

CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 07-Dec-21

CitiFirst Instalment MINI Code	Underlying	Final Instalment (Loan Amount)	Stop Loss Trigger Level	Current Share Price	Gearing	First Instalment (Indicative IM Price)	% from Stop Loss	Expiry	Indicative Div Yield	Treatment of Divs
AFIJCB	AUSTRALIAN FOUNDATION INV CO	\$3.8984	\$4.4800	\$8.33	46.80%	\$4.43	46.22%	09/12/2025	5.42%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.7109	\$16.4600	\$27.04	54.40%	\$12.33	39.13%	09/12/2025	11.52%	Pay to investor
ANZSC2	AUST AND NZ BANKING GROUP	\$7.3934	\$8.2700	\$27.04	27.34%	\$19.65	69.42%	09/12/2025	7.23%	Pay down loan
BHPJCA	BHP GROUP LTD	\$26.5426	\$30.2400	\$39.59	67.04%	\$13.05	23.62%	09/12/2025	30.91%	Pay to investor
BHPJCC	BHP GROUP LTD	\$22.0663	\$25.1300	\$39.59	55.74%	\$17.52	36.52%	09/12/2025	23.02%	Pay to investor
BHPSC2	BHP GROUP LTD	\$17.8242	\$20.3000	\$39.59	45.02%	\$21.77	48.72%	09/12/2025	18.53%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$5.0437	\$5.8000	\$7.60	66.36%	\$2.56	23.68%	09/12/2025	15.26%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$50.9941	\$57.0600	\$97.24	52.44%	\$46.25	41.32%	09/12/2025	7.57%	Pay to investor
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$26.0909	\$29.2000	\$97.24	26.83%	\$71.15	69.97%	09/12/2025	4.92%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$42.6406	\$47.7200	\$97.24	43.85%	\$54.60	50.93%	09/12/2025	6.41%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$7.7438	\$8.9100	\$19.39	39.94%	\$11.65	54.05%	09/12/2025	3.95%	Pay down loan
CSLJCC	CSL LTD	\$108.7762	\$124.9900	\$296.29	36.71%	\$187.51	57.81%	09/12/2025	1.57%	Pay to investor
CSLJCD	CSL LTD	\$126.6289	\$145.5100	\$296.29	42.74%	\$169.66	50.89%	09/12/2025	1.73%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.5585	\$13.2800	\$20.09	57.53%	\$8.53	33.90%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.8446	\$10.1600	\$20.09	44.02%	\$11.25	49.43%	09/12/2025	0.00%	Pay down loan
FMGJCD	FORTESCUE METALS GROUP LTD	\$7.2609	\$8.3500	\$17.15	42.34%	\$9.89	51.31%	09/12/2025	36.20%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$7.8932	\$9.0700	\$17.15	46.02%	\$9.26	47.11%	09/12/2025	38.67%	Pay down loan
GMGJCB	GOODMAN GROUP	\$9.0787	\$10.4400	\$24.93	36.42%	\$15.85	58.12%	09/12/2025	1.89%	Pay to investor
GPTJCB	GPT GROUP	\$2.6795	\$3.0800	\$5.20	51.53%	\$2.52	40.77%	09/12/2025	10.51%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.5219	\$2.9000	\$4.30	58.65%	\$1.78	32.56%	09/12/2025	11.25%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.4570	\$10.8700	\$13.64	69.33%	\$4.18	20.31%	09/12/2025	17.83%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.8808	\$9.0600	\$13.64	57.78%	\$5.76	33.58%	09/12/2025	12.95%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.3323	\$7.2700	\$13.64	46.42%	\$7.31	46.70%	09/12/2025	10.21%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$78.8081	\$90.5500	\$158.60	49.69%	\$79.79	42.91%	09/12/2025	#VALUE!	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$61.9251	\$71.1500	\$158.60	39.04%	\$96.67	55.14%	09/12/2025	#VALUE!	Pay down loan
IOZJCA	ISHARES S&P/ASX 200 ETF	\$19.7020	\$22.6400	\$29.78	66.16%	\$10.08	23.98%	09/12/2025	10.08%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$17.3378	\$19.9300	\$29.78	58.22%	\$12.44	33.08%	09/12/2025	8.16%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.6241	\$14.5100	\$29.78	42.39%	\$17.16	51.28%	09/12/2025	5.92%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$367.7713	\$422.5900	\$650.94	56.50%	\$283.17	35.08%	09/12/2025	2.43%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$288.9632	\$332.0300	\$650.94	44.39%	\$361.98	48.99%	09/12/2025	1.90%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$255.6304	\$293.7300	\$650.94	39.27%	\$395.31	54.88%	09/12/2025	1.74%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.2084	\$1.4500	\$2.52	47.95%	\$1.31	42.46%	09/12/2025	3.43%	Pay to investor
MQGSC2	MACQUARIE GROUP LTD	\$42.0537	\$48.3300	\$200.04	21.02%	\$157.99	75.84%	09/12/2025	3.84%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$67.3774	\$77.4200	\$200.04	33.68%	\$132.66	61.30%	09/12/2025	4.58%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.7616	\$17.6400	\$28.04	56.21%	\$12.28	37.09%	09/12/2025	10.34%	Pay to investor
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$12.0795	\$13.5100	\$28.04	43.08%	\$15.96	51.82%	09/12/2025	7.96%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.3047	\$7.5600	\$9.09	69.36%	\$2.79	16.83%	09/12/2025	6.82%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.2066	\$2.5400	\$3.66	60.29%	\$1.45	30.60%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6812	\$1.9300	\$3.66	45.93%	\$1.98	47.27%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.3625	\$3.8600	\$4.98	67.52%	\$1.62	22.49%	09/12/2025	0.00%	Pay to investor
RIOJCA	RIO TINTO LTD	\$55.2946	\$62.9800	\$93.82	58.94%	\$38.53	32.87%	09/12/2025	33.15%	Pay to investor
RIOSC2	RIO TINTO LTD	\$63.8573	\$72.7400	\$93.82	68.06%	\$29.96	22.47%	09/12/2025	42.63%	Pay down loan
S32JCB	SOUTH32 LIMITED	\$1.5172	\$1.7400	\$3.70	41.01%	\$2.18	52.97%	09/12/2025	6.79%	Pay to investor
SCGJCA	SCENTRE GROUP	\$1.6812	\$1.9300	\$3.02	55.67%	\$1.34	36.09%	09/12/2025	10.46%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$38.0801	\$43.7600	\$64.31	59.21%	\$26.23	31.95%	09/12/2025	9.43%	Pay to investor
STOJCA	SANTOS LTD	\$3.6777	\$4.2300	\$6.45	57.02%	\$2.77	34.42%	09/12/2025	5.06%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$5.1411	\$5.9100	\$10.73	47.91%	\$5.59	44.92%	09/12/2025	13.24%	Pay to investor

