

Deal name: **Driver Australia Seven**

Issuer: 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.

Originator of the Receivables: Volkswagen Financial Services Australia Pty Limited

Seller of the Receivables: Volkswagen Financial Services Australia Pty Limited

Servicer name: Volkswagen Financial Services Australia Pty Limited

Reporting entity: 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

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Corporate Services Provider: Perpetual Corporate Trust Limited
(ABN 99 000 341 533)
Level 18, 123 Pitt Street,
Sydney NSW 2000 Australia in its personal capacity.



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Deal overview

Initial Cut-Off Date	31/10/2021	Publication Date	16/05/2024 (16th of each month)
Scheduled date of Clean-Up-Call	11/2025	Payment Date	21/05/2024 (21st of each month)
Final Maturity Date	21/01/2030	Reporting Date	30/04/2024
Issue Date	22/11/2021	Monthly Period	from 01/04/2024 until 30/04/2024
Period no.	30	Interest Accrual Period	from 22/04/2024 until 21/05/2024
Reporting frequency	Monthly	Note payment period	from 22/04/2024 until 21/05/2024
Next Payment Date	21/06/2024	Days accrued	29

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

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

Transaction Events I

Clean-up-call condition

Percentage of the Current Outstanding Discounted Receivables Balance	32.25%
Min. Percentage of Outstanding Discounted Receivables Balance	10.00% The Clean-Up-Call Condition is expected to be reached in11/2025

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	6,198.85 AUD
Cumulative Net Salvage Loss incl.current Period	2,086,541.22 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,086,541.22 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	0.34774%

Transaction Events III

Account Bank

Australian and New Zealand Banking Group Limited

Current rating

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

Moody's			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Aa3	P-1	Stable	A+	F1	Stable
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

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

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(sf)	Aa1(sf)
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	Nov 2025	Nov 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:	04/2024
Payment Date:	21/05/2024
Interest Accrual Period (from/until)	from 22/04/2024 until 21/05/2024
Days accrued	29
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3025%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	598,794.67 AUD	68,616.61 AUD
Interest paid	598,794.67 AUD	68,616.61 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	150,655,743.18 AUD	16,287,087.30 AUD
Redemption amount due to amortising series	7,447,782.18 AUD	805,143.90 AUD
Notes Balance as of the end of the Monthly Period	143,207,961.00 AUD	15,481,943.40 AUD

Payments to Investors per note	Class A	Class B
Interest	113.80 AUD	207.93 AUD
Principal repayment per Class	1,415.39 AUD	2,439.83 AUD
Number of Notes	5,262	330
Note Factor	0.2721550	0.4691498

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

Subordinated Loan	
Balance as of the beginning of the Monthly Period	27,031,734.80 AUD
Regular redemption from waterfall	(1,866,592.93 AUD)
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	25,165,141.87 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	2,322,291.25 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	166,942,830.48 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	150,655,743.18 AUD	16,287,087.30 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(409,847.26 AUD)	(42,394.40 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	11,110,207.29 AUD	11,110,207.29 AUD
1) ii) Available Collections - Interest on Trust Account	25,859.90 AUD	11,136,067.19 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	11,136,067.19 AUD
3) i) Net Swap Receipts - Class A	409,847.26 AUD	11,545,914.45 AUD
3) ii) Net Swap Receipts - Class B	42,394.40 AUD	11,588,308.85 AUD
4) Damages and Indemnity Payments to Issuer	-	11,588,308.85 AUD
5) Other Reimbursement Amounts	-	11,588,308.85 AUD
6) Buffer Release Amount	(479,484.04 AUD)	11,108,824.81 AUD
Remaining Rounding Amount (M-1)	21.82 AUD	11,108,846.63 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	11,108,846.63 AUD	11,108,846.63 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	11,108,845.63 AUD
2) Taxes	-	11,108,845.63 AUD
3) Trust Fees & Expenses and Servicer Fees	(178,390.88 AUD)	10,930,454.75 AUD
4. a) Net Swap Payments - Class A Notes	-	10,930,454.75 AUD
4. b) Net Swap Payments - Class B Notes	-	10,930,454.75 AUD
5. a) Interest accrued in prev. month - Class A	(598,794.67 AUD)	10,331,660.08 AUD
5. b) Interest Shortfalls from prior months - Class A	-	10,331,660.08 AUD
6. a) Interest accrued in prev. month - Class B	(68,616.61 AUD)	10,263,043.47 AUD
6. b) Interest Shortfalls from prior months - Class B	-	10,263,043.47 AUD
7) Payment to Cash Collateral Account	-	10,263,043.47 AUD
8) Principal Payment - Class A	(7,447,782.18 AUD)	2,815,261.29 AUD
9) Principal Payment - Class B	(805,143.90 AUD)	2,010,117.39 AUD
Remaining Rounding Amount (Current Period)	(2.61 AUD)	2,010,114.78 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	2,010,114.78 AUD
11) Other Payment to Swap Counterparties	-	2,010,114.78 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(143,521.85 AUD)	1,866,592.93 AUD
Interest Accrued this period on the Subordinated Loan	-	1,866,592.93 AUD
Unpaid Interest on the Subordinated Loan	-	1,866,592.93 AUD
13) Subordinated Loan Principal	(1,866,592.93 AUD)	-
14) Surplus Income Distribution to Beneficiary of the Trust	-	-

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

Retention of Net Economic Interest

Period	Poolcut	Balance as at Current Period
Total Assets	684,926,843.21 AUD	207,653,426.40 AUD
Nominal Receivables Balance	684,926,843.21 AUD	207,653,426.40 AUD
First loss piece	48,025,098.06 AUD	40,834,366.62 AUD
Subordinated Loan balance	34,825,098.06 AUD	25,165,141.87 AUD
Overcollateralisation	6,000,000.00 AUD	9,669,224.75 AUD
General Cash Collateral Account balance	7,200,000.00 AUD	6,000,000.00 AUD
Actual retention	7.01%	19.66%

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	
	At closing: 1.85 yrs	Currently: 1.01 yrs	At closing: 2.84 yrs	Currently: 1.01 yrs
WAL	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
Payment Date				
11/2021	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	-	136,779,165.12 AUD	-	14,786,917.20 AUD
07/2024	-	129,775,074.78 AUD	-	14,029,715.70 AUD
08/2024	-	123,598,433.94 AUD	-	13,361,990.40 AUD
09/2024	-	117,655,794.24 AUD	-	12,719,546.40 AUD
10/2024	-	112,234,460.88 AUD	-	12,133,410.30 AUD
11/2024	-	106,456,416.54 AUD	-	11,508,802.80 AUD
12/2024	-	100,625,015.52 AUD	-	10,878,360.90 AUD
01/2025	-	94,671,483.48 AUD	-	10,234,755.30 AUD
02/2025	-	89,428,479.30 AUD	-	9,667,930.80 AUD
03/2025	-	84,307,027.32 AUD	-	9,114,270.00 AUD
04/2025	-	79,174,630.38 AUD	-	8,559,391.50 AUD
05/2025	-	74,053,336.26 AUD	-	8,005,720.80 AUD
06/2025	-	68,691,410.88 AUD	-	7,426,056.00 AUD
07/2025	-	62,044,294.62 AUD	-	6,707,467.80 AUD
08/2025	-	57,092,015.94 AUD	-	6,172,062.60 AUD
09/2025	-	52,488,450.00 AUD	-	5,674,396.20 AUD
10/2025	-	48,335,206.02 AUD	-	5,225,398.20 AUD
11/2025	-	-	-	-

