



AUSTRALIAN
PRIVATE MORTGAGES
CAPITAL GROUP
Investing Solutions Made Easy



APMCG CAPABILITY STATEMENT 2026

Australian Private Mortgages Capital Group Pty Ltd
ACN 670 306 788 ("APMCG")
Corporate Authorised Representative (CAR No. 001313491) of
Boutique Capital Pty Ltd (AFSL 508011)
101 Victoria Avenue, Albert Park VIC 3206

FOUNDER'S MESSAGE

At Australian Private Mortgages Capital Group (APMCG), our mission is simple: to deliver risk-adjusted, income-generating investment opportunities backed by real property assets and disciplined lending principles.

With over three decades of combined experience across our leadership team, we understand that trust is built on consistent performance, capital discipline, and transparency. APMCG was established to bring institutional-quality private credit opportunities to wholesale investors.

We have designed our platform to offer clarity, alignment, and long-term value - whether through our diversified income fund or direct investment options. Every opportunity we manage reflects our commitment to responsible lending and investor-first outcomes.

Whether you are seeking the stability of a professionally managed income fund or the flexibility of deal-by-deal investing, we're here to support your investment journey with integrity, focus, and discipline.

Anthony D Alessandro

AFP®, SMSF Specialist Advisor™
 Founder | CEO
 Australian Private Mortgages Capital Group Pty Ltd



WHO WE ARE

Australian Private Mortgages Capital Group (APMCG) is a specialist private credit investment manager focused on Commercial Real Estate Debt (CRED) opportunities across Australia. We offer wholesale investors access high quality, mortgage-secured investments that deliver consistent, risk-adjusted income while prioritising capital preservation.

Our enhanced investment platform is built on a strong and transparent structure. APMCG serves as the Investment Manager, sourcing and managing credit opportunities through our lending vehicle, APM Lendco Pty Ltd, which acts as the Lender and mortgagee.

Boutique Capital Pty Ltd (AFSL 508011) acts as both Trustee and Custodian, providing regulatory oversight and safeguarding investor interests.

This structure gives our investors direct access to institutional-grade property credit deals secured by registered first mortgages over Australian real estate. With a disciplined focus on credit quality, conservative loan-to-value ratios, and robust underwriting, our portfolio has achieved a 3-year average return of 8.65% p.a.,¹ including a 12-month return of 9.15% p.a., all with zero capital losses to date.¹

[1] Past performance is not indicative of future performance. Specific risks may impact on the possibility of such a return in future. The APM operations were conducted through a different investment vehicle as single vehicle loans from 2017 to 2025.

OUR JOURNEY

Australian Private Mortgages Pty Ltd (APM) was founded in 2018 by Anthony D'Alessandro to meet the growing demand for flexible, reliable funding solutions in Australia's commercial real estate market. With a background spanning over three decades in mortgage broking, financial planning, and private lending, Anthony identified a gap in the market for well-structured, asset-backed credit investments tailored to wholesale investors.



From its early days, APM was guided by a clear philosophy: **capital protection, disciplined lending, and consistent income generation**. The company focused on sourcing high-quality borrowers and structuring loans secured by first-ranking mortgages over Australian residential and commercial property.

APM's lending activity initially focused on **Construction Loans, Land Subdivisions, Land Banking, Residual Stock, Working Capital** - areas often underserved by traditional banks. Over time, as investor confidence grew, so did the scale of the business. The group's lending and investment operations expanded significantly, with over **\$355 million** in mortgage loans funded and more than **108 commercial real estate credit transactions** completed, delivering a **weighted average of 9.15% p.a.** over the last 12 months period and with **no recorded capital losses** during that period to date.²

To support growing investor demand and support further portfolio growth, APM formalised its fund management structure with the launch of Australian Private Mortgages Capital Group (APMCG) in 2025. This new entity was created to provide investors with institutional-grade access to Commercial Real Estate Debt (CRED) opportunities via two structured investment pathways: the **APMCG Income Fund** (a pooled investment vehicle) and the **Direct Investment Pathway** (deal-by-deal participation).

2018

- Australian Private Mortgages (APM) was founded.
- First loan funded in June 2018 - \$2.5M across 12 Sophisticated Investors.

