Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

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### Silver Arrow Australia 2019-1

### **Contact Information**

**Transaction Parties** 

Account Bank: Australia and New Zealand Banking Group Limited

Level 5, 242 Pitt Street Sydney NSW 2000

Australia

Contact: Fiona Gaal

Email: fiona.gaal@anz.com
Phone: +61 280370877

Arranger: Australia and New Zealand Banking Group Limited

Level 5, 242 Pitt Street Sydney NSW 2000

Australia

Contact: Fiona Gaal

Email: <u>fiona.gaal@anz.com</u>
Phone: +61 280370877

Bookrunners: Australia and New Zealand Banking Group Limited

Level 5, 242 Pitt Street Sydney NSW 2000

Australia

Contact: Fiona Gaal

Email: <u>fiona.gaal@anz.com</u>
Phone: +61 280370877

Issuer: Perpetual Corporate Trust Limited

Level 18, Angel Place, 123 Pitt Street

Sydney NSW 2000

Australia

Email: <u>SecuritisationOps@perpetual.com.au</u>

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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### Silver Arrow Australia 2019-1

Joint Lead Managers and Dealers: Australia and New Zealand Banking Group Limited

Level 5, 242 Pitt Street Sydney NSW 2000

Australia

Contact: Fiona Gaal

Email: <u>fiona.gaal@anz.com</u>
Phone: +61 280370877

**MUFG Securities EMEA plc** 

Ropemaker Place, 25 Ropemaker Street

London EC2Y 9AJ

UK

Rating Agencies: Fitch Australia Pty Limited

+61 282560341

Level 15, 77 King Street Sydney NSW 2000

Australia

Contact: Tim Groombridge, Chris Stankovski

Email: <u>timothy.groombridge@fitchratings.com; chris.stankovski@fitchratings.com</u>

Phone: +61 282560339

Standard & Poor's (Australia) Pty Limited

Level 45, 120 Collins Street

Melbourne VIC 3000

Australia

Email: mel sfsurveillance@spglobal.com

Security Trustee: P.T. Limited

Level 18, Angel Place, 123 Pitt Street

Sydney NSW 2000

Australia

Email: <u>SecuritisationOps@perpetual.com.au</u>

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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### Silver Arrow Australia 2019-1

**Swap Counterparty:** Crédit Agricole Corporate and Investment Bank

12, place des États-Unis

CS70052, 92547 Montrouge Cedex

France

<u>Trust Manager:</u> Mercedes-Benz Financial Services Australia Pty Ltd

Private Bag 12

Mt Waverley VIC 3149

Australia

<u>Trustee:</u> Perpetual Corporate Trust Limited

Level 18, Angel Place, 123 Pitt Street

Sydney NSW 2000

Australia

Email: <u>SecuritisationOps@perpetual.com.au</u>

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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Silver Arrow Australia 2019-1

**Contact for Servicer Report / Investor Report** 

**Servicer:** 

Mercedes-Benz Financial Services Australia Pty Ltd

Private Bag 12 Mt Waverley VIC 3149 Australia

Silver Arrow Australia 2019-1

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Replacement Party to be added if applicable				

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Overview Dates						
Cut-Off Date:	30/09/2019					
Issue Date:	28/10/2019	Le	egal Maturity Date:	21/06/2027		
Collection Period End Date:	31/08/2022					
Calculation Date:	14/09/2022					
Reporting Frequency:	monthly					
Period No.:	35					
Payment Date:	20/09/2022					
Next Payment Date:	20/10/2022					
Collection Period:	01/08/2022	until	31/08/2022	Collection Period (number	31	
Interest Period:	22/08/2022	until	19/09/2022	of days) Days accrued:	29	

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Collection Period: Aug 01, 2022 - Aug 31, 2022 Interest Period: Aug 22, 2022 - Sept 19, 2022

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## Silver Arrow Australia 2019-1

## **Overview Counterparties**

Role Name

Seller and Servicer: Mercedes-Benz Financial Services Australia Pty Lt

Trustee/Data Trustee: Perpetual Corporate Trust Limited

Account Bank: Australia and New Zealand Banking Group

Limited

Swap Counterparty: Crédit Agricole Corporate and Investment

Bank

Standard & Poor's

Standard & Poor's

Current Rating		Required	d Rating
Short Term	Long Term	Short Term	Long Term
NA	NA	NA	NA
NA	NA	NA	NA
A-1+	AA-	A-1	А
A-1+	AA-	NA	BBB+

Trigger Breach	Consequence of Trigger Breach
NA	NA
NA	NA
No	Replacement of Account Bank
No	Swap Counterparty to post collateral

Fitch

Fitch

Seller and Servicer:	Mercedes-Benz Financial Services Australia Pty L	
Trustee/Data Trustee:	Perpetual Corporate Trust Limited	
Account Bank:	Australia and New Zealand Banking Group Limited	
Swap Counterparty:	Crédit Agricole Corporate and Investment Bank	

Current Rating				
Short Term	Long Term			
NA	NA			
NA	NA			
F1	A+			
NA	AA-			

_					
	Required Rating				
	Short Term	Long Term			
]	NA	NA			
	NA	NA			
	F1	А			
	F3	BBB-			

Trigger Breach	Consequence of Trigger Breach
NA	NA
NA	NA
No	Replacement of Account Bank
No	Swap Counterparty to post collateral

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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### Silver Arrow Australia 2019-1

Information Notes I.			
Rating Details:	Class A	Class B	Subordinated Loan
Rating at Issue Date			
Standard & Poor's	AAA	NR	NR
Fitch	AAA	NR	NR
Current Rating			
Standard & Poor's	AAA	NR	NR
Fitch	AAA	NR	NR
Information on Notes	Class A	Class B	Subordinated Loan
Legal Maturity Date:	June 2027	June 2027	June 2027
ISIN:	AU3FN0051041	AU3FN0051058	NA
Common Code:	206662140	206662158	NA
Currency:	AUD	AUD	AUD
Initial Aggregate Outstanding Note Principal Amounts on the Issue Date:	512,700,000.00	67,400,000.00	5,800,000.00
Number of Notes:	5,127.00	674.00	
Initial Note Principal Amount:	100,000.00	100,000.00	
Information on Interest	Class A	Class B	Subordinated Loan
Interest Rate:	BBSW + 0.85%	4.00%	5.00%
Interest Type:	Floating	Fixed	Fixed
Day Count Convention:	Actual/365	Actual/365	Actual/365

### **Clean-Up Call Condition**

Mercedes-Benz Financial Services Australia Pty Ltd will have the option to exercise the Clean-up Call and repurchase the aggregate outstanding receivables from the Issuer at the earlier of the repayment in full of the Class A Notes or at any time when the Aggregate Outstanding Loan Principal Amount has been reduced to less than 10% of the Aggregate Outstanding Loan Principal Amount as at the Cut Off Date.

