

| 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 | \$3.5638 | \$3.9100 | \$6.11 | 58.33% | \$2.55 | 36.01% | 20/01/2021 | 12.57% | Pay to investor |
| AKPJCC | AUDIO PIXELS HOLDINGS LTD | \$9.7460 | \$11.6600 | \$19.25 | 50.63% | \$9.50 | 39.43% | 20/01/2021 | 0.00% | Pay to investor |
| AMCJCA | AMCOR LTD | \$10.6915 | \$11.7200 | \$16.47 | 64.91% | \$5.78 | 28.84% | 20/01/2021 | 13.84% | Pay to investor |
| ANZJCA | AUST AND NZ BANKING GROUP | \$16.6313 | \$18.2300 | \$27.86 | 59.70% | \$11.23 | 34.57% | 20/01/2021 | 14.25% | Pay to investor |
| ANZJCB | AUST AND NZ BANKING GROUP | \$19.0071 | \$20.8400 | \$27.86 | 68.22% | \$8.85 | 25.20% | 20/01/2021 | 18.07% | Pay to investor |
| ANZSC1 | AUST AND NZ BANKING GROUP | \$9.0519 | \$10.0000 | \$27.86 | 32.49% | \$18.81 | 64.11% | 20/01/2021 | 8.51% | Pay down loan |
| BHPJCA | BHP GROUP LTD | \$10.4350 | \$11.4400 | \$38.21 | 27.31% | \$27.78 | 70.06% | 20/01/2021 | 11.13% | Pay to investor |
| BHPJCB | BHP GROUP LTD | \$14.5928 | \$16.0000 | \$38.21 | 38.19% | \$23.62 | 58.13% | 20/01/2021 | 13.09% | Pay to investor |
| BHPSC1 | BHP GROUP LTD | \$8.9174 | \$9.7800 | \$38.21 | 23.34% | \$29.29 | 74.40% | 20/01/2021 | 10.56% | Pay down loan |
| CBAJCA | COMMONWEALTH BANK OF AUSTRALIA | \$44.5480 | \$48.8400 | \$77.40 | 57.56% | \$32.85 | 36.90% | 20/01/2021 | 13.12% | Pay to investor |
| CBASC1 | COMMONWEALTH BANK OF AUSTRALIA | \$31.0376 | \$34.0300 | \$77.40 | 40.10% | \$46.36 | 56.03% | 20/01/2021 | 9.30% | Pay down loan |
| CPUSC1 | COMPUTERSHARE LTD | \$4.0985 | \$4.4900 | \$18.00 | 22.77% | \$13.90 | 75.06% | 20/01/2021 | 3.02% | Pay down loan |
| CSLJCA | CSL LTD | \$95.0357 | \$104.1800 | \$206.37 | 46.05% | \$111.33 | 49.52% | 20/01/2021 | 2.25% | Pay to investor |
| CSLJCB | CSL LTD | \$110.6337 | \$121.2800 | \$206.37 | 53.61% | \$95.74 | 41.23% | 20/01/2021 | 2.62% | Pay to investor |
| FLTJCA | FLIGHT CENTRE TRAVEL GROUP | \$32.1661 | \$35.2600 | \$41.04 | 78.38% | \$8.87 | 14.08% | 20/01/2021 | 35.61% | Pay to investor |
| FMGJCA | FORTESCUE METALS GROUP LTD | \$2.2116 | \$2.4700 | \$9.22 | 23.99% | \$7.01 | 73.21% | 20/01/2021 | 5.99% | Pay to investor |
| FMGJCB | FORTESCUE METALS GROUP LTD | \$3.0893 | \$3.4500 | \$9.22 | 33.51% | \$6.13 | 62.58% | 20/01/2021 | 6.85% | Pay to investor |
| GMGJCA | GOODMAN GROUP | \$4.7518 | \$5.2100 | \$13.58 | 34.99% | \$8.83 | 61.63% | 20/01/2021 | 3.31% | Pay to investor |
| GPTJCA | GPT GROUP | \$3.5638 | \$3.9100 | \$5.90 | 60.40% | \$2.34 | 33.73% | 20/01/2021 | 10.90% | Pay to investor |
| IAGJCA | INSURANCE AUSTRALIA GROUP | \$4.6036 | \$5.0500 | \$8.05 | 57.19% | \$3.45 | 37.27% | 20/01/2021 | 16.54% | Pay to investor |
| MQGJCA | MACQUARIE GROUP LTD | \$47.5179 | \$52.0900 | \$121.98 | 38.96% | \$74.46 | 57.30% | 20/01/2021 | 7.72% | Pay to investor |