2019

- Established initial pool of Wholesale Investors to support loan originations

2020

- Continued growth in investor base and origination platform development.
- APM has funded over \$150m in development funding
- Solid Investor returns

2022-23

- Originated loan portfolio exceeded \$250 million

2024

- Originated loan portfolio surpassed \$330 million
- Outperformed Investor returns
- APM manages over 250 active Sophisticated Investors.
- Commenced fund management planning – Australian Private Mortgage Capital Group Pty Ltd (APMCG) established.

2025

- Formalised partnership with Boutique Capital to support APMCG Income Fund structure, compliance, and administration.

2026

- Partnered with Acclime / Boutique Capital as a new administration / Trustee
- Established APMCG Income Fund
- Originated loan portfolio surpassed \$400 million

[2] The APM operations were conducted through a different investment vehicle as single-vehicle loans from 2017 to 2025. Past performance is not indicative of future performance. Specific risks may impact on the possibility of such a return in future.

INVESTMENT PATHWAYS AND STRATEGY

Recognising that different investors have different preferences, APMCG offers two distinct investment pathways:

APMCG INCOME FUND

Our open-ended, pooled fund is designed for wholesale investors seeking a professionally managed, passive investment experience. It provides diversified exposure to a portfolio of short- to medium-term commercial real estate loans, with regular quarterly income distributions and a strong focus on capital protection through first mortgage security.

DIRECT INVESTMENT PATHWAY

For investors who prefer greater control and deal-level visibility, this option offers the ability to participate in individual mortgage opportunities. Each loan is pre-vetted by our Investment Committee, and investors receive full transparency over the borrower, project, terms, and security position - allowing tailored portfolio construction aligned with personal risk and return preferences.

INVESTMENT STRATEGY

- Open to wholesale investors only
- Target return: RBA OCR +4.60% p.a., to be paid quarterly.³
- Conservative LVRs generally $\leq 75\%$
- Minimum investment: \$100,000 (with certificate) or \$500,000
- Initial 24-month lock-up period, then quarterly redemption with 90-day notice
- Funded loans secured by registered first mortgages over Australian real estate

INVESTMENT STRATEGY

- Deal-by-deal exposure to individually approved loan opportunities
- Full transparency over borrower, security, loan terms and return
- Flexibility in allocation amounts and timing
- Ideal for experienced or high-conviction investors seeking direct control

OUR DUE DILIGENCE PROCESS

1. All originated Opportunities via APM
2. Initial Evaluation
3. Initial Terms Sheet to Borrower
4. Detailed Due Diligence / Credit Sanctioning
5. Information Memorandum / Investment Summary
6. Funding
7. Ongoing Loan Management

Whether you are looking for the simplicity and diversification of a pooled income fund or prefer the flexibility and transparency of direct investments, APMCG delivers stable, performance-driven access to Australia's commercial real estate credit market — backed by experience, integrity, and a track record of results.

