$119.47	42.45%	\$68.75	51.43%	25/11/2032	9.07%	Pay down loan
RIOS02	RIO TINTO LTD	\$43.8387	\$50.1600	\$119.47	36.69%	\$75.63	58.01%	06/02/2035	8.24%	Pay down loan
RIOS05	RIO TINTO LTD	\$54.6178	\$62.4800	\$119.47	45.72%	\$64.85	47.70%	10/02/2033	9.61%	Pay down loan
RRLJOA	REGIS RESOURCES LTD	\$1.8306	\$2.2800	\$4.46	41.04%	\$2.63	48.88%	15/07/2032	0.00%	Pay to investor
RRLJOC	REGIS RESOURCES LTD	\$1.1598	\$1.4400	\$4.46	26.00%	\$3.30	67.71%	21/01/2032	0.00%	Pay to investor
S32JOB	SOUTH32 LIMITED	\$1.8176	\$2.0800	\$3.14	57.89%	\$1.32	33.76%	06/02/2035	7.52%	Pay to investor
S32JOF	SOUTH32 LIMITED	\$1.6722	\$1.9100	\$3.14	53.25%	\$1.47	39.17%	06/02/2035	6.77%	Pay to investor
S32JOG	SOUTH32 LIMITED	\$1.3814	\$1.5800	\$3.14	43.99%	\$1.76	49.68%	06/02/2035	5.65%	Pay to investor
SCGJOA	SCENTRE GROUP	\$1.6894	\$1.9300	\$3.76	44.93%	\$2.07	48.67%	25/09/2025	8.31%	Pay to investor
SCGJOB	SCENTRE GROUP	\$2.8073	\$3.2000	\$3.76	74.66%	\$0.95	14.89%	06/02/2035	18.05%	Pay to investor
SCGSO2	SCENTRE GROUP	\$1.2824	\$1.4700	\$3.76	34.11%	\$2.48	60.90%	26/05/2026	6.94%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-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	\$3.1159	\$3.5600	\$5.97	52.19%	\$2.85	40.37%	06/02/2035	6.36%	Pay to investor
SDFJOB	STEADFAST GROUP LTD	\$2.5966	\$2.9800	\$5.97	43.49%	\$3.37	50.08%	06/02/2035	5.38%	Pay to investor
SDFS01	STEADFAST GROUP LTD	\$3.0353	\$3.4700	\$5.97	50.84%	\$2.93	41.88%	06/02/2035	6.18%	Pay down loan
SEKJOA	SEEK LTD	\$9.5658	\$10.9400	\$24.32	39.33%	\$14.75	55.02%	06/02/2035	2.71%	Pay to investor
SFRJOA	SANDFIRE RESOURCES NL	\$3.0294	\$3.7700	\$11.27	26.88%	\$8.24	66.55%	15/07/2032	0.00%	Pay to investor
SFRJOB	SANDFIRE RESOURCES NL	\$2.5149	\$3.1300	\$11.27	22.31%	\$8.76	72.23%	15/07/2032	0.00%	Pay to investor
SFRJOC	SANDFIRE RESOURCES NL	\$3.7921	\$4.7200	\$11.27	33.65%	\$7.48	58.12%	15/07/2032	0.00%	Pay to investor
SFRJOD	SANDFIRE RESOURCES NL	\$5.3113	\$6.6100	\$11.27	47.13%	\$5.96	41.35%	10/02/2033	0.00%	Pay to investor
SFYSO1	SPDR S&P/ASX 50 FUND	\$20.0337	\$22.9200	\$76.65	26.14%	\$56.62	70.10%	06/02/2035	4.88%	Pay down loan
SFYSO2	SPDR S&P/ASX 50 FUND	\$33.8060	\$38.6800	\$76.65	44.10%	\$42.84	49.54%	06/02/2035	6.46%	Pay down loan
SGPJOB	STOCKLAND	\$3.0972	\$3.5400	\$5.48	56.52%	\$2.38	35.40%	25/09/2025	10.58%	Pay to investor
SGPJOC	STOCKLAND	\$2.5173	\$2.8800	\$5.48	45.94%	\$2.96	47.45%	21/01/2032	8.51%	Pay to investor
SHLJOD	SONIC HEALTHCARE LTD	\$19.9884	\$22.8800	\$27.96	71.49%	\$7.97	18.17%	25/11/2032	7.90%	Pay to investor
