

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 December 2015 - Performance Collateral Table

MORTGAGES BY CURRENT LVR

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 50%	2	20.00%	\$139,854.50	4.14%	6	33.33%	\$1,454,255.74	26.82%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	5.56%	\$699,842.66	12.91%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	5.56%	\$311,706.01	5.75%
≥ 60% < 65%	1	10.00%	\$356,340.06	10.55%	2	11.11%	\$617,468.24	11.39%
≥ 65% < 70%	0	0.00%	\$-	0.00%	6	33.33%	\$1,953,558.36	36.03%
≥ 70% < 75%	0	0.00%	\$-	0.00%	2	11.11%	\$385,038.80	7.10%
≥ 75% < 80%	1	10.00%	\$542,363.47	16.06%	0	0.00%	\$-	0.00%
≥ 80% < 85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 85% < 90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	6	60.00%	\$2,337,603.97	69.24%	0	0.00%	\$-	0.00%
≥ 95% < 100%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 100%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	10	100.00%	\$3,376,162.00	100.00%	18	100.00%	\$5,421,869.81	100.00%

MORTGAGES BY SEASONING

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 3 mths	2	20.00%	\$863,427.49	25.57%	4	22.22%	\$1,146,141.19	21.14%
≥ 3 mths < 6 mths	5	50.00%	\$1,151,392.24	34.10%	8	44.44%	\$2,227,182.13	41.08%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	1	5.56%	\$311,706.01	5.75%
≥ 9 mths < 12 mths	2	20.00%	\$704,296.20	20.86%	1	5.56%	\$699,842.66	12.91%
≥ 12 mths < 24 mths	1	10.00%	\$657,046.07	19.46%	3	16.67%	\$937,492.10	17.29%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	1	5.56%	\$99,505.72	1.84%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	10	100.00%	\$3,376,162.00	100.00%	18	100.00%	\$5,421,869.81	100.00%

MORTGAGES BY TERM TO MATURITY

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 3 mths	0	0.00%	\$-	0.00%	1	5.56%	\$699,842.66	12.91%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	1	5.56%	\$99,505.72	1.84%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	1	5.56%	\$577,432.00	10.65%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	2	11.11%	\$610,036.96	11.25%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	2	11.11%	\$605,006.18	11.16%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	3	16.67%	\$961,415.78	17.73%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	10	100.00%	\$3,376,162.00	100.00%	8	44.44%	\$1,868,630.51	34.46%
Total	10	100.00%	\$3,376,162.00	100.00%	18	100.00%	\$5,421,869.81	100.00%

MORTGAGES BY INTEREST RATE

	RESIDENTIAL PROPERTY				COMMERCIAL PROPERTY			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 5%	1	10.00%	\$317,431.19	9.40%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	9	90.00%	\$3,058,730.81	90.60%	15	83.33%	\$4,594,902.51	84.75%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	3	16.67%	\$826,967.30	15.25%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	10	100.00%	\$3,376,162.00	100.00%	18	100.00%	\$5,421,869.81	100.00%

MORTGAGES BY SEASONING

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 3 mths	136	58.62%	\$3,411,371.04	63.88%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	11	4.74%	\$272,894.35	5.11%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	8	3.45%	\$219,810.98	4.12%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	17	7.33%	\$363,579.28	6.81%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	40	17.24%	\$875,202.47	16.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	5	2.16%	\$72,776.02	1.36%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	6	2.59%	\$98,703.07	1.85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	9	3.88%	\$25,723.04	0.48%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	232	100.00%	\$5,340,060.25	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

MORTGAGES BY TERM TO MATURITY

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 3 mths	9	3.88%	\$25,723.04	0.48%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	1	0.43%	\$10,604.54	0.20%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	4	1.72%	\$65,912.10	1.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	5	2.16%	\$57,646.51	1.08%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	8	3.45%	\$110,236.55	2.06%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	40	17.24%	\$890,490.79	16.68%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	103	44.40%	\$2,298,245.02	43.04%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	62	26.72%	\$1,881,201.70	35.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	232	100.00%	\$5,340,060.25	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

MORTGAGES BY INTEREST RATE

	MOTOR VEHICLE LOANS				EQUIPMENT LOANS				TRADE RECEIVABLE LOANS			
	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING	NO. OF LOANS	% BY NUMBER	OUTSTANDING BALANCE	% BY OUTSTANDING
< 5%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	19	8.19%	\$408,802.38	7.66%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	71	30.60%	\$1,775,706.24	33.25%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	142	61.21%	\$3,155,551.63	59.09%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	232	100.00%	\$5,340,060.25	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 5% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$699,843, \$657,046, \$577,432, \$566,972, \$542,363, \$454,977, \$412,383, \$400,006, \$399,721 and \$363,447. The amount of loans that have been approved, but funds yet to be advanced is \$nil. Interest has been capitalised on nil loans totalling \$nil. The Fund may invest in derivatives for the purpose of managing interest rate risk. Derivatives will not be used for speculative purpose or to leverage the Fund. The amount of non-loans which are assets of the fund are approximately \$3.7 million. This is held as cash.

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