



CitiFirst Instalment MINIs - current interest rate 5.30%pa

Effective Date: 16-May-22

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	\$3.9859	\$4.5800	\$8.08	49.33%	\$4.09	43.32%	09/12/2025	5.86%	Pay to investor
ANZJCA	AUST AND NZ BANKING GROUP	\$15.0412	\$16.8100	\$25.39	59.24%	\$10.35	33.79%	09/12/2025	13.91%	Pay to investor
ANZSC2	AUST AND NZ BANKING GROUP	\$6.8387	\$7.7300	\$25.39	26.93%	\$18.55	69.55%	09/12/2025	7.76%	Pay down loan
BHPJCA	BHP GROUP LTD	\$27.1387	\$30.8800	\$45.84	59.20%	\$18.70	32.64%	09/12/2025	25.90%	Pay to investor
BHPJCC	BHP GROUP LTD	\$22.5619	\$25.6700	\$45.84	49.22%	\$23.28	44.00%	09/12/2025	20.80%	Pay to investor
BHPSC2	BHP GROUP LTD	\$16.1204	\$18.3400	\$45.84	35.17%	\$29.72	59.99%	09/12/2025	16.30%	Pay down loan
BOQJCA	BANK OF QUEENSLAND LTD	\$5.1570	\$5.9200	\$7.44	69.31%	\$2.28	20.43%	09/12/2025	19.27%	Pay to investor
CBAJCB	COMMONWEALTH BANK OF AUSTRALIA	\$52.1394	\$58.2700	\$102.28	50.98%	\$50.14	43.03%	09/12/2025	7.48%	Pay to investor
CBASC2	COMMONWEALTH BANK OF AUSTRALIA	\$24.9051	\$27.8400	\$102.28	24.35%	\$77.37	72.78%	09/12/2025	4.85%	Pay down loan
CBASC3	COMMONWEALTH BANK OF AUSTRALIA	\$41.8265	\$46.7500	\$102.28	40.89%	\$60.45	54.29%	09/12/2025	6.20%	Pay down loan
CPUSC2	COMPUTERSHARE LTD	\$7.6747	\$8.8200	\$23.74	32.33%	\$16.07	62.85%	09/12/2025	2.93%	Pay down loan
CSLJCC	CSL LTD	\$111.2193	\$127.6500	\$280.20	39.69%	\$168.98	54.44%	09/12/2025	1.79%	Pay to investor
CSLJCD	CSL LTD	\$129.4729	\$148.6000	\$280.20	46.21%	\$150.73	46.97%	09/12/2025	2.00%	Pay to investor
FAIJCA	BETASHARES AU SUST-LEAD ETF	\$11.8181	\$13.5600	\$17.81	66.36%	\$5.99	23.86%	09/12/2025	0.00%	Pay to investor
FAISC1	BETASHARES AU SUST-LEAD ETF	\$8.8585	\$10.1700	\$17.81	49.74%	\$8.95	42.90%	09/12/2025	0.00%	Pay down loan
FMGJCD	FORTESCUE METALS GROUP LTD	\$12.8208	\$14.7200	\$19.39	66.12%	\$6.57	24.08%	09/12/2025	45.21%	Pay to investor
FMGSC1	FORTESCUE METALS GROUP LTD	\$7.2012	\$8.2600	\$19.39	37.14%	\$12.19	57.40%	09/12/2025	24.37%	Pay down loan
GMGJCB	GOODMAN GROUP	\$9.2826	\$10.6600	\$19.67	47.19%	\$10.39	45.81%	09/12/2025	2.89%	Pay to investor
GPTJCB	GPT GROUP	\$2.7397	\$3.1400	\$4.71	58.17%	\$1.97	33.33%	09/12/2025	11.77%	Pay to investor
IAGJCB	INSURANCE AUSTRALIA GROUP	\$2.5785	\$2.9600	\$4.62	55.81%	\$2.04	35.93%	09/12/2025	9.31%	Pay to investor
IHDJCA	ISHARES S&P/ASX DIVIDEND OPP	\$9.6694	\$11.1000	\$13.53	71.47%	\$3.86	17.96%	09/12/2025	19.01%	Pay to investor
