

Deal name:	Driver Australia Master
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 Master 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.



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Reporting details

Deal overview

Pool Cut Date	31/05/2016	Publication Date	18/12/2024 (5 business days before Payment Date)
Scheduled date of Clean-Up-Call	12/2027	Payment Date	27/12/2024 (25th of each month)
Final Maturity Date	25/02/2034	Reporting Date	30/11/2024
Issue Date	29/06/2016	Monthly Period	from 01/11/2024 until 30/11/2024
Period no.	102	Interest Accrual Period	from 25/11/2024 until 27/12/2024
Reporting frequency	Monthly	Note payment period	from 25/11/2024 until 27/12/2024
Next Payment Date	27/01/2025	Days accrued	32

Type of Car	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
New Cars	2,996	83.87%	113,632,498.43 AUD	88.40%
Used Cars	576	16.13%	14,908,985.82 AUD	11.60%
Total	3,572	100.00%	128,541,484.25 AUD	100.00%

Product Type	Number of Contracts	Percentage of contracts	Aggregate Discounted Receivables Balance	Percentage Aggregate Discounted Receivables Balance
Chattel Mortgage	2,047	57.31%	82,162,211.56 AUD	63.92%
Consumer Loan	1,498	41.94%	45,783,902.16 AUD	35.62%
Hire Purchase	27	0.76%	595,370.53 AUD	0.46%
Total	3,572	100.00%	128,541,484.25 AUD	100.00%

Parties Overview

Arranger:	Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) ANZ Tower 242 Pitt Street Sydney NSW 2134 Australia	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 Master 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 Master 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:	ING Bank N.V. Bijlmerdreef 106 1102 CT Amsterdam Netherlands Email: Securitisation.Portfolio.Management@ing.nl Tel: +31 61196 4160 Use by UK Investor Report
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:	Fitch Ratings Suite 15.01, Level 15 135 King Street Sydney 2000 Australia Email: australia.surveillance@fitchratings.com Attn.: Australian Surveillance 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

Publication Date: 18/12/2024

Period: 11/2024 / Period no. 102

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Transaction Events I

Clean-up-call condition	
Current Percentage of Initial Outstanding Discounted Receivables Balance*	595.96%
Percentage of Maximum Outstanding Discounted Receivables Balance to trigger Clean-Up Call	10.00%
Current Percentage of Maximum Outstanding Discounted Receivables Balance	32.52%

*This percentage may become greater than 100% whenever the current total outstanding discounted balance is larger than the Initial discounted balance as of initial Cut-Off-Date.

Clean-up-call
VWFS Australia will have the right at its option, after the expiration of the Revolving Period, 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 Maximum Outstanding 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	1	0.00%	53,394.63 AUD	0.01%	0.00 AUD	53,394.63 AUD
Previous Periods	29	0.03%	1,213,606.77 AUD	0.16%	104,852.96 AUD	1,318,459.73 AUD
Total	30	0.03%	1,267,001.40AUD	0.17%	104,852.96 AUD	1,371,854.36AUD

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
Swap Counterparty Series 2016-1A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2016-2A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2016-2B	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2017-1A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2017-2A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2018-1A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2019-1A	27/12/2023	Renewal 2023	RBC	ING
Swap Counterparty Series 2022-1A	27/12/2023	Renewal 2023	RBC	ING

Transaction Events (II)

Revolving Period

Series revolving period expiration date of the last outstanding series of	29/12/2025
Date of occurrence of an early amortisation event	-
Revolving Period End	29/12/2025

Accumulation Account Balance	31/10/2024	30/11/2024
Amounts not invested for the purchase of Additional Receivables	AUD 19,921,935.13	AUD 0.00
Percentage not invested for the purchase of Additional Receivables	3.5210%	0.0000%

		Weighted Average Seasoning			
		<=12 Months	>12 <=24 Months	>24 <=36 Months	>36 Months
Dynamic Net Loss Ratio	Ratio	>=0.20%	>=0.25%	>=0.30%	>=0.50%
30/09/2024	0.0610%	No	No	No	No
31/10/2024	0.2810%	No	No	No	No
30/11/2024	0.1250%	No	No	No	No

12-Months Average Dynamic Net Loss Ratio	Ratio
30/11/2024	0.0747%

Discounted Receivables Balance as of the previous Period	765,356,511.02 AUD
Discounted Receivables Balance of all Initial and Additional Receivables	766,059,845.37 AUD
Weighted Average Seasoning	17.29 Months
Late Delinquency Ratio	0.3496%

Enforcement Event

Credit Enhancement Increase Condition

(a) the Dynamic Net Loss Ratio for three consecutive Payment Dates exceeds		
(i) if weighted average seasoning is less or equal than 12 months	0.20%	No
(ii) if weighted average seasoning is between 12 (excl.) - 24 (incl.) months	0.25%	No
(iii) if weighted average seasoning is between 24 (excl.) - 36 (incl.) months	0.30%	No
(iv) if weighted average seasoning is greater than 36 months	0.50%	No
(b) (i) during the Revolving Period the 12-Months Average Dynamic Net Loss Ratio exceeds:	0.90%	No
(ii) or after the end of the Revolving Period the 12-Months Average Dynamic Net Loss Ratio exceeds:	1.80%	No
c) the Late Delinquency Ratio exceeds		
on on any Payment Date on or before 29 June 2017, or	0.80%	No
for for any Payment Date thereafter	1.40%	No
d) a Servicer Replacement Event occurs and is continuing; or		No
e) the amount credited to the Cash Collateral Account is less than the Specified General Cash Collateral Account Balance.		No

Early Amortisation Event

(a) The occurrence of a foreclosure event; or		No
(b) the Accumulation account balance > 15.00% of Aggregate Discounted Receivables Balance on two consecutive months;		No
(c) a Credit Enhancement Increase Condition has occurred; or		No
(d) In case of default/termination event: failure to replace swap counterparty or failure to post collateral by swap counterparty; or		No
(e) VWFS Australia ceases to be a wholly owned subsidiary of Volkswagen Financial Services AG; or		No
(f) On any Payment Date, the Class A Actual Overcollateralisation Percentage is determined as being lower than 16.40 per cent, or		No

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

S&P			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AA-	A-1+	STA	AA-	F1+	STA
A	-	-	A	F1	-

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
(iii) take any other action in order to maintain the rating of the notes.
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.

Required rating: **Fulfilled**

Swap Counterparty
ING Bank N.V.
Current rating
Minimum required Rating for Class A Notes
Minimum required Rating for Class B Notes

S&P			Fitch		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
A+	A-1	STA	AA-	F1+	STA
A-	-	-	A	F1	-
A-	-	-	BBB	F2	-

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

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Information regarding the notes II

Monthly Period:	11/2024
Payment Date:	27/12/2024
Interest Accrual Period (from/until)	from 25/11/2024 until 27/12/2024
Days accrued	32
Index Rate	1-Month-BBSW
Base Interest Rate:	4.3254%
Day Count Convention	actual/365

Interest Payments	Total Class A and B	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Interest amount of the Monthly Period	3,454,188.09 AUD	3,150,608.91 AUD	732,422.03 AUD	146,782.95 AUD	366,211.02 AUD	219,925.64 AUD	659,776.91 AUD	293,068.33 AUD	732,422.03 AUD	303,579.18 AUD	303,579.18 AUD
Interest paid	3,454,188.09 AUD	3,150,608.91 AUD	732,422.03 AUD	146,782.95 AUD	366,211.02 AUD	219,925.64 AUD	659,776.91 AUD	293,068.33 AUD	732,422.03 AUD	303,579.18 AUD	303,579.18 AUD

Unpaid Interest	Total	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Unpaid interest of the Monthly Period	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
Cumulative unpaid interest	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD

Notes Balance	Total	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Notes balance as of the beginning of the Monthly Period	683,200,000.00 AUD	633,200,000.00 AUD	147,200,000.00 AUD	29,500,000.00 AUD	73,600,000.00 AUD	44,200,000.00 AUD	132,600,000.00 AUD	58,900,000.00 AUD	147,200,000.00 AUD	50,000,000.00 AUD	50,000,000.00 AUD
Additional issue amount	147,200,000.00 AUD	147,200,000.00 AUD	44,600,000.00 AUD	8,900,000.00 AUD	22,300,000.00 AUD	13,400,000.00 AUD	40,100,000.00 AUD	17,900,000.00 AUD	- AUD	- AUD	- AUD
Redemption amount due to amortising series	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
Term take out / redemption	147,200,000.00 AUD	147,200,000.00 AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
Notes Balance as of the end of the Monthly Period	683,200,000.00 AUD	633,200,000.00 AUD	191,800,000.00 AUD	38,400,000.00 AUD	95,900,000.00 AUD	57,600,000.00 AUD	172,700,000.00 AUD	76,800,000.00 AUD	- AUD	50,000,000.00 AUD	50,000,000.00 AUD

Payments to Investors per series	Total	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Interest	-	-	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	-	60.72 AUD
Principal repayment by Note	-	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD	- AUD
Total	-	-	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	497.57 AUD	-	60.72 AUD

Notes	Total	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Number of Notes as of the beginning of the Monthly Period	11,332	6,332	1,472	296	736	442	1,326	589	1,472	5,000	5,000
Increase of outstanding notes	1,472	1,472	446	89	223	134	401	179	0	0	0
Reduction of outstanding notes from term take out	1,472	1,472	0	0	0	0	0	0	1,472	0	0
Number of Notes as of the end of the Monthly Period	11,332	6,332	1,918	384	959	576	1,727	768	0	5,000	5,000
Face value per note	-	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	10,000.00 AUD	10,000.00 AUD
Balance per note	-	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	100,000.00 AUD	10,000.00 AUD	10,000.00 AUD
Notes Factor	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00

Overcollateralisation Amount	Total Class A	Series A 2016-1	Series A 2016-2	Series A 2017-1	Series A 2017-2	Series A 2018-1	Series A 2019-1	Series A 2022-1	Total Class B	Series B 2016-2
Current OC Amount (before Top/Tap Up/TTO)	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	132,100,757.03 AUD	82,100,757.03 AUD	82,100,757.03 AUD
Current OC Percentage (before Top/Tap Up/TTO)	17.26%	17.26%	17.26%	17.26%	17.26%	17.26%	17.26%	17.26%	10.73%	10.73%
Current OC Amount (after Top Up)	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	82,859,845.37 AUD	82,859,845.37 AUD
Current OC Percentage (after Top Up)	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	10.82%	10.82%
Current OC Amount (after Top/Tap Up/TTO)	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	132,859,845.37 AUD	82,859,845.37 AUD	82,859,845.37 AUD
Current OC Percentage (after Top/Tap Up/TTO)	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	17.34%	10.82%	10.82%
Target OC Percentage (Revolving Period)	17.00 %	17.00 %	17.00 %	17.00 %	17.00 %	17.00 %	17.00 %	17.00 %	10.80 %	10.80 %
Target OC Percentage (Amortising Period)	26.00 %	26.00 %	26.00 %	26.00 %	26.00 %	26.00 %	26.00 %	26.00 %	18.00 %	18.00 %

Subordinated Loan	
Balance as of the beginning of the Monthly Period	18,634,871.35 AUD
Balance increase from tap up	- AUD
Redemption payments from term take out	- AUD
Regular redemption from waterfall	(3,606,492.67 AUD)
Redemption from cash collateral account	(2,146,800.00 AUD)
Balance as of the end of the Monthly Period	15,028,378.68 AUD
Current OC amount (before Top/Tap Up / TTO)	67,072,378.35 AUD
Current OC percentage (before Top/ Tap Up / TTO)	8.76%
Current OC amount (after Top/ Tap Up / TTO)	67,831,466.69 AUD
Current OC percentage (after Top/ Tap Up / TTO)	8.85%

Cash Collateral Account

Cash collateral account (CCA)	Value
CCA Opening Balance - Initial balance at poolcut plus increases from tap-up/decrease from	18,634,066.37 AUD
Balance as of the beginning of the period	18,634,066.37 AUD
Specified General Cash Collateral Account Balance	16,487,266.37 AUD
the greater of: 1.20% of the aggregate outstanding principal amount of the Notes as of the end of the	8,198,400.00 AUD
the lesser of: 0.70% of the Maximum Discounted Receivables Balance; and	16,487,266.37 AUD
the aggregate outstanding principal amount of the Notes as of the end of the Monthly Period	536,000,000.00 AUD
Payments	2,146,800.00 AUD
General payment from CCA	(2,146,800.00 AUD)
General payment to CCA	- AUD
Payment from CCA due to TTO	- AUD
Payment to CCA due to tap-up	- AUD
Balance as of the end of the period	16,487,266.37 AUD

Swap Fixing / Waterfall

Amortising Interest Rate Swap	Class A	Class B
Underlying principal for reporting period	633,200,000.00 AUD	50,000,000.00 AUD
Paying leg	Fixed Interest Rate	Fixed Interest Rate
Receiving leg	Floating Interest Rate	Floating Interest Rate
Net Swap payments / (receipts)	(303,847.25 AUD)	(26,495.85 AUD)

Available Distribution Amount Calculation	Payment to Waterfall Position	Remaining amount
1) i) Available Collections Amount from Contracts	34,082,662.99 AUD	34,082,662.99 AUD
1) ii) Available Collections - Interest on Trust Accounts	132,778.62 AUD	34,215,441.61 AUD
2) Drawings from the Cash Collateral Account as provided for in clause 12.1 of the Issue Supplement	-	34,215,441.61 AUD
3) Transfers from the Accumulation Account to the Distribution Account pursuant to clause 12.2 of the Issue Supplement	-	34,215,441.61 AUD
Net Swap Receipts on Series A 2016-1	70,635.36 AUD	-
Net Swap Receipts on Series A 2016-2	14,155.87 AUD	(70,635.36 AUD)
Net Swap Receipts on Series A 2017-1	35,317.69 AUD	(84,791.23 AUD)
Net Swap Receipts on Series A 2017-2	21,209.81 AUD	(120,108.92 AUD)
Net Swap Receipts on Series A 2018-1	63,629.41 AUD	(141,318.73 AUD)
Net Swap Receipts on Series A 2019-1	28,263.75 AUD	(204,948.14 AUD)
Net Swap Receipts on Series A 2022-1	70,635.36 AUD	(233,211.89 AUD)
Net Swap Receipts on Series B 2016-2	26,495.85 AUD	(303,847.25 AUD)
4) Net Swap Receipts - Class A and Class B	330,343.10 AUD	34,545,784.71 AUD
5) Damages and Indemnity Payments to Issuer	-	34,545,784.71 AUD
6) Other Reimbursement Amounts	-	34,545,784.71 AUD
7) Buffer Release Amount	(1,331,556.74 AUD)	33,214,227.97 AUD
Purchase price amount (clean-up call)	-	33,214,227.97 AUD
Remaining Rounding Amount (M-1)	-	33,214,227.97 AUD