SHLSO1	SONIC HEALTHCARE LTD	\$17.1220	\$19.6000	\$27.96	61.24%	\$10.84	29.90%	25/11/2032	5.81%	Pay down loan
SHLSO2	SONIC HEALTHCARE LTD	\$10.1394	\$11.6000	\$27.96	36.26%	\$17.82	58.51%	06/02/2035	3.54%	Pay down loan
SIGJOA	SIGMA HEALTHCARE LTD	\$1.8695	\$2.2300	\$2.86	65.37%	\$0.99	22.03%	06/02/2035	0.50%	Pay to investor
SIGJOB	SIGMA HEALTHCARE LTD	\$1.7137	\$2.0500	\$2.86	59.92%	\$1.15	28.32%	06/02/2035	0.44%	Pay to investor
SIGJOC	SIGMA HEALTHCARE LTD	\$1.4541	\$1.7400	\$2.86	50.84%	\$1.41	39.16%	06/02/2035	0.36%	Pay to investor
STOJOA	SANTOS LTD	\$3.9419	\$4.5100	\$7.81	50.47%	\$3.87	42.25%	25/09/2025	9.17%	Pay to investor
STOJOD	SANTOS LTD	\$4.5656	\$5.2400	\$7.81	58.46%	\$3.24	32.91%	25/11/2032	10.93%	Pay to investor
STWJOB	SPDR S&P/ASX 200 FUND	\$39.4192	\$45.1000	\$78.49	50.22%	\$39.07	42.54%	25/09/2025	6.82%	Pay to investor
STWSO1	SPDR S&P/ASX 200 FUND	\$33.0884	\$37.8600	\$78.49	42.16%	\$45.40	51.76%	25/11/2032	5.87%	Pay down loan
STWSO2	SPDR S&P/ASX 200 FUND	\$19.9851	\$22.8600	\$78.49	25.46%	\$58.50	70.88%	06/02/2035	4.56%	Pay down loan
SULJOA	SUPER RETAIL GROUP LTD	\$7.3583	\$8.7800	\$15.14	48.60%	\$7.78	42.01%	08/09/2033	15.29%	Pay to investor
SULJOC	SUPER RETAIL GROUP LTD	\$9.7218	\$11.6100	\$15.14	64.21%	\$5.42	23.32%	08/09/2033	21.96%	Pay to investor
SULJOD	SUPER RETAIL GROUP LTD	\$4.9543	\$5.9100	\$15.14	32.72%	\$10.19	60.96%	06/02/2035	11.68%	Pay to investor
SUNJOA	SUNCORP GROUP LTD	\$6.9005	\$7.8900	\$20.44	33.76%	\$13.54	61.40%	06/02/2035	30.06%	Pay to investor
SUNJOC	SUNCORP GROUP LTD	\$8.2796	\$9.4700	\$20.44	40.51%	\$12.16	53.67%	06/02/2035	33.47%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$2.7948	\$3.2000	\$20.44	13.67%	\$17.65	84.34%	25/09/2025	23.07%	Pay down loan
TCLJOC	TRANSURBAN GROUP	\$11.1255	\$12.7300	\$13.65	81.51%	\$2.52	6.74%	25/09/2025	25.75%	Pay to investor
TCLJOD	TRANSURBAN GROUP	\$8.8434	\$10.1400	\$13.65	64.79%	\$4.81	25.71%	25/11/2032	13.52%	Pay to investor
TCLJOE	TRANSURBAN GROUP	\$7.6015	\$8.7000	\$13.65	55.69%	\$6.05	36.26%	25/11/2032	10.75%	Pay to investor
TCLJOF	TRANSURBAN GROUP	\$6.7981	\$7.7800	\$13.65	49.80%	\$6.85	43.00%	10/02/2033	9.49%	Pay to investor
TCLJOG	TRANSURBAN GROUP	\$9.7538	\$11.1600	\$13.65	71.46%	\$3.90	18.24%	10/02/2033	16.68%	Pay to investor
TLCJOA	THE LOTTERY CORP LTD	\$3.8702	\$4.4300	\$5.45	71.01%	\$1.58	18.72%	15/07/2032	11.71%	Pay to investor
TLCJOB	THE LOTTERY CORP LTD	\$3.0343	\$3.4700	\$5.45	55.68%	\$2.42	36.33%	15/07/2032	7.66%	Pay to investor
TLCSO1	THE LOTTERY CORP LTD	\$2.8883	\$3.3000	\$5.45	53.00%	\$2.56	39.45%	15/07/2032	7.22%	Pay down loan