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Class B 214,202.74\$	
Class B	
Class B	
214 202 74\$	Subordinated Loan
2 ιτ,202. <i>ι</i> τψ	23,041.10\$
214,202.74\$	23,041.10\$
0.00\$	0.00\$
0.00\$	0.00\$
Class B	Subordinated Loan
67,400,000.00\$	5,800,000.00\$
67,400,000.00\$	5,800,000.00\$
0.00\$	0.00\$
67,400,000.00\$	5,800,000.00\$
Class B	Subordinated Loan
	0.00\$
317.81\$	0.00\$
317.81\$ 0.00\$	100.00%

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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 Aug 01, 2022 - Aug 31, 2022

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## Silver Arrow Australia 2019-1

### **Issuer Accounts**

#### (i) Trust Account

	Value
Opening balance before application of Priority of Payments	13,801,185.58\$
Less: amounts to be paid out according to the application of Priority of Payments	13,801,185.58\$
Closing balance after application of Priority of Payments	0.00\$

#### (ii) General Reserve Account

	Value
General Reserve Required Amount	5,800,000.00\$
Opening Balance	5,800,000.00\$
Less: Amounts credited to the Operating Account	5,800,000.00\$
Add: Top up according to the Pre-enforcement Priority of Payments	5,800,000.00\$
Closing Balance	5,800,000.00\$

### (iii) Servicer Collateral Reserve Account

Servicer Collateral Reserve Trigger Event

Servicer Termination Event

	Value
Servicer Collateral Reserve Required Amount	0.00\$
Opening balance of the Servicer Collateral Reserve Account	0.00\$
Add: Amounts credited to the Servicer Collateral Reserve Account	0.00\$
Less: Withdrawal of amount credited to the Operating Account to cover Servicer Shortfall	0.00\$
Less: Transfer of excess to Servicer	0.00\$
Closing balance of the Servicer Collateral Reserve Account	0.00\$

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## Silver Arrow Australia 2019-1

**Swap Information** 

**Interest Rate Swap** 

Swap Counterparty Provider

Crédit Agricole Corporate and Investment Bank

Swap Termination Event No

	Amount (in AUD)
Swap notional amount in AUD (Class A Notes)	18,198,787.54\$
Fixed rate	0.7800%
Floating rate (BBSW)	1.9500%
Paying Leg (Fixed) Swap	11,278.26\$
Receiving Leg (Floating) Swap	28,195.66\$
Net Swap Receipts	16,917.40\$
Net Swap Payments	0.00\$

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 Aug 01, 2022 - Aug 31, 2022

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 Aug 22, 2022 - Sept 19, 2022

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## Silver Arrow Australia 2019-1

## **Collection Period**

Principal Collections, Recovery Collections and Interest Collections during Collection Period

3) Principal Collections Collections of Principal under the Performing Loan Receivables paid during the Collection Period Collections of Principal under the Performing Loan Receivables prepaid during the Collection Period 1,394,709.5 Repurchase Price due to repurchase option (Clean-Up Call) relating to the Collection Period 0,00 Repurchase Price due to repurchase obligation relating to the Collection Period 0,00 Total Principal Collections 7,347,146.2 C) Defaulted Amount Coulstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables Collection Period 78,251,522. C) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date 78,251,522. C) Recovery Collections Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables Cotal recoveries during the Collection Period in respect of Defaulted Loan Receivables		Amount (in AUD)
Explications of Principal under the Performing Loan Receivables paid during the Collection Period  5,952,436.7  Collections of Principal under the Performing Loan Receivables prepaid during the Collection Period  1,394,709.5  Repurchase Price due to repurchase option (Clean-Up Call) relating to the Collection Period  0,00  Repurchase Price due to repurchase obligation relating to the Collection Period  0,00  Repurchase Price due to repurchase obligation relating to the Collection Period  0,00  Repurchase Price due to repurchase obligation relating to the Collection Period  0,00  Repurchase Price due to repurchase obligation relating to the Collection Period  7,347,146.2  Recovery Collections  118.57  Recovery Collections  128,251,522.3  Recovery Collections  139,04.00  140,050  150,05	A) Aggregate Outstanding Loan Principal Amount at previous Collection Period End Date	85,598,787.54
Collections of Principal under the Performing Loan Receivables prepaid during the Collection Period  1,394,709.5  Repurchase Price due to repurchase option (Clean-Up Call) relating to the Collection Period  0.00  Repurchase Price due to repurchase obligation relating to the Collection Period  0.00  Total Principal Collections  7,347,146.2  Discreption Defaulted Amount  Dutstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables furing the Collection Period  7,8251,522:  Property Collections  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  Total Principal Collections	3) Principal Collections	
Repurchase Price due to repurchase option (Clean-Up Call) relating to the Collection Period  Repurchase Price due to repurchase obligation relating to the Collection Period  7,347,146.2  C) Defaulted Amount  Dutstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables during the Collection Period  7,8251,522:  Recovery Collections  Fotal recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  For Interest Collections	Collections of Principal under the Performing Loan Receivables paid during the Collection Period	5,952,436.74
Repurchase Price due to repurchase obligation relating to the Collection Period  7,347,146.2  C) Defaulted Amount  Outstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables luring the Collection Period  O) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date  78,251,522.  C) Recovery Collections  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  C) Interest Collections	Collections of Principal under the Performing Loan Receivables prepaid during the Collection Period	1,394,709.53
Total Principal Collections 7,347,146.2  Defaulted Amount Dutstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables During the Collection Period  D) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  F) Interest Collections	Repurchase Price due to repurchase option (Clean-Up Call) relating to the Collection Period	0.00
Dutstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables during the Collection Period  D) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date  F) Recovery Collections  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00	Repurchase Price due to repurchase obligation relating to the Collection Period	0.00
Dutstanding Loan Principal Amount of all Purchased Loan Receivables that became Defaulted Loan Receivables during the Collection Period  D) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date  E) Recovery Collections  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  E) Interest Collections	Total Principal Collections	7,347,146.27
during the Collection Period  78,251,522.  P) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date  78,251,522.  F) Recovery Collections  Fotal recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00	C) Defaulted Amount	
E) Recovery Collections  Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  F) Interest Collections		118.57
Total recoveries during the Collection Period in respect of Defaulted Loan Receivables  82,304.00  F) Interest Collections	D) Aggregate Outstanding Loan Principal Amount at the Collection Period End Date	78,251,522.70
F) Interest Collections	E) Recovery Collections	
F) Interest Collections  Total Collections under the Performing Lean Resolvables other than Principal Collections and Resolvant Collections.	Total recoveries during the Collection Period in respect of Defaulted Loan Receivables	82,304.00
Total Callections under the Derforming Lean Resolvables other than Bringing Callections and Resolvery Callections	F) Interest Collections	
Total Collections under the Performing Loan Receivables other than Philicipal Collections and Recovery Collections	Total Collections under the Performing Loan Receivables other than Principal Collections and Recovery Collections	544,189.75