Waterfall	Payment to Waterfall Position	Remaining amount
Available Distribution Amount	33,214,227.97 AUD	33,214,227.97 AUD
1) Trust Beneficiary \$1	(1.00 AUD)	33,214,226.97 AUD
2) Taxes	-	33,214,226.97 AUD
3) Trust Fees & Expenses and Servicer Fees	(651,233.95 AUD)	32,562,993.02 AUD
4) Equal Rank Swap Payments	-	32,562,993.02 AUD
Net Swap payments on Series A 2016-1	-	-
Net Swap payments on Series A 2016-2	-	-
Net Swap payments on Series A 2017-1	-	-
Net Swap payments on Series A 2017-2	-	-
Net Swap payments on Series A 2018-1	-	-
Net Swap payments on Series A 2019-1	-	-
Net Swap payments on Series A 2022-1	-	-
Net Swap payments on Series B 2016-2	-	-
5) Interest Payment - Class A	(3,150,608.91 AUD)	29,412,384.11 AUD
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2016-1	(732,422.03 AUD)	(732,422.03 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2016-2	(146,782.95 AUD)	(879,204.98 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2017-1	(366,211.02 AUD)	(1,245,416.00 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2017-2	(219,925.64 AUD)	(1,465,341.64 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2018-1	(659,776.91 AUD)	(2,125,118.55 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2019-1	(293,068.33 AUD)	(2,418,186.88 AUD)
(a) Accrued Interest & (b) Interest Shortfalls on Series A 2022-1	(732,422.03 AUD)	(3,150,608.91 AUD)
6) Interest Payment - Class B	(303,579.18 AUD)	29,108,804.93 AUD
(a) Accrued Interest & (b) Interest Shortfalls on Series B 2016-2	(303,579.18 AUD)	(303,579.18 AUD)
7) Payment to Cash Collateral Account	-	29,108,804.93 AUD
8. a) Principal Payment - Class A	-	29,108,804.93 AUD
Principal Payments on Series A 2016-1	-	29,108,804.93 AUD
Principal Payments on Series A 2016-2	-	29,108,804.93 AUD
Principal Payments on Series A 2017-1	-	29,108,804.93 AUD
Principal Payments on Series A 2017-2	-	29,108,804.93 AUD
Principal Payments on Series A 2018-1	-	29,108,804.93 AUD
Principal Payments on Series A 2019-1	-	29,108,804.93 AUD
Principal Payments on Series A 2022-1	-	29,108,804.93 AUD
Remaining Rounding Amount from Current Period Class A	-	29,108,804.93 AUD
8. b) Class A Accumulation Amount to Accumulation Account	(24,535,162.67 AUD)	4,573,642.26 AUD
9. a) Principal Payment - Class B	-	4,573,642.26 AUD
Principal Payments on Series B 2016-2	-	29,108,804.93 AUD
Remaining Rounding Amount from Current Period Class B	-	4,573,642.26 AUD
9. b) Class B Accumulation Amount to Accumulation Account	(2,961,106.48 AUD)	1,612,535.78 AUD
10) Penalties, Costs, Expenses, Damages, Losses or Liabilities	-	1,612,535.78 AUD
11. a) Other Payment to Swap Counterparties	-	1,612,535.78 AUD
11. b) Other Payment to Note Purchasers	-	1,612,535.78 AUD
12) Subordinated Loan Accrued and Unpaid Interest	(152,843.11 AUD)	1,459,692.67 AUD
13) Subordinated Loan Principal	(1,459,692.67 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	2,146,800.00 AUD	2,146,800.00 AUD
Payment of Interest Accrued this period on the Subordinated Loan	-	2,146,800.00 AUD
Payment of Unpaid Interest on the Subordinated Loan	-	2,146,800.00 AUD
Payment in respect of regular redemption to subordinated lender	(2,146,800.00 AUD)	-
Distribution to Beneficiary of the Trust	-	-

Retention of Net Economic Interest

Period	Poolcut	Balance as of the end of period - before top/tap-up/Term TakeOut	Balance as of the end of period - after top/tap-up/Term TakeOut
Total Assets	157,645,986.79 AUD	906,625,858.24 AUD	913,823,190.72 AUD
Nominal Receivables Balance	157,645,986.79 AUD	879,129,589.00 AUD	913,823,190.72 AUD
Accumulation Account balance	- AUD	27,496,269.24 AUD	- AUD
First loss piece	15,425,364.25 AUD	99,347,111.74 AUD	99,347,111.74 AUD
Subordinated Loan balance	12,766,069.41 AUD	15,028,378.68 AUD	15,028,378.68 AUD
Overcollateralisation	1,285,414.84 AUD	67,831,466.69 AUD	67,831,466.69 AUD
General Cash Collateral Account balance	1,373,880.00 AUD	16,487,266.37 AUD	16,487,266.37 AUD
Actual retention	9.78%	10.96%	10.87%

In its capacity as originator and original lender, VWFS Australia 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, VWFS Australia 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 WAL	Class A		Class B	
	At closing: 2.64 yrs	Currently: 2.15 yrs	At closing: 3.25 yrs	Currently: 2.53 yrs
Payment Date	Actual note balance	Forecasted note balance	Actual note balance	Forecasted note balance
PostC24	105,400,000.00 AUD	-	0,090,000.00 AUD	-
07/2016	146,800,000.00 AUD	-	12,620,000.00 AUD	-
08/2016	189,600,000.00 AUD	-	16,270,000.00 AUD	-
09/2016	246,400,000.00 AUD	-	21,120,000.00 AUD	-
10/2016	246,400,000.00 AUD	-	21,120,000.00 AUD	-
11/2016	314,300,000.00 AUD	-	26,910,000.00 AUD	-
12/2016	344,500,000.00 AUD	-	29,490,000.00 AUD	-
01/2017	395,400,000.00 AUD	-	33,840,000.00 AUD	-
02/2017	427,200,000.00 AUD	-	36,550,000.00 AUD	-
03/2017	455,800,000.00 AUD	-	38,990,000.00 AUD	-
04/2017	485,400,000.00 AUD	-	41,520,000.00 AUD	-
05/2017	70,500,000.00 AUD	-	6,540,000.00 AUD	-
06/2017	126,000,000.00 AUD	-	6,540,000.00 AUD	-
07/2017	149,600,000.00 AUD	-	8,380,000.00 AUD	-
08/2017	191,000,000.00 AUD	-	11,910,000.00 AUD	-
09/2017	237,300,000.00 AUD	-	15,870,000.00 AUD	-
10/2017	287,700,000.00 AUD	-	20,170,000.00 AUD	-
11/2017	326,900,000.00 AUD	-	23,520,000.00 AUD	-
12/2017	395,000,000.00 AUD	-	26,770,000.00 AUD	-
01/2018	399,500,000.00 AUD	-	29,720,000.00 AUD	-
02/2018	1,005,000,000.00 AUD	-	81,400,000.00 AUD	-
03/2018	1,032,400,000.00 AUD	-	83,740,000.00 AUD	-
04/2018	298,500,000.00 AUD	-	83,700,000.00 AUD	-
05/2018	438,400,000.00 AUD	-	95,640,000.00 AUD	-
06/2018	525,300,000.00 AUD	-	103,050,000.00 AUD	-
07/2018	575,800,000.00 AUD	-	107,260,000.00 AUD	-
08/2018	615,000,000.00 AUD	-	110,690,000.00 AUD	-
09/2018	615,000,000.00 AUD	-	110,690,000.00 AUD	-
10/2018	907,000,000.00 AUD	-	135,460,000.00 AUD	-
11/2018	976,600,000.00 AUD	-	141,360,000.00 AUD	-
12/2018	1,094,500,000.00 AUD	-	147,970,000.00 AUD	-
01/2019	1,111,000,000.00 AUD	-	152,760,000.00 AUD	-
02/2019	1,172,200,000.00 AUD	-	157,950,000.00 AUD	-
03/2019	1,225,800,000.00 AUD	-	162,500,000.00 AUD	-
04/2019	1,276,500,000.00 AUD	-	166,800,000.00 AUD	-
05/2019	1,337,400,000.00 AUD	-	171,970,000.00 AUD	-
06/2019	1,406,400,000.00 AUD	-	177,790,000.00 AUD	-
07/2019	1,443,500,000.00 AUD	-	180,920,000.00 AUD	-
08/2019	1,477,900,000.00 AUD	-	183,820,000.00 AUD	-
09/2019	1,539,600,000.00 AUD	-	189,030,000.00 AUD	-
10/2019	629,900,000.00 AUD	-	120,380,000.00 AUD	-
11/2019	710,200,000.00 AUD	-	127,150,000.00 AUD	-
12/2019	783,900,000.00 AUD	-	133,360,000.00 AUD	-
01/2020	783,900,000.00 AUD	-	133,360,000.00 AUD	-
02/2020	783,900,000.00 AUD	-	133,360,000.00 AUD	-
03/2020	783,900,000.00 AUD	-	133,360,000.00 AUD	-
04/2020	783,900,000.00 AUD	-	133,360,000.00 AUD	-
05/2020	783,900,000.00 AUD	-	133,360,000.00 AUD	-
06/2020	1,074,500,000.00 AUD	-	150,862,177.99 AUD	-
07/2020	1,074,500,000.00 AUD	-	143,278,597.13 AUD	-
08/2020	1,074,500,000.00 AUD	-	134,828,503.07 AUD	-
09/2020	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
10/2020	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
11/2020	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
12/2020	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
01/2021	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
02/2021	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
03/2021	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
04/2021	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
05/2021	1,074,500,000.00 AUD	-	130,990,000.00 AUD	-
06/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
07/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
08/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
09/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
10/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
11/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
12/2021	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
01/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
02/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
03/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
04/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
05/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
06/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
07/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
08/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
09/2022	1,206,700,000.00 AUD	-	141,500,000.00 AUD	-
10/2022	1,400,000,000.00 AUD	-	155,900,000.00 AUD	-
11/2022	1,400,000,000.00 AUD	-	155,900,000.00 AUD	-
12/2022	1,649,000,000.00 AUD	-	174,500,000.00 AUD	-
01/2023	1,650,000,000.00 AUD	-	174,500,000.00 AUD	-
02/2023	1,127,400,000.00 AUD	-	139,320,000.00 AUD	-
03/2023	1,342,400,000.00 AUD	-	156,620,000.00 AUD	-
04/2023	1,342,400,000.00 AUD	-	156,620,000.00 AUD	-
05/2023	1,527,400,000.00 AUD	-	171,620,000.00 AUD	-
06/2023	1,777,400,000.00 AUD	-	191,720,000.00 AUD	-
07/2023	1,777,400,000.00 AUD	-	191,720,000.00 AUD	-
08/2023	1,900,000,000.00 AUD	-	200,000,000.00 AUD	-
09/2023	1,900,000,000.00 AUD	-	200,000,000.00 AUD	-
10/2023	1,207,500,000.00 AUD	-	158,420,000.00 AUD	-
11/2023	1,438,900,000.00 AUD	-	177,020,000.00 AUD	-
12/2023	1,438,900,000.00 AUD	-	177,020,000.00 AUD	-
01/2024	1,438,900,000.00 AUD	-	177,020,000.00 AUD	-
02/2024	1,747,600,000.00 AUD	-	199,920,000.00 AUD	-
03/2024	1,747,600,000.00 AUD	-	199,920,000.00 AUD	-
04/2024	1,747,600,000.00 AUD	-	199,920,000.00 AUD	-
05/2024	1,047,600,000.00 AUD	-	166,070,000.00 AUD	-
06/2024	1,047,600,000.00 AUD	-	166,070,000.00 AUD	-
07/2024	1,047,600,000.00 AUD	-	166,070,000.00 AUD	-
08/2024	1,047,600,000.00 AUD	-	166,070,000.00 AUD	-
09/2024	1,047,600,000.00 AUD	-	166,070,000.00 AUD	-
10/2024	466,600,000.00 AUD	-	37,700,000.00 AUD	-
11/2024	633,200,000.00 AUD	-	50,000,000.00 AUD	-
12/2024	633,200,000.00 AUD	-	50,000,000.00 AUD	-
01/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
02/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
03/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
04/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
05/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
06/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
07/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
08/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
09/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
10/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
11/2025	-	633,200,000.00 AUD	-	50,000,000.00 AUD
12/2025	-	606,343,480.58 AUD	-	50,000,000.00 AUD
01/2026	-	579,684,503.67 AUD	-	50,000,000.00 AUD
02/2026	-	553,328,492.75 AUD	-	50,000,000.00 AUD
03/2026	-	527,484,226.98 AUD	-	50,000,000.00 AUD
04/2026	-	502,471,804.34 AUD	-	50,000,000.00 AUD
05/2026	-	478,011,367.37 AUD	-	50,000,000.00 AUD
06/2026	-	453,737,214.20 AUD	-	50,000,000.00 AUD
07/2026	-	429,785,657.82 AUD	-	50,000,000.00 AUD
08/2026	-	405,756,731.61 AUD	-	50,000,000.00 AUD
09/2026	-	383,539,857.48 AUD	-	50,000,000.00 AUD
10/2026	-	367,534,024.99 AUD	-	49,966,722.39 AUD
11/2026	-	351,396,872.73 AUD	-	37,988,851.10 AUD
12/2026	-	335,894,216.35 AUD	-	36,312,888.25 AUD
01/2027	-	320,224,101.86 AUD	-	34,618,821.82 AUD
02/2027	-	305,483,198.97 AUD	-	33,025,210.70 AUD
03/2027	-	290,586,424.50 AUD	-	31,414,964.81 AUD
04/2027	-	275,577,353.35 AUD	-	29,782,146.39 AUD
05/2027	-	261,728,425.44 AUD	-	28,294,964.91 AUD
06/2027	-	247,777,172.67 AUD	-	26,786,721.37 AUD
07/2027	-	233,977,254.16 AUD	-	25,294,838.28 AUD
08/2027	-	221,634,843.95 AUD	-	23,960,523.63 AUD
09/2027	-	208,999,568.61 AUD	-	22,593,466.88 AUD
10/2027	-	197,245,983.86 AUD	-	21,323,891.25 AUD
11/2027	-	185,435,590.35 AUD	-	20,047,090.85 AUD
12/2027	-	-	-	-

