

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
AFIJCA	AUSTRALIAN FOUNDATION INV CO	\$3.4854	\$3.8100	\$6.07	57.42%	\$2.58	37.23%	20/01/2021	9.29%	Pay to investor
AKPJCC	AUDIO PIXELS HOLDINGS LTD	\$9.5316	\$11.3600	\$23.51	40.54%	\$13.98	51.68%	20/01/2021	0.00%	Pay to investor
AMCJCA	AMCOR LTD	\$10.4563	\$11.4300	\$13.25	78.92%	\$2.79	13.74%	20/01/2021	21.50%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$16.2653	\$17.7800	\$25.19	64.57%	\$8.92	29.42%	20/01/2021	17.93%	Pay to investor
ANZJCB	AUST AND NZ BANKING GROUP	\$18.5889	\$20.3200	\$25.19	73.79%	\$6.60	19.33%	20/01/2021	24.24%	Pay to investor
ANZSC1	AUST AND NZ BANKING GROUP	\$9.6362	\$10.5300	\$25.19	38.25%	\$15.55	58.20%	20/01/2021	10.29%	Pay down loan
BHPJCA	BHP GROUP LTD	\$10.1895	\$11.2700	\$34.30	29.71%	\$24.11	67.14%	20/01/2021	6.59%	Pay to investor
BHPJCB	BHP GROUP LTD	\$14.2558	\$15.7100	\$34.30	41.56%	\$20.04	54.20%	20/01/2021	7.93%	Pay to investor
BHPSC1	BHP GROUP LTD	\$9.4787	\$10.4900	\$34.30	27.63%	\$24.82	69.42%	20/01/2021	6.41%	Pay down loan
CBAJCA	COMMONWEALTH BANK OF AUSTRALIA	\$43.5678	\$47.6200	\$72.33	60.23%	\$28.76	34.16%	20/01/2021	14.98%	Pay to investor
CBASC1	COMMONWEALTH BANK OF AUSTRALIA	\$32.3431	\$35.3500	\$72.33	44.72%	\$39.99	51.13%	20/01/2021	10.78%	Pay down loan
CPUSC1	COMPUTERSHARE LTD	\$4.2169	\$4.6100	\$17.49	24.11%	\$13.27	73.64%	20/01/2021	3.01%	Pay down loan
CSLJCA	CSL LTD	\$92.9445	\$101.5800	\$195.10	47.64%	\$102.16	47.93%	20/01/2021	2.26%	Pay to investor
CSLJCB	CSL LTD	\$108.1993	\$118.2500	\$195.10	55.46%	\$86.90	39.39%	20/01/2021	2.66%	Pay to investor
FLTJCA	FLIGHT CENTRE TRAVEL GROUP	\$32.9307	\$35.9900	\$43.77	75.24%	\$10.84	17.77%	20/01/2021	15.41%	Pay to investor
FMGJCA	FORTESCUE METALS GROUP LTD	\$2.2720	\$2.5300	\$4.65	48.86%	\$2.38	45.59%	20/01/2021	9.67%	Pay to investor
FMGJCB	FORTESCUE METALS GROUP LTD	\$3.1304	\$3.4800	\$4.65	67.32%	\$1.52	25.16%	20/01/2021	15.14%	Pay to investor
GMGJCA	GOODMAN GROUP	\$4.6472	\$5.0800	\$10.99	42.29%	\$6.34	53.78%	20/01/2021	2.25%	Pay to investor
GPTJCA	GPT GROUP	\$3.4854	\$3.8100	\$5.37	64.91%	\$1.88	29.05%	20/01/2021	13.51%	Pay to investor
IAGJCA	INSURANCE AUSTRALIA GROUP	\$4.5023	\$4.9200	\$6.93	64.97%	\$2.43	29.00%	20/01/2021	24.30%	Pay to investor
MQGJCA	MACQUARIE GROUP LTD	\$46.4723	\$50.7900	\$113.98	40.77%	\$67.51	55.44%	20/01/2021	7.93%	Pay to investor