TRACK RECORD AND PERFORMANCE



LOANS FUNDED

Over \$355 million in commercial real estate Loans Funded to Date



TRANSACTIONS

108+ transactions with no recorded capital losses during that period



3-YEAR RETURN

3-year average return: 8.65% p.a.⁴



12-MONTH RETURN

12-month return: 9.15% p.a.⁴



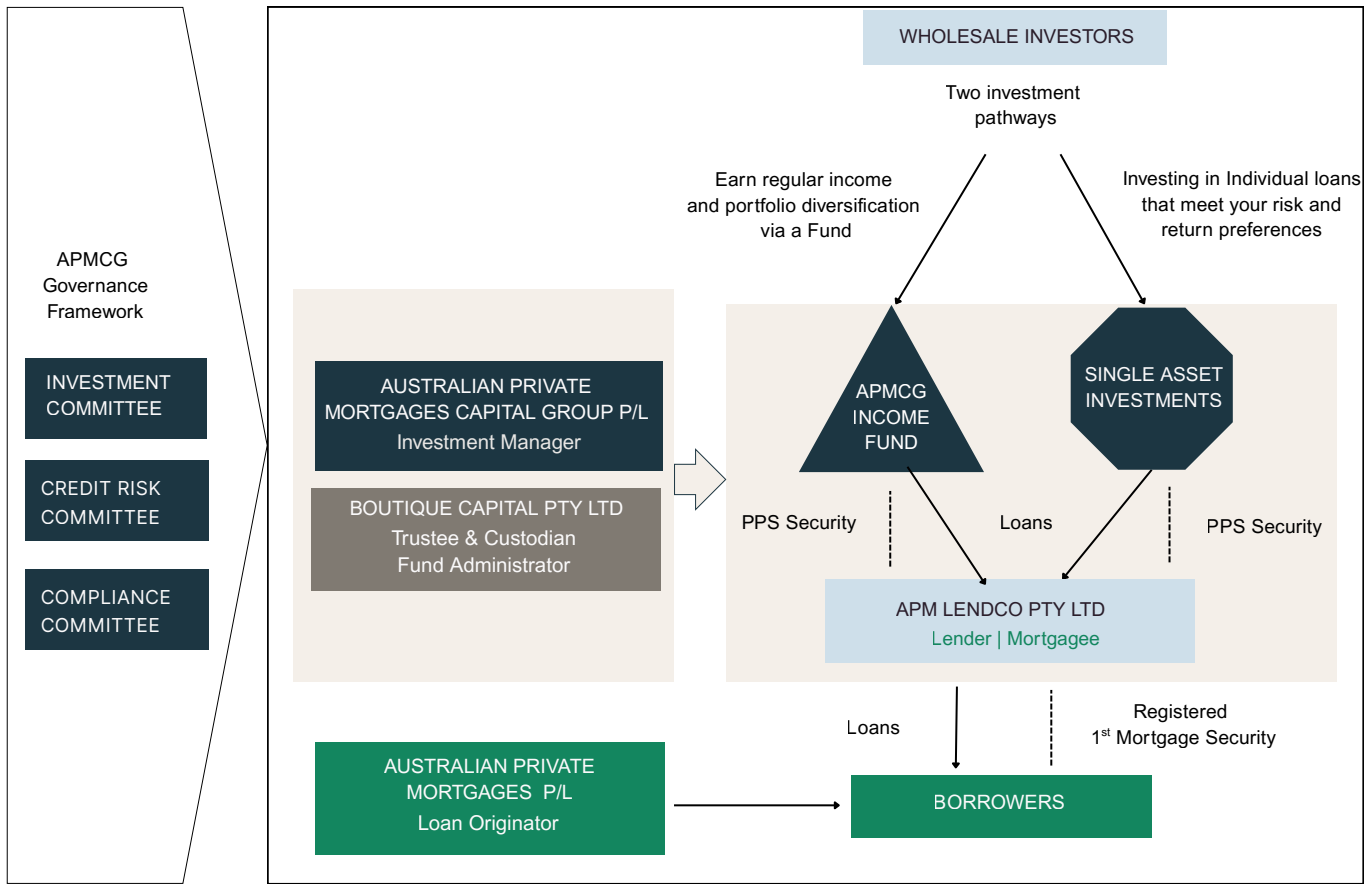
LOANS FUNDED

100% of loans secured by first-ranking mortgages

[3] This is a targeted return and may not eventuate. Specific risks may impact on the possibility of such a return in future.

[4] The APM operations were conducted through a different investment vehicle as single-vehicle loans from 2017 to 2025. Past performance is not indicative of future performance. Specific risks may impact on the possibility of such a return in future.

OUR INVESTMENT PLATFORM STRUCTURE



INVESTMENT STRUCTURE EXPLAINED

Australian Private Mortgages Capital Group Pty Ltd (APMCG) is the Investment Manager and a Corporate Authorised Representative (CAR 001313491) under the AFSL held by Boutique Capital Pty Ltd (AFSL 508011), who also acts as Trustee, Custodian and Administrator.

All loans are funded through APM Lendco Pty Ltd, a special purpose lending vehicle that holds legal title to the loans and provides a PPSR-registered General Security Agreement back to the Fund or investors, ensuring access to the registered first mortgage security.

Australian Private Mortgages Pty Ltd (APM) serves as Loan Originator, responsible for sourcing, assessing, and managing each transaction through its disciplined credit process.

Governance and Oversight

The Investment Manager (APMCG) has implemented a governance framework that includes:

- An Investment Committee, responsible for reviewing and approving loan opportunities;
- A Credit Risk Committee, which oversees risk frameworks and borrower due diligence;
- A Compliance Committee, which ensures regulatory oversight and operational discipline.

This governance structure is designed to support prudent investment decision-making and to protect the interests of all investors.

**“ Outpace the ordinary with APMCG CRED Investments-
an Alternative Income Solution. ”**



AUSTRALIAN PRIVATE MORTGAGES

ABOUT APM

Australian Private Mortgages (APM) is the loan originator specialises in secure and dependable Commercial Real Estate Debt investment solutions, utilising First Mortgage loans to transform our partners' visions into reality.

