

## DOMINION INCOME NOTES 1

ASX: DMNHA

## INVESTMENT OBJECTIVE

The Dominion Income Notes 1 (ASX: DMNHA) are unsecured, deferrable, redeemable, floating rate notes issued by Dominion Investment Group Limited and are backed by a portfolio of debt securities, loans, trusts, notes, and bank facilities. The Interest Rate applicable to the notes is the **1-month mid BBSW rate plus a Margin of 3.00% per annum**, the Notes have a maturity date of 7 years from issue and are intended to be called 6 years from issue. The Note is expected to execute the strategy through a blend of investments in funds managed by Realm and directly held securities.

Month End ASX Closing Price	\$98.35
Interest Payment paid in December (cents/unit)	57.4632
Target Return	1-month BBSW + 3.00% p.a.
Interest Payment Frequency	Monthly

## PORTFOLIO STATISTICS

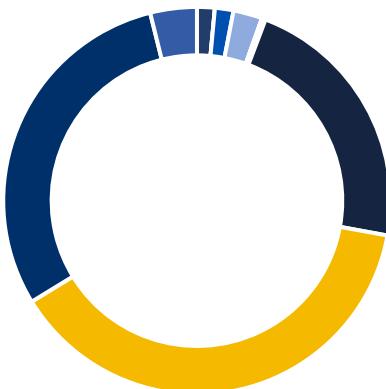
Weighted Average Traded Margin	539
First Loss Buffer	8.87%
Running Yield	8.84%
Yield to Maturity	8.43%
Interest Rate Duration	0.05
Credit Duration	1.55
Average Credit Rating	BBB
Positions Entered / Exited over the month of December	17 / 15
Market Cap (as at 31 <sup>st</sup> December 2025)	\$417,987,500



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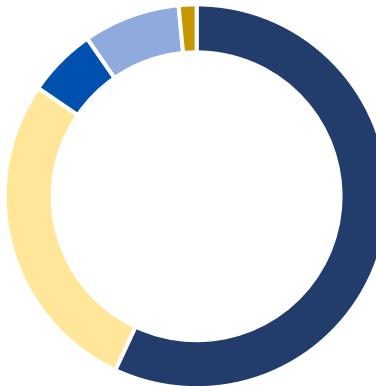
ASX: DMNHA

## PORTFOLIO CHARACTERISTICS



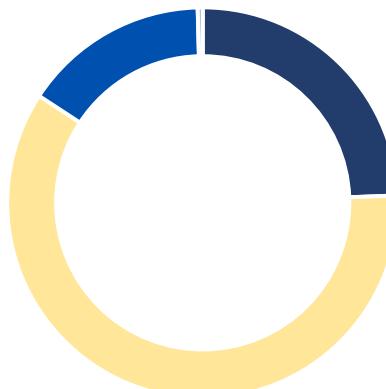
- Cash (1.48%)
- Corporate Bond (1.55%)
- Corporate Hybrid (2.42%)
- Tier 1 Capital (0.31%)
- ABS Public (22.12%)
- ABS Private (38.38%)
- RMBS Private (29.84%)
- RMBS Public (3.89%)

## GEOGRAPHIC EXPOSURE



- Australian/NZ Domiciled Issuer (56.97%)
- North America Domiciled Issuer (27.57%)
- Europe Domiciled Issuer (5.81%)
- United Kingdom Domiciled Issuer (8.15%)
- Cash (1.50%)

## MATURITY PROFILE



- At Call to 6 Months (24.40%)
- 6 Months to 3 Years (59.81%)
- 3 Years to 5 Years (15.38%)
- 5 Years to 10 Years (0.41%)

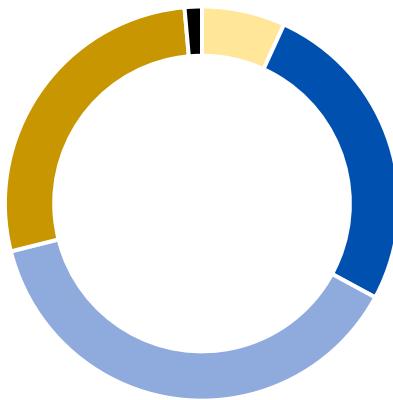
## ESG EXPOSURE

ESG Sector	Portfolio Exposure
Fossil Fuels	1.70%
Non-Renewable & Nuclear Energy	0.00%
Alcohol	0.00%
Gambling	0.00%
Carbon Intensity	58.14

