

Oracle Fixed Interest Fund

ARSN 650 401 004

Financial report for the year ended 30 June 2026

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Oracle Fixed Interest Fund

Directors' Report

The directors of One Managed Investment Funds Limited (ABN 47 117 400 987) AFSL 297 042 ("OMIFL" or the "Responsible Entity"), the Responsible Entity of Oracle Fixed Interest Fund (ARSN 650 401 004) (the "Fund"), submit their report together with the financial statements for the Fund for the year ended 30 June 2026.

Responsible Entity

The Responsible Entity of the Fund is OMIFL.

The registered office and principal place of business of the Responsible Entity is Level 16, Governor Macquarie Tower, 1 Farrer Place, Sydney, NSW 2000.

Fees paid to the Responsible Entity and its associates, together with details of interests held in the Fund by related parties, are disclosed in Note 13 to the financial statements.

The Responsible Entity and its associates did not hold any units in the Fund as at 30 June 2026 unless otherwise disclosed

Investment Manager

The Investment Manager of the Fund for the reporting period was Oracle Investment Management Pty Ltd (ABN 15 149 971 808) ("Investment Manager").

Oracle Investment Management Pty Ltd was replaced as the investment manager of the Fund by Tamarama Investment Management Pty Ltd (ACN 696 539 625) on 16 July 2026.

The principal place of business of the Investment Manager is Suite 3, Level 2, 240-244 Pacific Hwy, Charlestown NSW 2290.

Directors and Company Secretaries

The names of the directors and company secretaries of the Responsible Entity, during the financial period and up to the date of this report are:

Name	Title
Frank Tearle	Executive Director & Company Secretary
Sarah Wiesener	Executive Director & Company Secretary
Michael Sutherland	Executive Director

Principal Activities

The Fund is a registered managed investment scheme, domiciled in Australia. The Fund was constituted on 14 May 2021, registered as a managed investment scheme on 1 June 2021 and commenced operations on 15 December 2021.

The principal activity of the Fund during the period was to invest in accordance with the provisions of the Fund's Constitution and its most recent Product Disclosure Statement ("PDS"), dated 18 July 2022.

The Fund provides investors with exposure to selected credit (income) securities, with the aim of providing a stable income stream, and some moderate capital growth. The Fund aims to outperform the Bloomberg AusBond Credit 0+ Yr Index on an annual basis.

Review of Operations

Results

The results of the operations of the Fund are disclosed in the Statement of Profit or Loss and Other Comprehensive Income of the financial statements. The operating profit attributable to unitholders for the year ended 30 June 2026 was \$16,928,000 (2025: profit \$22,000,000).

Distributions

Distributions declared during the year ended 30 June 2026 were \$17,498,000 (2025: \$21,479,000).

Fair Value and Units Issued

The total value of the Fund's total assets as at 30 June 2026 was \$268,648,000 (2025: \$296,493,000). The total number of units on issue as at 30 June 2026 was 265,904,521 (2025: 292,461,116).

During the year, 42,165,303 units were issued (2025: 88,603,669) and 68,721,898 units were redeemed (2025: 47,876,271).

The basis for valuation of the Fund's assets is disclosed in Notes 3 and 5 to the financial statements.

Subsequent Events

On 16 July 2026, the Responsible Entity executed a Deed of Novation pursuant to which Oracle Investment Management Pty Ltd was replaced as the Investment Manager of the Fund by Tamarama Investment Management Pty Ltd (ACN 696 539 625).

The change was implemented in connection with the acquisition of the business of Oracle Investment Management Pty Ltd by Count Limited.

The Responsible Entity has assessed this event as a non-adjusting event occurring after the reporting date and does not expect the change in Investment Manager to have a material impact on the Fund's financial position or performance as at 30 June 2026.

No matter or circumstance has arisen subsequent to the end of the period that has significantly affected, or may significantly affect, the operations of the Fund, the results of those operations, or the state of affairs of the Fund in future financial years.

Likely Developments and Expected Results of Operations

The Fund will be managed in accordance with the Constitution and investment objectives as detailed in its PDS dated 18 July 2022.

Environmental Regulation and Performance

The operations of the Fund are not subject to any particular or significant environmental regulation under a law of the Commonwealth or of a State or Territory. There have been no known significant breaches of any other environmental requirements applicable to the Fund.

Indemnification of Directors, Officers and Auditors

During or since the reporting period the Fund has not indemnified or made a relevant agreement to indemnify an officer of the Responsible Entity or auditor of the Fund or any related corporate body against a liability incurred by an officer of the Responsible Entity or auditor of the Fund. In addition, the Fund has not paid, or agreed to pay, a premium in respect of a contract insuring against a liability incurred by an officer of the Responsible Entity or auditor of the Fund.

Rounding

The Fund is an entity of a kind referred to in ASIC Corporations (Rounding in Financial/Directors' Reports) Instrument 2016/191 relating to the "rounding off" of amounts in the financial statements. Amounts in the financial statements have been rounded to the nearest thousand dollars, unless otherwise indicated.

Auditor

Crowe Sydney is the appointed auditor of the Fund in accordance with Section 327 of the *Corporations Act 2001*.

Auditor's Independence Declaration

A copy of the Auditor's Independence Declaration as required under section 307C of the *Corporations Act 2001* is set out on page 4.

On behalf of the directors of the Responsible Entity, One Managed Investment Funds Limited.