Calculation Date:
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Available Distribution Amount	
	Amount (in AUD)
(a) all Collections for the Collection Period just ended;	7,973,640.02
(b) any interest received by the Issuer on the Trust Account and any income received by the Issuer from any Authorised Investments;	10,628.16
(c) any amounts receivable by the Issuer on that Payment Date from the Interest Rate Swap Provider pursuant to the Interest Rate Swap;	16,917.40
(d) other net income of the Issuer received during the Collection Period just ended;	0.00
(e) the amount standing to the credit of the General Reserve Fund (as evidence by the General Reserve Ledger) on that Calculation Date;	5,800,000.00
(f) in respect of the first Collection Period only, the proceeds of the issue of the Notes received by the Issuer on the Closing Date, to the extent not applied on the Closing Date in accordance with Clause 7.2(a)(ii); and	0.00
(g) any other amounts paid by the Seller, the Servicer or the Manager or any other person to the Issuer during the Collection Period just ended under or with respect to any Transaction Document, the Receivables or the Related Collateral.	0.00
Available Distribution Amount	13,801,185.58

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

Collection Period: Aug 01, 2022 - Aug 31, 2022 Interest Period: Aug 22, 2022 - Sept 19, 2022

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### Silver Arrow Australia 2019-1

### **Calculations and Tests**

(i) Class A and Class B Aggregate Outstanding Note Principal Amount (previous Payment Date)

85,598,787.54

(ii) Aggregate Outstanding Loan Principal Amount (current Collection Period End Date)

78,251,522.70

(iii) Class A and Class B Aggregate Outstanding Note Principal Amount (current Payment Date)

78,251,522.70

### **Required Principal Redemption Amount**

7,347,264.84

( (i) - (ii) )

### Implicit Principal Deficiency

0.00

( (iii) - (ii) )

Principal Redemption	Amount (in AUD)
Class A Aggregate Oustanding Note Principal Amount (as of the previous Payment Date or in case of the first Payment Date, the Issue Date)	18,198,787.54
Class B Aggregate Oustanding Note Principal Amount (as of the previous Payment Date or in case of the first Payment Date, the Issue Date)	67,400,000.00
Required Principal Redemption Amount on current Payment Date	7,347,264.84
Class A Principal Redemption Amount	7,347,264.84
Class B Principal Redemption Amount	0.00
Class A Aggregate Oustanding Note Principal Amount (as of the current Payment Date)	10,851,522.70
Class B Aggregate Oustanding Note Principal Amount (as of the current Payment Date)	67,400,000.00
Sub-Loan Required Redemption Amount	0.00

#### **Deal Level Tests**

The transaction is static, early amortisation triggers are NOT APPLICABLE.

The amortisation of the Class A and Class B Notes is fully sequential from the first Payment Date, amortisation type triggers are NOT APPLICABLE.

Interest on the Class B Notes is subordinated to interest and principal on the Class A from the first payment onwards, interest deferral triggers are NOT APPLICABLE.

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Amount Due	Amount Paid	Remaining Available Distribution	Shortfall to be paid on next Payment Date
		13,801,185.58	
1.00	1.00	13,801,184.58	0.00
0.00	0.00	13,801,184.58	0.00
0.00 1,833.33 53.66	0.00 1,833.33 53.66	13,801,184.58 13,799,351.25 13,799,297.59	0.00 0.00 0.00
3,400.50 36,350.17 363.50	3,400.50 36,350.17 363.50	13,795,897.09 13,759,546.92 13,759,183.42	0.00 0.00 0.00
0.00 0.00	0.00 0.00	13,759,183.42 13,759,183.42	0.00 0.00
0.00	0.00	13,759,183.42	0.00
40,486.07	40,486.07	13,718,697.35	0.00
5,800,000.00	5,800,000.00	7,918,697.35	0.00
	1,833.33 53.66 3,400.50 36,350.17 363.50 0.00 0.00 40,486.07	1,833.33	1,833.33       1,833.33       13,799,351.25         53.66       53.66       13,799,297.59         3,400.50       3,400.50       13,795,897.09         36,350.17       36,350.17       13,759,546.92         363.50       363.50       13,759,183.42         0.00       0.00       13,759,183.42         0.00       0.00       13,759,183.42         0.00       0.00       13,759,183.42         40,486.07       40,486.07       13,718,697.35

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

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(i) Ninth, in repayment of principal on the Class A Note until the Note Principal Amount Outstanding is reduced to zero, provided that the maximum amount payable is the Class A Note Principal Redemption Amount for that Payment Date;	7,347,264.84	7,347,264.84	571,432.51	0.00
(j) Tenth, in payment of any Interest Amounts in respect of the Class B Note and any Interest Amounts remaining outstanding from prior Payment Dates;	214,202.74	214,202.74	357,229.77	0.00
(k) Eleventh, in repayment of principal on the Class B Note until the Note Principal Amount Outstanding is reduced to zero, provided that the maximum amount payable is the Class B Note Principal Redemption Amount for that Payment Date;	0.00	0.00	357,229.77	0.00
(I) Twelfth, in payment of any Interest Amounts in respect of the Subordinated Loan Facility Advances and any Interest Amounts remaining outstanding from prior Payment Dates;	23,041.10	23,041.10	334,188.67	0.00
(m) Thirteenth, in repayment of principal on each outstanding Subordinated Loan Facility Advances until the principal amount outstanding is reduced to zero, provided that the maximum amount payable is the Subordinated Loan Facility Redemption Amount for that Payment Date;	0.00	0.00	334,188.67	0.00
(n) Fourteenth, then pari passu and rateably in payment to each Joint Lead Manager and each Co-Manager of any indemnity amounts payable in accordance with clause 7.2 of the Dealer Agreement (as described in Section 11.1) on that Payment Date and any such amounts remaining unpaid from prior Payment Dates;	0.00	0.00	334,188.67	0.00
(o) Fifthteenth, in payment to the Interest Rate Swap Provider in respect of any Subordinated Swap Payment due and payable to the Issuer;	0.00	0.00	334,188.67	0.00
(p) Sixteenth, the balance in payment, pari passu and rateably, to the Unitholders.	334,188.67	334,188.67	0.00	0.00
Total Payments	13,801,185.58	13,801,185.58	0.00	0.00

