

Deal name:	Driver Australia Ten
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 Ten 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
Contact:	Phone: +61 2 9751 6257 Fax: +61 2 9695 6399 Email: ABSOperations.Australia@vwfs.com.au
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.



Contents

Page	Table of contents
1	Cover
2	Contents
3	Reporting Details
4	Parties overview
5	Transaction events I
6	Transaction events II
7	Transaction events III
8	Information regarding the Notes I
9	Information regarding the Notes II
10	Cash Collateral account
11	Credit Enhancement
12	Swaps Fixing/ Waterfall
13	Retention of Net Economic Interest
14	Amortisation profile
15	Run out schedule
16	Outstanding contracts I
17	Outstanding contracts II
18	Arrears
19	Ney Salvage Loss
20	Ney Salvage Loss after Recoveries
21	Prepayments
22	Pool data I
23	Pool data II
24	Pool data III
25	Pool data IV
26	Pool data V
27	Pool data VI
28	Pool Data VII
29	Pool Data VIII
30	Pool Data IX
31	Hardship Extensions

Reporting details

Deal overview			
Initial Cut-Off Date	30/09/2024	Publication Date	16/01/2026 (16th of each month)
Scheduled date of Clean-Up-Call	05/2028	Payment Date	21/01/2026 (21st of each month)
Final Maturity Date	21/02/2033	Reporting Date	31/12/2025
Issue Date	25/10/2024	Monthly Period	from 01/12/2025 until 31/12/2025
Period no.	15	Interest Accrual Period	from 22/12/2025 until 21/01/2026
Reporting frequency	Monthly	Note payment period	from 22/12/2025 until 21/01/2026
Next Payment Date	23/02/2026	Days accrued	30

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	13,961	69.51%	573,762,841.54 AUD	76.50%
Used Cars	6,125	30.49%	176,252,970.51 AUD	23.50%
Total	20,086	100.00%	750,015,812.05 AUD	100.00%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Chattel Mortgage	13,839	68.90%	587,194,465.47 AUD	78.29%
Consumer Loan	6,247	31.10%	162,821,346.58 AUD	21.71%
Total	20,086	100.00%	750,015,812.05 AUD	100.00%

Parties Overview

Lead Manager:	Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia Mizuho Securities Asia Limited (ABN 14 603 425 912) 14-15/F., K11 Atelier 18 Salisbury Road Hong Kong ING Bank N.V., Singapore Branch 1 Wallich Street #12-01 Guoco Tower Singapore	Security Trustee:	P.T. Limited (ABN 67 004 454 666) Level 18 123 Pitt Street Sydney NSW 2000 Australia
Trustee:	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 Ten Trust.	Trust Manager:	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 Ten Trust.
Sub Trust Manager:	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	Account Bank:	Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia
Clearing Systems:	Austraclear Limited (ABN 94002060773) 30-32 Grosvenor Street Sydney NSW 2000	Swap Counterparty:	Mizuho Bank, Ltd. (ABN 83 099 031 106) Level 29 60 Martin Place Sydney NSW 2000
Servicer:	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	Rating agencies:	Moody's Level 10 1 O'Connell Street Sydney NSW 2000 Australia Email: Monitor.Sydney@moodys.com Attn.: Monitor Sydney S&P Global Ratings Australia PTY LTD level 45 120 Collins Street Melbourne 3000 Australia Email: mel_sf surveillance@spglobal.com Attn.: Structured Finance Surveillance

Transaction Events I

Clean-up-call condition			
Percentage of the Current Outstanding Discounted Receivables Balance			55.70%
Min. Percentage of Outstanding Discounted Receivables Balance		10.00%	The Clean-Up-Call Condition is expected to be reached in05/2028

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

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 October 2025	No
Level 1b Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 0.80% for any Payment Date from November 2025 but prior to or during October 2026	No
Level 1c Credit Enhancement Increase Condition - Cumulative Net Losses do not amount to 1.20% for any Payment Date after October 2026	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	211,366.22 AUD
Cumulative Net Salvage Loss incl.current Period	2,159,834.32 AUD
Cumulative Net Salvage Loss as of the End of the Monthly Period	2,159,834.32 AUD
Discounted Balance as of Pool Cut Date	750,015,812.05 AUD
Cumulative Net Loss as percentage of Discounted Receivables Balance at Pool Cut	0.28797%

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

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

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

Mizuho Bank, Ltd.

Current rating

Minimum required Rating for Class A Notes

Minimum required Rating for Class B Notes

S&P			Moody's		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A	A-1	STA	A1	P-1	STA
A	-	-	A3	-	-
	-	-	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)
Standard & Poors	AAA(sf)	
Current Rating	Class A	Class B
Moody's	Aaa (sf)	Aa2(sf)
Standard & Poors	AAA(sf)	
Information on Notes	Class A	Class B
Legal final maturity date	21/02/2033	21/02/2033
Scheduled Clean Up Call	May 2028	May 2028
ISIN:	AU3FN0090619	AU3FN0090627
Common Code:	288688435	288688460
Nominal Amount	100,000.00 AUD	100,000.00 AUD
Information on Interest	Class A	Class B
Spread / Margin	115bps	150bps
Index Rate	1-Month-BBSW	1-Month-BBSW
Fixed/Floating	floating	floating
Current Coupon	1-Month-BBSW +115	1-Month-BBSW +150
Day Count Convention	actual/365	actual/365

Information regarding the notes II

Monthly Period:	12/2025
Payment Date:	21/01/2026
Interest Accrual Period (from/until)	from 22/12/2025 until 21/01/2026
Days accrued	30
Index Rate	1-Month-BBSW
Base Interest Rate:	3.5581%
Day Count Convention	actual/365

Interest Payments	Class A	Class B
Interest amount of the Monthly Period	1,249,343.27 AUD	162,525.11 AUD
Interest paid	1,249,343.27 AUD	162,525.11 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	657,800,000.00 AUD	43,500,000.00 AUD
Notes balance as of the beginning of the Monthly Period	322,855,146.90 AUD	39,093,510.90 AUD
Redemption amount due to amortising series	13,735,061.34 AUD	5,675,136.15 AUD
Notes Balance as of the end of the Monthly Period	309,120,085.56 AUD	33,418,374.75 AUD

Payments to Investors per note	Class A	Class B
Interest	189.93 AUD	373.62 AUD
Principal repayment per Class	2,088.03 AUD	13,046.29 AUD
Number of Notes	6,578	435
Note Factor	0.4699302	0.7682385

Overcollateralisation Amount	Class A	Class B
Initial OC Percentage at Poolcut	12.2952%	6.4953%
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	41,215,812.05 AUD
Regular redemption from waterfall	- AUD
Redemption from cash collateral account	- AUD
Balance as of the end of the Monthly Period	41,215,812.05 AUD

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut	9,000,000.00 AUD
Balance as of the beginning of the period	9,000,000.00 AUD
Specified General Cash Collateral Account Balance	9,000,000.00 AUD
the greater of: 1.20 per cent of the Aggregate Discounted Receivables Balance as of the end of the	5,012,757.93 AUD
the lesser of: \$6,000,000; and	9,000,000.00 AUD
the aggregate outstanding principal amount of the Class A Notes and Class B Notes as of the end	361,948,657.80 AUD
Payments	- AUD
General payment from CCA	- AUD
General payment to CCA	- AUD
Balance as of the end of the period	9,000,000.00 AUD

Credit enhancement

Credit enhancement as of Cut-off-Date	% of aggregate outstanding discounted balance	Value
Class B note	5.80%	43,500,000.00 AUD
Subordinated loan	5.50%	41,215,812.05 AUD
Overcollateralization	1.00%	7,500,000.00 AUD
Cash collateral account	1.20%	9,000,000.00 AUD

Cash collateral account (CCA)	Value	in % of Outstanding Discounted Receivables Balance as of Poolcut Date
Initial balance at poolcut	9,000,000.00 AUD	1.20%
Initial Targeted Balance at Poolcut	9,000,000.00 AUD	1.20%
Current Targeted Balance	9,000,000.00 AUD	1.20%
Balance as of the beginning of the period	9,000,000.00 AUD	1.20%
General payment from CCA	-	
General payment to CCA	-	
Balance as of the end of the period	9,000,000.00 AUD	1.20%

Calculation of Credit Enhancement

Initially, Driver Australia'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	657,800,000.00 AUD	43,500,000.00 AUD
Underlying principal for reporting period	322,855,146.90 AUD	39,093,510.90 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	15,791.53 AUD	(788.74 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	22,733,107.82 AUD	22,733,107.82 AUD
1) ii) Available Collections - Interest on Trust Account	30,282.17 AUD	22,763,389.99 AUD
2) Drawings From Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	22,763,389.99 AUD
3) i) Net Swap Receipts - Class A	(15,791.53 AUD)	22,747,598.46 AUD
3) ii) Net Swap Receipts - Class B	788.74 AUD	22,748,387.20 AUD
4) Damages and Indemnity Payments to Issuer	-	22,748,387.20 AUD
5) Other Reimbursement Amounts	-	22,748,387.20 AUD
6) Buffer Release Amount	(969,971.90 AUD)	21,778,415.30 AUD
Remaining Rounding Amount (M-1)	30.95 AUD	21,778,446.25 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	21,778,446.25 AUD	21,778,446.25 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	21,778,445.25 AUD
2) Taxes	-	21,778,445.25 AUD
3) Trust Fees & Expenses and Servicer Fees	(374,482.30 AUD)	21,403,962.95 AUD
4. a) Net Swap Payments - Class A Notes	(15,791.53 AUD)	21,388,171.42 AUD
4. b) Net Swap Payments - Class B Notes	-	21,388,171.42 AUD
5. a) Interest accrued in prev. month - Class A	(1,249,343.27 AUD)	20,138,828.15 AUD
5. b) Interest Shortfalls from prior months - Class A	-	20,138,828.15 AUD
6. a) Interest accrued in prev. month - Class B	(162,525.11 AUD)	19,976,303.04 AUD
6. b) Interest Shortfalls from prior months - Class B	-	19,976,303.04 AUD
7) Payment to Cash Collateral Account	-	19,976,303.04 AUD
8) Principal Payment - Class A	(13,735,061.34 AUD)	6,241,241.70 AUD
9) Principal Payment - Class B	(5,675,136.15 AUD)	566,105.55 AUD
Remaining Rounding Amount (Current Period)	(14.36 AUD)	566,091.19 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	566,091.19 AUD
11) Other Payment to Swap Counterparties	-	566,091.19 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(581,882.72 AUD)	-
Interest Accrued this period on the Subordinated Loan	-	-
Unpaid Interest on the Subordinated Loan	-	-
13) Subordinated Loan Principal	-	-
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	888,581,510.78 AUD	474,729,168.88 AUD
Nominal Receivables Balance	888,581,510.78 AUD	474,729,168.88 AUD
First loss piece	57,742,947.27 AUD	84,191,367.58 AUD
Subordinated Loan balance	41,242,947.27 AUD	41,215,812.05 AUD
Overcollateralisation	7,500,000.00 AUD	33,975,555.53 AUD
General Cash Collateral Account balance	9,000,000.00 AUD	9,000,000.00 AUD
Actual retention	6.50%	17.73%