A handwritten signature in black ink, appearing to read 'Frank Tearle', written in a cursive style.

Frank Tearle
Director

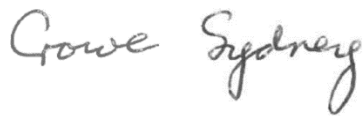
15 September 2026

Auditor's Independence Declaration Under Section 307C of the *Corporations Act 2001* to the Directors of One Managed Investment Funds Limited

As lead engagement partner for the audit of Oracle Fixed Interest Fund, I declare that, to the best of my knowledge and belief, during the year ended 30 June 2026 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the audit; and
- (ii) no contraventions of any applicable code of professional conduct in relation to the audit.

Yours sincerely,



Crowe Sydney



John Haydon

Senior Partner

15 September 2026

Sydney

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The title 'Partner' conveys that the person is a senior member within their respective division, and is among the group of persons who hold an equity interest (shareholder) in its parent entity, Findex Group Limited. The only professional service offering which is conducted by a partnership is external audit, conducted via the Crowe Australasia external audit division and Unison SMSF Audit. All other professional services offered by Findex Group Limited are conducted by a privately owned organisation and/or its subsidiaries.

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Directors' declaration

In the opinion of the directors of One Managed Investment Funds Limited, the Responsible Entity of Oracle Fixed Interest Fund (the "Fund"):

- (a) The financial statements and notes set out on pages 6 to 26 are in accordance with the *Corporations Act 2001*, including:
 - complying with Accounting Standards, the *Corporations Regulations 2001* and other mandatory professional reporting requirements; and
 - giving a true and fair view of the Fund's financial position as at 30 June 2026 and of its performance for the year ended 30 June 2026.
- (b) There are reasonable grounds to believe that the Fund will be able to pay its debts as and when they become due and payable.
- (c) The financial statements are in compliance with International Financial Reporting Standards as issued by the International Accounting Standards Board, as noted in Note 3(a).

Signed in accordance with a resolution of the directors of the Responsible Entity.

On behalf of the directors of the Responsible Entity, One Managed Investment Funds Limited.



Frank Tearle
Director

15 September 2026

Oracle Fixed Interest Fund

Statement of Profit or Loss and Other Comprehensive Income for the year ended 30 June 2026

	Note	Year ended 30 June 2026 \$'000	Year ended 30 June 2025 \$'000
Income			
Dividend income		2,788	2,742
Interest income		16,623	18,679
Net (loss)/gains on financial assets at fair value through profit or loss	6	(505)	2,603
Other income		11	28
Total Income		18,917	24,052
Expenses			
General fund expense		447	469
Management fees		1,440	1,488
Other expenses		102	95
Total expenses		1,989	2,052
Operating profit attributable to unitholders		16,928	22,000
Finance costs attributable to unitholders			
Distributions to unitholders	8	(17,498)	(21,479)
Decrease/(Increase) in net assets attributable to unitholders	7	570	(521)
Profit for the year		-	-
Other comprehensive income		-	-
Total comprehensive income for the year		-	-

The above Statement of Profit or Loss and Other Comprehensive Income should be read in conjunction with the accompanying notes.

Oracle Fixed Interest Fund

Statement of Financial Position as at 30 June 2026

	Note	As at 30 June 2026 \$'000	As at 30 June 2025 \$'000
Assets			
Cash and cash equivalents	11(a)	10,642	17,394
Other assets	9	186	967
Financial assets at fair value through profit or loss	5(a)	257,820	278,132
Total assets		268,648	296,493
Liabilities			
Management fees payable		120	133
Redemptions payable		648	236
Distribution payable		2,213	3,153
Other payables	10	276	293
Total liabilities (excluding net assets attributable to unitholders)		3,257	3,815
Net assets attributable to unitholders - Liabilities	7	265,391	292,678

The above Statement of Financial Position should be read in conjunction with the accompanying notes.

Oracle Fixed Interest Fund

Statement of Changes in Equity for the financial year ended 30 June 2026

	Year ended 30 June 2026 \$'000	Year ended 30 June 2025 \$'000
Comprehensive income for the year	-	-
Profit for the year	-	-
Total comprehensive income	-	-
Transactions with unitholders		
Applications	-	-
Transactions with owners in their capacity as equity holders	-	-
Total equity at the end of the financial year	-	-

Under Australian Accounting Standards, net assets attributable to unitholders are classified as a liability rather than equity. As a result, there was no equity at the start or end of the financial period.

The above Statement of Changes in Equity should be read in conjunction with the accompanying notes.

Oracle Fixed Interest Fund

Statement of Cash Flows for the year ended 30 June 2026

	Note	Year ended 30 June 2026 \$'000	Year ended 30 June 2025 \$'000
Cash flows from operating activities			
Proceeds from sale of financial instruments at fair value through profit or loss		140,430	125,526
Purchase of financial instruments at fair value through profit or loss		(120,168)	(148,519)
Interest and other income received		16,561	18,694
Dividends received		2,893	2,831
Brokerage fee paid		(104)	-
Management fees paid		(1,453)	(1,474)
Other expenses paid		(462)	(504)
Net cash provided by/(used in) operating activities	11(b)	37,697	(3,446)
Cash flows from financing activities			
Proceeds from unitholder applications		42,821	90,921
Distributions paid to unitholders		(18,374)	(35,040)
Payments for unitholder redemptions		(68,896)	(48,666)
Net cash (used in)/provided by financing activities		(44,449)	7,215
Net (decrease)/increase in cash and cash equivalents		(6,752)	3,769
Cash and cash equivalents at the beginning of the year		17,394	13,625
Cash and cash equivalents at the end of the year	11(a)	10,642	17,394

The above Statement of Cash Flows should be read in conjunction with the accompanying notes.

