

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
AFIJC	AUSTRALIAN FOUNDATION INV CO	\$3.9206	\$4.5000	\$8.68	45.17%	\$4.76	48.16%	09/12/2025	5.04%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.7945	\$16.5400	\$28.39	52.11%	\$13.60	41.74%	09/12/2025	10.44%	Pay to investor
ANZSC2	AUST AND NZ BANKING GROUP	\$7.4354	\$8.3100	\$28.39	26.19%	\$20.95	70.73%	09/12/2025	6.78%	Pay down loan
BHPJCA	BHP GROUP LTD	\$26.6936	\$30.3800	\$46.68	57.18%	\$19.99	34.92%	09/12/2025	20.18%	Pay to investor
BHPJCC	BHP GROUP LTD	\$22.1918	\$25.2500	\$46.68	47.54%	\$24.49	45.91%	09/12/2025	16.47%	Pay to investor
BHPSC2	BHP GROUP LTD	\$17.9256	\$20.4000	\$46.68	38.40%	\$28.75	56.30%	09/12/2025	14.03%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$5.0724	\$5.8200	\$8.23	61.63%	\$3.16	29.28%	09/12/2025	12.35%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$51.2842	\$57.3200	\$100.85	50.85%	\$49.57	43.16%	09/12/2025	7.06%	Pay to investor
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$26.2393	\$29.3300	\$100.85	26.02%	\$74.61	70.92%	09/12/2025	4.69%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$42.8832	\$47.9400	\$100.85	42.52%	\$57.97	52.46%	09/12/2025	6.04%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$7.7878	\$8.9500	\$20.35	38.27%	\$12.56	56.02%	09/12/2025	3.66%	Pay down loan
CSLJCC	CSL LTD	\$109.3950	\$125.5600	\$276.00	39.64%	\$166.61	54.51%	09/12/2025	1.76%	Pay to investor
CSLJCD	CSL LTD	\$127.3492	\$146.1700	\$276.00	46.14%	\$148.65	47.04%	09/12/2025	1.98%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.6243	\$13.3400	\$19.72	58.95%	\$8.10	32.35%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.7132	\$10.0000	\$19.72	44.18%	\$11.01	49.29%	09/12/2025	0.00%	Pay down loan
FMGJCD	FORTESCUE METALS GROUP LTD	\$12.6105	\$14.5000	\$21.37	59.01%	\$8.76	32.15%	09/12/2025	40.87%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$7.9381	\$9.1100	\$21.37	37.15%	\$13.43	57.37%	09/12/2025	26.65%	Pay down loan
GMGJCB	GOODMAN GROUP	\$9.1303	\$10.4800	\$23.20	39.35%	\$14.07	54.83%	09/12/2025	2.13%	Pay to investor
GPTJCB	GPT GROUP	\$2.6947	\$3.0900	\$5.39	49.99%	\$2.70	42.67%	09/12/2025	9.83%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.5362	\$2.9100	\$4.47	56.74%	\$1.93	34.90%	09/12/2025	10.34%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.5108	\$10.9200	\$13.84	68.72%	\$4.33	21.10%	09/12/2025	17.00%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.9256	\$9.1000	\$13.84	57.27%	\$5.91	34.25%	09/12/2025	12.44%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.3447	\$7.2900	\$13.84	45.84%	\$7.50	47.33%	09/12/2025	9.82%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$79.2564	\$90.9700	\$155.18	51.07%	\$75.92	41.38%	09/12/2025	2.62%	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$61.4337	\$70.5100	\$155.18	39.59%	\$93.75	54.56%	09/12/2025	2.12%	Pay down loan
IOZJCA	ISHARES S&P/ASX 200 ETF	\$19.8141	\$22.7400	\$30.27	65.46%	\$10.46	24.88%	09/12/2025	10.30%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$17.4364	\$20.0200	\$30.27	57.60%	\$12.83	33.86%	09/12/2025	8.40%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.5498	\$14.4200	\$30.27	41.46%	\$17.72	52.36%	09/12/2025	6.08%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$369.8633	\$424.5200	\$640.47	57.75%	\$270.61	33.72%	09/12/2025	2.53%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$290.6069	\$333.5500	\$640.47	45.37%	\$349.86	47.92%	09/12/2025	1.96%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$255.3071	\$293.0400	\$640.47	39.86%	\$385.16	54.25%	09/12/2025	1.78%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.2153	\$1.4600	\$2.83	42.94%	\$1.61	48.41%	09/12/2025	2.79%	Pay to investor
MQGSC2	MACQUARIE GROUP LTD	\$42.2930	\$48.5500	\$206.72	20.46%	\$164.43	76.51%	09/12/2025	3.69%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$67.7607	\$77.7700	\$206.72	32.78%	\$138.96	62.38%	09/12/2025	4.37%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.8513	\$17.7200	\$29.38	53.95%	\$13.53	39.69%	09/12/2025	9.39%	Pay to investor
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$12.1482	\$13.5700	\$29.38	41.35%	\$17.23	53.81%	09/12/2025	7.37%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.3405	\$7.5900	\$9.30	68.18%	\$2.96	18.39%	09/12/2025	6.42%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.2192	\$2.5500	\$3.64	60.97%	\$1.42	29.95%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6908	\$1.9400	\$3.64	46.45%	\$1.95	46.70%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.3816	\$3.8800	\$5.00	67.63%	\$1.62	22.40%	09/12/2025	0.00%	Pay to investor
RIOJCA	RIO TINTO LTD	\$55.6091	\$63.2700	\$110.60	50.28%	\$54.99	42.79%	09/12/2025	23.23%	Pay to investor
RIOSC2	RIO TINTO LTD	\$64.2206	\$73.0700	\$110.60	58.07%	\$46.38	33.93%	09/12/2025	27.54%	Pay down loan
S32JCB	SOUTH32 LIMITED	\$1.5258	\$1.7500	\$4.18	36.50%	\$2.65	58.13%	09/12/2025	5.58%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 17-Jan-22

