



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
A2MJOB	A2 MILK CO LTD	\$3.2498	\$3.9000	\$5.78	56.22%	\$2.53	32.53%	26/05/2026	0.00%	Pay to investor
A2MJOC	A2 MILK CO LTD	\$2.7038	\$3.2500	\$5.78	46.78%	\$3.08	43.77%	26/05/2026	0.00%	Pay to investor
A2MJOD	A2 MILK CO LTD	\$3.5407	\$4.2500	\$5.78	61.26%	\$2.24	26.47%	08/09/2033	0.00%	Pay to investor
AFGJOA	AUSTRALIAN FINANCE GROUP LTD	\$1.0669	\$1.2300	\$1.53	69.73%	\$0.46	19.61%	15/07/2032	17.27%	Pay to investor
AFGJOB	AUSTRALIAN FINANCE GROUP LTD	\$0.8462	\$0.9800	\$1.53	55.31%	\$0.68	35.95%	15/07/2032	11.70%	Pay to investor
AGLJOA	AGL ENERGY LTD	\$5.7435	\$6.6000	\$11.40	50.40%	\$5.65	42.08%	21/01/2032	10.79%	Pay to investor
AGLJOB	AGL ENERGY LTD	\$6.5604	\$7.5400	\$11.40	57.57%	\$4.83	33.83%	21/01/2032	12.62%	Pay to investor
AGLJOC	AGL ENERGY LTD	\$5.0827	\$5.8500	\$11.40	44.60%	\$6.31	48.66%	26/05/2026	9.66%	Pay to investor
AGLJOD	AGL ENERGY LTD	\$6.1229	\$7.0400	\$11.40	53.73%	\$5.27	38.22%	08/09/2033	11.57%	Pay to investor
AGLJOE	AGL ENERGY LTD	\$7.1459	\$8.2200	\$11.40	62.71%	\$4.25	27.86%	08/09/2033	14.36%	Pay to investor
AGLSO4	AGL ENERGY LTD	\$3.4896	\$3.8400	\$11.40	30.62%	\$7.91	66.30%	26/02/2025	7.72%	Pay down loan
ALDJOA	AMPOL LIMITED	\$13.5352	\$15.5600	\$28.24	47.93%	\$14.70	44.90%	25/09/2025	4.08%	Pay to investor
ALLJOA	ARISTOCRAT LEISURE LTD	\$19.7492	\$22.7100	\$68.19	28.96%	\$48.44	66.70%	25/09/2025	1.61%	Pay to investor
ALLJOB	ARISTOCRAT LEISURE LTD	\$23.7766	\$27.3400	\$68.19	34.87%	\$44.41	59.91%	25/09/2025	1.76%	Pay to investor
ALLJOC	ARISTOCRAT LEISURE LTD	\$30.3350	\$34.8800	\$68.19	44.49%	\$37.86	48.85%	26/05/2026	2.06%	Pay to investor
ALLJOD	ARISTOCRAT LEISURE LTD	\$26.6603	\$30.6500	\$68.19	39.10%	\$41.53	55.05%	15/07/2032	1.88%	Pay to investor
ALLJOF	ARISTOCRAT LEISURE LTD	\$39.7071	\$45.6700	\$68.19	58.23%	\$28.48	33.03%	12/03/2025	2.74%	Pay to investor
ALXJOB	ATLAS ARTERIA	\$3.6151	\$4.1600	\$4.80	75.31%	\$1.18	13.33%	12/03/2025	33.76%	Pay to investor
AMCJOA	AMCOR LTD	\$7.4208	\$8.5300	\$15.03	49.39%	\$7.60	43.23%	08/09/2033	10.06%	Pay to investor
AMCJOC	AMCOR LTD	\$8.9212	\$10.2600	\$15.03	59.38%	\$6.10	31.71%	12/03/2025	12.53%	Pay to investor
AMPJOA	AMP LTD	\$0.7384	\$0.8500	\$1.60	46.22%	\$0.86	46.79%	25/09/2025	4.66%	Pay to investor
AMPJOB	AMP LTD	\$0.6535	\$0.7500	\$1.60	40.91%	\$0.94	53.05%	21/01/2032	4.24%	Pay to investor
AMPJOC	AMP LTD	\$0.7992	\$0.9300	\$1.60	50.03%	\$0.80	41.78%	25/11/2032	5.01%	Pay to investor
AMPJOF	AMP LTD	\$0.5954	\$0.6800	\$1.60	37.27%	\$1.00	57.43%	26/02/2025	3.99%	Pay to investor
ANNJOB	ANSELL LTD	\$12.7906	\$14.7100	\$33.81	37.83%	\$21.02	56.49%	15/07/2032	2.76%	Pay to investor
ANZJOA	ANZ GROUP HOLDINGS LTD	\$13.1339	\$14.7100	\$28.51	46.07%	\$15.38	48.40%	15/07/2032	10.80%	Pay to investor
ANZJOB	ANZ GROUP HOLDINGS LTD	\$22.1666	\$24.8200	\$28.51	77.75%	\$6.34	12.94%	21/01/2032	26.17%	Pay to investor
ANZJOC	ANZ GROUP HOLDINGS LTD	\$16.2929	\$17.9200	\$28.51	57.15%	\$12.22	37.14%	26/02/2025	13.59%	Pay to investor
ANZJOD	ANZ GROUP HOLDINGS LTD	\$15.1600	\$16.9700	\$28.51	53.17%	\$13.35	40.48%	25/11/2032	12.43%	Pay to investor
ANZJOE	ANZ GROUP HOLDINGS LTD	\$21.2193	\$23.7500	\$28.51	74.43%	\$7.29	16.70%	25/11/2032	22.77%	Pay to investor
ANZJOH	ANZ GROUP HOLDINGS LTD	\$13.5412	\$15.1700	\$28.51	47.50%	\$14.97	46.79%	12/03/2025	11.09%	Pay to investor
ANZJOI	ANZ GROUP HOLDINGS LTD	\$12.1592	\$13.6100	\$28.51	42.65%	\$16.35	52.26%	12/03/2025	10.15%	Pay to investor
ANZJOJ	ANZ GROUP HOLDINGS LTD	\$10.7771	\$12.0700	\$28.51	37.80%	\$17.73	57.66%	12/03/2025	9.36%	Pay to investor
ANZSO1	ANZ GROUP HOLDINGS LTD	\$11.5317	\$12.9100	\$28.51	40.45%	\$16.98	54.72%	26/05/2026	9.78%	Pay down loan
ANZSO2	ANZ GROUP HOLDINGS LTD	\$11.4691	\$12.8400	\$28.51	40.23%	\$17.04	54.96%	25/11/2032	9.74%	Pay down loan
ANZSO3	ANZ GROUP HOLDINGS LTD	\$7.2975	\$8.0300	\$28.51	25.60%	\$21.21	71.83%	12/03/2025	7.83%	Pay down loan
ARGJOA	ARGO INVESTMENTS LTD	\$4.6987	\$5.4100	\$8.99	52.27%	\$4.29	39.82%	25/09/2025	8.04%	Pay to investor
ASXJOB	ASX LTD	\$50.8661	\$58.4800	\$65.30	77.90%	\$14.43	10.44%	26/05/2026	14.42%	Pay to investor
ASXJOC	ASX LTD	\$41.8191	\$48.0800	\$65.30	64.05%	\$23.48	26.36%	10/02/2033	8.86%	Pay to investor
ASXS01	ASX LTD	\$37.1138	\$42.6700	\$65.30	56.84%	\$28.18	34.65%	25/11/2032	7.38%	Pay down loan
ASXS04	ASX LTD	\$49.5909	\$54.5400	\$65.30	75.95%	\$15.70	16.47%	26/02/2025	13.24%	Pay down loan
AZJJOA	AURIZON HOLDINGS LTD	\$2.4165	\$2.7800	\$3.27	73.90%	\$0.85	14.98%	25/09/2025	19.92%	Pay to investor
AZJJOC	AURIZON HOLDINGS LTD	\$2.1868	\$2.5100	\$3.27	66.87%	\$1.08	23.24%	21/01/2032	15.69%	Pay to investor
AZJJOD	AURIZON HOLDINGS LTD	\$1.9377	\$2.2300	\$3.27	59.26%	\$1.33	31.80%	10/02/2033	12.76%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
BAPJOD	BAPCOR LTD	\$3.1332	\$3.6100	\$4.72	66.38%	\$1.59	23.52%	08/09/2033	9.45%	Pay to investor
BENJOE	BENDIGO AND ADELAIDE BANK	\$5.6689	\$6.5200	\$13.15	43.11%	\$7.48	50.42%	12/03/2025	8.42%	Pay to investor
BENJOF	BENDIGO AND ADELAIDE BANK	\$4.1462	\$4.7700	\$13.15	31.53%	\$9.00	63.73%	12/03/2025	7.00%	Pay to investor
BENJOG	BENDIGO AND ADELAIDE BANK	\$7.5861	\$8.7200	\$13.15	57.69%	\$5.56	33.69%	12/03/2025	11.32%	Pay to investor
BENJOH	BENDIGO AND ADELAIDE BANK	\$9.0291	\$10.3900	\$13.15	68.66%	\$4.12	20.99%	12/03/2025	15.29%	Pay to investor
BGAJOB	BEGA CHEESE LTD	\$1.6171	\$1.9400	\$5.75	28.12%	\$4.13	66.26%	26/02/2025	1.94%	Pay to investor
BGAJOC	BEGA CHEESE LTD	\$2.1987	\$2.6400	\$5.75	38.24%	\$3.55	54.09%	08/09/2033	2.25%	Pay to investor
BHPJOA	BHP GROUP LTD	\$24.1162	\$27.7200	\$39.63	60.85%	\$15.51	30.05%	21/01/2032	14.13%	Pay to investor
BHPJOB	BHP GROUP LTD	\$19.1920	\$22.0700	\$39.63	48.43%	\$20.44	44.31%	15/07/2032	10.73%	Pay to investor
BHPJOH	BHP GROUP LTD	\$12.9965	\$14.3000	\$39.63	32.79%	\$26.63	63.92%	12/03/2025	8.23%	Pay to investor
BHPJOL	BHP GROUP LTD	\$30.0095	\$34.2000	\$39.63	75.72%	\$9.62	13.70%	12/03/2025	22.79%	Pay to investor
BHPJOQ	BHP GROUP LTD	\$20.3788	\$23.2300	\$39.63	51.42%	\$19.25	41.38%	12/03/2025	11.39%	Pay to investor
BHPJOR	BHP GROUP LTD	\$19.1914	\$21.8700	\$39.63	48.43%	\$20.44	44.81%	12/03/2025	10.73%	Pay to investor
BHPJOS	BHP GROUP LTD	\$18.4569	\$21.0400	\$39.63	46.57%	\$21.17	46.91%	12/03/2025	10.35%	Pay to investor
BHPSO1	BHP GROUP LTD	\$21.9109	\$25.1900	\$39.63	55.29%	\$17.72	36.44%	25/11/2032	12.37%	Pay down loan
BHPSO2	BHP GROUP LTD	\$26.3616	\$30.0500	\$39.63	66.52%	\$13.27	24.17%	25/09/2025	16.52%	Pay down loan
BHPSO3	BHP GROUP LTD	\$10.1954	\$11.4200	\$39.63	25.73%	\$29.43	71.18%	26/05/2026	7.45%	Pay down loan
BKIJOA	BKI INVESTMENT CO LTD	\$1.2093	\$1.5200	\$1.69	71.56%	\$0.48	10.06%	08/09/2033	16.33%	Pay to investor
BKIJOC	BKI INVESTMENT CO LTD	\$0.9498	\$1.1900	\$1.69	56.20%	\$0.74	29.59%	12/03/2025	10.61%	Pay to investor
BOQJOB	BANK OF QUEENSLAND LTD	\$4.9608	\$5.7100	\$6.69	74.15%	\$1.73	14.66%	12/03/2025	19.66%	Pay to investor
BOQJOC	BANK OF QUEENSLAND LTD	\$4.2820	\$4.9200	\$6.69	64.01%	\$2.41	26.46%	25/11/2032	14.12%	Pay to investor
BOQJOD	BANK OF QUEENSLAND LTD	\$4.7050	\$5.1700	\$6.69	70.33%	\$1.99	22.72%	26/02/2025	17.13%	Pay to investor
BOQJOE	BANK OF QUEENSLAND LTD	\$4.0601	\$4.4700	\$6.69	60.69%	\$2.63	33.18%	26/02/2025	12.93%	Pay to investor
BOQSO1	BANK OF QUEENSLAND LTD	\$4.2324	\$4.8700	\$6.69	63.26%	\$2.46	27.20%	12/03/2025	13.83%	Pay down loan
BOQSO5	BANK OF QUEENSLAND LTD	\$3.1264	\$3.4400	\$6.69	46.73%	\$3.56	48.58%	12/03/2025	9.54%	Pay down loan
BRGJOB	BREVILLE GROUP LTD	\$21.6490	\$24.8900	\$35.63	60.76%	\$13.98	30.14%	12/03/2025	2.36%	Pay to investor
BSLJOA	BLUESCOPE STEEL LTD	\$14.4331	\$17.3200	\$18.70	77.18%	\$4.27	7.38%	15/07/2032	12.89%	Pay to investor
BSLJOB	BLUESCOPE STEEL LTD	\$8.6824	\$10.4200	\$18.70	46.43%	\$10.02	44.28%	15/07/2032	5.49%	Pay to investor
BSLJOC	BLUESCOPE STEEL LTD	\$11.4501	\$13.7400	\$18.70	61.23%	\$7.25	26.52%	10/02/2033	7.59%	Pay to investor
BXBJOA	BRAMBLES LTD	\$6.5604	\$7.5400	\$19.33	33.95%	\$12.76	60.98%	21/01/2032	4.04%	Pay to investor
BXBJOB	BRAMBLES LTD	\$9.9234	\$11.4100	\$19.33	51.35%	\$9.40	40.96%	10/02/2033	5.49%	Pay to investor
BXBJOD	BRAMBLES LTD	\$7.5159	\$8.6400	\$19.33	38.89%	\$11.81	55.29%	10/02/2033	4.37%	Pay to investor
BXBSO1	BRAMBLES LTD	\$4.3703	\$5.0200	\$19.33	22.61%	\$14.95	74.02%	10/02/2033	3.45%	Pay down loan
BXBSO4	BRAMBLES LTD	\$8.9354	\$10.2700	\$19.33	46.24%	\$10.39	46.86%	26/02/2025	4.97%	Pay down loan
BXBSO5	BRAMBLES LTD	\$5.7972	\$6.3800	\$19.33	30.00%	\$13.53	66.99%	26/02/2025	3.82%	Pay down loan