1. General Information

These financial statements cover the Oracle Fixed Interest Fund (the "Fund") as an individual entity. The Fund is an Australian registered managed investment scheme and was constituted on 14 May 2021, registered as a managed investment scheme on 1 June 2021 and commenced operations on 15 December 2021.

The Responsible Entity of the Fund is One Managed Investment Funds Limited (ABN 47 117 400 987) AFSL 297 042 (the "Responsible Entity"). The Responsible Entity's registered office is Level 16, Governor Macquarie Tower, 1 Farrer Place, Sydney, NSW 2000.

The investment manager of the Fund for the reporting period was Oracle Investment Management Pty Ltd (the "Investment Manager").

The Fund provides investors with exposure to selected credit (income) securities, with the aim of providing a stable income stream, and some moderate capital growth. The Fund aims to outperform the Bloomberg AusBond Credit 0+ Yr Index on an annual basis.

The financial statements were authorised for issue by the directors on the date the Directors' Declaration was signed. The directors of the Responsible Entity have the power to amend and reissue the financial statements.

2. Adoption of New and Revised Accounting Standards

New or amended Accounting Standard and Interpretations adopted in the current period

The Fund has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board ('AASB') that are relevant to its operations and are effective for the current reporting period.

Any new or amended Accounting Standards and Interpretations that are not yet mandatory have not been early adopted.

3. Material Accounting Policy Information

(a) Statement of Compliance

These financial statements are general purpose financial statements which have been prepared in accordance with Australian Accounting Standards, the *Corporations Act 2001*, other authoritative pronouncements and interpretations of the Australian Accounting Standards Board and the Fund's Constitution.

Compliance with Australian Accounting Standards, as issued by the AASB, ensures that the financial statements and notes thereto comply with International Financial Reporting Standards ("IFRS"), as issued by the International Accounting Standards Board ("IASB"). Consequently, these financial statements have been prepared in accordance with and comply with IFRS as issued by the IASB.

The following material accounting policies have been adopted in the preparation and presentation of the financial statements. These policies have been consistently applied unless otherwise stated in the following text.

(b) Basis of preparation

These general purpose financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments in financial assets and liabilities, which have been measured at fair value. The Fund is a for-profit entity for the purpose of preparing the financial statements.

3. Material Accounting Policy Information (continued)

(b) Basis of preparation (continued)

The Statement of Financial Position is presented on a liquidity basis. Assets and liabilities are presented in decreasing order of liquidity and are not distinguished between current and non-current. All balances are expected to be recovered or settled within 12 months, except for investments in financial assets and net assets attributable to unitholders.

The Fund manages financial assets at fair value through profit or loss based on the economic circumstances at any given point in time, as well as to meet any liquidity requirements. As such, it is expected that a portion of the portfolio will be realised within 12 months, however, an estimate of that amount cannot be determined as at balance date.

In the case of net assets attributable to unitholders, the units are redeemed on demand at the unitholder's option. However, holders of these instruments typically retain them for the medium to long term. As such, the amount expected to be settled within 12 months cannot be reliably determined.

All amounts are presented in Australian dollars as the functional and presentational currency of the Fund.

Amounts in the financial statements have been rounded to the nearest thousand dollars, unless otherwise indicated.

(c) Going concern basis

The financial report has been prepared on a going concern basis.

(d) Income recognition

Dividends

Dividend income is recognised on the ex-dividend date.

Interest Income

Interest income is recognised on a time proportionate basis taking into account the effective yield on the financial assets.

(e) Expenses

All expenses including Responsible Entity's fees, are recognised in Statement of Profit or Loss and Other Comprehensive Income on an accruals basis.

(f) Cash and cash equivalents

Cash and cash equivalents comprise cash at bank.

(g) Investments in financial instruments

Investments in financial instruments are categorised in accordance with AASB9 'Financial Instruments'. This classification is determined by the purpose underpinning the acquisition of the investment. The classification of each financial instrument is re-evaluated at each financial year end.

(i) Classification

The Fund's investments are categorised as at fair value through profit or loss. They comprise: Financial instruments designated at fair value through profit or loss upon initial recognition. These include financial assets and financial liabilities that are not held for trading purposes and which may be sold.

3. Material Accounting Policy Information (continued)***(g) Investments in financial instruments (continued)***

Financial assets and financial liabilities designated at fair value through profit or loss at inception are those that are managed and their performance evaluated on a fair value basis in accordance with the Fund's documented investment strategy. The Fund's policy is to evaluate the information about these financial instruments on a fair value basis together with other related financial information.

(ii) Recognition/derecognition

The Fund recognises financial assets and financial liabilities on the date it becomes party to the contractual agreement (trade date) and recognises changes in fair value of the financial assets or financial liabilities from this date.

Investments are derecognised when the right to receive cash flows from the investments has expired or the Fund has transferred substantially all risks and rewards of ownership.

(iii) Measurement***Financial assets and liabilities held at fair value through profit or loss***

At initial recognition, the Fund measures a financial asset or liability at its fair value. Transaction costs of financial assets and liabilities carried at fair value through profit or loss are expensed in the Statement of Profit or Loss and Other Comprehensive Income.