TLCSO2	THE LOTTERY CORP LTD	\$2.2196	\$2.5400	\$5.45	40.73%	\$3.23	53.39%	15/07/2032	5.73%	Pay down loan
TLSJOA	TELSTRA CORP LTD	\$1.7093	\$1.9400	\$4.92	34.74%	\$3.21	60.57%	25/09/2025	5.76%	Pay to investor
TLSJOB	TELSTRA CORP LTD	\$3.5041	\$4.0100	\$4.92	71.22%	\$1.42	18.50%	25/11/2032	13.07%	Pay to investor
TLSJOC	TELSTRA CORP LTD	\$2.5207	\$2.8600	\$4.92	51.23%	\$2.40	41.87%	15/07/2032	7.71%	Pay to investor
TLSJOF	TELSTRA CORP LTD	\$2.1921	\$2.5100	\$4.92	44.55%	\$2.73	48.98%	10/02/2033	6.78%	Pay to investor
TLSJOH	TELSTRA CORP LTD	\$3.0542	\$3.4900	\$4.92	62.08%	\$1.87	29.07%	10/02/2033	9.92%	Pay to investor
TLSO2	TELSTRA CORP LTD	\$2.1442	\$2.4600	\$4.92	43.58%	\$2.78	50.00%	21/01/2032	6.66%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.30%pa

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TLSSO4	TELSTRA CORP LTD	\$1.6654	\$1.9000	\$4.92	33.85%	\$3.25	61.38%	10/02/2033	5.68%	Pay down loan
TLSSO5	TELSTRA CORP LTD	\$1.2836	\$1.4700	\$4.92	26.09%	\$3.64	70.12%	10/02/2033	5.09%	Pay down loan
TLXJOA	TELIX PHARMACEUTICALS LTD	\$12.4636	\$15.5000	\$21.32	58.46%	\$8.86	27.30%	06/02/2035	0.00%	Pay to investor
TNEJOC	TECHNOLOGY ONE LTD	\$26.3362	\$30.1300	\$40.21	65.50%	\$13.87	25.07%	08/09/2033	1.73%	Pay to investor
TPGJOA	TPG TELECOM LTD	\$2.8325	\$3.2500	\$5.48	51.69%	\$2.65	40.69%	10/02/2033	6.80%	Pay to investor
TWEJOC	TREASURY WINE ESTATES LTD	\$6.2733	\$7.1800	\$8.07	77.74%	\$1.80	11.03%	06/02/2035	10.57%	Pay to investor
VASJOA	VANGUARD AUST SHARES IDX ETF	\$51.5714	\$59.0000	\$108.15	47.69%	\$56.58	45.45%	21/01/2032	6.00%	Pay to investor
VASSO1	VANGUARD AUST SHARES IDX ETF	\$46.3192	\$52.9800	\$108.15	42.83%	\$61.83	51.01%	25/11/2032	5.49%	Pay down loan
VASSO2	VANGUARD AUST SHARES IDX ETF	\$25.0847	\$28.7000	\$108.15	23.19%	\$83.07	73.46%	06/02/2035	4.09%	Pay down loan
VHYJOD	VANGUARD AUS HIGH YIELD	\$51.5714	\$59.0000	\$75.79	68.05%	\$24.22	22.15%	21/01/2032	26.94%	Pay to investor
VHYJOE	VANGUARD AUS HIGH YIELD	\$44.2249	\$50.6000	\$75.79	58.35%	\$31.57	33.24%	06/02/2035	20.67%	Pay to investor
VHYJOF	VANGUARD AUS HIGH YIELD	\$36.8610	\$42.1700	\$75.79	48.64%	\$38.93	44.36%	06/02/2035	16.76%	Pay to investor
VHYJOG	VANGUARD AUS HIGH YIELD	\$29.4867	\$33.7300	\$75.79	38.91%	\$46.30	55.50%	06/02/2035	14.09%	Pay to investor
VHYSO1	VANGUARD AUS HIGH YIELD	\$20.0353	\$22.9100	\$75.79	26.44%	\$55.75	69.77%	25/09/2025	11.70%	Pay down loan
VHYSO2	VANGUARD AUS HIGH YIELD	\$37.4304	\$42.8100	\$75.79	49.39%	\$38.36	43.51%	06/02/2035	17.01%	Pay down loan
VTSSO1	VANGUARD TOTL ST MKT ETF-CDI	\$173.4280	\$198.4000	\$473.13	36.66%	\$299.70	58.07%	25/11/2032	1.84%	Pay down loan