Lending. Offer Alternative funding solutions via 1st Mortgages, generally up to 75% LVR via Loan Originator Australian Private Mortgages.

Collaborating. With Borrowers to achieve funding solutions that focus on Wealth Creation outcomes. At APM, we collaborate with borrowers to create tailored funding solutions that drive wealth-building outcomes.

HOW WE LEND

APM provides finance solutions for commercial real estate and development projects, supporting accredited brokers and their clients with speed, flexibility, and expertise.

- \$2M to \$20M per transaction
- 6-to-18-month Loan Term

WHY PARTNER WITH APM?

Opportunity. We turn complex lending needs into tailored solutions, unlocking property opportunities with speed, flexibility, and trusted real estate credit expertise.

Partnership. We provide competitive and well-funded First Mortgage Alternatives that cater to borrowers' short-term funding needs.

Stable. Partnering with APM is stable -because we lend with real assets, real expertise, and real accountability.

Connection. APM connects capital with opportunity for borrowers overlooked by banks—through relationships and structured lending solutions.

TARGET SEGMENT TYPE

40%
NON- CONSTRUCTION

- Land banking
- Bridging
- Investment
- Residual stock
- Working capital



60%
CONSTRUCTION

- Residential
- Industrial
- Commercial

WHAT WE LEND ON

<p>CONSTRUCTION</p>	<p>LAND BANKING</p>	<p>INVESTMENT</p>	<p>RESIDUAL STOCK</p>	<p>BRIDGING</p>	<p>WORKING CAPITAL</p>
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OUR PEOPLE

Key Executives



Anthony D'Alessandro, AFP®, SMSF Specialist Advisor™ | Founder | CEO

Authorised Representative of Boutique Capital Pty Ltd (AR:1314288)

Authorised Representative of ASVW Financial Services Pty Ltd (AR: 223011)

Anthony D'Alessandro is a seasoned professional in the financial services industry with over three decades of expertise. His career commenced in 1991 as a Mortgage Broker, evolving into a Financial Adviser role by 1995. Anthony and his team have successfully funded over \$1.5 billion in settled mortgages throughout his career. He manages an existing client base of approximately 250 clients with over \$350 million of Funds under Advice. With extensive experience in portfolio management, client relationships, lending and development funding, Anthony brings a multifaceted skill set to the business. An SMSF specialist advisor with strong business management and operation capabilities.



Simon Grant, BCom, LLB, GAICD, FGIA, FCIS | Non-Executive Chair

Simon has over 35 years' experience in senior executive and director roles and has expertise in governance, strategy, corporate and financial services law and risk & compliance. He has over 25 years' experience in financial services, including over 20 years in property funds management. Simon's prior roles include Strategic Adviser to the Board, General Manager – Group Strategy and General Counsel at ISPT Pty Ltd, one of Australia's largest property funds managers with over \$20 billion of funds under management. Simon has also been CEO – Australia & America at MacarthurCook Limited, Managing Director at SAIPrivate Pty Ltd and Group General Manager and General Counsel at Australian Unity. He commenced his career as a solicitor at HerbertSmithFreehills. He is a former non-executive director of the St. Kilda Football Club. Simon has a Bachelor of Commerce and a Bachelor of Laws from University of Melbourne and has completed the Strategic Leadership Program and the Artificial Intelligence Program at Oxford University. Simon is Chair of the board of directors of the Investment Manager and chairs the APMCG Risk and Compliance Committee.



Selena Khoo, CFP® | Director - Investor Relations, Operations and Compliance

Authorised Representative of Boutique Capital Pty Ltd (AR:1313495)

Selena Khoo is an accomplished financial professional, Certified Financial Planner® with specialized expertise in compliance and strategic investor relations at APM. As the Responsible Manager and Head of Compliance, she directs AML and KYC initiatives, ensuring robust compliance frameworks. Selena manages the operational aspects of APM's mortgage administration and the investor portal, overseeing critical financial processes such as mortgage settlements and construction drawdown payments. Her proficiency in conducting detailed funding calculations and providing timely financial updates significantly enhances investor relations. Selena's strategic approach and proactive communication foster enduring, trust-based relationships, reinforcing a culture of ethical investing and operational excellence within the firm.