*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	836,713.86 AUD	156,473.40 AUD	993,187.26 AUD
05.2024	6,220,852.40 AUD	936,639.20 AUD	7,157,491.60 AUD
06.2024	7,988,273.50 AUD	906,501.00 AUD	8,894,774.50 AUD
07.2024	6,995,615.13 AUD	869,398.92 AUD	7,865,014.05 AUD
08.2024	6,805,381.17 AUD	834,314.40 AUD	7,639,695.57 AUD
09.2024	6,202,725.39 AUD	801,087.37 AUD	7,003,812.76 AUD
10.2024	6,832,932.58 AUD	770,913.97 AUD	7,603,846.55 AUD
11.2024	7,042,528.72 AUD	737,673.89 AUD	7,780,202.61 AUD
12.2024	7,355,539.11 AUD	703,415.33 AUD	8,058,954.44 AUD
01.2025	6,457,433.05 AUD	667,633.48 AUD	7,125,066.53 AUD
02.2025	6,402,632.63 AUD	636,220.59 AUD	7,038,853.22 AUD
03.2025	6,542,064.75 AUD	605,074.68 AUD	7,147,139.43 AUD
04.2025	6,650,446.75 AUD	573,250.40 AUD	7,223,697.15 AUD
05.2025	7,141,373.83 AUD	540,897.99 AUD	7,682,271.82 AUD
06.2025	9,239,853.00 AUD	506,158.25 AUD	9,746,011.25 AUD
07.2025	6,798,251.20 AUD	461,210.87 AUD	7,259,462.07 AUD
08.2025	6,383,161.97 AUD	428,140.17 AUD	6,811,302.14 AUD
09.2025	5,796,108.41 AUD	397,088.97 AUD	6,193,197.38 AUD
10.2025	5,683,427.32 AUD	368,892.97 AUD	6,052,320.29 AUD
11.2025	5,901,289.29 AUD	341,245.20 AUD	6,242,534.49 AUD
12.2025	6,653,983.02 AUD	312,538.03 AUD	6,966,521.05 AUD
01.2026	5,919,088.72 AUD	280,169.35 AUD	6,199,258.07 AUD
02.2026	6,110,638.93 AUD	251,375.19 AUD	6,362,014.12 AUD
03.2026	6,202,846.70 AUD	221,649.60 AUD	6,424,496.30 AUD
04.2026	5,918,413.26 AUD	191,475.55 AUD	6,109,888.81 AUD
05.2026	8,212,246.69 AUD	162,684.70 AUD	8,374,931.39 AUD
06.2026	9,680,917.10 AUD	122,735.71 AUD	9,803,652.81 AUD
07.2026	5,873,367.75 AUD	75,642.05 AUD	5,949,009.80 AUD
08.2026	4,777,977.79 AUD	47,070.35 AUD	4,825,048.14 AUD
09.2026	323,427.93 AUD	23,827.78 AUD	347,255.71 AUD
10.2026	398,017.34 AUD	22,254.34 AUD	420,271.68 AUD
11.2026	333,019.92 AUD	20,318.15 AUD	353,338.07 AUD
12.2026	327,133.16 AUD	18,698.07 AUD	345,831.23 AUD
01.2027	257,870.55 AUD	17,106.70 AUD	274,977.25 AUD
02.2027	255,026.50 AUD	15,852.38 AUD	270,878.88 AUD
03.2027	280,268.57 AUD	14,611.72 AUD	294,880.29 AUD
04.2027	252,396.03 AUD	13,248.38 AUD	265,644.41 AUD
05.2027	281,013.66 AUD	12,020.55 AUD	293,034.21 AUD
06.2027	253,396.93 AUD	10,653.55 AUD	264,050.48 AUD
07.2027	220,323.13 AUD	9,420.81 AUD	229,743.94 AUD
08.2027	287,185.55 AUD	8,349.06 AUD	295,534.61 AUD
09.2027	193,815.78 AUD	6,952.03 AUD	200,767.81 AUD
10.2027	183,141.06 AUD	6,009.17 AUD	189,150.23 AUD
11.2027	170,611.43 AUD	5,118.40 AUD	175,729.83 AUD
12.2027	158,410.15 AUD	4,288.36 AUD	162,698.51 AUD
01.2028	144,647.50 AUD	3,517.74 AUD	148,165.24 AUD
02.2028	132,593.43 AUD	2,814.05 AUD	135,407.48 AUD
03.2028	116,523.40 AUD	2,169.00 AUD	118,692.40 AUD
04.2028	106,644.42 AUD	1,602.28 AUD	108,246.70 AUD
05.2028	85,763.39 AUD	1,083.45 AUD	86,846.84 AUD
06.2028	60,992.85 AUD	666.25 AUD	61,659.10 AUD
07.2028	38,826.22 AUD	369.49 AUD	39,195.71 AUD
08.2028	16,656.06 AUD	180.67 AUD	16,836.73 AUD
09.2028	4,676.12 AUD	99.63 AUD	4,775.75 AUD
10.2028	3,307.90 AUD	76.88 AUD	3,384.78 AUD
11.2028	2,901.29 AUD	60.80 AUD	2,962.09 AUD
12.2028	1,360.43 AUD	46.69 AUD	1,407.12 AUD
01.2029	1,367.05 AUD	40.07 AUD	1,407.12 AUD
02.2029	1,374.06 AUD	33.41 AUD	1,407.47 AUD
03.2029	904.73 AUD	26.73 AUD	931.46 AUD
04.2029	909.13 AUD	22.33 AUD	931.46 AUD
05.2029	913.55 AUD	17.91 AUD	931.46 AUD
06.2029	918.00 AUD	13.46 AUD	931.46 AUD
07.2029	922.46 AUD	9.00 AUD	931.46 AUD
08.2029	927.32 AUD	4.51 AUD	931.83 AUD
09/2029	- AUD	- AUD	- AUD
Total	193,524,271.02 AUD	14,129,155.38 AUD	207,653,426.40 AUD

Outstanding Contracts I - Overview

Total Portfolio as of Poolcut Date			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	15,241	600,025,098.10 AUD	9,371	414,965,143.56 AUD	19	185,059,954.50 AUD	4,261	251,555,699.25 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	251,555,699.25 AUD	10,980	348,466,398.81 AUD	10,680	463,158,976.27 AUD	4,561	136,866,121.79 AUD

Total Portfolio as of Previous Month			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	5,786	136,537,358.14 AUD	3871	#####	1895	30,743,377.46 AUD	1927	80,746,543.57 AUD	3839	55,790,814.57 AUD	4374	114,068,023.93 AUD	1392	22,469,334.21 AUD
In Advance	2,729	51,593,739.22 AUD	1560	#####	1169	20,202,386.10 AUD	617	20,293,001.35 AUD	2112	31,300,737.87 AUD	1913	39,156,685.21 AUD	816	12,437,054.01 AUD
In Arrears	646	15,357,385.09 AUD	402	#####	244	4,965,697.79 AUD	184	7,162,287.73 AUD	462	8,195,097.36 AUD	451	11,831,231.62 AUD	195	3,526,153.47 AUD
Paid Out	1,046	-	743	-	303	-	162	-	884	-	655	-	391	-
Early Payout	4,980	-	2735	-	2245	-	1340	-	3640	-	3248	-	1732	-
Gross Salvage	6	100,332.83 AUD	4	64,988.61 AUD	2	35,344.22 AUD	2	46,085.90 AUD	4	54,246.93 AUD	4	74,921.77 AUD	2	25,411.06 AUD
Net Salvage	68	2,014,734.70 AUD	56	#####	12	211,947.09 AUD	29	1,226,788.09 AUD	39	787,946.61 AUD	35	1,060,832.58 AUD	33	953,902.12 AUD
Total	15,241	205,603,549.98 AUD	9,371	#####	5,870	56,158,752.66 AUD	4,261	109,474,706.64 AUD	10,980	96,128,843.34 AUD	10,680	166,191,695.11 AUD	4,561	39,411,854.67 AUD

Total Portfolio as of Current Reporting Period			Product Type				Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	5,788	133,968,468.94 AUD	3814	#####	1974	31,959,753.00 AUD	1914	78,772,477.32 AUD	3874	55,195,989.62 AUD	4386	111,982,715.32 AUD	1402	21,985,751.62 AUD
In Advance	2,550	46,436,097.80 AUD	1502	#####	1048	17,320,275.12 AUD	580	18,605,996.99 AUD	1970	27,830,130.81 AUD	1783	35,124,375.83 AUD	767	11,311,721.97 AUD
In Arrears	545	12,987,186.37 AUD	354	9,332,218.63 AUD	191	3,654,967.74 AUD	172	6,624,659.03 AUD	373	6,362,527.34 AUD	379	9,907,389.55 AUD	166	3,079,796.82 AUD
Paid Out	1,128	-	809	-	319	-	176	-	952	-	720	-	408	-
Early Payout	5,155	-	2830	-	2325	-	1387	-	3768	-	3373	-	1782	-
Gross Salvage	6	132,519.91 AUD	5	118,756.50 AUD	1	13,763.41 AUD	3	93,588.26 AUD	3	38,931.65 AUD	3	65,629.77 AUD	3	66,890.14 AUD
Net Salvage	69	2,029,789.11 AUD	57	1,817,842.02 AUD	12	211,947.09 AUD	29	1,226,788.09 AUD	40	803,001.02 AUD	36	1,075,886.99 AUD	33	953,902.12 AUD
Total	15,241	195,554,060.13 AUD	9,371	#####	5,870	53,160,706.36 AUD	4,261	105,323,479.69 AUD	10,980	90,230,580.44 AUD	10,680	158,155,997.46 AUD	4,561	37,398,062.67 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	22	5,788	5,019,274.63AUD
In Advance	(179)	2,550	2,028,163.94AUD
In Arrears	(101)	545	500,332.54AUD
Paid out / Matured	82	1,128	502,748.68AUD
Early Payout	175	5,155	3,046,260.38AUD
Gross Salvage	-	6	972.62AUD
Net Salvage	1	69	12,454.50AUD
Total	-	15,241	11,110,207.29AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	9,147	15,241		218,871,761.50AUD
Scheduled Collections For Contracts Active This Period			6,938,910.37AUD	6,938,910.37AUD
Collections Variations From Normal Contracts This Period			(329,488.67AUD)	
Collection Variations From Contracts Paying Out Early This Period			3,046,260.38AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			502,748.68AUD	
Collection Variations from Contracts in Advance This Period			1,017,783.53AUD	
Collection Variations from Contract In Arrears This Period			(75,921.99AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			(2,539.51AUD)	
Collection Variations from Contracts Going Into Net Salvage This Period			12,454.50AUD	
Other Variations From Scheduled Collections This Period			(254,590.08AUD)	
<i>Instalment Collection Variations</i>			3,916,706.84AUD	3,916,706.84AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			254,590.08 AUD	
<i>Non Instalment Collection Variations</i>			254,590.08 AUD	
Actual Collections For Contracts Active This Period			11,110,207.29 AUD	11,110,207.29 AUD
Number of Contracts Paid Out Early This Month	175			
Number of Contracts Paid Out/Matured This Month	82			
Number of Contracts Into Net Salvage This Month	1			
Repurchased Contracts	-			
Less Recoveries After Net Salvage				2,704.50 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				6,198.85AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-159,518.90AUD
Reduced Nominal Balance Due to Other				513,333.44AUD
End of Period	8,889			207,653,426.40 AUD

