

# ORDE Income Fund 12 Month Investment Account

31-May-2026



Total Assets Under Management	\$ 113,068,881
Investment Return (% p.a) - current 1 June 2026	7.25%
Liquidity Ratio	0.6%
Committed Liquidity Ratio (as % of Loan portfolio)	100%
Investor Reserve Ratios	
- Arrears (Cash plus deployed)	0.20%
- Portfolio (Cash)	0.40%

Loan portfolio	\$ 112,351,422
Number of loans	171
Average loan size	\$ 657,026
Maximum loan size	\$ 2,479,855
Weighted average LVR	67.7%
Weighted average seasoning (months)	18.0
Weighted average interest rate	9.12%

Investments	Number	Balance \$	%	Target
Cash or cash equivalent	n/a	717,459	0.6	N/A
Residential (inc. Construction)	77	49,792,728	44.0	30-80%
Commercial	61	40,935,104	36.2	5-40%
Vacant Land	26	14,551,886	12.9	5-15%
Development Finance	-	-	-	0-15%
Industrial	5	5,017,685	4.4	5-30%
Rural	2	2,054,019	1.8	0-15%
<b>Total</b>	<b>171</b>	<b>113,068,881</b>	<b>100.0</b>	

State Location	Number	Balance \$	%	Target
VIC	76	50,103,033	44.6	10-50%
NSW	51	38,202,401	34.0	10-50%
ACT	3	1,663,496	1.5	0-10%
TAS	1	133,954	0.1	0-5%
QLD	18	9,905,067	8.8	5-40%
SA	10	6,027,046	5.4	0-10%
NT	-	-	-	0-5%
WA	12	6,316,425	5.6	0-20%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Interest Rates	Number	Balance \$	%	Target
<= 7.0%	-	-	-	
> 7.0% to <= 8.0%	26	15,271,561	13.6	
> 8.0% to <= 9.0%	53	40,900,732	36.4	
> 9.0% to <= 10.0%	55	36,452,700	32.4	
> 10.0% to <= 11.0%	34	18,791,638	16.7	
> 11.0%	3	934,791	0.8	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Loan Maturity Profile	Number	Balance \$	%	Target
<= 6 months	1	195,000	0.2	
> 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	169	111,256,422	99.0	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Documentation Type	Number	Balance \$	%	Target
Full Doc	37	20,353,460	18.1	0-20%
Alt Doc	131	90,415,427	80.5	50-90%
Lease Doc	3	1,582,535	1.4	0-15%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Loan Vintage by Year	Number	Balance \$	%	Target
2020	3	808,495	0.7	
2021	10	3,867,165	3.4	
2022	13	8,021,760	7.1	
2023	19	10,919,951	9.7	
2024	44	29,320,599	26.1	
2025	76	55,375,219	49.3	
2026	6	4,038,234	3.6	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Borrower Risk Grade	Number	Balance \$	%	Target
Prime	102	68,457,652	60.9	50-100%
Near Prime	45	28,918,282	25.7	
Near Prime +	16	10,637,569	9.5	0-50%
Specialist	5	3,307,341	2.9	
Specialist +	3	1,030,578	0.9	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Approved LVR Distribution	Number	Balance \$	%	Target
<= 50.0%	15	5,706,718	5.1	
> 50.0% to 60.0%	18	10,291,767	9.2	
> 60.0% to 65.0%	35	21,801,230	19.4	
> 65.0% to 70.0%	23	21,384,944	19.0	
> 70.0% to 75.0%	48	28,278,675	25.2	
> 75.0% to 80.0%	32	24,888,087	22.2	0-25%
> 80.0%	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Current LVR Distribution	Number	Balance \$	%	Target
<= 50.0%	24	9,857,661	8.8	
> 50.0% to 60.0%	18	9,038,975	8.0	
> 60.0% to 65.0%	26	16,024,947	14.3	
> 65.0% to 70.0%	27	24,306,395	21.6	
> 70.0% to 75.0%	45	28,489,988	25.4	
> 75.0% to 80.0%	31	24,633,457	21.9	
> 80.0%	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Current Loan Balance Distribution	Number	Balance \$	%	Target
<= 250,000	14	2,149,863	1.9	
> 250,000 to <= 500,000	61	23,147,862	20.6	
> 500,000 to <= 750,000	45	28,207,252	25.1	
> 750,000 to <= 1,000,000	24	21,488,348	19.1	
> 1,000,000 to <= 1,250,000	11	12,017,669	10.7	
> 1,250,000 to <= 1,500,000	10	13,555,825	12.1	
> 1,500,000 to <= 2,000,000	4	6,873,932	6.1	
> 2,000,000	2	4,910,670	4.4	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Loan Seasoning	Number	Balance \$	%	Target
<= 6 months	33	23,279,456	20.7	
> 6 to <= 12 months	40	29,073,121	25.9	
> 12 to <= 18 months	20	14,861,491	13.2	
> 18 to <= 24 months	28	18,897,136	16.8	
> 24 months	50	26,240,218	23.4	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Prior Borrower Credit Events	Number	Balance \$	%	Target
0	168	110,172,976	98.1	
1	3	2,178,446	1.9	
2	-	-	-	
3	-	-	-	
4	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</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>.

