

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	\$5.5267	\$6.6200	\$10.21	54.13%	\$4.68	35.16%	09/12/2025	0.00%	Pay to investor
AFIJCA	AUSTRALIAN FOUNDATION INV CO	\$3.7173	\$4.2600	\$7.47	49.76%	\$3.75	42.97%	20/01/2021	6.40%	Pay to investor
AFIJCB	AUSTRALIAN FOUNDATION INV CO	\$3.7280	\$4.2800	\$7.47	49.91%	\$3.74	42.70%	09/12/2025	6.41%	Pay to investor
AGLJCA	AGL ENERGY LTD	\$6.0291	\$6.9200	\$12.00	50.24%	\$5.97	42.33%	09/12/2025	16.41%	Pay to investor
AKPJCC	AUDIO PIXELS HOLDINGS LTD	\$5.9993	\$7.4800	\$24.40	24.59%	\$18.40	69.34%	20/01/2021	0.00%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$14.0680	\$15.7200	\$24.66	57.05%	\$10.59	36.25%	09/12/2025	5.66%	Pay to investor
ANZSC1	AUST AND NZ BANKING GROUP	\$8.4407	\$9.2600	\$24.66	34.23%	\$16.22	62.45%	20/01/2021	3.70%	Pay down loan
ANZSC2	AUST AND NZ BANKING GROUP	\$8.4508	\$9.4400	\$24.66	34.27%	\$16.21	61.72%	09/12/2025	3.70%	Pay down loan
BHPJCA	BHP GROUP LTD	\$25.3826	\$28.8700	\$46.82	54.21%	\$21.44	38.34%	09/12/2025	8.10%	Pay to investor
BHPJCB	BHP GROUP LTD	\$25.3605	\$29.0200	\$46.82	54.17%	\$21.46	38.02%	20/01/2021	8.09%	Pay to investor
BHPJCC	BHP GROUP LTD	\$21.1019	\$24.0000	\$46.82	45.07%	\$25.72	48.74%	09/12/2025	6.75%	Pay to investor
BHPSC1	BHP GROUP LTD	\$6.4481	\$7.3300	\$46.82	13.77%	\$40.37	84.34%	20/01/2021	4.30%	Pay down loan
BHPSC2	BHP GROUP LTD	\$6.4612	\$7.3500	\$46.82	13.80%	\$40.36	84.30%	09/12/2025	4.30%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$4.8233	\$5.5300	\$8.31	58.04%	\$3.49	33.45%	09/12/2025	3.44%	Pay to investor
CBAJCA	COMMONWEALTH BANK OF AUSTRALIA	\$48.7255	\$53.4700	\$85.38	57.07%	\$36.65	37.37%	20/01/2021	8.13%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$48.7656	\$54.4900	\$85.38	57.12%	\$36.61	36.18%	09/12/2025	8.14%	Pay to investor
CBASC1	COMMONWEALTH BANK OF AUSTRALIA	\$28.3576	\$31.1200	\$85.38	33.21%	\$57.02	63.55%	20/01/2021	5.23%	Pay down loan
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$28.3871	\$31.7200	\$85.38	33.25%	\$56.99	62.85%	09/12/2025	5.23%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$44.2136	\$49.4000	\$85.38	51.78%	\$41.17	42.14%	09/12/2025	7.24%	Pay down loan
CPUSC1	COMPUTERSHARE LTD	\$3.5822	\$4.1100	\$14.15	25.32%	\$10.57	70.95%	20/01/2021	4.35%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$3.5873	\$4.1200	\$14.15	25.35%	\$10.56	70.88%	09/12/2025	4.35%	Pay down loan
CSLJCA	CSL LTD	\$103.9477	\$114.0700	\$267.26	38.89%	\$163.31	57.32%	20/01/2021	1.79%	Pay to investor
CSLJCB	CSL LTD	\$121.0083	\$132.8000	\$267.26	45.28%	\$146.25	50.31%	20/01/2021	2.00%	Pay to investor
CSLJCC	CSL LTD	\$104.0225	\$119.3500	\$267.26	38.92%	\$163.24	55.34%	09/12/2025	1.79%	Pay to investor
CSLJCD	CSL LTD	\$121.0949	\$138.9400	\$267.26	45.31%	\$146.17	48.01%	09/12/2025	2.00%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.0534	\$12.6800	\$18.02	61.34%	\$6.97	29.63%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.9302	\$10.2500	\$18.02	49.56%	\$9.09	43.12%	09/12/2025	0.00%	Pay down loan
FMGJCA	FORTESCUE METALS GROUP LTD	\$6.9305	\$7.7400	\$25.18	27.52%	\$18.25	69.26%	20/01/2021	9.64%	Pay to investor
