

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
A2MJCA	A2 MILK CO LTD	\$5.5244	\$6.6200	\$10.30	53.63%	\$4.78	35.73%	09/12/2025	0.00%	Pay to investor
AFIJCA	AUSTRALIAN FOUNDATION INV CO	\$3.7158	\$4.2600	\$7.51	49.48%	\$3.79	43.28%	20/01/2021	6.33%	Pay to investor
AFIJCB	AUSTRALIAN FOUNDATION INV CO	\$3.7265	\$4.2800	\$7.51	49.62%	\$3.78	43.01%	09/12/2025	6.34%	Pay to investor
AGLJCA	AGL ENERGY LTD	\$6.0266	\$6.9200	\$12.19	49.44%	\$6.16	43.23%	09/12/2025	15.90%	Pay to investor
AKPJCC	AUDIO PIXELS HOLDINGS LTD	\$5.9968	\$7.4800	\$23.90	25.09%	\$17.90	68.70%	20/01/2021	0.00%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.0621	\$15.7200	\$24.60	57.16%	\$10.54	36.10%	09/12/2025	5.69%	Pay to investor
ANZSC1	AUST AND NZ BANKING GROUP	\$8.4372	\$9.2600	\$24.60	34.30%	\$16.16	62.36%	20/01/2021	3.71%	Pay down loan
ANZSC2	AUST AND NZ BANKING GROUP	\$8.4473	\$9.4400	\$24.60	34.34%	\$16.15	61.63%	09/12/2025	3.71%	Pay down loan
BHPJCA	BHP GROUP LTD	\$25.3721	\$28.8700	\$46.06	55.08%	\$20.69	37.32%	09/12/2025	8.40%	Pay to investor
BHPJCB	BHP GROUP LTD	\$25.3500	\$29.0200	\$46.06	55.04%	\$20.71	37.00%	20/01/2021	8.39%	Pay to investor
BHPJCC	BHP GROUP LTD	\$21.0932	\$24.0000	\$46.06	45.80%	\$24.97	47.89%	09/12/2025	6.96%	Pay to investor
BHPSC1	BHP GROUP LTD	\$6.4454	\$7.3300	\$46.06	13.99%	\$39.61	84.09%	20/01/2021	4.38%	Pay down loan
BHPSC2	BHP GROUP LTD	\$6.4585	\$7.3500	\$46.06	14.02%	\$39.60	84.04%	09/12/2025	4.39%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$4.8213	\$5.5300	\$8.18	58.94%	\$3.36	32.40%	09/12/2025	3.57%	Pay to investor
CBAJCA	COMMONWEALTH BANK OF AUSTRALIA	\$48.7053	\$53.4700	\$86.33	56.42%	\$37.62	38.06%	20/01/2021	7.92%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$48.7453	\$54.4900	\$86.33	56.46%	\$37.58	36.88%	09/12/2025	7.93%	Pay to investor
CBASC1	COMMONWEALTH BANK OF AUSTRALIA	\$28.3458	\$31.1200	\$86.33	32.83%	\$57.98	63.95%	20/01/2021	5.14%	Pay down loan
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$28.3753	\$31.7200	\$86.33	32.87%	\$57.95	63.26%	09/12/2025	5.14%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$44.1952	\$49.4000	\$86.33	51.19%	\$42.13	42.78%	09/12/2025	7.07%	Pay down loan
CPUSC1	COMPUTERSHARE LTD	\$3.5807	\$4.1100	\$14.16	25.29%	\$10.58	70.97%	20/01/2021	4.35%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$3.5858	\$4.1200	\$14.16	25.32%	\$10.57	70.90%	09/12/2025	4.35%	Pay down loan
CSLJCA	CSL LTD	\$103.9045	\$114.0700	\$271.00	38.34%	\$167.10	57.91%	20/01/2021	1.75%	Pay to investor
CSLJCB	CSL LTD	\$120.9581	\$132.8000	\$271.00	44.63%	\$150.04	51.00%	20/01/2021	1.95%	Pay to investor
CSLJCC	CSL LTD	\$103.9793	\$119.3500	\$271.00	38.37%	\$167.02	55.96%	09/12/2025	1.75%	Pay to investor
CSLJCD	CSL LTD	\$121.0447	\$138.9400	\$271.00	44.67%	\$149.96	48.73%	09/12/2025	1.95%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.0488	\$12.6800	\$17.98	61.45%	\$6.93	29.48%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.9265	\$10.2500	\$17.98	49.65%	\$9.05	42.99%	09/12/2025	0.00%	Pay down loan
FMGJCA	FORTESCUE METALS GROUP LTD	\$6.9276	\$7.7400	\$24.76	27.98%	\$17.83	68.74%	20/01/2021	9.87%	Pay to investor