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Investor Reserve Ratios		
- Arrears (Cash plus deployed)		0.20%
- Portfolio (Cash)		0.40%

Loan portfolio	\$	112,351,422
Number of loans		171
Average loan size	\$	657,026
Maximum loan size	\$	2,479,855
Weighted average LVR		67.7%
Weighted average seasoning (months)		18.0
Weighted average interest rate		9.12%

Borrower Credit Score (Equifax)	Number	Balance \$	%	Target
Excellent (853 to 1200)	79	56,313,645	50.1	
Very Good (735 to 852)	62	38,430,222	34.2	
Good (661 to 734)	18	9,958,389	8.9	
Average (460 to 660)	10	6,544,430	5.8	
Below Average (0 to 459)	2	1,104,735	1.0	
N/A	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Repayment Type	Number	Balance \$	%	Target
Principal and Interest	107	67,615,162	60.2	40-100%
Interest Only reverting to Principal and Interest	62	43,641,260	38.8	0-50%
Interest Only	2	1,095,000	1.0	0-30%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Loan Purpose	Number	Balance \$	%	Target
Purchase Existing	86	56,393,164	50.2	
Purchase New	19	10,028,705	8.9	
Refinance	21	14,838,574	13.2	
Refinance Debt Consolidation	5	3,513,996	3.1	
Refinance Cash Out	26	19,004,918	16.9	
Loan Increase	3	2,167,716	1.9	
Unencumbered Equity Release	11	6,404,349	5.7	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Borrower Employment Type	Number	Balance \$	%	Target
PAYG	24	12,167,376	10.8	
Self Employed	145	99,221,379	88.3	
Other	2	962,667	0.9	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Primary Purpose	Number	Balance \$	%	Target
Owner Occupied	54	32,193,105	28.7	0-100%
Investment	117	80,158,317	71.3	0-75%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

NCCP Status	Number	Balance \$	%	Target
Regulated	56	35,473,462	31.6	
Unregulated	115	76,877,959	68.4	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Borrower Type	Number	Balance	%	Target
Individual	70	42,619,505	37.9	
Company	39	32,493,812	28.9	
SMSF	18	9,130,095	8.1	0-25%
Trust	44	28,108,009	25.0	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Other	Number	Balance \$	%	Target
Top 10 largest borrowers	10	17,531,800	15.6	N/A
Single borrower concentration	1	2,479,855	2.2	<5%
Loans greater than \$2.0m (approved)	2	4,910,670	4.4	<50%
Bridging loans	1	1,403,035	1.2	0-20%

Arrears Ageing	Number	Balance \$	%	Target
Performing - Current	171	112,351,422	100.0	
31-60	-	-	-	
61-90	-	-	-	
91-120	-	-	-	
121-150	-	-	-	
151-180	-	-	-	
180+	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Security Value	Number	Balance \$	%	Target
<= 250,000	-	-	-	
> 250,000 to <= 500,000	25	6,773,904	6.0	
> 500,000 to <= 750,000	45	18,639,507	16.6	
> 750,000 to <= 1,000,000	35	20,651,728	18.4	
> 1,000,000 to <= 1,250,000	19	14,378,926	12.8	
> 1,250,000 to <= 1,500,000	16	14,646,597	13.0	
> 1,500,000 to <= 1,750,000	12	11,848,496	10.5	
> 1,750,000 to <= 2,000,000	4	3,400,945	3.0	
> 2,000,000	15	22,011,318	19.6	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

S&P Location	Number	Balance \$	%	Target
Metro	141	96,192,259	85.6	N/A
Nonmetro	29	15,900,053	14.2	N/A
Inner City	1	259,109	0.2	0-15%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

QBE Location	Number	Balance \$	%	Target
Metro	133	92,337,290	82.2	0-100%
Metro (High Density)	11	6,389,546	5.7	0-100%
Regional	17	8,647,784	7.7	0-35%
Cat 3/Cat 4	10	4,976,802	4.4	0-20%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

Borrower Payments Ahead	Number	Balance \$	%	Target
0	94	66,882,778	59.5	
0 to 1 payments	52	34,084,584	30.3	
1 to 2 payments	3	1,883,648	1.7	
2 to 3 payments	2	1,104,662	1.0	
3+ payments	20	8,395,750	7.5	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Borrower Residency	Number	Balance \$	%	Target
Australia	171	112,351,422	100.0	
International	-	-	-	
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	<b>N/A</b>

Interest Type	Number	Balance \$	%	Target
Variable	171	112,351,422	100.0	0-100%
Fixed	-	-	-	0-20%
<b>Total</b>	<b>171</b>	<b>112,351,422</b>	<b>100.0</b>	

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