



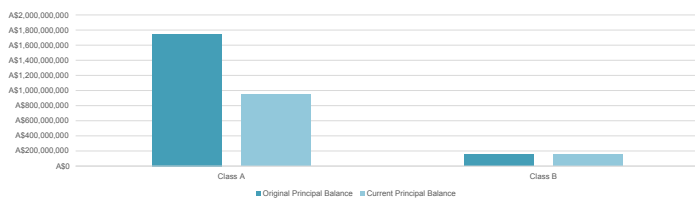
# PUMA Series 2023-1 Trust

## Payment Summary

### in respect of the Interest Period ended 21 October 2025

Previous Monthly Payment Date	22/09/2025
Current Monthly Payment Date	22/10/2025
Days in Monthly Period	30
Collection Period Start Date	01/09/2025
Collection Period End Date	30/09/2025
Days in Collection Period	30
BBSW in respect of this Monthly period	3.5350%

Note Information	Class A	Class B
ISIN	AUJ3FN0082343	AUJ3FN0082350
Original Principal Balance of each class of Note at the time of their issue	A\$1,748,000,000	A\$152,000,000
Amount of principal repaid on each class of Note on this Monthly Payment Date	A\$27,968,000	A\$0
Invested Principal Balance of each class of Note after payments referred to above have been applied	A\$942,172,000	A\$152,000,000
Amount of principal charge offs unreimbursed from this and prior Monthly Payment Dates	A\$0	A\$0
Amount of principal charge offs reimbursed on this Monthly Payment Date	A\$0	A\$0
Stated Principal Balance of each class of Note after payments referred to above have been applied	A\$942,172,000	A\$152,000,000
Note Factor on this Monthly Payment Date	0.539000000	1.000000000
Margin for each class of Note for this Monthly period	1.1500%	
Rate of interest payable on each class of Note in respect of this Monthly period	4.6850%	Not Disclosed
Interest payment due on this Monthly Payment Date	A\$3,735,703	
Subordination of each class of Note at the time of their issue	8.0%	0.0%
Subordination of each class of Note on this Monthly Payment Date	13.9%	0.0%



Principal Distributions	
Available Principal Amount	\$28,933,609.85
Repayment of senior redraw facility principal	(\$250,000.00)
Repayment of Class A note principal	(\$27,968,000.00)
Repayment of Class B note principal	\$0.00
<b>Principal in Collections Account due to Rounding</b>	<b>\$716,609.86</b>

Income Distributions	
Finance Charge Collections	\$5,319,661.24
Interest Rate Swap Receivable	\$0.00
Principal Draw	\$0.00
Liquidity Reserve Draw	\$0.00
Any other amounts received which are in the nature of income	\$0.00
<b>Available Income Amount</b>	<b>\$6,319,661.24</b>
Fees and Expenses	\$481,955.12
Class A note coupon	\$3,735,703.48
Redraw Facility Fee	\$2,781.16
Funding of Liquidity Reserve	\$0.00
Funding of Unreimbursed Principal Draw	\$0.00
Reimbursement of Defaulted Amount	\$0.00
Reimbursement of Charge Offs	\$0.00
Subordinated Redraw Facility Fee	\$0.00
Class B note coupon	\$691,465.89
<b>Distribution to Income Unitholders</b>	<b>\$407,725.59</b>

Redraw Facility	
Redraw Facility Limit as at 30 September 2025	\$4,750,000.00
Redraw Facility Principal at the commencement of this Monthly Payment Date	\$250,000.00
Redraw Facility Principal at the end of this Monthly Payment Date	\$250,000.00
Redraw Facility Principal repaid during the Monthly period	\$0.00
Aggregate Subordinate Funded Further Advance Amounts in relation to the Monthly Payment Date	\$0.00
Rate of interest payable on utilised Redraw Facility in respect of this Monthly period	4.5350%
Rate of interest payable on unutilised Redraw Facility in respect of this Monthly period	0.5000%
Interest paid on utilised Redraw Facility Principal during the Monthly period	\$931.85
Interest paid on Unutilised Redraw Facility Amount during the Monthly period	\$1,849.32