FMGJCB	FORTESCUE METALS GROUP LTD	\$2.7217	\$3.0400	\$24.76	10.99%	\$22.04	87.72%	20/01/2021	7.99%	Pay to investor
FMGJCC	FORTESCUE METALS GROUP LTD	\$14.0621	\$16.1400	\$24.76	56.79%	\$10.70	34.81%	09/12/2025	16.45%	Pay to investor
FMGJCD	FORTESCUE METALS GROUP LTD	\$6.9407	\$7.9700	\$24.76	28.03%	\$17.82	67.81%	09/12/2025	9.88%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$11.0488	\$12.6800	\$24.76	44.62%	\$13.71	48.79%	09/12/2025	12.84%	Pay down loan
GMGJCA	GOODMAN GROUP	\$8.6714	\$9.9500	\$17.71	48.96%	\$9.04	43.82%	20/01/2021	3.32%	Pay to investor
GMGJCB	GOODMAN GROUP	\$8.6783	\$9.9600	\$17.71	49.00%	\$9.03	43.76%	09/12/2025	3.32%	Pay to investor
GPTJCA	GPT GROUP	\$2.5504	\$2.9300	\$4.35	58.63%	\$1.80	32.64%	20/01/2021	5.17%	Pay to investor
GPTJCB	GPT GROUP	\$2.5613	\$2.9400	\$4.35	58.88%	\$1.79	32.41%	09/12/2025	5.20%	Pay to investor
IAGJCA	INSURANCE AUSTRALIA GROUP	\$2.4044	\$2.7600	\$5.10	47.15%	\$2.70	45.88%	20/01/2021	3.71%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.4106	\$2.7700	\$5.10	47.27%	\$2.69	45.69%	09/12/2025	3.72%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.0399	\$10.3800	\$13.71	65.94%	\$4.67	24.29%	09/12/2025	10.23%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.5333	\$8.6500	\$13.71	54.95%	\$6.18	36.91%	09/12/2025	7.74%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.7464	\$7.7500	\$13.71	49.21%	\$6.96	43.47%	09/12/2025	6.86%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$75.3328	\$86.4700	\$129.43	58.20%	\$54.10	33.19%	09/12/2025	#VALUE!	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$60.0042	\$68.8700	\$129.43	46.36%	\$69.43	46.79%	09/12/2025	#VALUE!	Pay down loan

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IOZJCA	ISHARES S&P/ASX 200 ETF	\$18.8332	\$21.6100	\$27.49	68.51%	\$8.66	21.39%	09/12/2025	6.32%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$16.5732	\$19.0300	\$27.49	60.29%	\$10.92	30.77%	09/12/2025	5.01%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.9733	\$14.9100	\$27.49	47.19%	\$14.52	45.76%	09/12/2025	3.77%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$351.5529	\$403.5000	\$493.42	71.25%	\$141.87	18.22%	09/12/2025	5.22%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$276.2201	\$317.0400	\$493.42	55.98%	\$217.20	35.75%	09/12/2025	3.41%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$249.3095	\$286.1500	\$493.42	50.53%	\$244.11	42.01%	09/12/2025	3.03%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.1551	\$1.3800	\$2.00	57.90%	\$0.84	30.83%	09/12/2025	0.00%	Pay to investor
MQGSC1	MACQUARIE GROUP LTD	\$46.0611	\$50.5700	\$138.30	33.31%	\$92.24	63.43%	20/01/2021	3.42%	Pay down loan
MQGSC2	MACQUARIE GROUP LTD	\$46.1037	\$52.9200	\$138.30	33.34%	\$92.20	61.74%	09/12/2025	3.42%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$70.3106	\$80.7000	\$138.30	50.84%	\$67.99	41.65%	09/12/2025	4.63%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.0666	\$16.8400	\$23.78	63.36%	\$8.71	29.18%	09/12/2025	6.89%	Pay to investor
NABSC1	NATIONAL AUSTRALIA BANK LTD	\$7.2258	\$7.9300	\$23.78	30.39%	\$16.55	66.65%	20/01/2021	3.62%	Pay down loan