FMGJCB	FORTESCUE METALS GROUP LTD	\$2.7229	\$3.0400	\$25.18	10.81%	\$22.46	87.93%	20/01/2021	7.84%	Pay to investor
FMGJCC	FORTESCUE METALS GROUP LTD	\$14.0680	\$16.1400	\$25.18	55.87%	\$11.11	35.90%	09/12/2025	15.84%	Pay to investor
FMGJCD	FORTESCUE METALS GROUP LTD	\$6.9435	\$7.9700	\$25.18	27.58%	\$18.24	68.35%	09/12/2025	9.65%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$11.0534	\$12.6800	\$25.18	43.90%	\$14.13	49.64%	09/12/2025	12.46%	Pay down loan
GMGJCA	GOODMAN GROUP	\$8.6750	\$9.9500	\$17.51	49.54%	\$8.84	43.18%	20/01/2021	3.40%	Pay to investor
GMGJCB	GOODMAN GROUP	\$8.6819	\$9.9600	\$17.51	49.58%	\$8.83	43.12%	09/12/2025	3.40%	Pay to investor
GPTJCA	GPT GROUP	\$2.5515	\$2.9300	\$4.39	58.12%	\$1.84	33.26%	20/01/2021	5.06%	Pay to investor
GPTJCB	GPT GROUP	\$2.5624	\$2.9400	\$4.39	58.37%	\$1.83	33.03%	09/12/2025	5.09%	Pay to investor
IAGJCA	INSURANCE AUSTRALIA GROUP	\$2.4054	\$2.7600	\$5.05	47.63%	\$2.64	45.35%	20/01/2021	3.78%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.4116	\$2.7700	\$5.05	47.75%	\$2.64	45.15%	09/12/2025	3.79%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.0437	\$10.3800	\$13.69	66.06%	\$4.65	24.18%	09/12/2025	10.29%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$7.5364	\$8.6500	\$13.69	55.05%	\$6.15	36.82%	09/12/2025	7.77%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.7492	\$7.7500	\$13.69	49.30%	\$6.94	43.39%	09/12/2025	6.89%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$75.3640	\$86.4700	\$129.82	58.05%	\$54.46	33.39%	09/12/2025	#VALUE!	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$60.0291	\$68.8700	\$129.82	46.24%	\$69.79	46.95%	09/12/2025	#VALUE!	Pay down loan



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IOZJCA	ISHARES S&P/ASX 200 ETF	\$18.8410	\$21.6100	\$27.50	68.51%	\$8.66	21.42%	09/12/2025	6.31%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$16.5801	\$19.0300	\$27.50	60.29%	\$10.92	30.80%	09/12/2025	5.01%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.9786	\$14.9100	\$27.50	47.19%	\$14.52	45.78%	09/12/2025	3.76%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$351.6989	\$403.5000	\$487.45	72.15%	\$135.75	17.22%	09/12/2025	5.46%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$276.3348	\$317.0400	\$487.45	56.69%	\$211.12	34.96%	09/12/2025	3.51%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$249.4130	\$286.1500	\$487.45	51.17%	\$238.04	41.30%	09/12/2025	3.11%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.1556	\$1.3800	\$2.01	57.49%	\$0.85	31.34%	09/12/2025	0.00%	Pay to investor
MQGSC1	MACQUARIE GROUP LTD	\$46.0803	\$50.5700	\$137.33	33.55%	\$91.25	63.18%	20/01/2021	3.45%	Pay down loan
MQGSC2	MACQUARIE GROUP LTD	\$46.1228	\$52.9200	\$137.33	33.59%	\$91.21	61.47%	09/12/2025	3.45%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$70.3398	\$80.7000	\$137.33	51.22%	\$66.99	41.24%	09/12/2025	4.70%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$15.0728	\$16.8400	\$24.14	62.44%	\$9.07	30.24%	09/12/2025	6.62%	Pay to investor
NABSC1	NATIONAL AUSTRALIA BANK LTD	\$7.2288	\$7.9300	\$24.14	29.95%	\$16.91	67.15%	20/01/2021	3.55%	Pay down loan
