

26 June 2023

Climate Bonds Standard Board
c/o Climate Bonds Initiative
72 Muswell Hill Place
London, N10 3RR
United Kingdom

Re: Update Report for the Certified Climate Bonds from Humm Group Limited

Dear CBI,

This statement and the attached report are provided to maintain conformance of the following Bonds issued by Perpetual Corporate Trust Limited (ABN 99 000 341 533) on behalf of Humm Group Limited (formerly FlexiGroup Limited) (ABN 75 122 574 583) (**hummmgroup**) with the requirements of the Climate Bonds Standard (Version 3.0):

- (a) Class A1-G, Class B-G, Class C-G, Class D-G and Class E-G bonds issued in connection with the Flexi ABS Trust 2020-1 transaction executed in October 2020 (**2020-1 Transaction**);
- (b) Class A1-G, Class B-G, Class C-G, Class D-G and Class E-G bonds issued in connection with the humm ABS Trust 2021-1 transaction executed in June 2021 (**2021-1 Transaction**);
- (c) Class A1-G, Class B-G, Class C-G, Class D-G and Class E-G bonds issued in connection with the humm ABS Trust 2022-1 transaction executed in March 2022 (**2022-1 Transaction**); and
- (d) Class A2-G, Class B-G, Class C-G and Class D-G bonds issued in connection with the humm ABS 2022-2 transaction executed in December 2022 (**2022-2 Transaction**),

together, the **Certified Green Bonds**.

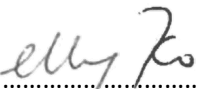
I confirm that as of 31 May 2023, Humm Group Limited and the Certified Green Bonds were, to the best of my knowledge, in conformance with the Certification requirements of the Climate Bonds Standard.

Attached is a report which provides an update on the projects and assets which, as of 31 May 2023, were associated with the Certified Green Bonds and are eligible under the Climate Bonds Standard.

hummmgroup intends to issue annual Update Reports in respect of all outstanding Bonds in June of each calendar year.

I confirm that I am an authorized officer of **hummmgroup** and I am authorized to sign this statement.

Signed on behalf of Humm Group Limited by:


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Name: Elly Ko

Title: Head of Funding – Consumer

Date: 26 June 2023

Update Report

Issuer:	Humm Group Limited via its Flexi / humm ABS programme.
Program covering this Certified Bond:	N/A
Certified Bonds covered by this Update Report:	<ol style="list-style-type: none"> 1. Flexi ABS Trust 2020-1 <ol style="list-style-type: none"> a) Class A1-G notes, ISIN AU3FN0056545 b) Class B-G notes, ISIN AU3FN0056552 c) Class C-G notes, ISIN AU3FN0056560 d) Class D-G notes, ISIN AU3FN0056578 e) Class E-G notes, ISIN AU3FN0056586 2. humm ABS Trust 2021-1 <ol style="list-style-type: none"> a) Class A1-G notes, ISIN AU3FN0060752 b) Class B-G notes, ISIN AU3FN0060760 c) Class C-G notes, ISIN AU3FN0060778 d) Class D-G notes, ISIN AU3FN0060786 e) Class E-G notes, ISIN AU3FN0060794 3. humm ABS Trust 2022-1 <ol style="list-style-type: none"> a) Class A1-G notes, ISIN AU3FN0066569 b) Class B-G notes, ISIN AU3FN0066577 c) Class C-G notes, ISIN AU3FN0066585 d) Class D-G notes, ISIN AU3FN0066593 e) Class E-G notes, ISIN AU3FN0066601 4. humm ABS Trust 2022-2 <ol style="list-style-type: none"> a) Class A2-G notes, ISIN AU3FN0072880 b) Class B-G notes, ISIN AU3FN0072898 c) Class C-G notes, ISIN AU3FN0072906 d) Class D-G notes, ISIN AU3FN0072914
Period covered by this Update Report:	<p>June 2021 to May 2023 in respect of the 2020-1 Transaction.</p> <p>June 2021 to May 2023 in respect of the 2021-1 Transaction.</p> <p>Mar 2022 to May 2023 in respect of the 2022-1 Transaction.</p> <p>Dec 2022 to May 2023 in respect of the 2022-2 Transaction.</p>
Amount outstanding at end of reporting period (31 May 2023):	<ol style="list-style-type: none"> 1. Flexi ABS Trust 2020-1 <ol style="list-style-type: none"> a) Class A1-G notes, A\$3.55m b) Class B-G notes, A\$2.53m c) Class C-G notes, A\$2.07m d) Class D-G notes, A\$1.44m e) Class E-G notes, A\$1.26m 2. humm ABS Trust 2021-1 <ol style="list-style-type: none"> a) Class A1-G notes, A\$1.52m b) Class B-G notes, A\$5.88m c) Class C-G notes, A\$2.72m d) Class D-G notes, A\$2.89m e) Class E-G notes, A\$2.18m

	<p>3. humm ABS Trust 2022-1</p> <ul style="list-style-type: none"> a) Class A1-G notes, A\$1.51m b) Class B-G notes, A\$9.83m c) Class C-G notes, A\$4.55m d) Class D-G notes, A\$4.82m e) Class E-G notes, A\$3.64m <p>4. humm ABS Trust 2022-2</p> <ul style="list-style-type: none"> a) Class A2-G notes, A\$13.52m b) Class B-G notes, A\$19.58m c) Class C-G notes, A\$10.27m d) Class D-G notes, A\$5.23m
Green Bond Framework available here:	hummmgroup Green Bond Framework, June 2023 – Available via hummmgroup website
Verifier Reports available here:	Available via hummmgroup website.
Update Reports available here:	Available via hummmgroup website.
The climate-related objectives of the Certified Bond:	The climate-related objectives of hummmgroup's Certified Green Bonds are to provide for the funding of renewable energy. The underlying solar receivable assets directly contribute to climate change mitigation by avoiding (or reducing) greenhouse gas emissions by generating renewable energy, reducing energy demand, improving energy efficiency or utilising renewable energy sources.
Changes since the last Update Report:	<p>The Flexi ABS Trust 2019-2 transaction was called in December 2022.</p> <p>One new issuance, being the 2022-2 Transaction has been entered into (in December 2022).</p>

Eligible Projects & Assets	Sector	Eligibility Indicators	Amount of proceeds allocated to each
Solar Energy Generation	Solar	The eligibility characteristics of the underlying assets in respect of the Certified Green Bonds have not changed since the last relevant reverification report.	The proceeds of each Climate Certified Bond were fully and immediately allocated at the time of issuance to the refinance of eligible assets, being residential scale solar PV and solar hot water installations within Australia.