

ORDE Income Fund
12 Month Investment Account
28-February-2026



Total Assets Under Management (\$)	\$	100,351,614
Investment Return (% p.a) - current 4 February 26		6.75%
Liquidity ratio		0.9%
Rolling Return (% p.a)		
1 year		n/a
3 year		n/a
5 year		n/a

Loan Portfolio (\$)	\$	99,479,393
Number of loans		142
Average loan size (\$)	\$	700,559
Maximum Loan size (\$)	\$	2,485,660
Weighted average LVR (%)		67.5%
Weighted average seasoning (months)		18.1
Weighted average interest rate (%)		8.66%

Investments	Number	Balance	%	Target
Cash or cash equivalent	n/a	872,220	0.9	N/A
Residential (inc. Construction)	62	46,467,594	46.3	30-80%
Commercial	50	32,308,048	32.2	5-40%
Vacant Land	25	14,128,940	14.1	5-15%
Development Finance	-	-	-	0-15%
Industrial	2	3,268,238	3.3	5-30%
Rural	3	3,306,573	3.3	0-15%
Total	142	100,351,614	100.0	

State Location	Number	Balance	%	Target
VIC	63	45,646,821	45.9	10-50%
NSW	42	33,302,667	33.5	10-50%
ACT	1	617,787	0.6	0-10%
TAS	2	544,245	0.5	0-5%
QLD	15	8,004,898	8.0	5-40%
SA	7	4,614,805	4.6	0-10%
NT	-	-	-	0-5%
WA	12	6,748,171	6.8	0-20%
Total	142	99,479,393	100.0	

Interest Rates	Number	Balance	%	Target
Less than 7.0%	1	941,061	0.9	
7.0% to 8.0%	37	26,366,481	26.5	
8.0% to 9.0%	43	32,575,302	32.7	
9.0% to 10.0%	51	32,864,483	33.0	
10.0% to 11.0%	10	6,732,066	6.8	
Greater than 11.0%	-	-	-	
Total	142	99,479,393	100.0	N/A

Loan Maturity Profile	Number	Balance	%	Target
0 - 6 months	1	663,756	0.7	
6 - 12 months	1	196,401	0.2	
12 - 18 months	2	941,603	0.9	
18 - 24 months	-	-	-	
24 - 36 months	-	-	-	
36 - 48 months	-	-	-	
48 - 60 months	-	-	-	
60+ months	138	97,677,634	98.2	
Total	142	99,479,393	100.0	N/A

Documentation Type	Number	Balance	%	Target
Full Doc	27	15,443,061	15.5	0-20%
Alt Doc	111	82,200,891	82.6	50-90%
Lease Doc	4	1,835,442	1.8	0-15%
Total	142	99,479,393	100.0	

Loan Vintage by Year	Number	Balance	%	Target
2020	3	816,576	0.8	
2021	9	3,212,208	3.2	
2022	12	9,021,979	9.1	
2023	12	7,946,603	8.0	
2024	42	27,661,252	27.8	
2025	62	49,327,074	49.6	
2026	2	1,493,701	1.5	
Total	142	99,479,393	100.0	N/A

Borrower Risk Grade	Number	Balance	%	Target
Prime	80	56,363,026	56.7	50-100%
Near Prime	41	29,258,797	29.4	
Near Prime +	14	9,581,812	9.6	0-50%
Specialist	4	3,228,797	3.2	
Specialist +	3	1,046,962	1.1	
Total	142	99,479,393	100.0	

Current LVR Distribution	Number	Balance	%	Target
Less than 50.0%	25	9,665,341	9.7	
50.0% to 60.0%	15	8,391,231	8.4	
60.0% to 65.0%	22	15,266,969	15.3	
65.0% to 70.0%	21	19,357,790	19.5	
70.0% to 75.0%	21	14,582,913	14.7	
75.0% to 80.0%	34	29,699,482	29.9	
Greater than 80.0%	4	2,515,666	2.5	
Total	142	99,479,393	100.0	N/A

Current Loan Balance Distribution	Number	Balance	%	Target
Less than 250,000	17	2,862,732	2.9	
250,000 to 500,000	42	15,859,923	15.9	
500,000 to 750,000	32	20,518,947	20.6	
750,000 to 1,000,000	22	19,399,519	19.5	
1,000,000 to 1,250,000	10	11,112,353	11.2	
1,250,000 to 1,500,000	10	13,350,946	13.4	
1,500,000 to 2,000,000	7	11,452,507	11.5	
Greater than 2,000,000	2	4,922,466	4.9	
Total	142	99,479,393	100.0	N/A

Loan Seasoning	Number	Balance	%	Target
0 - 6 months	28	22,185,108	22.3	
6 - 12 months	30	22,523,161	22.6	
12 - 18 months	22	16,006,078	16.1	
18 - 24 months	23	16,325,921	16.4	
24 months +	39	22,439,125	22.6	
Total	142	99,479,393	100.0	N/A

QBE Location	Number	Balance	%	Target
Metro	110	80,830,649	81.3	0-100%
Metro (High Density)	9	5,660,094	5.7	0-100%
Regional	14	8,413,490	8.5	0-35%
Cat 3/Cat 4	9	4,575,161	4.6	0-20%
Total	142	99,479,393	100.0	