Arrears Contracts

Days in Arrears	Total Portfolio				Product Type				Customer Type				Vehicle Status			
	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivables Balance	Outstanding Discounted Receivables Balance (%)	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
>0<=30	378	2.48%	8,382,356.20 AUD	4.33%	219	5,490,207.66 AUD	159	2,892,148.54 AUD	107	4,168,477.22 AUD	272	4,213,878.98 AUD	263	6,361,559.76 AUD	115	2,020,796.42 AUD
>30<=60	87	0.57%	2,501,414.90 AUD	1.29%	71	2,154,618.64 AUD	16	348,796.35 AUD	39	1,620,115.79 AUD	47	881,299.20 AUD	68	2,082,651.61 AUD	19	418,763.38 AUD
>60<=90	42	0.28%	994,381.55 AUD	0.51%	31	786,679.88 AUD	11	207,701.67 AUD	16	481,791.55 AUD	26	512,590.00 AUD	28	739,908.56 AUD	14	254,472.99 AUD
>90<=120	16	0.10%	417,004.28 AUD	0.22%	13	309,850.26 AUD	3	107,154.02 AUD	7	221,478.24 AUD	9	195,526.04 AUD	10	314,999.81 AUD	6	102,004.47 AUD
>120<=150	13	0.09%	380,068.75 AUD	0.20%	13	380,068.75 AUD	0	0.00 AUD	2	105,183.90 AUD	11	274,884.85 AUD	7	277,556.01 AUD	6	102,512.74 AUD
>150<=180	5	0.03%	169,411.23 AUD	0.09%	4	149,166.36 AUD	1	20,244.87 AUD	0	0.00 AUD	4	169,411.23 AUD	2	103,448.31 AUD	3	65,962.92 AUD
>180<=210	3	0.02%	61,627.08 AUD	0.03%	3	61,627.08 AUD	0	0.00 AUD	1	27,265.47 AUD	2	34,361.61 AUD	1	27,265.47 AUD	2	34,361.61 AUD
>210<=240	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
>240<=270	1	0.01%	80,922.29 AUD	0.04%	0	0.00 AUD	1	80,922.29 AUD	0	0.00 AUD	1	80,922.29 AUD	0	0.00 AUD	1	80,922.29 AUD
>270<=300	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
>300<=330	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
>330<=360	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
>360	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
Total	845	3.25%	12,987,186.37 AUD	6.71%	354	9,332,216.62 AUD	191	3,654,907.74 AUD	172	6,624,312.17 AUD	372	6,342,874.20 AUD	373	9,967,383.53 AUD	160	3,078,796.62 AUD

Net Salvage Loss
Net Salvage Loss This Period

Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	1	6,198.85 AUD
	Used	-	0.00 AUD
Total Chattel Mortgage		1	6,198.85 AUD
Total		1	6,198.85 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,086,541.22 AUD
Outstanding Discounted Receivable Balance at Poolcut	600,025,098.06 AUD
Cumulative Gross Loss Ratio	0.3477%

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
Total	69	2,086,541.22 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	29	1,520,206.59 AUD	966,533.55 AUD	5,710.29 AUD	960,823.26 AUD
	Used	28	914,005.01 AUD	901,239.49 AUD	258,535.65 AUD	642,703.84 AUD
Total Chattel Mortgage		57	2,434,211.60 AUD	1,867,773.04 AUD	264,245.94 AUD	1,603,527.10 AUD
Consumer Loan						
	New	7	191,978.60 AUD	140,725.00 AUD	9,114.83 AUD	131,610.17 AUD
	Used	5	166,234.00 AUD	78,043.18 AUD	287.53 AUD	77,755.65 AUD
Total Consumer Loan		12	358,212.60 AUD	218,768.18 AUD	9,402.36 AUD	209,365.82 AUD
Total		69	2,792,424.20 AUD	2,086,541.22 AUD	273,648.30 AUD	1,812,892.92 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%

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	1,454	16.11%	34,301,895.69 AUD	17.72%	0.00%	1,019	26,708,856.63 AUD	435	7,592,919.39 AUD	536	20,506,315.69 AUD	916	13,795,489.17 AUD	1,077	26,378,172.93 AUD	377	5,923,633.06 AUD
0.00 - 10,000.00	4,520	51.02%	87,578,296.75 AUD	45.25%	10.62%	2,721	58,232,856.63 AUD	1,799	29,345,442.12 AUD	1,238	41,573,219.57 AUD	3,281	46,005,077.18 AUD	3,134	68,315,745.93 AUD	1,386	19,262,550.82 AUD
10,000.00 - 20,000.00	1,739	19.63%	36,731,114.49 AUD	18.98%	25.89%	1,140	27,177,759.33 AUD	599	9,553,355.16 AUD	505	18,917,146.93 AUD	1,235	17,813,967.56 AUD	1,355	29,822,076.32 AUD	384	6,909,036.17 AUD
20,000.00 - 30,000.00	612	6.91%	14,527,845.69 AUD	7.51%	34.41%	387	10,803,349.69 AUD	225	3,667,495.92 AUD	190	8,675,588.87 AUD	423	5,852,253.73 AUD	508	12,659,484.59 AUD	104	1,888,361.01 AUD
30,000.00 - 40,000.00	255	2.88%	6,889,746.60 AUD	3.56%	39.96%	176	5,575,415.24 AUD	79	1,314,331.56 AUD	76	4,112,043.24 AUD	179	2,777,703.56 AUD	219	6,067,629.26 AUD	36	822,117.54 AUD
40,000.00 - 50,000.00	126	1.42%	4,782,539.48 AUD	2.47%	39.85%	91	3,971,291.50 AUD	35	811,247.98 AUD	48	3,420,481.96 AUD	78	1,362,057.52 AUD	104	3,982,896.27 AUD	22	799,583.21 AUD
50,000.00 - 60,000.00	81	0.92%	2,471,283.80 AUD	1.26%	42.48%	48	2,172,162.07 AUD	13	299,121.73 AUD	25	1,825,852.32 AUD	36	645,431.48 AUD	56	2,322,895.25 AUD	5	148,388.55 AUD
60,000.00 - 70,000.00	39	0.44%	1,938,660.31 AUD	1.00%	41.68%	29	1,884,273.50 AUD	6	54,386.81 AUD	18	1,622,699.23 AUD	18	316,361.08 AUD	31	1,612,206.77 AUD	4	326,454.04 AUD
70,000.00 - 80,000.00	17	0.19%	681,608.78 AUD	0.35%	48.18%	13	632,675.70 AUD	4	48,931.05 AUD	7	419,702.21 AUD	10	261,738.57 AUD	17	681,436.78 AUD	0	0.00 AUD
80,000.00 - 90,000.00	10	0.11%	567,636.96 AUD	0.29%	44.43%	8	475,922.98 AUD	2	81,714.88 AUD	4	434,782.19 AUD	6	122,854.77 AUD	9	530,532.79 AUD	1	37,104.17 AUD
90,000.00 - 100,000.00	10	0.11%	852,348.77 AUD	0.44%	41.53%	8	787,154.37 AUD	2	85,194.40 AUD	6	704,996.26 AUD	4	147,352.51 AUD	10	852,348.77 AUD	0	0.00 AUD
100,000.00 - 110,000.00	5	0.06%	490,683.77 AUD	0.25%	38.13%	5	490,683.77 AUD	0	0.00 AUD	2	310,452.15 AUD	3	180,231.62 AUD	4	406,257.23 AUD	1	84,428.54 AUD
110,000.00 - 120,000.00	3	0.03%	410,581.26 AUD	0.21%	59.49%	3	410,581.26 AUD	0	0.00 AUD	2	389,803.71 AUD	1	20,787.55 AUD	2	311,199.80 AUD	1	99,451.99 AUD
120,000.00 - 130,000.00	3	0.03%	305,646.60 AUD	0.16%	49.51%	2	275,989.69 AUD	1	29,657.21 AUD	2	275,989.69 AUD	1	29,657.21 AUD	2	144,888.72 AUD	1	160,958.08 AUD
130,000.00 - 140,000.00	2	0.02%	280,686.39 AUD	0.15%	35.52%	2	280,686.39 AUD	0	0.00 AUD	2	280,686.39 AUD	0	0.00 AUD	2	280,686.39 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	8	0.09%	723,747.97 AUD	0.37%	61.84%	7	658,016.91 AUD	1	64,831.06 AUD	5	627,186.23 AUD	3	98,861.74 AUD	7	721,652.60 AUD	1	2,095.37 AUD
Total	8,950	100.00%	193,324,271.62AUD	100.00%	11.93%	6,639	143,075,911.75AUD	3,291	62,549,723.27AUD	2,666	104,096,244.74AUD	6,194	88,427,522.28AUD	6,537	157,680,116.47AUD	2,323	36,444,110.35AUD

