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MA Credit Portfolio Holdings Limited – Issuer Quarterly Report

29 April 2026

MA Credit Portfolio Holdings Limited (ACN 691 943 638) (Issuer) attaches the Issuer Quarterly Report for the Quarter ended 31 March 2026 for the purposes of section 283BF of the *Corporations Act 2001* (Cth).

More information

If you have any queries, please contact MA Credit Portfolio Holdings Limited on 1300 135 167 (within Australia) or +61 2 8023 5415 (outside Australia) or at MAclientservices@boardroomlimited.com.au

Disclaimer

This report has been prepared by MA Credit Portfolio Holdings Limited ACN 691 943 638 (**Issuer**) in relation to the MA Credit Portfolio Notes (**Notes**) and MA Investment Management Pty Ltd ACN 621 552 896 Australian Financial Services Representative Number 001258449, the appointed investment manager to manage the proceeds of the Notes (**Manager**).

The information in this report is provided for general purposes only and has been prepared without taking account any investors' objectives, financial situation or needs. It is not a prospectus, product disclosure statement, disclosure document or other offer document under Australian law or under any other law. This report is not, and does not constitute, financial product advice, an offer to sell or the solicitation, invitation or recommendation to purchase any securities and neither this report nor anything contained within it will form the basis of any contract or commitment. Past performance is not a reliable indicator of future performance.

This report has been prepared without taking into account any person's objectives, financial situation or needs. Noteholders should consider whether the information is suitable to their circumstances. The Prospectus for the offer of the Notes and the Target Market Determination should be read in their entirety by an investor before making any decision in relation to the Notes.

To the extent permitted by law, no liability is accepted for any loss or damage as a result of any reliance on this report. Statements contained in this document that are not historical facts are based on expectations, estimates, projections, opinions and beliefs of the Issuer and Manager as at the date of this report. Such statements involve known and unknown risks, uncertainties and other factors, and should not be relied upon in making an investment decision. These views may not necessarily reflect the views of any other entity in the MA Financial Group or any member in its group. Any references in this report to targeted or projected returns of the Notes are targets only and may not be achieved. Investment in the Notes are subject to risk including possible delays in payment or loss of income and principal invested. This information is intended for recipients in Australia only.

ISSUER QUARTERLY REPORT

Issuer:	MA Credit Portfolio Holdings Limited (ACN 691 943 638)
Debenture/Notes:	A debt obligation comprising secured, deferrable, redeemable, floating rate debt securities issued under the Note Deed (**Notes**)
Trustee:	Equity Trustees Limited
Trust Deed:	Note Trust Deed dated 18 November 2025 between the Issuer and the Note Trustee
Period of Report:	12 December 2025 – 31 March 2026 (**Period**)
Date of Report:	29 April 2026

Item No	Item	Confirmed? Y / N / N/A	Comments
***Corporations Act 2001* – Chapter 2L**			
1.	S283BF(4)(a) - The Issuer and any guarantor has complied at all times with the terms of the Debentures, the Trust Deed and Chapter 2L of the *Corporations Act 2001* during the Period.	Yes	
2.	S283BF(4)(b) - No circumstances or event arose during the Period that has caused, or could cause, one or more of the following: (i) any amount deposited or lent under the Debentures to become immediately payable; (ii) the Debentures to become immediately enforceable; (iii) any other right or remedy under the terms of the Debenture or provisions of the Trust Deed to become immediately enforceable.	Yes	No such circumstances or events have occurred during the Period.

Item No	Item	Confirmed? Y / N / N/A	Comments
3.	S283BF(4)(c) – No circumstances arose or occurred during the Period that materially prejudice: (i) the Issuer, any of its subsidiaries, or any of the guarantors; or (ii) any security or charge included in or created by the Debentures or the Trust Deed.	Yes	No such circumstances or events have occurred during the Period.
4.	S283BF(4)(d) - There has been no substantial change in the nature of the business of the Issuer, any of its subsidiaries, or any of the guarantors that has occurred during the Period.	Yes	No such changes have occurred during the Period.
5.	S283BF(4)(e) - None of the following events happened during the Period: (i) the appointment of a guarantor; (ii) the cessation of liability of a guarantor body for the payment of the whole or part of the money for which it was liable under the guarantee; or (iii) a change of name of a guarantor (if this happens, the Issuer's quarterly report must also disclose the guarantor's new name).	Yes	No such events have occurred during the Period.
	S283BF(4)(f) - If the Issuer has created a security interest where: (i) the total amount to be advanced on the security interest is indeterminate; and (ii) the advances are merged in a current account with bankers, trade creditors or anyone else, advise the net amount outstanding on any advances at the end of the Period.	N/A	The Issuer has not created any such security interests during the Period.

Item No	Item	Confirmed? Y / N / N/A	Comments
7.	S283BF(4)(g) - The Issuer is not aware of any other matters that may materially prejudice any security or the interests of the Debenture holders.	Yes	The Issuer is not aware of any such matters.
8.	S283BF(5) - If the Issuer has deposited any money with, or lent money to, a related body corporate during the Period, the report must also include details of: (i) the totals of money deposited with, or lent to, a related body corporate during the Period; and (ii) the total amount of money owing to the borrower at the end of the Period in relation to those loans	N/A	The Issuer has not deposited or lent any money to a related body corporate during the Period.
9.	S283BF(6) - If the Issuer has assumed a liability of a related body corporate during the Period, the report must include details of the liability assumed during the Period and the extent of the liability as at the end of the Period.	N/A	No such liabilities have arisen between the Issuer and any related body corporate during the Period.
10.	S283BF(7) - For the purposes of 283BF (5) & (6) above, the report: (i) must distinguish between deposits, loans and assumptions of liability that are secured and those that are unsecured; and (ii) may exclude any deposit, loan or assumption of liability on behalf of the related body corporate if it has: (iii) guaranteed the repayment of the debenture of the borrower; and (iv) secured the guarantee by a charge over all of its property in favour of the trustee.	N/A	The Issuer has not deposited or lent any money to a related body corporate during the Period.

Item No	Item	Confirmed? Y / N / N/A	Comments
***Corporations Act 2001* – Financial Reports and Audit**			
11.	The Issuer has complied in all respects with its obligations under Chapter 2M (dealing with financial reports and audit) of the *Corporations Act 2001*	Yes	
***Corporations Act 2001* – Disclosure**			
12.	The Issuer has complied at all times with the requirements of Chapter 6CA (dealing with continuous disclosure) of the *Corporations Act 2001* and no circumstances arose during the Period that required the Issuer to issue a supplementary prospectus, replacement prospectus or issue a continuous disclosure notice. If so, advise what steps have been taken.	Yes	
Trust Deed - Negative covenants			
13.	Has the Issuer complied with restrictions, covenants and undertakings that apply to it under the terms of the Note Trust Deed.	Yes	
Anti-Money Laundering			
14.	The Issuer has complied in all respects with its obligations Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth)*	Yes	

On the basis of the above, the undersigned certify that they are of the view that the financial position and performance of the Issuer is such that the property of the Issuer (and of each guarantor, if relevant) will be sufficient to repay the amount of each Note when it becomes due and payable.

This report is made in accordance with a resolution of the directors of the Issuer.

Tarek Elarif

Company Secretary