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: 1.60 yrs	Currently: 1.31 yrs	At closing: 2.41 yrs	Currently: 1.17 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PoolCut	657,800,000.00 AUD	-	43,500,000.00 AUD	-
11/2024	633,814,901.72 AUD	-	43,500,000.00 AUD	-
12/2024	609,909,726.14 AUD	-	43,500,000.00 AUD	-
01/2025	584,646,982.92 AUD	-	43,500,000.00 AUD	-
02/2025	561,259,495.94 AUD	-	43,500,000.00 AUD	-
03/2025	537,640,529.14 AUD	-	43,500,000.00 AUD	-
04/2025	512,274,313.98 AUD	-	43,500,000.00 AUD	-
05/2025	488,382,557.52 AUD	-	43,500,000.00 AUD	-
06/2025	462,909,976.10 AUD	-	43,500,000.00 AUD	-
07/2025	434,870,067.06 AUD	-	43,500,000.00 AUD	-
08/2025	409,951,945.26 AUD	-	43,500,000.00 AUD	-
09/2025	387,566,419.24 AUD	-	43,500,000.00 AUD	-
10/2025	364,900,473.08 AUD	-	43,500,000.00 AUD	-
11/2025	341,134,290.64 AUD	-	43,500,000.00 AUD	-
12/2025	322,855,146.90 AUD	-	39,093,510.90 AUD	-
01/2026	309,120,085.56 AUD	-	33,418,374.75 AUD	-
02/2026	-	297,056,296.68 AUD	-	32,114,166.45 AUD
03/2026	-	285,476,451.26 AUD	-	30,862,293.00 AUD
04/2026	-	273,476,140.08 AUD	-	29,564,983.80 AUD
05/2026	-	262,092,450.62 AUD	-	28,334,299.20 AUD
06/2026	-	250,815,258.98 AUD	-	27,115,137.75 AUD
07/2026	-	238,939,864.02 AUD	-	25,831,283.10 AUD
08/2026	-	228,513,142.00 AUD	-	24,704,115.45 AUD
09/2026	-	218,202,587.46 AUD	-	23,589,462.75 AUD
10/2026	-	207,843,618.84 AUD	-	22,469,537.85 AUD
11/2026	-	197,565,033.38 AUD	-	21,358,378.20 AUD
12/2026	-	187,069,505.48 AUD	-	20,223,685.05 AUD
01/2027	-	177,027,136.00 AUD	-	19,138,046.85 AUD
02/2027	-	167,852,010.04 AUD	-	18,146,125.05 AUD
03/2027	-	158,279,112.42 AUD	-	17,111,194.80 AUD
04/2027	-	148,981,438.32 AUD	-	16,106,083.80 AUD
05/2027	-	139,919,914.42 AUD	-	15,126,429.00 AUD
06/2027	-	131,011,329.02 AUD	-	14,163,386.85 AUD
07/2027	-	121,889,024.40 AUD	-	13,177,133.10 AUD
08/2027	-	114,460,160.10 AUD	-	12,374,053.50 AUD
09/2027	-	106,990,051.74 AUD	-	11,566,454.25 AUD
10/2027	-	99,554,543.66 AUD	-	10,762,596.00 AUD
11/2027	-	91,836,313.14 AUD	-	9,928,231.20 AUD
12/2027	-	84,533,220.20 AUD	-	9,138,697.50 AUD
01/2028	-	77,995,543.34 AUD	-	8,431,939.95 AUD
02/2028	-	71,937,271.12 AUD	-	7,776,960.45 AUD
03/2028	-	65,813,679.36 AUD	-	7,114,994.85 AUD
04/2028	-	60,230,272.96 AUD	-	6,511,323.60 AUD
05/2028	-	-	-	-

*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	2,177,979.21 AUD	479,562.03 AUD	2,657,541.24 AUD
01.2026	10,584,390.62 AUD	3,068,568.01 AUD	13,652,958.63 AUD
02.2026	12,354,365.70 AUD	2,996,169.54 AUD	15,350,535.24 AUD
03.2026	13,187,092.06 AUD	2,909,615.32 AUD	16,096,707.38 AUD
04.2026	12,587,209.01 AUD	2,815,995.01 AUD	15,403,204.02 AUD
05.2026	12,688,329.08 AUD	2,719,872.41 AUD	15,408,201.49 AUD
06.2026	13,792,790.96 AUD	2,628,711.89 AUD	16,421,502.85 AUD
07.2026	11,981,743.88 AUD	2,521,789.85 AUD	14,503,533.73 AUD
08.2026	12,051,188.01 AUD	2,432,636.17 AUD	14,483,824.18 AUD
09.2026	12,360,137.49 AUD	2,343,360.43 AUD	14,703,497.92 AUD
10.2026	12,484,046.10 AUD	2,251,795.31 AUD	14,735,841.41 AUD
11.2026	13,050,863.48 AUD	2,159,312.67 AUD	15,210,176.15 AUD
12.2026	12,623,215.65 AUD	2,062,630.09 AUD	14,685,845.74 AUD
01.2027	11,553,910.95 AUD	1,969,116.45 AUD	13,523,027.40 AUD
02.2027	12,386,205.77 AUD	1,883,524.30 AUD	14,269,730.07 AUD
03.2027	12,200,068.04 AUD	1,791,765.86 AUD	13,991,833.90 AUD
04.2027	12,066,908.77 AUD	1,701,386.82 AUD	13,768,295.59 AUD
05.2027	12,057,546.59 AUD	1,611,994.55 AUD	13,669,541.14 AUD
06.2027	12,625,535.20 AUD	1,522,671.39 AUD	14,148,206.59 AUD
07.2027	10,160,187.92 AUD	1,429,140.19 AUD	11,589,328.11 AUD
08.2027	10,420,903.38 AUD	1,353,872.65 AUD	11,774,776.03 AUD
09.2027	10,562,694.04 AUD	1,276,673.62 AUD	11,839,367.66 AUD
10.2027	11,225,771.45 AUD	1,198,424.56 AUD	12,424,196.01 AUD
11.2027	10,749,886.55 AUD	1,115,263.14 AUD	11,865,149.69 AUD
12.2027	9,674,180.98 AUD	1,035,626.66 AUD	10,709,807.64 AUD
01.2028	9,048,894.33 AUD	963,959.69 AUD	10,012,854.02 AUD
02.2028	9,329,406.42 AUD	896,924.98 AUD	10,226,331.40 AUD
03.2028	8,578,262.50 AUD	827,811.82 AUD	9,406,074.32 AUD
04.2028	9,423,671.81 AUD	764,263.43 AUD	10,187,935.24 AUD
05.2028	11,757,855.00 AUD	694,451.83 AUD	12,452,306.83 AUD
06.2028	13,016,283.57 AUD	607,348.70 AUD	13,623,632.27 AUD
07.2028	7,322,629.83 AUD	510,923.20 AUD	7,833,553.03 AUD
08.2028	8,171,404.84 AUD	456,676.13 AUD	8,628,080.97 AUD
09.2028	9,218,089.02 AUD	396,142.11 AUD	9,614,231.13 AUD
10.2028	6,818,187.66 AUD	327,853.39 AUD	7,146,041.05 AUD
11.2028	7,306,945.90 AUD	277,344.02 AUD	7,584,289.92 AUD
12.2028	4,725,753.22 AUD	223,213.45 AUD	4,948,966.67 AUD
01.2029	4,673,371.40 AUD	188,204.66 AUD	4,861,576.06 AUD
02.2029	5,059,640.45 AUD	153,583.86 AUD	5,213,224.31 AUD
03.2029	5,860,039.98 AUD	116,101.47 AUD	5,976,141.45 AUD
04.2029	2,932,488.73 AUD	72,689.73 AUD	3,005,178.46 AUD
05.2029	2,610,530.42 AUD	50,965.87 AUD	2,661,496.29 AUD
06.2029	1,574,712.89 AUD	31,626.73 AUD	1,606,339.62 AUD
07.2029	229,464.27 AUD	19,961.14 AUD	249,425.41 AUD
08.2029	208,931.34 AUD	18,261.29 AUD	227,192.63 AUD
09.2029	334,811.57 AUD	16,713.48 AUD	351,525.05 AUD
10.2029	183,488.96 AUD	14,233.12 AUD	197,722.08 AUD
11.2029	168,403.78 AUD	12,873.86 AUD	181,277.64 AUD
12.2029	160,954.60 AUD	11,626.30 AUD	172,580.90 AUD
01.2030	155,139.53 AUD	10,433.94 AUD	165,573.47 AUD
02.2030	147,025.18 AUD	9,284.62 AUD	156,309.80 AUD
03.2030	144,567.28 AUD	8,195.53 AUD	152,762.81 AUD
04.2030	125,286.52 AUD	7,124.57 AUD	132,411.09 AUD
05.2030	118,276.75 AUD	6,196.40 AUD	124,473.15 AUD
06.2030	115,116.78 AUD	5,320.14 AUD	120,436.92 AUD
07.2030	101,424.96 AUD	4,467.37 AUD	105,892.33 AUD
08.2030	94,925.86 AUD	3,715.98 AUD	98,641.84 AUD
09.2030	84,004.20 AUD	3,012.80 AUD	87,017.00 AUD
10.2030	72,689.90 AUD	2,390.51 AUD	75,080.41 AUD
11.2030	62,045.07 AUD	1,852.01 AUD	63,897.08 AUD
12.2030	52,276.98 AUD	1,392.35 AUD	53,669.33 AUD
01.2031	42,070.13 AUD	1,005.10 AUD	43,075.23 AUD
02.2031	31,919.15 AUD	693.42 AUD	32,612.57 AUD
03.2031	23,535.07 AUD	456.95 AUD	23,992.02 AUD
04.2031	17,144.88 AUD	282.64 AUD	17,427.52 AUD
05.2031	12,254.77 AUD	155.60 AUD	12,410.37 AUD
06.2031	3,692.53 AUD	64.83 AUD	3,757.36 AUD
07.2031	2,759.65 AUD	37.47 AUD	2,797.12 AUD
08.2031	1,145.11 AUD	17.03 AUD	1,162.14 AUD
09.2031	1,154.21 AUD	8.55 AUD	1,162.76 AUD
10/2031	- AUD	- AUD	- AUD
Total	417,729,827.89 AUD	56,999,340.99 AUD	474,729,168.88 AUD