*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	2,919,949.47 AUD	1,150,339.61 AUD	4,070,289.08 AUD
12.2024	11,784,959.36 AUD	5,641,081.65 AUD	17,426,041.01 AUD
01.2025	16,076,599.28 AUD	5,564,608.35 AUD	21,641,207.63 AUD
02.2025	16,237,889.60 AUD	5,456,754.16 AUD	21,694,643.76 AUD
03.2025	16,466,945.96 AUD	5,326,203.27 AUD	21,793,149.23 AUD
04.2025	16,157,476.10 AUD	5,204,121.07 AUD	21,361,597.17 AUD
05.2025	16,818,780.22 AUD	5,088,280.05 AUD	21,907,060.27 AUD
06.2025	17,033,629.54 AUD	4,961,984.93 AUD	21,995,614.47 AUD
07.2025	16,239,745.68 AUD	4,834,106.47 AUD	21,073,852.15 AUD
08.2025	16,144,189.92 AUD	4,713,800.09 AUD	20,857,990.01 AUD
09.2025	16,326,518.43 AUD	4,594,203.18 AUD	20,920,721.61 AUD
10.2025	16,312,167.97 AUD	4,473,255.01 AUD	20,785,422.98 AUD
11.2025	16,387,251.42 AUD	4,352,413.88 AUD	20,739,665.30 AUD
12.2025	15,911,554.93 AUD	4,231,015.45 AUD	20,142,570.38 AUD
01.2026	16,037,265.68 AUD	4,113,141.55 AUD	20,150,407.23 AUD
02.2026	16,246,824.35 AUD	3,996,225.85 AUD	20,243,050.20 AUD
03.2026	15,801,987.90 AUD	3,874,117.94 AUD	19,676,105.84 AUD
04.2026	15,283,061.88 AUD	3,757,054.15 AUD	19,040,116.03 AUD
05.2026	15,680,927.16 AUD	3,643,836.45 AUD	19,324,763.61 AUD
06.2026	16,006,929.04 AUD	3,527,671.32 AUD	19,534,600.36 AUD
07.2026	16,173,084.85 AUD	3,409,090.71 AUD	19,582,175.56 AUD
08.2026	14,609,061.92 AUD	3,289,279.00 AUD	17,898,340.92 AUD
09.2026	15,226,388.69 AUD	3,181,052.98 AUD	18,407,441.67 AUD
10.2026	15,176,516.23 AUD	3,068,255.21 AUD	18,244,771.44 AUD
11.2026	15,038,656.34 AUD	2,955,826.49 AUD	17,994,482.83 AUD
12.2026	15,653,336.85 AUD	2,844,418.88 AUD	18,497,755.73 AUD
01.2027	14,521,912.09 AUD	2,728,457.42 AUD	17,250,369.51 AUD
02.2027	15,521,222.93 AUD	2,620,877.99 AUD	18,142,100.92 AUD
03.2027	15,857,082.55 AUD	2,505,895.40 AUD	18,362,977.95 AUD
04.2027	14,324,757.86 AUD	2,388,424.99 AUD	16,713,182.85 AUD
05.2027	14,844,518.53 AUD	2,282,304.65 AUD	17,126,823.18 AUD
06.2027	15,098,709.74 AUD	2,172,336.66 AUD	17,271,046.40 AUD
07.2027	12,853,412.31 AUD	2,060,484.59 AUD	14,913,896.90 AUD
08.2027	13,801,824.41 AUD	1,965,265.06 AUD	15,767,089.47 AUD
09.2027	12,649,838.35 AUD	1,863,019.41 AUD	14,512,857.76 AUD
10.2027	13,126,966.18 AUD	1,769,309.03 AUD	14,896,275.21 AUD
11.2027	13,160,317.84 AUD	1,672,062.63 AUD	14,832,380.47 AUD
12.2027	12,426,930.30 AUD	1,574,569.75 AUD	14,001,500.05 AUD
01.2028	12,016,856.06 AUD	1,482,510.62 AUD	13,499,366.68 AUD
02.2028	12,509,578.05 AUD	1,393,489.12 AUD	13,903,067.17 AUD
03.2028	11,568,681.34 AUD	1,300,816.25 AUD	12,869,497.59 AUD
04.2028	11,267,191.06 AUD	1,215,114.86 AUD	12,482,305.92 AUD
05.2028	12,450,108.46 AUD	1,131,646.44 AUD	13,581,754.90 AUD
06.2028	12,992,689.06 AUD	1,039,415.01 AUD	14,032,104.07 AUD
07.2028	9,407,137.58 AUD	943,164.30 AUD	10,350,301.88 AUD
08.2028	11,670,413.16 AUD	873,475.23 AUD	12,543,888.39 AUD
09.2028	9,845,767.04 AUD	787,019.77 AUD	10,632,786.81 AUD
10.2028	8,787,599.63 AUD	714,081.63 AUD	9,501,681.26 AUD
11.2028	8,649,653.17 AUD	648,982.63 AUD	9,298,635.80 AUD
12.2028	8,755,965.35 AUD	584,904.92 AUD	9,340,870.27 AUD
01.2029	9,957,232.63 AUD	520,039.89 AUD	10,477,272.52 AUD
02.2029	10,858,134.66 AUD	446,276.06 AUD	11,304,410.72 AUD
03.2029	8,575,688.56 AUD	365,837.95 AUD	8,941,526.51 AUD
04.2029	6,774,614.21 AUD	302,308.50 AUD	7,076,922.71 AUD
05.2029	6,513,300.48 AUD	252,121.71 AUD	6,765,422.19 AUD
06.2029	6,276,450.01 AUD	203,870.75 AUD	6,480,320.76 AUD
07.2029	5,101,894.49 AUD	157,374.42 AUD	5,259,268.91 AUD
08.2029	8,396,045.05 AUD	119,578.99 AUD	8,515,624.04 AUD
09.2029	1,398,233.57 AUD	57,380.18 AUD	1,455,613.75 AUD
10.2029	570,676.41 AUD	47,022.16 AUD	617,698.57 AUD
11.2029	520,161.34 AUD	42,794.54 AUD	562,955.88 AUD
12.2029	501,762.29 AUD	38,941.15 AUD	540,703.44 AUD
01.2030	476,642.30 AUD	35,224.09 AUD	511,866.39 AUD
02.2030	463,106.28 AUD	31,693.10 AUD	494,799.38 AUD
03.2030	434,608.58 AUD	28,262.48 AUD	462,871.06 AUD
04.2030	405,504.88 AUD	25,042.70 AUD	430,547.58 AUD
05.2030	384,251.37 AUD	22,038.66 AUD	406,290.03 AUD
06.2030	365,004.43 AUD	19,192.20 AUD	384,196.63 AUD
07.2030	338,584.88 AUD	16,488.20 AUD	355,073.08 AUD
08.2030	314,424.77 AUD	13,979.84 AUD	328,404.61 AUD
09.2030	290,547.13 AUD	11,650.58 AUD	302,197.71 AUD
10.2030	256,843.29 AUD	9,498.20 AUD	266,341.49 AUD
11.2030	234,252.19 AUD	7,595.49 AUD	241,847.68 AUD
12.2030	196,644.22 AUD	5,860.20 AUD	202,504.42 AUD
01.2031	162,688.72 AUD	4,403.39 AUD	167,092.11 AUD
02.2031	130,460.87 AUD	3,198.20 AUD	133,659.07 AUD
03.2031	92,817.13 AUD	2,231.76 AUD	95,048.89 AUD
04.2031	74,227.74 AUD	1,544.06 AUD	75,771.80 AUD
05.2031	50,860.61 AUD	994.25 AUD	51,854.86 AUD
06.2031	35,832.99 AUD	617.38 AUD	36,450.37 AUD
07.2031	27,362.27 AUD	351.98 AUD	27,714.25 AUD
08.2031	17,858.00 AUD	149.18 AUD	18,007.18 AUD
09.2031	2,297.20 AUD	17.05 AUD	2,314.25 AUD
10/2031	- AUD	- AUD	- AUD
Total	766,059,845.37 AUD	147,763,345.35 AUD	913,823,190.72 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	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	3,572	128,541,484.30 AUD	27	595,370.53 AUD	2,047	85,162,211.56 AUD	1,498	45,783,902.16 AUD	1,460	67,743,395.28 AUD	2,112	60,798,088.97 AUD	2,996	113,632,498.40 AUD	576	14,908,985.82 AUD
In Advance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
In Arrears	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Paid Out	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Early Payout	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Salvage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,572	128,541,484.30 AUD	27	595,370.53 AUD	2,047	85,162,211.56 AUD	1,498	45,783,902.16 AUD	1,460	67,743,395.28 AUD	2,112	60,798,088.97 AUD	2,996	113,632,498.40 AUD	576	14,908,985.82 AUD

Total Portfolio as of Previous Month			Product Type						Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted Receivables Balance	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
Normal	12,890	515,065,432.49 AUD	4	45,240.37 AUD	7955	380,883,642.59 AUD	4931	134,136,549.53 AUD	3665	245,739,782.67 AUD	9225	269,325,649.82 AUD	8248	376,055,955.00 AUD	4642	88,976,487.28 AUD
In Advance	7,712	199,703,624.17 AUD	0	-	2345	69,278,375.39 AUD	5467	130,425,248.78 AUD	1293	56,567,469.47 AUD	6419	143,136,154.70 AUD	4799	134,547,726.81 AUD	2913	65,155,897.36 AUD
In Arrears	1,521	48,938,807.66 AUD	1	17,146.52 AUD	958	35,504,183.72 AUD	562	13,397,277.42 AUD	499	24,467,010.23 AUD	1022	24,461,597.43 AUD	846	29,583,708.54 AUD	675	19,334,899.12 AUD
Paid Out	16,839	-	35	-	9573	-	7231	-	4468	-	3281	-	12047	-	4792	-
Early Payout	60,783	-	52	-	22957	-	37774	-	15078	-	45704	-	39611	-	21172	-
Gross Salvage	55	1,666,846.70 AUD	0	-	41	1,446,357.33 AUD	14	222,489.37 AUD	27	911,174.90 AUD	28	757,671.80 AUD	39	1,108,645.92 AUD	16	560,200.78 AUD
Net Salvage	2,279	49,246,370.46 AUD	3	11,370.98 AUD	1214	31,899,426.59 AUD	1062	17,335,572.89 AUD	756	26,018,678.11 AUD	1523	23,227,692.35 AUD	1161	28,926,294.57 AUD	1118	20,320,075.89 AUD
Total	102,879	814,662,881.48 AUD	95	73,757.87 AUD	44,943	518,011,885.62 AUD	57,041	295,517,137.99 AUD	25,777	353,704,115.38 AUD	76,302	466,888,766.10 AUD	66,751	570,222,330.84 AUD	35,328	192,547,566.43 AUD

Total Portfolio as of Current Reporting Period			Product Type						Customer Type				Vehicle Status			
Contract Status Development	Number of Contracts	Outstanding Discounted	Hire Purchase		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New		Used	
			Number of Contracts	Outstanding Discounted Receivables Balance	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
Normal	12,216	469,078,076.35 AUD	5	55,895.81 AUD	7122	347,138,712.59 AUD	5086	137,886,469.56 AUD	3462	223,777,608.75 AUD	8754	261,300,441.60 AUD	7799	354,960,576.26 AUD	4417	122,433,497.72 AUD
In Advance	8,367	227,625,665.32 AUD	0	-	3032	100,933,420.67 AUD	5335	126,892,264.65 AUD	1469	67,230,193.42 AUD	6908	160,595,491.90 AUD	5328	154,873,326.18 AUD	3128	72,952,359.14 AUD
In Arrears	1,501	51,592,785.60 AUD	0	-	935	38,253,647.88 AUD	566	15,339,137.72 AUD	496	25,944,157.11 AUD	1005	25,648,628.49 AUD	852	32,888,604.31 AUD	649	18,704,181.29 AUD
Paid Out	17,072	-	35	-	9732	-	7305	-	4519	-	12553	-	12184	-	4888	-
Early Payout	61,238	-	52	-	23132	-	38054	-	15181	-	46057	-	39833	-	21405	-
Gross Salvage	54	1,563,206.10 AUD	0	-	37	1,312,437.23 AUD	17	250,858.77 AUD	25	818,704.60 AUD	29	744,591.50 AUD	36	1,035,455.87 AUD	18	527,840.23 AUD
Net Salvage	2,313	50,390,173.08 AUD	3	11,370.98 AUD	1244	32,899,095.53 AUD	1066	17,479,702.57 AUD	770	26,527,482.20 AUD	1543	23,862,690.88 AUD	1179	29,497,455.68 AUD	1134	20,892,717.40 AUD
Repurchased	1	53,394.63 AUD	0	-	1	53,394.63 AUD	0	-	1	53,394.63 AUD	0	-	1	53,394.63 AUD	0	-
Total	102,762	816,503,413.08 AUD	95	67,266.79 AUD	45,236	518,587,712.63 AUD	57,431	297,846,433.65 AUD	25,813	354,351,568.71 AUD	76,849	462,151,844.37 AUD	67,123	572,909,214.93 AUD	35,639	235,510,595.79 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	(1,357)	11,533	12,631,068.33AUD
In Advance	655	8,367	8,017,783.85AUD
In Arrears	(20)	1,501	1,089,754.59AUD
Paid out / Matured	233	17,072	1,412,147.90AUD
Early Payout	455	61,238	10,272,443.42AUD
Gross Salvage	(1)	54	188,982.88AUD
Net Salvage	34	2,313	470,482.02AUD
Total	(1)	102,078	34,082,662.99AUD

Development of Pool within Reporting Period	Number of Active Contracts	Total Number of Contracts	Collection Variations	Outstanding Nominal Balance
Beginning of Period	22,178	102,079		913,935,292.48AUD