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TCLJCB	TRANSURBAN GROUP	\$10.1421	\$11.6500	\$13.92	72.86%	\$3.78	16.31%	09/12/2025	9.66%	Pay to investor
TCLSC2	TRANSURBAN GROUP	\$6.1500	\$7.0700	\$13.92	44.18%	\$7.77	49.21%	09/12/2025	4.70%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0399	\$2.3200	\$4.01	50.87%	\$1.97	42.14%	09/12/2025	8.12%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$60.4196	\$69.4300	\$93.35	64.72%	\$32.93	25.62%	09/12/2025	9.62%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$49.9118	\$57.3600	\$93.35	53.47%	\$43.44	38.55%	09/12/2025	7.30%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$41.4168	\$47.5900	\$93.35	44.37%	\$51.93	49.02%	09/12/2025	6.10%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$31.5233	\$36.2200	\$59.46	53.02%	\$27.94	39.09%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.6996	\$30.6800	\$59.46	44.90%	\$32.76	48.40%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$52.5388	\$60.3700	\$86.10	61.02%	\$33.56	29.88%	09/12/2025	5.96%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$42.0310	\$48.3000	\$86.10	48.82%	\$44.07	43.90%	09/12/2025	4.54%	Pay to investor
VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$39.0261	\$44.8500	\$86.10	45.33%	\$47.07	47.91%	09/12/2025	4.25%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$47.2849	\$54.3300	\$77.88	60.72%	\$30.60	30.24%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$37.5149	\$43.1100	\$77.88	48.17%	\$40.37	44.65%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$189.1395	\$217.3300	\$331.00	57.14%	\$141.86	34.34%	09/12/2025	2.68%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$162.8701	\$187.1500	\$331.00	49.21%	\$168.13	43.46%	09/12/2025	2.26%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$133.8953	\$153.8500	\$331.00	40.45%	\$197.10	53.52%	09/12/2025	1.93%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2609	\$1.4500	\$3.15	40.03%	\$1.89	53.97%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.6601	\$15.2900	\$20.72	65.93%	\$7.06	26.21%	09/12/2025	16.71%	Pay to investor
WBCSC2	WESTPAC BANKING CORP	\$10.9894	\$12.3000	\$20.72	53.04%	\$9.73	40.64%	09/12/2025	12.13%	Pay down loan
WESJCC	WESFARMERS LTD	\$21.4480	\$24.6500	\$58.87	36.43%	\$37.42	58.13%	09/12/2025	10.10%	Pay to investor
WESJCD	WESFARMERS LTD	\$34.3095	\$39.4200	\$58.87	58.28%	\$24.56	33.04%	09/12/2025	15.39%	Pay to investor
WESSC2	WESFARMERS LTD	\$22.8671	\$26.2700	\$58.87	38.84%	\$36.00	55.38%	09/12/2025	10.50%	Pay down loan
WOWJCC	WOOLWORTHS LTD	\$17.1907	\$19.4100	\$40.61	42.33%	\$23.42	52.20%	09/12/2025	4.61%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$23.5492	\$26.5900	\$40.61	57.99%	\$17.06	34.52%	09/12/2025	6.33%	Pay to investor
WOWSC2	WOOLWORTHS LTD	\$4.9667	\$5.6100	\$40.61	12.23%	\$35.64	86.19%	09/12/2025	3.03%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$13.2573	\$14.9700	\$40.61	32.65%	\$27.35	63.14%	09/12/2025	3.95%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.7616	\$18.1100	\$21.52	73.24%	\$5.76	15.85%	09/12/2025	9.81%	Pay to investor

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