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### Silver Arrow Australia 2019-1

Credit Enhancement and Risk Retention according to Article 405 of the CRR							
Credit Enhancement at Issue Date:	Value (in AUD)	Credit Enhancement (in AUD)	Credit Enhancement (in %)				
Class A Notes	512,700,000.00	73,200,000.00	12.62%				
Class B Notes	67,400,000.00	5,800,000.00	1.00%				
Sub Loan	5,800,000.00						
Current Credit Enhancement:							
Class A Notes	10,851,522.70	73,200,000.00	93.54%				
Class B Notes	67,400,000.00	5,800,000.00	7.41%				
Sub Loan	5,800,000.00						
Retention of Net Economic Interest							
Aggregate Outstanding Note Principal Amount (Class I	B Notes)	67,400,000.00					
Outstanding Amount Sub Loan							
Retention by MBFSA		73,200,000.00	93.54%				

Mercedes-Benz Financial Services Australia Pty Ltd continues to hold (as an originator) a material net economic interest of not less than 5% in the Silver Arrow Australia 2019-1 securitisation transaction in accordance with the text of Article 6(1) of the Regulation (EU) 2017/2402 (as amended, the **EU Securitisation Regulation**). As at the Payment Date to which this Monthly Manager Report relates, the retention continues to be comprised of an interest in the first loss tranche (being the Class B Notes) in accordance with Article 6(3)(d) of the EU Securitisation Regulation.

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## Silver Arrow Australia 2019-1

## Delinquency Analysis

Delinquency Analysis in % of the current Aggregate Outstanding Loan Principal Amount

Collection Period	Performing	1 - 30 Days	31 - 60 Days	61-90 Days	91+ Days
Oct - 19	99.51%	0.43%	0.05%	0.00%	0.00%
Nov - 19	99.45%	0.45%	0.08%	0.01%	0.00%
Dec - 19	98.88%	0.90%	0.19%	0.03%	0.00%
Jan - 20	98.47%	0.83%	0.46%	0.22%	0.02%
Feb - 20	98.56%	0.70%	0.41%	0.23%	0.11%
Mar - 20	98.07%	1.11%	0.34%	0.37%	0.12%
Apr - 20	91.91%	5.82%	1.66%	0.25%	0.36%
May - 20	90.92%	2.94%	4.78%	1.15%	0.21%
June - 20	97.91%	1.08%	0.54%	0.26%	0.21%
July - 20	98.50%	0.53%	0.69%	0.16%	0.13%
Aug - 20	98.91%	0.56%	0.31%	0.22%	0.01%
Sept - 20	98.74%	0.88%	0.24%	0.07%	0.06%
Oct - 20	98.60%	0.82%	0.50%	0.09%	0.00%
Nov - 20	98.22%	1.04%	0.56%	0.12%	0.06%
Dec - 20	98.17%	1.10%	0.48%	0.19%	0.06%
Jan - 21	98.04%	0.96%	0.70%	0.19%	0.11%
Feb - 21	98.28%	0.92%	0.48%	0.21%	0.12%
Mar - 21	98.02%	1.41%	0.29%	0.25%	0.03%
Apr - 21	97.96%	1.34%	0.47%	0.13%	0.11%
May - 21	98.33%	1.01%	0.52%	0.12%	0.03%
June - 21	98.23%	1.14%	0.49%	0.08%	0.05%
July - 21	98.73%	0.75%	0.32%	0.16%	0.03%
Aug - 21	98.50%	0.74%	0.42%	0.08%	0.14%
Sept - 21	98.62%	1.07%	0.22%	0.09%	0.00%

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Oct - 21	98.75%	0.78%	0.27%	0.15%	0.05%
Nov - 21	98.94%	0.81%	0.16%	0.03%	0.05%
Dec - 21	98.42%	1.25%	0.28%	0.04%	0.01%
Jan - 22	98.11%	1.42%	0.30%	0.13%	0.04%
Feb - 22	98.69%	0.98%	0.23%	0.11%	0.00%
Mar - 22	97.89%	1.56%	0.50%	0.04%	0.00%
Apr - 22	98.32%	0.80%	0.63%	0.20%	0.05%
May - 22	98.27%	0.92%	0.49%	0.23%	0.10%
June - 22	98.34%	1.00%	0.35%	0.19%	0.13%
July - 22	97.86%	1.39%	0.54%	0.20%	0.00%
Aug - 22	97.89%	1.10%	0.86%	0.16%	0.00%

### **Investor Notification:**

In response to the developments resulting from COVID-19, the Servicer has varied its Servicing Policy in 2020 to enable it to offer relief (such as payment deferrals) to customers experiencing financial difficulty.

Please note a non-material portion of contracts contained in the portfolio may continue to be affected by payment deferrals but the volume will further decrease over time.

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Delin muonou Duofilo of	Previous Determination Date Current Determination Date			Date			
Delinquency Profile of the Aggregate Outstanding Loan Principal Amount	Loan Type	in AUD	Number of Contracts	% of Aggregate Outstanding Principal Amt	in AUD	Number of Contracts	% of Aggregate Outstanding Principal Amt
Performing	Asset Loan	69,109,907.77	1,869	80.74	62,893,345.86	1,727	80.37
Performing	Consumer Loan	14,657,433.56	618	17.12	13,708,302.42	585	17.52
4. 20 Dave	Asset Loan	1,079,851.60	27	1.26	765,371.42	22	0.98
1 - 30 Days	Consumer Loan	113,109.72	5	0.13	93,270.25	6	0.12
24 CO Dove	Asset Loan	357,211.56	11	0.42	568,923.66	11	0.73
31 - 60 Days	Consumer Loan	106,042.27	4	0.12	100,675.81	3	0.13
04 00 D	Asset Loan	102,769.43	3	0.12	121,633.28	4	0.16
61 - 90 Days	Consumer Loan	72,461.63	2	0.08	0.00	0	0.00
041 Dave	Asset Loan	0.00	0	0.00	0.00	0	0.00
91+ Days	Consumer Loan	0.00	0	0.00	0.00	0	0.00