CARJOC	CARSALES.COM LTD	\$21.5181	\$24.7400	\$36.61	58.78%	\$15.09	32.42%	26/05/2026	4.84%	Pay to investor
CBAJOA	COMMONWEALTH BANK OF AUSTRALIA	\$41.6165	\$46.6000	\$153.56	27.10%	\$111.94	69.65%	25/09/2025	4.15%	Pay to investor
CBAJOB	COMMONWEALTH BANK OF AUSTRALIA	\$57.6731	\$64.5700	\$153.56	37.56%	\$95.89	57.95%	10/02/2033	4.85%	Pay to investor
CBAJOC	COMMONWEALTH BANK OF AUSTRALIA	\$81.2443	\$90.9700	\$153.56	52.91%	\$72.32	40.76%	26/05/2026	6.43%	Pay to investor
CBAJOE	COMMONWEALTH BANK OF AUSTRALIA	\$74.0609	\$82.9300	\$153.56	48.23%	\$79.50	46.00%	21/01/2032	5.85%	Pay to investor
CBAJOG	COMMONWEALTH BANK OF AUSTRALIA	\$54.7431	\$61.3000	\$153.56	35.65%	\$98.82	60.08%	15/07/2032	4.71%	Pay to investor
CBAJOH	COMMONWEALTH BANK OF AUSTRALIA	\$106.5893	\$119.3500	\$153.56	69.41%	\$46.97	22.28%	12/03/2025	9.90%	Pay to investor
CBAJOI	COMMONWEALTH BANK OF AUSTRALIA	\$92.2699	\$103.3200	\$153.56	60.09%	\$61.29	32.72%	10/02/2033	7.59%	Pay to investor
CBASO1	COMMONWEALTH BANK OF AUSTRALIA	\$50.1879	\$56.2000	\$153.56	32.68%	\$103.37	63.40%	26/05/2026	4.50%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
CBASO3	COMMONWEALTH BANK OF AUSTRALIA	\$29.4780	\$33.0100	\$153.56	19.20%	\$124.08	78.50%	12/03/2025	3.75%	Pay down loan
CBASO4	COMMONWEALTH BANK OF AUSTRALIA	\$27.5133	\$30.2600	\$153.56	17.92%	\$126.05	80.29%	26/02/2025	3.69%	Pay down loan
CCPJOD	CREDIT CORP GROUP LTD	\$10.0057	\$12.0000	\$16.01	62.50%	\$6.00	25.05%	15/07/2032	6.33%	Pay to investor
CCPJOE	CREDIT CORP GROUP LTD	\$8.7417	\$10.4900	\$16.01	54.60%	\$7.27	34.48%	25/11/2032	5.23%	Pay to investor
CHCJOA	CHARTER HALL GROUP	\$8.0548	\$9.2600	\$14.53	55.44%	\$6.48	36.27%	25/09/2025	7.17%	Pay to investor
CHCJOC	CHARTER HALL GROUP	\$6.9287	\$7.9700	\$14.53	47.69%	\$7.60	45.15%	15/07/2032	6.11%	Pay to investor
CIAJOA	CHAMPION IRON LTD	\$2.7812	\$3.3400	\$5.76	48.28%	\$2.98	42.01%	25/09/2025	7.39%	Pay to investor
CIAJOB	CHAMPION IRON LTD	\$4.3987	\$5.2800	\$5.76	76.37%	\$1.36	8.33%	21/01/2032	16.17%	Pay to investor
CIAJOE	CHAMPION IRON LTD	\$3.7670	\$4.5200	\$5.76	65.40%	\$1.99	21.53%	26/05/2026	11.05%	Pay to investor
COHJOB	COCHLEAR LTD	\$114.1098	\$131.1900	\$294.00	38.81%	\$179.89	55.38%	25/09/2025	2.28%	Pay to investor
COHJOD	COCHLEAR LTD	\$186.5318	\$214.4600	\$294.00	63.45%	\$107.47	27.05%	12/03/2025	3.82%	Pay to investor
COHSO1	COCHLEAR LTD	\$117.9952	\$135.6600	\$294.00	40.13%	\$176.00	53.86%	25/11/2032	2.33%	Pay down loan
COHSO4	COCHLEAR LTD	\$159.0871	\$174.9500	\$294.00	54.11%	\$134.91	40.49%	26/02/2025	3.04%	Pay down loan
COLJOB	COLES GROUP LTD	\$10.1783	\$11.7000	\$18.88	53.91%	\$8.70	38.03%	26/05/2026	3.68%	Pay to investor
COLJOE	COLES GROUP LTD	\$10.1385	\$11.6600	\$18.88	53.70%	\$8.74	38.24%	25/11/2032	3.66%	Pay to investor
COLJOF	COLES GROUP LTD	\$14.1820	\$16.3300	\$18.88	75.12%	\$4.70	13.51%	25/11/2032	6.81%	Pay to investor
CPUJOA	COMPUTERSHARE LTD	\$15.5368	\$17.8600	\$33.93	45.79%	\$18.39	47.36%	10/02/2033	4.46%	Pay to investor
CPUJOB	COMPUTERSHARE LTD	\$17.0640	\$19.6200	\$33.93	50.29%	\$16.87	42.18%	12/03/2025	4.86%	Pay to investor
CPUJOC	COMPUTERSHARE LTD	\$9.0476	\$10.4100	\$33.93	26.67%	\$24.88	69.32%	12/03/2025	3.30%	Pay to investor
CPUSO4	COMPUTERSHARE LTD	\$5.2474	\$5.7700	\$33.93	15.47%	\$28.68	82.99%	26/02/2025	2.86%	Pay down loan
CPUSO5	COMPUTERSHARE LTD	\$12.8945	\$14.8300	\$33.93	38.00%	\$21.04	56.29%	26/02/2025	3.90%	Pay down loan
CSLJOE	CSL LTD	\$207.9476	\$239.0800	\$280.99	74.01%	\$73.04	14.92%	15/07/2032	5.40%	Pay to investor
CSLJOF	CSL LTD	\$191.8650	\$220.5900	\$280.99	68.28%	\$89.13	21.50%	26/05/2026	4.43%	Pay to investor
CSLJOG	CSL LTD	\$178.5569	\$205.3000	\$280.99	63.55%	\$102.43	26.94%	25/11/2032	3.85%	Pay to investor
CSLJOI	CSL LTD	\$199.1371	\$228.9500	\$280.99	70.87%	\$81.85	18.52%	10/02/2033	4.82%	Pay to investor
CSLJOJ	CSL LTD	\$98.0360	\$112.7100	\$280.99	34.89%	\$182.95	59.89%	10/02/2033	2.16%	Pay to investor
CSLJOK	CSL LTD	\$177.6814	\$204.2900	\$280.99	63.23%	\$103.31	27.30%	10/02/2033	3.82%	Pay to investor
CSLJOL	CSL LTD	\$217.5159	\$250.0800	\$280.99	77.41%	\$63.47	11.00%	10/02/2033	6.22%	Pay to investor
CSLSO1	CSL LTD	\$198.7425	\$228.5000	\$280.99	70.73%	\$82.25	18.68%	25/09/2025	4.80%	Pay down loan
CSLSO4	CSL LTD	\$160.1438	\$184.1200	\$280.99	56.99%	\$120.85	34.47%	12/03/2025	3.27%	Pay down loan
CSLSO5	CSL LTD	\$93.5101	\$107.5100	\$280.99	33.28%	\$187.48	61.74%	10/02/2033	2.10%	Pay down loan
CSLSO6	CSL LTD	\$178.6745	\$205.4200	\$280.99	63.59%	\$102.32	26.89%	10/02/2033	3.86%	Pay down loan
CWYSO1	CLEANAWAY WASTE MANAGEMENT	\$1.3945	\$1.6700	\$2.70	51.74%	\$1.30	38.03%	15/07/2032	3.84%	Pay down loan
DJWJOB	DJERRIWARRH INVESTMENTS LTD	\$2.0187	\$2.3200	\$3.22	62.69%	\$1.20	27.95%	12/03/2025	12.69%	Pay to investor
DOWSO1	DOWNER EDI LTD	\$2.7274	\$3.1400	\$5.30	51.46%	\$2.57	40.75%	25/11/2032	6.61%	Pay down loan
DOWSO4	DOWNER EDI LTD	\$1.3940	\$1.5400	\$5.30	26.30%	\$3.91	70.94%	26/02/2025	4.35%	Pay down loan
DRRJOA	DETERRA ROYALTIES LTD	\$2.7314	\$3.1500	\$3.76	72.64%	\$1.03	16.22%	25/11/2032	28.48%	Pay to investor
ETHSO1	BETASHARES GLOBAL SUSTAINABI	\$6.8363	\$7.8600	\$16.14	42.36%	\$9.30	51.30%	21/01/2032	4.07%	Pay down loan
ETHSO2	BETASHARES GLOBAL SUSTAINABI	\$9.7561	\$11.2200	\$16.14	60.45%	\$6.38	30.48%	21/01/2032	5.94%	Pay down loan
EVNJOA	EVOLUTION MINING LTD	\$2.3583	\$2.8300	\$4.86	48.57%	\$2.50	41.71%	25/11/2032	2.80%	Pay to investor
EVNJOB	EVOLUTION MINING LTD	\$2.1708	\$2.6000	\$4.86	44.71%	\$2.68	46.45%	25/11/2032	2.61%	Pay to investor
EVNJOE	EVOLUTION MINING LTD	\$1.4348	\$1.7200	\$4.86	29.55%	\$3.42	64.57%	15/07/2032	2.05%	Pay to investor
F1OJOA	BETASHARES FTSE 100 ETF	\$6.6470	\$7.6400	\$12.49	53.22%	\$5.84	38.83%	12/03/2025	7.42%	Pay to investor
F1OJOB	BETASHARES FTSE 100 ETF	\$8.6359	\$9.9300	\$12.49	69.14%	\$3.85	20.50%	12/03/2025	11.24%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
FGXJOB	FUTURE GENERATION INVESTMENT	\$0.6658	\$0.7700	\$1.26	52.84%	\$0.59	38.89%	12/03/2025	11.53%	Pay to investor
FLTJOA	FLIGHT CENTRE TRAVEL GROUP	\$12.9176	\$14.8500	\$16.73	77.21%	\$3.81	11.24%	08/09/2033	10.49%	Pay to investor
FLTJOD	FLIGHT CENTRE TRAVEL GROUP	\$8.7970	\$10.1200	\$16.73	52.58%	\$7.93	39.51%	12/03/2025	5.04%	Pay to investor
FLTJOE	FLIGHT CENTRE TRAVEL GROUP	\$9.9016	\$11.3900	\$16.73	59.18%	\$6.83	31.92%	12/03/2025	5.86%	Pay to investor
FLTJOF	FLIGHT CENTRE TRAVEL GROUP	\$11.2218	\$12.9100	\$16.73	67.08%	\$5.51	22.83%	12/03/2025	7.26%	Pay to investor
FLTJOG	FLIGHT CENTRE TRAVEL GROUP	\$7.3670	\$8.4700	\$16.73	44.03%	\$9.36	49.37%	12/03/2025	4.27%	Pay to investor
FMGJOA	FORTESCUE METALS GROUP LTD	\$13.4247	\$15.4300	\$18.46	72.72%	\$5.04	16.41%	25/09/2025	39.12%	Pay to investor
FMGJOB	FORTESCUE METALS GROUP LTD	\$7.4939	\$8.6100	\$18.46	40.60%	\$10.97	53.36%	12/03/2025	17.96%	Pay to investor
FMGJOE	FORTESCUE METALS GROUP LTD	\$11.7010	\$13.4600	\$18.46	63.39%	\$6.76	27.09%	25/11/2032	29.15%	Pay to investor
FMGJOK	FORTESCUE METALS GROUP LTD	\$6.9992	\$8.0400	\$18.46	37.92%	\$11.46	56.45%	10/02/2033	17.19%	Pay to investor
FMGJOM	FORTESCUE METALS GROUP LTD	\$9.6533	\$11.1000	\$18.46	52.29%	\$8.81	39.87%	10/02/2033	22.37%	Pay to investor
FMGJON	FORTESCUE METALS GROUP LTD	\$4.8971	\$5.6400	\$18.46	26.53%	\$13.56	69.45%	10/02/2033	14.52%	Pay to investor
FMGSO1	FORTESCUE METALS GROUP LTD	\$2.2341	\$2.5700	\$18.46	12.10%	\$16.23	86.08%	25/09/2025	12.14%	Pay down loan
FMGSO2	FORTESCUE METALS GROUP LTD	\$6.2610	\$7.2000	\$18.46	33.92%	\$12.20	61.00%	26/05/2026	16.15%	Pay down loan
FMGSO3	FORTESCUE METALS GROUP LTD	\$4.3026	\$4.9400	\$18.46	23.31%	\$14.16	73.24%	21/01/2032	13.91%	Pay down loan
FMGSO4	FORTESCUE METALS GROUP LTD	\$7.6178	\$8.7600	\$18.46	41.27%	\$10.84	52.55%	25/11/2032	18.17%	Pay down loan
GEMJOD	G8 EDUCATION LTD	\$0.5275	\$0.6100	\$1.32	40.11%	\$0.79	53.61%	26/02/2025	6.35%	Pay to investor
GEMJOE	G8 EDUCATION LTD	\$0.7916	\$0.9100	\$1.32	60.20%	\$0.52	30.80%	26/02/2025	9.55%	Pay to investor
GMDJOA	GENESIS MINERALS LTD	\$0.8245	\$0.9900	\$2.48	33.31%	\$1.65	60.00%	08/09/2033	0.00%	Pay to investor
GMDJOB	GENESIS MINERALS LTD	\$0.9894	\$1.1900	\$2.48	39.98%	\$1.49	51.92%	08/09/2033	0.00%	Pay to investor
GMGJOA	GOODMAN GROUP	\$16.7230	\$19.2300	\$36.03	46.41%	\$19.31	46.63%	10/02/2033	1.55%	Pay to investor
GMGJOD	GOODMAN GROUP	\$15.8199	\$18.1900	\$36.03	43.91%	\$20.21	49.51%	26/05/2026	1.48%	Pay to investor
GPTJOA	GPT GROUP	\$2.9915	\$3.4400	\$4.43	67.53%	\$1.44	22.35%	12/03/2025	16.68%	Pay to investor