Subsequent to initial recognition, all financial assets and financial liabilities at fair value through profit or loss are measured at fair value. Gains and losses arising from changes in the fair value of the 'financial assets or financial liabilities at fair value through profit or loss' category are presented in the Statement of Profit or Loss and Other Comprehensive Income within net gains/(losses) on financial instruments held at fair value through profit or loss in the period in which they arise. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value of financial assets and liabilities traded in active markets is subsequently based on their quoted market prices at the end of the reporting period without any deduction for estimated future selling costs. The quoted market price used for financial assets and liabilities held by the Fund is the current close price.

The fair value of financial assets and liabilities that are not traded in an active market are determined using valuation techniques. The Fund uses a variety of methods and makes assumptions that are based on market conditions existing at each reporting date. Valuation techniques used include the use of comparable recent arm's length transactions, reference to other instruments that are substantially the same, discounted cash flow analysis, option pricing models and other valuation techniques commonly used by market participants making the maximum use of market inputs and relying as little as possible on entity-specific inputs.

(h) Distributions

In accordance with the Fund Constitution, the Fund fully distributes its distributable income, adjusted for amounts determined by the Responsible Entity, to unitholders by cash or reinvestment. The distributions are recognised in the Statement of Profit or Loss and Other Comprehensive Income as financial costs attributable to unitholders.

The Fund declared a distribution of \$17,498,000 for the year ended 30 June 2026 (2025: \$21,479,000)

3. Material Accounting Policy Information (continued)***(i) Foreign currency translation***

The functional and presentation currency for the Fund is Australian dollars. Transactions in foreign currencies are brought to account at the prevailing exchange rates at the date of the transaction. Foreign currency monetary items are translated at the exchange rate existing on reporting date. Non-monetary assets and liabilities carried at fair value that are denominated in foreign currencies are translated at the rates prevailing at the date when the fair value was determined. The differences arising from these foreign currency translations are recognised in the Statement of Profit or Loss and Other Comprehensive Income in the year in which they arise.

(j) Payables

Trade and other payables are recognised when the Fund becomes obliged to make future payments resulting from the purchase of goods and services.

As the Fund has a contractual obligation to distribute its distributable income, a separate distribution payable is recognised in the Statement of Financial Position as at the end of each reporting period where this amount remains unpaid as at the end of the reporting period.

(k) Applications and redemptions

Applications received for units in the Fund are recorded net of any entry fees payable prior to the issue of units in the Fund. Redemptions from the Fund are recorded gross of any exit fees payable after the cancellation of units redeemed.

(l) Net assets attributable to unitholders

Units are redeemable at the unitholders' option, however, applications and redemptions may be suspended by the Responsible Entity if it is in the best interests of the unitholders. The units are classified as financial liabilities as the Fund is required to distribute its distributable income. The units can be put back to the Fund at any time for cash based on the redemption price. The fair value of the redeemable units is measured at the redemption amount that is payable (based on the redemption unit price) at the end of the reporting period if unitholders exercised their right to redeem units in the Fund.

(m) Critical accounting judgements and key sources of estimation uncertainty

Management has adhered to the Fund's unit pricing policy which sets out the basis upon which the units of the Fund have been valued, a copy of which is available upon request.

For all of the Fund's financial instruments, quoted market prices are readily available. Where valuation techniques (for example, pricing models) are used to determine fair values, they are validated and periodically reviewed, independent of the area that created them.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods. The assumptions and methods used in the determination of the value of investments are outlined in Note 5 of these financial statements.

4. Financial Risk Management

The Fund's activities expose it to a variety of financial risks: market risk (including price risk, currency risk, and interest rate risk), credit risk and liquidity risk.

4. Financial Risk Management (continued)

The Fund's overall financial risk management programme focuses on ensuring liquidity and valuation risks are managed and compliance with the Fund's Product Disclosure Statement and the law. It also seeks to maximise the returns derived for the level of risk to which the Fund is exposed and seeks to minimise potential adverse effects on the Fund's financial performance.

All securities investments present a risk of loss of capital. The maximum loss of capital on fixed interest securities is limited to the fair value of those positions.

The management of these risks is carried out by the Investment Manager under its policies and in accordance with the Investment Management Agreement approved by the directors of the Responsible Entity. The Fund uses different methods to measure different types of risk to which it is exposed. These methods are explained below.

(a) Credit risk

The Fund is exposed to credit risk, which is the risk that a counterparty will be unable to pay amounts in full when they fall due, causing a financial loss to the Fund.

The Fund is also exposed to counterparty credit risk on cash and cash equivalents, amounts due from brokers and other receivables.

In accordance with the Fund's policy, the Investment Manager monitors the Fund's credit position on an ongoing basis.

Concentrations of credit risk are minimised primarily by:

- ensuring counterparties, together with the respective credit limits, are approved; and
- ensuring that transactions are undertaken with a large number of counterparties.

The Investment Manager allocates capital to high yielding, income producing investments and securities which may be complemented by capital appreciation. Issuers of investment grade securities are considered to have a strong capacity to meet their payment obligations. These are assets which are considered entities and/or securities that have an internal or external credit rating of BBB- or higher. As at 30 June 2026, the Average Credit Rating is AA- (2025: AA-).

