

**ORDE Income Fund**  
**12 Month Investment Account**

30-April-2026



Total Assets Under Management	\$	111,705,096
Investment Return (% p.a) - current 1 April 2026		7.00%
Liquidity Ratio		0.7%
Rolling Return (% p.a)		
1 year		n/a
3 year		n/a
5 year		n/a

Loan portfolio	\$	110,955,001
Number of loans		165
Average loan size	\$	672,455
Maximum loan size	\$	2,481,389
Weighted average LVR		67.7%
Weighted average seasoning (months)		19.6
Weighted average interest rate		8.88%

Investments	Number	Balance \$	%	Target
Cash or cash equivalent	n/a	750,096	0.7	N/A
Residential (inc. Construction)	76	51,322,736	45.9	30-80%
Commercial	60	40,641,643	36.4	5-40%
Vacant Land	25	13,667,357	12.2	5-15%
Development Finance	-	-	-	0-15%
Industrial	2	3,265,234	2.9	5-30%
Rural	2	2,058,030	1.8	0-15%
<b>Total</b>	<b>165</b>	<b>111,705,096</b>	<b>100.0</b>	

State Location	Number	Balance \$	%	Target
VIC	71	46,691,325	42.1	10-50%
NSW	50	39,711,377	35.8	10-50%
ACT	2	1,335,893	1.2	0-10%
TAS	1	134,047	0.1	0-5%
QLD	19	10,106,908	9.1	5-40%
SA	10	6,654,809	6.0	0-10%
NT	-	-	-	0-5%
WA	12	6,320,642	5.7	0-20%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Interest Rates	Number	Balance \$	%	Target
<= 7.0%	3	2,614,364	2.4	
> 7.0% to <= 8.0%	31	18,556,313	16.7	
> 8.0% to <= 9.0%	49	40,056,544	36.1	
> 9.0% to <= 10.0%	64	39,958,475	36.0	
> 10.0% to <= 11.0%	18	9,769,305	8.8	
> 11.0%	-	-	-	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Loan Maturity Profile	Number	Balance \$	%	Target
<= 6 months	2	868,454	0.8	
> 6 to <= 12 months	-	-	-	
> 12 to <= 18 months	1	900,000	0.8	
> 18 to <= 24 months	-	-	-	
> 24 to <= 36 months	-	-	-	
> 36 to <= 48 months	-	-	-	
> 48 to <= 60 months	-	-	-	
> 60 months	162	109,186,546	98.4	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Documentation Type	Number	Balance \$	%	Target
Full Doc	35	18,950,031	17.1	0-20%
Alt Doc	127	90,422,035	81.5	50-90%
Lease Doc	3	1,582,935	1.4	0-15%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Loan Vintage by Year	Number	Balance \$	%	Target
2020	3	809,243	0.7	
2021	10	3,882,848	3.5	
2022	16	11,455,415	10.3	
2023	19	12,266,696	11.1	
2024	43	27,590,614	24.9	
2025	70	52,430,595	47.3	
2026	4	2,519,590	2.3	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Borrower Risk Grade	Number	Balance \$	%	Target
Prime	98	65,997,507	59.5	50-100%
Near Prime	44	30,710,719	27.7	
Near Prime +	15	9,900,719	8.9	0-50%
Specialist	5	3,310,827	3.0	
Specialist +	3	1,035,229	0.9	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Current LVR Distribution	Number	Balance \$	%	Target
<= 50.0%	25	9,525,217	8.6	
> 50.0% to 60.0%	18	9,617,676	8.7	
> 60.0% to 65.0%	27	17,016,797	15.3	
> 65.0% to 70.0%	24	22,547,910	20.3	
> 70.0% to 75.0%	38	24,377,748	22.0	
> 75.0% to 80.0%	33	27,869,653	25.1	
> 80.0%	-	-	-	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Current Loan Balance Distribution	Number	Balance \$	%	Target
<= 250,000	17	2,542,991	2.3	
> 250,000 to <= 500,000	54	20,521,202	18.5	
> 500,000 to <= 750,000	41	25,661,052	23.1	
> 750,000 to <= 1,000,000	23	20,575,699	18.5	
> 1,000,000 to <= 1,250,000	12	13,075,887	11.8	
> 1,250,000 to <= 1,500,000	10	13,550,171	12.2	
> 1,500,000 to <= 2,000,000	6	10,113,962	9.1	
> 2,000,000	2	4,914,038	4.4	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Loan Seasoning	Number	Balance \$	%	Target
<= 6 months	28	19,895,272	17.9	
> 6 to <= 12 months	38	28,425,060	25.6	
> 12 to <= 18 months	18	13,835,326	12.5	
> 18 to <= 24 months	30	19,052,010	17.2	
> 24 months	51	29,747,332	26.8	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