GPTJOC	GPT GROUP	\$2.6360	\$3.0500	\$4.43	59.50%	\$1.79	31.15%	25/11/2032	13.38%	Pay to investor
GPTJOD	GPT GROUP	\$2.2308	\$2.5600	\$4.43	50.36%	\$2.20	42.21%	25/11/2032	10.91%	Pay to investor
HFRJOE	HIGHFIELD RESOURCES LIMITED	\$0.1523	\$0.2000	\$0.24	64.81%	\$0.08	14.89%	12/03/2025	0.00%	Pay to investor
HFRJOF	HIGHFIELD RESOURCES LIMITED	\$0.1001	\$0.1300	\$0.24	42.60%	\$0.13	44.68%	12/03/2025	0.00%	Pay to investor
HLIJOA	HELIA GROUP LTD	\$1.8111	\$2.0800	\$4.53	39.98%	\$2.72	54.08%	10/02/2033	22.07%	Pay to investor
HLIJOB	HELIA GROUP LTD	\$2.6534	\$3.0600	\$4.53	58.57%	\$1.88	32.45%	12/03/2025	31.97%	Pay to investor
HLIJOC	HELIA GROUP LTD	\$0.9937	\$1.1400	\$4.53	21.94%	\$3.54	74.83%	10/02/2033	16.97%	Pay to investor
HLISO1	HELIA GROUP LTD	\$1.3155	\$1.5100	\$4.53	29.04%	\$3.21	66.67%	10/02/2033	18.67%	Pay down loan
HUBJOA	HUB24 LTD	\$17.5730	\$20.2200	\$70.11	25.06%	\$52.54	71.16%	12/03/2025	0.72%	Pay to investor
HUBJOE	HUB24 LTD	\$25.7053	\$29.5900	\$70.11	36.66%	\$44.40	57.79%	12/03/2025	0.86%	Pay to investor
HVNJOB	HARVEY NORMAN HOLDINGS LTD	\$2.3840	\$2.7500	\$4.73	50.46%	\$2.34	41.80%	10/02/2033	9.40%	Pay to investor
HVNJOC	HARVEY NORMAN HOLDINGS LTD	\$2.0889	\$2.4100	\$4.73	44.21%	\$2.64	48.99%	12/03/2025	8.35%	Pay to investor
HVNJOE	HARVEY NORMAN HOLDINGS LTD	\$2.6611	\$3.0700	\$4.73	56.32%	\$2.06	35.03%	15/07/2032	10.66%	Pay to investor
HVSJOA	TASHARES AUST DIV HARVESTER FU	\$9.1852	\$10.5600	\$13.42	68.44%	\$4.23	21.31%	10/02/2033	20.20%	Pay to investor
HVSJOC	TASHARES AUST DIV HARVESTER FU	\$6.7120	\$7.7200	\$13.42	50.01%	\$6.71	42.47%	26/02/2025	12.75%	Pay to investor
HVSJOD	TASHARES AUST DIV HARVESTER FU	\$5.9507	\$6.8400	\$13.42	44.34%	\$7.47	49.03%	10/02/2033	11.45%	Pay to investor
HVSSO3	TASHARES AUST DIV HARVESTER FU	\$7.1832	\$8.2700	\$13.42	53.53%	\$6.24	38.38%	12/03/2025	13.72%	Pay down loan
HVSSO4	TASHARES AUST DIV HARVESTER FU	\$5.6425	\$6.5000	\$13.42	42.05%	\$7.78	51.56%	12/03/2025	11.00%	Pay down loan
IAAJOA	ISHARES ASIA 50 IDX-CDI	\$68.9677	\$79.2900	\$109.95	62.73%	\$40.98	27.89%	25/11/2032	9.09%	Pay to investor
IAAJOC	ISHARES ASIA 50 IDX-CDI	\$39.4069	\$45.3100	\$109.95	35.84%	\$70.54	58.79%	25/11/2032	5.28%	Pay to investor
IAGJOA	INSURANCE AUSTRALIA GROUP	\$4.9608	\$5.7000	\$8.51	58.33%	\$3.54	32.98%	25/09/2025	7.62%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
IAGJOB	INSURANCE AUSTRALIA GROUP	\$4.0274	\$4.6300	\$8.51	47.35%	\$4.48	45.56%	25/09/2025	6.03%	Pay to investor
IEUJOA	ISHARES EUROPE -CDI	\$54.6440	\$62.8200	\$83.49	65.45%	\$28.85	24.76%	21/01/2032	8.61%	Pay to investor
IEUJOB	ISHARES EUROPE -CDI	\$43.7102	\$50.2600	\$83.49	52.35%	\$39.78	39.80%	21/01/2032	6.24%	Pay to investor
IFLJOA	INSIGNIA FINANCIAL LTD	\$1.8473	\$2.1300	\$3.57	51.75%	\$1.72	40.34%	08/09/2033	5.40%	Pay to investor
ILCSO1	ISHARES S&P/ASX 20 ETF	\$14.8034	\$16.2900	\$31.63	46.80%	\$16.83	48.50%	25/11/2032	8.43%	Pay down loan
ILCSO2	ISHARES S&P/ASX 20 ETF	\$8.4290	\$9.2800	\$31.63	26.65%	\$23.20	70.66%	12/03/2025	6.11%	Pay down loan
IOOSO1	ISHARES GLOBAL 100-CDI	\$56.8161	\$62.4800	\$161.52	35.18%	\$104.70	61.32%	25/11/2032	1.84%	Pay down loan
IOOSO4	ISHARES GLOBAL 100-CDI	\$31.3752	\$34.5000	\$161.52	19.42%	\$130.14	78.64%	26/02/2025	1.48%	Pay down loan
IOZJOA	ISHARES S&P/ASX 200 ETF	\$17.9208	\$20.6100	\$33.10	54.14%	\$15.18	37.73%	10/02/2033	7.54%	Pay to investor
IOZSO1	ISHARES S&P/ASX 200 ETF	\$13.8348	\$15.9100	\$33.10	41.80%	\$19.27	51.93%	25/09/2025	5.94%	Pay down loan
IOZSO4	ISHARES S&P/ASX 200 ETF	\$7.2551	\$7.9800	\$33.10	21.92%	\$25.84	75.89%	26/02/2025	4.43%	Pay down loan
IVVJOA	ISHARES S&P 500 ETF	\$23.3138	\$26.8000	\$63.18	36.90%	\$39.87	57.58%	21/01/2032	2.02%	Pay to investor
IVVSO4	ISHARES S&P 500 ETF	\$11.3020	\$12.4300	\$63.18	17.89%	\$51.88	80.33%	26/02/2025	1.56%	Pay down loan
IVVSO5	ISHARES S&P 500 ETF	\$21.5979	\$24.8300	\$63.18	34.18%	\$41.58	60.70%	26/02/2025	1.94%	Pay down loan
IZZJOC	ISHARES CHINA LARGE-CAP -CDI	\$27.3220	\$31.4100	\$48.83	55.95%	\$21.51	35.67%	21/01/2032	10.63%	Pay to investor
JBHJOD	JB HI-FI LTD	\$25.4025	\$29.2100	\$94.25	26.95%	\$68.85	69.01%	21/01/2032	4.95%	Pay to investor
JBHJOE	JB HI-FI LTD	\$39.7839	\$45.7400	\$94.25	42.21%	\$54.47	51.47%	12/03/2025	6.26%	Pay to investor
JBHJOA	JB HI-FI LTD	\$22.1110	\$25.4200	\$94.25	23.46%	\$72.14	73.03%	26/02/2025	4.73%	Pay down loan
JHXJOA	JAMES HARDIE INDUSTRIES-CDI	\$30.9834	\$35.6300	\$49.96	62.02%	\$18.98	28.68%	25/11/2032	0.00%	Pay to investor
JHXJOC	JAMES HARDIE INDUSTRIES-CDI	\$25.9595	\$29.8500	\$49.96	51.96%	\$24.00	40.25%	25/09/2025	0.00%	Pay to investor
JHXJOF	JAMES HARDIE INDUSTRIES-CDI	\$24.3324	\$27.9800	\$49.96	48.70%	\$25.63	44.00%	25/11/2032	0.00%	Pay to investor
JINJOA	JUMBO INTERACTIVE LTD	\$6.9824	\$8.0300	\$13.95	50.05%	\$6.97	42.44%	12/03/2025	7.82%	Pay to investor
JINJOF	JUMBO INTERACTIVE LTD	\$8.7859	\$10.5500	\$13.95	62.98%	\$5.16	24.37%	12/03/2025	10.55%	Pay to investor
LLCJOD	LENLEASE GROUP	\$4.5918	\$5.2800	\$6.28	73.12%	\$1.69	15.92%	10/02/2033	9.48%	Pay to investor
LLCSO2	LENLEASE GROUP	\$4.2411	\$4.8800	\$6.28	67.53%	\$2.04	22.29%	25/11/2032	7.85%	Pay down loan
LOVJOA	LOVISA HOLDINGS LTD	\$8.8261	\$10.1500	\$30.43	29.00%	\$21.60	66.64%	25/09/2025	4.03%	Pay to investor
LOVJOB	LOVISA HOLDINGS LTD	\$11.5434	\$13.2800	\$30.43	37.93%	\$18.89	56.36%	08/09/2033	4.61%	Pay to investor
LOVJOC	LOVISA HOLDINGS LTD	\$14.9472	\$17.1900	\$30.43	49.12%	\$15.48	43.51%	12/03/2025	5.62%	Pay to investor
LSFJOD	L1 LONG SHORT FUND LTD	\$0.7601	\$0.8700	\$2.94	25.85%	\$2.18	70.41%	12/03/2025	5.39%	Pay to investor
LSFJOE	L1 LONG SHORT FUND LTD	\$1.1895	\$1.4300	\$2.94	40.46%	\$1.75	51.36%	12/03/2025	6.71%	Pay to investor
LYCJOB	LYNAS CORP LTD	\$2.6404	\$3.3000	\$6.49	40.72%	\$3.84	49.11%	26/02/2025	0.00%	Pay to investor
LYCJOC	LYNAS CORP LTD	\$3.6531	\$4.5500	\$6.49	56.33%	\$2.83	29.84%	12/03/2025	0.00%	Pay to investor
LYCJOD	LYNAS CORP LTD	\$4.4834	\$5.6000	\$6.49	69.13%	\$2.00	13.65%	12/03/2025	0.00%	Pay to investor
MFGJOC	MAGELLAN FINANCIAL GROUP LTD	\$5.2083	\$6.2600	\$11.14	46.75%	\$5.93	43.81%	25/11/2032	10.97%	Pay to investor
MFGJOD	MAGELLAN FINANCIAL GROUP LTD	\$8.3874	\$10.0600	\$11.14	75.29%	\$2.75	9.69%	25/11/2032	23.65%	Pay to investor
MFGSO1	MAGELLAN FINANCIAL GROUP LTD	\$4.6047	\$5.2900	\$11.14	41.33%	\$6.54	52.51%	15/07/2032	9.96%	Pay down loan
MINJOE	MINERAL RESOURCES LTD	\$20.2752	\$24.3200	\$34.67	58.48%	\$14.39	29.85%	12/03/2025	1.39%	Pay to investor
MNDJOA	MONADELPHOUS GROUP LTD	\$6.7123	\$7.7200	\$14.02	47.89%	\$7.30	44.92%	25/09/2025	7.94%	Pay to investor
MPIJOC	MEGAPORT LTD	\$3.2007	\$3.6800	\$7.45	42.96%	\$4.25	50.60%	15/07/2032	0.00%	Pay to investor
MPLSO1	MEDIBANK PRIVATE LIMITED	\$1.6111	\$1.8600	\$3.83	42.12%	\$2.21	51.37%	25/09/2025	7.50%	Pay down loan
MPLSO4	MEDIBANK PRIVATE LIMITED	\$0.8578	\$0.9400	\$3.83	22.43%	\$2.97	75.42%	26/02/2025	5.59%	Pay down loan
MQGJOA	MACQUARIE GROUP LTD	\$100.6851	\$115.7600	\$221.96	45.36%	\$121.27	47.85%	25/09/2025	5.32%	Pay to investor
MQGJOB	MACQUARIE GROUP LTD	\$119.8975	\$137.8500	\$221.96	54.02%	\$102.06	37.89%	25/09/2025	6.32%	Pay to investor
MQGJOC	MACQUARIE GROUP LTD	\$88.6029	\$101.8700	\$221.96	39.92%	\$133.36	54.10%	25/09/2025	4.84%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
MQGJOD	MACQUARIE GROUP LTD	\$142.0643	\$163.3400	\$221.96	64.00%	\$79.90	26.41%	21/01/2032	8.07%	Pay to investor
MQGJOE	MACQUARIE GROUP LTD	\$106.6093	\$122.5700	\$221.96	48.03%	\$115.35	44.78%	25/11/2032	5.59%	Pay to investor
MQGJOF	MACQUARIE GROUP LTD	\$127.9668	\$147.1200	\$221.96	57.65%	\$93.99	33.72%	15/07/2032	6.86%	Pay to investor
MQGJOH	MACQUARIE GROUP LTD	\$85.2364	\$93.7600	\$221.96	38.40%	\$136.72	57.76%	12/03/2025	4.72%	Pay to investor
MQGJOI	MACQUARIE GROUP LTD	\$149.2745	\$171.6200	\$221.96	67.25%	\$72.69	22.68%	25/11/2032	8.87%	Pay to investor
MQGSO1	MACQUARIE GROUP LTD	\$71.3811	\$82.0700	\$221.96	32.16%	\$150.58	63.02%	26/05/2026	4.28%	Pay down loan
MQGSO4	MACQUARIE GROUP LTD	\$13.2245	\$14.5400	\$221.96	5.96%	\$208.74	93.45%	26/02/2025	3.09%	Pay down loan
MVAJOB	VANECK AUS PROPERTY ETF	\$13.8205	\$15.8900	\$22.83	60.54%	\$9.01	30.40%	12/03/2025	12.10%	Pay to investor
MVEJOA	VANECK VECTORS S&P/ASX MIDCAP	\$19.8820	\$22.8600	\$40.56	49.02%	\$20.68	43.64%	10/02/2033	5.08%	Pay to investor
MVEJOB	VANECK VECTORS S&P/ASX MIDCAP	\$28.0791	\$32.2900	\$40.56	69.23%	\$12.48	20.39%	10/02/2033	8.41%	Pay to investor
MVEJOC	VANECK VECTORS S&P/ASX MIDCAP	\$21.4439	\$24.6600	\$40.56	52.87%	\$19.12	39.20%	10/02/2033	5.49%	Pay to investor