Statistics Down Payment

Minimum Distribution by Down Payment	301,000.00 AUD
Maximum Distribution by Down Payment	301,000.00 AUD
Weighted Average Distribution by Down Payment(Customers that made a Down Payment)	16,103.92 AUD
Weighted Average Distribution by Down Payment	13,249.53 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	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
Direct Debit	8,652	97.65%	193,744,007.54 AUD	97.52%	5.521	134,627,630.97 AUD	3,131	57,794,456.57 AUD	2,603	101,753,841.82 AUD	6,090	86,970,245.72 AUD	6,394	153,424,403.79 AUD	2,258	39,239,663.75 AUD	
Other	298	2.35%	4,800,183.48 AUD	2.48%	138	3,647,880.78 AUD	70	1,152,302.70 AUD	63	2,342,502.92 AUD	144	2,457,680.56 AUD	143	3,655,706.68 AUD	65	1,144,476.80 AUD	
Total	8,950	100.00%	193,524,271.62AUD	100.00%	6,639	140,575,911.75AUD	3,201	62,948,759.27AUD	2,666	104,096,344.74AUD	6,194	89,427,926.28AUD	6,537	157,080,116.47AUD	2,323	36,444,110.35AUD	

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	10,524	99.30%	8,743	98.49%	230,900,191.72 AUD	98.52%
2	70	0.66%	122	1.37%	3,158,019.15 AUD	1.35%
3	4	0.04%	12	0.14%	150,375.60 AUD	0.06%
4	-	0.00%	-	0.00%	0.00 AUD	0.00%
5	-	0.00%	-	0.00%	150,375.60 AUD	0.06%
6 - 10	-	0.00%	-	0.00%	- AUD	0.00%
> 10	-	0.00%	-	0.00%	- AUD	0.00%
Total	10,598	100.00%	8,877	100.00%	234,358,962.07 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	309,291.90 AUD	0.15982 %	1
2	309,291.90 AUD	0.15982 %	1
3	290,351.72 AUD	0.15003 %	1
4	290,351.72 AUD	0.15003 %	1
5	287,670.67 AUD	0.14865 %	1
6	284,827.04 AUD	0.14718 %	1
7	240,905.24 AUD	0.12448 %	1
8	227,209.95 AUD	0.11741 %	1
9	212,677.52 AUD	0.10990 %	1
10	208,947.39 AUD	0.10797 %	1
11	207,878.85 AUD	0.10742 %	1
12	202,957.29 AUD	0.10487 %	1
13	190,331.32 AUD	0.09835 %	1
14	189,770.70 AUD	0.09806 %	1
15	189,237.99 AUD	0.09779 %	1
16	171,731.98 AUD	0.08874 %	1
17	171,088.66 AUD	0.08841 %	1
18	170,655.82 AUD	0.08818 %	1
19	166,601.81 AUD	0.08609 %	1
20	166,406.66 AUD	0.08599 %	1
	4,488,186.13 AUD	2.31919 %	20

Distribution by Discounted Receivables Balance

Outstanding Discounted Receivables Balance	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	2,319	26.17%	13,326,848.99 AUD	6.89%	1,235	6,994,711.67 AUD	1,084	6,332,137.32 AUD	52	326,747.10 AUD	2,267	13,000,701.89 AUD	1,394	8,111,566.68 AUD	935	5,215,282.31 AUD
10,000.00 - 20,000.00	2,949	33.28%	43,056,344.19 AUD	22.26%	1,752	25,923,786.54 AUD	1,197	17,162,537.65 AUD	406	6,564,738.67 AUD	2,543	36,521,605.52 AUD	2,132	31,430,646.25 AUD	817	11,655,703.94 AUD
20,000.00 - 30,000.00	1,720	19.41%	42,056,975.38 AUD	21.73%	1,168	28,555,286.18 AUD	552	13,501,689.20 AUD	745	18,590,344.65 AUD	975	23,466,630.73 AUD	1,397	34,231,734.36 AUD	323	7,855,241.02 AUD
30,000.00 - 40,000.00	842	9.50%	28,878,012.52 AUD	14.92%	631	21,627,370.00 AUD	211	7,250,642.52 AUD	563	20,087,884.93 AUD	259	8,790,127.58 AUD	719	24,654,327.57 AUD	123	4,223,084.96 AUD
40,000.00 - 50,000.00	404	4.58%	17,837,877.31 AUD	9.27%	320	14,189,785.75 AUD	84	3,748,191.56 AUD	304	13,026,876.47 AUD	100	4,411,100.89 AUD	348	15,405,256.32 AUD	56	2,532,720.99 AUD
50,000.00 - 60,000.00	211	2.38%	11,519,275.32 AUD	5.95%	182	9,934,750.94 AUD	29	1,584,564.38 AUD	103	10,912,796.79 AUD	29	1,508,479.51 AUD	176	8,631,798.01 AUD	35	1,887,487.31 AUD
60,000.00 - 70,000.00	146	1.65%	9,459,665.73 AUD	4.89%	123	7,956,021.55 AUD	23	1,503,644.18 AUD	139	9,016,015.18 AUD	7	443,650.55 AUD	138	8,949,400.98 AUD	8	510,624.75 AUD
70,000.00 - 80,000.00	79	0.89%	5,898,647.02 AUD	3.05%	66	4,917,641.08 AUD	13	981,005.96 AUD	76	5,677,295.08 AUD	3	221,351.94 AUD	72	5,377,540.47 AUD	7	521,106.55 AUD
80,000.00 - 90,000.00	61	0.69%	5,142,836.96 AUD	2.66%	57	4,808,923.70 AUD	4	333,913.26 AUD	54	4,866,174.42 AUD	7	576,662.54 AUD	54	4,567,001.53 AUD	7	575,835.43 AUD
90,000.00 - 100,000.00	52	0.59%	4,910,163.58 AUD	2.54%	50	4,714,895.04 AUD	2	195,268.54 AUD	48	4,532,865.77 AUD	4	377,297.81 AUD	48	4,532,124.37 AUD	4	384,039.21 AUD
100,000.00 - 110,000.00	17	0.19%	1,783,062.58 AUD	0.92%	17	1,783,062.58 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	14	1,467,090.38 AUD	3	315,971.70 AUD
110,000.00 - 120,000.00	13	0.15%	1,485,342.21 AUD	0.77%	13	1,485,342.21 AUD	0	0.00 AUD	12	1,372,423.87 AUD	1	112,918.34 AUD	13	1,485,342.21 AUD	0	0.00 AUD
120,000.00 - 130,000.00	5	0.06%	625,352.72 AUD	0.32%	5	625,352.72 AUD	0	0.00 AUD	5	625,352.72 AUD	0	0.00 AUD	4	499,224.98 AUD	1	126,127.74 AUD
130,000.00 - 140,000.00	5	0.06%	670,843.46 AUD	0.35%	5	670,843.46 AUD	0	0.00 AUD	5	670,843.46 AUD	0	0.00 AUD	5	670,843.46 AUD	0	0.00 AUD
140,000.00 - 150,000.00	9	0.10%	5,285,728.87 AUD	0.66%	9	5,285,728.87 AUD	0	0.00 AUD	9	5,285,728.87 AUD	0	0.00 AUD	8	1,144,027.82 AUD	1	141,691.55 AUD
> 150,000.00	28	0.32%	5,457,194.68 AUD	2.82%	28	5,102,049.98 AUD	2	355,144.70 AUD	28	5,457,194.68 AUD	0	0.00 AUD	25	4,928,551.08 AUD	3	528,643.60 AUD
Total	8,860	100.00%	193,624,271.62AUD	100.00%	5,659	148,578,511.76AUD	3,201	62,948,759.27AUD	2,645	104,098,344.76AUD	6,194	89,437,926.28AUD	6,637	157,080,110.47AUD	2,323	36,444,169.65AUD