Scheduled Collections For Contracts Active This Period			16,906,098.31AUD	16,906,098.31AUD
Collections Variations From Normal Contracts This Period			3,529,466.49AUD	
Collection Variations From Contracts Paying Out Early This Period			10,271,512.41AUD	
Collection Variations From Contracts Paying Out/Maturing This Period			1,412,147.90AUD	
Collection Variations from Contracts in Advance This Period			5,096,864.37AUD	
Collection Variations from Contract In Arrears This Period			(363,089.82AUD)	
Collection Variations from Contracts Going Into Gross Salvage This Period			150,904.99AUD	
Collection Variations from Contracts Going Into Net Salvage This Period			470,482.02AUD	
Other Variations From Scheduled Collections This Period			(5,144,673.70AUD)	
Instalment Collection Variations			15,423,614.66AUD	15,423,614.66AUD
Contract Fees Collected This Period			-	
Interest Compensation Collections This Period			1,752,950.02 AUD	
Non Instalment Collection Variations			1,752,950.02 AUD	
Actual Collections For Contracts Active This Period			34,082,662.99 AUD	34,082,662.99 AUD
Number of Contracts Paid Out Early This Month	455			
Number of Contracts Paid Out/Matured This Month	233			
Number of Contracts Into Net Salvage This Month	34			
Repurchased Contracts	1			
Less Recoveries After Net Salvage				330,097.95 AUD
Reduced Nominal Balance Due to Unpaid Rental At Net Salvage				957,305.49AUD
Reduced Nominal Balance Due to Unpaid Rental At Early Payout				-761,603.36AUD
Reduced Nominal Balance Due to Other				199,274.28AUD
End of Period before Top / Tap-up	21,455	102,078		879,127,555.13 AUD
Top / Tap-up	683	683		34,695,635.59 AUD
Term Take Out	0	0		0.00 AUD
End of Period after Top / Tap-up	22,138	102,761		913,823,190.72 AUD

Development of outstanding pool during the reporting period	Number of active contracts	Outstanding Discounted Receivables Balance	Outstanding Nominal Balance
Balance as at the Beginning of Period	22,178	765,356,511.02 AUD	913,935,292.48 AUD
Balance as at the End of Period - before Top / Tap-up	21,455	737,804,487.78 AUD	879,127,555.13 AUD
Top / Tap-up for the Period	683	28,255,357.59 AUD	34,695,635.59 AUD
Term Take Out	0	0.00 AUD	0.00 AUD
Balance as at the end of the period	22,138	766,059,845.37 AUD	913,823,190.72 AUD

Arrears Contract

[illegible]

Net Salvage Loss

Net Salvage Loss This Period			
Product Type	Type of Car	Number of Contracts	Net Salvage Loss
Chattel Mortgage	New	15	377,586.35 AUD
	Used	15	457,449.21 AUD
Total Chattel Mortgage		30	835,035.56 AUD
Consumer Loan	New	3	54,785.44 AUD
	Used	1	67,484.49 AUD
Total Consumer Loan		4	122,269.93 AUD
Total		34	957,305.49 AUD

Cumulative Net Salvage Loss as of the End of the Monthly Period	51,583,248.55 AUD
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Monthly Period	Per Period		Cumulative Net Salvage Loss	
	Number of Contracts	Net Salvage Loss	Number of Contracts	Net Salvage Loss
05/2016				
06/2016	0	0.00 AUD	0	0.00 AUD
07/2016	0	0.00 AUD	0	0.00 AUD
08/2016	0	0.00 AUD	0	0.00 AUD
09/2016	0	0.00 AUD	0	0.00 AUD
10/2016	0	0.00 AUD	0	0.00 AUD
11/2016	0	0.00 AUD	0	0.00 AUD
12/2016	0	0.00 AUD	0	0.00 AUD
01/2017	0	0.00 AUD	0	0.00 AUD
02/2017	1	8,659.67 AUD	1	8,659.67 AUD
03/2017	2	15,457.38 AUD	3	24,117.05 AUD
04/2017	4	64,411.10 AUD	7	88,528.15 AUD
05/2017	6	193,890.16 AUD	13	282,378.31 AUD
06/2017	4	84,435.94 AUD	17	366,814.25 AUD
07/2017	5	174,503.10 AUD	22	541,317.35 AUD
08/2017	4	63,033.72 AUD	26	604,351.07 AUD
09/2017	4	60,388.74 AUD	30	664,739.81 AUD
10/2017	5	89,775.80 AUD	35	754,515.61 AUD
11/2017	4	65,535.01 AUD	39	820,050.62 AUD
12/2017	4	56,065.96 AUD	43	876,116.58 AUD
01/2018	3	40,025.11 AUD	46	916,141.69 AUD
02/2018	5	174,489.66 AUD	51	1,090,631.35 AUD
03/2018	4	111,947.99 AUD	55	1,202,579.34 AUD
04/2018	5	63,221.28 AUD	60	1,265,800.62 AUD
05/2018	3	82,177.84 AUD	63	1,347,978.46 AUD
06/2018	11	180,207.73 AUD	74	1,528,186.19 AUD
07/2018	15	335,958.62 AUD	89	1,864,144.81 AUD
08/2018	8	155,956.77 AUD	97	2,020,101.58 AUD
09/2018	16	578,503.82 AUD	113	2,598,605.40 AUD
10/2018	24	493,397.89 AUD	137	3,092,003.29 AUD
11/2018	28	543,744.36 AUD	165	3,635,747.65 AUD
12/2018	27	654,933.69 AUD	192	4,290,681.34 AUD
01/2019	18	340,061.07 AUD	210	4,630,742.41 AUD
02/2019	17	296,152.35 AUD	227	4,926,894.76 AUD
03/2019	19	361,089.40 AUD	246	5,287,984.16 AUD
04/2019	21	456,733.76 AUD	267	5,744,717.92 AUD
05/2019	40	826,522.38 AUD	307	6,571,240.30 AUD
06/2019	43	1,179,248.54 AUD	350	7,750,488.84 AUD
07/2019	36	913,275.80 AUD	386	8,663,764.64 AUD
08/2019	49	1,059,618.67 AUD	435	9,723,383.31 AUD
09/2019	55	2,052,110.64 AUD	490	11,775,493.95 AUD
10/2019	50	1,497,436.73 AUD	540	13,272,930.68 AUD
11/2019	53	976,220.75 AUD	593	14,249,151.43 AUD
12/2019	36	784,407.21 AUD	629	15,033,558.64 AUD
01/2020	53	750,804.12 AUD	682	15,784,362.76 AUD
02/2020	56	1,079,393.05 AUD	738	16,863,755.81 AUD
03/2020	54	1,194,356.98 AUD	792	18,058,112.79 AUD
04/2020	23	817,311.33 AUD	815	18,875,424.12 AUD
05/2020	22	475,290.51 AUD	837	19,350,714.63 AUD
06/2020	28	533,663.47 AUD	865	19,884,378.10 AUD
07/2020	32	794,862.67 AUD	897	20,679,240.77 AUD
08/2020	29	596,825.67 AUD	926	21,276,066.44 AUD
09/2020	35	890,017.39 AUD	961	22,166,083.83 AUD
10/2020	24	466,800.05 AUD	985	22,632,883.88 AUD
11/2020	30	699,042.67 AUD	1,015	23,331,926.55 AUD
12/2020	24	405,646.08 AUD	1,039	23,737,572.63 AUD
01/2021	24	329,303.29 AUD	1,063	24,066,875.92 AUD
02/2021	26	463,028.40 AUD	1,089	24,529,904.32 AUD
03/2021	30	686,937.28 AUD	1,119	25,216,841.60 AUD
04/2021	19	327,469.95 AUD	1,138	25,544,311.55 AUD
05/2021	25	1,001,217.41 AUD	1,163	26,545,528.96 AUD
06/2021	23	606,487.98 AUD	1,186	27,152,016.94 AUD
07/2021	32	776,906.39 AUD	1,218	27,928,923.33 AUD
08/2021	0	0.00 AUD	1,218	27,928,923.33 AUD
09/2021	44	986,362.13 AUD	1,262	28,915,285.46 AUD
10/2021	18	427,492.56 AUD	1,280	29,342,778.02 AUD
11/2021	27	858,207.96 AUD	1,307	30,200,985.98 AUD
12/2021	22	654,105.35 AUD	1,329	30,855,091.33 AUD
01/2022	26	422,625.81 AUD	1,355	31,277,717.14 AUD
02/2022	35	675,039.42 AUD	1,390	31,952,756.56 AUD
03/2022	40	622,330.80 AUD	1,430	32,575,087.36 AUD
04/2022	35	781,362.13 AUD	1,465	33,356,449.49 AUD
05/2022	43	563,989.26 AUD	1,508	33,920,438.75 AUD
06/2022	17	417,908.46 AUD	1,525	34,338,347.21 AUD
07/2022	19	381,313.70 AUD	1,544	34,719,660.91 AUD
08/2022	23	268,132.92 AUD	1,567	34,987,793.83 AUD
09/2022	19	392,830.31 AUD	1,586	35,380,624.14 AUD
10/2022	11	115,292.66 AUD	1,597	35,495,916.80 AUD
11/2022	21	411,893.55 AUD	1,618	35,907,810.35 AUD
12/2022	13	140,086.04 AUD	1,631	36,047,896.39 AUD
01/2023	20	250,873.06 AUD	1,651	36,298,769.45 AUD
02/2023	27	532,922.24 AUD	1,678	36,831,691.69 AUD
03/2023	21	307,933.92 AUD	1,699	37,139,625.61 AUD
04/2023	23	219,521.29 AUD	1,722	37,359,146.90 AUD
05/2023	31	484,497.15 AUD	1,753	37,843,644.05 AUD
06/2023	27	500,062.82 AUD	1,780	38,343,706.87 AUD
07/2023	30	423,300.77 AUD	1,810	38,767,007.64 AUD
08/2023	32	490,119.49 AUD	1,842	39,257,127.13 AUD
09/2023	36	691,579.95 AUD	1,878	39,948,707.08 AUD
10/2023	31	622,915.21 AUD	1,909	40,571,622.29 AUD
11/2023	29	641,505.95 AUD	1,938	41,213,128.24 AUD
12/2023	24	450,743.64 AUD	1,962	41,663,871.88 AUD
01/2024	35	828,533.18 AUD	1,997	42,492,405.06 AUD
02/2024	25	370,634.87 AUD	2,022	42,863,039.93 AUD
03/2024	37	644,420.47 AUD	2,059	43,507,460.40 AUD
04/2024	44	1,169,435.22 AUD	2,103	44,676,895.62 AUD
05/2024	40	1,510,518.55 AUD	2,143	46,187,414.17 AUD
06/2024	20	490,576.30 AUD	2,163	46,677,990.47 AUD
07/2024	29	833,232.85 AUD	2,192	47,511,223.32 AUD
08/2024	24	691,909.81 AUD	2,216	48,203,133.13 AUD
09/2024	29	833,018.74 AUD	2,245	49,036,151.87 AUD
10/2024	34	1,589,791.19 AUD	2,279	50,625,943.06 AUD
11/2024	34	957,305.49 AUD	2,313	51,583,248.55 AUD
Total	2,313	51,583,248.55 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	688	30,961,237.05 AUD	20,946,389.94 AUD	7,804,918.85 AUD	13,141,471.09 AUD
	Used	556	16,308,319.09 AUD	12,576,380.79 AUD	2,995,791.21 AUD	9,580,589.58 AUD
Total Chattel Mortgage		1244	47,269,556.14 AUD	33,522,770.73 AUD	10,800,710.06 AUD	22,722,060.67 AUD
Consumer Loan	New	490	12,175,102.78 AUD	9,112,976.86 AUD	3,359,627.88 AUD	5,753,348.98 AUD
	Used	576	11,475,879.88 AUD	8,936,059.95 AUD	2,442,159.21 AUD	6,493,900.74 AUD
Total Consumer Loan		1066	23,650,982.66 AUD	18,049,036.81 AUD	5,801,787.09 AUD	12,247,249.72 AUD
Hire Purchase	New	1	40,177.90 AUD	0.00 AUD	0.00 AUD	0.00 AUD
	Used	2	29,707.01 AUD	11,441.01 AUD	3,385.37 AUD	8,055.64 AUD
Total Hire Purchase		3	69,884.91 AUD	11,441.01 AUD	3,385.37 AUD	8,055.64 AUD
Total		2313	70,990,423.71 AUD	51,583,248.55 AUD	16,605,882.52 AUD	34,977,366.03 AUD