MVEJOD	VANECK VECTORS S&P/ASX MIDCAP	\$29.6175	\$34.0500	\$40.56	73.02%	\$10.94	16.05%	10/02/2033	9.60%	Pay to investor
MVWSO2	VANECK AUST EQUAL WEIGHT ETF	\$22.0152	\$25.4100	\$37.77	58.29%	\$15.75	32.72%	15/07/2032	10.16%	Pay down loan
NABJOB	NATIONAL AUSTRALIA BANK LTD	\$11.0564	\$12.3800	\$37.16	29.75%	\$26.10	66.68%	12/03/2025	6.47%	Pay to investor
NABJOC	NATIONAL AUSTRALIA BANK LTD	\$8.9834	\$10.0600	\$37.16	24.17%	\$28.18	72.93%	12/03/2025	6.00%	Pay to investor
NABJOE	NATIONAL AUSTRALIA BANK LTD	\$12.4385	\$13.9300	\$37.16	33.47%	\$24.72	62.51%	12/03/2025	6.84%	Pay to investor
NABJOF	NATIONAL AUSTRALIA BANK LTD	\$16.7809	\$18.7900	\$37.16	45.16%	\$20.38	49.43%	25/09/2025	8.29%	Pay to investor
NABJOG	NATIONAL AUSTRALIA BANK LTD	\$24.6828	\$27.6400	\$37.16	66.42%	\$12.48	25.62%	21/01/2032	13.54%	Pay to investor
NABJOH	NATIONAL AUSTRALIA BANK LTD	\$19.2393	\$21.5600	\$37.16	51.77%	\$17.92	41.98%	25/11/2032	9.43%	Pay to investor
NABSO1	NATIONAL AUSTRALIA BANK LTD	\$6.0685	\$6.7900	\$37.16	16.33%	\$31.09	81.73%	12/03/2025	5.44%	Pay down loan
NABSO2	NATIONAL AUSTRALIA BANK LTD	\$3.8994	\$4.3700	\$37.16	10.49%	\$33.26	88.24%	25/09/2025	5.08%	Pay down loan
NABSO3	NATIONAL AUSTRALIA BANK LTD	\$11.8703	\$13.3000	\$37.16	31.94%	\$25.29	64.21%	26/05/2026	6.68%	Pay down loan
NABSO4	NATIONAL AUSTRALIA BANK LTD	\$15.6019	\$17.4800	\$37.16	41.99%	\$21.56	52.96%	25/11/2032	7.84%	Pay down loan
NABSO5	NATIONAL AUSTRALIA BANK LTD	\$8.6130	\$9.4800	\$37.16	23.18%	\$28.55	74.49%	26/02/2025	5.92%	Pay down loan
NANJOA	NANOSONICS LTD	\$2.3423	\$2.7000	\$3.01	77.82%	\$0.67	10.30%	15/07/2032	0.00%	Pay to investor
NEUJOB	NEUREN PHARMACEUTICALS LTD	\$9.3447	\$11.2100	\$12.48	74.88%	\$3.14	10.18%	08/09/2033	0.00%	Pay to investor
NHCJOA	NEW HOPE CORP LTD	\$2.6836	\$3.0800	\$5.01	53.56%	\$2.33	38.52%	15/07/2032	16.76%	Pay to investor
NHCJOB	NEW HOPE CORP LTD	\$1.8252	\$2.1000	\$5.01	36.43%	\$3.18	58.08%	15/07/2032	12.25%	Pay to investor
NHCJOC	NEW HOPE CORP LTD	\$3.3384	\$3.8400	\$5.01	66.63%	\$1.67	23.35%	25/11/2032	23.33%	Pay to investor
NSRJOA	NATIONAL STORAGE	\$1.3536	\$1.6900	\$2.36	57.36%	\$1.01	28.39%	12/03/2025	10.93%	Pay to investor
NSRJOB	NATIONAL STORAGE	\$1.0740	\$1.3400	\$2.36	45.51%	\$1.29	43.22%	25/09/2025	8.55%	Pay to investor
NSTJOA	NORTHERN STAR RESOURCES LTD	\$6.0711	\$7.3000	\$15.45	39.30%	\$9.38	52.75%	25/11/2032	4.26%	Pay to investor
NSTJOB	NORTHERN STAR RESOURCES LTD	\$4.7949	\$5.5200	\$15.45	31.03%	\$10.66	64.27%	15/07/2032	3.75%	Pay to investor
NSTJOC	NORTHERN STAR RESOURCES LTD	\$5.9535	\$7.1500	\$15.45	38.53%	\$9.50	53.72%	26/05/2026	4.21%	Pay to investor
NSTJOD	NORTHERN STAR RESOURCES LTD	\$8.4924	\$10.2200	\$15.45	54.97%	\$6.96	33.85%	25/11/2032	5.75%	Pay to investor
NWLJOA	NETWEALTH GROUP LTD	\$16.1072	\$19.3200	\$28.65	56.23%	\$12.54	32.55%	15/07/2032	2.23%	Pay to investor
NWLJOF	NETWEALTH GROUP LTD	\$10.1375	\$12.1700	\$28.65	35.39%	\$18.51	57.51%	12/03/2025	1.51%	Pay to investor
NXTJOA	NEXTDC LTD	\$5.3913	\$6.7400	\$15.11	35.68%	\$9.72	55.39%	25/11/2032	0.00%	Pay to investor
NXTJOC	NEXTDC LTD	\$7.1220	\$7.8400	\$15.11	47.13%	\$7.99	48.11%	26/02/2025	0.00%	Pay to investor
NXTJOE	NEXTDC LTD	\$7.4622	\$9.3300	\$15.11	49.39%	\$7.65	38.25%	25/11/2032	0.00%	Pay to investor
ORAJOB	ORORA LTD	\$1.3883	\$1.6000	\$2.48	55.98%	\$1.09	35.48%	10/02/2033	9.16%	Pay to investor
ORGJOA	ORIGIN ENERGY LTD	\$2.9534	\$3.4000	\$10.91	27.07%	\$7.96	68.84%	25/09/2025	6.91%	Pay to investor
ORGJOB	ORIGIN ENERGY LTD	\$6.9083	\$7.9400	\$10.91	63.32%	\$4.00	27.22%	26/05/2026	13.74%	Pay to investor
ORGJOE	ORIGIN ENERGY LTD	\$4.0649	\$4.6700	\$10.91	37.26%	\$6.85	57.20%	12/03/2025	8.03%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
ORGSO1	ORIGIN ENERGY LTD	\$1.0700	\$1.2300	\$10.91	9.81%	\$9.84	88.73%	25/09/2025	5.59%	Pay down loan
ORGSO2	ORIGIN ENERGY LTD	\$3.7143	\$4.2800	\$10.91	34.04%	\$7.20	60.77%	25/11/2032	7.64%	Pay down loan
ORGSO5	ORIGIN ENERGY LTD	\$2.0501	\$2.2600	\$10.91	18.79%	\$8.86	79.29%	12/03/2025	6.21%	Pay down loan
ORIOA	ORICA LTD	\$10.7397	\$12.3500	\$16.76	64.08%	\$6.02	26.31%	25/09/2025	7.81%	Pay to investor
ORIOB	ORICA LTD	\$9.2279	\$10.6100	\$16.76	55.06%	\$7.53	36.69%	12/03/2025	6.24%	Pay to investor
ORIOJ	ORICA LTD	\$7.9034	\$9.1000	\$16.76	47.16%	\$8.86	45.70%	26/05/2026	5.31%	Pay to investor
OZFJOB	SPDR S&P/ASX200 FINANCIALS	\$14.1946	\$16.3200	\$27.80	51.06%	\$13.61	41.29%	25/09/2025	10.23%	Pay to investor
PDNJOA	PALADIN ENERGY LTD	\$3.6397	\$4.5500	\$7.46	48.79%	\$3.82	39.01%	26/05/2026	0.00%	Pay to investor
PLSJOA	PILBARA MINERALS LTD	\$1.6310	\$1.9600	\$2.21	73.80%	\$0.58	11.31%	15/07/2032	0.00%	Pay to investor
PMEJOB	PRO MEDICUS LTD	\$49.1534	\$58.9900	\$252.18	19.49%	\$203.03	76.61%	12/03/2025	0.20%	Pay to investor
PMEJOF	PRO MEDICUS LTD	\$63.5678	\$76.2600	\$252.18	25.21%	\$188.61	69.76%	26/02/2025	0.21%	Pay to investor
PPTJOB	PERPETUAL LTD	\$13.6955	\$16.4400	\$20.00	68.48%	\$6.30	17.80%	25/11/2032	18.72%	Pay to investor
PTMJOA	PLATINUM ASSET MANAGEMENT	\$0.4366	\$0.5500	\$0.70	62.82%	\$0.26	20.86%	08/09/2033	116.10%	Pay to investor
PTMSO3	PLATINUM ASSET MANAGEMENT	\$0.4284	\$0.5400	\$0.70	61.64%	\$0.27	22.30%	15/07/2032	112.53%	Pay down loan
QANJOA	QANTAS AIRWAYS LTD	\$2.7376	\$3.1500	\$8.98	30.49%	\$6.24	64.92%	12/03/2025	0.00%	Pay to investor
QANJOB	QANTAS AIRWAYS LTD	\$2.9534	\$3.4000	\$8.98	32.89%	\$6.03	62.14%	25/09/2025	0.00%	Pay to investor
QANJOC	QANTAS AIRWAYS LTD	\$3.7200	\$4.2700	\$8.98	41.43%	\$5.26	52.45%	21/01/2032	0.00%	Pay to investor
QBEJOA	QBE INSURANCE GROUP LTD	\$8.4754	\$9.7500	\$19.24	44.06%	\$10.76	49.31%	26/05/2026	6.69%	Pay to investor
QBEJOC	QBE INSURANCE GROUP LTD	\$5.3698	\$6.1700	\$19.24	27.92%	\$13.87	67.92%	25/09/2025	5.19%	Pay to investor
QBEJOD	QBE INSURANCE GROUP LTD	\$7.6217	\$8.7600	\$19.24	39.62%	\$11.61	54.46%	25/11/2032	6.20%	Pay to investor
QBEJOE	QBE INSURANCE GROUP LTD	\$10.6752	\$12.2800	\$19.24	55.50%	\$8.56	36.16%	25/11/2032	8.41%	Pay to investor
QBEJOF	QBE INSURANCE GROUP LTD	\$7.5511	\$8.6900	\$19.24	39.26%	\$11.68	54.82%	10/02/2033	6.16%	Pay to investor
QBEJOG	QBE INSURANCE GROUP LTD	\$11.2386	\$12.9100	\$19.24	58.43%	\$8.00	32.88%	10/02/2033	9.00%	Pay to investor
QBES01	QBE INSURANCE GROUP LTD	\$4.2104	\$4.8400	\$19.24	21.89%	\$15.02	74.84%	10/02/2033	4.79%	Pay down loan
QBES03	QBE INSURANCE GROUP LTD	\$8.9431	\$10.2800	\$19.24	46.49%	\$10.29	46.56%	10/02/2033	7.00%	Pay down loan
QBES04	QBE INSURANCE GROUP LTD	\$6.0625	\$6.6700	\$19.24	31.52%	\$13.17	65.32%	26/02/2025	5.47%	Pay down loan
QLTSO1	BETASHARES GB QUAL LEADERS	\$13.3148	\$15.3100	\$31.50	42.27%	\$18.19	51.40%	21/01/2032	5.46%	Pay down loan
QLTSO2	BETASHARES GB QUAL LEADERS	\$11.1782	\$12.8600	\$31.50	35.49%	\$20.32	59.17%	21/01/2032	4.89%	Pay down loan
QOZJOA	BETASHARES FTSE RAFI AU 200	\$7.7994	\$8.5800	\$16.43	47.47%	\$8.63	47.78%	15/07/2032	8.72%	Pay to investor
REAJOC	REA GROUP LTD	\$132.0444	\$151.8100	\$234.54	56.30%	\$102.50	35.27%	15/07/2032	1.84%	Pay to investor
REAJOD	REA GROUP LTD	\$90.4341	\$103.9700	\$234.54	38.56%	\$144.11	55.67%	26/05/2026	1.31%	Pay to investor
REAJOE	REA GROUP LTD	\$109.9372	\$126.4000	\$234.54	46.87%	\$124.60	46.11%	08/09/2033	1.52%	Pay to investor
RIOJOA	RIO TINTO LTD	\$81.7280	\$89.9000	\$117.60	69.50%	\$35.87	23.55%	12/03/2025	18.48%	Pay to investor
RIOJOB	RIO TINTO LTD	\$91.7661	\$104.5900	\$117.60	78.03%	\$25.83	11.06%	12/03/2025	25.65%	Pay to investor
RIOJOC	RIO TINTO LTD	\$61.5161	\$70.1100	\$117.60	52.31%	\$56.08	40.38%	12/03/2025	11.82%	Pay to investor
RIOJOE	RIO TINTO LTD	\$92.0212	\$105.8000	\$117.60	78.25%	\$25.58	10.03%	25/11/2032	25.91%	Pay to investor
RIOJOF	RIO TINTO LTD	\$70.4614	\$81.0100	\$117.60	59.92%	\$47.14	31.11%	10/02/2033	14.06%	Pay to investor
RIOSO1	RIO TINTO LTD	\$52.0193	\$59.8100	\$117.60	44.23%	\$65.58	49.14%	25/11/2032	10.11%	Pay down loan
RIOSO5	RIO TINTO LTD	\$55.7381	\$64.0800	\$117.60	47.40%	\$61.86	45.51%	10/02/2033	10.71%	Pay down loan
RIOSO6	RIO TINTO LTD	\$40.6591	\$44.7100	\$117.60	34.57%	\$76.94	61.98%	26/02/2025	8.61%	Pay down loan
RRLJOA	REGIS RESOURCES LTD	\$0.8339	\$1.0400	\$2.55	32.70%	\$1.72	59.22%	15/07/2032	0.00%	Pay to investor
RRLJOC	REGIS RESOURCES LTD	\$1.1059	\$1.3800	\$2.55	43.37%	\$1.44	45.88%	21/01/2032	0.00%	Pay to investor
RWCJOD	RELIANCE WORLDWIDE CORP LTD	\$2.0186	\$2.3200	\$5.07	39.81%	\$3.05	54.24%	12/03/2025	2.36%	Pay to investor
S3ZJOA	SOUTH32 LIMITED	\$2.4213	\$2.7900	\$3.43	70.59%	\$1.01	18.66%	25/11/2032	5.14%	Pay to investor



