



CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 15-Oct-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
AFIJC	AUSTRALIAN FOUNDATION INV CO	\$3.8699	\$4.4500	\$8.15	47.48%	\$4.28	45.40%	09/12/2025	5.61%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.6034	\$16.3200	\$27.58	52.95%	\$12.98	40.83%	09/12/2025	8.09%	Pay to investor
ANZSC2	AUST AND NZ BANKING GROUP	\$8.0570	\$9.0100	\$27.58	29.21%	\$19.52	67.33%	09/12/2025	5.38%	Pay down loan
BHPJCA	BHP GROUP LTD	\$26.3487	\$29.9800	\$37.80	69.71%	\$11.45	20.69%	09/12/2025	35.22%	Pay to investor
BHPJCB	BHP GROUP LTD	\$21.9051	\$24.9200	\$37.80	57.95%	\$15.89	34.07%	09/12/2025	25.38%	Pay to investor
BHPSC2	BHP GROUP LTD	\$17.6940	\$20.1300	\$37.80	46.81%	\$20.11	46.75%	09/12/2025	20.06%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$5.0069	\$5.7500	\$9.34	53.61%	\$4.33	38.44%	09/12/2025	6.69%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$50.6216	\$56.5800	\$101.91	49.67%	\$51.29	44.48%	09/12/2025	6.82%	Pay to investor
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$25.9003	\$28.9500	\$101.91	25.41%	\$76.01	71.59%	09/12/2025	4.60%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$42.3291	\$47.3200	\$101.91	41.54%	\$59.58	53.57%	09/12/2025	5.87%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$7.6872	\$8.8300	\$17.75	43.31%	\$10.06	50.25%	09/12/2025	4.57%	Pay down loan
CSLJCC	CSL LTD	\$107.9816	\$123.9400	\$296.90	36.37%	\$188.92	58.26%	09/12/2025	1.56%	Pay to investor
CSLJCD	CSL LTD	\$125.7038	\$144.2800	\$296.90	42.34%	\$171.20	51.40%	09/12/2025	1.72%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.4741	\$13.1700	\$19.85	57.80%	\$8.38	33.65%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.7800	\$10.0800	\$19.85	44.23%	\$11.07	49.22%	09/12/2025	0.00%	Pay down loan
FMGJCD	FORTESCUE METALS GROUP LTD	\$7.2078	\$8.2800	\$14.32	50.33%	\$7.11	42.18%	09/12/2025	50.34%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$7.8356	\$8.9900	\$14.32	54.72%	\$6.48	37.22%	09/12/2025	55.21%	Pay down loan
GMGJCB	GOODMAN GROUP	\$9.0124	\$10.3500	\$21.46	42.00%	\$12.45	51.77%	09/12/2025	2.41%	Pay to investor
GPTJCB	GPT GROUP	\$2.6599	\$3.0500	\$5.05	52.67%	\$2.39	39.60%	09/12/2025	11.09%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.5034	\$2.8700	\$5.08	49.28%	\$2.58	43.50%	09/12/2025	7.76%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.3879	\$10.7800	\$13.19	71.17%	\$3.80	18.27%	09/12/2025	19.61%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.8232	\$8.9800	\$13.19	59.31%	\$5.37	31.92%	09/12/2025	13.90%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.2861	\$7.2700	\$13.19	47.66%	\$6.90	44.88%	09/12/2025	10.80%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$78.2324	\$89.7900	\$151.80	51.54%	\$73.57	40.85%	09/12/2025	#VALUE!	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$61.4727	\$70.5600	\$151.80	40.50%	\$90.33	53.52%	09/12/2025	#VALUE!	Pay down loan
IOZJCA	ISHARES S&P/ASX 200 ETF	\$19.5581	\$22.4500	\$30.00	65.19%	\$10.44	25.17%	09/12/2025	9.73%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$17.2111	\$19.7600	\$30.00	57.37%	\$12.79	34.13%	09/12/2025	7.94%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.5319	\$14.4500	\$30.00	41.77%	\$17.47	51.83%	09/12/2025	5.82%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$365.0845	\$419.0300	\$592.75	61.59%	\$227.67	29.31%	09/12/2025	3.02%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$286.8521	\$329.2400	\$592.75	48.39%	\$305.90	44.46%	09/12/2025	2.25%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$253.7629	\$291.2600	\$592.75	42.81%	\$338.99	50.86%	09/12/2025	2.03%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.1996	\$1.4400	\$2.84	42.24%	\$1.64	49.30%	09/12/2025	2.74%	Pay to investor
MQGSC2	MACQUARIE GROUP LTD	\$44.4575	\$51.0300	\$182.87	24.31%	\$138.41	72.09%	09/12/2025	3.40%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$69.5962	\$79.8800	\$182.87	38.06%	\$113.27	56.32%	09/12/2025	4.15%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.6465	\$17.4900	\$28.58	54.75%	\$12.93	38.80%	09/12/2025	6.96%	Pay to investor
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$12.6584	\$14.1400	\$28.58	44.29%	\$15.92	50.52%	09/12/2025	5.65%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.2586	\$7.5000	\$9.68	64.65%	\$3.42	22.52%	09/12/2025	5.55%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.1905	\$2.5200	\$3.98	55.04%	\$1.79	36.68%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6690	\$1.9200	\$3.98	41.93%	\$2.31	51.76%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.3379	\$3.8300	\$5.58	59.82%	\$2.24	31.36%	09/12/2025	0.00%	Pay to investor
RIOJCA	RIO TINTO LTD	\$54.8906	\$62.4500	\$100.51	54.61%	\$45.62	37.87%	09/12/2025	28.00%	Pay to investor
RIOSC2	RIO TINTO LTD	\$63.3908	\$72.1300	\$100.51	63.07%	\$37.12	28.24%	09/12/2025	34.41%	Pay down loan
S32JCB	SOUTH32 LIMITED	\$1.5061	\$1.7300	\$3.83	39.32%	\$2.32	54.83%	09/12/2025	6.38%	Pay to investor