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	20,086	750,015,812.05 AUD	13,839	587,194,465.47 AUD	6,247	162,821,346.58 AUD	6,238	379,184,440.82 AUD	13,848	370,831,371.23 AUD	13,961	573,762,841.54 AUD	6,125	176,252,970.51 AUD
Total	20,086	750,015,812.05 AUD	13,839	587,194,465.47 AUD	6,247	162,821,346.58 AUD	6,238	379,184,440.82 AUD	13,848	370,831,371.23 AUD	13,961	573,762,841.54 AUD	6,125	176,252,970.51 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	9,780	329,087,123.93 AUD	6551	260,994,949.95 AUD	3209	68,092,173.98 AUD	3389	195,589,217.29 AUD	6371	133,497,906.84 AUD	7169	263,951,691.82 AUD	2591	65,135,432.31 AUD
In Advance	3,247	79,177,827.74 AUD	2621	67,373,844.30 AUD	626	11,803,983.44 AUD	839	34,050,148.77 AUD	2408	45,127,678.97 AUD	2216	58,781,809.15 AUD	1031	20,396,018.59 AUD
In Arrears	888	27,415,747.15 AUD	590	20,793,558.99 AUD	298	6,622,188.16 AUD	307	15,421,931.13 AUD	581	11,993,816.02 AUD	577	19,834,043.58 AUD	311	7,581,703.57 AUD
Paid Out	1,732	-	1299	-	433	-	427	-	1305	-	1038	-	694	-
Early Payout	4,368	-	2704	-	1664	-	1243	-	3125	-	2708	-	1660	-
Gross Salvage	9	610,004.09 AUD	8	579,109.58 AUD	1	30,894.51 AUD	4	480,679.97 AUD	5	129,324.12 AUD	5	526,437.41 AUD	4	83,566.68 AUD
Net Salvage	82	2,916,629.85 AUD	66	2,694,539.35 AUD	16	222,090.50 AUD	31	1,850,583.19 AUD	51	1,066,046.66 AUD	43	1,791,982.13 AUD	39	1,124,647.72 AUD
Total	20,086	439,207,332.76 AUD	13,839	352,436,002.17 AUD	6,247	86,771,338.59 AUD	6,240	247,392,869.35 AUD	13,846	191,614,772.41 AUD	13,766	344,885,963.89 AUD	6,330	94,321,368.87 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	9,270	309,048,398.69 AUD	6250	246,158,568.91 AUD	3020	62,889,829.78 AUD	3226	186,591,945.13 AUD	6044	122,456,453.56 AUD	6951	249,120,276.08 AUD	2419	59,928,122.61 AUD
In Advance	3,207	78,386,537.93 AUD	2585	66,664,672.48 AUD	622	11,701,865.45 AUD	842	34,417,201.67 AUD	2365	43,969,336.26 AUD	2190	58,679,892.55 AUD	1017	19,706,645.38 AUD
In Arrears	991	29,646,887.78 AUD	637	22,103,390.52 AUD	354	7,543,497.26 AUD	346	16,150,982.57 AUD	645	13,495,905.21 AUD	638	20,878,432.65 AUD	353	8,768,455.13 AUD
Paid Out	1,883	-	1419	-	464	-	463	-	1420	-	1141	-	742	-
Early Payout	4,632	-	2862	-	1770	-	1325	-	3307	-	2870	-	1762	-
Gross Salvage	8	648,003.49 AUD	7	617,117.54 AUD	1	30,885.95 AUD	5	597,363.67 AUD	3	50,639.82 AUD	5	565,696.30 AUD	3	82,307.19 AUD
Net Salvage	95	3,188,397.11 AUD	79	2,966,306.61 AUD	16	222,090.50 AUD	33	1,859,173.57 AUD	62	1,329,223.54 AUD	49	1,873,752.64 AUD	46	1,314,644.47 AUD
Total	20,086	420,918,223.00 AUD	13,839	338,530,056.06 AUD	6,247	82,388,168.94 AUD	6,240	239,616,666.61 AUD	13,846	181,301,558.39 AUD	13,744	331,118,690.22 AUD	6,342	89,800,174.78 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	(490)	9,270	10,385,203.99AUD
In Advance	(40)	3,207	3,327,614.32AUD
In Arrears	103	991	724,682.68AUD
Paid out / Matured	151	1,883	1,011,154.06AUD
Early Payout	264	4,632	7,150,948.44AUD
Gross Salvage	(1)	8	42,000.00AUD
Net Salvage	13	95	91,504.33AUD
Total	-	20,086	22,733,107.82AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	13,904	20,086		497,169,305.51AUD
Scheduled Collections For Contracts Active This Period			13,652,958.63AUD	13,652,958.63AUD
Collections Variations From Normal Contracts This Period			(1,035,915.96AUD)	
Collection Variations From Contracts Paying Out Early This Period			7,150,948.44AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			1,011,154.06AUD	
Collection Variations from Contracts in Advance This Period			1,288,131.71AUD	
Collection Variations from Contract In Arrears This Period			(225,268.15AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			31,252.73AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			91,504.33AUD	
Other Variations From Scheduled Collections This Period			(265,370.24AUD)	
<i>Instalment Collection Variations</i>			8,046,436.92AUD	8,046,436.92AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			1,033,712.27 AUD	
<i>Non Instalment Collection Variations</i>			1,033,712.27 AUD	
Actual Collections For Contracts Active This Period			22,733,107.82 AUD	22,733,107.82 AUD
Number of Contracts Paid Out Early This Month	264			
Number of Contracts Paid Out/Matured This Month	151			
Number of Contracts Into Net Salvage This Month	13			
Repurchased Contracts	0			
Less Recoveries After Net Salvage				31,103.29 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				211,366.22AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-409,001.70AUD
Reduced Nominal Balance Due to Other				-126,439.00AUD
End of Period	13,476			474,729,168.88 AUD

Ansars Contracts

Days to Ansars	Total Portfolio				Product Type		Customer Type				Valued Status			
	Number of Contracts	Number of Contracts (%)	Outstanding Discounted Receivable Balance	Outstanding Discounted Receivable Balance (%)	Child Mortgage		Consumer Loan		Business		No Balance		New	
					Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance	Number of Contracts	Outstanding Discounted Receivable Balance
>90=90	728	6.46%	21,162,374.82AUD	6.46%	425	14,724,348.77AUD	283	6,377,428.05AUD	238	10,865,370.76AUD	489	10,217,024.06AUD	478	14,869,888.11AUD
>90=90	116	6.36%	4,831,287.03AUD	6.36%	61	1,300,265.03AUD	37	776,462.03AUD	42	2,376,568.06AUD	70	1,170,771.03AUD	73	2,458,724.03AUD
>90=90	96	6.42%	1,841,885.99AUD	6.44%	47	1,710,227.05AUD	9	131,658.94AUD	28	1,361,054.06AUD	27	460,728.06AUD	34	1,265,915.73AUD
>90=120	20	6.24%	1,077,387.03AUD	6.26%	26	802,463.11AUD	7	124,044.06AUD	10	727,391.06AUD	16	340,668.06AUD	26	865,941.03AUD
>90=150	28	6.21%	812,391.06AUD	6.19%	23	714,463.03AUD	5	97,708.47AUD	12	408,861.03AUD	16	263,300.06AUD	15	553,386.03AUD
>90=180	16	6.12%	288,314.03AUD	6.09%	14	288,314.03AUD	2	0.00AUD	6	288,303.06AUD	10	151,289.06AUD	10	222,187.41AUD
>90=210	6	6.04%	265,865.06AUD	6.06%	5	186,265.06AUD	1	20,095.19AUD	3	752,386.07AUD	3	56,418.06AUD	4	160,661.06AUD
>90=240	4	6.01%	98,791.06AUD	6.02%	4	98,791.06AUD	0	0.00AUD	0	0.00AUD	4	89,791.06AUD	2	52,303.06AUD
>90=270	2	5.91%	69,786.06AUD	6.02%	2	69,786.06AUD	0	0.00AUD	0	0.00AUD	2	69,786.06AUD	2	45,691.06AUD
>90=300	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>90=330	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>90=360	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
>90=	0	0.00%	0.00AUD	0.00%	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD	0	0.00AUD
Total	1061	7.12%	28,646,187.16AUD	7.15%	627	22,102,180.03AUD	324	7,042,487.35AUD	246	16,188,162.07AUD	645	13,485,900.31AUD	626	20,879,402.63AUD

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	6	45,869.47 AUD
	Used	7	165,496.75 AUD
Total Chattel Mortgage		13	211,366.22 AUD
Consumer Loan	New	-	0.00 AUD
	Used	-	0.00 AUD
Total Consumer Loan		-	0.00 AUD
Total		13	211,366.22 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	2,159,834.32 AUD
Outstanding Discounted Receivable Balance at Poolcut	750,015,812.05 AUD
Cumulative Net Loss Ratio	0.2880%

Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
10/2024	0	0.00 AUD	0	0.00 AUD
11/2024	0	0.00 AUD	0	0.00 AUD
12/2024	1	34,498.14 AUD	1	34,498.14 AUD
01/2025	1	37,654.52 AUD	2	72,152.66 AUD
02/2025	1	8,654.33 AUD	3	80,806.99 AUD
03/2025	6	43,291.03 AUD	9	124,098.02 AUD
04/2025	4	34,727.54 AUD	13	158,825.56 AUD
05/2025	4	24,685.90 AUD	17	183,511.46 AUD
06/2025	7	107,994.22 AUD	24	291,505.68 AUD
07/2025	10	221,673.88 AUD	34	513,179.56 AUD
08/2025	13	232,357.72 AUD	47	745,537.28 AUD
09/2025	15	614,465.95 AUD	62	1,360,003.23 AUD
10/2025	11	338,730.41 AUD	73	1,698,733.64 AUD
11/2025	9	249,734.46 AUD	82	1,948,468.10 AUD
12/2025	13	211,366.22 AUD	95	2,159,834.32 AUD
Total	95	2,159,834.32 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	42	2,071,428.52 AUD	1,081,698.82 AUD	92,992.99 AUD	988,705.83 AUD
	Used	37	1,530,912.62 AUD	892,804.07 AUD	35,722.64 AUD	857,081.43 AUD
Total Chattel Mortgage		79	3,602,341.14 AUD	1,974,502.89 AUD	128,715.63 AUD	1,845,787.26 AUD
Consumer Loan	New	7	116,597.15 AUD	103,727.54 AUD	14,185.06 AUD	89,542.48 AUD
	Used	9	163,451.05 AUD	81,603.89 AUD	2,500.00 AUD	79,103.89 AUD
Total Consumer Loan		16	280,048.20 AUD	185,331.43 AUD	16,685.06 AUD	168,646.37 AUD
Total		95	3,882,389.34 AUD	2,159,834.32 AUD	145,400.69 AUD	2,014,433.63 AUD

Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	31.10.2024	7,281,194.37 AUD	750,015,812.05 AUD	0.97%	11.05%
2	30.11.2024	8,407,233.26 AUD	726,665,044.09 AUD	1.16%	13.03%
3	31.12.2024	8,851,408.55 AUD	704,856,425.66 AUD	1.26%	14.07%
4	31.01.2025	7,214,275.68 AUD	681,730,493.38 AUD	1.06%	11.99%
5	28.02.2025	7,477,369.00 AUD	659,837,997.84 AUD	1.13%	12.78%
6	31.03.2025	7,808,046.12 AUD	637,763,912.60 AUD	1.22%	13.74%
7	30.04.2025	7,127,580.25 AUD	614,639,087.58 AUD	1.16%	13.06%
8	31.05.2025	7,524,351.63 AUD	592,432,671.71 AUD	1.27%	14.22%
9	30.06.2025	9,055,900.23 AUD	569,241,481.49 AUD	1.59%	17.51%
10	31.07.2025	7,958,755.00 AUD	544,257,345.56 AUD	1.46%	16.20%
11	31.08.2025	7,027,293.36 AUD	521,459,303.02 AUD	1.35%	15.03%
12	30.09.2025	7,940,463.92 AUD	500,871,272.15 AUD	1.59%	17.45%
13	31.10.2025	8,809,898.26 AUD	479,390,737.24 AUD	1.84%	19.95%
14	30.11.2025	7,685,426.34 AUD	456,923,619.78 AUD	1.68%	18.42%
15	31.12.2025	5,226,787.10 AUD	436,290,702.91 AUD	1.20%	13.47%

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 Receivables Balance	Percentage of Balance	Down Payment/ Purchase Price in %	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
No Down Payment	1,865	14.56%	58,306,708.97 AUD	13.96%	0.00%	1,571	49,963,168.76 AUD	384	8,343,543.21 AUD	739	33,695,762.69 AUD	1,226	24,610,937.29 AUD	1,252	44,157,147.02 AUD	713	14,148,962.96 AUD
0.00 - 10,000.00	6,006	44.07%	156,040,590.86 AUD	37.35%	9.15%	4,575	117,016,686.84 AUD	1,991	39,023,904.02 AUD	1,801	77,927,382.31 AUD	4,205	78,113,228.56 AUD	4,131	119,699,332.98 AUD	1,875	36,341,257.86 AUD
10,000.00 - 20,000.00	2,661	19.75%	75,569,996.62 AUD	18.09%	23.45%	1,862	60,812,873.05 AUD	799	14,757,123.57 AUD	843	39,754,449.49 AUD	1,818	35,815,547.13 AUD	1,931	57,883,617.85 AUD	730	17,686,378.77 AUD
20,000.00 - 30,000.00	1,186	8.80%	37,763,898.60 AUD	9.04%	31.86%	815	30,427,476.40 AUD	371	7,336,422.20 AUD	399	22,062,705.22 AUD	787	15,701,193.38 AUD	957	31,051,213.27 AUD	229	6,712,685.33 AUD
30,000.00 - 40,000.00	845	4.79%	22,262,615.05 AUD	5.33%	38.19%	421	17,910,303.66 AUD	224	4,351,686.39 AUD	197	13,305,043.21 AUD	448	8,957,571.84 AUD	533	18,481,325.91 AUD	112	3,781,285.14 AUD
40,000.00 - 50,000.00	369	2.74%	15,660,707.92 AUD	3.75%	39.65%	268	13,456,035.97 AUD	101	2,204,671.95 AUD	132	9,824,736.29 AUD	237	5,835,971.63 AUD	318	12,767,960.02 AUD	51	2,892,757.90 AUD
50,000.00 - 60,000.00	188	1.40%	9,689,424.82 AUD	2.32%	49.45%	149	8,839,728.01 AUD	39	849,696.81 AUD	69	6,699,323.94 AUD	119	2,990,100.88 AUD	168	8,554,059.83 AUD	20	1,136,354.99 AUD
60,000.00 - 70,000.00	122	0.91%	7,061,031.78 AUD	1.69%	43.00%	96	5,520,012.86 AUD	26	1,141,018.59 AUD	54	4,866,353.75 AUD	68	2,170,678.03 AUD	109	6,261,574.87 AUD	13	799,457.11 AUD
70,000.00 - 80,000.00	72	0.53%	4,686,412.02 AUD	1.12%	43.98%	57	3,773,100.40 AUD	15	913,311.62 AUD	34	3,709,050.80 AUD	38	977,361.22 AUD	58	3,762,864.44 AUD	14	923,527.56 AUD
80,000.00 - 90,000.00	51	0.38%	3,494,581.89 AUD	0.84%	46.00%	39	2,905,729.56 AUD	12	588,852.33 AUD	24	2,394,886.14 AUD	27	1,099,695.75 AUD	44	3,011,242.16 AUD	7	483,339.73 AUD
90,000.00 - 100,000.00	54	0.40%	6,676,084.09 AUD	1.60%	35.52%	46	5,997,386.07 AUD	8	678,698.02 AUD	27	5,588,405.77 AUD	27	1,087,677.32 AUD	46	5,596,497.20 AUD	8	1,079,586.89 AUD
100,000.00 - 110,000.00	34	0.25%	2,929,866.35 AUD	0.70%	45.53%	27	2,774,593.41 AUD	7	214,872.94 AUD	16	2,174,082.25 AUD	18	755,764.10 AUD	29	2,601,247.82 AUD	5	328,615.53 AUD
110,000.00 - 120,000.00	22	0.16%	2,342,787.67 AUD	0.56%	44.39%	20	2,136,016.66 AUD	2	206,771.01 AUD	12	1,912,534.82 AUD	10	430,252.85 AUD	20	2,079,585.36 AUD	2	263,198.31 AUD
120,000.00 - 130,000.00	12	0.09%	2,063,152.10 AUD	0.49%	36.86%	11	1,780,597.01 AUD	1	282,555.09 AUD	9	1,992,654.42 AUD	3	70,497.68 AUD	10	1,741,875.45 AUD	2	321,276.65 AUD
130,000.00 - 140,000.00	5	0.04%	655,633.77 AUD	0.16%	41.42%	5	655,633.77 AUD	0	0.00 AUD	3	604,595.74 AUD	2	51,038.03 AUD	4	530,560.04 AUD	1	125,073.73 AUD
140,000.00 - 150,000.00	14	0.10%	2,093,825.57 AUD	0.50%	43.30%	12	1,841,162.38 AUD	2	252,673.29 AUD	11	1,965,578.61 AUD	3	124,246.96 AUD	12	1,828,356.37 AUD	2	260,460.20 AUD
> 150,000.00	70	0.52%	10,432,508.81 AUD	2.50%	55.74%	65	9,412,231.72 AUD	5	1,020,277.09 AUD	49	9,251,946.60 AUD	21	1,180,562.21 AUD	62	9,235,819.19 AUD	8	1,196,689.62 AUD
Total	13,476	100.00%	417,729,827.89AUD	100.00%	22.89%	9,479	335,563,749.45AUD	3,997	82,166,078.44AUD	4,419	237,787,493.04AUD	9,657	179,972,334.85AUD	9,684	329,244,297.58AUD	3,792	68,485,530.31AUD

Statistics Down Payment

Minimum Distribution by Down Payment	-
Maximum Distribution by Down Payment	420,911.00 AUD
Weighted Average Distribution by Down Payment	29,196.11 AUD
Weighted Average Distribution by Down Payment	25,095.10 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 Debt	13,141	97.51%	407,444,160.25 AUD	97.54%		8,222	328,781,547.20 AUD	3,918	80,683,200.05 AUD	4,288	231,253,580.52 AUD	8,802	176,210,514.73 AUD	9,480	321,929,365.79 AUD	3,661	65,534,789.46 AUD
Other	335	2.49%	10,265,672.64 AUD	2.46%		257	8,781,802.25 AUD	78	1,483,870.39 AUD	130	6,503,912.82 AUD	205	3,761,760.12 AUD	204	7,314,931.79 AUD	131	2,950,740.85 AUD
Total	13,476	100.00%	417,729,827.89AUD	100.00%		9,479	335,933,749.45AUD	3,997	82,166,078.44AUD	4,419	237,797,493.04AUD	9,007	179,972,334.85AUD	9,684	329,244,297.58AUD	3,792	68,485,530.31AUD

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	15,611	98.80%	13,169	97.35%	489,428,854.22 AUD	97.81%
2	177	1.12%	320	2.37%	9,861,323.06 AUD	1.97%
3	9	0.06%	24	0.18%	755,026.42 AUD	0.15%
4	2	0.01%	8	0.06%	193,551.59 AUD	0.04%
5	-	0.00%	-	0.00%	0.00 AUD	0.00%
6 - 10	1	0.01%	6	0.04%	131,338.54 AUD	0.03%
> 10	-	0.00%	-	0.00%	0.00 AUD	0.00%
Total	15,800	100.00%	13,527	100.00%	500,370,093.83 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	521,774.68 AUD	0.12491 %	2
2	480,423.84 AUD	0.11501 %	1
3	472,709.78 AUD	0.11316 %	1
4	439,273.64 AUD	0.10516 %	1
5	433,729.33 AUD	0.10383 %	1
6	433,729.33 AUD	0.10383 %	1
7	425,469.65 AUD	0.10185 %	1
8	423,888.30 AUD	0.10147 %	1
9	418,541.40 AUD	0.10019 %	1
10	413,018.49 AUD	0.09887 %	1
11	411,917.25 AUD	0.09861 %	1
12	411,917.25 AUD	0.09861 %	1
13	407,473.56 AUD	0.09754 %	1
14	407,473.56 AUD	0.09754 %	1
15	400,470.56 AUD	0.09587 %	1
16	396,051.38 AUD	0.09481 %	1
17	396,051.38 AUD	0.09481 %	1
18	382,102.90 AUD	0.09147 %	1
19	382,102.90 AUD	0.09147 %	1
20	381,279.38 AUD	0.09127 %	1
	8,439,398.56 AUD	2.02030 %	21