The following table details the breakdown by credit rating of the underlying investment assets including cash held by the Fund:

	30 June 2026	30 June 2025
	\$'000	\$'000
BNY AA-	257,820	278,132
ANZ AA-	3,256	2,872
BNY A-1+	7,386	14,522
	268,462	295,526

(i) Settlement of securities transactions

All transactions in listed securities are settled/paid for upon delivery using approved brokers. The risk of default is considered low, as delivery of securities sold is only made once the broker has received payment. Payment is made once purchase orders on the securities have been received by the broker. The trade will fail if either party fails to meet its obligations.

4. Financial Risk Management (continued)

(b) Market risk

Market risk is the risk that the fair value of future cash flows will fluctuate due to changes in market variables such as interest rates, foreign exchange rates and equity prices liquidity. Market risk is managed and monitored on an ongoing basis by the Investment Manager.

(c) Currency risk

The table below summarises the fair value of the Fund's financial assets and liabilities, monetary and non-monetary, which are denominated in a currency other than the Australian currency as of 30 June 2026:

30 June 2026	USD AUD \$'000	Total AUD \$'000
Assets		
Financial assets held at fair value through profit or loss	2,023	2,023
Total assets	2,023	2,023
Liabilities		
Total liabilities	-	-
Net currency exposure	2,023	2,023

30 June 2025	USD AUD \$'000	Total AUD \$'000
Assets		
Financial assets held at fair value through profit or loss	7,532	7,532
Total assets	7,532	7,532
Liabilities		
Total liabilities	-	-
Net currency exposure	7,532	7,532

Oracle Fixed Interest Fund

Notes to the Financial Statements

4. Financial Risk Management (continued)

(c) Currency risk (continued)

The following table demonstrates the sensitivity of the Fund's net profit and net assets to a reasonable change in foreign exchange rates, with all other variables held constant.

	Change in foreign exchange rate increase/(decrease)	Effect on net profit and net assets attributable to unitholders AUD \$'000
Period ended 30 June 2026		
USD	10%/(10%)	202/(202)
Period ended 30 June 2025		
USD	10%/(10%)	753/(753)

(d) Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows or the fair value of financial instruments. The Fund's exposure to interest rate risk is set out in the following table:

	Floating interest rate \$'000	Fixed interest rate \$'000	Non- interest bearing \$'000	Total \$'000
30 June 2026				
Assets				
Cash and cash equivalents	10,642	-	-	10,642
Other assets	-	-	186	186
Financial assets at fair value through profit or loss	219,912	-	37,908	257,820
Total assets	230,554	-	38,094	268,648
Liabilities				
Other payables	-	-	276	276
Redemptions payable	-	-	648	648
Distributions payable	-	-	2,213	2,213
Management fees payable	-	-	120	120
Total liabilities excluding net assets attributable to unitholders	-	-	3,257	3,257
Net exposure	230,554	-	34,837	265,391

Oracle Fixed Interest Fund

Notes to the Financial Statements

4. Financial Risk Management (continued)

(d) Interest rate risk (continued)

	Floating interest rate \$'000	Fixed interest rate \$'000	Non-interest bearing \$'000	Total \$'000
30 June 2025				
Assets				
Cash and cash equivalents	17,394	-	-	17,394
Other assets	-	-	967	967
Financial assets at fair value through profit or loss	230,404	-	47,728	278,132
Total assets	247,798	-	48,695	296,493
Liabilities				
Other payables	-	-	293	293
Redemptions payable	-	-	236	236
Distributions payable	-	-	3,153	3,153
Management fees payable	-	-	133	133
Total liabilities excluding net assets attributable to unitholders	-	-	3,815	3,815
Net exposure	247,798	-	44,880	292,678

The following table demonstrates the sensitivity of the Fund's net assets attributable to unitholders and operating profit to a reasonable change in interest rates, with all other variables constant. The 100 basis point sensitivity is based on a reasonable volatility of change in the AUD cash interest rate over the coming year.

However, actual movements in the risk variables may be greater or less than anticipated due to a number of factors, including unusually large market movements resulting from changes in the performance of and/or correlation between the performances of the economies, markets and securities in which the Fund invests. As a result, historic variations in risk variables should not be used to predict future variations in the risk variables.

	Change in basis points increase/(decrease)	Effect on operating profit and net assets attributable to unitholders (\$'000)
Year ended 30 June 2026		
AUD interest rate	100bp/(100bp)	2,306/(2,306)
Year ended 30 June 2025		
AUD interest rate	100bp/(100bp)	2,478/(2,478)

4. Financial Risk Management (continued)
(e) Price Risk

The Fund is exposed to listed equities and corporate bond securities price risk.

Price risk is the risk that the fair value of investments decreases as a result of changes in market prices (other than those arising from interest rate risk), whether those changes are caused by factors specific to the individual stock or factors affecting all instruments in the market. Price risk is managed by monitoring compliance with established investment mandate limits. All securities present a risk of loss of capital. The maximum risk resulting from financial instruments is determined by the fair value of the financial instruments.

As at 30 June 2026 a positive 10% sensitivity would have had an impact on the Fund's operating profit and net assets attributable to unitholders of \$25,782,000 (2025: \$27,813,000). A negative sensitivity would have an equal but opposite impact.

(f) Liquidity risk

Liquidity risk is the risk that the Fund will encounter difficulty in raising funds to meet commitments associated with financial instruments.