Statistics: Discounted Receivables Balance	
Minimum Outstanding Discounted Receivables Balance	0
Maximum Outstanding Discounted Receivables Balance	309,291.90 AUD
Average Outstanding Discounted Receivables Balance	21,842.47 AUD
Distribution by Original Balance	

Original Balance	Total Portfolio				Product Type				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10,000.00	7	0.30%	39,827.63 AUD	0.03%	7	12,259.12 AUD	0	48,368.51 AUD	0	0.00 AUD	27	58,827.63 AUD	5	9,999.10 AUD	22	48,628.53 AUD
10,000.00 - 20,000.00	691	7.80%	3,759,736.00 AUD	1.94%	310	1,638,199.08 AUD	381	2,121,536.92 AUD	26	243,497.08 AUD	664	3,516,270.62 AUD	241	1,363,720.38 AUD	450	2,396,017.60 AUD
20,000.00 - 30,000.00	1,742	19.66%	16,531,423.85 AUD	8.54%	885	8,329,159.31 AUD	857	8,202,284.54 AUD	147	2,162,778.24 AUD	1,591	14,368,645.61 AUD	1,079	10,295,250.95 AUD	663	6,236,172.90 AUD
30,000.00 - 40,000.00	1,840	20.77%	28,223,573.99 AUD	13.55%	1,080	15,281,056.42 AUD	760	10,942,517.57 AUD	372	7,270,450.58 AUD	1,467	18,953,123.41 AUD	1,347	19,189,233.09 AUD	493	7,034,340.90 AUD
40,000.00 - 50,000.00	1,479	16.69%	29,069,110.78 AUD	15.02%	969	19,113,250.22 AUD	510	9,954,860.96 AUD	473	11,886,381.17 AUD	1,008	17,181,629.61 AUD	1,171	22,851,354.20 AUD	308	6,216,756.98 AUD
50,000.00 - 60,000.00	1,112	12.55%	26,458,010.63 AUD	13.67%	817	19,318,801.28 AUD	295	7,139,122.25 AUD	449	13,615,880.16 AUD	664	12,842,933.67 AUD	961	22,702,299.77 AUD	151	3,755,714.86 AUD
60,000.00 - 70,000.00	703	7.93%	20,630,598.22 AUD	10.66%	511	14,963,950.17 AUD	320	11,542,991.98 AUD	383	9,087,606.24 AUD	620	17,971,011.25 AUD	620	17,971,011.25 AUD	83	2,659,586.97 AUD
70,000.00 - 80,000.00	373	4.21%	13,340,848.83 AUD	6.89%	300	10,790,501.12 AUD	73	2,560,347.71 AUD	213	9,038,336.53 AUD	160	4,305,510.12 AUD	320	11,279,956.06 AUD	53	2,060,863.17 AUD
80,000.00 - 90,000.00	229	2.58%	9,978,919.51 AUD	5.16%	195	8,486,538.40 AUD	34	1,490,372.11 AUD	156	7,570,482.55 AUD	74	2,406,427.96 AUD	188	8,215,396.59 AUD	41	1,781,513.92 AUD
90,000.00 - 100,000.00	144	1.63%	7,111,979.26 AUD	3.67%	125	6,213,829.89 AUD	19	888,149.00 AUD	101	6,638,984.21 AUD	44	1,472,995.65 AUD	129	6,346,081.51 AUD	15	747,297.75 AUD
100,000.00 - 110,000.00	162	1.83%	9,117,569.20 AUD	4.71%	141	7,962,022.61 AUD	21	1,165,008.59 AUD	118	7,298,046.71 AUD	44	1,819,522.49 AUD	148	8,307,561.29 AUD	14	810,407.51 AUD
110,000.00 - 120,000.00	74	0.84%	4,721,215.30 AUD	2.44%	65	4,172,022.45 AUD	9	549,192.85 AUD	59	4,064,901.51 AUD	15	670,124.42 AUD	67	4,290,407.48 AUD	7	430,807.95 AUD
120,000.00 - 130,000.00	74	0.84%	5,081,664.21 AUD	2.63%	57	3,983,837.69 AUD	17	1,097,826.52 AUD	57	4,264,841.03 AUD	18	816,823.18 AUD	68	4,699,758.26 AUD	6	381,905.95 AUD
130,000.00 - 140,000.00	51	0.58%	3,899,923.90 AUD	2.01%	46	3,545,518.86 AUD	5	353,405.04 AUD	43	3,576,406.83 AUD	8	322,517.07 AUD	48	3,623,713.31 AUD	3	275,210.69 AUD
140,000.00 - 150,000.00	38	0.43%	3,051,762.88 AUD	1.58%	36	2,898,449.04 AUD	2	163,313.84 AUD	34	2,905,586.79 AUD	4	146,204.69 AUD	36	2,851,171.76 AUD	2	192,621.12 AUD
> 150,000.00	121	1.37%	14,492,880.83 AUD	7.49%	115	13,886,116.22 AUD	6	606,764.61 AUD	98	13,034,247.97 AUD	23	1,456,632.86 AUD	109	13,056,597.57 AUD	12	1,436,283.26 AUD
Total	8,860	100.00%	193,624,271.62AUD	100.00%	5,659	148,578,511.76AUD	3,201	62,948,759.27AUD	2,645	104,098,344.76AUD	6,194	89,437,926.28AUD	6,637	157,080,110.47AUD	2,323	36,444,169.65AUD

Statistics: Original Balance	
Minimum Original Balance	6,320.74 AUD
Maximum Original Balance	471,296.41 AUD
Weighted Average Original Balance	74,464.04 AUD

Interest Rate Paid by Obligor

Interest Rate Paid by Obligor	Total Portfolio				Product Type				Balloon Type				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
					Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
0.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
0.00% - 1.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
1.00% - 2.00%	305	3.44%	4,810,622.41 AUD	2.49%	154	2,725,799.01 AUD	151	2,084,823.40 AUD	98	3,005,149.09 AUD	207	1,805,473.32 AUD	305	4,810,622.41 AUD	0	0.00 AUD
2.00% - 3.00%	591	6.67%	16,923,139.57 AUD	8.74%	426	14,721,150.75 AUD	165	2,201,988.82 AUD	279	12,939,660.32 AUD	316	3,983,479.25 AUD	591	16,923,139.57 AUD	0	0.00 AUD
3.00% - 4.00%	842	9.50%	25,020,335.03 AUD	12.93%	835	24,859,620.97 AUD	7	160,714.06 AUD	396	17,920,108.49 AUD	447	7,100,226.54 AUD	791	23,709,980.58 AUD	51	1,310,679.95 AUD
4.00% - 5.00%	963	10.87%	26,055,435.16 AUD	13.44%	783	22,365,513.20 AUD	180	3,688,921.85 AUD	418	17,245,131.40 AUD	545	8,809,521.05 AUD	783	22,096,295.16 AUD	175	3,959,149.89 AUD
5.00% - 6.00%	1,271	14.35%	30,861,057.10 AUD	15.95%	831	22,436,536.58 AUD	440	8,424,520.77 AUD	471	18,955,157.98 AUD	799	11,905,899.37 AUD	1,024	26,577,030.21 AUD	247	4,483,427.14 AUD
6.00% - 7.00%	1,618	18.26%	32,008,502.10 AUD	16.54%	728	17,613,600.33 AUD	890	14,394,901.77 AUD	428	15,306,192.11 AUD	1,189	16,702,309.99 AUD	1,211	25,574,013.35 AUD	407	6,434,488.75 AUD
7.00% - 8.00%	1,273	14.37%	22,574,282.46 AUD	11.86%	469	10,201,885.05 AUD	804	12,372,597.41 AUD	255	8,254,436.45 AUD	1,017	14,319,846.01 AUD	745	15,189,869.00 AUD	528	7,404,413.46 AUD
8.00% - 9.00%	1,262	14.47%	23,712,589.25 AUD	12.25%	885	16,988,117.55 AUD	397	6,744,851.70 AUD	234	7,794,627.41 AUD	1,048	15,918,441.84 AUD	835	17,436,148.17 AUD	447	6,274,521.08 AUD
9.00% - 10.00%	563	6.35%	9,479,032.19 AUD	4.90%	454	7,551,325.58 AUD	109	1,928,566.58 AUD	75	2,490,564.70 AUD	481	6,589,367.46 AUD	221	4,561,029.40 AUD	342	4,918,102.36 AUD
10.00% - 11.00%	128	1.44%	1,802,557.60 AUD	0.93%	90	1,097,225.41 AUD	38	705,332.19 AUD	6	147,579.81 AUD	122	1,654,977.79 AUD	18	368,999.49 AUD	110	1,433,558.11 AUD
11.00% - 12.00%	13	0.15%	188,524.86 AUD	0.10%	4	33,927.32 AUD	9	154,597.54 AUD	1	19,761.49 AUD	12	168,763.37 AUD	4	21,711.81 AUD	9	168,813.05 AUD
12.00% - 13.00%	3	0.03%	22,241.71 AUD	0.01%	0	0.00 AUD	3	22,241.71 AUD	0	0.00 AUD	3	22,241.71 AUD	0	0.00 AUD	3	22,241.71 AUD
13.00% - 14.00%	5	0.06%	45,365.44 AUD	0.02%	0	0.00 AUD	5	45,365.44 AUD	1	17,263.49 AUD	4	28,071.95 AUD	3	25,070.36 AUD	2	20,295.08 AUD
14.00% - 15.00%	3	0.03%	19,306.03 AUD	0.01%	0	0.00 AUD	3	19,306.03 AUD	0	0.00 AUD	3	19,306.03 AUD	1	3,131.06 AUD	2	16,174.97 AUD
15.00% - 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
> 16.00%	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD										
Total	8,860	100.00%	193,524,271.02 AUD	100.00%	5,639	148,975,511.73 AUD	3,201	62,948,799.27 AUD	2,666	104,096,344.74 AUD	6,194	89,427,524.29 AUD	6,637	187,080,110.47 AUD	2,323	30,444,160.59 AUD