| MQGJCB | MACQUARIE GROUP LTD | \$65.3371 | \$71.6300 | \$121.98 | 53.56% | \$56.64 | 41.28% | 20/01/2021 | 10.15% | Pay to investor |
| MQGSC1 | MACQUARIE GROUP LTD | \$29.4461 | \$32.6300 | \$121.98 | 24.14% | \$92.53 | 73.25% | 20/01/2021 | 6.21% | Pay down loan |
| NABJCA | NATIONAL AUSTRALIA BANK LTD | \$14.2554 | \$15.6300 | \$25.81 | 55.23% | \$11.55 | 39.44% | 20/01/2021 | 15.75% | Pay to investor |
| NABJCB | NATIONAL AUSTRALIA BANK LTD | \$19.0071 | \$20.8400 | \$25.81 | 73.64% | \$6.80 | 19.26% | 20/01/2021 | 26.75% | Pay to investor |
| NABSC1 | NATIONAL AUSTRALIA BANK LTD | \$7.9778 | \$8.8300 | \$25.81 | 30.91% | \$17.83 | 65.79% | 20/01/2021 | 10.21% | Pay down loan |
| OSJCA | OIL SEARCH LTD | \$5.9397 | \$6.5100 | \$7.70 | 77.14% | \$1.76 | 15.45% | 20/01/2021 | 8.39% | Pay to investor |
| QANJCA | QANTAS AIRWAYS LTD | \$4.6752 | \$5.1300 | \$5.35 | 87.39% | \$0.67 | 4.11% | 20/01/2021 | 32.60% | Pay to investor |
| QBEJCA | QBE INSURANCE GROUP LTD | \$7.1277 | \$7.8100 | \$12.78 | 55.77% | \$5.65 | 38.89% | 20/01/2021 | 8.85% | Pay to investor |
| RIOJCA | RIO TINTO LTD | \$25.0803 | \$27.4900 | \$102.40 | 24.49% | \$77.32 | 73.15% | 20/01/2021 | 9.84% | Pay to investor |
| RIOJCB | RIO TINTO LTD | \$34.5839 | \$37.9100 | \$102.40 | 33.77% | \$67.82 | 62.98% | 20/01/2021 | 11.22% | Pay to investor |
| RIOSC1 | RIO TINTO LTD | \$15.3493 | \$16.8300 | \$102.40 | 14.99% | \$87.05 | 83.56% | 20/01/2021 | 8.74% | Pay down loan |
| S32JCA | SOUTH32 LIMITED | \$1.3599 | \$1.4900 | \$3.51 | 38.74% | \$2.15 | 57.55% | 20/01/2021 | 8.55% | Pay to investor |
| SCGJCA | SCENTRE GROUP | \$3.0887 | \$3.3900 | \$3.85 | 80.23% | \$0.76 | 11.95% | 20/01/2021 | 29.11% | Pay to investor |
| SCGSC1 | SCENTRE GROUP | \$2.3720 | \$2.6000 | \$3.85 | 61.61% | \$1.48 | 32.47% | 20/01/2021 | 14.99% | Pay down loan |
| SFYJCA | SPDR S&P/ASX 50 FUND | \$33.2625 | \$36.4600 | \$60.03 | 55.41% | \$26.77 | 39.26% | 20/01/2021 | 10.63% | Pay to investor |
| SGPJCA | STOCKLAND | \$2.9699 | \$3.2600 | \$4.12 | 72.08% | \$1.15 | 20.87% | 20/01/2021 | 23.48% | Pay to investor |
| SUNJCA | SUNCORP GROUP LTD | \$7.5571 | \$8.2800 | \$13.95 | 54.17% | \$6.39 | 40.65% | 20/01/2021 | 12.83% | Pay to investor |
| SUNJCB | SUNCORP GROUP LTD | \$11.1209 | \$12.1900 | \$13.95 | 79.72% | \$2.83 | 12.62% | 20/01/2021 | 28.98% | Pay to investor |
| SYDJCA | SYDNEY AIRPORT | \$4.7518 | \$5.2100 | \$7.51 | 63.27% | \$2.76 | 30.63% | 20/01/2021 | 13.60% | Pay to investor |
| SYDSC1 | SYDNEY AIRPORT | \$4.3881 | \$4.8100 | \$7.51 | 58.43% | \$3.12 | 35.95% | 20/01/2021 | 12.01% | Pay down loan |
| TCLJCA | TRANSURBAN GROUP | \$5.8460 | \$6.4100 | \$13.76 | 42.49% | \$7.91 | 53.42% | 20/01/2021 | 7.20% | Pay to investor |
| TCLJCB | TRANSURBAN GROUP | \$9.2352 | \$10.1200 | \$13.76 | 67.12% | \$4.52 | 26.45% | 20/01/2021 | 12.60% | Pay to investor |