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	Chatlet 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	2,672	19.83%	14,121,540.18 AUD	3.38%	1,548	8,097,647.17 AUD	1,124	6,023,893.01 AUD	69	457,209.24 AUD	2,603	13,064,330.94 AUD	1,548	8,440,632.96 AUD	1,124	5,680,907.22 AUD
10,000.00 - 20,000.00	3,318	24.62%	49,717,543.78 AUD	11.90%	2,029	30,764,489.61 AUD	1,289	18,963,054.17 AUD	478	7,485,719.33 AUD	2,840	42,231,824.45 AUD	2,233	33,659,688.05 AUD	1,085	16,957,855.73 AUD
20,000.00 - 30,000.00	2,732	20.27%	67,611,264.28 AUD	16.19%	1,521	47,752,992.33 AUD	811	19,868,271.95 AUD	847	21,249,971.14 AUD	1,885	46,361,293.14 AUD	2,025	50,298,201.74 AUD	707	17,313,062.54 AUD
30,000.00 - 40,000.00	1,674	12.42%	57,993,113.52 AUD	13.88%	1,270	44,025,107.37 AUD	404	13,967,956.15 AUD	761	26,600,313.61 AUD	913	31,392,799.91 AUD	1,331	45,188,349.24 AUD	343	11,804,764.28 AUD
40,000.00 - 50,000.00	1,032	7.66%	45,970,487.10 AUD	11.00%	667	38,656,905.43 AUD	165	7,310,561.27 AUD	624	27,897,866.42 AUD	408	16,072,627.68 AUD	630	37,069,024.31 AUD	202	8,914,462.78 AUD
50,000.00 - 60,000.00	656	4.87%	35,766,025.06 AUD	8.56%	564	30,751,887.35 AUD	92	5,014,137.71 AUD	454	24,790,074.38 AUD	202	10,975,950.70 AUD	548	29,895,360.92 AUD	108	5,906,664.14 AUD
60,000.00 - 70,000.00	358	2.66%	23,100,297.77 AUD	5.53%	321	20,734,342.20 AUD	37	2,365,955.57 AUD	281	18,215,347.25 AUD	77	4,884,950.52 AUD	290	18,708,546.92 AUD	68	4,391,750.86 AUD
70,000.00 - 80,000.00	223	1.65%	16,680,932.90 AUD	3.95%	200	14,959,012.22 AUD	23	1,721,920.68 AUD	175	13,090,393.78 AUD	48	3,590,539.12 AUD	190	14,248,677.09 AUD	33	2,432,258.81 AUD
80,000.00 - 90,000.00	174	1.29%	14,716,526.95 AUD	3.62%	158	12,363,633.24 AUD	16	1,360,890.59 AUD	144	12,174,725.16 AUD	30	2,539,801.77 AUD	140	11,833,777.12 AUD	34	2,880,749.81 AUD
90,000.00 - 100,000.00	118	0.88%	11,186,534.25 AUD	2.68%	108	10,259,805.24 AUD	10	926,729.01 AUD	101	9,603,906.95 AUD	17	1,582,627.30 AUD	101	9,576,738.88 AUD	17	1,609,795.37 AUD
100,000.00 - 110,000.00	107	0.79%	11,261,554.57 AUD	2.70%	102	10,731,596.19 AUD	5	529,958.38 AUD	101	10,640,710.57 AUD	6	620,844.00 AUD	95	10,005,971.36 AUD	12	1,255,583.21 AUD
110,000.00 - 120,000.00	83	0.62%	9,534,718.76 AUD	2.28%	79	9,072,540.86 AUD	4	462,177.90 AUD	78	8,950,318.28 AUD	5	584,490.48 AUD	72	8,274,154.86 AUD	11	1,260,664.10 AUD
120,000.00 - 130,000.00	61	0.45%	7,517,597.65 AUD	1.82%	58	7,240,971.38 AUD	3	376,626.27 AUD	52	6,492,735.59 AUD	9	1,124,772.06 AUD	54	6,756,879.89 AUD	7	662,627.90 AUD
130,000.00 - 140,000.00	56	0.42%	7,568,562.93 AUD	1.81%	54	7,296,990.69 AUD	2	271,582.20 AUD	52	7,625,941.73 AUD	4	542,641.16 AUD	48	6,460,590.04 AUD	8	1,077,962.85 AUD
140,000.00 - 150,000.00	32	0.24%	4,832,111.82 AUD	1.11%	32	4,832,111.82 AUD	0	0.00 AUD	26	3,762,826.94 AUD	6	869,284.88 AUD	28	4,039,018.13 AUD	4	593,093.85 AUD
> 150,000.00	180	1.34%	40,253,086.43 AUD	9.64%	168	37,223,665.85 AUD	12	3,029,420.58 AUD	176	39,319,439.69 AUD	4	833,646.74 AUD	151	33,806,686.27 AUD	29	6,446,400.18 AUD
Total	13,476	100.00%	417,723,827.88AUD	100.00%	8,476	338,563,748.46AUD	3,997	62,168,978.64AUD	4,018	237,177,403.04AUD	8,867	178,572,534.65AUD	8,624	323,344,620.78AUD	3,722	68,418,303.31AUD

Statistics Discounted Receivables Balance

Minimum Outstanding Discounted Receivables Balance	480,423.84 AUD
Maximum Outstanding Discounted Receivables Balance	30,998.06 AUD
Average Outstanding Discounted Receivables Balance	

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	Chatlet 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	34	9.32%	98,116.18 AUD	0.02%	8	25,271.01 AUD	26	72,845.17 AUD	0	0.00 AUD	34	96,116.18 AUD	5	15,864.37 AUD	29	82,251.81 AUD
10,000.00 - 20,000.00	788	9.85%	4,986,389.30 AUD	1.19%	295	1,808,567.97 AUD	493	3,177,421.33 AUD	19	182,454.87 AUD	769	4,803,934.43 AUD	320	2,070,041.08 AUD	468	2,916,348.22 AUD
20,000.00 - 30,000.00	2,073	19.38%	22,660,716.09 AUD	5.42%	1,035	10,863,101.29 AUD	1,038	11,797,614.80 AUD	191	2,887,497.10 AUD	1,882	19,773,218.99 AUD	1,118	12,187,155.18 AUD	955	10,473,560.91 AUD
30,000.00 - 40,000.00	2,400	17.81%	38,590,075.37 AUD	9.24%	1,465	23,339,045.37 AUD	905	15,251,029.90 AUD	422	8,787,663.41 AUD	1,978	29,822,591.88 AUD	1,084	26,729,760.90 AUD	736	11,880,314.37 AUD
40,000.00 - 50,000.00	2,086	15.48%	46,117,807.50 AUD	11.04%	1,462	32,230,050.41 AUD	604	13,897,287.19 AUD	643	17,152,378.75 AUD	1,443	28,965,430.85 AUD	1,569	34,523,876.44 AUD	517	11,593,531.16 AUD
50,000.00 - 60,000.00	1,745	12.95%	47,003,671.50 AUD	11.25%	1,339	30,552,044.14 AUD	406	11,451,627.36 AUD	608	20,173,605.12 AUD	1,137	26,830,066.38 AUD	1,373	36,912,647.85 AUD	372	10,091,023.65 AUD
60,000.00 - 70,000.00	1,198	8.89%	40,339,741.61 AUD	9.66%	991	33,333,781.80 AUD	207	7,005,959.81 AUD	493	19,973,176.00 AUD	705	20,366,565.61 AUD	997	33,282,272.31 AUD	201	7,057,469.30 AUD
70,000.00 - 80,000.00	870	6.46%	34,940,367.18 AUD	8.36%	761	30,541,693.21 AUD	109	4,398,673.97 AUD	461	21,502,292.50 AUD	409	14,438,074.68 AUD	728	29,073,752.39 AUD	142	5,866,014.79 AUD
80,000.00 - 90,000.00	550	4.08%	25,517,532.60 AUD	6.11%	462	22,435,523.26 AUD	68	3,082,109.34 AUD	307	16,218,653.79 AUD	243	9,776,748.81 AUD	465	21,717,515.53 AUD	85	3,800,117.07 AUD
90,000.00 - 100,000.00	325	2.41%	17,020,447.70 AUD	4.07%	263	15,300,041.53 AUD	32	1,720,406.21 AUD	204	11,788,759.94 AUD	121	5,231,687.80 AUD	253	13,373,138.89 AUD	72	3,647,311.85 AUD
100,000.00 - 110,000.00	328	2.43%	19,271,433.22 AUD	4.61%	295	17,141,207.62 AUD	33	2,130,225.60 AUD	207	13,639,673.94 AUD	121	5,631,799.28 AUD	265	15,593,168.96 AUD	63	3,678,264.26 AUD
110,000.00 - 120,000.00	169	1.25%	11,976,887.35 AUD	2.87%	146	10,477,985.95 AUD	23	1,498,901.40 AUD	135	10,227,175.38 AUD	34	1,749,711.96 AUD	138	9,718,919.10 AUD	31	2,257,968.25 AUD
120,000.00 - 130,000.00	160	1.11%	10,761,915.54 AUD	2.58%	135	9,667,767.22 AUD	15	1,094,148.32 AUD	102	8,158,180.88 AUD	48	2,603,734.65 AUD	129	8,187,670.27 AUD	21	1,564,245.27 AUD
130,000.00 - 140,000.00	106	0.79%	8,738,765.54 AUD	2.09%	101	8,716,198.33 AUD	5	422,567.31 AUD	85	7,338,844.01 AUD	100	8,250,331.19 AUD	100	8,648,167.49 AUD	6	488,434.63 AUD
140,000.00 - 150,000.00	110	0.82%	10,140,125.12 AUD	2.43%	105	9,712,365.46 AUD	5	427,759.66 AUD	87	8,326,603.58 AUD	23	1,813,521.54 AUD	93	8,648,167.49 AUD	17	1,491,957.87 AUD
> 150,000.00	544	4.04%	79,565,735.95 AUD	19.05%	516	74,818,204.88 AUD	28	4,747,531.07 AUD	455	71,400,285.76 AUD	89	8,165,450.19 AUD	467	67,950,018.63 AUD	77	11,615,717.32 AUD
Total	13,476	100.00%	417,723,827.88AUD	100.00%	8,476	338,563,748.46AUD	3,997	62,168,978.64AUD	4,018	237,177,403.04AUD	8,867	178,572,534.65AUD	8,624	323,344,620.78AUD	3,722	68,418,303.31AUD

Statistics Original Balance

Minimum Original Balance	5,330.53 AUD
Maximum Original Balance	699,426.50 AUD
Weighted Average Original Balance	103,723.14 AUD