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
S32JOC	SOUTH32 LIMITED	\$1.7079	\$1.9700	\$3.43	49.79%	\$1.72	42.57%	12/03/2025	3.01%	Pay to investor
S32JOD	SOUTH32 LIMITED	\$1.5704	\$1.8100	\$3.43	45.78%	\$1.86	47.23%	12/03/2025	2.79%	Pay to investor
S32JOE	SOUTH32 LIMITED	\$1.2933	\$1.4900	\$3.43	37.71%	\$2.14	56.56%	12/03/2025	2.43%	Pay to investor
SCGJOA	SCENTRE GROUP	\$1.6110	\$1.8500	\$3.48	46.36%	\$1.86	46.76%	25/09/2025	9.09%	Pay to investor
SCGJOC	SCENTRE GROUP	\$1.2007	\$1.3800	\$3.48	34.55%	\$2.27	60.29%	12/03/2025	7.45%	Pay to investor
SCGSO1	SCENTRE GROUP	\$1.9657	\$2.2600	\$3.48	56.57%	\$1.51	34.96%	12/03/2025	11.23%	Pay down loan
SCGSO2	SCENTRE GROUP	\$1.3080	\$1.5100	\$3.48	37.64%	\$2.17	56.55%	26/05/2026	7.82%	Pay down loan
SEKJOB	SEEK LTD	\$8.9715	\$10.3100	\$22.69	39.54%	\$13.72	54.56%	26/02/2025	2.55%	Pay to investor
SEKJOC	SEEK LTD	\$17.0403	\$19.6000	\$22.69	75.10%	\$5.65	13.62%	08/09/2033	6.20%	Pay to investor
SFRJOA	SANDFIRE RESOURCES NL	\$2.8887	\$3.6100	\$9.37	30.83%	\$6.48	61.47%	15/07/2032	0.00%	Pay to investor
SFRJOB	SANDFIRE RESOURCES NL	\$2.3982	\$3.0000	\$9.37	25.59%	\$6.97	67.98%	15/07/2032	0.00%	Pay to investor
SFRJOC	SANDFIRE RESOURCES NL	\$3.6160	\$4.5200	\$9.37	38.59%	\$5.75	51.76%	15/07/2032	0.00%	Pay to investor
SFRJOD	SANDFIRE RESOURCES NL	\$5.0647	\$6.3400	\$9.37	54.05%	\$4.31	32.34%	10/02/2033	0.00%	Pay to investor
SFYSO4	SPDR S&P/ASX 50 FUND	\$11.4638	\$12.6100	\$72.25	15.87%	\$60.79	82.55%	26/02/2025	4.78%	Pay down loan
SFYSO5	SPDR S&P/ASX 50 FUND	\$32.2738	\$35.4900	\$72.25	44.67%	\$39.98	50.88%	26/02/2025	7.27%	Pay down loan
SGPJOB	STOCKLAND	\$2.9534	\$3.4000	\$4.84	61.02%	\$1.89	29.75%	25/09/2025	13.04%	Pay to investor
SGPJOC	STOCKLAND	\$2.4004	\$2.7600	\$4.84	49.60%	\$2.44	42.98%	21/01/2032	10.08%	Pay to investor
SHLJOD	SONIC HEALTHCARE LTD	\$19.0602	\$21.9300	\$27.12	70.28%	\$8.06	19.14%	25/11/2032	13.15%	Pay to investor
SHLSO1	SONIC HEALTHCARE LTD	\$16.7604	\$19.2800	\$27.12	61.80%	\$10.36	28.91%	25/11/2032	10.23%	Pay down loan
SHLSO4	SONIC HEALTHCARE LTD	\$6.4071	\$7.0500	\$27.12	23.63%	\$20.71	74.00%	26/02/2025	5.12%	Pay down loan
STOJOA	SANTOS LTD	\$3.7589	\$4.3200	\$6.72	55.98%	\$2.96	35.67%	25/09/2025	15.54%	Pay to investor
STOJOD	SANTOS LTD	\$4.3536	\$5.0200	\$6.72	64.83%	\$2.36	25.24%	25/11/2032	19.46%	Pay to investor
STWJOB	SPDR S&P/ASX 200 FUND	\$37.5889	\$43.2200	\$73.49	51.15%	\$35.90	41.19%	25/09/2025	7.44%	Pay to investor
STWSO1	SPDR S&P/ASX 200 FUND	\$32.6991	\$37.6000	\$73.49	44.49%	\$40.79	48.84%	25/11/2032	6.55%	Pay down loan
STWSO4	SPDR S&P/ASX 200 FUND	\$16.5205	\$18.1700	\$73.49	22.48%	\$56.97	75.28%	26/02/2025	4.69%	Pay down loan
STWSO5	SPDR S&P/ASX 200 FUND	\$29.2181	\$32.1300	\$73.49	39.76%	\$44.27	56.28%	26/02/2025	6.03%	Pay down loan
SULJOA	SUPER RETAIL GROUP LTD	\$7.0166	\$8.4200	\$15.33	45.77%	\$8.31	45.08%	08/09/2033	14.31%	Pay to investor
SULJOB	SUPER RETAIL GROUP LTD	\$4.6443	\$5.5700	\$15.33	30.30%	\$10.69	63.67%	12/03/2025	11.14%	Pay to investor
SULJOC	SUPER RETAIL GROUP LTD	\$9.2704	\$11.1200	\$15.33	60.47%	\$6.06	27.46%	08/09/2033	19.64%	Pay to investor
SUNJOB	SUNCORP GROUP LTD	\$8.6432	\$9.5100	\$19.27	44.85%	\$10.63	50.65%	12/03/2025	7.34%	Pay to investor
SUNJOD	SUNCORP GROUP LTD	\$7.4983	\$8.6200	\$19.27	38.91%	\$11.77	55.27%	12/03/2025	6.63%	Pay to investor
SUNJOG	SUNCORP GROUP LTD	\$8.0071	\$9.2100	\$19.27	41.55%	\$11.26	52.21%	12/03/2025	6.93%	Pay to investor
SUNJOI	SUNCORP GROUP LTD	\$6.6554	\$7.6500	\$19.27	34.54%	\$12.61	60.30%	12/03/2025	6.18%	Pay to investor
SUNJOJ	SUNCORP GROUP LTD	\$5.4252	\$6.2400	\$19.27	28.15%	\$13.84	67.62%	12/03/2025	5.63%	Pay to investor
SUNSO1	SUNCORP GROUP LTD	\$3.0705	\$3.5300	\$19.27	15.93%	\$16.20	81.68%	25/09/2025	4.81%	Pay down loan
SUNSO4	SUNCORP GROUP LTD	\$5.2805	\$5.8100	\$19.27	27.40%	\$13.99	69.85%	26/02/2025	5.58%	Pay down loan
TCLJOC	TRANSURBAN GROUP	\$10.6089	\$12.2000	\$13.51	78.56%	\$2.90	9.66%	25/09/2025	22.10%	Pay to investor
TCLJOD	TRANSURBAN GROUP	\$8.4328	\$9.7200	\$13.51	62.44%	\$5.07	28.03%	25/11/2032	12.62%	Pay to investor
TCLJOE	TRANSURBAN GROUP	\$7.2485	\$8.3300	\$13.51	53.67%	\$6.26	38.32%	25/11/2032	10.23%	Pay to investor
TCLJOF	TRANSURBAN GROUP	\$6.4825	\$7.4600	\$13.51	48.00%	\$7.02	44.76%	10/02/2033	9.11%	Pay to investor
TCLJOG	TRANSURBAN GROUP	\$9.3009	\$10.7000	\$13.51	68.87%	\$4.20	20.77%	10/02/2033	15.22%	Pay to investor
TLCJOA	THE LOTTERY CORP LTD	\$3.6905	\$4.2500	\$4.98	74.18%	\$1.28	14.57%	15/07/2032	14.40%	Pay to investor
TLCJOB	THE LOTTERY CORP LTD	\$2.8934	\$3.3300	\$4.98	58.16%	\$2.08	33.07%	15/07/2032	8.89%	Pay to investor
TLCSO1	THE LOTTERY CORP LTD	\$2.8332	\$3.2600	\$4.98	56.95%	\$2.14	34.47%	15/07/2032	8.64%	Pay down loan



CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
TLC SO2	THE LOTTERY CORP LTD	\$2.1955	\$2.5200	\$4.98	44.13%	\$2.78	49.35%	15/07/2032	6.66%	Pay down loan
TLS JOA	TELSTRA CORP LTD	\$1.6299	\$1.8600	\$4.04	40.34%	\$2.41	53.96%	25/09/2025	7.47%	Pay to investor
TLS JOB	TELSTRA CORP LTD	\$2.3617	\$2.7200	\$4.04	58.46%	\$1.68	32.67%	25/11/2032	10.73%	Pay to investor
TLS JOC	TELSTRA CORP LTD	\$2.4037	\$2.7400	\$4.04	59.50%	\$1.64	32.18%	15/07/2032	11.00%	Pay to investor
TLS JOF	TELSTRA CORP LTD	\$2.0904	\$2.4100	\$4.04	51.74%	\$1.95	40.35%	10/02/2033	9.23%	Pay to investor
TLS JOH	TELSTRA CORP LTD	\$2.9124	\$3.3500	\$4.04	72.09%	\$1.13	17.08%	10/02/2033	15.96%	Pay to investor
TLSS O2	TELSTRA CORP LTD	\$2.1384	\$2.4600	\$4.04	52.93%	\$1.90	39.11%	21/01/2032	9.47%	Pay down loan
TLSS O4	TELSTRA CORP LTD	\$1.6818	\$1.9300	\$4.04	41.63%	\$2.36	52.23%	10/02/2033	7.63%	Pay down loan
TLSS O5	TELSTRA CORP LTD	\$1.3178	\$1.5200	\$4.04	32.62%	\$2.72	62.38%	10/02/2033	6.61%	Pay down loan
TNE JOC	TECHNOLOGY ONE LTD	\$10.9937	\$12.6400	\$30.85	35.64%	\$19.86	59.03%	08/09/2033	1.13%	Pay to investor
TPG JOA	TPG TELECOM LTD	\$2.7010	\$3.1100	\$4.53	59.62%	\$1.83	31.35%	10/02/2033	9.84%	Pay to investor
TWE JOA	TREASURY WINE ESTATES LTD	\$7.4038	\$8.5100	\$11.40	64.95%	\$4.00	25.35%	15/07/2032	9.01%	Pay to investor
TWE JOB	TREASURY WINE ESTATES LTD	\$5.8850	\$6.7700	\$11.40	51.62%	\$5.52	40.61%	26/02/2025	6.53%	Pay to investor
VAS JOA	VANGUARD AUST SHARES IDX ETF	\$49.1767	\$56.5400	\$102.04	48.19%	\$52.86	44.58%	21/01/2032	6.19%	Pay to investor
VASS O1	VANGUARD AUST SHARES IDX ETF	\$45.5038	\$52.4500	\$102.04	44.59%	\$56.54	48.60%	25/11/2032	5.79%	Pay down loan
VASS O3	VANGUARD AUST SHARES IDX ETF	\$24.3189	\$26.8300	\$102.04	23.83%	\$77.72	73.71%	12/03/2025	4.21%	Pay down loan
VEA JOT	VIVA ENERGY GROUP LTD	\$1.4572	\$1.6800	\$2.67	54.58%	\$1.21	37.08%	12/03/2025	11.38%	Pay to investor
VHY JOA	VANGUARD AUS HIGH YIELD	\$41.4791	\$47.6900	\$75.02	55.29%	\$33.54	36.43%	12/03/2025	11.87%	Pay to investor
VHY JOB	VANGUARD AUS HIGH YIELD	\$34.5659	\$39.7400	\$75.02	46.08%	\$40.45	47.03%	12/03/2025	9.84%	Pay to investor
VHY JOC	VANGUARD AUS HIGH YIELD	\$27.6527	\$31.7900	\$75.02	36.86%	\$47.37	57.62%	12/03/2025	8.40%	Pay to investor
VHY JOD	VANGUARD AUS HIGH YIELD	\$49.1767	\$56.5400	\$75.02	65.55%	\$25.84	24.63%	21/01/2032	15.40%	Pay to investor
VHYS O1	VANGUARD AUS HIGH YIELD	\$23.4074	\$27.0700	\$75.02	31.20%	\$51.61	63.92%	25/09/2025	7.71%	Pay down loan
VHYS O3	VANGUARD AUS HIGH YIELD	\$13.3251	\$14.7600	\$75.02	17.76%	\$61.69	80.33%	12/03/2025	6.45%	Pay down loan
VTSS O1	VANGUARD TOTL ST MKT ETF-CDI	\$167.3603	\$192.4200	\$467.77	35.78%	\$300.41	58.86%	25/11/2032	1.87%	Pay down loan
WBC JOA	WESTPAC BANKING CORP	\$8.5970	\$9.6300	\$32.34	26.58%	\$23.74	70.22%	15/07/2032	6.99%	Pay to investor
WBC JOC	WESTPAC BANKING CORP	\$14.3451	\$16.0800	\$32.34	44.36%	\$17.99	50.28%	25/11/2032	9.22%	Pay to investor
WBC JOD	WESTPAC BANKING CORP	\$10.8975	\$12.2000	\$32.34	33.70%	\$21.44	62.28%	12/03/2025	7.74%	Pay to investor
WBC JOE	WESTPAC BANKING CORP	\$13.8615	\$15.2400	\$32.34	42.86%	\$18.48	52.88%	26/02/2025	8.98%	Pay to investor
WBC JOF	WESTPAC BANKING CORP	\$9.5155	\$10.6500	\$32.34	29.42%	\$22.82	67.07%	12/03/2025	7.27%	Pay to investor
WBC JOG	WESTPAC BANKING CORP	\$20.1419	\$22.5700	\$32.34	62.28%	\$12.20	30.21%	25/11/2032	13.61%	Pay to investor
WBC SO1	WESTPAC BANKING CORP	\$6.9039	\$7.7300	\$32.34	21.35%	\$25.44	76.10%	12/03/2025	6.53%	Pay down loan
WBC SO2	WESTPAC BANKING CORP	\$4.6267	\$5.1800	\$32.34	14.31%	\$27.71	83.98%	25/09/2025	5.99%	Pay down loan
WBC SO3	WESTPAC BANKING CORP	\$12.5848	\$14.0900	\$32.34	38.91%	\$19.76	56.43%	26/05/2026	8.40%	Pay down loan
WBC SO4	WESTPAC BANKING CORP	\$11.1756	\$12.5200	\$32.34	34.56%	\$21.16	61.29%	25/11/2032	7.84%	Pay down loan
WDIS O1	SPDR S&P GLOBAL DIVIDEND FUND	\$8.7770	\$10.0900	\$19.89	44.13%	\$11.11	49.27%	25/09/2025	7.92%	Pay down loan
WDS JOA	WOODSIDE ENERGY GROUP LTD	\$17.1032	\$19.6700	\$24.71	69.22%	\$7.61	20.40%	12/03/2025	25.62%	Pay to investor
WDS JOB	WOODSIDE ENERGY GROUP LTD	\$13.5978	\$15.6300	\$24.71	55.03%	\$11.11	36.75%	12/03/2025	17.54%	Pay to investor
WDS SO1	WOODSIDE ENERGY GROUP LTD	\$4.9232	\$5.6600	\$24.71	19.92%	\$19.79	77.09%	12/03/2025	9.85%	Pay down loan
WDS SO2	WOODSIDE ENERGY GROUP LTD	\$10.2250	\$11.7600	\$24.71	41.38%	\$14.49	52.41%	15/07/2032	13.46%	Pay down loan
WDS SO3	WOODSIDE ENERGY GROUP LTD	\$1.6228	\$1.8700	\$24.71	6.57%	\$23.09	92.43%	25/09/2025	8.44%	Pay down loan
WDS SO4	WOODSIDE ENERGY GROUP LTD	\$4.8905	\$5.6300	\$24.71	19.79%	\$19.82	77.22%	15/07/2032	9.83%	Pay down loan
WEB JOD	WEB TRAVEL GROUP LTD	\$2.7903	\$3.2100	\$4.63	60.33%	\$1.83	30.59%	12/03/2025	0.00%	Pay to investor
WEB JOE	WEB TRAVEL GROUP LTD	\$3.3005	\$3.7900	\$4.63	71.36%	\$1.32	18.05%	12/03/2025	0.00%	Pay to investor
WES JOA	WESFARMERS LTD	\$40.4190	\$46.4700	\$71.34	56.66%	\$30.92	34.86%	25/09/2025	6.40%	Pay to investor

CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
WESJOB	WESFARMERS LTD	\$28.9243	\$33.2600	\$71.34	40.55%	\$42.41	53.37%	25/11/2032	4.67%	Pay to investor
WESJOD	WESFARMERS LTD	\$40.5060	\$46.5700	\$71.34	56.78%	\$30.83	34.72%	25/11/2032	6.42%	Pay to investor
WESJOE	WESFARMERS LTD	\$20.9388	\$24.0700	\$71.34	29.35%	\$50.40	66.26%	10/02/2033	3.93%	Pay to investor
WESSO1	WESFARMERS LTD	\$34.2898	\$39.4200	\$71.34	48.07%	\$37.05	44.74%	25/09/2025	5.34%	Pay down loan
WHCJOB	WHITEHAVEN COAL LTD	\$2.5027	\$3.1300	\$6.30	39.76%	\$3.79	50.28%	25/09/2025	5.27%	Pay to investor
WHCJOC	WHITEHAVEN COAL LTD	\$0.8380	\$1.0500	\$6.30	13.31%	\$5.46	83.32%	26/02/2025	3.67%	Pay to investor
WHCJOD	WHITEHAVEN COAL LTD	\$3.2375	\$4.0500	\$6.30	51.43%	\$3.06	35.66%	15/07/2032	6.54%	Pay to investor
WHCJOG	WHITEHAVEN COAL LTD	\$1.7598	\$2.2100	\$6.30	27.96%	\$4.54	64.89%	25/09/2025	4.41%	Pay to investor
WHCJOH	WHITEHAVEN COAL LTD	\$3.8297	\$4.7900	\$6.30	60.84%	\$2.47	23.91%	10/02/2033	8.11%	Pay to investor
WLEJOB	WAM LEADERS LTD	\$0.9277	\$1.0200	\$1.25	74.22%	\$0.32	18.40%	10/02/2033	28.54%	Pay to investor
WLEJOC	WAM LEADERS LTD	\$0.7751	\$0.8600	\$1.25	62.01%	\$0.47	31.20%	10/02/2033	19.37%	Pay to investor
WLEJOD	WAM LEADERS LTD	\$0.9630	\$1.0600	\$1.25	77.04%	\$0.29	15.20%	10/02/2033	32.06%	Pay to investor
WORJOA	WORLEY LIMITED	\$8.0548	\$9.2600	\$13.72	58.71%	\$5.67	32.51%	25/09/2025	8.83%	Pay to investor
WORSO1	WORLEY LIMITED	\$9.1538	\$10.5200	\$13.72	66.72%	\$4.57	23.32%	26/05/2026	10.95%	Pay down loan
WOWJOA	WOOLWORTHS LTD	\$20.2586	\$23.2900	\$30.43	66.57%	\$10.17	23.46%	25/11/2032	14.16%	Pay to investor
WOWJOB	WOOLWORTHS LTD	\$18.0376	\$19.8400	\$30.43	59.28%	\$12.39	34.80%	12/03/2025	11.62%	Pay to investor
WOWJOC	WOOLWORTHS LTD	\$22.2397	\$25.1200	\$30.43	73.08%	\$8.19	17.45%	12/03/2025	17.58%	Pay to investor
WOWJOE	WOOLWORTHS LTD	\$24.7546	\$28.4700	\$30.43	81.35%	\$5.68	6.44%	10/02/2033	25.37%	Pay to investor
WOWSO1	WOOLWORTHS LTD	\$24.0620	\$26.9400	\$30.43	79.07%	\$6.37	11.47%	26/05/2026	22.61%	Pay down loan
WOWSO2	WOOLWORTHS LTD	\$18.0251	\$20.7300	\$30.43	59.23%	\$12.40	31.88%	21/01/2032	11.61%	Pay down loan
WOWSO4	WOOLWORTHS LTD	\$9.4662	\$10.4100	\$30.43	31.11%	\$20.96	65.79%	26/02/2025	6.87%	Pay down loan
XROJOB	XERO LTD	\$51.1005	\$61.3000	\$167.01	30.60%	\$115.91	63.30%	15/07/2032	0.00%	Pay to investor
XROJOD	XERO LTD	\$83.6068	\$100.3100	\$167.01	50.06%	\$83.40	39.94%	25/11/2032	0.00%	Pay to investor
XROJOE	XERO LTD	\$57.0973	\$68.5000	\$167.01	34.19%	\$109.91	58.98%	25/11/2032	0.00%	Pay to investor
YM1JOC	BETASHARES AUS TOP 20 EQ YLD	\$5.5305	\$6.3600	\$7.94	69.65%	\$2.41	19.90%	12/03/2025	23.06%	Pay to investor
YM1JOD	BETASHARES AUS TOP 20 EQ YLD	\$4.8392	\$5.5700	\$7.94	60.95%	\$3.10	29.85%	12/03/2025	17.92%	Pay to investor
YM1SO1	BETASHARES AUS TOP 20 EQ YLD	\$2.4921	\$2.8800	\$7.94	31.39%	\$5.45	63.73%	15/07/2032	10.20%	Pay down loan
YM1SO2	BETASHARES AUS TOP 20 EQ YLD	\$0.4974	\$0.5600	\$7.94	6.26%	\$7.44	92.95%	12/03/2025	7.47%	Pay down loan