Prepayments

Period Number	Monthly Period	Prepayments	Discounted Receivables Balance as of previous Monthly Period	Periodic CPR	Annualised CPR
0	Pool cut	-	-	-	-
1	30.06.2016	537,166.66 AUD	128,541,484.25 AUD	0.42%	4.98%
2	31.07.2016	906,595.00 AUD	179,392,456.69 AUD	0.51%	5.81%
3	31.08.2016	890,907.68 AUD	232,102,954.87 AUD	0.38%	4.44%
4	30.09.2016	1,235,997.63 AUD	301,945,240.73 AUD	0.41%	4.88%
5	31.10.2016	1,588,515.69 AUD	296,009,482.18 AUD	0.54%	6.16%
6	30.11.2016	2,534,984.15 AUD	385,825,380.57 AUD	0.66%	7.73%
7	31.12.2016	2,505,126.54 AUD	422,525,298.67 AUD	0.59%	6.78%
8	31.01.2017	1,847,481.80 AUD	484,857,963.77 AUD	0.38%	4.40%
9	28.02.2017	3,137,295.31 AUD	523,948,227.56 AUD	0.60%	7.53%
10	31.03.2017	4,012,131.88 AUD	559,160,428.50 AUD	0.72%	8.13%
11	30.04.2017	2,952,569.02 AUD	595,475,047.06 AUD	0.50%	5.87%
12	31.05.2017	865,328.53 AUD	81,209,476.71 AUD	1.07%	11.85%
13	30.06.2017	408,835.10 AUD	167,129,116.13 AUD	0.24%	2.94%
14	31.07.2017	981,701.99 AUD	188,783,291.07 AUD	0.52%	5.95%
15	31.08.2017	1,818,221.32 AUD	234,657,080.70 AUD	0.77%	8.75%
16	30.09.2017	1,176,500.88 AUD	290,934,514.24 AUD	0.40%	4.81%
17	31.10.2017	1,664,361.68 AUD	352,631,440.33 AUD	0.47%	5.42%
18	30.11.2017	1,657,888.63 AUD	400,885,663.72 AUD	0.41%	4.92%
19	31.12.2017	2,340,178.62 AUD	447,585,548.73 AUD	0.52%	5.99%
20	31.01.2018	2,089,616.08 AUD	490,005,221.05 AUD	0.43%	4.91%
21	28.02.2018	5,816,886.74 AUD	1,228,611,171.35 AUD	0.47%	6.00%
22	31.03.2018	7,445,882.87 AUD	1,263,679,754.59 AUD	0.59%	6.72%
23	30.04.2018	2,439,138.71 AUD	480,447,418.63 AUD	0.51%	6.00%
24	31.05.2018	3,760,601.40 AUD	673,585,227.97 AUD	0.56%	6.38%
25	30.06.2018	4,988,399.35 AUD	761,987,488.61 AUD	0.65%	7.68%
26	31.07.2018	4,707,290.40 AUD	803,598,975.18 AUD	0.59%	6.68%
27	31.08.2018	5,490,028.86 AUD	830,672,670.64 AUD	0.66%	7.51%
28	30.09.2018	4,263,899.93 AUD	808,625,153.03 AUD	0.53%	6.23%
29	31.10.2018	5,566,813.30 AUD	1,169,494,068.15 AUD	0.48%	5.46%
30	30.11.2018	5,607,642.47 AUD	1,255,188,075.10 AUD	0.45%	5.30%
31	31.12.2018	5,004,509.68 AUD	1,350,607,758.37 AUD	0.37%	4.28%
32	31.01.2019	5,992,664.69 AUD	1,419,627,082.87 AUD	0.42%	4.86%
33	28.02.2019	6,454,440.76 AUD	1,494,209,617.76 AUD	0.43%	5.49%
34	31.03.2019	7,091,601.77 AUD	1,559,614,349.82 AUD	0.45%	5.22%
35	30.04.2019	6,910,226.02 AUD	1,621,407,998.62 AUD	0.43%	5.06%
36	31.05.2019	10,832,525.78 AUD	1,695,623,389.36 AUD	0.64%	7.27%
37	30.06.2019	7,617,772.80 AUD	1,769,659,427.08 AUD	0.43%	5.11%
38	31.07.2019	11,889,972.42 AUD	1,814,824,519.27 AUD	0.66%	7.45%
39	31.08.2019	12,650,780.00 AUD	1,856,556,636.14 AUD	0.68%	7.73%
40	30.09.2019	13,495,900.79 AUD	1,931,113,707.06 AUD	0.70%	8.18%
41	31.10.2019	6,945,495.28 AUD	876,707,602.78 AUD	0.79%	8.94%
42	30.11.2019	6,058,919.45 AUD	999,395,199.91 AUD	0.61%	7.13%
43	31.12.2019	5,886,808.91 AUD	1,059,311,281.71 AUD	0.56%	6.35%
44	31.01.2020	5,884,858.59 AUD	1,030,430,910.19 AUD	0.57%	6.54%
45	29.02.2020	6,068,593.63 AUD	1,024,907,811.35 AUD	0.59%	7.22%
46	31.03.2020	6,519,019.85 AUD	1,024,883,636.45 AUD	0.64%	7.26%
47	30.04.2020	3,328,191.22 AUD	1,024,903,303.16 AUD	0.32%	3.89%
48	31.05.2020	6,091,671.85 AUD	1,024,880,017.57 AUD	0.59%	6.80%
49	30.06.2020	11,286,591.81 AUD	1,369,829,651.10 AUD	0.82%	9.60%
50	31.07.2020	14,063,112.81 AUD	1,363,010,710.69 AUD	1.03%	11.52%
51	31.08.2020	11,213,998.45 AUD	1,355,992,764.99 AUD	0.83%	9.34%
52	30.09.2020	11,783,429.31 AUD	1,353,258,777.97 AUD	0.87%	10.12%
53	31.10.2020	10,899,202.56 AUD	1,352,980,232.30 AUD	0.81%	9.11%
54	30.11.2020	10,516,801.85 AUD	1,352,970,282.43 AUD	0.78%	9.08%
55	31.12.2020	8,809,269.67 AUD	1,352,965,063.34 AUD	0.65%	7.42%
56	31.01.2021	8,660,409.61 AUD	1,352,966,182.80 AUD	0.64%	7.28%
57	28.02.2021	10,265,855.98 AUD	1,352,974,643.34 AUD	0.76%	9.45%
58	31.03.2021	15,996,121.35 AUD	1,353,023,715.56 AUD	1.18%	13.07%
59	30.04.2021	12,125,113.39 AUD	1,352,983,525.12 AUD	0.90%	10.37%
60	31.05.2021	13,754,986.90 AUD	1,352,968,108.00 AUD	1.02%	11.34%
61	30.06.2021	15,842,999.16 AUD	1,513,180,888.28 AUD	1.05%	12.02%
62	31.07.2021	16,289,630.96 AUD	1,513,134,178.77 AUD	1.08%	11.97%
63	31.08.2021	16,060,785.49 AUD	1,513,165,264.29 AUD	1.06%	11.81%
64	30.09.2021	15,863,898.04 AUD	1,513,137,370.01 AUD	1.05%	12.03%
65	31.10.2021	15,114,523.90 AUD	1,513,152,867.91 AUD	1.00%	11.15%
66	30.11.2021	18,695,621.66 AUD	1,513,147,193.40 AUD	1.24%	14.04%
67	31.12.2021	17,086,274.56 AUD	1,513,139,552.71 AUD	1.13%	12.52%
68	31.01.2022	13,464,494.44 AUD	1,515,429,705.68 AUD	0.89%	9.97%
69	28.02.2022	17,097,995.65 AUD	1,517,026,944.03 AUD	1.13%	13.74%
70	31.03.2022	18,687,849.26 AUD	1,518,625,733.63 AUD	1.23%	13.57%
71	30.04.2022	17,621,499.64 AUD	1,519,959,998.42 AUD	1.16%	13.23%
72	31.05.2022	18,604,881.35 AUD	1,519,972,723.59 AUD	1.22%	13.50%
73	30.06.2022	19,729,658.28 AUD	1,519,969,622.49 AUD	1.30%	14.70%
74	31.07.2022	17,917,953.68 AUD	1,519,990,070.14 AUD	1.18%	13.03%
75	31.08.2022	18,175,447.81 AUD	1,519,982,522.65 AUD	1.20%	13.21%
76	30.09.2022	17,805,403.53 AUD	1,519,958,601.66 AUD	1.17%	13.36%
77	31.10.2022	17,632,474.08 AUD	1,752,906,324.06 AUD	1.01%	11.22%
78	30.11.2022	20,309,039.04 AUD	1,754,180,281.59 AUD	1.16%	13.21%
79	31.12.2022	18,224,981.35 AUD	2,054,223,680.83 AUD	0.89%	9.96%
80	31.01.2023	12,798,749.65 AUD	2,060,105,639.48 AUD	0.62%	7.07%
81	28.02.2023	11,208,289.44 AUD	1,424,689,133.33 AUD	0.79%	9.78%
82	31.03.2023	15,828,910.66 AUD	1,683,000,486.94 AUD	0.94%	10.53%
83	30.04.2023	10,129,263.21 AUD	1,680,546,298.50 AUD	0.60%	7.09%
84	31.05.2023	19,743,667.17 AUD	1,904,561,516.56 AUD	1.04%	11.55%
85	30.06.2023	21,112,837.29 AUD	2,206,083,490.17 AUD	0.96%	11.04%
86	31.07.2023	17,476,055.84 AUD	2,207,561,835.56 AUD	0.79%	8.93%
87	31.08.2023	20,256,147.58 AUD	2,355,323,767.43 AUD	0.86%	9.67%
88	30.09.2023	18,096,461.35 AUD	2,354,327,320.99 AUD	0.77%	8.96%
89	31.10.2023	12,938,253.58 AUD	1,528,294,021.15 AUD	0.85%	9.53%
90	30.11.2023	14,720,890.18 AUD	1,827,525,644.57 AUD	0.81%	9.37%
91	31.12.2023	9,334,764.23 AUD	1,811,585,590.68 AUD	0.52%	5.90%
92	31.01.2024	10,901,879.58 AUD	1,811,712,788.87 AUD	0.60%	6.88%
93	29.02.2024	14,944,183.21 AUD	2,181,351,054.85 AUD	0.69%	8.31%
94	31.03.2024	15,711,944.33 AUD	2,183,328,958.04 AUD	0.72%	8.17%
95	30.04.2024	16,698,831.93 AUD	2,183,396,090.18 AUD	0.76%	8.94%
96	31.05.2024	11,960,451.67 AUD	1,365,071,891.08 AUD	0.88%	9.87%
97	30.06.2024	9,805,479.49 AUD	1,385,162,011.97 AUD	0.71%	8.30%
98	31.07.2024	11,599,996.26 AUD	1,339,276,006.53 AUD	0.87%	9.76%
99	31.08.2024	12,161,534.02 AUD	1,361,138,942.99 AUD	0.89%	10.21%
100	30.09.2024	18,564,016.16 AUD	1,360,617,657.24 AUD	1.36%	15.20%
101	31.10.2024	10,580,001.23 AUD	565,786,406.74 AUD	1.87%	20.27%
102	30.11.2024	11,745,058.08 AUD	765,356,511.02 AUD	1.53%	16.94%

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		Balloon		No Balloon		New		Vehicle Status		Used	
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Down Payment/Purchase Price %	Hire Purchase		Chattel Mortgage		Consumer Loan		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	Number of Contracts	Outstanding Discounted Receivables Balance										
No Down Payment	3,890	17.57%	125,686,755.49 AUD	18.43%	0.00 %	2	51,132.35 AUD	2,400	96,251,325.82 AUD	1,488	34,304,289.62 AUD	1,053	56,251,566.16 AUD	2,837	69,445,184.33 AUD	1,887	77,544,939.70 AUD	2,003	48,151,811.79 AUD		
0.00 - 10,000.00	10,189	46.62%	309,049,620.21 AUD	48.34%	9.55 %	2	18,250.97 AUD	4,450	160,137,231.54 AUD	5,737	139,894,137.70 AUD	2,258	111,945,449.46 AUD	7,931	197,104,170.75 AUD	6,138	211,333,037.84 AUD	4,051	97,716,582.37 AUD		
10,000.00 - 20,000.00	4,054	18.31%	135,760,652.34 AUD	17.72%	25.12 %	1	6,512.49 AUD	2,060	83,293,496.53 AUD	1,993	52,460,643.32 AUD	1,039	55,394,703.86 AUD	3,015	80,375,949.46 AUD	2,748	98,689,424.87 AUD	1,306	37,071,227.47 AUD		
20,000.00 - 30,000.00	1,519	6.91%	49,887,886.66 AUD	8.59%	34.19 %	0	0.00 AUD	912	44,840,029.86 AUD	806	23,847,858.80 AUD	474	31,840,337.64 AUD	1,344	37,647,551.02 AUD	1,370	53,371,730.77 AUD	448	15,566,137.89 AUD		
30,000.00 - 40,000.00	913	4.12%	38,361,000.00 AUD	5.81%	49.23 %	0	0.00 AUD	457	25,605,810.23 AUD	456	12,755,089.77 AUD	224	17,905,896.47 AUD	689	20,455,103.53 AUD	737	30,588,220.72 AUD	176	7,772,779.28 AUD		
40,000.00 - 50,000.00	491	2.22%	25,088,189.08 AUD	3.27%	41.97 %	0	0.00 AUD	300	19,888,118.27 AUD	191	5,200,070.81 AUD	141	14,183,808.58 AUD	350	10,904,380.52 AUD	392	19,420,711.77 AUD	89	5,667,477.31 AUD		
50,000.00 - 60,000.00	264	1.19%	13,874,620.37 AUD	3.41%	46.41 %	0	0.00 AUD	159	10,310,846.80 AUD	105	3,663,782.37 AUD	74	7,190,517.16 AUD	190	6,684,090.16 AUD	214	10,449,892.62 AUD	50	3,233,917.15 AUD		
60,000.00 - 70,000.00	133	0.60%	8,860,402.95 AUD	1.18%	45.46 %	0	0.00 AUD	96	7,022,515.24 AUD	37	1,837,887.71 AUD	47	5,223,165.08 AUD	86	3,637,237.86 AUD	115	7,388,572.62 AUD	18	1,473,830.33 AUD		
70,000.00 - 80,000.00	103	0.47%	8,372,569.42 AUD	1.09%	44.99 %	0	0.00 AUD	70	6,287,663.63 AUD	33	2,084,905.79 AUD	49	6,214,043.22 AUD	54	2,158,526.20 AUD	82	7,399,011.12 AUD	21	973,559.30 AUD		
80,000.00 - 90,000.00	45	0.20%	3,464,059.59 AUD	0.45%	42.95 %	0	0.00 AUD	32	3,025,185.61 AUD	13	458,408.96 AUD	13	2,125,033.76 AUD	27	1,339,560.29 AUD	29	2,780,006.10 AUD	6	674,587.49 AUD		
90,000.00 - 100,000.00	41	0.19%	2,993,868.72 AUD	0.39%	53.26 %	0	0.00 AUD	26	2,094,519.51 AUD	15	899,349.21 AUD	14	1,638,210.04 AUD	27	1,355,658.68 AUD	38	2,505,943.95 AUD	3	488,224.77 AUD		
100,000.00 - 110,000.00	29	0.13%	2,783,668.96 AUD	0.36%	49.08 %	0	0.00 AUD	22	2,257,498.09 AUD	7	526,170.87 AUD	8	1,853,873.34 AUD	21	929,695.62 AUD	26	2,327,591.23 AUD	3	456,077.73 AUD		
110,000.00 - 120,000.00	20	0.09%	3,106,547.51 AUD	0.17%	61.08 %	0	0.00 AUD	12	943,129.29 AUD	8	361,410.22 AUD	9	958,840.07 AUD	11	346,083.44 AUD	17	999,097.47 AUD	3	306,456.04 AUD		
120,000.00 - 130,000.00	20	0.09%	2,115,527.74 AUD	0.28%	59.93 %	0	0.00 AUD	16	1,686,759.15 AUD	4	428,768.59 AUD	9	1,400,592.30 AUD	11	714,935.44 AUD	16	1,644,176.64 AUD	4	471,351.10 AUD		
130,000.00 - 140,000.00	17	0.08%	1,780,639.77 AUD	0.23%	52.93 %	0	0.00 AUD	16	1,610,651.75 AUD	1	169,988.02 AUD	5	784,470.31 AUD	12	996,169.46 AUD	15	1,665,393.48 AUD	2	115,246.29 AUD		
140,000.00 - 150,000.00	13	0.06%	2,046,542.27 AUD	0.27%	44.61 %	0	0.00 AUD	12	2,040,324.17 AUD	1	6,217.10 AUD	10	1,934,755.57 AUD	3	121,805.70 AUD	12	2,140,204.17 AUD	1	6,217.10 AUD		
150,000.00 - 160,000.00	8	0.46%	15,518,714.09 AUD	2.04%	63.36 %	0	0.00 AUD	87	14,230,011.86 AUD	11	1,388,762.25 AUD	54	10,862,626.97 AUD	44	4,756,147.12 AUD	80	10,060,790.55 AUD	18	2,557,963.54 AUD		
	22,138	100.00%	768,059,845.37 AUD	100.00%	41.90 %	5	55,895.81 AUD	11,127	485,635,218.47 AUD	11,008	388,368,731.08 AUD	5,488	327,687,593.77 AUD	16,652	438,372,251.69 AUD	11,936	543,358,964.62 AUD	8,212	222,761,486.75 AUD		
Statistics: Down Payment																					
Minimum Distribution by Down Payment																					
Maximum Distribution by Down Payment																					
Weighted Average Distribution by Down Payment																					
Payments/Customer's that made a Down Payment																					
Weighted Average Distribution by Down Payment																					