WBCJOA	WESTPAC BANKING CORP	\$23.6839	\$26.4000	\$33.11	71.53%	\$9.43	20.27%	15/07/2032	16.13%	Pay to investor
WBCJOB	WESTPAC BANKING CORP	\$14.7797	\$16.4700	\$33.11	44.64%	\$18.33	50.26%	06/02/2035	8.29%	Pay to investor
WBCJOC	WESTPAC BANKING CORP	\$15.0436	\$16.7700	\$33.11	45.44%	\$18.07	49.35%	25/11/2032	8.41%	Pay to investor
WBCJOG	WESTPAC BANKING CORP	\$21.1227	\$23.5600	\$33.11	63.80%	\$11.99	28.84%	25/11/2032	12.68%	Pay to investor
WBCJOH	WESTPAC BANKING CORP	\$11.6223	\$12.9500	\$33.11	35.10%	\$21.49	60.89%	06/02/2035	7.07%	Pay to investor
WBCJOI	WESTPAC BANKING CORP	\$10.1474	\$11.3000	\$33.11	30.65%	\$22.96	65.87%	06/02/2035	6.62%	Pay to investor
WBCSO2	WESTPAC BANKING CORP	\$4.0784	\$4.5400	\$33.11	12.32%	\$29.03	86.29%	25/09/2025	5.24%	Pay down loan
WBCSO3	WESTPAC BANKING CORP	\$12.4241	\$13.8400	\$33.11	37.52%	\$20.69	58.20%	26/05/2026	7.35%	Pay down loan
WBCSO4	WESTPAC BANKING CORP	\$10.9462	\$12.2100	\$33.11	33.06%	\$22.16	63.12%	25/11/2032	6.86%	Pay down loan
WBCSO5	WESTPAC BANKING CORP	\$9.8205	\$10.9400	\$33.11	29.66%	\$23.29	66.96%	06/02/2035	6.53%	Pay down loan
WDISO2	SPDR S&P GLOBAL DIVIDEND FUND	\$7.9389	\$9.0800	\$21.24	37.38%	\$13.30	57.25%	25/09/2025	11.53%	Pay down loan
WDSJOD	WOODSIDE ENERGY GROUP LTD	\$14.4993	\$16.5800	\$25.21	57.51%	\$10.71	34.23%	06/02/2035	17.48%	Pay to investor
WDSO2	WOODSIDE ENERGY GROUP LTD	\$9.8463	\$11.2700	\$25.21	39.06%	\$15.36	55.30%	15/07/2032	12.19%	Pay down loan
WDSO3	WOODSIDE ENERGY GROUP LTD	\$15.4055	\$17.6200	\$25.21	61.11%	\$9.80	30.11%	25/09/2025	19.10%	Pay down loan
WDSO4	WOODSIDE ENERGY GROUP LTD	\$12.6900	\$14.5200	\$25.21	50.34%	\$12.52	42.40%	15/07/2032	14.96%	Pay down loan
WDSO5	WOODSIDE ENERGY GROUP LTD	\$11.8363	\$13.5400	\$25.21	46.95%	\$13.37	46.29%	06/02/2035	14.00%	Pay down loan
WEBJOA	WEB TRAVEL GROUP LTD	\$2.9705	\$3.4000	\$4.86	61.12%	\$1.89	30.04%	06/02/2035	0.00%	Pay to investor
WESJOA	WESFARMERS LTD	\$42.3872	\$48.4900	\$83.12	51.00%	\$40.73	41.66%	25/09/2025	4.96%	Pay to investor
WESJOB	WESFARMERS LTD	\$30.3328	\$34.7000	\$83.12	36.49%	\$52.79	58.25%	25/11/2032	3.83%	Pay to investor
WESJOD	WESFARMERS LTD	\$42.4785	\$48.5900	\$83.12	51.11%	\$40.64	41.54%	25/11/2032	4.97%	Pay to investor
WESJOE	WESFARMERS LTD	\$21.9584	\$25.1100	\$83.12	26.42%	\$61.16	69.79%	10/02/2033	3.30%	Pay to investor
WESSO1	WESFARMERS LTD	\$34.9762	\$40.0100	\$83.12	42.08%	\$48.14	51.86%	25/09/2025	4.20%	Pay down loan
WHCJOA	WHITEHAVEN COAL LTD	\$4.0393	\$5.0500	\$7.18	56.26%	\$3.14	29.67%	06/02/2035	7.00%	Pay to investor
WHCJOB	WHITEHAVEN COAL LTD	\$2.6246	\$3.2600	\$7.18	36.55%	\$4.56	54.60%	25/09/2025	4.83%	Pay to investor