IHDJCB	ISHARES S&P/ASX DIVIDEND OPP	\$8.0578	\$9.2500	\$13.53	59.56%	\$5.47	31.63%	09/12/2025	13.41%	Pay to investor
IHDSC1	ISHARES S&P/ASX DIVIDEND OPP	\$6.2276	\$7.1400	\$13.53	46.03%	\$7.30	47.23%	09/12/2025	10.05%	Pay down loan
IJRJCA	ISHARES S&P SMAL CAP ETF	\$80.5781	\$92.4800	\$139.49	57.77%	\$58.91	33.70%	09/12/2025	3.16%	Pay to investor
IJRSC1	ISHARES S&P SMAL CAP ETF	\$62.2695	\$71.4700	\$139.49	44.64%	\$77.22	48.76%	09/12/2025	2.41%	Pay down loan
IOZJCA	ISHARES S&P/ASX 200 ETF	\$20.1445	\$23.1200	\$29.07	69.30%	\$8.93	20.47%	09/12/2025	13.52%	Pay to investor
IOZJCB	ISHARES S&P/ASX 200 ETF	\$17.7272	\$20.3500	\$29.07	60.98%	\$11.34	30.00%	09/12/2025	10.64%	Pay to investor
IOZSC1	ISHARES S&P/ASX 200 ETF	\$12.3814	\$14.2100	\$29.07	42.59%	\$16.69	51.12%	09/12/2025	7.23%	Pay down loan
IVVJCA	ISHARES S&P 500 ETF	\$376.0312	\$431.5700	\$576.97	65.17%	\$200.94	25.20%	09/12/2025	3.52%	Pay to investor
IVVJCB	ISHARES S&P 500 ETF	\$295.4531	\$339.0900	\$576.97	51.21%	\$281.52	41.23%	09/12/2025	2.51%	Pay to investor
IVVSC1	ISHARES S&P 500 ETF	\$257.9070	\$296.0000	\$576.97	44.70%	\$319.06	48.70%	09/12/2025	2.22%	Pay down loan
LSFJCA	L1 LONG SHORT FUND LTD	\$1.2355	\$1.4800	\$2.82	43.81%	\$1.58	47.52%	09/12/2025	4.42%	Pay to investor
MQGSC2	MACQUARIE GROUP LTD	\$39.4982	\$45.8500	\$183.11	21.57%	\$143.61	74.96%	09/12/2025	4.23%	Pay down loan
MQGSC3	MACQUARIE GROUP LTD	\$65.3907	\$75.5700	\$183.11	35.71%	\$117.72	58.73%	09/12/2025	5.16%	Pay down loan
NABJCA	NATIONAL AUSTRALIA BANK LTD	\$16.1156	\$18.0100	\$31.14	51.75%	\$15.02	42.16%	09/12/2025	13.31%	Pay to investor
NABSC2	NATIONAL AUSTRALIA BANK LTD	\$11.6202	\$13.0700	\$31.14	37.32%	\$19.52	58.03%	09/12/2025	10.25%	Pay down loan
NSTJCA	NORTHERN STAR RESOURCES LTD	\$6.4462	\$7.7200	\$8.53	75.57%	\$2.08	9.50%	09/12/2025	9.36%	Pay to investor
OPHJCB	OPHIR HIGH CONVICTION FD-LIT	\$1.7190	\$1.9700	\$2.72	63.20%	\$1.00	27.57%	09/12/2025	0.00%	Pay to investor
QANJCA	QANTAS AIRWAYS LTD	\$3.4380	\$3.9500	\$5.29	64.99%	\$1.85	25.33%	09/12/2025	0.00%	Pay to investor
RIOJCA	RIO TINTO LTD	\$55.6704	\$63.3300	\$105.59	52.72%	\$49.92	40.02%	09/12/2025	28.50%	Pay to investor
RIOSC2	RIO TINTO LTD	\$58.6009	\$66.6700	\$105.59	55.50%	\$46.99	36.86%	09/12/2025	30.28%	Pay down loan
S32JCB	SOUTH32 LIMITED	\$1.5513	\$1.7800	\$4.41	35.18%	\$2.86	59.64%	09/12/2025	8.70%	Pay to investor
SCGJCA	SCENTRE GROUP	\$1.7190	\$1.9700	\$2.83	60.74%	\$1.11	30.39%	09/12/2025	12.83%	Pay to investor

