

<b>Deal name:</b>	<b>Driver Australia Seven</b>
<b>Issuer:</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its capacity as trustee of the Driver Australia Seven Trust.
<b>Originator of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Seller of the Receivables:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Servicer name:</b>	Volkswagen Financial Services Australia Pty Limited
<b>Reporting entity:</b>	Volkswagen Financial Services Australia Pty Limited ABS Operations (Physical Address) Level 1, 24 Muir Road, Chullora NSW 2190 (Postal Address) Locked Bag 4002 Chullora NSW 2190
<b>Contact:</b>	Phone: +61 2 9751 6257 Fax: +61 2 9695 6399 Email: ABSOperations.Australia@vwfs.com.au
<b>Corporate Services Provider:</b>	Perpetual Corporate Trust Limited (ABN 99 000 341 533) Level 18, 123 Pitt Street, Sydney NSW 2000 Australia in its personal capacity.

**IMPORTANT NOTICE to Investors:**  
Pursuant to clause 6.3 of the TRUST RECEIVABLES PURCHASE AGREEMENT,  
VWFS Australia Pty Ltd expects to exercise the Clean Up Call Option effective with  
payment date 21.10.2025



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Reporting details

Deal overview			
Initial Cut-Off Date	31/10/2021	Publication Date	16/09/2025 (16th of each month)
Scheduled date of Clean-Up-Call	10/2025	Payment Date	22/09/2025 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	31/08/2025
Issue Date	22/11/2021	Monthly Period	from 01/08/2025 until 31/08/2025
Period no.	46	Interest Accrual Period	from 21/08/2025 until 22/09/2025
Reporting frequency	Monthly	Note payment period	from 21/08/2025 until 22/09/2025
Next Payment Date	21/10/2025	Days accrued	32

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	10,680	70.07%	463,158,976.27 AUD	77.19%
Used Cars	4,561	29.93%	136,866,121.79 AUD	22.81%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Chattel Mortgage	9,371	61.49%	414,965,143.56 AUD	69.16%
Consumer Loan	5,870	38.51%	185,059,954.50 AUD	30.84%
Total	15,241	100.00%	600,025,098.06 AUD	100.00%

Parties Overview

<b>Lead Manager:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p> <p><b>Bank of America Merrill Lynch (which is the trading name of Merrill Lynch International)</b> (ABN 125 336 567) Merrill Lynch Financial Centre 2 King Edward Street London EC1A 1HQ Great Britain</p>	<b>Security Trustee:</b>	<p><b>P.T. Limited</b> (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>
<b>Trustee:</b>	<p><b>Perpetual Corporate Trust Limited</b> (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia in its capacity as trustee of the Driver Australia Seven Trust.</p>	<b>Trust Manager:</b>	<p><b>Perpetual Nominees Limited</b> (ABN 37 000 733 700) Level 18 123 Pitt Street Sydney 2000 Australia in its capacity as the trust manager for the Driver Australia Seven Trust.</p>
<b>Sub Trust Manager:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190 Australia Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257</p>	<b>Account Bank:</b>	<p><b>Australia and New Zealand Banking Group Limited</b> (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia</p>
<b>Clearing Systems:</b>	<p><b>Austraclear Limited</b> (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000</p> <p><b>Perpetual Corporate Trust Limited</b> (ABN 99 000 341 533) Level 18 123 Pitt Street Sydney NSW 2000 Australia</p>	<b>Swap Counterparty:</b>	<p><b>ING Bank N.V.</b>  Foppingadreff 7 1102 BD Amsterdam Netherlands</p>
<b>Servicer:</b>	<p><b>Volkswagen Financial Services Australia Pty Limited</b> (ABN 20 097 071 460) Level 1 24 Muir Road Chullora NSW 2190 Australia Email: ABSOperations.Australia@vwfs.com.au Tel: +61 2 9751 6257</p>	<b>Rating agencies:</b>	<p><b>Fitch Ratings</b>  Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance</p> <p><b>Moody's</b>  Level 10 1 O'Connell Street Sydney NSW 2000 Australia Email: Monitor.Sydney@moodys.com Attn.: Monitor Sydney</p>

Transaction Events I

Clean-up-call condition			
Percentage of the Current Outstanding Discounted Receivables Balance			10.42%
Min. Percentage of Outstanding Discounted Receivables Balance		10.00%	The Clean-Up-Call Condition is expected to be reached in10/2025

**Clean-up-call**  
VWFS Australia will have the right at its option to exercise a Clean-Up Call and to repurchase all (but not only some) of the Purchased Receivables from the Issuer at any time when the then outstanding Aggregate Discounted Receivables Balance is less than ten (10) per cent. of the Aggregate Cut-off Date Discounted Receivables Balance and, assuming the Transaction Documents are given full effect, all payment obligations under the Notes, including principal and accrued interest, will thereby be fulfilled in accordance with the Order of Priority (the Clean-up Call Conditions).

Repurchase of Receivables	Number of contracts	% of Contracts	Outstanding Discounted Receivables Balance	% of Outstanding Discounted Receivables Balance	Interest Compensation Payment	Repurchase Price
Current Period	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Previous Periods	0	0.00%	0.00 AUD	0.00%	0.00 AUD	0.00 AUD
Total	0	0.00%	0.00AUD	0.00%	0.00 AUD	0.00AUD

If a repurchase of receivables occurred, it would only result from non-eligibility as of the respective Pool Cut Date (which has been discovered at a later stage), a Legitimate Repudiation of a Receivables Contract, a Reloaded Contract or a Flat-Cancelled Contract.

Transaction Parties replacements

Capacity of transaction party	Date of replacement	Reason for replacement	Replaced party	Replaced by
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Credit Enhancement Increase Condition	
Level 1a Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.40% for any Payment Date prior to or during November 2022	No
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.80% for any Payment Date from November 2022 but prior to or during November 2023	No
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.20% for any Payment Date after November 2023	No
Level 2 Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.80% for any Payment Date	No

Net losses	Net Loss Amount
Net Salvage Loss registered in current Period	1,057.59 AUD
Cumulative Net Salvage Loss incl.current Period	3,143,402.48 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	3,143,402.48 AUD
Discounted Balance as of Pool Cut Date	600,025,098.06 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.52388%

Transaction Events III

Account Bank

Australia and New Zealand Banking Group Limited

Current rating

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

or

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa2	P-1	STA	AA-	F1+	STA
A2	P-1	-	-	F1	-
A2	P-1	-	A	-	-

If the Account Bank ceases to have the Account Bank Required Rating it shall, at its own cost,

(i) transfer the accounts to an Eligible Collateral Bank, or

(ii) provide a guarantee from an Eligible Guarantor, or

If none of the measures is taken within a given timespan, the Issuer may enter into new banking arrangements at its own initiative with another Account Bank.

(Please refer to the Prospectus for a complete description of the mechanism)

Required rating: **Fulfilled**

Swap Counterparty

ING Bank N.V.

Current rating

Minimum required Rating for Class A Notes

Minimum required Rating for Class B Notes

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A1	P-1	STA	AA-	F1+	STA
A3	-	-	A	F1	-
	-	-	-	-	-

If the Swap Bank falls below the above mentioned Minimum Rating (Level I) it shall provide Eligible Credit Support by means of Cash or certain types of Prime Debt Obligations

If the Swap Bank ceases to have the even lower Rating as an Eligible Swap Counterparty (Level II) it shall, at its own cost,

(i) transfer all rights and obligations under the Swap Agreement to another Eligible Swap Partner or

(ii) provide a guarantee from an Eligible Guarantor,

If none of the measures is taken within a given timespan, the Issuer may enter into new arrangements at its own initiative with another Swap Bank.

(Please refer to the Prospectus for a complete description of the mechanism)

Required rating: **Fulfilled**

Servicer

Volkswagen Financial Services Australia Pty Ltd

If the Monthly Remittance Condition is satisfied, VWFS Australia, as the Servicer, is required to pay collections of the Purchased Receivables (including proceeds from the disposition of any

Financed Objects) received by it during each Monthly Period into the Distribution Account in a single deposit no later than the Payment Date for that Monthly Period.

If the Monthly Remittance Condition is not met, the Servicer must remit collections received by it in respect of the Purchased Receivables in accordance with the procedure outlined in detail in

"ADMINISTRATION OF THE PURCHASED RECEIVABLES UNDER THE SERVICING AGREEMENT - Commingling".

**Monthly  
Remittance  
Condition:**

**Fulfilled**

Information regarding the notes I

Rating at issue date	Class A	Class B
Moody's	Aaa (sf)	Aa2 (sf)
Fitch	AAA(sf)	NR(sf)
Current Rating	Class A	Class B
Moody's	Aaa	Aa1
Fitch	AAA(sf)	NR(sf)
Information on Notes	Class A	Class B
Legal final maturity date	21/01/2030	21/01/2030
Scheduled Clean Up Call	Oct 2025	Oct 2025
ISIN:	AU3FN0063434	AU3FN0063442
Common Code:	239718256	239718272
Nominal Amount	100,000.00 AUD	100,000.00 AUD
Information on Interest	Class A	Class B
Spread / Margin	70bps	100bps
Index Rate	1-Month-BBSW	1-Month-BBSW
Fixed/Floating	floating	floating
Current Coupon	1-Month-BBSW +70	1-Month-BBSW +100
Day Count Convention	actual/365	actual/365



## Information regarding the notes II

Monthly Period:	08/2025
Payment Date:	22/09/2025
Interest Accrual Period (from/until)	from 21/08/2025 until 22/09/2025
Days accrued	32
Index Rate	1-Month-BBSW
Base Interest Rate:	3.5575%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	189,771.31 AUD	21,961.35 AUD
Interest paid	189,771.31 AUD	21,961.35 AUD

Unpaid Interest	Class A	Class B
Unpaid Interest of the Monthly Period	- AUD	- AUD
Cumulative unpaid Interest	- AUD	- AUD

Notes Balance	Class A	Class B
Note Balance as of Pool Cut	526,200,000.00 AUD	33,000,000.00 AUD
Notes balance as of the beginning of the Monthly Period	50,841,549.24 AUD	5,496,361.20 AUD
Redemption amount due to amortising series	4,571,993.94 AUD	494,267.40 AUD
<b>Notes Balance as of the end of the Monthly Period</b>	<b>46,269,555.30 AUD</b>	<b>5,002,093.80 AUD</b>

Payments to Investors per note	Class A	Class B
Interest	36.06 AUD	66.55 AUD
Principal repayment per Class	868.87 AUD	1,497.78 AUD
Number of Notes	5,262	330
Note Factor	0.0879315	0.1515786

Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	12.3037%	6.8039%
Current OC Percentage	25.9999%	18.0000%
Target OC Percentage	26.0000%	18.0000%

Subordinated Loan	
Balance as of the beginning of the Monthly Period	1,418,927.95 AUD
Regular redemption from waterfall	(1,190,839.46 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	228,088.49 AUD

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	7,200,000.00 AUD
Balance as of the beginning of the period	6,000,000.00 AUD
Specified General Cash Collateral Account Balance	6,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the Month of Poolcut	750,316.78 AUD
the lesser of: \$6,000,000; and	6,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end of Month of Poolcut	56,337,910.44 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	6,000,000.00 AUD

## Credit enhancement

Credit enhancement as of Cut-off-Date	% of aggregate outstanding discounted balance	Value
Class B note	5.50%	33,000,000.00 AUD
Subordinated loan	5.80%	34,825,098.06 AUD
Overcollateralization	1.00%	6,000,000.00 AUD
Cash collateral account	1.20%	7,200,000.00 AUD

Cash collateral account (CCA)	Value	in % of Outstanding Discounted Receivables Balance as of Poolcut Date
Initial balance at poolcut	7,200,000.00 AUD	1.20%
Initial Targeted Balance at Poolcut	7,200,000.00 AUD	1.20%
Current Targeted Balance	6,000,000.00 AUD	1.00%
Balance as of the beginning of the period	6,000,000.00 AUD	1.00%
General payment from CCA	-	
General payment to CCA	-	
Balance as of the end of the period	6,000,000.00 AUD	1.00%

## Calculation of Credit Enhancement

Initially, Driver Australia Seven's Credit Enhancement consists of the respective Note Issue in comparison to the Discounted Receivables Balance as of Poolcut, minus any Senior Debt Issuance. This 'Overcollateralisation' (i.e. Credit Enhancement excluding the Cash Collateral Account) is specific for each Note Series and increases with its seniority. Subsequently, the 'Overcollateralisation' is calculated (as an Overcollateralisation Percentage) on a monthly basis, all on end of month figures. Considering the seniority of the respective Note Series, redemption is made until a Target Overcollateralisation Percentage has been reached. All remaining funds will be used to perform payments in the more junior positions of the Order of Priority. The Target OC percentages for each Note Class are determined subject to 3 items:- They will increase in 2 steps in case the Cumulative Net Loss Ratio exceeds a certain level and Credit Enhancement Increase Condition is met.- They will increase to 100% if the Aggregate Discounted Receivables Balance falls below 10.00% of the Aggregate Discounted Receivables Balance at Cut-Off Date (without a Clean-Up Call being exercised).- A Foreclosure Event causes the transaction to switch into sequential payment mode, in which case the OC Percentages will not determine the maximum redemption amount and may be exceeded. In addition, there is the 'General Cash Reserve', in the form of a Cash Collateral Account, which is in principle to the benefit of all Tranches over the entire lifetime of the transaction.

## Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Initial principal	526,200,000.00 AUD	33,000,000.00 AUD
Underlying principal for reporting period	50,841,549.24 AUD	5,496,361.20 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(126,007.53 AUD)	(13,112.21 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	6,549,508.41 AUD	6,549,508.41 AUD
1) ii) Available Collections - Interest on Trust Account	23,296.41 AUD	6,572,804.82 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	6,572,804.82 AUD
3) i) Net Swap Receipts - Class A	126,007.53 AUD	6,698,812.35 AUD
3) ii) Net Swap Receipts - Class B	13,112.21 AUD	6,711,924.56 AUD
4) Damages and Indemnity Payments to Issuer	-	6,711,924.56 AUD
5) Other Reimbursement Amounts	-	6,711,924.56 AUD
6) Buffer Release Amount	(169,713.02 AUD)	6,542,211.54 AUD
Remaining Rounding Amount (M-1)	20.34 AUD	6,542,231.88 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	6,542,231.88 AUD	6,542,231.88 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	6,542,230.88 AUD
2) Taxes	-	6,542,230.88 AUD
3) Trust Fees & Expenses and Servicer Fees	(65,988.27 AUD)	6,476,242.61 AUD
4. a) Net Swap Payments - Class A Notes	-	6,476,242.61 AUD
4. b) Net Swap Payments - Class B Notes	-	6,476,242.61 AUD
5. a) Interest accrued in prev. month - Class A	(189,771.31 AUD)	6,286,471.30 AUD
5. b) Interest Shortfalls from prior months - Class A	-	6,286,471.30 AUD
6. a) Interest accrued in prev. month - Class B	(21,961.35 AUD)	6,264,509.95 AUD
6. b) Interest Shortfalls from prior months - Class B	-	6,264,509.95 AUD
7) Payment to Cash Collateral Account	-	6,264,509.95 AUD
8) Principal Payment - Class A	(4,571,993.94 AUD)	1,692,516.01 AUD
9) Principal Payment - Class B	(494,267.40 AUD)	1,198,248.61 AUD
Remaining Rounding Amount (Current Period)	(22.95 AUD)	1,198,225.66 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,198,225.66 AUD
11) Other Payment to Swap Counterparties	-	1,198,225.66 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(7,386.20 AUD)	1,190,839.46 AUD
Interest Accrued this period on the Subordinated Loan	-	1,190,839.46 AUD
Unpaid Interest on the Subordinated Loan	-	1,190,839.46 AUD
13) Subordinated Loan Principal	(1,190,839.46 AUD)	-
14) Surplus Income Distribution to Beneficiary of the Trust	-	-

Distribution of Cash Collateral Account surplus	Payment to Waterfall Position	Remaining amount
Payment from CCA	-	-
Payment of Interest Accrued this period on the Subordinated Loan	-	-
Payment of Unpaid Interest on the Subordinated Loan	-	-
Payment in respect of regular redemption to subordinated lender	-	-
Distribution to Beneficiary of the Trust	-	-

## Retention of Net Economic Interest

Period	Poolcut	Balance as at Current Period
<b>Total Assets</b>	<b>684,926,843.21 AUD</b>	<b>64,923,265.02 AUD</b>
Nominal Receivables Balance	684,926,843.21 AUD	64,923,265.02 AUD
<b>First loss piece</b>	<b>48,025,098.06 AUD</b>	<b>17,254,749.27 AUD</b>
Subordinated Loan balance	34,825,098.06 AUD	228,088.49 AUD
Overcollateralisation	6,000,000.00 AUD	11,026,660.78 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
<b>Actual retention</b>	<b>7.01%</b>	<b>26.58%</b>

In its capacity as originator and original lender, VWFSA complies with the retention requirement of a material net economic interest in accordance with Article 6 (3) (d) of the European Securitisation Regulation.

By adhering to Article 6 (3) (d) of the European Securitisation Regulation, VWFSA will keep the exposures designated for retention on its balance sheet on an ongoing basis.

The latest end of month level of retention will be published on a monthly basis in the investor report.

## Amortisation profile I

Note Class	Class A		Class B	
WAL	At closing: 1.85 yrs	Currently: 0.15 yrs	At closing: 2.84 yrs	Currently: 0.15 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PoolCut	526,200,000.00 AUD	-	33,000,000.00 AUD	-
12/2021	510,049,185.54 AUD	-	33,000,000.00 AUD	-
01/2022	494,276,866.74 AUD	-	33,000,000.00 AUD	-
02/2022	480,766,050.30 AUD	-	33,000,000.00 AUD	-
03/2022	466,604,640.18 AUD	-	33,000,000.00 AUD	-
04/2022	449,793,707.82 AUD	-	33,000,000.00 AUD	-
05/2022	434,204,927.58 AUD	-	33,000,000.00 AUD	-
06/2022	416,766,133.38 AUD	-	33,000,000.00 AUD	-
07/2022	399,553,605.18 AUD	-	33,000,000.00 AUD	-
08/2022	382,999,405.80 AUD	-	33,000,000.00 AUD	-
09/2022	367,050,704.76 AUD	-	33,000,000.00 AUD	-
10/2022	352,075,000.14 AUD	-	33,000,000.00 AUD	-
11/2022	337,754,730.24 AUD	-	33,000,000.00 AUD	-
12/2022	322,389,374.52 AUD	-	33,000,000.00 AUD	-
01/2023	308,497,905.00 AUD	-	33,000,000.00 AUD	-
02/2023	295,031,605.08 AUD	-	33,000,000.00 AUD	-
03/2023	282,007,734.12 AUD	-	33,000,000.00 AUD	-
04/2023	266,550,924.84 AUD	-	33,000,000.00 AUD	-
05/2023	254,648,386.08 AUD	-	33,000,000.00 AUD	-
06/2023	240,840,950.70 AUD	-	33,000,000.00 AUD	-
07/2023	227,003,048.34 AUD	-	33,000,000.00 AUD	-
08/2023	216,117,548.94 AUD	-	31,022,277.00 AUD	-
09/2023	207,506,075.46 AUD	-	27,654,914.10 AUD	-
10/2023	198,541,679.64 AUD	-	24,302,025.00 AUD	-
11/2023	189,750,982.44 AUD	-	21,078,129.60 AUD	-
12/2023	180,980,280.84 AUD	-	19,565,386.50 AUD	-
01/2024	173,061,707.52 AUD	-	18,709,359.90 AUD	-
02/2024	165,548,255.58 AUD	-	17,897,101.20 AUD	-
03/2024	157,862,736.24 AUD	-	17,066,240.40 AUD	-
04/2024	150,655,743.18 AUD	-	16,287,087.30 AUD	-
05/2024	143,207,961.00 AUD	-	15,481,943.40 AUD	-
06/2024	134,856,114.60 AUD	-	14,579,040.30 AUD	-
07/2024	127,992,782.76 AUD	-	13,837,012.20 AUD	-
08/2024	120,292,319.34 AUD	-	13,004,560.80 AUD	-
09/2024	113,619,366.66 AUD	-	12,283,141.20 AUD	-
10/2024	107,057,810.52 AUD	-	11,573,766.60 AUD	-
11/2024	100,451,895.72 AUD	-	10,859,613.60 AUD	-
12/2024	94,241,314.98 AUD	-	10,188,251.70 AUD	-
01/2025	88,764,046.56 AUD	-	9,596,070.00 AUD	-
02/2025	83,097,188.28 AUD	-	8,983,474.50 AUD	-
03/2025	77,690,535.90 AUD	-	8,398,962.00 AUD	-
04/2025	72,454,898.52 AUD	-	7,832,932.80 AUD	-
05/2025	67,187,162.94 AUD	-	7,263,425.40 AUD	-
06/2025	61,578,975.96 AUD	-	6,657,132.90 AUD	-
07/2025	55,892,332.56 AUD	-	6,042,405.60 AUD	-
08/2025	50,841,549.24 AUD	-	5,496,361.20 AUD	-
09/2025	46,269,555.30 AUD	-	5,002,093.80 AUD	-
10/2025	-	-	-	-

\*Based on the following assumptions: CPR of 10% and Clean-Up-Call at 10.00% of the of the Maximum Discounted Receivables Balance

## Run out schedule I

End of Collection Period	Principal	Interest	Nominal Instalments
arrears	1,696,336.94 AUD	72,689.09 AUD	1,769,026.03 AUD
09.2025	3,296,918.41 AUD	294,439.88 AUD	3,591,358.29 AUD
10.2025	4,026,684.08 AUD	279,693.61 AUD	4,306,377.69 AUD
11.2025	4,060,186.56 AUD	261,449.40 AUD	4,321,635.96 AUD
12.2025	4,906,481.69 AUD	240,691.42 AUD	5,147,173.11 AUD
01.2026	4,308,298.90 AUD	216,579.88 AUD	4,524,878.78 AUD
02.2026	4,525,029.14 AUD	196,154.44 AUD	4,721,183.58 AUD
03.2026	4,536,574.29 AUD	173,696.74 AUD	4,710,271.03 AUD
04.2026	4,545,406.02 AUD	151,628.72 AUD	4,697,034.74 AUD
05.2026	6,503,561.44 AUD	129,516.79 AUD	6,633,078.23 AUD
06.2026	7,742,624.20 AUD	97,879.98 AUD	7,840,504.18 AUD
07.2026	4,520,415.08 AUD	60,215.16 AUD	4,580,630.24 AUD
08.2026	3,675,869.73 AUD	38,225.34 AUD	3,714,095.07 AUD
09.2026	308,586.21 AUD	20,343.75 AUD	328,929.96 AUD
10.2026	414,591.42 AUD	18,842.43 AUD	433,433.85 AUD
11.2026	229,484.40 AUD	16,825.76 AUD	246,310.16 AUD
12.2026	265,144.75 AUD	15,709.39 AUD	280,854.14 AUD
01.2027	245,862.04 AUD	14,419.63 AUD	260,281.67 AUD
02.2027	263,436.63 AUD	13,223.57 AUD	276,660.20 AUD
03.2027	216,863.18 AUD	11,942.05 AUD	228,805.23 AUD
04.2027	205,101.31 AUD	10,887.18 AUD	215,988.49 AUD
05.2027	248,375.87 AUD	9,889.49 AUD	258,265.36 AUD
06.2027	180,598.79 AUD	8,681.24 AUD	189,280.03 AUD
07.2027	174,653.88 AUD	7,802.71 AUD	182,456.59 AUD
08.2027	281,870.18 AUD	6,953.05 AUD	288,823.23 AUD
09.2027	168,542.97 AUD	5,581.88 AUD	174,124.85 AUD
10.2027	143,115.29 AUD	4,761.94 AUD	147,877.23 AUD
11.2027	131,720.42 AUD	4,065.78 AUD	135,786.20 AUD
12.2027	123,675.95 AUD	3,425.07 AUD	127,101.02 AUD
01.2028	112,164.04 AUD	2,823.36 AUD	114,987.40 AUD
02.2028	105,217.56 AUD	2,277.74 AUD	107,495.30 AUD
03.2028	91,869.48 AUD	1,765.90 AUD	93,635.38 AUD
04.2028	86,593.03 AUD	1,318.96 AUD	87,911.99 AUD
05.2028	69,806.95 AUD	897.68 AUD	70,704.63 AUD
06.2028	48,276.00 AUD	558.13 AUD	48,834.13 AUD
07.2028	28,439.10 AUD	323.27 AUD	28,762.37 AUD
08.2028	14,426.95 AUD	184.99 AUD	14,611.94 AUD
09.2028	5,092.83 AUD	114.77 AUD	5,207.60 AUD
10.2028	3,726.21 AUD	90.00 AUD	3,816.21 AUD
11.2028	3,743.76 AUD	71.88 AUD	3,815.64 AUD
12.2028	2,076.90 AUD	53.68 AUD	2,130.58 AUD
01.2029	2,086.54 AUD	43.57 AUD	2,130.11 AUD
02.2029	1,374.06 AUD	33.41 AUD	1,407.47 AUD
03.2029	904.73 AUD	26.73 AUD	931.46 AUD
04.2029	909.13 AUD	22.33 AUD	931.46 AUD
05.2029	913.55 AUD	17.91 AUD	931.46 AUD
06.2029	918.00 AUD	13.46 AUD	931.46 AUD
07.2029	922.46 AUD	9.00 AUD	931.46 AUD
08.2029	927.32 AUD	4.51 AUD	931.83 AUD
09/2029	- AUD	- AUD	- AUD
<b>Total</b>	<b>62,526,398.37 AUD</b>	<b>2,396,866.65 AUD</b>	<b>64,923,265.02 AUD</b>

Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date			Product Type				Customer Type				Vehicle Status			
			Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD
In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,558,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

Total Portfolio as of Previous Month			Product Type				Customer Type				Vehicle Status			
			Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	2,742	45,011,090.86 AUD	1851	36,346,151.11 AUD	891	8,664,939.75 AUD	946	32,346,278.89 AUD	1796	12,664,811.97 AUD	2029	37,241,327.35 AUD	713	7,769,763.51 AUD
In Advance	1,501	16,710,010.08 AUD	836	9,861,824.20 AUD	665	6,848,185.88 AUD	366	8,288,204.57 AUD	1135	8,421,805.51 AUD	999	12,318,552.51 AUD	502	4,391,457.57 AUD
In Arrears	405	6,648,795.15 AUD	296	5,359,599.14 AUD	109	1,489,196.01 AUD	166	4,570,253.98 AUD	239	2,278,541.17 AUD	260	4,793,369.32 AUD	145	2,055,425.83 AUD
Paid Out	2,460	-	1948	-	612	-	524	-	1936	-	1684	-	776	-
Early Payout	8,005	-	4434	-	3571	-	2206	-	5799	-	5314	-	2691	-
Gross Salvage	5	134,872.72 AUD	5	134,872.72 AUD	0	-	3	111,029.43 AUD	2	23,843.29 AUD	4	117,578.38 AUD	1	17,294.34 AUD
Net Salvage	123	3,282,152.44 AUD	101	2,837,414.61 AUD	22	444,737.83 AUD	50	1,830,654.29 AUD	73	1,451,498.15 AUD	66	1,839,397.52 AUD	57	1,442,754.92 AUD
Total	15,241	71,586,921.25 AUD	9,371	54,539,861.78 AUD	5,870	17,447,059.47 AUD	4,261	47,146,421.16 AUD	10,980	24,840,500.09 AUD	10,356	56,310,225.08 AUD	4,885	15,676,696.17 AUD

Total Portfolio as of Current Reporting Period			Product Type				Customer Type				Vehicle Status			
			Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	2,527	40,655,836.43 AUD	1703	33,025,547.69 AUD	824	7,630,288.74 AUD	874	29,631,620.13 AUD	1653	11,024,216.30 AUD	1869	33,845,540.07 AUD	658	6,810,296.36 AUD
In Advance	1,428	15,691,744.64 AUD	792	9,236,313.70 AUD	636	6,455,430.94 AUD	357	8,068,544.96 AUD	1071	7,623,199.68 AUD	968	11,627,232.74 AUD	460	4,064,511.90 AUD
In Arrears	379	6,020,489.41 AUD	284	4,822,093.26 AUD	95	1,198,396.15 AUD	149	4,089,263.22 AUD	230	1,931,226.19 AUD	243	4,190,247.72 AUD	136	1,830,241.69 AUD
Paid Out	2,606	-	1964	-	642	-	576	-	2030	-	1773	-	833	-
Early Payout	8,172	-	4521	-	3651	-	2250	-	5922	-	5418	-	2754	-
Gross Salvage	5	158,327.89 AUD	5	158,327.89 AUD	0	-	4	141,184.67 AUD	1	17,143.22 AUD	4	141,184.67 AUD	1	17,143.22 AUD
Net Salvage	124	3,283,210.03 AUD	102	2,838,472.20 AUD	22	444,737.83 AUD	51	1,831,711.88 AUD	73	1,451,498.15 AUD	67	1,840,455.11 AUD	57	1,442,754.92 AUD
Total	15,241	65,809,608.49 AUD	9,371	50,680,754.74 AUD	5,870	15,728,853.66 AUD	4,261	43,762,324.86 AUD	10,980	22,047,353.54 AUD	10,342	51,644,660.31 AUD	4,899	14,164,948.59 AUD



Outstanding Contracts II - Collections

Collections This Reporting Month by Status	Change in Contract Statuses From Last Month	Number of Contracts This Month	Collections
Normal	(215)	2,527	2,221,119.25AUD
In Advance	(73)	1,428	1,172,082.74AUD
In Arrears	(26)	379	221,013.67AUD
Paid out / Matured	146	2,606	1,042,152.54AUD
Early Payout	167	8,172	1,882,253.46AUD
Gross Salvage	-	5	911.60AUD
Net Salvage	1	124	9,975.15AUD
Total	-	15,241	6,549,508.41AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	4,653	15,241		71,483,254.37AUD
Scheduled Collections For Contracts Active This Period			3,591,358.29AUD	3,591,358.29AUD
Collections Variations From Normal Contracts This Period			(971,720.81AUD)	
Collection Variations From Contracts Paying Out Early This Period			1,882,253.46AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			1,042,152.54AUD	
Collection Variations from Contracts in Advance This Period			468,438.91AUD	
Collection Variations from Contract In Arrears This Period			(93,708.15AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			(3,320.62AUD)	
Collection Variations from Contracts Going Into Net Salvage This Period			9,975.15AUD	
Other Variations From Scheduled Collections This Period			550,699.91AUD	
Instalment Collection Variations			2,884,770.39AUD	2,884,770.39AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			73,379.73 AUD	
Non Instalment Collection Variations			73,379.73 AUD	
Actual Collections For Contracts Active This Period			6,549,508.41 AUD	6,549,508.41 AUD
Number of Contracts Paid Out Early This Month	167			
Number of Contracts Paid Out/Matured This Month	146			
Number of Contracts Into Net Salvage This Month	1			
Repurchased Contracts	0			
Less Recoveries After Net Salvage				9,975.15 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				1,057.59AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-49,204.12AUD
Reduced Nominal Balance Due to Other				48,652.32AUD
End of Period	4,339			64,923,265.02 AUD

Total Portfolio				Product Type				Customer Type				Market Status			
Number of Contracts	Contract Count	Contract Value	Contract Weight	Contract Count	Contract Value	Contract Weight	Contract Count	Contract Value	Contract Weight	Contract Count	Contract Value	Contract Weight	Contract Count	Contract Value	Contract Weight
246	246	3,405,179,314 USD	8.3%	175	2,467,014,743 USD	7.3	886	1,554,650 USD	0.04%	822	2,039,938,154 USD	168	1,341,116,164 USD	104	2,276,017,074 USD
4	4	760,394,384 USD	2.3%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
3	3	796,022,638 USD	2.5%	29	72,638,778 USD	4	83,639,445 USD	23	67,721,447 USD	63	112,500,340 USD	29	49,048,774 USD	6	28,381,344 USD
8	8	811,214,368 USD	2.5%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
42	42	2,882,022,638 USD	8.3%	10	233,000,000 USD	2	0,000,000 USD	58	19,142,438 USD	8	54,438,488 USD	8	11,721,344 USD	37	29,866,488 USD
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%	1	1,000,000,000 USD	0.03%
4	4	1,000,000,000 USD	3.0%	1	1,000,000										

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	1	1,057.59 AUD
	Used	-	0.00 AUD
Total Chattel Mortgage		1	1,057.59 AUD
Consumer Loan	New	-	0.00 AUD
	Used	-	0.00 AUD
Total Consumer Loan		-	0.00 AUD
Total		1	1,057.59 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	3,143,402.48 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Net Loss Ratio	0.5239%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
10/2021				
11/2021	0	0.00 AUD	0	0.00 AUD
12/2021	0	0.00 AUD	0	0.00 AUD
01/2022	0	0.00 AUD	0	0.00 AUD
02/2022	0	0.00 AUD	0	0.00 AUD
03/2022	0	0.00 AUD	0	0.00 AUD
04/2022	0	0.00 AUD	0	0.00 AUD
05/2022	0	0.00 AUD	0	0.00 AUD
06/2022	0	0.00 AUD	0	0.00 AUD
07/2022	1	23,440.30 AUD	1	23,440.30 AUD
08/2022	4	57,706.41 AUD	5	81,146.71 AUD
09/2022	1	60,349.39 AUD	6	141,496.10 AUD
10/2022	1	5,937.71 AUD	7	147,433.81 AUD
11/2022	2	144,698.53 AUD	9	292,132.34 AUD
12/2022	2	26,228.63 AUD	11	318,360.97 AUD
01/2023	2	25,455.90 AUD	13	343,816.87 AUD
02/2023	3	68,262.70 AUD	16	412,079.57 AUD
03/2023	1	47,352.50 AUD	17	459,432.07 AUD
04/2023	8	153,358.85 AUD	25	612,790.92 AUD
05/2023	6	179,378.47 AUD	31	792,169.39 AUD
06/2023	5	232,890.36 AUD	36	1,025,059.75 AUD
07/2023	8	333,018.77 AUD	44	1,358,078.52 AUD
08/2023	0	0.00 AUD	44	1,358,078.52 AUD
09/2023	3	31,630.96 AUD	47	1,389,709.48 AUD
10/2023	3	132,797.26 AUD	50	1,522,506.74 AUD
11/2023	4	93,990.57 AUD	54	1,616,497.31 AUD
12/2023	4	128,949.95 AUD	58	1,745,447.26 AUD
01/2024	4	162,393.21 AUD	62	1,907,840.47 AUD
02/2024	4	111,379.56 AUD	66	2,019,220.03 AUD
03/2024	2	61,122.34 AUD	68	2,080,342.37 AUD
04/2024	1	6,198.85 AUD	69	2,086,541.22 AUD
05/2024	2	88,269.08 AUD	71	2,174,810.30 AUD
06/2024	0	0.00 AUD	71	2,174,810.30 AUD
07/2024	2	23,391.05 AUD	73	2,198,201.35 AUD
08/2024	3	31,008.23 AUD	76	2,229,209.58 AUD
09/2024	6	94,966.71 AUD	82	2,324,176.29 AUD
10/2024	5	110,554.93 AUD	87	2,434,731.22 AUD
11/2024	2	48,438.06 AUD	89	2,483,169.28 AUD
12/2024	6	122,278.77 AUD	95	2,605,448.05 AUD
01/2025	4	55,403.39 AUD	99	2,660,851.44 AUD
02/2025	5	150,998.01 AUD	104	2,811,849.45 AUD
03/2025	3	12,340.76 AUD	107	2,824,190.21 AUD
04/2025	4	127,091.74 AUD	111	2,951,281.95 AUD
05/2025	2	81,978.56 AUD	113	3,033,260.51 AUD
06/2025	1	26,289.47 AUD	114	3,059,549.98 AUD
07/2025	9	82,794.91 AUD	123	3,142,344.89 AUD
08/2025	1	1,057.59 AUD	124	3,143,402.48 AUD
Total	124	3,143,402.48 AUD		