In order to manage the Fund's overall liquidity, the Responsible Entity has the discretion to defer or adjust redemption of units if the exercise of such discretion is in the best interests of unitholders. The Fund did not reject or withhold any redemption during the year ended 30 June 2026.

The table below analyses the Fund's financial liabilities into relevant maturity groupings based on the remaining period from 30 June 2026 to the contractual maturity date. Units are redeemed on demand at the unitholder's option. However, the directors do not envisage that the contractual maturity disclosed in the table below will be representative of the actual cash outflows, as holders of these instruments typically retain them for the medium to long term.

	30 June 2026						Total \$'000
	On demand \$'000	< 1 month \$'000	1-3 months \$'000	3-6 months \$'000	6-12 months \$'000	> 12 months \$'000	
Liabilities							
Management fees payable	-	120	-	-	-	-	120
Redemptions payable	-	648	-	-	-	-	648
Other payable	-	276	-	-	-	-	276
Distributions payable	-	2,213	-	-	-	-	2,213
Net assets attributable to unitholders	265,391	-	-	-	-	-	265,391
Total liabilities	265,391	3,257	-	-	-	-	268,648

Oracle Fixed Interest Fund

Notes to the Financial Statements

4. Financial Risk Management (continued)

(f) Liquidity risk (continued)

Liabilities	30 June 2025						Total \$'000
	On demand	< 1 month	1-3 months	3-6 months	6-12 months	> 12 months	
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	
Management fees payable	-	133	-	-	-	-	133
Redemptions payable	-	236	-	-	-	-	236
Other payable	-	293	-	-	-	-	293
Distributions payable	-	3,153	-	-	-	-	3,153
Net assets attributable to unitholders	292,678	-	-	-	-	-	292,678
Total liabilities	292,678	3,815	-	-	-	-	296,493

The amounts in the table are the contractual undiscounted cash flows. Balances equal their carrying balances, as the impact of discounting is not significant.

5. Investments in Financial Instruments

(a) Financial assets at fair value through profit or loss

	30 June 2026 \$'000	30 June 2025 \$'000
Designated at fair value through profit or loss		
Investments in listed securities	37,908	47,728
Investments in corporate bonds	219,912	230,404
Total securities	257,820	278,132
Total financial assets held at fair value through profit or loss	257,820	278,132

(b) Fair value hierarchy

The Fund measures and recognises financial assets and liabilities held at fair value through profit or loss on a recurring basis. The Fund has no assets and liabilities measured at fair value on a non-recurring basis in the current reporting period.

AASB 13 requires disclosure of fair value measurements by level of the following fair value measurement hierarchy:

- Quoted prices (unadjusted) in active markets for identical assets or liabilities (level 1);
- Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly (level 2); and
- Inputs for the asset or liability that are not based on observable market data (unobservable inputs) (level 3).

5. Investments in Financial Instruments (continued)

(b) Fair value hierarchy (continued)

Level 1:

Financial instruments are valued by reference to quoted prices in an active market(s) for identical assets or liabilities. These quoted prices represent actual and regularly occurring market transactions on an arm's length basis.

Level 2:

Financial instruments are valued using inputs other than quoted prices covered in Level 1. These other inputs include quoted prices that are observable for the asset or liability, either directly (as prices) or indirectly (derived from prices). The inputs included in this level encompass quoted prices in active markets for similar assets or liabilities, quoted prices in markets in which there are few transactions for identical or similar assets or liabilities. Financial instruments that are valued using other inputs that are not quoted prices but are observable for the assets or liabilities also fall into this categorisation.

Level 3:

Financial instruments that have been valued, in whole or in part, by using valuation techniques or models that are based on unobservable inputs that are neither supported by prices from observable current market transactions in the same instrument nor are they based on available market data.

Unobservable valuation inputs are determined based on the best information available, which might include the entity's own data, reflecting its assumptions as well as best practices carried out or undertaken by other market participants. These valuation techniques are used to the extent that observable inputs are not available.

The following table shows an analysis of financial instruments held at 30 June 2026 recorded at fair value and presented by level of the fair value hierarchy:

	30 June 2026			
	Level 1	Level 2	Level 3	Total
	\$'000	\$'000	\$'000	\$'000
Financial assets				
Investments in listed securities	37,908	-	-	37,908
Investments in corporate bonds	194,587	25,325	-	219,912
Total	232,495	25,325	-	257,820

	30 June 2025			
	Level 1	Level 2	Level 3	Total
	\$'000	\$'000	\$'000	\$'000
Financial assets				
Investments in listed securities	47,728	-	-	47,728
Investments in corporate bonds	211,576	18,828	-	230,404
Total	259,304	18,828	-	278,132

5. Investments in Financial Instruments (continued)

(b) Fair value hierarchy (continued)

Transfer between levels

There have been no transfers between levels for the year ended 30 June 2026.

(c) Disclosed fair values

For all financial instruments other than those measured at fair value their carrying value approximates fair value.