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SFYJCB	SPDR S&P/ASX 50 FUND	\$38.9353	\$44.6900	\$64.06	60.78%	\$25.12	30.24%	09/12/2025	10.98%	Pay to investor
STOJCA	SANTOS LTD	\$3.7603	\$4.3200	\$8.05	46.71%	\$4.29	46.34%	09/12/2025	4.54%	Pay to investor
SUNJCC	SUNCORP GROUP LTD	\$5.2565	\$6.0400	\$11.85	44.36%	\$6.59	49.03%	09/12/2025	10.77%	Pay to investor
TCLJCB	TRANSURBAN GROUP	\$10.3699	\$11.9000	\$13.92	74.50%	\$3.55	14.51%	09/12/2025	10.28%	Pay to investor
TCLSC2	TRANSURBAN GROUP	\$6.1353	\$7.0400	\$13.92	44.08%	\$7.78	49.43%	09/12/2025	4.69%	Pay down loan
TLSJCA	TELSTRA CORP LTD	\$2.0655	\$2.3500	\$3.93	52.56%	\$1.86	40.20%	09/12/2025	8.58%	Pay to investor
VASJCA	VANGUARD AUST SHARES IDX ETF	\$61.7765	\$70.9100	\$89.93	68.69%	\$28.15	21.15%	09/12/2025	16.55%	Pay to investor
VASJCB	VANGUARD AUST SHARES IDX ETF	\$51.0328	\$58.5800	\$89.93	56.75%	\$38.90	34.86%	09/12/2025	11.98%	Pay to investor
VASSC1	VANGUARD AUST SHARES IDX ETF	\$39.6290	\$45.4900	\$89.93	44.07%	\$50.30	49.42%	09/12/2025	9.26%	Pay down loan
VETJCA	VAN ETHICALLY CONS AU SH ETF	\$32.2312	\$36.9900	\$56.44	57.11%	\$24.21	34.46%	09/12/2025	0.00%	Pay to investor
VETSC1	VAN ETHICALLY CONS AU SH ETF	\$26.2434	\$30.1200	\$56.44	46.50%	\$30.20	46.63%	09/12/2025	0.00%	Pay down loan
VEUJCA	VANGUARD FTSE ALLW EX-US-CDI	\$53.7187	\$61.6500	\$74.93	71.69%	\$21.21	17.72%	09/12/2025	11.86%	Pay to investor
VEUJCB	VANGUARD FTSE ALLW EX-US-CDI	\$42.9750	\$49.3200	\$74.93	57.35%	\$31.96	34.18%	09/12/2025	7.87%	Pay to investor
VEUSC1	VANGUARD FTSE ALLW EX-US-CDI	\$38.9696	\$44.7300	\$74.93	52.01%	\$35.96	40.30%	09/12/2025	7.00%	Pay down loan
VGEJCA	VANGUARD FTSE EMERG MKTS ETF	\$48.3469	\$55.4900	\$65.85	73.42%	\$17.50	15.73%	09/12/2025	0.00%	Pay to investor
VGESC1	VANGUARD FTSE EMERG MKTS ETF	\$37.6033	\$43.1600	\$65.85	57.10%	\$28.25	34.46%	09/12/2025	0.00%	Pay down loan
VTSJCA	VANGUARD TOTL ST MKT ETF-CDI	\$193.3875	\$221.9500	\$287.19	67.34%	\$93.80	22.72%	09/12/2025	4.29%	Pay to investor
VTSJCB	VANGUARD TOTL ST MKT ETF-CDI	\$166.5281	\$191.1200	\$287.19	57.99%	\$120.66	33.45%	09/12/2025	3.33%	Pay to investor
VTSSC1	VANGUARD TOTL ST MKT ETF-CDI	\$135.3812	\$155.3800	\$287.19	47.14%	\$151.81	45.90%	09/12/2025	2.65%	Pay down loan
VUKJCA	VIRGIN MONEY UK PLC - CDI	\$1.2892	\$1.4800	\$2.58	49.97%	\$1.29	42.64%	09/12/2025	1.47%	Pay to investor
WBCJCA	WESTPAC BANKING CORP	\$13.9669	\$15.6100	\$24.00	58.20%	\$10.03	34.96%	09/12/2025	11.76%	Pay to investor
WBCSC2	WESTPAC BANKING CORP	\$11.2362	\$12.5600	\$24.00	46.82%	\$12.76	47.67%	09/12/2025	9.24%	Pay down loan
WESJCC	WESFARMERS LTD	\$21.9297	\$25.1700	\$49.97	43.89%	\$28.04	49.63%	09/12/2025	13.20%	Pay to investor
WESJCD	WESFARMERS LTD	\$35.0801	\$40.2600	\$49.97	70.20%	\$14.89	19.43%	09/12/2025	24.85%	Pay to investor
WESSC2	WESFARMERS LTD	\$22.5714	\$25.9000	\$49.97	45.17%	\$27.40	48.17%	09/12/2025	13.50%	Pay down loan
WOWJCC	WOOLWORTHS LTD	\$17.5768	\$19.8300	\$37.64	46.70%	\$20.06	47.32%	09/12/2025	4.69%	Pay to investor
WOWJCD	WOOLWORTHS LTD	\$24.0781	\$27.1600	\$37.64	63.97%	\$13.56	27.84%	09/12/2025	6.93%	Pay to investor
WOWSC2	WOOLWORTHS LTD	\$4.6842	\$5.2800	\$37.64	12.44%	\$32.96	85.97%	09/12/2025	2.85%	Pay down loan
WOWSC3	WOOLWORTHS LTD	\$13.1610	\$14.8400	\$37.64	34.97%	\$24.48	60.57%	09/12/2025	3.84%	Pay down loan
WPLJCA	WOODSIDE PETROLEUM LTD	\$16.1156	\$18.5000	\$30.40	53.01%	\$14.28	39.14%	09/12/2025	13.17%	Pay to investor

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