Distribution by Payment Type

Distribution by Payment Type	Total Portfolio				Product Type												Vehicle Status			
	Distribution by Payment Type				Hire Purchase		Chattel Mortgage		Consumer Loan		Balloon		Balloon		No Balloon		New		Used	
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Direct Debit	22,138	96.18%	740,992,953.89 AUD	96.88%	5	55,895.81 AUD	10,610	467,142,085.09 AUD	10,677	273,394,972.30 AUD	5,213	315,158,492.33 AUD	16,079	425,434,461.47 AUD	13,458	528,259,541.89 AUD	7,834	212,333,411.91 AUD		
Other	846	3.82%	25,466,891.97 AUD	3.12%	0	0.00 AUD	117	16,493,133.39 AUD	309	6,873,759.19 AUD	273	12,529,101.44 AUD	573	12,337,790.13 AUD	486	15,098,822.73 AUD	378	10,388,068.84 AUD		
	22,984	100.00%	766,059,845.37 AUD	100.00%	5	55,895.81 AUD	11,127	483,635,218.47 AUD	11,008	388,368,731.08 AUD	5,486	327,687,593.77 AUD	16,652	438,372,251.69 AUD	13,936	543,358,964.62 AUD	8,212	222,761,486.75 AUD		

Distribution of Contracts and Vehicles per Borrower

Number of Contracts Per Borrower	Number of Customers	Percentage of Customers	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
1	25,928	99.13%	21,768	98.06%	902,100,781.53 AUD	97.98%
2	215	0.82%	387	1.74%	17,100,816.23 AUD	1.86%
3	10	0.04%	30	0.14%	1,015,908.12 AUD	0.11%
4	2	0.01%	8	0.04%	211,323.12 AUD	0.02%
5	1	0.00%	5	0.02%	261,939.60 AUD	0.03%
6 - 10	-	0.00%	-	0.00%	0	0.00%
> 10	-	0.00%	-	0.00%	0	0.00%
Total	26,156	100.00%	22,198	100.00%	920,690,768.60 AUD	100.00%

Top 20 Borrower

Ranking	Outstanding Discounted Receivable Balance	Percentage of Overall Balance	Number of Contracts
1	682,803.03 AUD	0.08913 %	1
2	682,803.03 AUD	0.08913 %	1
3	635,784.71 AUD	0.08299 %	1
4	585,655.24 AUD	0.07645 %	1
5	574,350.72 AUD	0.07497 %	1
6	503,223.21 AUD	0.06569 %	1
7	493,902.68 AUD	0.06447 %	1
8	493,902.68 AUD	0.06447 %	1
9	460,153.17 AUD	0.06007 %	1
10	460,153.17 AUD	0.06007 %	1
11	448,316.07 AUD	0.05852 %	1
12	440,720.88 AUD	0.05753 %	1
13	440,720.88 AUD	0.05753 %	1
14	409,807.55 AUD	0.05350 %	1
15	409,807.55 AUD	0.05350 %	1
16	397,240.17 AUD	0.05185 %	1
17	397,240.17 AUD	0.05185 %	1
18	379,341.08 AUD	0.04952 %	1
19	379,341.08 AUD	0.04952 %	1
20	378,366.37 AUD	0.04939 %	1
	9,653,633.44 AUD	1.26017 %	20

Distribution by Discounted Receivables Balance

Distribution by Discounted Receivables Balance	Total Portfolio				Product Type						Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10.000.00	3,606	16.56 %	19,436,616.09 AUD	2.94 %	2	7,177.27 AUD	1,796	7,103,763.46 AUD	2,368	12,324,679.77 AUD	187	766,152.12 AUD	3,478	16,667,463.88 AUD	1,830	9,761,393.54 AUD	1,836	9,674,222.46 AUD
10.000.00 - 20.000.00	4,502	20.34 %	67,947,325.95 AUD	8.87 %	3	48,718.54 AUD	1,783	26,997,426.68 AUD	2,716	40,801,780.73 AUD	440	6,829,223.53 AUD	4,062	61,118,702.42 AUD	2,374	35,837,685.85 AUD	2,128	32,110,240.07 AUD
20.000.00 - 30.000.00	4,396	19.87 %	108,492,824.25 AUD	14.16 %	0	0.00 AUD	1,908	47,819,543.35 AUD	2,447	60,673,280.90 AUD	743	18,772,061.88 AUD	3,612	89,720,762.37 AUD	2,584	64,861,734.32 AUD	1,771	43,631,989.83 AUD
30.000.00 - 40.000.00	3,171	14.32 %	110,075,579.77 AUD	14.37 %	0	0.00 AUD	1,614	56,210,244.01 AUD	1,557	53,865,365.26 AUD	847	29,586,247.03 AUD	2,324	60,487,332.24 AUD	2,187	70,007,364.46 AUD	984	34,068,214.62 AUD
40.000.00 - 50.000.00	2,166	9.78 %	96,377,702.67 AUD	12.58 %	0	0.00 AUD	1,262	56,139,073.77 AUD	904	40,238,628.90 AUD	771	34,432,248.43 AUD	1,395	61,946,454.24 AUD	1,598	71,067,265.61 AUD	568	25,310,437.02 AUD
50.000.00 - 60.000.00	1,406	6.35 %	76,877,540.77 AUD	10.04 %	0	0.00 AUD	939	51,519,088.92 AUD	467	25,398,461.85 AUD	632	34,796,475.64 AUD	774	42,082,065.13 AUD	1,107	60,526,218.54 AUD	299	16,352,302.21 AUD
60.000.00 - 70.000.00	869	3.93 %	56,262,326.96 AUD	7.34 %	0	0.00 AUD	632	40,998,381.39 AUD	237	15,373,905.59 AUD	429	27,857,181.37 AUD	440	28,466,145.59 AUD	696	45,017,281.19 AUD	173	11,244,445.77 AUD
70.000.00 - 80.000.00	542	2.45 %	40,326,191.25 AUD	5.54 %	0	0.00 AUD	436	30,476,841.00 AUD	106	7,847,350.14 AUD	316	23,538,803.68 AUD	226	16,787,387.57 AUD	424	31,545,161.57 AUD	118	8,780,274.48 AUD
80.000.00 - 90.000.00	328	1.48 %	27,849,301.15 AUD	3.64 %	0	0.00 AUD	253	21,520,229.04 AUD	75	6,320,072.11 AUD	220	18,697,290.69 AUD	108	9,152,010.46 AUD	237	20,120,417.97 AUD	91	7,728,883.18 AUD
90.000.00 - 100.000.00	219	0.99 %	20,732,433.92 AUD	2.71 %	0	0.00 AUD	181	17,136,862.00 AUD	38	3,056,571.52 AUD	154	14,585,025.14 AUD	85	6,147,408.78 AUD	157	14,876,703.18 AUD	62	5,853,750.74 AUD
100.000.00 - 110.000.00	158	0.71 %	16,524,018.66 AUD	2.16 %	0	0.00 AUD	138	14,426,495.68 AUD	20	2,086,502.78 AUD	126	13,962,415.98 AUD	33	3,461,603.58 AUD	123	12,857,797.51 AUD	35	3,656,221.15 AUD
110.000.00 - 120.000.00	137	0.62 %	15,710,567.47 AUD	2.05 %	0	0.00 AUD	117	13,428,824.98 AUD	20	2,281,742.48 AUD	104	11,824,616.24 AUD	33	3,785,951.23 AUD	108	12,378,254.29 AUD	29	3,332,313.18 AUD
120.000.00 - 130.000.00	114	0.51 %	14,214,743.64 AUD	1.86 %	0	0.00 AUD	106	13,225,553.45 AUD	8	989,190.18 AUD	89	10,606,161.13 AUD	29	3,608,582.51 AUD	95	11,803,648.16 AUD	19	2,351,066.48 AUD
130.000.00 - 140.000.00	81	0.37 %	10,903,661.89 AUD	1.42 %	0	0.00 AUD	76	10,120,754.39 AUD	5	672,587.60 AUD	64	6,612,732.63 AUD	17	2,290,929.36 AUD	64	6,616,276.63 AUD	17	2,287,385.36 AUD
140.000.00 - 150.000.00	62	0.28 %	8,983,694.73 AUD	1.17 %	0	0.00 AUD	54	7,823,017.61 AUD	8	1,160,677.12 AUD	53	7,677,295.57 AUD	9	1,306,401.16 AUD	56	8,122,900.17 AUD	6	860,794.56 AUD
> 150.000.00	383	1.64 %	75,345,716.69 AUD	9.84 %	0	0.00 AUD	333	66,578,158.55 AUD	30	6,767,558.14 AUD	316	65,940,665.61 AUD	47	9,406,051.08 AUD	286	59,895,306.55 AUD	77	15,449,810.14 AUD
Total	22,123	100.00 %	766,059,646.37 AUD	100.00 %	5	62,985.81 AUD	11,121	408662,145.1	1,090	260,988,731.1	548	32,767,793.8	1802	438,722,81.6	1392	613,583,664.5	622	222,748,481.2

Balance - Discounted Receivables Balance	
Minimum Distribution by Discounted Receivables Balance	0.00 AUD
Maximum Distribution by Discounted Receivables Balance	682,803.03 AUD
Average Distribution by Discounted Receivables Balance	34,603.84 AUD

Distribution by Original Balance

Distribution by Original Balance	Total Portfolio				Product Type						Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
0.00 - 10.000.00	122	0.55 %	573,569.36 AUD	0.07 %	0	0.00 AUD	58	300,835.67 AUD	64	272,733.68 AUD	3	16,328.78 AUD	119	557,240.58 AUD	12	41,349.20 AUD	110	532,220.16 AUD
10.000.00 - 20.000.00	1,863	8.51 %	16,859,838.99 AUD	2.20 %	0	0.00 AUD	688	6,411,723.20 AUD	1,195	10,447,115.79 AUD	43	387,589.47 AUD	1,840	16,471,239.52 AUD	570	4,880,673.41 AUD	1,313	11,978,165.58 AUD
20.000.00 - 30.000.00	4,182	18.66 %	62,321,763.89 AUD	8.14 %	1	664.78 AUD	1,473	22,995,321.46 AUD	2,658	39,394,717.37 AUD	294	4,701,187.53 AUD	3,838	57,618,576.07 AUD	1,907	27,696,793.52 AUD	2,225	34,825,004.98 AUD
30.000.00 - 40.000.00	4,502	20.34 %	96,989,527.94 AUD	12.65 %	1	13,730.31 AUD	1,774	36,796,188.88 AUD	2,727	57,179,608.78 AUD	637	15,772,965.89 AUD	3,866	81,216,542.05 AUD	2,842	60,676,528.99 AUD	1,660	36,309,999.94 AUD
40.000.00 - 50.000.00	3,636	16.97 %	103,370,218.82 AUD	13.49 %	1	17,402.04 AUD	1,712	53,981,120.70 AUD	1,823	53,371,694.08 AUD	809	25,982,977.52 AUD	2,727	77,387,239.30 AUD	2,470	72,599,102.15 AUD	1,066	30,771,114.67 AUD
50.000.00 - 60.000.00	2,576	11.64 %	94,488,774.70 AUD	12.33 %	2	24,098.68 AUD	1,449	54,481,772.02 AUD	1,125	39,962,904.00 AUD	794	31,621,326.63 AUD	1,782	62,847,448.07 AUD	1,913	70,765,016.64 AUD	663	24,203,758.90 AUD
60.000.00 - 70.000.00	1,702	7.69 %	76,054,460.68 AUD	9.92 %	0	0.00 AUD	1,049	47,860,221.92 AUD	653	26,154,229.16 AUD	657	30,962,726.70 AUD	1,046	46,061,723.98 AUD	1,343	60,252,393.51 AUD	359	15,615,511.36 AUD
70.000.00 - 80.000.00	1,089	4.92 %	58,471,210.05 AUD	7.63 %	0	0.00 AUD	754	41,400,731.47 AUD	335	17,070,478.58 AUD	494	28,128,861.33 AUD	595	30,342,318.72 AUD	868	46,765,579.00 AUD	221	11,705,631.06 AUD
80.000.00 - 90.000.00	614	2.77 %	37,784,589.49 AUD	4.93 %	0	0.00 AUD	467	26,760,244.59 AUD	147	9,004,344.90 AUD	338	21,887,334.60 AUD	276	15,927,264.89 AUD	464	28,479,189.57 AUD	150	9,306,399.92 AUD
90.000.00 - 100.000.00	419	1.89 %	29,622,904.62 AUD	3.87 %	0	0.00 AUD	332	23,574,135.10 AUD	87	6,048,768.92 AUD	251	18,296,188.72 AUD	168	11,324,715.30 AUD	308	21,736,800.36 AUD	111	7,886,673.06 AUD
100.000.00 - 110.000.00	392	1.77 %	30,626,390.43 AUD	3.98 %	0	0.00 AUD	334	25,814,660.00 AUD	58	4,711,740.43 AUD	257	20,787,987.13 AUD	135	9,768,403.30 AUD	292	22,533,065.20 AUD	100	7,993,325.23 AUD
110.000.00 - 120.000.00	157	0.71 %	13,517,424.96 AUD	1.76 %	0	0.00 AUD	127	11,025,693.29 AUD	30	2,491,731.67 AUD	119	10,560,226.16 AUD	38	2,957,198.80 AUD	126	10,566,541.27 AUD	31	2,960,883.59 AUD
120.000.00 - 130.000.00	167	0.76 %	16,144,596.76 AUD	2.11 %	0	0.00 AUD	140	13,677,803.89 AUD	77	2,487,262.87 AUD	117	11,566,480.53 AUD	90	4,579,166.23 AUD	128	12,417,763.84 AUD	38	3,726,793.70 AUD
130.000.00 - 140.000.00	116	0.52 %	11,842,271.75 AUD	1.55 %	0	0.00 AUD	99	10,127,744.60 AUD	17	1,714,527.12 AUD	87	9,087,644.34 AUD	29	2,754,627.41 AUD	96	8,874,901.50 AUD	20	1,967,370.72 AUD
140.000.00 - 150.000.00	128	0.58 %	14,163,924.65 AUD	1.85 %	0	0.00 AUD	115	12,798,206.82 AUD	13	1,365,717.83 AUD	94	10,737,294.54 AUD	34	3,426,670.11 AUD	95	10,589,856.60 AUD	33	3,574,068.05 AUD
> 150.000.00	609	2.72 %	103,389,433.17 AUD	13.50 %	0	0.00 AUD	556	94,648,225.27 AUD	47	8,741,105.90 AUD	492	87,238,533.90 AUD	111	16,130,897.27 AUD	436	82,979,169.23 AUD	112	19,410,362.84 AUD
Total	22,119	100.00 %	766,059,646.37 AUD	100.00 %	5	55,895.81 AUD	11,117	466,652,114.5	1,090	260,988,731.1	548	32,767,793.8	1802	438,722,81.6	1392	613,583,664.5	622	222,748,481.2

