

FIRST MORTGAGE CLASS FUND

KEY FEATURES

The Fund is a dual class, open-ended, wholesale fund, offering competitive targeted returns adjusted against each Class' risk profile.

	Class A	Class B
Target Returns Per Annum	<p>Class A: Cash rate + 4.5% (currently 8.10%)* paid quarterly in arrears</p> <p>*Class A unit holders receive their returns (and capital) in priority to Class B unit holders.</p>	<p>Class B: Cash rate + 6.5% (currently 10.10%)# paid quarterly in arrears</p> <p>#Class B unit holders also receive 50% of the difference between the Target Returns and the actual income of the fund (if any).</p>
Weighted Average LVR (max)	Class A: 65%	Class B: 75%

INVESTMENT OBJECTIVE:

The investment objective of the Fund is to preserve capital and achieve the Target Return for each Class.

INVESTMENT STRATEGY:

The investment strategy of the Fund is to acquire units in special purpose vehicles which make Loans:

- secured by first-ranking registered mortgages;
- over Australian real estate along the eastern seaboard, in suburban and major regional locations;
- only for business or investment purposes;
- generally, for loan terms of 6-36 months; and
- subject to Fund Lending Parameters (below).

FUND FEES

1.0% of the gross value of the total Units on issue in the Fund.

To the extent the Target Returns are achieved for both classes, 50% of the difference between the Target Returns and the actual income of the fund (with the balance 50% being paid to Class B unit holders).

LENDING PARAMETERS

- No one transaction can exceed 15% of the total size of the Fund;
- No one borrower can exceed 15% of the total size of the Fund;
- No more than 50% of the total size of the Fund can be in 'built form' construction facilities; and
- No more than 50% of the total size of the Fund can be in unpermitted land facilities,

unless a deviation is considered necessary or desirable by the credit committee to best achieve the investment objective of the Fund.

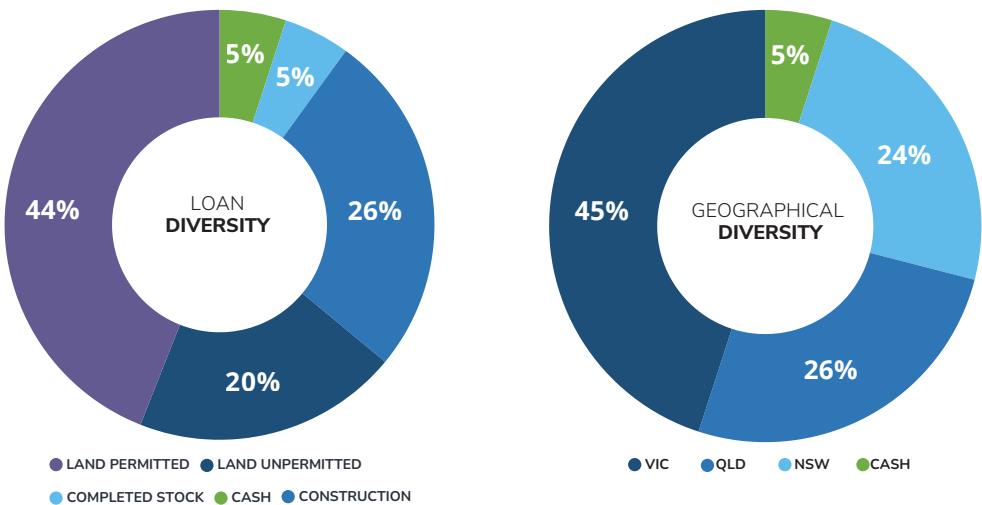
OTHER KEY PARAMETERS

Minimum Investment:	\$100,000
Minimum Investment Term:	6 months
Withdrawal Notice Period:	3 months
Distribution:	Quarterly

FUND PORTFOLIO AS AT 31 DECEMBER 2025

No of Loans:	25
Value of FUM:	\$125.8m
Weighted Average LVR* - Class A:	57.5%
Weighted Average LVR* - Class B:	66.7%

PIE CHARTS AS AT 31 DECEMBER 2025



ABOUT SUPRA CAPITAL

Supra Capital is an experienced real estate debt manager. Our directors and credit committee not only have considerable combined experience in property development, investment, financing, funds management, construction and commercial law, but also a long-established working relationship. Their expertise, insight and collaborative approach are utilised to enable investors of Supra Capital to take advantage of quality investment opportunities for mutual benefit.

Supra's Mantra: lend to quality developers with quality sites and quality exit strategies.

Supra's Alignment of Interest: directors and/or other members of the Supra Capital Group co-invest in each of Class A and Class B of the Fund. Our co-investment will be weighted more towards Class B, giving comfort of alignment of interest between all Classes of investors and the Supra Capital Group.

IMPORTANT NOTICE

This factsheet is issued by Supra Capital Pooled Holdings Pty Ltd (ACN 658 286 787) (Trustee), the trustee of the Fund. This fact sheet is in relation to the offer to invest in the Fund which provides loans secured by first-ranking registered mortgages over Australian real estate assets. This fact sheet is a summary of information contained in the Information Memorandum (IM) for the Fund dated June 2025 may be amended from time to time. You should read all parts of the IM before making a decision to invest in the Fund. The information contained in the fact sheet and the IM does not constitute investment advice and does not purport to contain all relevant information necessary for making an investment decision. The information presented in this fact sheet and IM do not take into account your personal financial circumstances. You should seek professional advice to determine whether the Fund is appropriate for you. An investment in the Fund is not a liability of the Trustee or any of its affiliates. Capital returns and income returns are not guaranteed. An investment is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. *The Weighted Average LVR is based on 'as is' for land facilities and 'as if complete' for construction facilities.



Supra Capital Ltd

ACN 112 331 361 Holder of Australian Financial Services Licence No. 305570

Melbourne | Sydney | Brisbane

T: 1300 828 698

E: investments@supracapital.com.au

W: supracapital.com.au