

# Lambert Capital Property Credit Fund

## Monthly Returns Report - to June 2026

Lambert Capital

Partner. Fund. Manage.

The objective of the **Lambert Capital Property Credit Fund (LCPCF)** is to provide investors with strong risk adjusted returns via loans for property investments & development.

The Fund lends to quality residential & commercial projects secured primarily by registered 1<sup>st</sup> mortgages over property.

Locations are predominantly within metro Melbourne, major Australian cities and key VIC, NSW & QLD regions. Loans are originated by **Lambert Capital Finance** and managed by **Lambert Capital Investment Management (LCIM)**.

**Lambert Capital** provides mainly senior debt facilities from ~\$3M-\$20M to experienced real estate developers. It has been a leading participant in the private lending space, generating attractive risk adjusted returns on a contributory, syndicated and pooled basis **since 2009**.

**LCIM's** latest Fund commenced on 28<sup>th</sup> July 2021. As of 30<sup>st</sup> June 2026, the Fund had invested in ~\$354M of Loans, with current Limits at ~\$133M across a diversified loan portfolio that meets our preferred lending criteria.

**The year-to-date IRR is currently ~10.26%pa.**

| Fund Terms            |                                                                                  |
|-----------------------|----------------------------------------------------------------------------------|
| Initial Fund Size     | \$100M (Target: \$150M)                                                          |
| Min Subscription      | \$100,000                                                                        |
| Management Fee        | (up to) 1.00%pa of Loan Portfolio Value                                          |
| Performance Fee       | Not Applicable                                                                   |
| Redemptions           | 30 days' notice as per IM                                                        |
| Distributions         | <b>Monthly</b> (noting Half Yearly as per IM)                                    |
| Structure             | Australian Unlisted, Unit Trust                                                  |
| Targeted Return       | 7.00%pa to <b>10.00% pa</b> (as per IM)                                          |
| Service Providers     |                                                                                  |
| Trustee               | Bardin Capital                                                                   |
| Investment Manager    | Lambert Capital Investment Management                                            |
| Legal Advisors        | Hall & Wilcox (Setup), Gadens (Ongoing)                                          |
| Taxation Advisors     | Pitcher Partners Advisors                                                        |
| Registry & Fund Admin | Pitcher Partners Advisors                                                        |
| Contact Information   |                                                                                  |
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| LCPCF - Net Income - Monthly Returns: |       |       |       |       |       |       |       |       |       |       |       |       |
|---------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Year                                  | July  | Aug   | Sep   | Oct   | Nov   | Dec   | Jan   | Feb   | Mar   | Apr   | May   | Jun   |
| 2021-22                               |       |       | 0.90% | 0.97% | 1.03% | 0.89% | 0.81% | 0.85% | 0.89% | 0.94% | 0.99% | 0.97% |
| 2022-23                               | 0.87% | 0.80% | 0.84% | 0.74% | 0.79% | 0.79% | 0.79% | 0.79% | 0.77% | 0.74% | 0.88% | 0.78% |
| 2023-24                               | 0.86% | 0.90% | 0.93% | 0.94% | 0.90% | 0.91% | 0.94% | 0.94% | 0.95% | 0.88% | 0.82% | 0.81% |
| 2024-25                               | 0.89% | 0.84% | 0.86% | 0.75% | 0.80% | 0.80% | 0.85% | 0.78% | 0.82% | 0.78% | 0.77% | 0.89% |
| 2025-26                               | 0.85% | 0.81% | 0.81% | 0.82% | 0.79% | 0.84% | 0.82% | 0.84% | 0.85% | 0.82% | 0.83% | 0.73% |



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\* IRR assumes 100% distribution reinvestment by Ordinary Unitholders.