Balance - Original Balance	
Minimum Distribution by Original Balance	3,937.50 AUD
Maximum Distribution by Original Balance	720,621.01 AUD
Weighted Average Distribution by Original Balance	85,571.62 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	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
3.00% - 2.00%	124	0.56 %	2,265,669.61 AUD	0.30 %	0	0.00 AUD	54	1,463,732.95 AUD	70	801,936.66 AUD	47	1,469,996.12 AUD	77	795,674.49 AUD	122	2,226,863.16 AUD	2	38,806.45 AUD
2.00% - 3.00%	194	0.88 %	5,993,079.82 AUD	0.73 %	0	0.00 AUD	117	4,112,504.27 AUD	77	1,480,375.55 AUD	85	3,889,476.67 AUD	109	1,703,601.15 AUD	191	5,438,605.11 AUD	3	124,474.71 AUD
3.00% - 4.00%	479	2.16 %	14,161,136.70 AUD	1.85 %	0	0.00 AUD	461	13,381,300.53 AUD	28	779,836.17 AUD	231	10,149,261.43 AUD	248	4,031,865.27 AUD	414	12,273,361.18 AUD	66	1,887,775.52 AUD
4.00% - 5.00%	687	3.10 %	20,576,409.84 AUD	2.69 %	0	0.00 AUD	521	17,247,173.89 AUD	166	3,329,235.95 AUD	286	13,621,591.50 AUD	401	6,954,818.34 AUD	522	15,899,570.74 AUD	165	4,676,839.10 AUD
5.00% - 6.00%	1,256	5.67 %	34,731,304.07 AUD	4.53 %	1	17,586.19 AUD	665	22,841,071.52 AUD	590	11,872,646.36 AUD	445	19,538,008.76 AUD	811	15,193,295.31 AUD	989	28,806,543.81 AUD	267	5,924,760.26 AUD
6.00% - 7.00%	2,534	11.45 %	79,003,307.65 AUD	10.31 %	2	31,132.35 AUD	1,135	51,823,863.16 AUD	1,397	27,150,312.14 AUD	725	29,568,331.32 AUD	1,809	39,444,976.33 AUD	1,990	69,096,716.29 AUD	544	9,904,591.36 AUD
7.00% - 8.00%	4,475	20.21 %	169,659,146.58 AUD	22.02 %	1	6,512.49 AUD	2,250	114,662,504.98 AUD	2,224	54,000,129.11 AUD	1,250	81,478,863.62 AUD	3,225	87,180,282.96 AUD	3,403	144,116,338.85 AUD	1,072	24,542,807.73 AUD
8.00% - 9.00%	4,143	18.71 %	142,803,467.92 AUD	18.64 %	1	664.78 AUD	2,148	96,162,635.32 AUD	1,994	46,640,167.82 AUD	960	64,237,573.76 AUD	3,179	78,565,894.16 AUD	2,088	85,600,129.77 AUD	2,055	57,203,338.15 AUD
9.00% - 10.00%	2,584	11.72 %	99,098,578.73 AUD	12.94 %	0	0.00 AUD	1,461	67,365,523.12 AUD	1,133	31,733,055.61 AUD	655	46,378,429.32 AUD	1,939	53,720,149.41 AUD	1,453	67,317,328.44 AUD	1,141	31,761,250.29 AUD
10.00% - 11.00%	1,822	8.68 %	65,252,701.78 AUD	8.52 %	0	0.00 AUD	658	27,438,809.55 AUD	1,264	37,793,862.23 AUD	312	18,410,418.63 AUD	1,610	46,822,293.15 AUD	1,076	41,568,686.95 AUD	846	23,724,014.93 AUD
11.00% - 12.00%	1,627	7.35 %	57,642,163.14 AUD	7.52 %	0	0.00 AUD	516	22,801,097.35 AUD	1,111	34,841,065.79 AUD	217	13,417,987.31 AUD	1,410	44,224,175.83 AUD	856	34,522,079.53 AUD	771	23,120,083.61 AUD
12.00% - 13.00%	1,296	5.85 %	46,696,377.48 AUD	6.10 %	0	0.00 AUD	693	27,208,100.53 AUD	603	19,488,276.95 AUD	175	10,373,576.16 AUD	1,121	36,322,801.32 AUD	599	26,356,262.54 AUD	697	20,340,094.94 AUD
13.00% - 14.00%	652	2.95 %	24,285,523.13 AUD	3.18 %	0	0.00 AUD	395	16,515,465.13 AUD	257	7,810,036.00 AUD	89	5,525,376.14 AUD	563	18,980,142.99 AUD	196	6,957,567.26 AUD	456	15,427,533.95 AUD
14.00% - 15.00%	132	0.60 %	4,329,911.88 AUD	0.57 %	0	0.00 AUD	61	2,531,861.72 AUD	71	1,798,048.96 AUD	9	638,680.03 AUD	123	3,651,231.65 AUD	22	972,582.21 AUD	110	3,257,323.47 AUD
15.00% - 16.00%	21	0.09 %	774,961.26 AUD	0.10 %	0	0.00 AUD	2	91,554.45 AUD	19	683,406.81 AUD	0	0.00 AUD	21	774,961.26 AUD	3	137,180.88 AUD	18	637,780.38 AUD
> 0.00%	2	0.01 %	106,107.98 AUD	0.01 %	0	0.00 AUD	0	0.00 AUD	2	106,107.98 AUD	0	0.00 AUD	2	106,107.98 AUD	2	106,107.98 AUD	0	0.00 AUD
0.00%	0	0.00 %	0.00 AUD	0.00 %	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
0.00% - 1.00%	0	0.00 %	0.00 AUD	0.00 %	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD	0	0.00 AUD
Total	22,138	100.00 %	766,659,845.37 AUD	100.00 %	5	55,895.81 AUD	11,127	485,635,216.47 AUD	11,005	280,368,731.09 AUD	5,485	327,687,593.77 AUD	16,652	438,372,251.60 AUD	13,926	543,358,364.62 AUD	8,212	222,701,480.75 AUD
Statistics Interest Rate Paid by Obligor																		
Minimum Interest Rate Paid by Obligor				1.40 %														
Maximum Interest Rate Paid by Obligor				17.68 %														
Weighted Average Interest Rate Paid by Obligor				8.77 %														

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	New Purchase		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New	
					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	8	0.09%	0.09 AUD	0.09%	0	0.00 AUD	0	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	0	0.00 AUD
12 - 23	211	0.99%	2,977,294.55 AUD	0.39%	0	0.00 AUD	146	2,261,518.39 AUD	65	715,776.16 AUD	26	1,148,335.40 AUD	185	1,828,995.15 AUD	69	1,378,878.12 AUD
24 - 35	629	2.84%	11,567,178.99 AUD	1.52%	0	0.00 AUD	412	8,924,922.47 AUD	217	2,642,256.52 AUD	51	2,820,385.17 AUD	578	8,746,793.82 AUD	156	4,294,880.10 AUD
36 - 47	2,033	9.13%	55,149,558.91 AUD	7.20%	0	0.00 AUD	1,206	40,373,777.26 AUD	827	14,776,281.65 AUD	329	19,111,184.01 AUD	1,708	36,018,174.90 AUD	1,146	38,987,189.44 AUD
48 - 59	2,239	9.98%	72,129,410.82 AUD	9.42%	1	664.78 AUD	1,366	51,953,181.08 AUD	842	18,172,144.96 AUD	537	30,652,299.70 AUD	1,672	41,556,111.17 AUD	1,506	55,533,793.77 AUD
60 - 71	14,890	67.26%	568,773,113.09 AUD	74.38%	4	55,231.03 AUD	7,997	380,121,919.27 AUD	6,889	189,596,162.70 AUD	4,542	273,977,389.49 AUD	10,348	295,795,923.51 AUD	9,682	407,339,026.14 AUD
>71	2,146	9.76%	54,466,089.19 AUD	7.13%	0	0.00 AUD	0	0.00 AUD	2,166	54,466,089.19 AUD	5	0.00 AUD	2,161	54,466,089.19 AUD	1,368	35,824,028.05 AUD
Total	22,113	100.00%	768,059,843.37 AUD	100.00%	5	55,095.81 AUD	11,127	485,635,218.47 AUD	11,096	438,747,919.49 AUD	5,489	327,687,581.17 AUD	16,632	438,372,261.89 AUD	13,501	543,558,924.62 AUD
Statistics - Original Term (Months)																
Minimum Distribution by Original Term (Months)				12												
Maximum Distribution by Original Term (Months)				84												
Weighted Average Distribution by Original Term (Months)				59.34												

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	New Purchase		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New	
					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	2,709	12.23%	267,520,497.40 AUD	3.49%	3	24,763.46 AUD	1,593	15,416,062.06 AUD	1,413	8,293,127.88 AUD	717	16,546,119.20 AUD	2,052	10,185,841.20 AUD	1,598	15,560,057.65 AUD
12 - 23	3,689	16.69%	70,713,279.32 AUD	9.23%	2	31,132.32 AUD	1,941	45,445,779.27 AUD	1,946	24,254,162.30 AUD	702	29,789,626.51 AUD	2,987	40,921,653.41 AUD	2,181	47,532,856.45 AUD
24 - 35	4,907	22.17%	154,590,660.45 AUD	20.18%	0	0.00 AUD	2,638	104,641,650.50 AUD	2,269	49,948,499.95 AUD	1,211	67,236,112.28 AUD	3,096	87,353,948.17 AUD	2,961	103,747,076.19 AUD
36 - 47	4,954	22.42%	237,794,646.24 AUD	29.42%	0	0.00 AUD	2,600	141,178,650.55 AUD	2,354	76,556,085.69 AUD	1,417	98,925,546.99 AUD	3,547	118,809,099.25 AUD	3,229	151,446,698.26 AUD
48 - 59	5,119	23.12%	266,165,270.98 AUD	34.76%	0	0.00 AUD	2,605	174,622,960.05 AUD	2,424	81,242,294.69 AUD	1,429	115,188,194.79 AUD	3,680	151,007,076.19 AUD	3,518	201,457,767.57 AUD
60 - 71	389	1.76%	16,326,605.15 AUD	2.13%	0	0.00 AUD	0	0.00 AUD	389	16,326,605.15 AUD	-	0.00 AUD	389	16,326,605.15 AUD	244	10,622,505.67 AUD
>71	301	1.36%	13,768,025.23 AUD	1.80%	0	0.00 AUD	0	0.00 AUD	301	13,768,025.23 AUD	-	0.00 AUD	301	13,768,025.23 AUD	195	9,772,010.68 AUD
Total	22,113	100.00%	768,059,843.37 AUD	100.00%	5	55,095.81 AUD	11,127	485,635,218.47 AUD	11,096	438,747,919.49 AUD	5,489	327,687,581.17 AUD	16,632	438,372,261.89 AUD	13,501	543,558,924.62 AUD
Statistics - Remaining Term (Months)																
Minimum Distribution by Remaining Term (Months)				1												
Maximum Distribution by Remaining Term (Months)				82												
Weighted Average Distribution by Remaining Term (Months)				40.95												

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	New Purchase		Chattel Mortgage		Consumer Loan		Balloon		No Balloon		New	
					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	6,796	30.69%	324,381,957.97 AUD	42.34%	0	0.00 AUD	3,995	222,820,925.70 AUD	2,791	101,961,002.27 AUD	1,693	132,618,210.77 AUD	5,093	191,763,717.20 AUD	4,366	241,705,030.37 AUD
12 - 23	6,005	27.13%	245,146,541.99 AUD	32.03%	0	0.00 AUD	2,962	147,681,186.05 AUD	1,043	87,663,779.09 AUD	1,488	103,797,232.99 AUD	4,507	141,548,329.10 AUD	3,747	170,312,226.69 AUD
24 - 35	4,256	19.22%	126,038,227.12 AUD	16.49%	0	0.00 AUD	2,158	76,797,789.06 AUD	2,098	47,240,476.06 AUD	1,120	99,589,499.65 AUD	3,136	66,448,727.47 AUD	2,531	81,395,389.18 AUD
36 - 47	2,423	10.94%	44,155,438.03 AUD	5.76%	3	31,797.13 AUD	1,165	25,052,385.89 AUD	1,255	19,071,256.01 AUD	587	19,886,603.01 AUD	1,836	24,268,836.02 AUD	1,570	30,954,444.11 AUD
48 - 59	1,831	8.27%	19,881,789.59 AUD	2.59%	2	24,098.69 AUD	754	10,206,052.14 AUD	1,075	9,583,628.73 AUD	454	20,626,863.19 AUD	1,217	9,246,098.37 AUD	1,155	14,568,650.97 AUD
60 - 71	552	2.49%	5,140,761.87 AUD	0.67%	0	0.00 AUD	93	976,679.68 AUD	459	4,163,621.39 AUD	129	1,160,195.17 AUD	423	3,980,954.90 AUD	368	3,606,858.54 AUD
>71	285	1.29%	1,115,199.54 AUD	0.15%	0	0.00 AUD	0	0.00 AUD	285	1,115,199.54 AUD	5	0.00 AUD	280	1,115,199.54 AUD	189	813,754.77 AUD
> 89	0	0.00%	0.00 AUD	0.00%	0	0.00 AUD	0	0.00 AUD	-	0.00 AUD	-	0.00 AUD	-	0.00 AUD	0	0.00 AUD
Total	22,113	100.00%	768,059,843.37 AUD	100.00%	5	55,095.81 AUD	11,127	485,635,218.47 AUD	11,096	438,747,919.49 AUD	5,489	327,687,581.17 AUD	16,632	438,372,261.89 AUD	13,501	543,558,924.62 AUD
Statistics - Seasoning (Months)																
Minimum Distribution by Seasoning (Months)				1												
Maximum Distribution by Seasoning (Months)				84												
Weighted Average Distribution by Seasoning (Months)				17.29												