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$7.2319	\$8.0800	\$23.78	30.41%	\$16.55	66.02%	09/12/2025	3.63%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.0266	\$7.2200	\$12.84	46.94%	\$6.81	43.77%	09/12/2025	3.96%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.1093	\$2.4300	\$3.52	59.92%	\$1.41	30.97%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6071	\$1.8400	\$3.52	45.66%	\$1.91	47.73%	09/12/2025	0.00%	Pay to investor
PNVJCA	POLYNOVO LTD	\$2.0089	\$2.4100	\$2.77	72.52%	\$0.76	13.00%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.2142	\$3.6900	\$4.80	66.96%	\$1.59	23.13%	09/12/2025	8.51%	Pay to investor
RIOJCA	RIO TINTO LTD	\$56.4795	\$64.2600	\$119.66	47.20%	\$63.18	46.30%	09/12/2025	8.96%	Pay to investor
RIOJCB	RIO TINTO LTD	\$56.4362	\$64.2100	\$119.66	47.16%	\$63.22	46.34%	20/01/2021	8.96%	Pay to investor
RIOS1	RIO TINTO LTD	\$7.2219	\$8.2200	\$119.66	6.04%	\$112.44	93.13%	20/01/2021	5.04%	Pay down loan
RIOS2	RIO TINTO LTD	\$40.1775	\$45.7100	\$119.66	33.58%	\$79.48	61.80%	09/12/2025	7.12%	Pay down loan
S32JCA	SOUTH32 LIMITED	\$1.4693	\$1.6100	\$2.71	54.22%	\$1.24	40.59%	20/01/2021	3.79%	Pay to investor
S32JCB	SOUTH32 LIMITED	\$1.4765	\$1.6900	\$2.71	54.48%	\$1.23	37.64%	09/12/2025	3.82%	Pay to investor
SCGJCA	SCENTRE GROUP	\$1.6071	\$1.8400	\$2.78	57.81%	\$1.17	33.81%	09/12/2025	9.63%	Pay to investor
SFYJCA	SPDR S&P/ASX 50 FUND	\$36.3666	\$39.9300	\$59.70	60.92%	\$23.33	33.12%	20/01/2021	7.02%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$36.4008	\$41.7800	\$59.70	60.97%	\$23.30	30.02%	09/12/2025	7.03%	Pay to investor
STOJCA	SANTOS LTD	\$3.5155	\$4.0400	\$7.50	46.87%	\$3.98	46.13%	09/12/2025	2.64%	Pay to investor
SUNJCA	SUNCORP GROUP LTD	\$4.4809	\$5.1400	\$10.56	42.43%	\$6.08	51.33%	20/01/2021	5.92%	Pay to investor
SUNJCB	SUNCORP GROUP LTD	\$4.9869	\$5.7200	\$10.56	47.22%	\$5.57	45.83%	20/01/2021	6.46%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$4.9921	\$5.7300	\$10.56	47.27%	\$5.57	45.74%	09/12/2025	6.47%	Pay to investor
TCLJCA	TRANSURBAN GROUP	\$9.7936	\$11.2400	\$12.92	75.80%	\$3.13	13.00%	20/01/2021	9.92%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$9.7935	\$11.2400	\$12.92	75.80%	\$3.13	13.00%	09/12/2025	9.92%	Pay to investor
TCLSC1	TRANSURBAN GROUP	\$6.1805	\$7.0900	\$12.92	47.84%	\$6.74	45.12%	20/01/2021	4.60%	Pay down loan
TCLSC2	TRANSURBAN GROUP	\$6.1877	\$7.1100	\$12.92	47.89%	\$6.73	44.97%	09/12/2025	4.60%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0089	\$2.2900	\$3.09	65.01%	\$1.08	25.89%	09/12/2025	14.80%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$57.7551	\$66.2900	\$85.70	67.39%	\$27.94	22.65%	09/12/2025	6.75%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$47.7108	\$54.7700	\$85.70	55.67%	\$37.99	36.09%	09/12/2025	4.97%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$42.2537	\$48.5200	\$85.70	49.30%	\$43.45	43.38%	09/12/2025	4.34%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$30.1331	\$34.5900	\$53.51	56.31%	\$23.38	35.36%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.8049	\$30.7800	\$53.51	50.09%	\$26.71	42.48%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$50.2218	\$57.6400	\$78.36	64.09%	\$28.14	26.44%	09/12/2025	5.83%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$40.1775	\$46.1100	\$78.36	51.27%	\$38.18	41.16%	09/12/2025	4.30%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 15-Jan-21

