

Fund name	Norfolk Mortgage Trust
Registered scheme	Norfolk Unit Trusts
First made available	22 July 2024

|| Additional Registration Entry Information

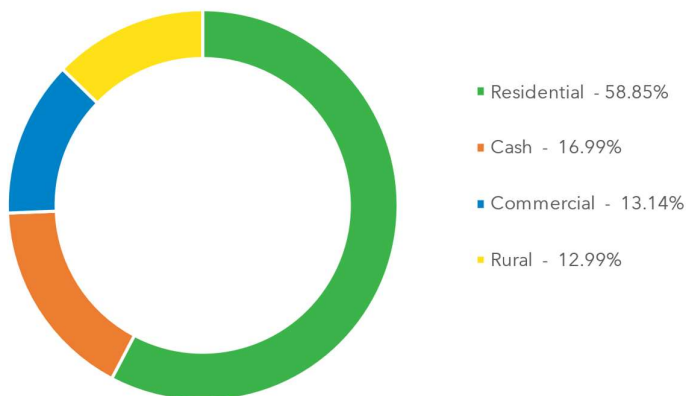
The Manager has prepared this additional information in accordance with the Financial Markets Conduct (Managed Funds – Loan Disclosure Requirements) Exemption Notice 2019.

The disclosure is based on the full portfolio of investments held by Norfolk Mortgage Trust as at 30 June 2024.

This shows the types of assets that the fund invests in, where secured loan asset types (residential, commercial, and rural) are shown as a percentage of total assets.

Asset types:

- Residential – secured loans for which the principal secured property is residential property.
- Commercial – secured loans for which the principal secured property is commercial property.
- Rural – secured loans for which the principal secured property is rural property.
- Cash – cash held on call or term deposits with a remaining term to maturity of three months or less.



|| Loan Risk by Region

Regions	% by geographic region	% by asset type Residential	% by asset type Commercial	% by asset type Rural
Auckland	34.32%	28.01%	6.31%	
Waikato	19.92%	8.61%	9.15%	2.16%
Taranaki	14.29%	9.43%		4.85%
Canterbury	9.54%	4.19%		5.35%
Hawke's Bay	8.93%	8.93%		
Northland	6.88%	3.95%		2.94%
Wellington	2.78%	2.78%		
Manawatu	1.89%	1.89%		
Otago	0.90%	0.90%		
Nelson	0.55%	0.55%		

This table shows the composition of the secured loans expressed as a percentage of the total loans according to each geographical region and, within each geographical region, shows the proportion of secured loans to asset types.

Lending Limits

For first mortgages, at the time of approval, the loan must be within 75% of the value of the mortgaged property. For second mortgages, at the time of approval, the loan together with the prior first mortgage must be within 75% of the value of the mortgaged property. There are no sector limits.

Note

LVR means loan to value ratio. The LVR shows the amount of a loan as a percentage of the value of the property that secures the loan. The lower the LVR, the lower the amount of the loan relative to the value of the secured property.

Further information

You can also obtain this information, the PDS for the Norfolk Mortgage Trust, and some additional information from the offer register at <https://disclose-register.companiesoffice.govt.nz/>