



Announcement Summary

Entity name

RAM INCOME CAPITAL LTD

Security on which the Interest Payment will be paid

RAMHA - BOND 1-BBSW+3.00% 10-04-32 MTH SECUR CUM RED STEP

Announcement Type

New announcement

Date of this announcement

23/10/2025

Interest Payment Amount

AUD 0.5895

Ex Date

28/10/2025

Record Date

29/10/2025

Payment Date

12/11/2025

Additional Information

First RAMHA Monthly Interest Payment Rate - October 2025
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Refer to below for full details of the announcement



Announcement Details

Part 1 - Entity and announcement details

1.1 Name of +Entity

RAM INCOME CAPITAL LTD

1.2 Registered Number Type

ACN

Registration Number

690030187

1.3 ASX issuer code

RAM

1.4 The announcement is

New announcement

1.5 Date of this announcement

23/10/2025

1.6 ASX +Security Code for Interest Payment

RAMHA

ASX +Security Description

BOND 1-BBSW+3.00% 10-04-32 MTH SECUR CUM RED STEP

Part 2A - Interest period dates and interest payment details

2A.1 Payment date

12/11/2025

2A.2 +Record Date

29/10/2025

2A.3 Ex-Date

28/10/2025

2A.4 First day of payment period

10/10/2025

2A.5 Last day of payment period

11/11/2025

2A.6 Number of days in the payment period

33

2A.7 Interest rate expressed as a per annum rate

6.520000 %

2A.8 Interest rate pro-rated for the number of days in the payment period

0.589500 %

2A.9 Currency in which the interest payment is made ("primary currency")

AUD - Australian Dollar

2A.10 Interest payment amount per +security

AUD 0.58950000

2A.10(i) Comment on how the interest payment amount per security is calculated

Interest is calculated in accordance with the terms of the Notes Trust Deed as summarised in the Prospectus dated 15 September 2025.

2A.11 Are any of the below approvals required for the interest payment before business day 0 of the timetable?

- Security holder approval
- Court approval
- Lodgement of court order with +ASIC
- ACCC approval
- FIRB approval
- Another approval/condition external to the entity required before business day 0 of the timetable for the interest payment.

No

2A.12 Is the interest payment franked?

No

2A.13 Is the interest payment payable in the form of +securities rather than cash?

No

2A.14 Does the entity have arrangements relating to currency in which the interest payment is paid to security holders that it wishes to disclose to the market?

No

2A.15 Is there a principal amount payment component payable?

No

Part 3 - Floating rate +securities - details of interest rate applicable to the payment notified in Part 2A

3.1 Date interest rate is set

10/10/2025



3.2 Comments on how the date that interest rate is set is determined

On the first Business Day of the Interest Payment Period.

3.3 Interest base rate

3.5200 %

3.4 Comments on how interest base rate is set

BBSW 1m Rate

3.5 Interest margin

3.0000 %

3.6 Comments on how interest margin is set

Interest margin is set in accordance with the terms of the Notes Trust Deed as summarised in the Prospectus dated 15 September 2025.

3.7 Any other rate/multiplier used in calculating interest rate

0.0000 %

3.8 Comments on how other rate used in calculating interest rate is set

N/A

3.9 Total interest rate expressed as a per annum rate

6.5200 %

3.10 Comment on how the total interest rate expressed as a per annum rate is set

Initial margin + BBSW1mth = 6.5200%

Part 4 - Further information

4.1 Please provide any further information applicable to this payment

4.2 URL link to a copy of the prospectus/PDS or further information about the +security

<https://ramgroup.com/docs/prospectus/RAM-Secured-Income-Notes-Prospectus.pdf>

4.3 Additional information for inclusion in the Announcement Summary

First RAMHA Monthly Interest Payment Rate - October 2025