Net Salvage Loss After Recoveries

Net Salvaged Contracts						
Product Type	Vehicle Status	Number of Contracts	Gross Salvage Loss	Net Salvage Loss	Recoveries After Net Salvage	Net Salvage Loss After Recoveries
Chattel Mortgage	New	54	2,255,672.07 AUD	1,517,546.56 AUD	166,613.62 AUD	1,350,932.94 AUD
	Used	48	1,465,024.95 AUD	1,204,841.65 AUD	355,529.83 AUD	849,311.82 AUD
Total Chattel Mortgage		102	3,720,697.02 AUD	2,722,388.21 AUD	522,143.45 AUD	2,200,244.76 AUD
Consumer Loan	New	13	340,158.21 AUD	244,976.95 AUD	19,999.02 AUD	224,977.93 AUD
	Used	9	171,919.86 AUD	176,037.32 AUD	11,894.16 AUD	164,143.16 AUD
Total Consumer Loan		22	512,078.07 AUD	421,014.27 AUD	31,893.18 AUD	389,121.09 AUD
Total		124	4,232,775.09 AUD	3,143,402.48 AUD	554,036.63 AUD	2,589,365.85 AUD

## Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	30.11.2021	5,188,258.11 AUD	600,025,098.06 AUD	0.86%	10.03%
2	31.12.2021	4,579,685.92 AUD	584,284,031.03 AUD	0.78%	8.85%
3	31.01.2022	2,741,342.02 AUD	568,933,158.93 AUD	0.48%	5.53%
4	28.02.2022	3,337,851.56 AUD	555,556,298.45 AUD	0.60%	7.56%
5	31.03.2022	5,445,824.85 AUD	541,478,701.09 AUD	1.01%	11.22%
6	30.04.2022	4,593,099.08 AUD	524,992,591.30 AUD	0.87%	10.14%
7	31.05.2022	6,363,116.33 AUD	509,466,787.17 AUD	1.25%	13.76%
8	30.06.2022	6,297,060.40 AUD	492,432,848.37 AUD	1.28%	14.49%
9	31.07.2022	5,980,710.84 AUD	475,580,922.30 AUD	1.26%	13.84%
10	31.08.2022	5,404,312.88 AUD	459,209,842.01 AUD	1.18%	13.01%
11	30.09.2022	4,751,296.31 AUD	443,615,516.21 AUD	1.07%	12.28%
12	31.10.2022	4,429,370.71 AUD	428,807,300.51 AUD	1.03%	11.51%
13	30.11.2022	3,951,482.72 AUD	414,561,296.17 AUD	0.95%	11.00%
14	31.12.2022	3,173,581.07 AUD	399,393,166.38 AUD	0.79%	8.97%
15	31.01.2023	3,259,724.76 AUD	385,740,376.49 AUD	0.85%	9.51%
16	28.02.2023	3,041,283.55 AUD	372,465,449.19 AUD	0.82%	10.14%
17	31.03.2023	5,189,122.89 AUD	359,589,767.53 AUD	1.44%	15.73%
18	30.04.2023	2,751,056.77 AUD	344,346,328.06 AUD	0.80%	9.30%
19	31.05.2023	4,318,938.46 AUD	332,395,481.37 AUD	1.30%	14.27%
20	30.06.2023	4,323,534.14 AUD	318,787,791.09 AUD	1.36%	15.31%
21	31.07.2023	3,783,712.22 AUD	305,076,532.83 AUD	1.24%	13.67%
22	31.08.2023	3,087,662.04 AUD	292,050,711.71 AUD	1.06%	11.76%
23	30.09.2023	3,722,876.22 AUD	280,413,576.44 AUD	1.33%	15.01%
24	31.10.2023	3,447,140.76 AUD	268,299,515.69 AUD	1.28%	14.12%
25	30.11.2023	3,392,275.62 AUD	256,420,228.21 AUD	1.32%	14.96%
26	31.12.2023	2,681,401.18 AUD	244,567,885.88 AUD	1.10%	12.17%
27	31.01.2024	2,211,118.36 AUD	233,867,152.85 AUD	0.95%	10.61%
28	29.02.2024	3,017,906.03 AUD	223,713,846.56 AUD	1.35%	15.04%
29	31.03.2024	3,007,685.70 AUD	213,328,020.03 AUD	1.41%	15.67%
30	30.04.2024	3,271,409.76 AUD	203,588,815.28 AUD	1.61%	17.67%
31	31.05.2024	4,228,712.07 AUD	193,524,271.02 AUD	2.19%	23.29%
32	30.06.2024	2,296,091.98 AUD	182,237,992.69 AUD	1.26%	14.11%
33	31.07.2024	3,555,114.83 AUD	172,963,162.57 AUD	2.06%	22.06%
34	31.08.2024	2,859,597.71 AUD	162,557,168.14 AUD	1.76%	19.18%
35	30.09.2024	3,597,668.27 AUD	153,539,642.45 AUD	2.34%	24.76%
36	31.10.2024	3,109,574.01 AUD	144,672,652.57 AUD	2.15%	22.95%
37	30.11.2024	2,490,574.30 AUD	135,745,740.99 AUD	1.83%	19.93%
38	31.12.2024	961,904.04 AUD	127,353,127.23 AUD	0.76%	8.70%
39	31.01.2025	1,362,866.60 AUD	119,951,361.27 AUD	1.14%	12.81%
40	28.02.2025	1,896,103.52 AUD	112,293,489.17 AUD	1.69%	18.48%
41	31.03.2025	1,541,088.30 AUD	104,987,190.93 AUD	1.47%	16.26%
42	30.04.2025	1,770,671.46 AUD	97,911,988.52 AUD	1.81%	19.67%
43	31.05.2025	1,662,368.19 AUD	90,793,397.20 AUD	1.83%	19.89%
44	30.06.2025	417,536.56 AUD	83,214,766.53 AUD	0.50%	5.86%
45	31.07.2025	508,536.67 AUD	75,530,166.55 AUD	0.67%	7.79%
46	31.08.2025	437,228.43 AUD	68,704,768.81 AUD	0.64%	7.37%

The annualised constant prepayment rate (CPR) of the underlying receivables based upon the most recent periodic CPR. Periodic CPR is equal to the total unscheduled principal received in the most recent period divided by the start of period principal balance. This is then annualised as follows:  

$$1 - (1 - \text{Periodic CPR})^{\text{number of periods in a year}}$$

Distribution by Down Payment

Distribution by Down Payment	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance	Down Payment Purchase Price in %	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
No Down Payment	661	15.23%	10,622,607.26 AUD	17.31%	0.00%	460	8,639,931.22 AUD	201	2,162,676.04 AUD	299	7,640,365.49 AUD	402	3,162,221.77 AUD	480	8,923,439.22 AUD	181	1,999,168.04 AUD
0.00 - 10,000.00	2,306	53.61%	27,121,244.38 AUD	43.38%	10.32%	1,422	16,422,334.38 AUD	924	8,668,910.00 AUD	463	15,920,273.83 AUD	1,663	11,197,870.56 AUD	1,586	21,216,133.64 AUD	740	5,903,110.74 AUD
10,000.00 - 20,000.00	841	19.38%	11,681,999.21 AUD	18.68%	25.63%	554	8,837,042.04 AUD	287	2,844,967.17 AUD	271	7,881,921.69 AUD	570	3,800,077.52 AUD	618	9,024,294.04 AUD	223	2,657,705.17 AUD
20,000.00 - 30,000.00	274	6.31%	4,680,410.98 AUD	7.49%	32.93%	186	3,704,412.07 AUD	88	976,007.91 AUD	90	3,406,920.11 AUD	184	1,273,499.87 AUD	212	3,876,226.22 AUD	62	804,193.76 AUD
30,000.00 - 40,000.00	112	2.58%	2,300,390.24 AUD	3.68%	37.48%	81	2,207,580.00 AUD	31	263,214.21 AUD	26	1,696,227.47 AUD	77	604,072.77 AUD	80	1,676,163.62 AUD	32	624,136.62 AUD
40,000.00 - 50,000.00	55	1.27%	2,027,421.22 AUD	3.24%	34.81%	42	1,847,532.26 AUD	13	179,888.96 AUD	27	1,752,216.62 AUD	28	275,202.60 AUD	47	1,878,307.15 AUD	8	149,114.07 AUD
50,000.00 - 60,000.00	28	0.65%	998,451.26 AUD	1.59%	49.86%	22	914,771.56 AUD	6	83,679.70 AUD	14	923,941.76 AUD	14	74,609.50 AUD	26	996,198.72 AUD	2	2,292.54 AUD
60,000.00 - 70,000.00	16	0.36%	1,063,156.40 AUD	1.72%	35.97%	14	1,078,802.88 AUD	1	4,365.31 AUD	12	1,056,797.07 AUD	3	27,361.83 AUD	11	734,406.38 AUD	4	348,703.01 AUD
70,000.00 - 80,000.00	7	0.16%	98,577.99 AUD	0.16%	33.63%	6	98,494.63 AUD	1	83.96 AUD	1	36,332.73 AUD	6	59,246.26 AUD	7	98,577.99 AUD	0	0.00 AUD
80,000.00 - 90,000.00	3	0.07%	137,068.39 AUD	0.22%	41.00%	3	137,068.39 AUD	0	0.00 AUD	1	120,018.80 AUD	2	17,049.59 AUD	2	127,888.29 AUD	1	9,180.10 AUD
90,000.00 - 100,000.00	4	0.09%	355,149.51 AUD	0.57%	35.31%	3	344,798.80 AUD	1	10,350.71 AUD	2	317,207.73 AUD	2	37,941.76 AUD	4	355,149.51 AUD	0	0.00 AUD
100,000.00 - 110,000.00	3	0.07%	226,841.59 AUD	0.36%	38.83%	3	226,841.59 AUD	0	0.00 AUD	2	223,762.55 AUD	1	3,079.38 AUD	3	226,841.59 AUD	0	0.00 AUD
110,000.00 - 120,000.00	3	0.07%	345,529.61 AUD	0.55%	39.40%	3	345,529.61 AUD	0	0.00 AUD	2	342,118.40 AUD	1	3,411.21 AUD	2	261,797.63 AUD	1	83,731.98 AUD
120,000.00 - 130,000.00	3	0.07%	257,653.44 AUD	0.41%	49.91%	2	246,479.52 AUD	1	11,173.92 AUD	2	246,479.52 AUD	1	11,173.92 AUD	2	116,796.30 AUD	1	140,857.14 AUD
130,000.00 - 140,000.00	0	0.00%	0.00 AUD	0.00%	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
140,000.00 - 150,000.00	0	0.00%	0.00 AUD	0.00%	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
≥ 150,000.00	4	0.09%	389,975.55 AUD	0.62%	57.24%	3	361,107.21 AUD	1	28,868.34 AUD	3	361,107.21 AUD	1	28,868.34 AUD	4	389,975.55 AUD	0	0.00 AUD
Total	4,339	100.00%	62,626,398.37 AUD	100.00%	18.62%	2,764	47,242,332.24 AUD	1,555	16,204,115.63 AUD	1,384	41,930,612.36 AUD	2,955	20,995,786.39 AUD	3,084	49,894,205.20 AUD	1,255	12,722,193.17 AUD

Statistics: Down Payment	
Minimum Distribution by Down Payment	-
Maximum Distribution by Down Payment	220,000.00 AUD
Weighted Average Distribution by Down Payment (Customers that make a Down Payment)	18,526.65 AUD
Weighted Average Distribution by Down Payment	15,319.90 AUD

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio					Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted	Percentage of Balance		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted	Number of Contracts	Outstanding Discounted
Direct Debit	4,168	95.06%	59,823,351.45 AUD	95.68%		2,667	44,947,237.98 AUD	1,511	14,876,113.47 AUD	1,300	40,065,238.06 AUD	2,848	19,756,113.39 AUD	2,973	47,824,063.30 AUD	1,196	11,999,288.15 AUD
Other	171	3.94%	2,703,046.92 AUD	4.32%		127	2,295,044.96 AUD	44	408,002.38 AUD	64	1,865,374.92 AUD	107	837,672.00 AUD	111	1,980,141.90 AUD	80	722,906.02 AUD
Total	4,339	100.00%	62,626,398.37 AUD	100.00%		2,794	47,242,382.94 AUD	1,555	15,284,115.85 AUD	1,364	41,930,612.98 AUD	2,955	20,595,786.39 AUD	3,084	49,804,205.20 AUD	1,276	12,722,193.17 AUD