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## **Defaulted Amounts**

Collection Period	Number of Defaulted Loan Agreements in Collection Period	Defaulted Amounts in Collection Period	Cumulative Defaulted Amounts since Cut-Off Date	Cumulative Default Ratio	Recovery Amount in Collection Period	Cumulative Recovery Amount Period	Cumulative Recovery Rate
Oct - 19	2	3,190.85	3,190.85	0.00	0.00	0.00	0.00
Nov - 19	2	947.22	4,138.07	0.00	0.00	0.00	0.00
Dec - 19	5	358,223.30	362,361.37	0.00	0.00	0.00	0.00
Jan - 20	5	47,238.25	409,599.62	0.00	228,090.90	228,090.90	55.69
Feb - 20	6	191,965.13	601,564.75	0.00	0.00	228,090.90	37.92
Mar - 20	10	453,968.34	1,055,533.09	0.00	44,415.19	272,506.09	25.82
Apr - 20	11	548,271.13	1,603,804.22	0.00	37,941.65	310,447.74	19.36
May - 20	16	1,159,442.21	2,763,246.43	0.00	175,346.90	485,794.64	17.58
June - 20	15	635,539.04	3,398,785.47	0.00	373,390.54	859,185.18	25.28
July - 20	18	863,494.45	4,262,279.92	0.00	263,762.45	1,122,947.63	26.35
Aug - 20	9	380,676.51	4,642,956.43	0.00	473,399.71	1,596,347.34	34.38
Sept - 20	5	56,229.36	4,699,185.79	0.00	252,732.23	1,849,079.57	39.35
Oct - 20	6	163,022.73	4,862,208.52	0.00	143,279.14	1,992,358.71	40.98
Nov - 20	3	14,509.97	4,876,718.49	0.00	231,104.16	2,223,462.87	45.59
Dec - 20	6	87,753.70	4,964,472.19	0.00	114,061.80	2,337,524.67	47.09

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Jan - 21	8	210,217.63	5,174,689.82	0.00	300,289.43	2,637,814.10	50.98
-eb - 21	9	303,677.73	5,478,367.55	0.00	309,145.15	2,946,959.25	53.79
Mar - 21	6	303,345.99	5,781,713.54	0.00	365,951.25	3,312,910.50	57.30
Apr - 21	6	210,983.46	5,992,697.00	0.00	185,723.01	3,498,633.51	58.38
May - 21	10	597,412.01	6,590,109.01	0.00	290,042.07	3,788,675.58	57.49
June - 21	7	213,613.34	6,803,722.35	0.00	167,243.57	3,955,919.15	58.14
July - 21	6	104,478.04	6,908,200.39	0.00	228,194.63	4,184,113.78	60.57
Aug - 21	2	100,222.83	7,008,423.22	0.00	133,436.16	4,317,549.94	61.61
Sept - 21	7	225,799.81	7,234,223.03	0.00	31,655.21	4,349,205.15	60.12
Oct - 21	3	669.83	7,234,892.86	0.00	63,875.23	4,413,080.38	61.00
Nov - 21	5	193,717.11	7,428,609.97	0.00	45,009.54	4,458,089.92	60.01
Dec - 21	3	69,882.27	7,498,492.24	0.00	96,877.64	4,554,967.56	60.75
Jan - 22	4	19,350.91	7,517,843.15	0.00	86,484.21	4,641,451.77	61.74
Feb - 22	2	2,152.08	7,519,995.23	0.00	16,605.36	4,658,057.13	61.94
Mar - 22	2	262.08	7,520,257.31	0.00	24,342.18	4,682,399.31	62.26
Apr - 22	4	2,747.26	7,523,004.57	0.00	20,367.11	4,702,766.42	62.51
May - 22	3	51,142.47	7,574,147.04	0.00	16,940.31	4,719,706.73	62.31
June - 22	4	135,563.80	7,709,710.84	0.00	69,154.87	4,788,861.60	62.11
July - 22	2	118,688.69	7,828,399.53	0.00	167,268.04	4,956,129.64	63.31

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Aug - 22	0	118.57	7,828,518.10	0.00	82,304.00	5,038,433.64	64.36	
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Loan Type	Vehicle Type	Defaulted Amounts during Collection Period	Cumulative Defaulted Amounts since the Cut-Off Date	Cumulative Defaulted Amounts in % of Aggregate Outstanding Loan Principal Amount as of the Cut-Off Date	Cumulative Recovery Collections in % of Cumulative Defaulted Amount
Asset Loan	New	0.00	6,142,790.59	0.00	62.53
Asset Loan	Used	0.00	608,965.07	0.00	62.24
Consumer Loan	New	105.82	769,936.64	0.00	75.66
Consumer Loan	Used	12.75	306,825.80	0.00	76.87
Total		118.57	7,828,518.10	0.00	69,413.85

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## **Amortisation Schedule**

Collection Period End Date	Period Number	Aggregate Outstanding Loan Principal Amount as of the Cut-Off Date	Pool factor in %	Current Aggregate Outstanding Loan Principal Amount	Pool factor in %	Scheduled Interest
31-Oct-19	1	567,059,779.74	97.77%	561,644,426.06	96.83%	3,060,990.94
30-Nov-19	2	552,420,251.23	95.24%	542,490,726.82	93.53%	3,038,631.98
31-Dec-19	3	536,611,837.30	92.52%	522,091,318.85	90.02%	2,882,573.72
31-Jan-20	4	521,911,860.72	89.98%	504,086,483.03	86.91%	2,761,843.55
29-Feb-20	5	507,406,904.88	87.48%	485,516,830.16	83.71%	2,617,801.38
31-Mar-20	6	491,672,580.06	84.77%	466,253,736.94	80.39%	2,468,556.13
30-Apr-20	7	477,469,347.46	82.32%	449,765,249.25	77.55%	2,246,958.11
31-May-20	8	463,039,081.52	79.83%	432,089,062.62	74.50%	2,253,409.54
30-June-20	9	446,705,329.92	77.02%	413,272,509.26	71.25%	2,382,850.49
31-July-20	10	432,747,964.86	74.61%	394,872,966.83	68.08%	2,148,440.11
31-Aug-20	11	419,000,379.27	72.24%	379,346,969.02	65.40%	1,897,120.67
30-Sept-20	12	404,572,201.16	69.75%	362,981,279.84	62.58%	1,962,162.85
31-Oct-20	13	391,186,883.85	67.45%	347,660,244.26	59.94%	1,978,047.37
30-Nov-20	14	377,853,665.73	65.15%	332,187,713.31	57.27%	1,856,865.09
31-Dec-20	15	363,095,569.95	62.60%	314,423,941.42	54.21%	1,949,451.35
31-Jan-21	16	350,670,829.23	60.46%	301,252,007.56	51.94%	1,692,722.42
28-Feb-21	17	337,820,131.60	58.24%	286,771,961.39	49.44%	1,652,938.64
31-Mar-21	18	324,972,896.96	56.03%	271,689,161.79	46.84%	1,620,301.99
30-Apr-21	19	313,054,896.15	53.97%	257,530,221.28	44.40%	1,586,076.21
31-May-21	20	300,785,074.92	51.86%	243,718,173.17	42.02%	1,412,033.72
30-June-21	21	286,945,805.55	49.47%	229,137,760.62	39.51%	1,434,238.96
31-July-21	22	276,407,891.26	47.66%	217,180,285.31	37.44%	1,285,981.20
31-Aug-21	23	265,899,220.47	45.84%	182,739,033.26	31.51%	1,216,207.89