WHCJOD	WHITEHAVEN COAL LTD	\$3.3951	\$4.2200	\$7.18	47.29%	\$3.78	41.23%	15/07/2032	5.81%	Pay to investor
WHCJOG	WHITEHAVEN COAL LTD	\$3.0788	\$3.8500	\$7.18	42.88%	\$4.10	46.38%	25/09/2025	5.36%	Pay to investor
WLEJOB	WAM LEADERS LTD	\$0.9729	\$1.0700	\$1.27	76.91%	\$0.29	15.42%	10/02/2033	31.84%	Pay to investor
WLEJOC	WAM LEADERS LTD	\$0.8128	\$0.8900	\$1.27	64.25%	\$0.45	29.64%	10/02/2033	20.57%	Pay to investor

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WLEJOD	WAM LEADERS LTD	\$1.0099	\$1.1000	\$1.27	79.83%	\$0.26	13.04%	10/02/2033	36.46%	Pay to investor
WORJOA	WORLEY LIMITED	\$8.4470	\$9.6600	\$13.16	64.19%	\$4.71	26.60%	25/09/2025	10.61%	Pay to investor
WORSO1	WORLEY LIMITED	\$9.3412	\$10.6900	\$13.16	70.98%	\$3.82	18.77%	26/05/2026	13.09%	Pay down loan
WOWJOA	WOOLWORTHS LTD	\$21.2451	\$24.3100	\$31.25	67.98%	\$10.00	22.21%	25/11/2032	13.59%	Pay to investor
WOWJOD	WOOLWORTHS LTD	\$19.2355	\$22.0100	\$31.25	61.55%	\$12.01	29.57%	06/02/2035	11.32%	Pay to investor
WOWJOF	WOOLWORTHS LTD	\$23.7120	\$27.1200	\$31.25	75.88%	\$7.54	13.22%	06/02/2035	18.04%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$24.8308	\$27.6700	\$31.25	79.46%	\$6.42	11.46%	26/05/2026	21.19%	Pay down loan
WOWSO2	WOOLWORTHS LTD	\$18.4999	\$21.1700	\$31.25	59.20%	\$12.75	32.26%	21/01/2032	10.67%	Pay down loan
WOWSO3	WOOLWORTHS LTD	\$10.1911	\$11.6600	\$31.25	32.61%	\$21.06	62.69%	06/02/2035	6.46%	Pay down loan
XROJOA	XERO LTD	\$103.8631	\$123.9900	\$180.17	57.65%	\$76.31	31.18%	06/02/2035	0.00%	Pay to investor
XROJOB	XERO LTD	\$117.8062	\$140.6200	\$180.17	65.39%	\$62.36	21.95%	15/07/2032	0.00%	Pay to investor
XROJOD	XERO LTD	\$87.6780	\$104.6700	\$180.17	48.66%	\$92.49	41.90%	25/11/2032	0.00%	Pay to investor
XROJOE	XERO LTD	\$59.8776	\$71.4700	\$180.17	33.23%	\$120.29	60.33%	25/11/2032	0.00%	Pay to investor
YM1JOA	BETASHARES AUS TOP 20 EQ YLD	\$5.8994	\$6.7500	\$7.75	76.12%	\$1.85	12.90%	06/02/2035	35.42%	Pay to investor
YM1JOB	BETASHARES AUS TOP 20 EQ YLD	\$5.1620	\$5.9100	\$7.75	66.61%	\$2.59	23.74%	06/02/2035	25.33%	Pay to investor
YM1SO1	BETASHARES AUS TOP 20 EQ YLD	\$2.3568	\$2.6900	\$7.75	30.41%	\$5.39	65.29%	15/07/2032	12.15%	Pay down loan
YM1SO3	BETASHARES AUS TOP 20 EQ YLD	\$0.2730	\$0.3100	\$7.75	3.52%	\$7.48	96.00%	06/02/2035	8.77%	Pay down loan

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CitiFirst Instalment MINIs - current interest rate 8.30%pa

Effective Date: 24-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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