

ORDE Income Fund
12 Month Investment Account

31-March-2026



Total Assets Under Management (\$)	\$	107,175,802
Investment Return (% p.a) - current 1 April 2026		7.00%
Liquidity Ratio		1.2%
Rolling Return (% p.a)		
1 year		n/a
3 year		n/a
5 year		n/a

Loan Portfolio (\$)	\$	105,863,583
Number of loans		150
Average loan size (\$)	\$	705,757
Maximum loan size (\$)	\$	2,482,637
Weighted average LVR (%)		67.5%
Weighted average seasoning (months)		19.6
Weighted average interest rate (%)		8.88%

Investments	Number	Balance	%	Target
Cash or cash equivalent	n/a	1,312,219	1.2	N/A
Residential (inc. Construction)	68	47,011,643	43.9	30-80%
Commercial	53	38,226,153	35.7	5-40%
Vacant Land	24	14,021,378	13.1	5-15%
Development Finance	-	-	-	0-15%
Industrial	2	3,266,647	3.0	5-30%
Rural	3	3,337,762	3.1	0-15%
Total	150	107,175,802	100.0	

State Location	Number	Balance	%	Target
VIC	64	44,988,766	42.5	10-50%
NSW	47	38,438,862	36.3	10-50%
ACT	1	616,190	0.6	0-10%
TAS	1	134,116	0.1	0-5%
QLD	17	9,932,783	9.4	5-40%
SA	9	5,603,701	5.3	0-10%
NT	-	-	-	0-5%
WA	11	6,149,165	5.8	0-20%
Total	150	105,863,583	100.0	

Interest Rates	Number	Balance	%	Target
Less than 7.0%	2	2,237,836	2.1	
7.0% to 8.0%	29	17,787,067	16.8	
8.0% to 9.0%	43	37,636,003	35.6	
9.0% to 10.0%	59	38,247,041	36.1	
10.0% to 11.0%	17	9,955,636	9.4	
Greater than 11.0%	-	-	-	
Total	150	105,863,583	100.0	N/A

Loan Maturity Profile	Number	Balance	%	Target
0 - 6 months	1	668,306	0.6	
6 - 12 months	1	196,342	0.2	
12 - 18 months	1	900,000	0.9	
18 - 24 months	-	-	-	
24 - 36 months	-	-	-	
36 - 48 months	-	-	-	
48 - 60 months	-	-	-	
60+ months	147	104,098,936	98.3	
Total	150	105,863,583	100.0	N/A

Documentation Type	Number	Balance	%	Target
Full Doc	32	18,346,226	17.3	0-20%
Alt Doc	115	85,932,750	81.2	50-90%
Lease Doc	3	1,584,607	1.5	0-15%
Total	150	105,863,583	100.0	

Loan Vintage by Year	Number	Balance	%	Target
2020	3	809,852	0.8	
2021	10	4,143,712	3.9	
2022	14	10,057,005	9.5	
2023	15	9,531,040	9.0	
2024	41	28,610,982	27.0	
2025	65	51,218,149	48.4	
2026	2	1,492,842	1.4	
Total	150	105,863,583	100.0	N/A

Borrower Risk Grade	Number	Balance	%	Target
Prime	86	62,312,993	58.9	50-100%
Near Prime	42	29,720,947	28.1	
Near Prime +	15	9,908,426	9.4	0-50%
Specialist	4	2,879,511	2.7	
Specialist +	3	1,041,706	1.0	
Total	150	105,863,583	100.0	

Current LVR Distribution	Number	Balance	%	Target
Less than 50.0%	23	9,346,311	8.8	
50.0% to 60.0%	19	10,398,182	9.8	
60.0% to 65.0%	23	15,607,739	14.7	
65.0% to 70.0%	21	19,923,671	18.8	
70.0% to 75.0%	31	22,374,428	21.1	
75.0% to 80.0%	32	27,738,269	26.2	
Greater than 80.0%	1	474,983	0.4	
Total	150	105,863,583	100.0	N/A

Current Loan Balance Distribution	Number	Balance	%	Target
Less than 250,000	14	2,144,533	2.0	
250,000 to 500,000	44	16,548,072	15.6	
500,000 to 750,000	39	24,408,921	23.1	
750,000 to 1,000,000	23	20,354,818	19.2	
1,000,000 to 1,250,000	10	11,002,392	10.4	
1,250,000 to 1,500,000	10	13,346,837	12.6	
1,500,000 to 2,000,000	8	13,141,599	12.4	
Greater than 2,000,000	2	4,916,412	4.6	
Total	150	105,863,583	100.0	N/A

Loan Seasoning	Number	Balance	%	Target
0 - 6 months	25	19,496,041	18.4	
6 - 12 months	33	25,891,856	24.5	
12 - 18 months	17	13,461,232	12.7	
18 - 24 months	29	20,298,557	19.2	
24 months +	46	26,715,897	25.2	
Total	150	105,863,583	100.0	N/A