The information is made available by Citigroup Global Markets Australia Pty Limited ("Citigroup Global Markets") ABN 64 003 114 832 and AFSL 240992, Participant of the ASX Group and Cboe Australia. This information does not take into account the investment objectives or financial situation of any particular person. Investors should be aware that there are risks of investing and that prices both rise and fall. Investors should read the Product Disclosure Document which details all of the risks of investing in CitiFirst MINIs. Investors should also seek their own independent financial advice based on their own circumstances before making a decision.

The terms set forth herein are intended for discussion purposes only and subject to the final expression of the terms of transaction as set forth in a definitive agreement and/or confirmation. Any prices provided herein (other than those that are identified as being historical) are indicative only and do not represent firm quotes as to either price or size. All opinions and estimates included in this document constitute our judgment as of this date and are subject to change without

This material does not purport to identify the nature of the specific market or other risks associated with a particular transaction. Before entering into a derivative transaction, you should ensure that you fully understand the terms of the transaction, relevant risk factors, the nature and extent of your risk of loss and the nature of the contractual relationship into which you are entering. You should also carefully evaluate whether the transaction is appropriate for you in light of your experience, objectives, financial resources, and other relevant circumstances and whether you have the operational resources in place to monitor the associated risks and contractual obligations over the term of the transaction.

The ultimate decision to proceed with any investments is solely with you. We are not acting as your advisor or agent. Therefore prior to entering into the investment decision you should determine, without reliance upon us or our affiliates, the economic risks and merits, as well as the legal, tax and accounting characterizations and consequences of the transaction, and independently determine that you are able to assume these risks. In this regard, by acceptance of these information, you acknowledge that you have been advised that (a) we are not in the business of providing legal, tax or accounting advice, (b) you understand that there may be legal, tax or accounting risks

CitiFirst Instalment MINIs - current interest rate 8.80%pa

Effective Date: 02-Jan-25

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
--------------------------------	------------	--------------------------------	-------------------------	---------------------	---------	--	------------------	--------	----------------------	-------------------

associated with the transaction, (c) you should receive legal tax and accounting advice from advisors with appropriate expertise to assess relevant risks, and (d) you should apprise senior management in your organization as to the legal, tax and accounting advice (and, if acceptable, risks) associated with this transaction and our disclaimers as to these matters.

If you are acting as a financial adviser or agent, you should evaluate these considerations in light of the circumstances applicable to your principal and the scope of your authority. If you believe you need assistance in evaluating and understanding the terms or risks of a particular financial product, you should consult appropriate advisers before entering into the transaction.

We and/or our affiliates (together, the "Firm") may from time to time take proprietary positions and/or make a market in instruments identical or economically related to derivative transactions entered into with you, or may have an investment banking or other commercial relationship with and access to information from the issuer(s) of financial products underlying derivative transactions entered into with you. We may also undertake proprietary activities, including hedging transactions related to the initiation or termination of a derivative transaction with you, that may adversely affect the market price, rate, index or other market factors(s) underlying a derivative transaction entered into with you and consequently the value of the transaction. This document and its contents are proprietary information and products of our firm and may not be reproduced or otherwise disseminated in whole or in part without our written consent unless required to by judicial or administrative proceeding.

© Citigroup 2015. All Rights Reserved. Citi and the Red Arc Device are trademarks and service marks of Citigroup Inc. or its affiliates and are used and registered throughout the world. Any unauthorized use, duplication, redistribution or disclosure is prohibited by law and will result in prosecution.

personal use only