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SCGJCA	SCENTRE GROUP	\$1.6690	\$1.9200	\$3.02	55.26%	\$1.35	36.42%	09/12/2025	10.36%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$37.8019	\$43.3900	\$64.48	58.63%	\$26.68	32.71%	09/12/2025	9.27%	Pay to investor
STOJCA	SANTOS LTD	\$3.6508	\$4.2000	\$7.34	49.74%	\$3.69	42.78%	09/12/2025	3.80%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$5.1035	\$5.8600	\$12.52	40.76%	\$7.42	53.19%	09/12/2025	9.98%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$10.0680	\$11.5600	\$13.69	73.54%	\$3.62	15.56%	09/12/2025	10.08%	Pay to investor
TCLSC2	TRANSURBAN GROUP	\$6.1051	\$7.0100	\$13.69	44.60%	\$7.58	48.79%	09/12/2025	4.81%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0250	\$2.3000	\$3.84	52.73%	\$1.82	40.10%	09/12/2025	8.82%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$59.9782	\$68.8500	\$93.75	63.98%	\$33.77	26.56%	09/12/2025	9.38%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$49.5472	\$56.8700	\$93.75	52.85%	\$44.20	39.34%	09/12/2025	7.17%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$41.1142	\$47.1900	\$93.75	43.86%	\$52.64	49.66%	09/12/2025	6.02%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$31.2930	\$35.9200	\$59.97	52.18%	\$28.68	40.10%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.5046	\$30.4200	\$59.97	44.20%	\$33.47	49.27%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$52.1549	\$59.8600	\$83.65	62.35%	\$31.50	28.44%	09/12/2025	6.35%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$41.7239	\$47.8900	\$83.65	49.88%	\$41.93	42.75%	09/12/2025	4.77%	Pay to investor
VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.7410	\$44.4600	\$83.65	46.31%	\$44.91	46.85%	09/12/2025	4.45%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$46.9394	\$53.8800	\$76.60	61.28%	\$29.66	29.66%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$37.2408	\$42.7400	\$76.60	48.62%	\$39.36	44.20%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$187.7577	\$215.5000	\$306.48	61.26%	\$118.72	29.69%	09/12/2025	3.20%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$161.6803	\$185.5700	\$306.48	52.75%	\$144.80	39.45%	09/12/2025	2.62%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$132.9039	\$152.5400	\$306.48	43.36%	\$173.58	50.23%	09/12/2025	2.19%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2517	\$1.4400	\$3.61	34.67%	\$2.36	60.11%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.5603	\$15.1600	\$25.27	53.66%	\$11.71	40.01%	09/12/2025	7.60%	Pay to investor
WBCSC2	WESTPAC BANKING CORP	\$11.5074	\$12.8600	\$25.27	45.54%	\$13.76	49.11%	09/12/2025	6.47%	Pay down loan
WESJCC	WESFARMERS LTD	\$23.2820	\$26.7200	\$54.35	42.84%	\$31.07	50.84%	09/12/2025	5.73%	Pay to investor
WESJCD	WESFARMERS LTD	\$36.0495	\$41.3700	\$54.35	66.33%	\$18.30	23.88%	09/12/2025	9.73%	Pay to investor
WESSC2	WESFARMERS LTD	\$24.6907	\$28.3400	\$54.35	45.43%	\$29.66	47.86%	09/12/2025	6.00%	Pay down loan
WOWJCC	WOOLWORTHS LTD	\$17.0651	\$19.2500	\$39.82	42.86%	\$22.75	51.66%	09/12/2025	4.75%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$23.3772	\$26.3700	\$39.82	58.71%	\$16.44	33.78%	09/12/2025	6.57%	Pay to investor
WOWSC2	WOOLWORTHS LTD	\$4.9304	\$5.5600	\$39.82	12.38%	\$34.89	86.04%	09/12/2025	3.10%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$13.1604	\$14.8400	\$39.82	33.05%	\$26.66	62.73%	09/12/2025	4.05%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.6465	\$17.9600	\$24.99	62.61%	\$9.34	28.13%	09/12/2025	6.05%	Pay to investor

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