S&P Location	Number	Balance	%	Target
Metro	116	84,387,298	84.8	N/A
Nonmetro	25	14,832,153	14.9	N/A
Inner City	1	259,942	0.3	0-15%
Total	142	99,479,393	100.0	

Prior Borrower Credit Events	Number	Balance	%	Target
0	139	96,731,672	97.2	
1	3	2,747,721	2.8	
2	-	-	-	
3	-	-	-	
4	-	-	-	
Total	142	99,479,393	100.0	N/A

The above tables contain updated information about the asset allocations and performance of the ORDE Income Fund 12 Month Investment Account (Fund). This should be read in conjunction with the Information Memorandum (IM). The information in this document is factual information only and is not intended to be financial product advice, legal or tax advice, and should not be relied upon as such. You should, before deciding to acquire or to continue to hold an interest in the Fund, consider the appropriateness of the information having regard to your objectives, financial situation or needs. When considering whether to acquire or to continue to hold an interest in the Fund, you should remember that (1) an investment in the Fund is not a bank deposit or a term deposit and is not covered by the Australian Government's deposit guarantee scheme. Investing in the Fund has a higher level of risk compared to investing in a term deposit issued by a bank and (2) there are other risks associated with an investment in the Fund. The key risks of investing in the Fund are explained on page 14 of the IM.

Figures shown are reported on loan balances in the ORDE Income Fund ARSN 649 520 472. These may differ from figures provided in the statutory accounts which are based on investment balances in the Fund.

ORDE Capital Management Limited ACN 636 165 378 Australian Financial Services Licence 523150 Australian Credit Licence 523150. ORDE Financial Pty Limited ACN 634 779 990 Australian Credit Licence 522079. You can read the IM on our website at <http://www.orde.com.au/invest>.

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Borrower Credit Score (Equifax)	Number	Balance	%	Target
Excellent (833 to 1200)	42	29,744,387	29.9	
Very Good (726 to 832)	62	44,046,279	44.3	
Good (622 to 725)	22	13,366,352	13.4	
Average (510 to 621)	11	6,747,975	6.8	
Below Average (0 to 509)	5	5,574,400	5.6	
N/A	-	-	-	
Total	142	99,479,393	100.0	N/A

Repayment Type	Number	Balance	%	Target
Principal and Interest	87	58,480,173	58.8	40-100%
Interest Only reverting to Principal and Interest	51	39,197,461	39.4	0-50%
Interest Only	4	1,801,759	1.8	0-30%
Total	142	99,479,393	100.0	

Loan Purpose	Number	Balance	%	Target
Purchase Existing	64	45,146,419	45.4	
Purchase New	16	7,913,811	8.0	
Refinance	20	16,472,222	16.6	
Refinance Debt Consolidation	4	3,033,773	3.0	
Loan Increase	2	1,790,545	1.8	
Refinance Cash Out	22	16,764,677	16.9	
Unencumbered Equity Release	14	8,357,946	8.4	
Total	142	99,479,393	100.0	N/A

Borrower Employment Type	Number	Balance	%	Target
PAYG	20	11,117,956	11.2	
Self Employed	121	87,872,507	88.3	
Other	1	488,930	0.5	
Total	142	99,479,393	100.0	N/A

Primary Purpose	Number	Balance	%	Target
Owner Occupied	38	24,698,611	24.8	0-100%
Investment	104	74,780,782	75.2	0-75%
Total	142	99,479,393	100.0	

Other	Number	Balance	%	Target
Prepaid and capitalised interest loans		-	-	
Top 10 largest borrowers	10	17,819,888	17.9	N/A

Arrears Ageing	Number	Balance	%	Target
Performing - Current	142	99,479,393	100.0	
31-60	-	-	-	
61-90	-	-	-	
91-120	-	-	-	
121-150	-	-	-	
151-180	-	-	-	
180+	-	-	-	
Total	142	99,479,393	100.0	N/A

Security Value	Number	Balance	%	Target
0 to 250,000	-	-	-	
250,000 to 500,000	17	4,218,084	4.2	
500,000 to 750,000	35	14,016,639	14.1	
750,000 to 1,000,000	23	13,321,872	13.4	
1,000,000 to 1,250,000	20	13,972,510	14.0	
1,250,000 to 1,500,000	9	7,958,008	8.0	
1,500,000 to 1,750,000	13	13,027,170	13.1	
1,750,000 to 2,000,000	6	6,098,285	6.1	
2,000,000+	19	26,866,824	27.0	
Total	142	99,479,393	100.0	N/A

Borrower Residency	Number	Balance	%	Target
Australia	142	99,479,393	100.0	
International	-	-	-	
Total	142	99,479,393	100.0	N/A

Borrower Payments Ahead	Number	Balance	%	Target
0	90	68,117,505	68.5	
0 to 1 payments	27	18,997,616	19.1	
1 to 2 payments	7	4,151,688	4.2	
2 to 3 payments	2	815,593	0.8	
3+ payments	16	7,396,991	7.4	
Total	142	99,479,393	100.0	N/A

Interest Type	Number	Balance	%	Target
Variable	142	99,479,393	100.0	0-100%
Fixed	-	-	-	0-20%
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