Distribution of Contracts and Vehicles per Borrower

Number of Contracts Per Borrower	Number of Customers	Percentage of Customers	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
1	5,140	99.46%	4,299	98.96%	74,236,777.13 AUD	98.92%
2	27	0.52%	42	0.97%	797,278.29 AUD	1.06%
3	1	0.02%	3	0.07%	9,610.08 AUD	0.01%
4	-	0.00%	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	-	0.00%	0.00 AUD	0.00%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	5,168	100.00%	4,344	100.00%	75,043,665.50 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	258,386.42 AUD	0.41324 %	1
2	258,386.42 AUD	0.41324 %	1
3	245,031.30 AUD	0.39188 %	1
4	245,031.30 AUD	0.39188 %	1
5	223,679.01 AUD	0.35774 %	1
6	223,278.75 AUD	0.35710 %	1
7	176,491.73 AUD	0.28227 %	1
8	158,863.28 AUD	0.25407 %	1
9	151,625.90 AUD	0.24250 %	1
10	150,612.80 AUD	0.24088 %	1
11	143,417.63 AUD	0.22937 %	1
12	141,441.62 AUD	0.22621 %	1
13	140,857.14 AUD	0.22528 %	1
14	140,668.16 AUD	0.22497 %	1
15	139,097.64 AUD	0.22246 %	1
16	138,124.70 AUD	0.22091 %	1
17	137,414.87 AUD	0.21977 %	1
18	135,171.62 AUD	0.21618 %	1
19	135,171.62 AUD	0.21618 %	1
20	128,969.40 AUD	0.20626 %	1
	3,471,721.31 AUD	5.55241 %	20

#### Distribution by Discounted Receivables Balance

Total Portfolio	Product Type																		Billion				Vehicle Status			
					Chattel Mortgage		Consumer Loan								No Billion		New		Used							
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance								
Outstanding Discounted Receivables Balance																										
0.00 - 10,000.00	2,434	56.10%	11,287,377.68 AUD	18.05%	1,423	7,009,781.68 AUD	1,011	4,277,595.98 AUD	94	631,772.99 AUD	2,340	10,655,604.67 AUD	1,573	7,558,720.62 AUD	861	3,728,657.04 AUD										
10,000 - 20,000.00	945	21.78%	13,576,197.85 AUD	21.71%	606	8,754,305.02 AUD	339	4,821,832.83 AUD	453	6,974,208.64 AUD	492	6,661,169.81 AUD	711	10,331,891.79 AUD	234	3,362,706.46 AUD										
20,000 - 30,000.00	469	10.81%	11,440,696.02 AUD	18.30%	340	8,334,375.58 AUD	129	3,106,841.14 AUD	376	9,221,500.66 AUD	83	2,295,305.66 AUD	39	5,921,614.07 AUD	80	1,519,242.15 AUD										
30,000 - 40,000.00	197	4.54%	6,774,754.16 AUD	10.74%	150	5,215,126.74 AUD	47	1,559,627.44 AUD	171	5,924,192.44 AUD	26	850,571.72 AUD	155	5,338,022.12 AUD	42	436,300.44 AUD										
40,000 - 50,000.00	108	2.49%	4,448,543.02 AUD	7.25%	90	4,023,173.73 AUD	18	825,367.79 AUD	105	4,706,267.26 AUD	3	142,276.26 AUD	86	3,947,328.60 AUD	20	901,912.92 AUD										
50,000 - 60,000.00	63	1.45%	3,427,573.07 AUD	5.48%	55	2,969,729.88 AUD	8	428,243.18 AUD	63	3,427,973.07 AUD	0	0.00 AUD	58	3,048,959.12 AUD	7	388,013.92 AUD										
60,000 - 70,000.00	45	0.99%	2,593,129.99 AUD	4.13%	39	2,148,871.99 AUD	1	66,857.27 AUD	38	2,511,039.26 AUD	66	66,857.27 AUD	3	640,451.41 AUD	1	10,000.00 AUD										
70,000 - 80,000.00	34	0.78%	2,545,139.03 AUD	4.07%	33	2,473,708.31 AUD	1	71,430.72 AUD	34	2,545,139.03 AUD	0	0.00 AUD	30	2,233,952.13 AUD	4	311,186.90 AUD										
80,000 - 90,000.00	12	0.28%	1,004,304.65 AUD	1.61%	12	1,004,304.65 AUD	0	0.00 AUD	12	1,004,304.65 AUD	0	0.00 AUD	11	920,572.67 AUD	1	83,731.98 AUD										
90,000 - 100,000.00	6	0.14%	570,756.56 AUD	0.91%	6	570,756.56 AUD	0	0.00 AUD	6	570,756.56 AUD	0	0.00 AUD	6	570,756.56 AUD	0	0.00 AUD										
100,000 - 110,000.00	3	0.07%	319,418.98 AUD	0.53%	3	319,418.98 AUD	0	0.00 AUD	3	319,418.98 AUD	0	0.00 AUD	3	319,418.98 AUD	0	0.00 AUD										
110,000 - 120,000.00	6	0.14%	654,481.27 AUD	1.11%	6	654,481.27 AUD	0	0.00 AUD	6	654,481.27 AUD	0	0.00 AUD	6	654,481.27 AUD	0	0.00 AUD										
120,000 - 130,000.00	6	0.14%	750,700.47 AUD	1.20%	5	624,021.07 AUD	1	126,679.40 AUD	6	750,700.47 AUD	0	0.00 AUD	5	621,731.07 AUD	1	128,969.40 AUD										
130,000 - 140,000.00	4	0.09%	549,808.83 AUD	0.88%	4	549,808.83 AUD	0	0.00 AUD	4	549,808.83 AUD	0	0.00 AUD	3	414,637.21 AUD	1	135,171.62 AUD										
140,000 - 150,000.00	4	0.09%	569,384.56 AUD	0.91%	4	569,384.56 AUD	0	0.00 AUD	4	569,384.56 AUD	0	0.00 AUD	3	429,527.41 AUD	1	140,857.14 AUD										
> 150,000.00	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD										
Total	4,339	100.00%	62,328,393.17AUD	100.00%	3,784	47,662,282.56AUD	1,559	15,618,115.03AUD	1,384	14,331,612.06AUD	2,956	30,895,786.39AUD	3,064	49,854,265.00AUD	1,255	12,927,193.17AUD										

## Statistics Discounted Receivables Balance

Minimum Outstanding Discounted Receivables Balance	.
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Maximum Outstanding Discounted Receivables Balance	258,386.42 AUD
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Average Outstanding Discounted Receivables Balance	14,410.32 AUD
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### Distribution by Original Balance

Original Balance	Total Portfolio				Product 1 Type				Product 2 Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Ballroom		No Ballroom		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	7	0.16%	10,374.05 AUD	0.02%	1	439.62 AUD	0	6,980.43 AUD	0	0.00 AUD	7	10,374.05 AUD	1	439.62 AUD	6	9,880.43 AUD
10,000.00 - 20,000.00	266	6.13%	705,550.71 AUD	1.03%	108	302,650.81 AUD	158	402,899.90 AUD	12	97,826.58 AUD	254	607,724.18 AUD	98	274,978.08 AUD	168	432,752.68 AUD
20,000.00 - 30,000.00	797	18.37%	3,862,197.04 AUD	5.86%	389	1,733,542.31 AUD	558	1,958,449.23 AUD	15	769,019.68 AUD	722	2,984,177.69 AUD	319	1,465,551.92 AUD	398	2,018,626.77 AUD
30,000.00 - 40,000.00	943	21.77%	6,184,152.24 AUD	9.18%	509	2,178,470.48 AUD	198	2,602,643.81 AUD	19	2,684,685.49 AUD	744	4,768,346.30 AUD	376	2,018,626.77 AUD	368	2,018,626.77 AUD
40,000.00 - 50,000.00	779	17.95%	8,772,672.48 AUD	14.03%	515	5,753,587.82 AUD	264	3,034,085.66 AUD	248	4,459,817.16 AUD	531	4,312,852.55 AUD	478	2,503,422.99 AUD	204	1,260,245.99 AUD
50,000.00 - 60,000.00	535	12.12%	7,261,543.24 AUD	12.64%	387	5,802,290.22 AUD	139	2,068,623.02 AUD	223	5,031,349.16 AUD	303	2,887,954.95 AUD	315	6,153,235.24 AUD	106	3,887,307.96 AUD
60,000.00 - 70,000.00	346	7.97%	6,688,961.58 AUD	12.4%	243	4,628,991.39 AUD	242	2,659,622.42 AUD	218	4,484,545.37 AUD	242	3,360,521.92 AUD	177	4,045,469.66 AUD	69	1,044,469.66 AUD
70,000.00 - 80,000.00	184	4.24%	4,205,501.54 AUD	6.28%	135	3,295,982.92 AUD	130	3,735,568.16 AUD	104	3,260,413.63 AUD	80	1,005,136.99 AUD	147	3,391,542.12 AUD	37	878,908.28 AUD
80,000.00 - 90,000.00	122	2.81%	3,428,564.58 AUD	5.33%	106	3,026,205.91 AUD	16	422,379.09 AUD	79	2,914,912.86 AUD	43	543,671.20 AUD	63	2,602,551.81 AUD	23	856,032.25 AUD
90,000.00 - 100,000.00	37	2.01%	1,842,879.18 AUD	2.8%	34	1,383,380.38 AUD	3	254,092.26 AUD	37	2,140,490.26 AUD	14	454,376.09 AUD	17	453,502.37 AUD	10	385,000.00 AUD
100,000.00 - 110,000.00	84	1.94%	3,624,765.62 AUD	5.16%	70	2,753,410.44 AUD	14	471,351.62 AUD	57	2,740,392.17 AUD	27	484,383.45 AUD	74	2,838,451.15 AUD	10	385,000.00 AUD
110,000.00 - 120,000.00	43	0.99%	2,045,650.64 AUD	3.27%	37	1,799,312.33 AUD	6	246,337.11 AUD	37	1,949,352.96 AUD	6	100,159.43 AUD	39	1,836,040.54 AUD	4	209,610.00 AUD
120,000.00 - 130,000.00	32	0.99%	2,155,689.03 AUD	3.4%	34	1,855,689.03 AUD	3	37,254.42 AUD	34	2,127,656.42 AUD	3	242,603.21 AUD	31	2,156,855.05 AUD	1	215,685.05 AUD
130,000.00 - 140,000.00	31	0.71%	2,056,180.33 AUD	3.29%	28	1,886,746.92 AUD	3	169,433.41 AUD	30	1,989,422.91 AUD	1	66,857.37 AUD	29	1,836,040.54 AUD	4	209,610.00 AUD
140,000.00 - 150,000.00	15	0.35%	1,040,292.54 AUD	1.66%	15	1,040,292.54 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	14	1,040,292.54 AUD	1	79,676.2

## Statistics Original Balance

Minimum Original Balance	8,115.00 AUD
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Minimum Original Balance	8,115.00 AUD
Maximum Original Balance	471,296.41 AUD

Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	86,140.38 AUD



## Interest Rate Paid by Obligor

		Total Portfolio				Product Type				Vehicle Status					
						Chattel Mortgage		Consumer Loan		Balloon		Balloon Type		No Balloon	
Interest Rate Paid by Obligor		Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balloon	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00% - 1.00%		0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
1.00% - 2.00%		100	2.30%	608.48	12.00%	19	157,326.88	81	451,162.24	20	342,591.82	80	265,897.67	100	608,489.12
2.00% - 3.00%		112	2.58%	4,717,224.52	7.54%	111	4,714,590.23	1	2,633.96	72	4,306,452.42	40	410,711.52	14	4,588,254.79
3.00% - 4.00%		392	9.03%	9,053,826.52	14.48%	392	9,053,826.52	0	0.00	202	7,743,111.78	190	1,310,714.74	362	8,379,041.01
4.00% - 5.00%		950	11.52%	18,306,240.00	28.84%	414	4,474,390.22	96	1,001,845.59	291	7,869,899.99	281	1,867,736.49	403	7,857,403.49
5.00% - 6.00%		646	14.69%	10,776,316.19	17.23%	445	8,440,310.17	201	2,336,006.02	370	6,816,618.56	370	2,350,457.42	496	8,921,496.79
6.00% - 7.00%		834	19.22%	9,350,777.52	14.95%	380	5,573,609.33	454	3,777,168.19	217	5,780,054.54	609	7,327,722.99	609	7,387,604.51
7.00% - 8.00%		679	15.66%	7,052,723.11	11.28%	258	3,165,774.28	421	3,886,978.83	513	3,222,448.19	526	3,830,104.42	413	4,815,817.07
8.00% - 9.00%		723	16.69%	781,988.53	12.26%	498	1,170,392.34	225	2,643,086.19	576	4,325,435.52	576	4,055,052.00	483	5,572,346.49
9.00% - 10.00%		291	6.71%	3,001,091.14	4.82%	230	611,222.88	61	703,821.49	50	1,137,714.19	228	1,863,336.97	117	1,515,146.19
10.00% - 11.00%		58	1.34%	591,078.78	0.95%	36	251,675.80	22	339,398.98	45	58,194.63	53	531,891.15	10	198,602.85
11.00% - 12.00%		2	0.05%	28,161.99	0.04%	1	2,546.52	1	25,615.47	0	0.00	2	28,161.99	0	0.00
12.00% - 13.00%		0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13.00% - 14.00%		0	0.00%	6,397.87	0.01%	1	6,397.87	0	0.00	0	0.00	1	6,397.87	0	0.00
14.00% - 15.00%		1	0.02%	0.00	0.00%	0	0.00	1	0.00	0	0.00	1	0.00	0	0.00
15.00% - 16.00%		0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
≥16.00%		0	0.00%	0.00	0.00%	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Total		4,320	103.00%	62,626,388.57	100.00%	2,761	47,242,212.62	1,805	16,284,112.93	1,334	41,930,612.19	2,801	26,988,172.39	3,094	49,804,262.97
Statistics Interest Rate Paid by Obligor															
Maximum Interest Rate Paid by Obligor															
Maximum Interest Rate Paid by Obligor															
Weighted Average Interest Rate Paid by Obligor															

#### Distribution by Original Term (Months)

Distribution by Original Term (Months)	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Receivables Balance	Number of Contracts	Outstanding Receivables Balance	Number of Contracts	Outstanding Receivables Balance	Number of Contracts	Outstanding Receivables Balance	Number of Contracts	Outstanding Receivables Balance	Number of Contracts	Outstanding Receivables Balance
0-11	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
12-23	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
24-35	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
36-47	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
48-59	1	0.02%	1,981.40 AUD	0.02%	-	1,981.40 AUD	-	0.00 AUD	1	1,981.40 AUD	1	1,981.40 AUD	-	0.00 AUD	1	1,981.40 AUD
60-71	37	0.85%	634,748.05 AUD	1.02%	32	579,505.95 AUD	5	55,242.10 AUD	25	615,191.99 AUD	12	15,556.06 AUD	26	432,316.44 AUD	11	202,431.61 AUD
72-83	3,983	91.80%	56,600,796.60 AUD	90.53%	2,781	46,660,796.19 AUD	1,232	9,945,911.41 AUD	1,369	41,315,420.99 AUD	2,624	15,290,885.61 AUD	2,354	45,938,386.15 AUD	1,129	10,679,918.45 AUD
84-95	319	7.33%	6,295,362.32 AUD	8.45%	278	4,295,362.32 AUD	141	2,000,000.00 AUD	24	3,535,590.00 AUD	319	6,295,362.32 AUD	116	1,861,771.00 AUD	114	1,861,771.00 AUD
Total	4,339	100.00%	63,874,388.37 AUD	100.00%	2,781	47,242,283.54 AUD	1,565	10,542,118.93 AUD	3,894	41,930,612.98 AUD	2,995	20,685,762.39 AUD	2,884	49,804,205.20 AUD	1,262	12,762,183.17 AUD

Statistics	Original Term (Months)
Minimum Distribution by Original Term (Months)	36
Maximum Distribution by Original Term (Months)	84
Weighted Average Distribution by Original Term (Months)	62.31

#### Distribution by Remaining Term (Months)

Distribution by Remaining Term (Months)	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0 - 11	3,601	82.99%	49,100,383.60 AUD	78.53%	249	40,676,467.78 AUD	1,122	8,424,370.82 AUD	1,229	36,484,288.89 AUD	2,372	12,606,541.71 AUD	2,596	3,949,732.11 AUD	1,005	9,166,702.12 AUD
12 - 23	479	11.04%	6,841,822.63 AUD	13.52%	287	6,841,822.63 AUD	182	2,238,991.81 AUD	5	5,173,784.24 AUD	329	3,278,028.39 AUD	316	6,425,118.83 AUD	1	2,022,780.80 AUD
24 - 35	239	5.49%	4,477,983.53 AUD	7.14%	-	-	352	395,815.32 AUD	-	262,539.85 AUD	233	4,215,445.68 AUD	158	3,197,848.63 AUD	-	-
36 - 47	20	0.46%	456,123.01 AUD	0.73%	-	0.00 AUD	20	456,123.01 AUD	-	0.00 AUD	20	456,123.01 AUD	13	292,875.83 AUD	7	163,496.98 AUD
48 - 59	1	0.02%	39,630.60 AUD	0.06%	-	0.00 AUD	1	39,630.60 AUD	-	0.00 AUD	1	39,630.60 AUD	-	0.00 AUD	-	0.00 AUD
60 - 71	1	0.02%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
72 - 83	1	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
84 - 95	1	0.00%	0.00 AUD	0.00%	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
TOTAL	4,339	100.00%	62,564,288.37 AUD	100.00%	2,784	47,242,282.54 AUD	1,555	15,284,116.83 AUD	1,384	41,830,612.88 AUD	2,965	20,685,788.39 AUD	3,084	49,684,208.29 AUD	1,295	12,722,183.17 AUD

Statistics	Remaining Term (Months)
Minimum Distribution by Remaining Term (Months)	1
Maximum Distribution by Remaining Term (Months)	48
Weighted Average Distribution by Remaining Term (Months)	10.44

### Distribution by Seasoning (Months)

		Total Portfolio				Product Type				Balloon Type				Vehicle Status			
		Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Distribution by Seasoning (Months)		Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0-11	-	0.00%	0.00	0.00%	-	0.00	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00
12-23	-	0.00%	0.00	0.00%	-	0.00	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00
24-35	-	0.00%	0.00	0.00%	-	0.00	0.00	-	0.00	-	0.00	-	0.00	-	0.00	-	0.00
36-47	9	0.16%	19,588.99	0.00%	0.24%	4	92,081.61	2	59,953.38	4	54,363.24	4	97,216.44	4	146,870.93	2	5,714.04
48-59	135	3.11%	2,995,612.02	0.04%	9.1%	104	2,417,707.08	31	575,844.94	40	597,246.37	78	1,086,365.65	40	2,114,278.59	44	879,333.43
60-71	4,069	93.78%	58,295,532.92	4.93%	2,633	44,410,062.71	1,436	13,820,471.11	1,289	39,617,735.97	850	27,860	18,619,593.78	2,820	46,838,583.78	1,549	11,391,950.04
72-83	122	2.81%	11,632,149.49	1.00%	43	32,237.14	79	798,336.35	47	35,200.03	43	76,581.46	73	877,697.59	49	44,115.93	
84-95	7	0.16%	1,348.07	0.00%	0.00%	7	1,946.07	0	0.00	0	0.00	0	0.00	7	2,959.31	0	0.00
Total	4,333	100.00%	62,986,337.37	0.00%	2,684	47,240,253.54	1,565	15,284,115.83	1,384	41,639,618.98	2,965	20,693,758.39	3,584	49,804,255.28	2,295	12,727,185.97	

Statistics	Seasoning (Months)
Minimum Distribution by Seasoning (Months)	29
Maximum Distribution by Seasoning (Months)	76
Weighted Average Distribution by Seasoning (Months)	51.48

Product Type

Product Type	Total Portfolio				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivable Balance	Percentage of Balance	Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Chattel Mortgage	2,784	64.16%	47,242,262.54 AUD	75.56%	1,148	36,598,417.50 AUD	1,636	10,643,865.24 AUD	2,055	38,521,126.38 AUD	729	8,721,156.16 AUD
Consumer Loan	1,555	35.84%	15,284,115.83 AUD	24.44%	236	5,332,195.68 AUD	1,319	9,951,920.15 AUD	1,029	11,283,078.82 AUD	526	4,001,037.01 AUD
Total	4,339	100.00%	62,526,398.37 AUD	100.00%	1,384	41,930,612.98 AUD	2,955	20,595,785.39 AUD	3,084	49,804,205.20 AUD	1,255	12,722,193.17 AUD

Type of Car

Type of Car	Total Portfolio				Product Type			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New	3,084	71.08%	49,804,205.20 AUD	79.65%	2,055	38,521,126.38 AUD	1,029	11,283,078.82 AUD
Used	1,255	28.92%	12,722,193.17 AUD	20.35%	729	8,721,156.16 AUD	526	4,001,037.01 AUD
Total	4,339	100.00%	62,526,398.37 AUD	100.00%	2,784	47,242,262.54 AUD	1,555	15,284,115.83 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	1,384	31.90%	41,930,612.98 AUD	67.06%
No Balloon	2,955	68.10%	20,595,785.39 AUD	32.94%
Total	4,339	100.00%	62,526,398.37 AUD	100.00%