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30-Sept-21	24	255,208,316.06	44.00%	171,578,505.83	29.58%	1,087,713.51
31-Oct-21	25	244,300,110.82	42.12%	163,045,119.89	28.11%	966,102.48
30-Nov-21	26	233,352,313.73	40.23%	152,598,304.59	26.31%	967,519.89
31-Dec-21	27	219,939,665.71	37.92%	142,251,531.77	24.53%	911,031.84
31-Jan-22	28	209,332,172.78	36.09%	133,863,015.77	23.08%	765,525.84
28-Feb-22	29	197,250,124.96	34.01%	125,207,054.86	21.59%	773,627.11
31-Mar-22	30	185,369,126.02	31.96%	116,250,582.72	20.04%	728,790.04
30-Apr-22	31	175,861,007.40	30.32%	108,559,037.49	18.72%	676,579.08
31-May-22	32	167,348,954.02	28.85%	100,598,022.30	17.34%	643,652.16
30-June-22	33	155,184,436.26	26.76%	92,273,877.98	15.91%	600,223.34
31-July-22	34	145,253,656.66	25.04%	85,598,787.54	14.76%	533,684.97
31-Aug-22	35	134,863,588.99	23.25%	78,251,522.70	13.49%	540,018.96
30-Sept-22	36	126,982,098.98	21.89%	73,237,801.46	12.63%	832,365.53
31-Oct-22	37	120,382,011.20	20.76%	69,977,601.57	12.07%	382,081.71
30-Nov-22	38	113,452,133.55	19.56%	66,303,470.79	11.43%	368,836.91
31-Dec-22	39	105,714,044.38	18.23%	62,208,527.76	10.73%	350,338.52
31-Jan-23	40	99,830,666.58	17.21%	58,853,397.50	10.15%	328,581.69
28-Feb-23	41	93,389,446.32	16.10%	55,370,187.37	9.55%	312,108.61
31-Mar-23	42	86,049,189.58	14.84%	51,299,231.84	8.84%	293,784.79
30-Apr-23	43	80,276,799.07	13.84%	48,056,979.19	8.29%	271,292.37
31-May-23	44	75,021,607.88	12.93%	45,305,035.58	7.81%	254,888.24
30-June-23	45	66,536,653.35	11.47%	40,618,572.75	7.00%	240,475.05
31-July-23	46	61,066,961.15	10.53%	37,686,840.96	6.50%	215,284.07
31-Aug-23	47	55,323,649.87	9.54%	34,286,044.23	5.91%	200,306.93
30-Sept-23	48	51,197,270.19	8.83%	31,906,822.81	5.50%	181,795.09
31-Oct-23	49	47,335,675.37	8.16%	29,717,951.80	5.12%	169,085.35
30-Nov-23	50	43,484,425.64	7.50%	27,479,163.12	4.74%	157,697.57

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31-Dec-23	51	38,221,928.38	6.59%	24,417,987.87	4.21%	144,445.48
31-Jan-24	52	33,367,724.77	5.75%	21,521,256.13	3.71%	128,897.48
29-Feb-24	53	27,656,647.72	4.77%	18,270,830.44	3.15%	113,658.76
31-Mar-24	54	22,968,988.30	3.96%	15,561,224.03	2.68%	95,988.43
30-Apr-24	55	18,626,782.90	3.21%	13,365,238.82	2.30%	81,337.47
31-May-24	56	17,486,803.80	3.01%	12,549,355.67	2.16%	69,296.90
30-June-24	57	11,286,739.05	1.95%	8,817,149.64	1.52%	65,013.69
31-July-24	58	6,366,540.99	1.10%	5,760,522.08	0.99%	47,684.96
31-Aug-24	59	1,480,594.91	0.26%	2,783,185.45	0.48%	30,311.85
30-Sept-24	60	629,767.22	0.11%	2,096,494.01	0.36%	16,297.92
31-Oct-24	61	574,516.53	0.10%	1,731,999.71	0.30%	11,813.57
30-Nov-24	62	526,434.65	0.09%	1,585,477.86	0.27%	10,196.07
31-Dec-24	63	478,676.65	0.08%	1,399,343.43	0.24%	8,790.85
31-Jan-25	64	430,799.37	0.07%	1,255,784.47	0.22%	7,800.29
28-Feb-25	65	386,603.88	0.07%	1,059,696.76	0.18%	7,169.48
31-Mar-25	66	343,846.13	0.06%	937,496.87	0.16%	5,881.43
30-Apr-25	67	306,631.11	0.05%	542,484.75	0.09%	5,137.84
31-May-25	68	269,729.26	0.05%	487,170.87	0.08%	3,940.12
30-June-25	69	218,151.12	0.04%	338,660.74	0.06%	3,266.18
31-July-25	70	187,933.60	0.03%	280,458.35	0.05%	2,017.68
31-Aug-25	71	158,722.97	0.03%	163,448.10	0.03%	2,355.08
30-Sept-25	72	130,454.24	0.02%	143,814.00	0.02%	1,339.12
31-Oct-25	73	104,492.95	0.02%	126,677.35	0.02%	915.24
30-Nov-25	74	80,576.94	0.01%	110,410.94	0.02%	811.51
31-Dec-25	75	57,377.49	0.01%	94,048.05	0.02%	715.03
31-Jan-26	76	36,749.40	0.01%	79,850.26	0.01%	615.88
28-Feb-26	77	24,458.38	0.00%	66,841.25	0.01%	533.11

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31-Mar-26	78	15,021.82	0.00%	29,154.05	0.01%	456.78
30-Apr-26	79	10,253.26	0.00%	21,836.18	0.00%	217.09
31-May-26	80	5,511.66	0.00%	14,480.92	0.00%	179.70
30-June-26	81	1,909.96	0.00%	5,752.54	0.00%	142.12
31-July-26	82	0.00	0.00%	0.00	0.00%	95.75

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Portfolio Information - Distribution by Subportfolio as of Determination Date