QBE Location	Number	Balance \$	%	Target
Metro	128	90,591,254	81.6	0-100%
Metro (High Density)	11	6,416,585	5.8	0-100%
Regional	16	8,960,360	8.1	0-35%
Cat 3/Cat 4	10	4,986,801	4.5	0-20%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

S&P Location	Number	Balance \$	%	Target
Metro	135	94,284,345	85.0	N/A
Nonmetro	29	16,411,294	14.8	N/A
Inner City	1	259,362	0.2	0-15%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Prior Borrower Credit Events	Number	Balance \$	%	Target
0	162	108,786,907	98.0	
1	3	2,168,094	2.0	
2	-	-	-	
3	-	-	-	
4	-	-	-	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

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**

30-April-2026



Total Assets Under Management	\$	111,705,096
Investment Return (% p.a) - current 1 April 2026		7.00%
Liquidity Ratio		0.7%
Rolling Return (% p.a)		
1 year		n/a
3 year		n/a
5 year		n/a

Loan portfolio	\$	110,955,001
Number of loans		165
Average loan size	\$	672,455
Maximum loan size	\$	2,481,389
Weighted average LVR		67.7%
Weighted average seasoning (months)		19.6
Weighted average interest rate		8.88%

Borrower Credit Score (Equifax)	Number	Balance \$	%	Target
Excellent (853 to 1200)	80	59,942,268	54.0	
Very Good (735 to 852)	58	35,071,036	31.6	
Good (661 to 734)	16	8,754,100	7.9	
Average (460 to 660)	8	5,785,095	5.2	
Below Average (0 to 459)	2	1,106,172	1.0	
N/A	1	296,329	0.3	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Repayment Type	Number	Balance \$	%	Target
Principal and Interest	102	64,959,884	58.5	40-100%
Interest Only reverting to Principal and Interest	60	44,226,663	39.9	0-50%
Interest Only	3	1,768,454	1.6	0-30%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Loan Purpose	Number	Balance \$	%	Target
Purchase Existing	80	53,436,262	48.2	
Purchase New	17	9,012,816	8.1	
Refinance	22	17,815,250	16.1	
Refinance Debt Consolidation	5	3,522,193	3.2	
Refinance Cash Out	24	17,769,426	16.0	
Loan Increase	3	2,168,720	2.0	
Unencumbered Equity Release	14	7,230,333	6.5	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Borrower Employment Type	Number	Balance \$	%	Target
PAYG	23	11,523,597	10.4	
Self Employed	140	98,468,306	88.7	
Other	2	963,097	0.9	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Primary Purpose	Number	Balance \$	%	Target
Owner Occupied	50	31,019,248	28.0	0-100%
Investment	115	79,935,753	72.0	0-75%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

Other	Number	Balance \$	%	Target
Prepaid and capitalised interest loans	-	-	-	
Top 10 largest borrowers	10	17,973,336	16.2	N/A

Arrears Ageing	Number	Balance \$	%	Target
Performing - Current	165	110,955,001	100.0	
31-60	-	-	-	
61-90	-	-	-	
91-120	-	-	-	
121-150	-	-	-	
151-180	-	-	-	
180+	-	-	-	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Security Value	Number	Balance \$	%	Target
0 to 250,000	-	-	-	
250,000 to 500,000	23	5,734,897	5.2	
500,000 to 750,000	41	16,232,920	14.6	
750,000 to 1,000,000	30	17,596,518	15.9	
1,000,000 to 1,250,000	21	14,686,521	13.2	
1,250,000 to 1,500,000	11	10,108,568	9.1	
1,500,000 to 1,750,000	15	14,774,828	13.3	
1,750,000 to 2,000,000	6	6,023,351	5.4	
2,000,000+	18	25,797,398	23.3	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Borrower Residency	Number	Balance \$	%	Target
Australia	165	110,955,001	100.0	
International	-	-	-	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Borrower Payments Ahead	Number	Balance \$	%	Target
0	87	64,546,077	58.2	
0 to 1 payments	50	32,827,636	29.6	
1 to 2 payments	5	3,721,065	3.4	
2 to 3 payments	1	313,805	0.3	
3+ payments	22	9,546,419	8.6	
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	<b>N/A</b>

Interest Type	Number	Balance \$	%	Target
Variable	165	110,955,001	100.0	0-100%
Fixed	-	-	-	0-20%
<b>Total</b>	<b>165</b>	<b>110,955,001</b>	<b>100.0</b>	

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>.