Statistics Interest Rate Paid by Obligor		
Minimum Interest Rate Paid by Obligor		1.40%
Maximum Interest Rate Paid by Obligor		14.99%
Weighted Average Interest Rate Paid by Obligor		5.92%

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 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	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD										
12 - 23	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD										
24 - 35	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD										
36 - 47	480	5.42%	4,247,906.14 AUD	2.20%	351	3,967,965.46 AUD	129	679,950.68 AUD	108	3,099,387.49 AUD	375	1,148,518.65 AUD	332	3,659,779.62 AUD	148	588,126.52 AUD
48 - 59	1,388	15.87%	22,846,596.83 AUD	11.81%	928	17,860,868.06 AUD	460	5,185,730.75 AUD	438	14,632,943.26 AUD	953	8,213,755.57 AUD	1,138	20,911,193.23 AUD	250	1,935,405.65 AUD
60 - 71	6,541	73.83%	155,787,398.59 AUD	80.49%	4,390	119,346,692.21 AUD	2,161	36,420,700.38 AUD	2,120	86,924,113.83 AUD	4,418	69,403,274.69 AUD	4,761	128,168,827.07 AUD	1,780	30,684,615.52 AUD
>71	451	5.09%	10,662,377.46 AUD	5.51%	-	0.00 AUD	451	10,662,377.46 AUD	-	0.00 AUD	448	10,662,377.46 AUD	306	7,340,310.55 AUD	145	3,322,066.91 AUD
Total	8,860	100.00%	193,524,271.92 AUD	100.00%	6,659	140,675,611.75 AUD	3,201	62,948,793.27 AUD	2,666	104,096,344.74 AUD	6,194	89,427,526.28 AUD	6,537	157,080,116.47 AUD	2,323	36,444,160.55 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) 59.53

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	1,455	16.42%	17,381,144.09 AUD	8.98%	941	13,152,898.45 AUD	514	4,228,245.64 AUD	423	12,690,831.27 AUD	1,032	4,690,312.82 AUD	1,127	15,746,257.92 AUD	328	1,634,886.17 AUD
12 - 23	3,991	45.05%	78,503,679.44 AUD	40.57%	2,602	58,074,618.93 AUD	1,389	20,429,060.51 AUD	1,195	42,924,895.51 AUD	2,796	35,578,783.93 AUD	2,940	64,223,163.47 AUD	1,051	14,280,915.97 AUD
24 - 35	3,021	34.10%	87,273,889.14 AUD	45.10%	2,109	68,899,848.50 AUD	912	18,374,040.64 AUD	1,041	48,132,836.26 AUD	1,980	39,141,052.88 AUD	2,197	69,170,701.26 AUD	824	17,503,187.88 AUD
36 - 47	291	2.81%	5,631,216.50 AUD	2.91%	7	448,145.87 AUD	224	5,183,076.63 AUD	7	347,781.70 AUD	224	5,283,434.80 AUD	165	4,177,284.06 AUD	86	1,453,924.44 AUD
48 - 59	161	1.82%	4,684,148.09 AUD	2.42%	-	0.00 AUD	161	4,684,148.09 AUD	-	0.00 AUD	161	4,684,148.09 AUD	107	3,112,510.00 AUD	54	1,571,638.09 AUD
60 - 71	1	0.01%	50,193.76 AUD	0.03%	-	0.00 AUD	1	50,193.76 AUD	-	0.00 AUD	1	50,193.76 AUD	1	50,193.76 AUD	-	0.00 AUD
>71	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD										
Total	8,860	100.00%	193,524,271.92 AUD	100.00%	6,659	140,675,611.75 AUD	3,201	62,948,793.27 AUD	2,666	104,096,344.74 AUD	6,194	89,427,526.28 AUD	6,537	157,080,116.47 AUD	2,323	36,444,160.55 AUD

Statistics Remaining Term (Months)

Minimum Distribution by Remaining Term (Months) 1

Maximum Distribution by Remaining Term (Months) 64

Weighted Average Distribution by Remaining Term (Months) 22.27

Distribution by Seasoning (Months)

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
0 - 11	-	0.00%	0.00 AUD	0.00%	-	0.00 AUD										
12 - 23	13	0.15%	557,286.65 AUD	0.29%	9	454,036.41 AUD	4	103,250.24 AUD	4	244,898.33 AUD	9	312,388.32 AUD	9	503,580.99 AUD	4	53,705.66 AUD
24 - 35	3,696	41.70%	93,294,145.32 AUD	48.19%	2,499	70,935,916.24 AUD	1,167	22,316,628.98 AUD	1,139	50,917,170.78 AUD	2,517	42,939,974.54 AUD	2,655	74,741,439.49 AUD	1,001	18,912,695.83 AUD
36 - 47	4,906	55.37%	95,916,199.31 AUD	49.51%	3,010	66,821,547.86 AUD	1,896	29,994,951.35 AUD	1,448	51,222,443.36 AUD	3,462	44,593,795.96 AUD	3,677	78,069,279.86 AUD	1,229	17,526,919.45 AUD
48 - 59	253	2.86%	3,791,351.93 AUD	1.96%	138	2,364,711.04 AUD	115	1,426,640.89 AUD	74	2,310,284.42 AUD	181	1,481,067.51 AUD	175	3,066,951.84 AUD	78	724,369.99 AUD
60 - 71	6	0.07%	17,830.63 AUD	0.01%	3	0.00 AUD	3	17,830.63 AUD	1	1,547.86 AUD	2	16,282.77 AUD	2	12,162.00 AUD	4	5,668.63 AUD
>71	26	0.29%	87,457.18 AUD	0.05%	-	0.00 AUD	26	87,457.18 AUD	-	0.00 AUD	23	87,457.18 AUD	19	66,676.19 AUD	7	20,780.99 AUD
Total	8,860	100.00%	193,524,271.92 AUD	100.00%	6,659	140,675,611.75 AUD	3,201	62,948,793.27 AUD	2,666	104,096,344.74 AUD	6,194	89,427,526.28 AUD	6,537	157,080,116.47 AUD	2,323	36,444,160.55 AUD

Statistics Seasoning (Months)