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$7.2349	\$8.0800	\$24.14	29.97%	\$16.91	66.53%	09/12/2025	3.55%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.0291	\$7.2200	\$12.72	47.40%	\$6.69	43.24%	09/12/2025	4.04%	Pay to investor
OPHJCA	OPHIR HIGH CONVICTION FD-LIT	\$2.1102	\$2.4300	\$3.51	60.12%	\$1.40	30.77%	09/12/2025	0.00%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.6078	\$1.8400	\$3.51	45.81%	\$1.90	47.58%	09/12/2025	0.00%	Pay to investor
PNVJCA	POLYNOVO LTD	\$2.0097	\$2.4100	\$2.54	79.12%	\$0.53	5.12%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.2155	\$3.6900	\$4.88	65.89%	\$1.66	24.39%	09/12/2025	8.11%	Pay to investor
RIOJCA	RIO TINTO LTD	\$56.5029	\$64.2600	\$120.52	46.88%	\$64.02	46.68%	09/12/2025	8.84%	Pay to investor
RIOJCB	RIO TINTO LTD	\$56.4596	\$64.2100	\$120.52	46.85%	\$64.06	46.72%	20/01/2021	8.84%	Pay to investor
RIOS1	RIO TINTO LTD	\$7.2249	\$8.2200	\$120.52	5.99%	\$113.30	93.18%	20/01/2021	5.00%	Pay down loan
RIOS2	RIO TINTO LTD	\$40.1942	\$45.7100	\$120.52	33.35%	\$80.33	62.07%	09/12/2025	7.05%	Pay down loan
S32JCA	SOUTH32 LIMITED	\$1.4699	\$1.6100	\$2.68	54.85%	\$1.21	39.93%	20/01/2021	3.89%	Pay to investor
S32JCB	SOUTH32 LIMITED	\$1.4771	\$1.6900	\$2.68	55.12%	\$1.20	36.94%	09/12/2025	3.91%	Pay to investor
SCGJCA	SCENTRE GROUP	\$1.6078	\$1.8400	\$2.92	55.06%	\$1.31	36.99%	09/12/2025	8.61%	Pay to investor
SFYJCA	SPDR S&P/ASX 50 FUND	\$36.3817	\$39.9300	\$60.67	59.97%	\$24.29	34.18%	20/01/2021	6.74%	Pay to investor
SFYJCB	SPDR S&P/ASX 50 FUND	\$36.4159	\$41.7800	\$60.67	60.02%	\$24.25	31.14%	09/12/2025	6.75%	Pay to investor
STOJCA	SANTOS LTD	\$3.5170	\$4.0400	\$7.42	47.40%	\$3.90	45.55%	09/12/2025	2.69%	Pay to investor
SUNJCA	SUNCORP GROUP LTD	\$4.4828	\$5.1400	\$10.42	43.02%	\$5.94	50.67%	20/01/2021	6.06%	Pay to investor
SUNJCB	SUNCORP GROUP LTD	\$4.9890	\$5.7200	\$10.42	47.88%	\$5.43	45.11%	20/01/2021	6.63%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$4.9941	\$5.7300	\$10.42	47.93%	\$5.43	45.01%	09/12/2025	6.63%	Pay to investor
TCLJCA	TRANSURBAN GROUP	\$9.7976	\$11.2400	\$12.84	76.31%	\$3.04	12.46%	20/01/2021	10.19%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$9.7976	\$11.2400	\$12.84	76.31%	\$3.04	12.46%	09/12/2025	10.19%	Pay to investor
TCLSC1	TRANSURBAN GROUP	\$6.1831	\$7.0900	\$12.84	48.15%	\$6.66	44.78%	20/01/2021	4.66%	Pay down loan
TCLSC2	TRANSURBAN GROUP	\$6.1902	\$7.1100	\$12.84	48.21%	\$6.65	44.63%	09/12/2025	4.66%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0097	\$2.2900	\$3.12	64.41%	\$1.11	26.60%	09/12/2025	14.41%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$57.7791	\$66.2900	\$85.67	67.44%	\$27.89	22.62%	09/12/2025	6.77%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$47.7306	\$54.7700	\$85.67	55.71%	\$37.94	36.07%	09/12/2025	4.97%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$42.2713	\$48.5200	\$85.67	49.34%	\$43.40	43.36%	09/12/2025	4.35%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$30.1456	\$34.5900	\$53.57	56.27%	\$23.42	35.43%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.8160	\$30.7800	\$53.57	50.06%	\$26.75	42.54%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$50.2427	\$57.6400	\$78.09	64.34%	\$27.85	26.19%	09/12/2025	5.89%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$40.1942	\$46.1100	\$78.09	51.47%	\$37.90	40.95%	09/12/2025	4.33%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 5.05%pa