Liquidity Facility	
Liquidity Reserve at the commencement of this Monthly Payment Date	\$14,351,243.48
Liquidity Reserve Draw applied as Available Income Amount	\$0.00
Excess Liquidity Reserve above Required Liquidity Reserve	(\$376,096.65)
Top up of Liquidity Reserve for this Monthly Payment Date	\$0.00
Liquidity Reserve at the end of this Monthly Payment Date	\$13,975,146.82

Extraordinary Expense Reserve	
Extraordinary Expenses Reserve at the commencement of this Monthly Payment Date	\$150,000.00
Increase(decrease) to Extraordinary Expenses Reserve for this Monthly Payment Date	\$0.00
Extraordinary Expenses Reserve at the end of this Monthly Payment Date	\$150,000.00

#### EU Securitisation Regulation, UK Securitisation Regulation and Japanese Risk Retention Rules

It is confirmed that, as at the date of this report:

- Macquarie Bank Limited continues to retain, as an originator, on an ongoing basis, a material net economic interest of not less than 5% in the PUMA Series 2023-1 Trust securitisation transaction determined in accordance with Article 6(1) of the EU Securitisation Regulation and Article 6(1) of the UK Securitisation Regulation (the Retention), as required for the purposes of Article 6(1)(d) of the EU Securitisation Regulation (which does not take into account any relevant national measures) (the EU Retention) and determined in accordance with Article 6(1) of the UK Securitisation Regulation (the UK Retention, and, collectively with the EU Retention, the Retention) (but solely as such articles are interpreted and applied on the Closing Date);
- the Retention is comprised of an interest in the first loss tranche (being the Class B Notes) in accordance with Article 6(3)(d) of the EU Securitisation Regulation and Article 6(3)(d) of the UK Securitisation Regulation (but solely as such articles are interpreted and applied on the Closing Date);
- Macquarie Bank Limited has not changed the manner in which it retains the Retention, except as permitted under the EU Securitisation Regulation and UK Securitisation Regulation (but solely as such articles are interpreted and applied on the Closing Date);
- Macquarie Bank Limited has not disposed of, assigned, transferred or created or caused to exist any lien over its interest in the Retention, except as permitted by the EU Securitisation Regulation and UK Securitisation Regulation (but solely as such articles are interpreted and applied on the Closing Date); and
- Macquarie Bank Limited has not utilised or entered into credit risk mitigation techniques, any short positions or any other hedge against the credit risk of its interest in the Retention, except as permitted under the EU Securitisation Regulation and UK Securitisation Regulation (but solely as such articles are interpreted and applied on the Closing Date).

For the avoidance of doubt, Macquarie Bank Limited is under no obligation to comply with any amendments to EU or UK technical standards, guidance or policy statements introduced in relation to the EU Risk Retention Requirements or the UK Risk Retention Requirements after the Closing Date. Investors should note that the obligation of Macquarie Bank Limited to comply with the EU Risk Retention Requirements and the UK Risk Retention Requirements is strictly contractual pursuant to the terms of the Securitisation Regulation Undertaking and solely as such EU Risk Retention While the retention referred to above is being implemented for the purpose of Article 6 of the EU Securitisation Regulation, it may also satisfy some or all of the requirements of the rules and regulatory capital requirements with respect to the investment by certain Japanese financial institutions in securitisations transactions as published on 15 March 2019 by the Japanese Financial Services Agency (the Japanese Risk Retention Rule). However, none of Macquarie Bank Limited, Macquarie Securitisation Limited, the Manager, the Issuer Trustee, the Security Trustee, the Arranger, any Joint Lead Manager or any other person makes any statement or representation in relation to the application of the Japanese Risk Retention Rule to the PUMA Series 2023-1 transaction and in particular the regulatory capital consequences under the Japanese Risk Retention Rule for any person who invests in or holds any interest in any Notes, and investors (or prospective investors) should make their own independent investigation and seek their own independent advice (i) as to the scope and applicability of the Japanese Risk Retention Rule; (ii) as to the sufficiency of the information described in this report and the Information Memorandum for the PUMA Series 2023-1 transaction and (iii) as to the compliance with the Japanese Risk Retention Rule in respect of any transaction contemplated by this report or the Information Memorandum for the PUMA Series 2023-1 transaction.