Product Type

Product Type	Total Portfolio				Balloon				Vehicle Status			
					Balloon		No Balloon		New		Used	
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
Chattel Mortgage	11,127	50.26%	485,635,218.47 AUD	63.39%	4,121	268,078,005.52 AUD	7,006	217,557,212.95 AUD	7,161	352,443,785.06 AUD	3,966	133,191,433.41 AUD
Consumer Loan	11,006	49.72%	280,368,731.09 AUD	36.60%	1,364	59,592,002.06 AUD	9,642	220,776,729.03 AUD	6,763	190,890,480.88 AUD	4,243	89,478,250.21 AUD
Hire Purchase	5	0.02%	55,895.81 AUD	0.01%	1	17,586.19 AUD	4	38,309.62 AUD	2	24,098.68 AUD	3	31,797.13 AUD
Total	22,138	100.00%	766,059,845.37 AUD	100.00%	5,486	327,687,593.77 AUD	16,652	438,372,251.60 AUD	13,926	543,358,364.62 AUD	8,212	222,701,480.75 AUD

Type of Car

Type of Car	Total Portfolio				Customer Type					
					Hire Purchase		Chattel Mortgage		Consumer Loan	
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance	Number of Contracts	Outstanding Discounted Receivables Balance
New	13,926	62.91%	543,358,364.62 AUD	70.93%	2	24,098.68 AUD	7,161	352,443,785.06 AUD	6,763	190,890,480.88 AUD
Used	8,212	37.09%	222,701,480.75 AUD	29.07%	3	31,797.13 AUD	3,966	133,191,433.41 AUD	4,243	89,478,250.21 AUD
Total	22,138	100.00%	766,059,845.37 AUD	100.00%	5	55,895.81 AUD	11,127	485,635,218.47 AUD	11,006	280,368,731.09 AUD

Balloon Type

Balloon Type	Total Portfolio			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance
Balloon	5,442	24.58%	327,770,691.88 AUD	42.79%
No Balloon	16,696	75.42%	438,289,153.49 AUD	57.21%
Total	22,138	100.00%	766,059,845.37 AUD	100.00%

Business Segment	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	2101	2102	2103	2104	2105	2106	2107	2108	2109	2110	2111	2112	2113	2114	2115	2116	2117	2118	2119	2120	2121	2122	2123	2124	2125	2126	2127	2128	2129	2130	2131	2132	2133	2134	2135	2136	2137	2138	2139	2140	2141	2142	2143	2144	2145	2146	2147	2148	2149	2150	2151	2152	2153	2154	2155	2156	2157	2158	2159	2160	2161	2162	2163	2164	2165	2166	2167	2168	2169	2170	2171	2172	2173	2174	2175	2176	2177	2178	2179	2180	2181	2182	2183	2184	2185	2186	2187	2188	2189	2190	2191	2192	2193	2194	2195	2196	2197	2198	2199	2200	2201	2202	2203	2204	2205	2206	2207	2208	2209	2210	2211	2212	2213	2214	2215	2216	2217	2218	2219	2220	2221	2222	2223	2224	2225	2226	2227	2228	2229	2230	2231	2232	2233	2234	2235	2236	2237	2238	2239	2240	2241	2242	2243	2244	2245	2246	2247	2248	2249	2250	2251	2252	2253	2254	2255	2256	2257	2258	2259	2260	2261	2262	2263	2264	2265	2266	2267	2268	2269	2270	2271	2272	2273	2274	2275	2276	2277	2278	2279	2280	2281	2282	2283	2284	2285	2286	2287	2288	2289	2290	2291	2292	2293	2294	2295	2296	2297	2298	2299	2300	2301	2302	2303	2304	2305	2306	2307	2308	2309	2310	2311	2312	2313	2314	2315	2316	2317	2318	2319	2320	2321	2322	2323	2324	2325	2326	2327	2328	2329	2330	2331	2332	2333	2334	2335	2336	2337	2338	2339	2340	2341	2342	2343	2344	2345	2346	2347	2348	2349	2350	2351	2352	2353	2354	2355	2356	2357	2358	2359	2360	2361	2362	2363	2364	2365	2366	2367	2368	2369	2370	2371	2372	2373	2374	2375	2376	2377	2378	2379	2380	2381	2382	2383	2384	2385	2386	2387	2388	2389	2390	2391	2392	2393	2394	2395	2396	2397	2398	2399	2400	2401	2402	2403	2404	2405	2406	2407	2408	2409	2410	2411	2412	2413	2414	2415	2416	2417	2418	2419	2420	2421	2422	2423	2424	2425	2426	2427	2428	2429	2430	2431	2432	2433	2434	2435	2436	2437	2438	2439	2440	2441	2442	2443	2444	2445	2446	2447
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		Total Portfolio				NEW		Product Type		Consumer Loans		Business		Business		Business		Vehicle Sales			
		Number of Contracts	Percentage of Contracts	Number of Disbursements	Percentage of Disbursements	Number of Contracts	Number of Disbursements	Number of Contracts	Number of Disbursements	Number of Contracts	Number of Disbursements	Number of Contracts	Number of Disbursements	Number of Contracts	Number of Disbursements	Number of Contracts	Number of Disbursements	New	Used		
Male		19	0.00%	526,097.41 A	0.07%	11	400,612.64 A	8	122,464.44 A	8	326,730.70 A	13	193,376.39 A	13	409,264.46 A	6	13,830.82 A				
Alaska	57	0.00%	1,470,514.34 A	0.12%	19	796,461.17 A	19	796,461.17 A	19	796,461.17 A	17	1,776,392.32 A	69	1,442,541.28 A	18	2,142,541.28 A	18	2,142,541.28 A			
Alma	8	0.04%	266,713.83 A	0.02%	0	0.00 A	0	0.00 A	2	956,262.40 A	2	226,524.88 A	6	37,189.25 A	7	115,541.50 A	4	113,313.33 A			
Alan Martin	9	0.04%	1,938.37 A	0.00%	7	1,558,170.00 A	8	1,892,123.15 A	1	46,227.30 A	5	1,313,349.20 A	20	1,313,349.20 A	20	1,313,349.20 A	4	620,828.23 A			
BMW	261	0.13%	1,587,065.66 A	0.16%	188	1,572,327.56 A	82	1,386,87.46 A	127	7,888,046.43 A	107	6,048,038.44 A	17	2,612,744.44 A	107	7,446,038.44 A	107	7,446,038.44 A			
BVD	18	0.07%	589,072.71 A	0.00%	18	589,072.71 A	0	0.00 A	2	47,762.76 A	14	418,669.96 A	6	1,000,000.00 A	16	589,072.71 A	0	0.00 A			
Chrysler	46	0.18%	1,338,033.03 A	0.13%	9	229,872.17 A	11	595,157.57 A	38	1,008,126.14 A	38	1,008,126.14 A	36	1,008,126.14 A	36	1,008,126.14 A	15	1,008,126.14 A			
Chrysler	13	0.24%	1,431,475.48 A	0.16%	0	0.00 A	4	425,477.14 A	6	1,572,534.48 A	6	1,023,941.46 A	6	1,023,941.46 A	6	1,023,941.46 A	6	1,023,941.46 A			
Crysler	4	0.02%	37,643.85 A	0.00%	0	0.00 A	4	37,643.85 A	1	0.00 A	3	37,643.85 A	0	0.00 A	4	37,643.85 A	0	0.00 A			
Crown	1	0.00%	53,174.61 A	0.00%	1	27,865.49 A	0	0.00 A	0	25,099.89 A	0	0.00 A	0	0.00 A	1	53,174.61 A	1	53,174.61 A			
Chrysler	51	0.22%	1,431,717.03 A	0.22%	0	0.00 A	11	439,121.70 A	40	1,277,062.02 A	21	777,500.54 A	30	930,592.00 A	47	1,586,698.99 A	4	1,586,698.99 A			
Dodge	178	0.08%	14,461,303.05 A	0.19%	150	12,618,602.88 A	28	1,843,301.47 A	104	9,900,389.39 A	74	4,471,517.66 A	138	11,670,246.04 A	40	2,786,655.46 A	40	2,786,655.46 A			
Dodge	181	0.09%	1,608,461.83 A	0.00%	18	2,974,461.83 A	7	635,784.17 A	7	2,717,827.83 A	17	2,717,827.83 A	17	2,717,827.83 A	17	2,717,827.83 A	6	1,138,461.83 A			
Ford	18	0.08%	258,051.18 A	0.00%	15	78,209.99 A	13	178,141.41 A	15	105,565.25 A	15	105,565.25 A	15	105,565.25 A	15	105,565.25 A	15	105,565.25 A			
Ford	1,365	0.61%	47,931,487.16 A	0.62%	800	30,425,462.40 A	565	17,505,983.40 A	136	16,598,151.29 A	129	16,598,151.29 A	479	32,500,427.47 A	568	35,044,301.31 A	568	35,044,301.31 A			
Ford	2	0.01%	1,410.00 A	0.00%	0	0.00 A	0	0.00 A	0	0.00 A	1	20,609.71 A	1	20,609.71 A	1	20,609.71 A	1	20,609.71 A			
FPV	1	0.00%	3,391.82 A	0.00%	0	0.00 A	0	0.00 A	0	0.00 A	0	0.00 A	1	3,391.82 A	0	0.00 A	1	3,391.82 A			
Genesis	10	0.05%	538,877.70 A	0.00%	0	0.00 A	0	0.00 A	1	68,527.03 A	9	480,350.67 A	5	344,421.01 A	5	102,466.76 A	5	102,466			

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	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
Australian Capital Territory	684	3.13%	22,822,690.95 AUD	2.87%	0	0.00 AUD	224	10,634,485.68 AUD	470	11,389,115.27 AUD	128	7,880,567.39 AUD	566	14,142,033.56 AUD	330	13,182,892.13 AUD	384	8,839,708.83 AUD
New South Wales	7,644	34.15%	224,974,663.11 AUD	27.19%	2	7,277.27 AUD	4,144	192,095,108.07 AUD	3,466	62,771,377.97 AUD	2,124	121,927,400.86 AUD	5,518	352,056,262.45 AUD	5,083	207,493,020.09 AUD	2,561	77,472,643.23 AUD
Northern Territory	212	0.96%	9,251,954.39 AUD	0.69%	0	0.00 AUD	54	1,905,391.17 AUD	158	3,342,513.22 AUD	13	772,280.86 AUD	199	4,479,623.53 AUD	165	4,365,540.18 AUD	47	886,364.21 AUD
Queensland	4,281	19.23%	137,991,289.98 AUD	18.01%	0	0.00 AUD	2,075	83,036,105.87 AUD	2,186	54,955,184.11 AUD	1,055	57,528,039.57 AUD	3,206	80,463,250.41 AUD	3,039	105,458,957.62 AUD	1,222	32,532,332.36 AUD
South Australia	944	3.93%	30,399,933.19 AUD	4.09%	1	17,096.19 AUD	483	21,826,412.26 AUD	360	6,463,521.94 AUD	244	15,082,711.21 AUD	598	16,215,912.98 AUD	541	23,098,122.03 AUD	393	7,611,429.76 AUD
Tasmania	1,079	4.87%	30,617,432.48 AUD	3.92%	0	0.00 AUD	358	12,713,351.19 AUD	723	17,304,081.49 AUD	130	6,556,095.63 AUD	949	23,461,336.05 AUD	440	14,397,544.64 AUD	639	15,619,588.04 AUD
Victoria	4,584	20.72%	146,712,168.63 AUD	22.02%	2	31,132.36 AUD	2,581	117,636,825.94 AUD	2,001	51,044,209.67 AUD	1,403	84,098,343.40 AUD	3,179	84,613,854.61 AUD	3,073	129,209,495.31 AUD	1,511	39,302,672.70 AUD
Western Australia	2,509	12.16%	85,461,264.16 AUD	11.22%	0	0.00 AUD	1,210	45,771,539.39 AUD	1,410	40,109,725.67 AUD	383	23,841,153.05 AUD	2,437	62,042,112.41 AUD	1,295	45,944,512.62 AUD	1,546	40,239,751.64 AUD
	22,133	102.06%	769,629,646.17 AUD	102.06%	5	95,894.83 AUD	15,137	485,626,218.67 AUD	11,809	289,168,713.99 AUD	5,481	297,687,163.77 AUD	18,162	618,379,251.69 AUD	13,928	543,255,343.63 AUD	9,222	222,761,486.79 AUD

Distribution by extension flag

Distribution by extension flag	Total Portfolio				Product Type						Balloon				Vehicle Status			
	Number of Contracts	Percentage of Contracts	Outstanding Discounted Receivables Balance	Percentage of Balance	Hire Purchase		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	Number of Contracts	Outstanding Discounted Receivables Balance
Current COVID-19 Extension	46	0.23%	1,437,260.95 AUD	0.33%	0	618,463.48 AUD	22	818,797.47 AUD	24	618,463.48 AUD	15	674,404.78 AUD	31	762,866.17 AUD	25	805,142.00 AUD	21	578,118.95 AUD
No Current Extension	22,092	99.79%	764,822,584.42 AUD	99.81%	5	279,750,267.61 AUD	11,105	484,816,421.00 AUD	10,982	279,750,267.61 AUD	5,471	327,013,188.99 AUD	16,621	437,609,395.43 AUD	13,901	542,499,222.62 AUD	8,191	222,123,361.80 AUD
	22,138	100.00%	766,059,845.37 AUD	100.00%	5	280,368,731.09 AUD	11,127	485,635,218.47 AUD	11,006	280,368,731.09 AUD	5,486	327,687,593.77 AUD	16,652	438,372,261.60 AUD	13,926	543,358,364.62 AUD	8,212	222,701,480.75 AUD

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	21,307	96.25%	746,612,059.11 AUD	97.46%
1	512	2.31%	12,500,776.24 AUD	1.63%
2	215	0.97%	4,826,154.30 AUD	0.63%
3	72	0.33%	1,556,930.88 AUD	0.20%
4	25	0.11%	491,119.52 AUD	0.06%
5	6	0.03%	52,511.71 AUD	0.01%
6	1	0.00%	20,293.61 AUD	0.00%
Total	22,138	100.00%	766,059,845.37AUD	100.00%

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