Subportfolio

Subportfolio	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
New Private Amortising	4,591,336.30	5.87%	302	12.81%
New Private Balloon	36,422,398.33	46.55%	902	38.25%
New SME Amortising	3,824,364.82	4.89%	190	8.06%
New SME Balloon	24,886,915.15	31.80%	520	22.05%
Used Private Amortising	2,056,121.01	2.63%	201	8.52%
Used Private Balloon	3,715,764.38	4.75%	131	5.56%
Used SME Amortising	805,151.33	1.03%	60	2.54%
Used SME Balloon	1,949,471.38	2.49%	52	2.21%
Total	78,251,522.70	100.00%	2,358	100.00%

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Portfolio Information - Distribution by Client Type (Private/Commercial)

### Client Type

Client Type	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
Private	46,785,620.02	59.79%	1,536	65.14%
SME	31,465,902.68	40.21%	822	34.86%
Total	78,251,522.70	100.00%	2,358	100.00%

Portfolio Information - Distribution by Contract Type (Amortising/Balloon)

### Amortisation Type

Amortisation Type	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
Amortising	11,276,973.46	14.41%	753	31.93%
Balloon	66,974,549.24	85.59%	1,605	68.07%
Total	78,251,522.70	100.00%	2,358	100.00%

Portfolio Information - Distribution by Vehicle Type (New/Used)

#### New / Used Vehicle

New / Used Vehicle	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
New	69,725,014.60	89.10%	1,914	81.17%
Used	8,526,508.10	10.90%	444	18.83%
Total	78,251,522.70	100.00%	2,358	100.00%

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Portfolio Information - Distribution by Vehicle Make and Model

### Vehicle Type

Vehicle Type	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
Light Commercial Vehicle	7,529,556.56	9.62%	315	13.36%
Passenger Car	70,721,966.14	90.38%	2,043	86.64%
Total	78,251,522.70	100.00%	2,358	100.00%

Portfolio Information - Distribution by Outstanding Loan Principal Amount

### **Aggregate Outstanding Loan Principal Amount**

Aggregate Outstanding Loan Principal Amount	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0.00 < x =< 10,000.00	1,763,648.41	2.25%	329	13.95%
10,000.00 < x =< 20,000.00	6,080,858.43	7.77%	398	16.88%
20,000.00 < x =< 30,000.00	11,748,806.22	15.01%	471	19.97%
30,000.00 < x =< 40,000.00	15,586,944.49	19.92%	443	18.79%
40,000.00 < x =< 50,000.00	13,757,618.04	17.58%	308	13.06%
50,000.00 < x =< 60,000.00	8,301,210.19	10.61%	152	6.45%
60,000.00 < x =< 70,000.00	5,343,869.35	6.83%	82	3.48%
70,000.00 < x =< 80,000.00	4,909,595.82	6.27%	66	2.80%
80,000.00 < x = < 90,000.00	4,362,791.35	5.58%	52	2.21%
90,000.00 < x =< 100,000.00	1,775,935.24	2.27%	19	0.81%
100,000.00 < x =< 110,000.00	1,341,848.98	1.71%	13	0.55%
110,000.00 < x =< 120,000.00	1,254,504.35	1.60%	11	0.47%
120,000.00 < x =< 130,000.00	246,686.59	0.32%	2	0.08%
130,000.00 < x =< 140,000.00	681,944.80	0.87%	5	0.21%
> 140,000.00	1,095,260.44	1.40%	7	0.30%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Outstanding Loan Principal Amount	\$201.73
Maximum Outstanding Loan Principal Amount	\$173,869.01
Average Outstanding Loan Principal Amount	\$33,185.55

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Aggregate Original Loan Principal Amount

**Aggregate Original Loan Principal Amount** 

Aggregate Original Loan Principal Amount	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0.00 < x =< 10,000.00	2,155.48	0.00%	1	0.04%
10,000.00 < x =< 20,000.00	162,769.45	0.21%	43	1.82%
20,000.00 < x =< 30,000.00	848,628.54	1.08%	115	4.88%
30,000.00 < x = < 40,000.00	2,733,521.31	3.49%	218	9.25%
40,000.00 < x =< 50,000.00	4,761,308.88	6.08%	267	11.32%
50,000.00 < x =< 60,000.00	8,596,156.60	10.99%	356	15.10%
60,000.00 < x =< 70,000.00	9,197,332.61	11.75%	314	13.32%
70,000.00 < x =< 80,000.00	9,684,946.20	12.38%	281	11.92%
80,000.00 < x =< 90,000.00	7,753,288.14	9.91%	197	8.35%
90,000.00 < x =< 100,000.00	6,239,006.51	7.97%	141	5.98%
100,000.00 < x =< 110,000.00	4,747,425.64	6.07%	97	4.11%
110,000.00 < x =< 120,000.00	4,231,953.15	5.41%	77	3.27%
120,000.00 < x =< 130,000.00	3,382,811.64	4.32%	55	2.33%
130,000.00 < x =< 140,000.00	3,369,793.63	4.31%	52	2.21%
> 140,000.00	12,540,424.92	16.03%	144	6.11%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Aggregate Original Loan Principal Amount	\$8,500.00
Maximum Aggregate Original Loan Principal Amount	\$392,540.00
Average Aggregate Original Loan Principal Amount	\$73,126.34

Calculation Date:
Payment Date:
Collection Period:

Interest Period:

Sept 20, 2022

Sept 14, 2022

Aug 01, 2022 - Aug 31, 2022 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Client Interest Rate

### **Client Interest Rate**

Interest Rate	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0.00% < x =< 0.50%	0.00	0.00%	0	0.00%
0.50% < x =< 1.00%	0.00	0.00%	0	0.00%
1.00% < x =< 1.50%	0.00	0.00%	0	0.00%
1.50% < x =< 2.00%	59,272.19	0.08%	2	0.08%
2.00% < x =< 2.50%	0.00	0.00%	0	0.00%
2.50% < x =< 3.00%	454,813.59	0.58%	25	1.06%
3.00% < x =< 3.50%	23,779.72	0.03%	1	0.04%
3.50% < x =< 4.00%	827,679.77	1.06%	22	0.93%
4.00% < x =< 4.50%	3,284,313.10	4.20%	80	3.39%
4.50% < x =< 5.00%	5,802,914.69	7.42%	172	7.29%
5.00% < x =< 5.50%	10,150,836.91	12.97%	277	11.75%
5.50% < x =< 6.00%	13,766,498.84	17.59%	399	16.92%
6.00% < x =< 6.50%	12,492,893.11	15.97%	333	14.12%
6.50% < x =< 7.00%	13,096,702.62	16.74%	394	16.71%
7.00% < x =< 7.50%	5,692,123.18	7.27%	180	7.63%
7.50% < x =< 8.00%	6,722,083.71	8.59%	232	9.84%
8.00% < x =< 8.50%	2,127,163.98	2.72%	92	3.90%
8.50% < x =< 9.00%	2,290,624.06	2.93%	83	3.52%
9.00% < x =< 9.50%	277,370.41	0.35%	15	0.64%
9.50% < x =< 10.00%	742,628.53	0.95%	30	1.27%
> 10.00%	439,824.29	0.56%	21	0.89%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Client Interest Rate	1.99%
Maximum Client Interest Rate	16.34%
Weighted Average Client Interest Rate	6.36%