CitiFirst Instalment MINIs - current interest rate 6.20%pa

Effective Date: 21-May-19

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|--------------------------------|------------------------|--------------------------------|-------------------------|---------------------|---------|--|------------------|------------|----------------------|-------------------|
| TCLSC1 | TRANSURBAN GROUP | \$6.8292 | \$7.4900 | \$13.76 | 49.63% | \$6.93 | 45.57% | 20/01/2021 | 8.22% | Pay down loan |
| WBCJCA | WESTPAC BANKING CORP | \$19.0071 | \$20.8400 | \$27.75 | 68.49% | \$8.74 | 24.90% | 20/01/2021 | 21.50% | Pay to investor |
| WBCSC1 | WESTPAC BANKING CORP | \$11.7110 | \$12.9300 | \$27.75 | 42.20% | \$16.04 | 53.41% | 20/01/2021 | 11.72% | Pay down loan |
| WESJCA | WESFARMERS LTD | \$13.0593 | \$14.3200 | \$36.71 | 35.57% | \$23.65 | 60.99% | 20/01/2021 | 13.53% | Pay to investor |
| WESJCB | WESFARMERS LTD | \$17.2171 | \$18.8700 | \$36.71 | 46.90% | \$19.49 | 48.60% | 20/01/2021 | 16.42% | Pay to investor |
| WESSC1 | WESFARMERS LTD | \$2.8360 | \$3.1100 | \$36.71 | 7.73% | \$33.87 | 91.53% | 20/01/2021 | 9.45% | Pay down loan |
| WOWJCA | WOOLWORTHS LTD | \$14.1510 | \$15.5100 | \$34.82 | 40.64% | \$20.67 | 55.46% | 20/01/2021 | 5.08% | Pay to investor |
| WOWJCB | WOOLWORTHS LTD | \$19.4968 | \$21.3700 | \$34.82 | 55.99% | \$15.32 | 38.63% | 20/01/2021 | 6.85% | Pay to investor |
| WOWSC1 | WOOLWORTHS LTD | \$12.5613 | \$13.7700 | \$34.82 | 36.07% | \$22.26 | 60.45% | 20/01/2021 | 4.72% | Pay down loan |
| WPLJCA | WOODSIDE PETROLEUM LTD | \$19.0071 | \$20.8400 | \$37.05 | 51.30% | \$18.04 | 43.75% | 20/01/2021 | 11.09% | Pay to investor |
| WPLJCB | WOODSIDE PETROLEUM LTD | \$23.7589 | \$26.0500 | \$37.05 | 64.13% | \$13.29 | 29.69% | 20/01/2021 | 15.06% | Pay to investor |

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