Daniel Pigott | Senior Asset Manager | Private Credit

With over 10 years of experience across real estate and property development, Daniel has delivered a broad range of projects spanning townhouses, apartments, purpose-built student accommodation, offices, mixed-use and childcare developments.

His background in risk management, contract administration and development delivery gives him a practical and risk-aware perspective well suited to managing APM's private credit portfolio, overseeing borrower relationships, construction monitoring and drawdown management across the full lending lifecycle.

INVESTOR TESTIMONIALS

"I have been an investor client of APM's since their inception in 2018. Prior to 2018 I had utilised others to help me invest in the 1st Mortgage space.

What drew me to APM was that their primary focus was on me. They understood my main priority was capital preservation and they have been able to deliver that on all my investments to date whilst still providing attractive income returns. APM engages an external Project Manager to oversee the projects I have invested in, and all this is communicated to me in a quarterly report. I had never experienced that with other providers. Now 5 years on, 1st Mortgage investments have grown to be a bigger part of my investment portfolio and that is due to the confidence in the team at APM."

Danny D'Astolto | Retiree/CPA

"The diversification of APM styled 1st Mortgage investments has provided strong yields for my overall investment portfolio in this current interest rate environment."

Maurice Dean | Former CEO ASX listed company

"APM has provided a robust alternative investment solution to Fixed Interest investing in this low-interest rate environment. The investment process has been reliable, and the communication provided by the APM's team has been first class"

Rosemary Nixon | Associate Professor, Dermatologist

LENDERS TESTIMONIALS

"Having collaborated with APM on a diverse range of projects - ranging from commercial factories to residential townhouses, class 1b rooming houses and special disability accommodation - I can confidently attest to his exceptional skills and client-centric approach. Lino and his team consistently prioritise the client's needs, ensuring that every decision aligns with their best interests. APM's thoughtfulness and consideration shine through in every aspect of his work. Whether it's structuring financing solutions, navigating complex regulations, or streamlining processes, he approaches each challenge with a strategic mindset. His ability to cut through bureaucracy and administrative hurdles has been instrumental in expediting our projects. Australian Private Mortgages (APM) has been a game-changer for us. By partnering with APM, we've not only saved time but also achieved significant cost savings. Their efficient processes and commitment to client satisfaction have made a tangible impact on our bottom line. I wholeheartedly recommend APM team to anyone seeking financial solutions."

Campbell Mcleod | DVLPMNT Group

"Mavestone's team is responsible for overseeing project development in all APM construction deals. Our partnership has a well-established record of achievement in the construction sector, particularly in the residential, commercial and industrial spaces. We strive to achieve even more in the future."

Michael Savoia | Project Manager at Mavenstone & APM External Consultant

SUPPORTING HARD WORK, DREAMS AND PERSISTENCE

"With the amazing support and guidance provided by team APM, they have been instrumental in helping me through my early journey of competitive motor sport."

Ryan Wood – V8 SuperCar Pilot (WAU)



We have been supporting Ryan Wood since he joined us as an 18-year-old, beginning his journey in the Porsche Michelin series and progressing through to Super2. We take immense pride in his accomplishment as he fulfils his lifelong dream of becoming a V8 Supercar driver and race winner with Walkinshaw Andretti United (WAU).

FUNDING SHOWCASE



Artist impression only

FULLY FUNDED
COBURG NORTH (VIC)
 51 BAKERS ROAD

LVR: 42% AS IF COMPLETE Value
Total Lend: \$11.639M (Construction)
Loan Term: 15 months
Loan Purpose: Industrial development comprising 18 high quality office warehouses

DELIVERED
 INVESTOR
 RETURN:
9.00% p.a.*



FULLY FUNDED
 2025
RESERVOIR (VIC)
 3/3A NEWLANDS RD

LVR: 73% AS IF Completed Market Value
Total Lend: \$10.895M
Loan Term: 15 months (Interest Paid in Advance)
Loan Purpose: Funding for the refinance of an industrial vacant land and the construction of 32 Storage units, offices and warehouses/showrooms

DELIVERED
 INVESTOR
 RETURN:
9.80% p.a.*

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FUNDING SHOWCASE



COMPLETED/
SETTLED
DECEMBER 2023
COBURG NORTH
(VIC)
6 NORRIS STREET

LVR: 65%
Total Lend: \$5.200M
Loan Term: 12 months
Loan Purpose: Land Refinance and Progressively Drawn Development Facility to assist with the development of 14 commercial/industrial units