Interest Rate Paid by Obligor

	Total Portfolio				Product Type												Vehicle Status								
					Chattel Mortgage			Consumer Loan			Balloon			Balloon Type			No Balloon			New		Used			
Interest Rate Paid by Obligor	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables	Percentage of Balance
0.00% - 1.00%	0	0.00%	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%
1.00% - 2.00%	32	0.24%	447,671.48	0.11%	12	334,017.41	0.11%	20	13,654.07	0.00%	17	423,192.15	0.11%	15	24,479.81	0.00%	29	381,862.67	0.10%	3	65,808.81	0.00%	2	8,777.74	0.00%
2.00% - 3.00%	140	1.04%	4,377,198.24	1.09%	117	3,810,674.68	1.09%	23	566,493.80	0.14%	70	3,503,895.80	0.90%	70	873,272.94	0.14%	138	4,368,890.50	1.09%	2	8,777.74	0.00%	2	8,777.74	0.00%
3.00% - 4.00%	445	3.30%	10,904,962.45	2.89%	443	11,225,421.96	2.89%	44	318,471.47	0.08%	231	9,139,841.80	2.31%	214	2,665,486.39	0.67%	410	10,776,956.98	2.80%	4	5,946,032.31	1.53%	4	5,946,032.31	1.53%
4.00% - 5.00%	615	4.60%	16,873,402.47	4.40%	616	15,135,776.23	4.40%	89	7,373,564.24	1.90%	308	13,003,964.82	3.30%	307	3,779,755.85	0.97%	537	14,876,164.99	3.87%	78	18,965,175.48	4.80%	78	18,965,175.48	4.80%
5.00% - 6.00%	146	7.15%	24,357,366.96	6.28%	145	20,632,671.42	6.28%	239	7,734,754.54	2.00%	390	16,534,460.61	4.26%	574	7,822,932.56	2.00%	826	21,782,633.14	5.60%	138	2,782,633.14	0.71%	138	2,782,633.14	0.71%
6.00% - 7.00%	1,688	12.53%	55,618,062.96	14.27%	1,713	46,296,764.26	14.27%	615	9,122,304.57	2.39%	740	36,965,878.00	9.40%	1,018	18,822,184.86	4.80%	1,439	50,042,121.52	12.70%	249	5,975,941.94	1.53%	249	5,975,941.94	1.53%
7.00% - 8.00%	2,537	18.93%	52,931,917.01	13.70%	2,581	43,348,406.04	13.70%	1,163	2,463,354.47	0.64%	1,863	35,365,178.36	9.10%	2,167	18,882,497.27	4.80%	3,481	50,042,121.52	12.70%	438	9,980,875.89	2.56%	438	9,980,875.89	2.56%
8.00% - 9.00%	2,655	19.88%	73,007,857.82	18.74%	2,678	59,245,831.09	18.74%	1,003	9,122,028.11	2.39%	1,733	43,967,383.52	11.40%	1,522	20,965,281.74	5.30%	1,363	54,032,281.74	13.90%	842	18,975,575.48	4.80%	842	18,975,575.48	4.80%
9.00% - 10.00%	1,016	7.51%	52,666,175.45	13.61%	1,158	42,159,597.37	13.61%	442	10,506,578.12	2.79%	682	29,011,215.12	7.51%	1,158	23,994,902.94	6.10%	1,005	35,246,502.94	9.00%	374	11,471,890.11	2.94%	374	11,471,890.11	2.94%
10.00% - 11.00%	1,616	12.16%	29,280,791.01	7.51%	1,620	24,915,813.11	7.51%	514	11,512,482.65	2.99%	801	16,973,866.96	4.40%	801	16,973,866.96	4.40%	801	16,973,866.96	4.40%	428	9,980,875.89	2.56%	428	9,980,875.89	2.56%
11.00% - 12.00%	680	6.27%	23,866,898.17	6.10%	633	13,699,786.27	6.10%	433	9,795,112.44	2.40%	186	2,941,215.12	0.75%	186	2,941,215.12	0.75%	186	2,941,215.12	0.75%	374	11,471,890.11	2.94%	374	11,471,890.11	2.94%
12.00% - 13.00%	389	2.93%	24,105,668.54	5.77%	632	18,811,181.52	5.77%	236	2,581,503.94	0.64%	162	7,299,232.00	1.82%	162	7,299,232.00	1.82%	162	7,299,232.00	1.82%	374	11,471,890.11	2.94%	374	11,471,890.11	2.94%
13.00% - 14.00%	859	6.58%	9,981,246.34	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%	273	7,909,729.51	2.37%
14.00% - 15.00%	46	0.34%	204,026.08	0.05%	27	742,289.14	0.20%	27	461,736.94	0.12%	43	88,578.91	0.02%	43	88,578.91	0.02%	43	88,578.91	0.02%	43	88,578.91	0.02%	43	88,578.91	0.02%
15.00% - 16.00%	4	0.03%	98,650.19	0.02%	1	18,251.43	0.00%	3	80,398.76	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%	0	0.00	0.00%
> 16.00%	1	0.01%	44,681.98	0.01%	0	0.00	0.00%	1	44,681.98	0.00%	0	0.00	0.00%	0	0.00	0.00%	1	44,681.98	0.00%	0	0.00	0.00%	0	0.00	0.00%
	13,476	100.00%	417,729,627.89	100.00%	9,479	335,951,746.49	80.45%	3,987	62,168,078.44	15.12%	4,419	237,767,493.84	59.33%	8,507	179,972,324.85	43.08%	9,654	325,247,397.88	78.06%	3,782	88,485,331.40	21.32%	3,782	88,485,331.40	21.32%
Statistics Interest Rate Paid by Obligor																									
Minimum Interest Rate Paid by Obligor 1.40%																									
Maximum Interest Rate Paid by Obligor 16.73%																									
Weighted Average Interest Rate Paid by Obligor 8.40%																									

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	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD
12 - 23	3	0.02%	2,902.50 AUD	0.00%	1	0.00 AUD	2	2,902.50 AUD	1	0.00 AUD	2	2,902.50 AUD	-	0.00 AUD	3	2,902.50 AUD
24 - 35	103	0.76%	64,707.62 AUD	0.15%	70	482,320.13 AUD	33	162,387.49 AUD	8	247,966.44 AUD	95	386,741.18 AUD	30	313,877.14 AUD	73	330,830.48 AUD
36 - 47	1,029	7.64%	15,599,661.39 AUD	4.44%	745	15,599,661.39 AUD	284	2,967,014.51 AUD	215	9,537,923.23 AUD	814	9,028,743.07 AUD	704	14,660,486.10 AUD	325	3,906,180.20 AUD
48 - 59	1,941	11.44%	42,084,535.06 AUD	10.08%	1,174	36,469,680.37 AUD	367	5,624,854.69 AUD	470	24,496,732.05 AUD	1,071	17,587,803.01 AUD	1,166	36,122,334.53 AUD	375	5,972,200.53 AUD
60 - 71	10,238	75.97%	343,483,226.66 AUD	82.22%	7,489	283,012,097.16 AUD	2,749	60,461,129.50 AUD	3,725	203,474,871.32 AUD	6,513	139,986,365.34 AUD	7,407	288,890,480.27 AUD	2,831	74,572,746.39 AUD
> 71	562	4.17%	12,957,789.75 AUD	3.10%	-	0.00 AUD	562	12,957,789.75 AUD	-	0.00 AUD	562	12,957,789.75 AUD	377	9,267,119.54 AUD	185	3,700,670.21 AUD
Total	13,476	100.00%	417,729,827.89 AUD	100.00%	9,479	335,583,748.45 AUD	3,997	82,166,076.44 AUD	4,419	237,787,493.04 AUD	9,057	179,972,334.85 AUD	9,684	329,344,297.58 AUD	3,792	88,485,530.31 AUD
Statistics Original Term (Months)																
Minimum Distribution by Original Term (Months)															22	
Maximum Distribution by Original Term (Months)															84	
Weighted Average Distribution by Original Term (Months)															58.57	

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	2,844	21.10%	41,007,749.87 AUD	9.82%	2,097	35,105,819.48 AUD	747	5,901,930.39 AUD	879	29,256,883.16 AUD	1,965	11,750,866.71 AUD	1,973	33,022,274.84 AUD	871	7,985,475.03 AUD
12 - 23	4,010	29.76%	109,789,236.61 AUD	25.32%	2,960	89,378,079.85 AUD	1,050	16,377,156.76 AUD	1,365	63,638,849.30 AUD	2,645	42,116,387.31 AUD	2,886	82,225,622.78 AUD	1,124	23,529,613.83 AUD
24 - 35	4,664	34.61%	184,241,334.15 AUD	44.11%	3,308	149,903,369.33 AUD	1,356	34,337,964.82 AUD	1,632	103,980,906.64 AUD	3,032	80,277,427.51 AUD	3,437	145,507,708.54 AUD	1,227	38,313,625.61 AUD
36 - 47	1,728	12.81%	78,835,394.34 AUD	18.87%	1,113	61,034,605.39 AUD	613	17,800,788.96 AUD	542	40,866,254.21 AUD	1,184	37,969,140.13 AUD	1,230	62,363,611.52 AUD	496	16,481,782.82 AUD
48 - 59	161	1.19%	5,226,756.81 AUD	1.25%	1	141,875.40 AUD	160	5,084,881.41 AUD	1	31,599.73 AUD	160	5,185,107.08 AUD	110	3,844,604.48 AUD	51	1,382,152.33 AUD
60 - 71	71	0.53%	2,663,356.11 AUD	0.64%	-	0.00 AUD	71	2,663,356.11 AUD	-	0.00 AUD	71	2,663,356.11 AUD	48	1,870,475.42 AUD	23	792,880.89 AUD
> 71	-	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	13,476	100.00%	417,729,827.89 AUD	100.00%	9,479	335,583,748.45 AUD	3,997	82,166,076.44 AUD	4,419	237,787,493.04 AUD	9,057	179,972,334.85 AUD	9,684	329,344,297.58 AUD	3,792	88,485,530.31 AUD
Statistics Remaining Term (Months)																
Minimum Distribution by Remaining Term (Months)															1	
Maximum Distribution by Remaining Term (Months)															69	
Weighted Average Distribution by Remaining Term (Months)															26.95	