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VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.2533	\$43.9100	\$78.36	48.82%	\$40.11	43.96%	09/12/2025	4.09%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$45.1997	\$51.8800	\$75.47	59.89%	\$30.27	31.26%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$36.8019	\$42.2600	\$75.47	48.76%	\$38.67	44.00%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$180.7986	\$207.5200	\$257.33	70.26%	\$76.53	19.36%	09/12/2025	3.92%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$155.6877	\$178.6900	\$257.33	60.50%	\$101.64	30.56%	09/12/2025	2.95%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$129.8533	\$149.0400	\$257.33	50.46%	\$127.48	42.08%	09/12/2025	2.35%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2053	\$1.3800	\$2.40	50.22%	\$1.19	42.50%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.0577	\$14.6000	\$21.03	62.09%	\$7.97	30.58%	09/12/2025	3.89%	Pay to investor
WBCSC1	WESTPAC BANKING CORP	\$11.6401	\$12.7800	\$21.03	55.35%	\$9.39	39.23%	20/01/2021	3.30%	Pay down loan
WBCSC2	WESTPAC BANKING CORP	\$11.6515	\$13.0200	\$21.03	55.40%	\$9.38	38.09%	09/12/2025	3.31%	Pay down loan
WESJCA	WESFARMERS LTD	\$22.3946	\$25.7000	\$50.78	44.10%	\$28.39	49.39%	20/01/2021	5.99%	Pay to investor
WESJCB	WESFARMERS LTD	\$34.6855	\$39.8100	\$50.78	68.31%	\$16.09	21.60%	20/01/2021	10.56%	Pay to investor
WESJCC	WESFARMERS LTD	\$22.4190	\$25.7300	\$50.78	44.15%	\$28.36	49.33%	09/12/2025	5.99%	Pay to investor
WESJCD	WESFARMERS LTD	\$34.7133	\$39.8400	\$50.78	68.36%	\$16.07	21.54%	09/12/2025	10.58%	Pay to investor
WESSC1	WESFARMERS LTD	\$25.5041	\$29.2700	\$50.78	50.22%	\$25.28	42.36%	20/01/2021	6.73%	Pay down loan
WESSC2	WESFARMERS LTD	\$25.5227	\$29.2900	\$50.78	50.26%	\$25.26	42.32%	09/12/2025	6.73%	Pay down loan
WOWJCA	WOOLWORTHS LTD	\$29.8419	\$32.7600	\$39.70	75.17%	\$9.86	17.48%	20/01/2021	9.54%	Pay to investor
WOWJCB	WOOLWORTHS LTD	\$16.4205	\$18.5200	\$39.70	41.36%	\$23.28	53.35%	20/01/2021	4.04%	Pay to investor
WOWJCC	WOOLWORTHS LTD	\$16.4326	\$18.5400	\$39.70	41.39%	\$23.27	53.30%	09/12/2025	4.04%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$28.8675	\$32.5600	\$39.70	72.71%	\$10.83	17.98%	09/12/2025	8.68%	Pay to investor
WOWSC1	WOOLWORTHS LTD	\$12.1503	\$13.3400	\$39.70	30.61%	\$27.55	66.40%	20/01/2021	3.41%	Pay down loan
WOWSC2	WOOLWORTHS LTD	\$12.1637	\$13.7100	\$39.70	30.64%	\$27.54	65.47%	09/12/2025	3.41%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$20.0887	\$22.6600	\$39.70	50.60%	\$19.61	42.92%	09/12/2025	4.79%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.0666	\$17.2900	\$26.61	56.62%	\$11.54	35.02%	09/12/2025	10.36%	Pay to investor
Z1PJCA	ZIP CO LIMITED	\$2.5111	\$3.0100	\$5.72	43.90%	\$3.21	47.38%	09/12/2025	0.00%	Pay to investor

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