MQGJCB	MACQUARIE GROUP LTD	\$63.8994	\$69.8400	\$113.98	56.06%	\$50.08	38.73%	20/01/2021	10.68%	Pay to investor
MQGSC1	MACQUARIE GROUP LTD	\$32.3237	\$35.3300	\$113.98	28.36%	\$81.66	69.00%	20/01/2021	6.55%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$13.9417	\$15.2400	\$24.57	56.74%	\$10.63	37.97%	20/01/2021	18.63%	Pay to investor
NABJCB	NATIONAL AUSTRALIA BANK LTD	\$18.5889	\$20.3200	\$24.57	75.66%	\$5.98	17.30%	20/01/2021	33.10%	Pay to investor
NABSC1	NATIONAL AUSTRALIA BANK LTD	\$8.6149	\$9.4200	\$24.57	35.06%	\$15.96	61.66%	20/01/2021	12.41%	Pay down loan
OSJCA	OIL SEARCH LTD	\$5.8090	\$6.3500	\$7.52	77.25%	\$1.71	15.56%	20/01/2021	5.77%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$4.5724	\$5.0000	\$6.11	74.83%	\$1.54	18.17%	20/01/2021	11.06%	Pay to investor
QBEJCA	QBE INSURANCE GROUP LTD	\$6.9708	\$7.6200	\$10.52	66.26%	\$3.55	27.57%	20/01/2021	7.33%	Pay to investor
RIOJCA	RIO TINTO LTD	\$27.8834	\$30.4700	\$80.02	34.85%	\$52.14	61.92%	20/01/2021	7.72%	Pay to investor
RIOJCB	RIO TINTO LTD	\$37.1778	\$40.6300	\$80.02	46.46%	\$42.84	49.23%	20/01/2021	9.39%	Pay to investor
RIOSC1	RIO TINTO LTD	\$20.8517	\$22.7900	\$80.02	26.06%	\$59.17	71.52%	20/01/2021	6.80%	Pay down loan
S32JCA	SOUTH32 LIMITED	\$1.3537	\$1.4800	\$3.40	39.81%	\$2.05	56.47%	20/01/2021	8.82%	Pay to investor
SCGJCA	SCENTRE GROUP	\$3.0207	\$3.3000	\$4.00	75.52%	\$0.98	17.50%	20/01/2021	22.41%	Pay to investor
SCGSC1	SCENTRE GROUP	\$2.4299	\$2.6600	\$4.00	60.75%	\$1.57	33.50%	20/01/2021	13.98%	Pay down loan
SFYJCA	SPDR S&P/ASX 50 FUND	\$32.5306	\$35.5500	\$53.05	61.32%	\$20.52	32.99%	20/01/2021	12.77%	Pay to investor
SGPJCA	STOCKLAND	\$2.9045	\$3.1700	\$3.59	80.91%	\$0.69	11.70%	20/01/2021	39.39%	Pay to investor
SUNJCA	SUNCORP GROUP LTD	\$7.4697	\$8.1600	\$12.29	60.78%	\$4.82	33.60%	20/01/2021	16.80%	Pay to investor
SUNJCB	SUNCORP GROUP LTD	\$10.9551	\$11.9700	\$12.29	89.14%	\$1.33	2.60%	20/01/2021	60.68%	Pay to investor
SYDJCA	SYDNEY AIRPORT	\$4.6472	\$5.0800	\$6.62	70.20%	\$1.97	23.26%	20/01/2021	19.01%	Pay to investor
SYDSC1	SYDNEY AIRPORT	\$4.2916	\$4.7100	\$6.62	64.83%	\$2.33	28.85%	20/01/2021	16.11%	Pay down loan
TCLJCA	TRANSURBAN GROUP	\$5.7174	\$6.2500	\$11.67	48.99%	\$5.95	46.44%	20/01/2021	9.58%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$9.0320	\$9.8700	\$11.67	77.40%	\$2.64	15.42%	20/01/2021	21.61%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 6.20%pa