Minimum Distribution by Seasoning (Months) 20

Maximum Distribution by Seasoning (Months) 84

Weighted Average Distribution by Seasoning (Months) 37.93

Product Type

Product Type	Total Portfolio				Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables 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	5,659	63.87%	140,575,511.75 AUD	72.64%	2,130	87,552,365.13 AUD	3,532	53,023,146.62 AUD	4,325	116,954,957.35 AUD	1,334	23,620,554.40 AUD
Consumer Loan	3,201	36.13%	52,948,759.27 AUD	27.36%	536	16,543,979.61 AUD	2,662	36,404,779.66 AUD	2,212	40,125,153.12 AUD	989	12,823,606.15 AUD
Total	8,860	100.00%	193,524,271.02 AUD	100.00%	2,666	104,096,344.74 AUD	6,194	89,427,926.28 AUD	6,537	157,080,110.47 AUD	2,323	36,444,160.55 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	6,537	73.78%	157,080,110.47 AUD	81.17%	4,325	116,954,957.35 AUD	2,212	40,125,153.12 AUD
Used	2,323	26.22%	36,444,160.55 AUD	18.83%	1,334	23,620,554.40 AUD	989	12,823,606.15 AUD
Total	8,860	100.00%	193,524,271.02 AUD	100.00%	5,659	140,575,511.75 AUD	3,201	52,948,759.27 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	2,666	30.09%	104,096,691.60 AUD	53.79%
No Balloon	6,194	69.91%	89,427,579.42 AUD	46.21%
Total	8,860	100.00%	193,524,271.02 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	Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used			
						Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance		
Audi																			
A1	31	0.32%	480,480.49 AUD	0.25%	14	200,337.39 AUD	17	279,643.10 AUD	10	256,642.46 AUD	21	223,838.03 AUD	21	395,237.67 AUD	10	85,242.88 AUD			
A3	138	1.42%	2,733,186.48 AUD	1.43%	56	1,206,955.38 AUD	83	1,506,231.10 AUD	55	1,508,728.50 AUD	83	1,204,457.32 AUD	90	1,930,869.16 AUD	48	632,317.24 AUD			
A4	81	0.82%	1,891,829.43 AUD	0.97%	49	1,129,335.43 AUD	32	552,556.00 AUD	33	1,078,257.43 AUD	48	803,832.92 AUD	58	1,492,811.68 AUD	25	388,978.16 AUD			
A5	45	0.46%	1,524,516.93 AUD	0.75%	22	1,181,889.28 AUD	13	342,627.65 AUD	21	1,107,958.63 AUD	21	1,416,231.30 AUD	37	1,376,491.59 AUD	8	148,025.54 AUD			
A6	20	0.20%	671,731.86 AUD	0.35%	14	566,190.62 AUD	6	105,541.24 AUD	7	420,130.81 AUD	13	251,601.05 AUD	10	463,821.10 AUD	10	207,910.76 AUD			
A7	8	0.08%	465,826.57 AUD	0.24%	8	465,826.57 AUD	0	0.00 AUD	6	443,800.43 AUD	2	22,746.14 AUD	5	411,434.25 AUD	3	54,932.92 AUD			
A8	1	0.01%	16,931.20 AUD	0.01%	1	16,931.20 AUD	0	0.00 AUD	0	0.00 AUD	1	16,931.20 AUD	1	16,931.20 AUD	0	0.00 AUD			
E-tron	5	0.05%	385,021.94 AUD	0.20%	4	324,272.89 AUD	1	60,749.05 AUD	1	60,749.05 AUD	4	353,623.58 AUD	1	31,398.36 AUD	5	385,021.94 AUD	0	0.00 AUD	
Q2	57	0.58%	1,071,496.06 AUD	0.55%	25	527,104.14 AUD	32	544,391.92 AUD	25	623,656.02 AUD	32	447,840.04 AUD	48	948,256.66 AUD	9	123,239.90 AUD			
Q3	198	2.01%	5,260,213.59 AUD	2.72%	117	3,370,713.59 AUD	81	1,889,499.94 AUD	89	3,341,231.20 AUD	109	1,918,982.39 AUD	174	4,996,064.90 AUD	24	264,148.60 AUD			
Q5	184	1.87%	5,987,072.80 AUD	3.09%	135	4,287,307.07 AUD	59	1,699,765.73 AUD	101	4,244,489.10 AUD	94	1,742,883.70 AUD	148	5,706,804.76 AUD	48	580,486.04 AUD			
Q7	158	1.61%	2,256,980.18 AUD	1.17%	85	2,044,505.52 AUD	32	1,212,476.66 AUD	67	5,328,184.85 AUD	73	1,928,795.53 AUD	106	5,777,207.35 AUD	52	1,479,772.83 AUD			
Q8	13	0.13%	738,553.00 AUD	0.38%	11	676,907.63 AUD	2	61,645.37 AUD	6	467,295.57 AUD	7	271,257.43 AUD	11	631,105.65 AUD	2	107,447.34 AUD			
RR	5	0.05%	645,073.60 AUD	0.33%	5	645,073.60 AUD	0	0.00 AUD	5	645,073.60 AUD	0	0.00 AUD	3	464,371.03 AUD	2	180,702.57 AUD			
TT	4	0.04%	62,735.18 AUD	0.03%	2	35,692.60 AUD	2	27,042.58 AUD	1	22,848.85 AUD	3	39,886.33 AUD	0	0.00 AUD	4	62,735.18 AUD			
Subtotal	968	9.74%	28,211,710.31 AUD	15.09%	598	20,929,812.88 AUD	369	8,282,197.73 AUD	463	19,890,838.38 AUD	508	9,320,871.93 AUD	715	24,416,328.44 AUD	243	4,795,381.87 AUD			
Bentley																			
Bentayga	2	0.02%	401,863.32 AUD	0.21%	2	401,863.32 AUD	0	0.00 AUD	2	401,863.32 AUD	0	0.00 AUD	1	240,905.24 AUD	1	160,958.08 AUD			
Continental	2	0.02%	239,434.54 AUD	0.12%	2	239,434.54 AUD	0	0.00 AUD	1	155,008.00 AUD	1	84,426.54 AUD	0	0.00 AUD	2	239,434.54 AUD			
Subtotal	4	0.04%	641,297.86 AUD	0.33%	4	641,297.86 AUD	0	0.00 AUD	3	556,871.32 AUD	1	84,426.54 AUD	1	240,905.24 AUD	2	400,892.62 AUD			
Lamborghini																			
Urus	2	0.02%	480,683.04 AUD	0.25%	1	290,331.72 AUD	1	190,331.32 AUD	2	480,683.04 AUD	0	0.00 AUD	2	480,683.04 AUD	0	0.00 AUD			
Subtotal	2	0.02%	480,683.04 AUD	0.25%	1	290,331.72 AUD	1	190,331.32 AUD	2	480,683.04 AUD	0	0.00 AUD	2	480,683.04 AUD	0	0.00 AUD			
Porsche																			
718	5	0.05%	488,885.78 AUD	0.25%	5	488,885.78 AUD	0	0.00 AUD	5	488,885.78 AUD	0	0.00 AUD	5	488,885.78 AUD	0	0.00 AUD			
911	16	0.16%	2,631,210.11 AUD	1.36%	15	2,552,914.38 AUD	1	78,295.73 AUD	15	2,629,114.74 AUD	1	2,095.37 AUD	12	2,255,303.27 AUD	4	375,906.84 AUD			
Boxster	1	0.01%	31,423.23 AUD	0.02%	1	31,423.23 AUD	0	0.00 AUD	0	0.00 AUD	1	31,423.23 AUD	0	0.00 AUD	1	31,423.23 AUD			
Cayenne	62	0.63%	4,203,188.54 AUD	2.17%	57	4,021,393.90 AUD	5	181,794.64 AUD	43	3,645,188.87 AUD	19	657,999.67 AUD	52	3,841,425.39 AUD	10	361,761.15 AUD			
Cayman	1	0.01%	52,370.43 AUD	0.03%	0	0.00 AUD	1	52,370.43 AUD	0	0.00 AUD	1	52,370.43 AUD	0	0.00 AUD	1	52,370.43 AUD			
Macan	80	0.81%	4,194,794.08 AUD	2.17%	74	3,831,609.02 AUD	6	363,185.06 AUD	58	3,533,614.67 AUD	23	661,179.41 AUD	72	3,967,826.90 AUD	8	286,967.18 AUD			
Taycan	11	0.11%	1,540,759.96 AUD	0.80%	11	1,540,759.96 AUD	0	0.00 AUD	11	1,540,759.96 AUD	0	0.00 AUD	11	1,540,759.96 AUD	0	0.00 AUD			
Subtotal	176	1.79%	13,142,632.13 AUD	6.79%	163	12,466,985.96 AUD	13	675,646.17 AUD	132	11,837,954.02 AUD	45	1,305,661.11 AUD	152	12,994,251.21 AUD	24	1,648,438.85 AUD			
Skoda																			
Fabia	32	0.33%	245,054.83 AUD	0.13%	7	75,842.47 AUD	25	169,212.36 AUD	1	13,905.52 AUD	31	231,149.31 AUD	29	237,685.66 AUD	3	7,369.17 AUD			
Kamq	59	0.60%	736,020.90 AUD	0.38%	14	141,965.04 AUD	45	594,055.86 AUD	5	89,086.15 AUD	54	637,933.85 AUD	59	736,020.90 AUD	0	0.00 AUD			
Kamq	49	0.41%	541,646.39 AUD	0.28%	14	171,528.11 AUD	26	370,118.28 AUD	6	184,769.60 AUD	44	641,646.39 AUD	49	541,646.39 AUD	0	0.00 AUD			
Kodak	77	0.78%	1,584,792.83 AUD	0.82%	31	691,900.16 AUD	46	892,892.67 AUD	22	514,786.99 AUD	22	569,903.84 AUD	73	1,537,105.30 AUD	4	47,687.87 AUD			
Octavia	70	0.71%	1,010,983.28 AUD	0.52%	15	205,651.09 AUD	55	804,332.19 AUD	22	527,548.25 AUD	48	483,335.03 AUD	64	955,882.02 AUD	6	55,098.24 AUD			
Scala	32	0.33%	419,694.41 AUD	0.22%	9	142,427.62 AUD	23	277,267.29 AUD	7	124,988.18 AUD	25	294,706.23 AUD	32	419,694.41 AUD	0	0.00 AUD			
Superb	16	0.16%	339,672.00 AUD	0.18%	9	227,902.32 AUD	7	111,769.68 AUD	7	217,063.28 AUD	9	122,608.72 AUD	13	322,514.14 AUD	3	17,158.04 AUD			
Subtotal	326	3.31%	4,877,663.83 AUD	2.54%	99	1,658,216.21 AUD	227	3,219,447.81 AUD	70	1,701,259.40 AUD	258	3,176,643.83 AUD	318	4,740,857.91 AUD	16	127,312.31 AUD			
Volkswagen																			
Ameo	1	0.01%	31,364.30 AUD	0.02%	1	31,364.30 AUD	0	0.00 AUD	1	31,364.30 AUD	1	31,364.30 AUD	1	31,364.30 AUD	0	0.00 AUD			
Anteon	4	0.04%	98,713.10 AUD	0.05%	1	31,251.52 AUD	3	67,461.58 AUD	3	84,661.20 AUD	1	14,051.90 AUD	1	23,304.34 AUD	3	76,408.76 AUD			
Bentle	3	0.03%	15,473.26 AUD	0.01%	1	5,279.29 AUD	2	9,193.97 AUD	0	0.00 AUD	3	15,473.26 AUD	0	0.00 AUD	3	15,473.26 AUD			
Golf	249	2.53%	2,844,978.11 AUD	1.52%	96	1,292,638.13 AUD	154	1,692,340.00 AUD	65	1,337,679.52 AUD	154	1,607,199.18 AUD	174	2,224,163.66 AUD	75	720,114.42 AUD			
Jetta	2	0.02%	9,395.16 AUD	0.00%	0	0.00 AUD	2	9,395.16 AUD	0	0.00 AUD	2	9,395.16 AUD	0	0.00 AUD	2	9,395.16 AUD			
Passat	24	0.24%	433,387.52 AUD	0.22%	11	162,962.81 AUD	13	270,424.71 AUD	10	253,553.07 AUD	14	179,834.45 AUD	15	337,903.48 AUD	9	95,844.04 AUD			
Polo	111	1.13%	1,914,847.54 AUD	0.47%	30	254,901.64 AUD	81	660,045.90 AUD	15	215,810.91 AUD	96	699,336.63 AUD	98	866,492.58 AUD	13	48,544.96 AUD			
T-Cross	119	1.21%	1,508,336.10 AUD	0.78%	34	447,453.14 AUD	85	1,060,882.96 AUD	19	338,319.15 AUD	100	1,070,616.95 AUD	119	1,508,336.10 AUD	0	0.00 AUD			
Tiguan	364	3.70%	6,054,349.35 AUD	3.13%	162	3,255,523.16 AUD	182	2,798,826.19 AUD	113	2,853,993.00 AUD	252	3,200,358.98 AUD	323	5,498,985.73 AUD	41	555,363.62 AUD			
Touareg	63	0.64%	2,305,365.71 AUD	1.23%	48	1,911,246.62 AUD	15	469,119.09 AUD	31	1,706,753.10 AUD	32	673,612.02 AUD	50	2,172,741.11 AUD	13	207,618.00 AUD			
T-Roc	83	0.84%	1,229,023.45 AUD	0.64%	27	411,004.96 AUD	56	828,018.49 AUD	17	390,527.47 AUD	68	849,995.75 AUD	83	1,229,023.45 AUD	0	0.00 AUD			
Subtotal	1,823	18.43%	18,631,134.61 AUD	8.83%	420	7,744,802.39 AUD	983	7,466,556.24 AUD	272	7,181,513.74 AUD	751	8,466,615.87 AUD	984	13,392,229.73 AUD	169	1,728,913.52 AUD			
Volkswagen Commercial																			
Amarok	430	4.37%	8,070,698.04 AUD	4.17%	330	6,451,013.86 AUD</													