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	3	0.02%	219,959.62 AUD	0.05%	1	141,875.40 AUD	2	77,115.22 AUD	1	31,599.73 AUD	2	187,360.89 AUD	2	173,475.13 AUD	1	45,515.49 AUD
12 - 23	1,820	13.51%	78,103,491.06 AUD	18.70%	1,236	61,433,874.00 AUD	584	16,669,617.06 AUD	535	40,614,689.07 AUD	1,285	37,488,801.99 AUD	1,255	61,889,683.41 AUD	565	16,213,807.65 AUD
24 - 35	8,109	60.33%	219,304,548.41 AUD	52.50%	4,297	176,297,562.57 AUD	1,812	43,046,985.84 AUD	1,944	119,726,466.59 AUD	4,165	99,579,062.82 AUD	4,482	175,095,384.57 AUD	1,627	44,238,223.94 AUD
36 - 47	3,001	22.72%	63,570,642.56 AUD	22.40%	2,036	76,791,566.32 AUD	965	16,779,076.24 AUD	1,260	68,562,158.42 AUD	2,311	35,013,484.14 AUD	2,589	71,963,168.75 AUD	1,012	21,687,473.81 AUD
48 - 59	1,752	13.00%	24,960,006.90 AUD	5.98%	1,263	20,374,713.58 AUD	489	4,591,296.32 AUD	609	16,253,022.82 AUD	1,143	6,712,986.08 AUD	1,233	19,047,488.84 AUD	519	5,916,526.06 AUD
60 - 71	137	1.02%	1,363,487.63 AUD	0.33%	46	564,157.58 AUD	91	799,330.05 AUD	40	580,557.41 AUD	97	782,930.22 AUD	90	1,015,547.60 AUD	47	347,940.03 AUD
> 71	54	0.40%	202,658.71 AUD	0.05%	-	0.00 AUD	54	202,658.71 AUD	-	0.00 AUD	54	202,658.71 AUD	33	138,617.28 AUD	21	64,041.43 AUD
Total	13,476	100.00%	417,729,827.89 AUD	100.00%	9,479	335,583,748.45 AUD	3,997	82,166,076.44 AUD	4,419	237,787,493.04 AUD	9,057	179,972,334.85 AUD	9,684	329,344,297.58 AUD	3,792	88,485,530.31 AUD
Statistics Seasoning (Months)																
Minimum Distribution by Seasoning (Months)															9	
Maximum Distribution by Seasoning (Months)															84	
Weighted Average Distribution by Seasoning (Months)															31.57	

Product Type

Total Portfolio					Balloon				Vehicle Status			
Product Type	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	9,479	70.34%	335,563,749.45 AUD	80.33%	3,797	213,056,669.59 AUD	5,682	122,507,089.86 AUD	7,020	267,958,328.89 AUD	2,459	67,605,420.56 AUD
Consumer Loan	3,997	29.66%	82,166,078.44 AUD	19.67%	622	24,700,833.45 AUD	3,375	57,465,244.99 AUD	2,664	61,285,968.69 AUD	1,333	20,880,109.75 AUD
Total	13,476	100.00%	417,729,827.89 AUD	100.00%	4,419	237,757,493.04 AUD	9,057	179,972,334.85 AUD	9,684	329,244,297.58 AUD	3,792	88,485,530.31 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	9,684	71.86%	329,244,297.58 AUD	78.82%	7,020	267,958,328.89 AUD	2,664	61,285,968.69 AUD
Used	3,792	28.14%	88,485,530.31 AUD	21.18%	2,459	67,605,420.56 AUD	1,333	20,880,109.75 AUD
Total	13,476	100.00%	417,729,827.89 AUD	100.00%	9,479	335,563,749.45 AUD	3,997	82,166,078.44 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	4,419	32.79%	237,757,493.04 AUD	56.92%
No Balloon	9,057	67.21%	179,972,334.85 AUD	43.08%
Total	13,476	100.00%	417,729,827.89 AUD	100.00%

Distribution by Brand & Model - VW Group

Make	Model	Total Portfolio				Product Type										Vehicle Status			
		Number of Contracts	Percentage of Contracts	Outstanding Receivables Balance	Percentage of Balance	Chattel Mortgage		Consumer Loan		Bailbond		Bailbond		No Bailbond		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				
Audi	A1	20	0.12%	234,853.30 AUD	0.07%	11	283,841.16 AUD	1	149,621.21	8	295,190.16 AUD	4	48,618.16 AUD	9	289,250.94 AUD	3	86,956.35 AUD		
	A3	61	0.46%	1,362,977.79 AUD	0.42%	33	1,058,752.50 AUD	28	734,255.24	20	815,837.43 AUD	41	547,140.36 AUD	47	1,530,187.36 AUD	14	232,790.43 AUD		
	A4, RS3, S3 Limousine	84	0.62%	2,485,747.34 AUD	0.60%	49	1,570,570.51 AUD	35	915,388.13	26	1,138,794.32 AUD	58	1,346,983.92 AUD	57	1,870,045.54 AUD	27	615,701.80 AUD		
	A4	51	0.38%	2,095,736.40 AUD	0.52%	38	1,787,947.82 AUD	13	327,788.77	27	1,620,630.82 AUD	24	475,105.58 AUD	30	1,539,380.36 AUD	21	558,376.04 AUD		
	A5	61	0.45%	2,706,496.91 AUD	0.68%	49	2,427,530.66 AUD	12	279,976.25	32	1,362,742.43 AUD	29	723,754.48 AUD	35	1,989,451.56 AUD	26	717,035.26 AUD		
	A6	20	0.15%	1,553,658.80 AUD	0.37%	18	1,457,174.36 AUD	2	96,484.44	13	1,320,779.39 AUD	7	232,885.41 AUD	14	1,345,111.55 AUD	6	215,527.47 AUD		
	A7	18	0.13%	1,287,367.30 AUD	0.31%	18	1,287,367.30	0	0	13	1,188,367.35 AUD	5	99,030.91 AUD	6	636,420.90 AUD	12	650,976.46 AUD		
	A8	1	0.01%	56,695.77 AUD	0.01%	1	56,695.77 AUD	0	0	0	0.00 AUD	1	56,695.77 AUD	0	0.00 AUD	1	56,695.77 AUD		
	E-tron	9	0.07%	988,768.52 AUD	0.14%	6	415,402.54 AUD	3	172,373.98	8	561,572.03 AUD	1	27,194.49 AUD	7	448,475.73 AUD	2	143,290.79 AUD		
	e-tron GT	17	0.13%	1,711,482.25 AUD	0.41%	14	1,472,863.20 AUD	3	238,619.05	12	1,419,852.34 AUD	5	291,717.91 AUD	16	1,695,768.80 AUD	1	153,056.45 AUD		
	Q2	74	0.55%	1,810,895.38 AUD	0.39%	38	836,155.42 AUD	36	771,539.96	24	703,945.93 AUD	50	906,749.45 AUD	43	1,072,436.43 AUD	31	538,258.95 AUD		
	Q3	269	2.00%	8,068,381.87 AUD	1.94%	186	6,176,850.74 AUD	83	3,893,801.79 AUD	172	3,728,560.08 AUD	217	6,976,279.08 AUD	52	1,118,083.78 AUD				
	Q5	240	1.78%	7,871,705.81 AUD	1.69%	176	7,750,360.18 AUD	64	1,321,315.63	97	4,270,923.04 AUD	143	2,800,782.77 AUD	146	5,079,398.25 AUD	94	1,962,367.56 AUD		
	Q7	181	1.34%	8,932,344.32 AUD	2.11%	155	7,650,312.91 AUD	26	882,032.41	91	5,851,747.64 AUD	90	2,880,587.28 AUD	123	6,739,885.20 AUD	58	2,082,448.72 AUD		
	Q8	52	0.39%	4,680,564.57 AUD	1.12%	48	4,343,291.57 AUD	4	337,273.0	31	3,480,362.61 AUD	21	1,200,701.96 AUD	45	4,288,514.24 AUD	7	407,623.27 AUD		
	Q8 e-tron	1	0.01%	116,241.24 AUD	0.00%	0	0.00 AUD	1	116,241.24	0	0.00 AUD	1	116,241.24 AUD	1	116,241.24 AUD	0	0.00 AUD		
	TT	11	0.08%	453,363.10 AUD	0.11%	11	453,363.10 AUD	0	0	4	217,092.16 AUD	7	236,267.94 AUD	7	391,042.47 AUD	4	62,307.63 AUD		
	Subtotal	1,171	8.81%	44,181,587.40 AUD	18.89%	852	37,277,738.36 AUD	319	12,523,109.47	561	28,276,381.11 AUD	674	16,234,686.74 AUD	856	36,627,165.44 AUD	365	5,465,182.43 AUD		
Bentley	Arnage	2	0.01%	640,897.76 AUD	0.15%	2	640,897.76 AUD	0	0	2	640,897.76 AUD	0	0.00 AUD	2	640,897.76 AUD	0	0.00 AUD		
	Bentayga	5	0.04%	1,102,402.74 AUD	0.28%	5	1,102,402.74 AUD	0	0	5	1,102,402.74 AUD	0	0.00 AUD	2	526,668.91 AUD	3	578,738.83 AUD		
	Continental	4	0.03%	933,633.83 AUD	0.22%	3	515,079.53 AUD	1	418,564.3	2	830,458.65 AUD	2	103,162.28 AUD	2	830,458.65 AUD	2	103,162.28 AUD		
	Flying Spur	2	0.01%	762,852.80 AUD	0.19%	2	762,852.80 AUD	0	0	2	762,852.80 AUD	0	0.00 AUD	2	762,852.80 AUD	0	0.00 AUD		
	Subtotal	13	0.10%	4,539,777.13 AUD	8.82%	12	3,943,174.39 AUD	1	418,564.3	11	3,334,117.87 AUD	2	103,162.28 AUD	4	2,169,878.12 AUD	7	674,949.79 AUD		
Lamborghini	Avantador	1	0.01%	272,798.47 AUD	0.07%	1	272,798.47 AUD	0	0	1	272,798.47 AUD	0	0.00 AUD	1	272,798.47 AUD	0	0.00 AUD		
	Huracan	5	0.04%	1,686,569.51 AUD	0.40%	4	1,417,158.16 AUD	1	269,412.65	5	1,686,569.51 AUD	0	0.00 AUD	4	1,555,827.89 AUD	1	130,744.12 AUD		
	Urus	7	0.05%	1,940,762.39 AUD	0.46%	7	1,940,762.39 AUD	0	0	7	1,940,762.39 AUD	0	0.00 AUD	4	1,126,275.75 AUD	3	822,515.83 AUD		
	Subtotal	13	0.10%	3,900,130.36 AUD	8.94%	12	3,630,728.11 AUD	1	269,412.65	13	3,900,953.06 AUD	0	0.00 AUD	8	2,582,453.51 AUD	4	1,033,259.65 AUD		
Porsche	718	34	0.25%	3,865,580.85 AUD	0.93%	34	3,865,580.85 AUD	0	0	29	3,800,247.31 AUD	5	265,313.54 AUD	28	3,268,524.24 AUD	6	599,056.61 AUD		
	911	62	0.46%	11,754,309.70 AUD	2.81%	59	11,023,627.12 AUD	3	730,682.58	53	10,977,020.89 AUD	9	777,268.81 AUD	49	9,750,665.51 AUD	13	1,871,644.19 AUD		
	Boxster	2	0.01%	103,025.50 AUD	0.02%	2	103,025.50 AUD	0	0	1	54,639.50 AUD	1	48,386.00 AUD	0	0.00 AUD	1	103,025.50 AUD		
	Cayenne	172	1.28%	15,619,388.96 AUD	3.74%	168	15,385,795.97 AUD	4	233,692.99	122	12,983,746.53 AUD	50	2,635,642.45 AUD	141	13,454,010.08 AUD	31	2,165,376.90 AUD		
	Cayman	2	0.01%	120,415.55 AUD	0.03%	1	20,431.20 AUD	1	9,9084.26	0	0.00 AUD	1	9,9084.26 AUD	0	0.00 AUD	2	120,415.55 AUD		
	Macan	258	1.90%	15,674,504.88 AUD	3.75%	236	14,804,833.56 AUD	20	1,069,671.1	186	13,100,196.46 AUD	70	2,574,308.20 AUD	220	13,933,886.21 AUD	38	1,728,618.45 AUD		
	Panamera	12	0.09%	945,578.87 AUD	0.23%	12	945,578.87 AUD	0	0	5	419,859.10 AUD	7	424,719.51 AUD	9	840,230.26 AUD	3	183,500.97 AUD		
	Taycan	97	0.42%	3,754,710.50 AUD	1.62%	95	3,675,337.17 AUD	2	181,373.33	87	2,982,458.08 AUD	13	692,228.82 AUD	54	6,498,195.24 AUD	10	2,047,567.96 AUD		
	Subtotal	697	4.43%	54,735,466.44 AUD	13.10%	587	52,431,164.76 AUD	30	2,032,116.85	441	47,226,615.47 AUD	156	7,364,881.97 AUD	561	47,815,677.18 AUD	96	7,128,018.26 AUD		
Shoda	Falco	18	0.12%	131,948.88 AUD	0.03%	4	19,421.65 AUD	12	112,525.03	0	0.00 AUD	18	131,948.88 AUD	14	117,132.18 AUD	2	14,834.30 AUD		
	Kamij	37	0.27%	489,356.56 AUD	0.12%	9	137,611.44 AUD	28	357,745.16	7	119,702.40 AUD	28	374,915.24 AUD	34	445,627.79 AUD	3	71,991.95 AUD		
	Kamij	36	0.26%	550,045.35 AUD	0.13%	15	257,891.01 AUD	21	294,154.34	10	200,566.77 AUD	26	349,479.58 AUD	26	433,859.50 AUD	10	136,185.85 AUD		
	Kodjak	74	0.55%	1,440,687.20 AUD	0.34%	48	826,320.70 AUD	26	511,366.59	20	491,709.32 AUD	54	948,977.97 AUD	62	1,268,205.41 AUD	12	174,438.88 AUD		
	Ondula	25	0.19%	327,889.16 AUD	0.08%	10	158,982.19	15	168,907.0	18	190,937.75 AUD	16	200,623.47 AUD	9	127,208.58 AUD	9	127,208.58 AUD		
	Reis	4	0.03%	804,184.78 AUD	0.20%	0	0.00 AUD	4	804,184.78	0	0.00 AUD	0	0.00 AUD	4	804,184.78 AUD	0	0.00 AUD		
	Reis	11	0.08%	164,631.87 AUD	0.04%	6	86,736.48 AUD	5	78,895.31	5	83,832.50 AUD	6	81,098.14 AUD	9	122,427.27 AUD	2	42,686.70 AUD		
	Sajpal	24	0.18%	471,712.71 AUD	0.11%	11	255,638.48 AUD	13	216,077.23	9	240,814.19 AUD	15	231,088.52 AUD	16	387,284.83 AUD	6	104,427.88 AUD		
	Subtotal	224	1.64%	3,887,513.06 AUD	6.84%	165	1,681,688.56 AUD	121	178,646.36	86	1,273,651.87 AUD	164	2,313,828.39 AUD	179	2,658,010.62 AUD	49	685,502.49 AUD		
Volkswagen	Artisan	41	0.30%	1,236,636.59 AUD	0.32%	26	897,223.38 AUD	15	429,412.21	28	626,839.54 AUD	18	399,996.05 AUD	38	1,235,311.41 AUD	5	101,438.19 AUD		
	Beetle	1	0.01%	3,482.82 AUD	0.00%	0	0.00 AUD	1	3,482.82	0	0.00 AUD	1	3,482.82 AUD	0	0.00 AUD	1	3,482.82 AUD		
	Golf	265	1.97%	4,737,951.48 AUD	1.13%	113	2,306,187.12 AUD	152	2,537,764.36	58	1,883,538.74 AUD	207	3,154,412.74 AUD	155	3,402,522.42 AUD	110	1,338,426.06 AUD		
	Passat	49	0.36%	1,536,115.27 AUD	0.39%	32	738,370.39 AUD	17	297,744.62	16	474,693.47 AUD	33	561,421.74 AUD	31	778,870.49 AUD	18	259,244.72 AUD		
	Polo	102	0.76%	1,482,298.59 AUD	0.36%	29	415,226.21 AUD	73	772,072.39	24	342,742.30 AUD	68	830,631.07 AUD	68	835,417.47 AUD	34	344,977.33 AUD		
	Scirocco	1	0.01%	11,903.07 AUD	0.00%	1	11,903.07 AUD	0	0	0	0.00 AUD	1	11,903.07 AUD	0	0.00 AUD	1	11,903.07 AUD		
	T-Cross	217	1.61%	2,770,403.09 AUD	0.68%	79	1,074,412.21 AUD	138	16,660,098	39	683,216.78 AUD	178	2,087,184.34 AUD	202	2,588,788.55 AUD	15	181,644.24 AUD		
	Tiguan	585	4.34%	14,190,098.97 AUD	3.40%	338	8,785,392.94 AUD	247	5,404,706.33	186	6,212,902.40 AUD	399	7,077,196.57 AUD	467	12,318,265.53 AUD	118	1,871,833.44 AUD		
	Touareg	85	0.63%	3,684,710.37 AUD	0.88%	65	2,946,916.35 AUD	20	737,794.02	43	2,482,965.18 AUD	42	1,201,715.79 AUD	69	3,000,144.42 AUD	18	584,581.55 AUD		
	T-Roc	362	2.69%	2,543,320.98 AUD	0.63%	156	1,564,320.98 AUD	206	2,999,000.00	127	1,881,078.96 AUD	146	1,882,071.24 AUD	232	5,129,292.45 AUD	12	213,688.42 AUD		
	Subtotal	1,608	11.85%	34,482,746.70 AUD	8.24%	705	10,951,957.45 AUD	819	14,619,797.25	450	14,967,516.96 AUD	1,156	16,066,397.38 AUD	1,277	25,506,489.97 AUD	331	4,453,338.63 AUD		
Volkswagen Commercial	Amarek	752	5.58%	23,383,094.98 AUD	5.60%	639	20,339,894.91 AUD	113	30,452,010.07										