Distribution by Brand & Model - VW Group

Make	Total Portfolio						Product Type				Balloon				Vehicle Status			
	Model	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Used
Audi	A1	18	0.37%	106,304.79 AUD	0.17%	7	40,152.40 AUD	9	68,052.39	4	67,996.17 AUD	12	38,048.56 AUD	9	84,170.79 AUD	7	22,933.94 AUD	
	A3	31	0.71%	291,477.87 AUD	0.47%	14	150,171.57 AUD	17	141,302.3	11	196,064.97 AUD	20	95,498.90 AUD	16	166,945.60 AUD	15	124,528.37 AUD	
	A3 RS3, 83 Limousine	35	0.81%	506,906.47 AUD	0.81%	11	165,177.90 AUD	24	341,728.57	17	338,403.63 AUD	18	178,502.84 AUD	19	288,763.22 AUD	16	208,123.25 AUD	
	A4	41	0.94%	592,474.12 AUD	0.95%	24	387,336.73 AUD	17	195,137.39	17	498,095.07 AUD	24	183,179.05 AUD	23	413,135.94 AUD	18	179,338.18 AUD	
	A5	17	0.39%	537,669.63 AUD	0.86%	12	418,824.42 AUD	5	119,135.21	11	474,481.49 AUD	6	63,478.14 AUD	17	537,669.63 AUD	0	0.00 AUD	
	A6	5	0.12%	228,487.39 AUD	0.37%	4	211,625.24 AUD	1	16862.15	3	196,579.00 AUD	2	31,908.39 AUD	4	211,625.24 AUD	1	16,862.15 AUD	
	A7	3	0.07%	155,225.74 AUD	0.25%	3	155,225.74 AUD	0	0	3	155,225.74 AUD	0	0.00 AUD	3	155,225.74 AUD	0	0.00 AUD	
	E-tron	3	0.07%	154,207.89 AUD	0.25%	3	154,207.89 AUD	0	0	2	146,338.40 AUD	1	7,869.49 AUD	3	154,207.89 AUD	0	0.00 AUD	
	Q2	29	0.65%	361,571.49 AUD	0.47%	30	142,744.68 AUD	18	188856.29	18	212,523.76 AUD	10	89,247.69 AUD	22	245,397.40 AUD	24	85,974.60 AUD	
	Q3	108	2.49%	1,853,270.97 AUD	2.96%	65	1,288,343.60 AUD	43	564927.37	51	1,429,856.15 AUD	57	423,414.82 AUD	93	1,756,861.02 AUD	115	96,489.95 AUD	
	Q5	92	2.12%	1,484,482.89 AUD	2.96%	64	1,340,369.37 AUD	28	499113.25	45	1,511,169.34 AUD	47	337,313.55 AUD	71	1,571,292.81 AUD	21	277,190.08 AUD	
	Q7	82	1.89%	2,847,314.26 AUD	4.71%	65	2,548,710.46 AUD	17	398003.8	52	2,669,660.01 AUD	30	377,654.25 AUD	58	2,461,966.04 AUD	24	485,348.22 AUD	
	Q8	9	0.21%	351,162.87 AUD	0.56%	7	333,385.25 AUD	2	17777.62	5	296,075.77 AUD	4	55,087.10 AUD	5	229,305.53 AUD	4	121,857.34 AUD	
	R8	3	0.07%	393,208.06 AUD	0.63%	3	393,208.06 AUD	0	0	3	393,208.06 AUD	0	0.00 AUD	2	309,476.08 AUD	1	63,731.98 AUD	
	R8 Spyder	1	0.02%	53,969.04 AUD	0.09%	1	53,969.04 AUD	0	0	1	53,969.04 AUD	0	0.00 AUD	0	0.00 AUD	1	53,969.04 AUD	
	T7	2	0.05%	30,155.90 AUD	0.03%	1	12,821.00 AUD	1	7234.5	1	12,821.00 AUD	1	7,234.50 AUD	2	0.00 AUD	2	20,155.90 AUD	
	Subtotal	476	10.97%	10,342,374.88 AUD	16.54%	294	7,615,363.83 AUD	182	3570311.38	239	8,483,127.69 AUD	237	1,889,247.29 AUD	346	8,596,102.38 AUD	131	1,745,851.96 AUD	
Bentley	Bentayga	2	0.05%	317,348.87 AUD	0.51%	2	317,348.87 AUD	0	0	2	317,348.87 AUD	0	0.00 AUD	1	176,491.73 AUD	1	140,857.14 AUD	
	Continental	1	0.02%	135,171.62 AUD	0.22%	1	135,171.62 AUD	0	0	1	135,171.62 AUD	0	0.00 AUD	0	0.00 AUD	1	135,171.62 AUD	
	Subtotal	3	0.07%	452,520.49 AUD	0.72%	3	452,520.49 AUD	0	0	3	452,520.49 AUD	0	0.00 AUD	1	176,491.73 AUD	2	276,028.78 AUD	
Lamborghini	Urus	1	0.02%	258,386.42 AUD	0.41%	1	258,386.42 AUD	0	0	1	258,386.42 AUD	0	0.00 AUD	1	258,386.42 AUD	0	0.00 AUD	
	Subtotal	1	0.02%	258,386.42 AUD	0.41%	1	258,386.42 AUD	0	0	1	258,386.42 AUD	0	0.00 AUD	1	258,386.42 AUD	0	0.00 AUD	
Porsche	718	4	0.09%	330,542.15 AUD	0.53%	4	330,542.15 AUD	0	0	4	330,542.15 AUD	0	0.00 AUD	4	330,542.15 AUD	0	0.00 AUD	
	911	8	0.18%	1,296,884.40 AUD	2.07%	8	1,296,884.40 AUD	0	0	8	1,296,884.40 AUD	0	0.00 AUD	7	1,167,915.00 AUD	1	128,969.40 AUD	
	Boxster	1	0.02%	9,937.35 AUD	0.02%	1	9,937.35 AUD	0	0	0	0.00 AUD	1	9,937.35 AUD	0	0.00 AUD	1	9,937.35 AUD	
	Cayenne	29	0.67%	1,811,116.64 AUD	2.90%	27	1,796,197.47 AUD	2	14925.17	22	1,745,441.24 AUD	7	65,676.40 AUD	24	1,665,460.58 AUD	5	145,656.96 AUD	
	Cayman	1	0.02%	22,210.92 AUD	0.04%	0	0.00 AUD	1	22210.92	0	0.00 AUD	1	22,210.92 AUD	0	0.00 AUD	1	22,210.92 AUD	
	Macan	45	1.04%	1,661,426.03 AUD	2.66%	41	1,496,232.67 AUD	4	165193.46	35	1,538,482.45 AUD	10	122,943.88 AUD	42	1,580,525.51 AUD	3	80,905.52 AUD	
	Taycan	5	0.12%	547,821.99 AUD	0.88%	5	547,821.99 AUD	0	0	5	547,821.99 AUD	0	0.00 AUD	4	428,723.01 AUD	1	119,098.98 AUD	
	Subtotal	93	2.14%	5,675,938.48 AUD	8.94%	86	5,477,659.39 AUD	7	202323.95	74	5,445,172.23 AUD	19	220,167.25 AUD	81	5,173,166.25 AUD	12	656,713.23 AUD	
Skoda	Fabia	14	0.32%	40,408.81 AUD	0.06%	6	22,223.80 AUD	8	18235.01	1	4,073.96 AUD	13	36,384.85 AUD	14	40,408.81 AUD	0	0.00 AUD	
	Kamq	36	0.83%	206,117.07 AUD	0.33%	7	25,967.65 AUD	29	180149.42	4	42,917.17 AUD	32	163,199.90 AUD	36	206,117.07 AUD	0	0.00 AUD	
	Karoq	21	0.48%	136,223.79 AUD	0.22%	5	32,762.30 AUD	16	103461.49	2	38,227.85 AUD	19	97,995.94 AUD	21	136,223.79 AUD	0	0.00 AUD	
	Kodiaq	49	1.13%	486,266.04 AUD	0.78%	17	192,147.34 AUD	32	294118.8	11	226,657.28 AUD	38	259,608.79 AUD	46	465,384.88 AUD	3	20,881.16 AUD	
	Octavia	36	0.83%	239,812.57 AUD	0.38%	7	49,950.41 AUD	29	198962.16	9	132,468.85 AUD	27	107,343.72 AUD	31	233,842.59 AUD	5	16,107.07 AUD	
	Scala	26	0.60%	191,906.01 AUD	0.32%	8	74,393.38 AUD	18	87212.63	7	89,848.92 AUD	19	71,957.09 AUD	26	191,906.01 AUD	0	0.00 AUD	
	Superb	7	0.16%	101,262.86 AUD	0.16%	5	83,057.13 AUD	2	18205.73	3	74,500.21 AUD	4	26,762.65 AUD	6	96,964.28 AUD	1	4,269.57 AUD	
	Subtotal	189	4.36%	1,371,947.18 AUD	2.19%	86	486,791.81 AUD	134	891246.34	37	606,694.34 AUD	102	763,252.91 AUD	180	1,335,897.35 AUD	9	41,349.89 AUD	
Volkswagen	Arteon	3	0.07%	31,747.25 AUD	0.05%	1	20,172.02 AUD	2	11575.05	2	27,016.69 AUD	1	4,730.60 AUD	0	0.00 AUD	3	31,747.25 AUD	
	Bettle	1	0.02%	0.00 AUD	0.00%	0	0.00 AUD	1	0	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	1	0.00 AUD	
	Golf	89	1.84%	730,104.74 AUD	1.12%	32	197,807.01 AUD	57	532337.73	36	403,986.34 AUD	56	296,234.40 AUD	86	623,769.20 AUD	24	176,325.54 AUD	
	Passat	7	0.16%	82,923.02 AUD	0.14%	2	21,903.84 AUD	5	60519.18	3	50,339.21 AUD	4	36,683.01 AUD	5	79,911.1 AUD	2	7,111.91 AUD	
	Polo	47	1.08%	243,091.89 AUD	0.39%	15	94,200.62 AUD	32	148891.27	10	101,518.20 AUD	37	141,573.69 AUD	42	227,694.93 AUD	5	15,996.96 AUD	
	T-Cross	68	1.57%	362,061.91 AUD	0.63%	20	120,251.80 AUD	48	271810.11	10	114,558.10 AUD	58	277,503.81 AUD	67	377,387.17 AUD	1	14,074.4 AUD	
	Tiguan	95	2.19%	1,090,269.11 AUD	1.74%	44	576,696.33 AUD	51	510662.78	29	579,867.09 AUD	66	510,452.02 AUD	72	900,137.07 AUD	23	190,131.18 AUD	
	Touareg	33	0.76%	367,115.74 AUD	1.55%	25	793,326.36 AUD	8	173187.38	19	844,007.15 AUD	14	123,108.59 AUD	24	879,338.49 AUD	9	87,777.31 AUD	
	T-Roc	35	0.81%	320,068.33 AUD	0.51%	9	106,768.71 AUD	26	223302.62	8	157,667.35 AUD	27	191,101.98 AUD	34	321,283.43 AUD	1	7,769.87 AUD	
	Subtotal	349	8.15%	3,446,532.89 AUD	5.34%	140	2,053,516.57 AUD	222	1762974.67	111	2,345,124.83 AUD	220	1,647,533.39 AUD	340	3,219,142.93 AUD	60	678,349.76 AUD	
Volkswagen Commercial	Amarek	95	2.19%	1,264,237.58 AUD	2.02%	71	972,758.68 AUD	24	291478.9	35	763,377.80 AUD	60	510,899.78 AUD	53	819,373.22 AUD	42	444,864.36 AUD	
	Caddy	25	0.58%	190,601.52 AUD	0.30%	24	189,915.27 AUD	1	688.25	10	132,306.82 AUD	15	58,296.70 AUD	15	166,383.75 AUD	5	25,219.77 AUD	
	California	2	0.05%	95,982.14 AUD	0.15%	0	0.00 AUD	2	95982.14	2	95,982.14 AUD	0	0.00 AUD	2	95,982.14 AUD	0	0.00 AUD	
	Crafter	102%	1	12,863.50 AUD	0.02%	1	12,863.50 AUD	0	0	0	0.00 AUD	1	12,863.50 AUD	0	0.00 AUD	1	12,863.50 AUD	
	Crofter	24	0.55%	328,689.03 AUD	0.52%	24	328,689.03 AUD	0	0	0	0.00 AUD	14	96,486.77 AUD	24	328,689.03 AUD	0	0.00 AUD	
	Grand California	1	0.02%	13,560.47 AUD	0.02%	0	0.00 AUD	1	13560.47	0	0.00 AUD	1	13,560.47 AUD	1	13,560.47 AUD	0	0.00 AUD	
	Multivan	13	0.30%	221,423.04 AUD	0.35%	9	178,699.56 AUD	4	42820.48	6	162,452.54 AUD	7	58,977.50 AUD	11	187,001.19 AUD	2	34,428.85 AUD	
	Transporter	45	1.04%	554,744.55 AUD	0.89%	39	484,658.50 AUD	6	70086.05	14	292,505.92 AUD	31	262,238.63 AUD	38	487,263.81 AUD	7	67,480.74 AUD	
	Subtotal	206	4.76%	2,681,838.88 AUD	4.29%	169	2,167,214.59 AUD	38	514616.32	77	1,668,827.48 AUD	129	1,013,003.40 AUD	146	2,109,537.16 AUD	57	571,953.72 AUD	
	Total	1,337	30.81%	24,627,692.29 AUD	38.39%	765	16,765,295.74 AUD	582	6222286.95	542	15,249,692.55 AUD	795	6,377,699.74 AUD	1,067	20,655,174.16 AUD	289	3,673,383.17 AUD	