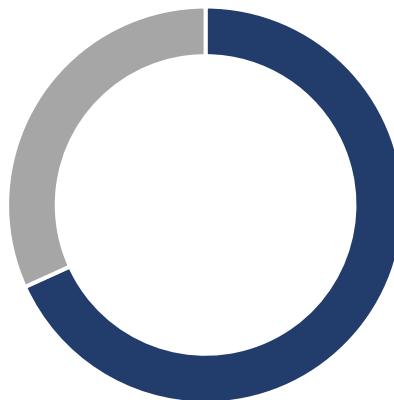
## DOMINION INCOME NOTES 1

ASX: DMNHA

## CREDIT QUALITY



## RATING METHODOLOGY\*



## PORTFOLIO STATISTICS – STRUCTURED CREDIT ALLOCATION

Number of Issuers	70
Number of Facilities	77
Number of Positions	105
Average Position Exposure	0.92%
Number of Underlying Loans	294,206
Weighted Average Portfolio LVR	65.66%
Credit Enhancement and NIM of Underlying Assets	10.64%
PIK Loan Exposure (look through basis)	0.019%
Direct Exposure to Construction Loans	0.00%
Indirect Exposure to Construction Loans	0.00%
Total Arrears (30+ days)	1.58%
Seasoning (yrs)	0.94
Term Remaining (yrs)	1.86

\* Where a facility does not have an official Public Rating, Realm adopts a S&P or Moody's ratings methodology for Public RMBS/ABS and assumes the facility is fully drawn (at maximum limits).

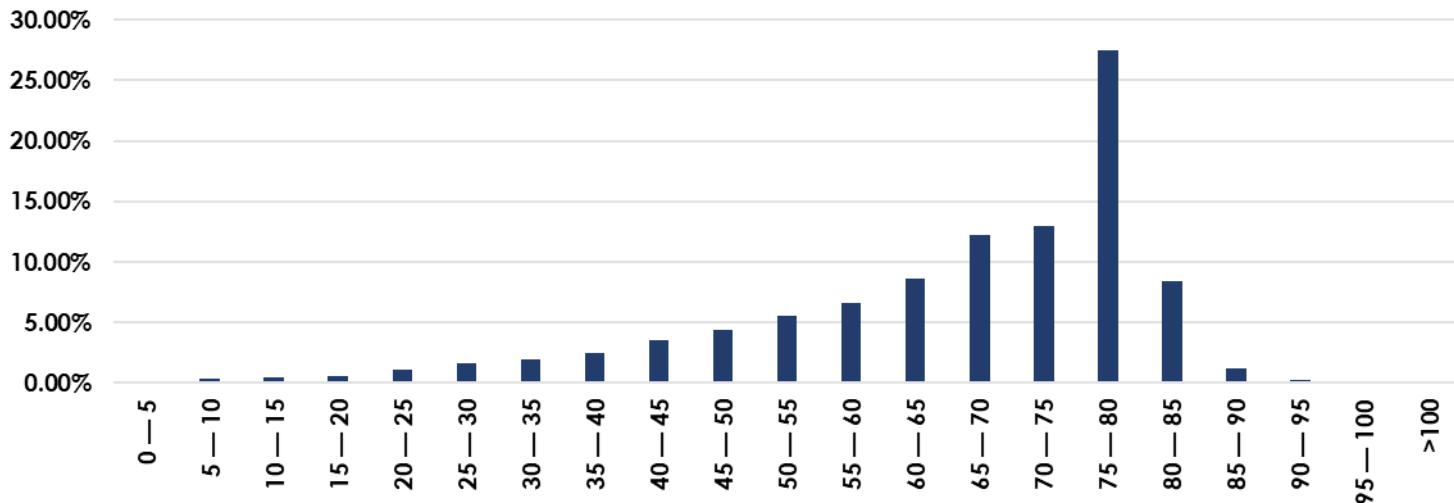
## DOMINION INCOME NOTES 1

ASX: DMNHA

## FUND ALLOCATION BY LOAN TYPE

Mortgages	33.84%
Auto/Equipment Loans	20.40%
Personal Loans	10.59%
Corporate Loans	29.66%
<b>Total Fund Allocation</b>	<b>94.49%</b>

## WEIGHTED AVERAGE PORTFOLIO LVR - RMBS



## TOP WAREHOUSES AS A PERCENTAGE % OF THE PORTFOLIO

Top Warehouse(s)	Weight of Portfolio	Total Loans within the Warehouse(s)
Top 1 Warehouse	8.15%	152,117
Top 3 Warehouses	18.22%	158,236
Top 5 Warehouses	26.07%	181,205
Top 10 Warehouses	39.65%	194,329

## DOMINION INCOME NOTES 1

ASX: DMNHA

## EQUITY BUFFER\*

## Dominion Income Notes 1

## First Loss Buffer

Minimum: 6%  
 As at 31<sup>st</sup> December:  
**8.86%**

Junior Notes: 6.34%

Equity: 2.52%

## INTEREST PAYMENTS (cents/unit)

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
<b>2025</b>	-	-	-	-	-	-	-	-	-	-	68.096	57.4632

The initial interest payment covers the period between 13/10/2025 and 20/11/2025. Interest payments have now reverted to a monthly schedule



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ASX: DMNHA

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ASX: DMNHA

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