Effective Date: 18-Jan-21

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VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.2692	\$43.9100	\$78.09	49.01%	\$39.82	43.77%	09/12/2025	4.12%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$45.2184	\$51.8800	\$75.54	59.86%	\$30.32	31.32%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$36.8171	\$42.2600	\$75.54	48.74%	\$38.72	44.06%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$180.8737	\$207.5200	\$255.17	70.88%	\$74.30	18.67%	09/12/2025	4.04%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$155.7524	\$178.6900	\$255.17	61.04%	\$99.42	29.97%	09/12/2025	3.02%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$129.9072	\$149.0400	\$255.17	50.91%	\$125.26	41.59%	09/12/2025	2.40%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2058	\$1.3800	\$2.40	50.24%	\$1.19	42.50%	09/12/2025	0.00%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.0631	\$14.6000	\$21.35	61.19%	\$8.29	31.62%	09/12/2025	3.74%	Pay to investor
WBCSC1	WESTPAC BANKING CORP	\$11.6449	\$12.7800	\$21.35	54.54%	\$9.71	40.14%	20/01/2021	3.19%	Pay down loan
WBCSC2	WESTPAC BANKING CORP	\$11.6563	\$13.0200	\$21.35	54.60%	\$9.69	39.02%	09/12/2025	3.20%	Pay down loan
WESJCA	WESFARMERS LTD	\$22.4039	\$25.7000	\$50.23	44.60%	\$27.83	48.84%	20/01/2021	6.11%	Pay to investor
WESJCB	WESFARMERS LTD	\$34.6999	\$39.8100	\$50.23	69.08%	\$15.53	20.74%	20/01/2021	10.95%	Pay to investor
WESJCC	WESFARMERS LTD	\$22.4283	\$25.7300	\$50.23	44.65%	\$27.80	48.78%	09/12/2025	6.11%	Pay to investor
WESJCD	WESFARMERS LTD	\$34.7277	\$39.8400	\$50.23	69.14%	\$15.50	20.68%	09/12/2025	10.97%	Pay to investor
WESSC1	WESFARMERS LTD	\$25.5146	\$29.2700	\$50.23	50.80%	\$24.72	41.73%	20/01/2021	6.88%	Pay down loan
WESSC2	WESFARMERS LTD	\$25.5333	\$29.2900	\$50.23	50.83%	\$24.70	41.69%	09/12/2025	6.88%	Pay down loan
WOWJCA	WOOLWORTHS LTD	\$29.8543	\$32.7600	\$39.53	75.52%	\$9.68	17.13%	20/01/2021	9.72%	Pay to investor
WOWJCB	WOOLWORTHS LTD	\$16.4274	\$18.5200	\$39.53	41.56%	\$23.10	53.15%	20/01/2021	4.07%	Pay to investor
WOWJCC	WOOLWORTHS LTD	\$16.4394	\$18.5400	\$39.53	41.59%	\$23.09	53.10%	09/12/2025	4.07%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$28.8795	\$32.5600	\$39.53	73.06%	\$10.65	17.63%	09/12/2025	8.83%	Pay to investor
WOWSC1	WOOLWORTHS LTD	\$12.1553	\$13.3400	\$39.53	30.75%	\$27.37	66.25%	20/01/2021	3.43%	Pay down loan
WOWSC2	WOOLWORTHS LTD	\$12.1688	\$13.7100	\$39.53	30.78%	\$27.36	65.32%	09/12/2025	3.44%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$20.0971	\$22.6600	\$39.53	50.84%	\$19.43	42.68%	09/12/2025	4.84%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$15.0728	\$17.2900	\$26.76	56.33%	\$11.69	35.39%	09/12/2025	10.23%	Pay to investor
Z1PJCA	ZIP CO LIMITED	\$2.5121	\$3.0100	\$5.61	44.78%	\$3.10	46.35%	09/12/2025	0.00%	Pay to investor

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