QBE Location	Number	Balance	%	Target
Metro	118	86,945,077	82.1	0-100%
Metro (High Density)	10	6,249,323	5.9	0-100%
Regional	13	8,108,347	7.7	0-35%
Cat 3/Cat 4	9	4,560,835	4.3	0-20%
Total	150	105,863,583	100.0	

S&P Location	Number	Balance	%	Target
Metro	124	90,476,791	85.5	N/A
Nonmetro	25	15,127,246	14.3	N/A
Inner City	1	259,546	0.2	0-15%
Total	150	105,863,583	100.0	

Prior Borrower Credit Events	Number	Balance	%	Target
0	147	103,686,572	97.9	
1	3	2,177,011	2.1	
2	-	-	-	
3	-	-	-	
4	-	-	-	
Total	150	105,863,583	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>.

ORDE Income Fund 12 Month Investment Account

31-March-2026



Total Assets Under Management (\$)	\$	107,175,802
Investment Return (% p.a) - current 1 April 2026		7.00%
Liquidity Ratio		1.2%
Rolling Return (% p.a)		
1 year		n/a
3 year		n/a
5 year		n/a

Loan Portfolio (\$)	\$	105,863,583
Number of loans		150
Average loan size (\$)	\$	705,757
Maximum loan size (\$)	\$	2,482,637
Weighted average LVR (%)		67.5%
Weighted average seasoning (months)		19.6
Weighted average interest rate (%)		8.88%

Borrower Credit Score (Equifax)	Number	Balance	%	Target
Excellent (833 to 1200)	48	33,544,716	31.7	
Very Good (726 to 832)	61	45,291,335	42.8	
Good (622 to 725)	23	14,013,664	13.2	
Average (510 to 621)	11	6,879,426	6.5	
Below Average (0 to 509)	7	6,134,443	5.8	
N/A	-	-	-	
Total	150	105,863,583	100.0	N/A

Repayment Type	Number	Balance	%	Target
Principal and Interest	93	62,888,070	59.4	40-100%
Interest Only reverting to Principal and Interest	54	41,210,866	38.9	0-50%
Interest Only	3	1,764,647	1.7	0-30%
Total	150	105,863,583	100.0	

Loan Purpose	Number	Balance	%	Target
Purchase Existing	69	48,762,838	46.1	
Purchase New	17	9,323,520	8.8	
Refinance	21	16,977,623	16.0	
Refinance Debt Consolidation	4	3,088,583	2.9	
Refinance Cash Out	24	18,683,598	17.6	
Loan Increase	2	1,790,545	1.7	
Unencumbered Equity Release	13	7,236,876	6.8	
Total	150	105,863,583	100.0	N/A

Borrower Employment Type	Number	Balance	%	Target
PAYG	21	10,928,165	10.3	
Self Employed	127	93,972,169	88.8	
Other	2	963,249	0.9	
Total	150	105,863,583	100.0	N/A

Primary Purpose	Number	Balance	%	Target
Owner Occupied	43	29,043,239	27.4	0-100%
Investment	107	76,820,344	72.6	0-75%
Total	150	105,863,583	100.0	

Other	Number	Balance	%	Target
Prepaid and capitalised interest loans				
Top 10 largest borrowers	10	18,058,010	17.1	N/A

Arrears Ageing	Number	Balance	%	Target
Performing - Current	150	105,863,583	100.0	
31-60	-	-	-	
61-90	-	-	-	
91-120	-	-	-	
121-150	-	-	-	
151-180	-	-	-	
180+	-	-	-	
Total	150	105,863,583	100.0	N/A

Security Value	Number	Balance	%	Target
0 to 250,000	-	-	-	
250,000 to 500,000	17	4,354,605	4.1	
500,000 to 750,000	34	13,283,736	12.5	
750,000 to 1,000,000	30	17,651,636	16.7	
1,000,000 to 1,250,000	20	14,163,206	13.4	
1,250,000 to 1,500,000	9	8,056,682	7.6	
1,500,000 to 1,750,000	14	13,727,943	13.0	
1,750,000 to 2,000,000	6	6,034,558	5.7	
2,000,000+	20	28,591,217	27.0	
Total	150	105,863,583	100.0	N/A

Borrower Residency	Number	Balance	%	Target
Australia	150	105,863,583	100.0	
International	-	-	-	
Total	150	105,863,583	100.0	N/A

Borrower Payments Ahead	Number	Balance	%	Target
0	84	63,660,140	60.1	
0 to 1 payments	39	28,441,286	26.9	
1 to 2 payments	6	4,217,370	4.0	
2 to 3 payments	1	314,212	0.3	
3+ payments	20	9,230,576	8.7	
Total	150	105,863,583	100.0	N/A

Interest Type	Number	Balance	%	Target
Variable	150	105,863,583	100.0	0-100%
Fixed	-	-	-	0-20%
Total	150	105,863,583	100.0	

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>.