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	Commercial 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	330	2.45%	9,422,943.81 AUD	2.28%	165	6,585,027.32 AUD	165	2,837,916.49 AUD	92	4,964,276.49 AUD	238	4,458,667.32 AUD	173	6,703,128.91 AUD	157	2,719,814.90 AUD
New South Wales	4,593	34.08%	150,424,327.01 AUD	36.01%	3,314	122,444,363.55 AUD	1,279	27,979,963.46 AUD	1,583	88,047,395.12 AUD	3,010	62,376,931.89 AUD	3,457	120,408,012.27 AUD	1,136	30,016,314.74 AUD
Northern Territory	76	0.58%	1,444,190.16 AUD	0.35%	39	900,228.53 AUD	37	541,961.61 AUD	5	298,519.61 AUD	71	1,145,670.73 AUD	62	1,160,797.57 AUD	14	265,390.57 AUD
Queensland	2,586	19.19%	73,357,653.90 AUD	17.56%	1,820	57,247,196.00 AUD	766	16,110,457.90 AUD	811	40,172,470.99 AUD	1,775	33,185,182.91 AUD	2,020	60,708,698.82 AUD	566	12,648,955.08 AUD
South Australia	526	3.93%	17,742,611.61 AUD	4.25%	408	14,896,736.69 AUD	121	2,845,774.92 AUD	209	11,015,078.13 AUD	320	6,727,433.48 AUD	392	14,946,679.50 AUD	137	3,095,631.71 AUD
Tasmania	526	3.93%	12,867,560.71 AUD	3.08%	312	9,079,603.37 AUD	214	3,786,355.84 AUD	111	4,416,754.77 AUD	415	8,451,214.96 AUD	299	8,041,472.38 AUD	237	4,526,497.32 AUD
Victoria	3,246	24.09%	112,138,216.63 AUD	26.84%	2,376	94,623,259.94 AUD	870	17,514,956.69 AUD	1,326	73,237,631.87 AUD	1,920	38,900,584.76 AUD	2,449	92,048,847.80 AUD	797	20,089,568.83 AUD
Western Australia	1,590	11.80%	40,332,015.06 AUD	9.69%	1,045	29,785,333.55 AUD	545	10,546,681.53 AUD	282	15,605,366.26 AUD	1,308	24,726,648.82 AUD	842	25,526,859.92 AUD	748	14,805,155.16 AUD
Total	13,472	100.00%	410,923,127.65 AUD	100.00%	9,175	310,533,743.89 AUD	3,519	78,020,878.89 AUD	4,401	233,527,619.38 AUD	5,071	121,578,544.79 AUD	9,341	320,346,527.67 AUD	3,123	81,895,570.17 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	5,269	39.10%	157,602,036.78AUD	37.73%
Electric	235	1.74%	14,631,496.17AUD	3.50%
Hybrid	6	0.04%	294,196.38AUD	0.07%
Other	25	0.19%	655,953.62AUD	0.16%
Petrol	7,941	58.93%	244,546,144.94AUD	58.54%
	13,476	100.00%	417,729,827.89AUD	100.00%

* Please note that Hybrid Motor Types are included in the Petrol category

Distribution by hardship extension

Distribution by hardship extension	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance
None	13,204	97.98%	409,775,480.47 AUD
1	209	1.55%	6,112,927.13 AUD
2	42	0.31%	1,270,860.62 AUD
3	8	0.06%	282,065.12 AUD
4	9	0.07%	163,488.84 AUD
5	4	0.03%	125,005.71 AUD
Total	13,476	100.00%	417,729,827.89AUD

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

h Date: 16/01/2026
25 / Period no. 15
Index

Percentage of Balance
98.10%
1.46%
0.30%
0.07%
0.04%
0.03%
100.00%