Distribution by Brand & Model - Non-VW Group

Region	Make	Total Portfolio				Product Type				Balloon				Vehicle Status			
		Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage	Consumer Loan	Balloon	No Balloon	New	Used						
North		8	0.16%	87,524.15 AUD	0.14%	6	68,697.72 AUD	2	18,866.43	8	77,577.36 AUD	2	8,946.79 AUD	6	77,577.36 AUD	2	8,946.79 AUD
	Audi Romeo	11	0.25%	195,183.59 AUD	0.31%	4	45,692.96 AUD	7	14,907.91	4	17,871.58 AUD	7	117,886.18 AUD	6	6	77,295.75 AUD	
Alpine		3	0.07%	62,666.44 AUD	0.10%	2	59,176.23 AUD	1	3,490.21	3	3,490.21 AUD	3	62,666.44 AUD	0	0	0.00 AUD	
	Aston Martin	3	0.07%	343,477.91 AUD	0.55%	3	343,477.91 AUD	0	0	3	343,477.91 AUD	0	0	0	0	55,299.89 AUD	
BMW		40	0.82%	1,163,462.18 AUD	1.86%	35	1,072,467.77 AUD	5	90,994.41	28	1,045,198.99 AUD	12	118,263.28 AUD	19	605,959.58 AUD	21	557,502.50 AUD
	Chrysler	11	0.25%	397,281.31 AUD	0.64%	11	397,281.31 AUD	0	0	7	313,308.77 AUD	4	83,972.54 AUD	10	348,907.24 AUD	1	48,374.07 AUD
Dodge		3	0.07%	35,904.72 AUD	0.06%	2	31,148.40 AUD	1	27,514.33	1	24,483.15 AUD	2	11,412.57 AUD	2	33,149.40 AUD	1	2,756.32 AUD
	Edsel	1	0.02%	3,484.02 AUD	0.01%	1	3,484.02 AUD	0	0	0	3,484.02 AUD	1	3,484.02 AUD	0	0	1,494.02 AUD	
Ford		28	0.65%	714,522.79 AUD	1.14%	24	594,969.95 AUD	4	12,556.84	13	459,424.35 AUD	15	205,094.94 AUD	27	655,531.11 AUD	1	43,998.68 AUD
	Fiat	3	0.07%	20,532.95 AUD	0.03%	2	14,257.00 AUD	1	6,275.95	0	10,116.17 AUD	2	16,692.12 AUD	1	0	1,840.83 AUD	
Ford Genesic		328	7.56%	3,143,890.44 AUD	6.90%	270	3,523,123.61 AUD	58	790,760.83	98	2,216,829.54 AUD	230	2,097,060.90 AUD	227	3,237,691.84 AUD	101	1,076,198.60 AUD
		1	0.02%	41,052.58 AUD	0.07%	1	41,052.58 AUD	0	0	1	41,052.58 AUD	0	0	0	0	0.00 AUD	
Haval		52	1.20%	355,651.99 AUD	0.57%	35	223,863.64 AUD	17	131,787.95	4	54,555.72 AUD	48	301,095.87 AUD	50	352,315.94 AUD	2	3,335.65 AUD
	Hyundai	85	1.96%	452,916.84 AUD	0.77%	40	190,396.30 AUD	45	297,710.34	4	55,241.41 AUD	81	425,462.63 AUD	9	72,929.26 AUD	76	420,937.68 AUD
Honda		80	2.05%	614,492.95 AUD	1.01%	40	379,544.95 AUD	40	234,947.94	40	264,016.94 AUD	40	319,813.01 AUD	17	53,504.94 AUD	26	79,499.94 AUD
	Infiniti	242	5.58%	1,747,802.19 AUD	2.80%	123	1,007,170.75 AUD	119	740,631.44	43	674,215.56 AUD	199	1,073,586.42 AUD	173	1,366,998.72 AUD	69	380,803.47 AUD
Isuzu		1	0.02%	2,860.69 AUD	0.00%	1	2,860.69 AUD	0	0	0	2,860.69 AUD	0	0	0	0	2,860.69 AUD	
	Jaguar	129	2.97%	1,364,890.40 AUD	2.18%	93	897,620.76 AUD	36	467,269.64	28	536,719.49 AUD	101	828,170.91 AUD	107	1,224,389.92 AUD	22	140,500.42 AUD
Jeep		25	0.58%	758,438.43 AUD	1.26%	22	740,025.66 AUD	3	45412.77	17	698,917.92 AUD	8	85,521.43 AUD	19	674,561.97 AUD	6	110,877.34 AUD
	Jeep	54	1.24%	729,698.83 AUD	1.17%	38	96,301.94 AUD	16	103,394.89	16	387,987.19 AUD	38	404,099.64 AUD	37	607,126.26 AUD	17	122,499.57 AUD
Land Rover		121	2.79%	1,654,713.89 AUD	4.69%	72	769,292.49 AUD	49	337,916.49	23	595,160.97 AUD	62	665,282.42 AUD	66	795,999.94 AUD	26	137,499.94 AUD
	Land Rover	179	4.12%	6,311,561.85 AUD	10.61%	142	5,929,029.91 AUD	37	19,623.94	117	5,825,447.83 AUD	62	805,914.02 AUD	128	5,629,770.43 AUD	51	1,051,591.42 AUD
LDV		102	2.36%	887,448.03 AUD	1.34%	84	861,170.45 AUD	18	17,567.58 AUD	28	364,397.39 AUD	74	939,054.92 AUD	98	808,584.92 AUD	4	32,863.51 AUD
	Lincoln	19	0.44%	251,988.42 AUD	0.40%	16	208,588.57 AUD	3	23,899.85	19	197,689.20 AUD	10	64,919.22 AUD	8	145,144.80 AUD	11	106,843.62 AUD
Mazda		7	0.16%	442,690.60 AUD	0.71%	7	442,690.60 AUD	0	0	5	405,841.70 AUD	2	36,848.90 AUD	5	328,678.30 AUD	2	114,012.30 AUD
	Mazda	199	5.00%	2,203,535.07 AUD	3.52%	155	1,709,916.68 AUD	44	4,97616.39	65	1,245,886.44 AUD	154	957,681.43 AUD	163	1,881,714.94 AUD	56	321,121.13 AUD
Mercedes-Benz		68	1.57%	1,109,633.78 AUD	1.77%	56	945,129.73 AUD	12	16,607.05	56	945,129.73 AUD	58	387,792.92 AUD	58	728,330.73 AUD	13	72,830.17 AUD
	Mini	93	2.14%	420,751.73 AUD	0.67%	93	420,751.73 AUD	0	0	93	420,751.73 AUD	93	397,397.26 AUD	5	23,354.47 AUD	5	23,354.47 AUD
Mini		6	0.14%	93,937.73 AUD	0.16%	5	92,723.23 AUD	1	3,214.5	4	88,475.49 AUD	2	5,462.24 AUD	3	73,313.44 AUD	3	26,622.29 AUD
	Mitsubishi	297	6.84%	2,578,738.29 AUD	4.12%	158	1,292,332.70 AUD	139	1,284,525.59	53	897,445.03 AUD	244	1,681,313.26 AUD	215	2,012,281.14 AUD	82	664,497.15 AUD
Nissan		143	3.30%	1,614,586.99 AUD	2.27%	95	1,023,020.44 AUD	48	30,955.55	29	590,387.99 AUD	114	826,218.10 AUD	83	1,029,621.94 AUD	60	386,964.05 AUD
	Opel	1	0.02%	1,942.32 AUD	0.00%	0	0.00 AUD	1	1,942.32	0	0.00 AUD	1	0.00 AUD	0	0.00 AUD	1	1,942.32 AUD
Other		2	0.05%	20,808.17 AUD	0.03%	1	19,975.87 AUD	1	482.3	1	19,975.87 AUD	1	4,802.80 AUD	2	20,808.17 AUD	0	0.00 AUD
	Other	27	0.62%	363,693.79 AUD	0.42%	1	363,693.79 AUD	5	70,981.1	7	128,397.37 AUD	15	138,282.42 AUD	24	245,995.11 AUD	3	21,098.99 AUD
Rolls-Royce		62	1.43%	143,026.18 AUD	1.03%	59	610,979.81 AUD	3	3,046.37	26	411,327.28 AUD	36	232,198.90 AUD	62	527,947.27 AUD	10	70,578.91 AUD
	Rolls-Royce	1	0.02%	30,234.71 AUD	0.05%	1	30,234.71 AUD	0	0	0	0	1	30,234.71 AUD	0	0	1	30,234.71 AUD
Subaru		11	0.25%	113,633.03 AUD	0.18%	8	70,782.87 AUD	3	4,880.16	2	37,980.34 AUD	9	76,652.69 AUD	10	100,347.95 AUD	1	11,285.08 AUD
	Subaru	155	3.57%	1,328,613.55 AUD	2.13%	84	750,208.27 AUD	71	579,405.28	38	632,319.28 AUD	117	697,294.27 AUD	110	1,097,243.63 AUD	45	236,982.92 AUD
Suzuki		41	0.94%	193,220.13 AUD	0.31%	13	63,746.15 AUD	28	12,947.98	2	2,864.78 AUD	39	164,553.35 AUD	30	148,191.94 AUD	11	43,098.19 AUD
	Tesla	10	0.22%	229,291.23 AUD	0.37%	10	229,291.23 AUD	0	0	7	191,499.36 AUD	3	37,841.87 AUD	7	170,780.90 AUD	3	58,509.33 AUD
Vauxhall		237	5.48%	2,426,219.69 AUD	4.38%	122	1,428,647.43 AUD	115	17,652.26 AUD	18	1,281,675.43 AUD	182	1,428,647.43 AUD	176	1,728,193.75 AUD	176	1,728,193.75 AUD
	Vauxhall	84	1.94%	1,870,495.29 AUD	2.96%	59	1,434,495.29 AUD	25	49,025.84	31	1,816,791.91 AUD	31	253,703.96 AUD	67	1,594,014.13 AUD	17	274,046.96 AUD
Other Vehicles		3,002	69.91%	37,896,896.98 AUD	60.61%	2,023	25,536,986.98 AUD	979	9,261,995.28 AUD	942	32,880,733.43 AUD	2,180	16,219,176.68 AUD	2,027	28,849,931.08 AUD	976	9,546,865.90 AUD
	Total	4339	100.00%	62,242,392.54 AUD	100.00%	2,784	62,242,392.54 AUD	1,665	16,246,115.83 AUD	1,394	41,930,612.62 AUD	2,950	20,986,798.39 AUD	3,084	49,854,205.20 AUD	1,265	12,722,173.17 AUD

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	111	2.98%	1,276,150.50 AUD	2.94%	44	767,935.58 AUD	67	508,214.92 AUD	23	689,373.77 AUD	88	586,776.73 AUD	64	871,780.10 AUD	47	454,390.40 AUD
New South Wales	1,525	35.15%	23,305,653.62 AUD	37.27%	1,013	18,167,410.62 AUD	512	5,138,242.90 AUD	529	16,426,614.54 AUD	996	6,870,038.98 AUD	1,137	16,887,042.19 AUD	388	4,418,611.33 AUD
Northern Territory	39	0.90%	352,920.36 AUD	0.89%	17	226,706.04 AUD	22	126,214.32 AUD	5	155,862.40 AUD	34	193,057.96 AUD	32	236,476.03 AUD	7	116,442.33 AUD
Queensland	633	21.50%	13,031,186.14 AUD	20.84%	639	9,943,459.05 AUD	294	3,687,687.09 AUD	314	8,621,369.69 AUD	619	4,409,836.46 AUD	744	11,356,148.93 AUD	189	1,675,037.21 AUD
South Australia	175	4.03%	2,851,162.96 AUD	4.59%	114	2,167,649.21 AUD	61	683,512.85 AUD	64	1,999,245.66 AUD	111	851,916.40 AUD	125	2,315,191.32 AUD	50	535,970.74 AUD
Tasmania	145	3.34%	1,412,363.30 AUD	2.20%	59	651,961.62 AUD	86	780,401.68 AUD	26	480,515.30 AUD	119	931,848.00 AUD	69	723,609.86 AUD	76	688,733.44 AUD
Victoria	916	21.09%	15,268,937.59 AUD	24.42%	604	11,983,214.46 AUD	311	3,285,723.94 AUD	353	11,413,961.96 AUD	562	3,864,475.61 AUD	687	12,454,621.43 AUD	238	2,774,326.16 AUD
Western Australia	496	11.43%	6,028,024.80 AUD	8.04%	204	3,333,905.77 AUD	202	1,694,119.13 AUD	70	2,139,689.84 AUD	426	2,888,335.26 AUD	226	2,919,333.34 AUD	270	2,108,691.56 AUD
Total	4,339	100.00%	62,626,338.37 AUD	100.00%	2,784	47,242,282.54 AUD	1,555	15,224,115.83 AUD	1,354	41,930,612.93 AUD	2,985	20,935,765.39 AUD	3,064	46,694,205.20 AUD	1,255	12,722,193.17 AUD

Distribution by Motor Type

Distribution by Motor Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Diesel	1,805	41.60%	27,826,789.40AUD	44.50%
Electric	22	0.51%	1,034,047.99AUD	1.65%
Gas	1	0.02%	5,625.55AUD	0.01%
Other	11	0.25%	180,302.54AUD	0.29%
Petrol	2,500	57.62%	33,479,632.89AUD	53.54%
	4,339	100.00%	62,526,398.37AUD	100.00%

\* Please note that Hybrid Motor Types might be included in the Petrol category

Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	4,184	96.43%	59,697,126.52 AUD	95.48%
1	100	2.30%	1,466,710.20 AUD	2.35%
2	33	0.76%	868,734.28 AUD	1.39%
3	17	0.39%	433,027.18 AUD	0.69%
4	4	0.09%	50,313.48 AUD	0.08%
6	1	0.02%	10,486.71 AUD	0.02%
Total	4,339	100.00%	62,526,398.37AUD	100.00%

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