Distribution by geographic distribution

Distribution by geographic distribution	Total Portfolio				Product Type				Balloon				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 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	232	2.82%	9,289,016.97 AUD	2.22%	86	9,293,814.20 AUD	146	1,996,400.81 AUD	40	1,667,000.54 AUD	192	8,622,014.47 AUD	149	8,221,208.07 AUD	83	1,067,806.54 AUD
New South Wales	3,112	35.12%	71,534,995.23 AUD	35.95%	2,060	53,885,948.01 AUD	1,052	17,449,047.22 AUD	596	49,358,315.71 AUD	2,115	31,176,878.52 AUD	2,413	59,786,091.66 AUD	699	11,748,903.55 AUD
Northern Territory	83	0.94%	1,253,891.97 AUD	0.65%	32	632,489.47 AUD	51	621,402.50 AUD	8	329,077.78 AUD	75	924,814.19 AUD	66	970,604.37 AUD	17	283,287.60 AUD
Queensland	1,865	21.05%	39,559,363.49 AUD	20.44%	1,270	29,376,286.85 AUD	595	10,193,976.64 AUD	580	20,987,608.90 AUD	1,286	18,571,754.59 AUD	1,478	33,739,479.27 AUD	387	5,819,884.22 AUD
South Australia	391	4.41%	9,530,868.37 AUD	4.82%	269	7,254,889.40 AUD	122	2,275,978.17 AUD	152	6,042,355.47 AUD	239	3,488,512.90 AUD	293	7,973,375.27 AUD	98	1,557,493.10 AUD
Tasmania	318	3.59%	5,109,167.18 AUD	2.64%	141	2,694,025.83 AUD	177	2,415,141.35 AUD	56	1,627,650.02 AUD	262	3,481,517.16 AUD	171	3,124,535.55 AUD	147	1,964,631.63 AUD
Victoria	1,830	20.65%	43,260,866.67 AUD	22.35%	1,193	32,160,353.47 AUD	637	11,000,513.20 AUD	677	26,836,029.50 AUD	1,153	16,424,837.17 AUD	1,424	36,358,723.79 AUD	406	6,902,142.88 AUD
Western Australia	1,029	11.61%	18,896,103.10 AUD	9.81%	608	12,277,904.32 AUD	421	6,708,198.78 AUD	157	6,244,306.82 AUD	872	12,737,796.28 AUD	543	11,896,092.47 AUD	486	7,990,010.63 AUD
Total	8,759	100.00%	128,524,924.72 AUD	100.00%	5,073	149,592,618.78 AUD	3,223	29,843,979.78 AUD	2,078	124,993,345.78 AUD	6,681	179,432,953.78 AUD	6,137	127,005,617.78 AUD	2,522	37,424,337.00 AUD

Current COVID-19 Extensions

Distribution by extension flag	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
Current COVID-19 Extension	6	0.07%	155,803.08AUD	0.08%	4	120,286.55AUD	2	35,516.53AUD	3	105,940.89AUD	3	49,862.19AUD	2	84,954.51AUD	4	70,848.57AUD
No Current Extension	8,654	99.93%	193,308,407.88AUD	99.92%	5,655	140,455,225.20AUD	3,199	82,913,342.74AUD	2,683	103,990,403.85AUD	6,151	89,378,064.05AUD	6,535	152,995,155.96AUD	2,319	35,373,311.96AUD
	8,660	100.00%	193,464,210.96AUD	100.00%	5,659	140,576,511.75AUD	3,201	82,948,859.27AUD	2,686	104,031,344.74AUD	6,154	89,427,926.24AUD	6,537	153,080,110.92AUD	2,323	35,444,160.53AUD

Representing contracts which are currently in a COVID-19 extension as at the Reporting Date

Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
None	8,675	97.91%	188,966,017.39 AUD	97.64%
1	126	1.42%	2,801,489.03 AUD	1.45%
2	43	0.49%	1,235,586.12 AUD	0.64%
3	16	0.18%	521,178.48 AUD	0.27%
Total	8,860	100.00%	193,524,271.02AUD	100.00%

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