6. Net Gains/(Losses) on Financial Assets held at Fair Value through Profit or Loss

	Year ended 30 June 2026 \$'000	Year ended 30 June 2025 \$'000
Unrealised (losses) on financial assets designated at fair value through profit or loss	(261)	(267)
Realised (losses)/gains on financial assets designated at fair value through profit or loss	(244)	2,870
Net (losses)/gains on financial assets designated at fair value through profit or loss	(505)	2,603

7. Net Assets Attributable to Unitholders

Movements in the number of units and net assets attributable to unitholders during the year were as follows:

	Year ended 30 June 2026		Year ended 30 June 2025	
	No. of Units	\$'000	No. of Units	\$'000
Opening balance	292,461,116	292,678	251,733,718	251,025
Applications for units by unitholders	42,101,481	42,527	88,544,630	89,764
Units issued upon reinvestment of distributions	63,822	64	59,039	59
Redemptions of units by unitholders	(68,721,898)	(69,308)	(47,876,271)	(48,691)
Increase/(decrease) in net assets attributable to unitholders	-	(570)	-	521
Closing balance	265,904,521	265,391	292,461,116	292,678

As stipulated within the Fund's Constitution, each unit represents a right to an individual share in the Fund and does not extend to a right in the underlying assets of the Fund.

8. Distributions to Unitholders

The Fund expects to make distributions on a monthly basis. Subject to the Constitution, distributions (if any) may be applied towards the issue of additional units in the Fund to unitholders. Where payable, income distributions are expected to be paid monthly, generally within 10 business days after the end of the month and generally within two months after 30 June. Distributions are not guaranteed.

At 30 June 2026, distributions of \$17,498,000 were declared to be paid to unitholders, of which \$2,213,000 was payable as at 30 June 2026 (2025: \$21,479,000).

9. Other Assets

	30 June 2026	30 June 2025
	\$'000	\$'000
GST receivable	61	70
Due from brokers	-	455
Interest receivable	82	-
Dividends receivable	43	148
Applications receivable	-	294
Total other assets	186	967

10. Other Payables

	30 June 2026	30 June 2025
	\$'000	\$'000
Other payables	276	293
Total other payables	276	293

11. Cash and Cash Equivalents

- (a) Cash and cash equivalents include cash at bank held at BNY Mellon and ANZ. Cash at the end of the period as shown in the Statement of Cash Flows is reconciled to the related items in the Statement of Financial Position as follows:

	30 June 2026	30 June 2025
	\$'000	\$'000
Cash at Bank	10,642	17,394
	10,642	17,394

Oracle Fixed Interest Fund

Notes to the Financial Statements

11. Cash and Cash Equivalents (continued)

(b) Reconciliation of profit/(loss) for the year to net cash flows used in operating activities:

	30 June 2026 \$'000	30 June 2025 \$'000
Profit for the year	-	-
Increase in net assets attributable to unitholders	(570)	521
Change in value of financial assets held at fair value through profit or loss	505	(2,603)
Net payment for purchase and sale of financial assets held at fair value through profit or loss	20,262	(22,989)
Distribution to unitholders	17,498	21,479
Change in assets and liabilities:		
Decrease in other assets	32	74
(Decrease)/increase in other payables	(30)	72
Net cash provided by/(used in) operating activities	37,697	(3,446)

12. Auditor's Remuneration

The auditor of the Fund is Crowe Sydney and the compliance auditor is Ernst & Young.

	Year ended 30 June 2026 \$	Year ended 30 June 2025 \$
Audit and other assurance services		
Audit and review of financial statements - Crowe Sydney	12,250	11,400
Audit and review of compliance plan - Ernst & Young	5,500	5,000
Total remuneration for audit and other assurance services	17,750	16,400

13. Related Party Transactions

(a) Management fees paid and payable to the Investment Manager

Management fees are the fees charged by the Investment Manager to provide investment management services to the Fund.

The Investment Manager charges 0.51% per annum (inclusive of GST and less any reduced input tax credits) of the gross value of the Fund's assets. For the financial year ended 30 June 2026, the management fee expenses incurred by the Fund were \$1,440,000 (2025: \$1,488,000).

The management fees payable at 30 June 2026 were \$120,000 (2025: \$133,000).

13. Related Party Transactions (continued)***(b) Other fees paid to related and affiliated parties***

The Responsible Entity has appointed service providers to the Fund, some of whom are related parties of the Responsible Entity. The following entities, which are related parties of the Responsible Entity, have provided services to the Fund during the financial period ended 30 June 2026:

One Registry Services Pty Limited (ACN 141 757 360) - unit registry services.

For the year ended 30 June 2026, registry fee expenses incurred by the Fund were \$37,853 (2025: \$33,726).

ORS is entitled to retain the interest on any bank account operated by it as registry services provider.

Unity Fund Services ("UFS"), an affiliated entity to the Responsible Entity, has been appointed to provide fund administration and taxation services to the Fund.

For the year ended 30 June 2026, administration fee expenses incurred by the Fund were \$136,434 (2025: \$138,282).

One Managed Investment Funds Limited ("OMIFL" or the "Responsible Entity") also acts as custodian and responsible entity for the Fund and receives a fee for doing so.

For the year ended 30 June 2026, custody fee expenses incurred by the Fund were \$66,434 (2025: \$68,282). Responsible entity expenses incurred by the Fund were \$110,116 (2025: \$113,166).

None of the above has received any remuneration directly from the Fund in relation to these services and they are paid by the Investment Manager.

Members of One Investment Group ("OIG"), comprising One Investment Group Pty Ltd and its subsidiaries and associates, hold and administer a large number of bank accounts in relation to their clients/funds. Where possible, OIG seeks to negotiate terms for the bank accounts relating to its clients/funds that may not ordinarily be available to those clients/funds on a standalone basis, including in particular the benefit of a higher interest rate than is ordinarily offered to other parties by a bank. Where such preferential terms are negotiated, OIG may also receive a fee or benefit (OIG Benefit) from the relevant bank. This OIG Benefit is not paid out of a bank account relating to a client/fund or from interest earned on such bank account and will not appear on any bank statement for such an account. Neither is it an asset of a client/fund.