DELIVERED
INVESTOR
RETURN:
9.10% p.a.*



COMPLETED/
SETTLED
JUNE 2025
EPPING (VIC)
69 TRAFALGAR RD

LVR: 65%
Total Lend: \$4.32M
Loan Term: 12 months (Loan Repaid in 10 months)
Loan Purpose: Construction of two two-level office/warehouses. Development completed in 12 months

DELIVERED
INVESTOR
RETURN:
9.25% p.a.*

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FUNDING SHOWCASE



COMPLETED/
SETTLED
MARCH 2023
BELMONT (VIC)
367 HIGH STREET

LVR: 68%
Total Lend: \$5.25M
Loan Term: 14 months
Loan Purpose: Development of 19
high-end apartments (Freedom Apartments)

DELIVERED
INVESTOR
RETURN:
8.00% p.a.*



COMPLETED/
SETTLED
OCTOBER 2021
CREMORNE (VIC)
84 CUBITT STREET

LVR: 44.50%
Total Lend: \$4.450M
Loan Term: 12 months
Loan Purpose: Construction of an office complex
Residual Debt refinanced to a Bank Lender

DELIVERED
INVESTOR
RETURN:
8.00% p.a.*

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DISCLAIMER

Australian Private Mortgages Capital Group Pty Ltd ACN 670 306 788 (APMCG) is a corporate authorised representative (CAR) (CAR Number 1313491) of Boutique Capital Pty Ltd ACN 621 697 621 (Boutique Capital) AFSL 508011.

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The information herein is presented in summary form and is therefore subject to qualification and further explanation. The information in this document is not intended to be relied upon as advice to investors or potential investors and has been prepared without taking into account personal investment objectives, financial circumstances or particular needs. Recipients of this document are advised to consult their own professional advisers about legal, tax, financial or other matters relevant to the suitability of this information.

The investment summarised in this document is subject to known and unknown risks, some of which are beyond the control of Boutique Capital, APMCG and Australian Private Mortgages (APM) and their directors, employees, advisers or agents. Boutique Capital, APMCG and APM do not guarantee any particular rate of return or the performance of the investment, nor does Boutique Capital, APMCG and APM and its directors personally guarantee the repayment of capital or any particular tax treatment. Past performance is not indicative of future performance.

The materials contained herein represent a general summary of APMCG current portfolio construction approach. APMCG is not constrained with respect to any investment decision making methodologies and may vary from them materially at its sole discretion and without prior notice to investors. Depending on market conditions and trends, APMCG may pursue other objectives or strategies considered appropriate and in the best interest of portfolio performance.

There are risks involved in investing in the APMCG's strategy. All investments carry some level of risk, and there is typically a direct relationship between risk and return. We describe some steps we take to mitigate risk (where possible) in the Information Memorandum. It is important to note that despite taking such steps, APMCG cannot mitigate risk completely.

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STRATEGIC COLLABORATION

Through strategic alliances with leading industry partners, we combine our expertise with complementary capabilities to deliver comprehensive lending solutions. Each partnership is built on mutual respect, shared values, and a commitment to exceeding client expectations.

Thavenstone

WBP
GROUP

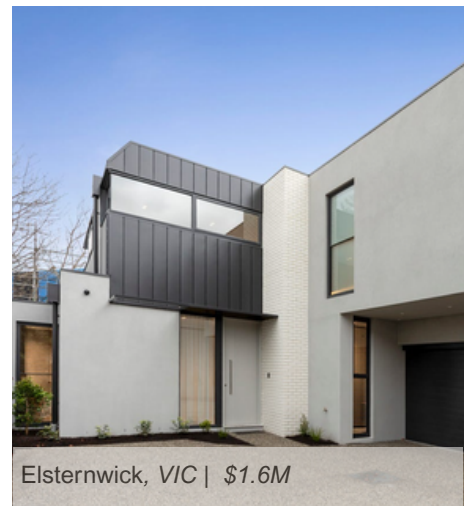
MULLER partnership
QUANTITY SURVEYOR

K&L GATES

danaher moulton



Campbellfield, VIC | \$5.96M



Elsternwick, VIC | \$1.6M



Brighton, VIC | \$11.20M



Langwarrin, VIC | \$5.02M

CONTACT US

Ready to get started? Our team is standing by to discuss your project and provide expert guidance



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