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SCGJCA	SCENTRE GROUP	\$1.6908	\$1.9400	\$3.06	55.25%	\$1.37	36.60%	09/12/2025	10.22%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$38.2967	\$43.9600	\$65.10	58.83%	\$26.80	32.47%	09/12/2025	9.45%	Pay to investor
STOJCA	SANTOS LTD	\$3.6986	\$4.2500	\$6.99	52.91%	\$3.29	39.20%	09/12/2025	4.26%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$5.1703	\$5.9400	\$11.60	44.57%	\$6.43	48.79%	09/12/2025	11.51%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$10.1998	\$11.7100	\$13.30	76.69%	\$3.10	11.95%	09/12/2025	11.77%	Pay to investor
TCLSC2	TRANSURBAN GROUP	\$6.0346	\$6.9300	\$13.30	45.37%	\$7.27	47.89%	09/12/2025	5.02%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0515	\$2.3300	\$4.22	48.61%	\$2.17	44.79%	09/12/2025	7.38%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$60.7633	\$69.7500	\$94.55	64.27%	\$33.79	26.23%	09/12/2025	10.16%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$50.1957	\$57.6200	\$94.55	53.09%	\$44.35	39.06%	09/12/2025	7.74%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$40.9546	\$47.0200	\$94.55	43.32%	\$53.60	50.27%	09/12/2025	6.40%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$31.7026	\$36.3900	\$59.93	52.90%	\$28.23	39.28%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.4599	\$30.3700	\$59.93	44.15%	\$33.47	49.32%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$52.8376	\$60.6500	\$85.05	62.13%	\$32.21	28.69%	09/12/2025	8.03%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$42.2701	\$48.5200	\$85.05	49.70%	\$42.78	42.95%	09/12/2025	6.04%	Pay to investor
VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.4138	\$44.1000	\$85.05	45.17%	\$46.64	48.15%	09/12/2025	5.54%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$47.5539	\$54.5800	\$76.58	62.10%	\$29.03	28.73%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$37.1473	\$42.6400	\$76.58	48.51%	\$39.43	44.32%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$190.2154	\$218.3200	\$323.00	58.89%	\$132.78	32.41%	09/12/2025	2.98%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$163.7966	\$188.0000	\$323.00	50.71%	\$159.20	41.80%	09/12/2025	2.48%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$133.8241	\$153.6000	\$323.00	41.43%	\$189.18	52.45%	09/12/2025	2.09%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2681	\$1.4600	\$3.60	35.23%	\$2.33	59.44%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.7378	\$15.3600	\$21.45	64.05%	\$7.71	28.39%	09/12/2025	15.30%	Pay to investor
WBCSC2	WESTPAC BANKING CORP	\$11.0519	\$12.3500	\$21.45	51.52%	\$10.40	42.42%	09/12/2025	11.35%	Pay down loan
WESJCC	WESFARMERS LTD	\$21.5700	\$24.7600	\$54.00	39.94%	\$32.43	54.15%	09/12/2025	11.66%	Pay to investor
WESJCD	WESFARMERS LTD	\$34.5047	\$39.6000	\$54.00	63.90%	\$19.50	26.67%	09/12/2025	19.39%	Pay to investor
WESSC2	WESFARMERS LTD	\$22.9972	\$26.3900	\$54.00	42.59%	\$31.00	51.13%	09/12/2025	12.19%	Pay down loan
WOWJCC	WOOLWORTHS LTD	\$17.2885	\$19.5000	\$35.01	49.38%	\$17.72	44.30%	09/12/2025	6.09%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$23.6831	\$26.7100	\$35.01	67.65%	\$11.33	23.71%	09/12/2025	9.53%	Pay to investor
WOWSC2	WOOLWORTHS LTD	\$4.9949	\$5.6300	\$35.01	14.27%	\$30.02	83.92%	09/12/2025	3.60%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$13.3327	\$15.0400	\$35.01	38.08%	\$21.68	57.04%	09/12/2025	4.98%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.8513	\$18.1900	\$24.82	63.87%	\$8.97	26.71%	09/12/2025	6.30%	Pay to investor

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