Calculation Date: Payment Date: Collection Period:

Interest Period:

Sept 14, 2022 Sept 20, 2022

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> Period No: 35

Sept 19, 2022

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by State

### State

State	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
Australian Capital Territory	751,318.88	0.96%	29	1.23%
New South Wales	27,407,319.81	35.02%	859	36.43%
Queensland	13,704,130.81	17.51%	387	16.41%
South Australia	3,755,087.14	4.80%	110	4.66%
Tasmania	310,977.30	0.40%	12	0.51%
Victoria	28,604,587.07	36.55%	847	35.92%
Western Australia	3,718,101.69	4.75%	114	4.83%
Total	78,251,522.70	100.00%	2,358	100.00%

Portfolio Information - Distribution by Original Term

### Original Term

Original Term (in Months)	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0 < x =< 12	0.00	0.00%	0	0.00%
12 < x =< 24	0.00	0.00%	0	0.00%
24 < x =< 36	76,123.24	0.10%	10	0.42%
36 < x =< 48	2,715,984.67	3.47%	144	6.11%
48 < x =< 60	18,466,943.02	23.60%	810	34.35%
60 < x =< 72	55,428,913.26	70.83%	1,317	55.85%
> 72	1,563,558.51	2.00%	77	3.27%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Original Term	31
Maximum Original Term	84
Weighted Average Original Term	59.12

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Remaining Term

## Remaining Term

Remaining Term	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
=0	1,551,276.02	1.98%	47	1.99%
0 < x =< 12	25,649,197.59	32.78%	972	41.22%
12 < x =< 24	41,194,610.83	52.64%	1,125	47.71%
24 < x =< 36	8,856,088.40	11.32%	183	7.76%
36 < x =< 48	777,298.43	0.99%	29	1.23%
48 < x =< 60	223,051.43	0.29%	2	0.08%
60 < x =< 72	0.00	0.00%	0	0.00%
> 72	0.00	0.00%	0	0.00%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Remaining Term	0
Maximum Remaining Term	53
Weighted Average Remaining Term	16.48

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Seasoning

## Seasoning

Seasoning	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0 < x =< 12	0.00	0.00%	0	0.00%
12 < x =< 24	0.00	0.00%	0	0.00%
24 < x =< 36	8,316,724.41	10.63%	209	8.86%
36 < x =< 48	51,158,769.26	65.38%	1,388	58.86%
48 < x =< 60	17,166,609.38	21.94%	680	28.84%
60 < x =< 72	1,569,788.80	2.01%	75	3.18%
> 72	39,630.85	0.05%	6	0.25%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Seasoning	36
Maximum Seasoning	79
Weighted Average Seasoning	43.69

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Top 10 Obligors

Top 10 Obligors

Top 10 Obligors	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
1	223,809.91	0.29%	2	0.08%
2	191,146.88	0.24%	4	0.16%
3	173,869.01	0.22%	1	0.04%
4	166,558.91	0.21%	1	0.04%
5	165,875.61	0.21%	1	0.04%
6	153,488.00	0.20%	1	0.04%
7	144,144.10	0.18%	1	0.04%
8	140,681.69	0.18%	2	0.08%
9	140,205.04	0.18%	1	0.04%
10	139,604.81	0.18%	1	0.04%
Total	1,639,383.96	2.10%	15	0.59%

Calculation Date: Sept 14, 2022 Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Monthly Instalment

### Monthly Instalment

Monthly Instalment	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
=0.00	329,629.64	0.42%	9	0.38%
0.00 < x = < 250.00	11,239.10	0.01%	5	0.21%
250.00 < x =< 500.00	1,071,605.31	1.37%	125	5.30%
500.00 < x =< 750.00	6,421,436.99	8.21%	377	15.99%
750.00 < x =< 1,000.00	13,489,183.04	17.24%	530	22.48%
1,000.00 < x =< 1,250.00	14,501,965.76	18.53%	450	19.08%
1,250.00 < x =< 1,500.00	11,991,706.89	15.32%	321	13.61%
1,500.00 < x =< 1,750.00	8,560,811.08	10.94%	190	8.06%
1,750.00 < x =< 2,000.00	6,237,432.12	7.97%	113	4.79%
2,000.00 < x =< 2,250.00	3,979,827.23	5.09%	65	2.76%
2,250.00 < x =< 2,500.00	3,498,378.12	4.47%	51	2.16%
> 2,500.00	8,158,307.42	10.43%	122	5.17%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Minimum Monthly Instalment	\$0.00
Maximum Monthly Instalment	\$86,119.44
Weighted Average Monthly Instalment	\$2,187.22

Calculation Date: Sept 14, 2022
Payment Date: Sept 20, 2022

 Collection Period:
 Aug 01, 2022 - Aug 31, 2022

 Interest Period:
 Aug 22, 2022 - Sept 19, 2022

Period No: 35

## Silver Arrow Australia 2019-1

Portfolio Information - Distribution by Balloon as Percentage of Vehicle Sale Price (Balloon Loans only)

Balloon as Percentage of Vehicle Sale Price

Balloon Percentage of Vehicle Sale Price	Aggregate Outstanding Loan Principal Amount	%	Number of Loans	%
0.00% =< x =< 10.00%	11,364,657.49	14.52%	758	32.15%
10.00% < x =< 20.00%	2,024,306.47	2.59%	81	3.44%
20.00% < x =< 30.00%	10,511,675.09	13.43%	324	13.74%
30.00% < x =< 40.00%	29,817,198.83	38.10%	734	31.13%
40.00% < x =< 50.00%	21,186,289.70	27.07%	410	17.39%
50.00% < x =< 60.00%	2,860,737.29	3.66%	44	1.87%
60.00% < x	486,657.83	0.62%	7	0.30%
Total	78,251,522.70	100.00%	2,358	100.00%

Statistics	
Maximum Balloon as Percentage of Vehicle Sale Price	65.10%
Weighted Average Balloon as Percentage of Vehicle Sale Price	31.68%