Effective Date: 10-Jan-19

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
TCLSC1	TRANSURBAN GROUP	\$6.6789	\$7.3300	\$11.67	57.23%	\$4.99	37.19%	20/01/2021	11.42%	Pay down loan
WBCJCA	WESTPAC BANKING CORP	\$18.5889	\$20.3200	\$25.76	72.16%	\$7.17	21.12%	20/01/2021	26.22%	Pay to investor
WBCSC1	WESTPAC BANKING CORP	\$12.3734	\$13.5200	\$25.76	48.03%	\$13.39	47.52%	20/01/2021	14.04%	Pay down loan
WESJCA	WESFARMERS LTD	\$13.7640	\$15.0400	\$32.02	42.99%	\$18.26	53.03%	20/01/2021	12.22%	Pay to investor
WESJCB	WESFARMERS LTD	\$17.8303	\$19.4900	\$32.02	55.68%	\$14.19	39.13%	20/01/2021	15.72%	Pay to investor
WESSC1	WESFARMERS LTD	\$4.7576	\$5.2000	\$32.02	14.86%	\$27.26	83.76%	20/01/2021	8.18%	Pay down loan
WOWJCA	WOOLWORTHS LTD	\$13.8396	\$15.1300	\$29.80	46.44%	\$15.96	49.23%	20/01/2021	6.45%	Pay to investor
WOWJCB	WOOLWORTHS LTD	\$19.0678	\$20.8400	\$29.80	63.99%	\$10.73	30.07%	20/01/2021	9.60%	Pay to investor
WOWSC1	WOOLWORTHS LTD	\$12.7311	\$13.9100	\$29.80	42.72%	\$17.07	53.32%	20/01/2021	6.03%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$18.5889	\$20.3200	\$33.15	56.08%	\$14.56	38.70%	20/01/2021	9.23%	Pay to investor
WPLJCB	WOODSIDE PETROLEUM LTD	\$23.2361	\$25.4000	\$33.15	70.09%	\$9.91	23.38%	20/01/2021	13.56%	Pay to investor

The information is made available by Citigroup Global Markets Australia Pty Limited ("Citigroup Global Markets") ABN 64 003 114 832 and AFSL 240992, Participant of the ASX Group and Chi-X Australia. This information does not take into account the investment objectives or financial situation of any particular person. Investors should be aware that there are risks of investing and that prices both rise and fall. Investors should read the Product Disclosure Document which details all of the risks of investing in CitiFirst MINIs. Investors should also seek their own independent financial advice based on their own circumstances before making a decision.

The terms set forth herein are intended for discussion purposes only and subject to the final expression of the terms of transaction as set forth in a definitive agreement and/or confirmation. Any prices provided herein (other than those that are identified as being historical) are indicative only and do not represent firm quotes as to either price or size. All opinions and estimates included in this document constitute our judgment as of this date and are subject to change without

This material does not purport to identify the nature of the specific market or other risks associated with a particular transaction. Before entering into a derivative transaction, you should ensure that you fully understand the terms of the transaction, relevant risk factors, the nature and extent of your risk of loss and the nature of the contractual relationship into which you are entering. You should also carefully evaluate whether the transaction is appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances and whether you have the operational resources in place to monitor the associated risks and contractual obligations over the term of the transaction.

The ultimate decision to proceed with any investments is solely with you. We are not acting as your advisor or agent. Therefore prior to entering into the investment decision you should determine, without reliance upon us or our affiliates, the economic risks and merits, as well as the legal, tax and accounting characterizations and consequences of the transaction, and independently determine that you are able to assume these risks. In this regard, by acceptance of these information, you acknowledge that you have been advised that (a) we are not in the business of providing legal, tax or accounting advice, (b) you understand that there may be legal, tax or accounting risks associated with the transaction, (c) you should receive legal tax and accounting advice from advisors with appropriate expertise to assess relevant risks, and (d) you should apprise senior management in your organization as to the legal, tax and accounting advice (and, if acceptable, risks) associated with this transaction and our disclaimers as to these matters.

If you are acting as a financial adviser or agent, you should evaluate these considerations in light of the circumstances applicable to your principal and the scope of your authority. If you believe you need assistance in evaluating and understanding the terms or risks of a particular financial product, you should consult appropriate advisers before entering into the transaction.

We and/or our affiliates (together, the "Firm") may from time to time take proprietary positions and/or make a market in instruments identical or economically related to derivative transactions entered into with you, or may have an investment banking or other commercial relationship with and access to information from the issuer(s) of financial products underlying derivative transactions entered into with you. We may also undertake proprietary activities, including hedging transactions related to the initiation or termination of a derivative transaction with you, that may adversely affect the market price, rate, index or other market factors(s) underlying a derivative transaction entered into with you and consequently the value of the transaction. This document and its contents are proprietary information and products of our firm and may not be reproduced or otherwise disseminated in whole or in part without our written consent unless required to by judicial or administrative proceeding.

© Citigroup 2015. All Rights Reserved. Citi and the Red Arc Device are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world. Any unauthorized use, duplication, redistribution or disclosure is prohibited by law and will result in prosecution.