(c) Responsible entity

The Responsible Entity of the Fund is One Managed Investment Funds Limited.

(d) Key management personnel***(i) Directors and company secretaries***

The key management personnel of the Responsible Entity, during the period and up to the date of this report are:

Name	Title
Frank Tearle	Executive Director & Company Secretary
Sarah Wiesener	Executive Director & Company Secretary
Michael Sutherland	Executive Director

Key management personnel of the Responsible Entity and their associated entities did not hold any units in the fund during the year and as at 30 June 2026.

13. Related Party Transactions (continued)

(d) Key management personnel (continued)

No amount was incurred directly by the Fund for key management personnel services during the year. The relevant personnel were remunerated by the Responsible Entity.

The Fund has not made, guaranteed or secured, directly or indirectly, any loans to the key management personnel at any time during the year.

(ii) Other Key Management Personnel

The key management personnel of the Investment Manager at any time during the financial period were:

Name	Title
Peter Durbin	Director
Ashley Cox	Portfolio Manager

(iii) Other Key Management Personnel Unitholdings

No key management personnel have entered into any other transactions with the Fund for the year ended 30 June 2026 and there were no material balances involving key management personnel's interests outstanding as at 30 June 2026.

Holding of units by the Investment Manager, key management personnel and their associated entities as at 30 June 2026 and interest held is as follows:

	No. of units held opening	No. of units held closing	% Interest held	Distributions paid/payable by the Fund
30 June 2026				
Unitholder				
Kingston Properties Pty Ltd atf the Byron Trust	6,124,574	-	-	-
Durbin Super Management Pty Ltd atf Sunrise Superannuation Fund	5,286,457	4,895,349	1.84	322,135
Atlantis Bellevue Pty Ltd ATF Kingston Gunnedah Unit Trust	13,178,247	2,189,913	0.82	144,106
Total	24,589,278	7,085,262	2.66	466,241

Oracle Fixed Interest Fund

Notes to the Financial Statements

13. Related Party Transactions (continued)

(d) Key management personnel (continued)

Holding of units by the Investment Manager, key management personnel and their associated entities as at 30 June 2025 and interest held is as follows:

	No. of units held opening	No. of units held closing	% Interest held	Distributions paid/payable by the Fund
30 June 2025				
Unitholder				
Kingston Properties Pty Ltd atf the Byron Trust	18,446,607	6,124,574	2.09	449,656
Karen Joy Durbin	607,754	-	-	-
Durbin Super Management Pty Ltd atf Sunrise Superannuation Fund	5,618,477	5,286,457	1.81	388,123
Atlantis Bellevue Pty Ltd ATF Kingston Gunnedah Unit Trust	23,289,843	13,178,247	4.51	967,525
Total	47,962,681	24,589,278	8.41	1,805,304

14. Commitments and Contingencies

There are no commitments or contingencies as at 30 June 2026.

15. Subsequent Events

On 16 July 2026, the Responsible Entity executed a Deed of Novation pursuant to which Oracle Investment Management Pty Ltd was replaced as the Investment Manager of the Fund by Tamarama Investment Management Pty Ltd.

The change was implemented in connection with the acquisition of the business of Oracle Investment Management Pty Ltd by Count Limited.

The Responsible Entity has assessed this event as a non-adjusting event occurring after the reporting date and does not expect the change in Investment Manager to have a material impact on the Fund's financial position or performance as at 30 June 2026.

No matter or circumstance has arisen subsequent to the end of the period that has significantly affected, or may significantly affect, the operations of the Fund, the results of those operations, or the state of affairs of the Fund in future financial years.

Independent Auditor's Report to the Unitholders of Oracle Fixed Interest Fund

Opinion

We have audited the financial report of Oracle Fixed Interest Fund (the Fund) which comprises the statement of financial position as at 30 June 2026, the statement of profit or loss and other comprehensive income, the statement of changes in equity and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information, and the directors' declaration.

In our opinion, the accompanying financial report of the Fund is in accordance with the *Corporations Act 2001*, including:

- (a) giving a true and fair view of the Fund's financial position as at 30 June 2026 and of its financial performance for the year then ended; and
- (b) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Fund in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional & Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* ("the Code") that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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The title 'Partner' conveys that the person is a senior member within their respective division, and is among the group of persons who hold an equity interest (shareholder) in its parent entity, Findex Group Limited. The only professional service offering which is conducted by a partnership is external audit, conducted via the Crowe Australasia external audit division and Unison SMSF Audit. All other professional services offered by Findex Group Limited are conducted by a privately owned organisation and/or its subsidiaries.

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Responsibilities of the Directors for the Financial Report

The directors of One Managed Investment Funds Limited as the Responsible Entity of the Fund are responsible for the preparation of the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the directors are responsible for assessing the ability of the Fund to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Fund or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

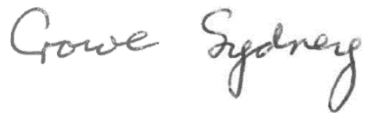
Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.



Crowe Sydney



John Haydon
Senior Partner

15 September 2026
Sydney