

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 December 2016 - 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	25.00%	\$382,426.71	9.19%	1	16.67%	\$207,999.47	6.50%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	16.67%	\$809,177.97	25.30%
≥ 55% < 60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 60% < 65%	2	25.00%	\$1,020,841.38	24.53%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	50.00%	\$2,757,814.32	66.28%	3	50.00%	\$1,668,134.95	52.16%
≥ 70% < 75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 75% < 80%	0	0.00%	\$-	0.00%	1	16.67%	\$512,937.06	16.04%
≥ 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%	0	0.00%	\$-	0.00%	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	8	100.00%	\$4,161,082.41	100.00%	6	100.00%	\$3,198,249.45	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	0	0.00%	\$-	0.00%	5	83.33%	\$2,389,071.48	74.70%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	5	62.50%	\$2,535,902.60	60.94%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	1	12.50%	\$1,242,753.10	29.87%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	1	16.67%	\$809,177.97	25.30%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	2	25.00%	\$382,426.71	9.19%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$4,161,082.41	100.00%	6	100.00%	\$3,198,249.45	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	16.67%	\$809,177.97	25.30%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	3	50.00%	\$1,458,078.23	45.59%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 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	8	100.00%	\$4,161,082.41	100.00%	2	33.33%	\$930,993.25	29.11%
Total	8	100.00%	\$4,161,082.41	100.00%	6	100.00%	\$3,198,249.45	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%	5	62.50%	\$3,023,636.84	72.66%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	3	37.50%	\$1,137,445.57	27.34%	6	100.00%	\$3,198,249.45	100.00%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$4,161,082.41	100.00%	6	100.00%	\$3,198,249.45	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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	46	20.00%	\$1,285,650.67	24.78%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	97	42.17%	\$2,252,793.53	43.41%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	64	27.83%	\$1,268,987.32	24.45%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	18	7.83%	\$342,817.73	6.61%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	1	0.43%	\$8,597.50	0.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	4	1.74%	\$30,242.30	0.58%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	230	100.00%	\$5,189,089.05	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	4	1.74%	\$30,242.30	0.58%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	1	0.43%	\$8,597.50	0.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	1	0.43%	\$6,847.35	0.13%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	2	0.87%	\$10,348.03	0.20%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	14	6.09%	\$224,771.66	4.33%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	53	23.04%	\$1,055,923.22	20.35%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	105	45.65%	\$2,454,520.43	47.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	50	21.74%	\$1,397,838.56	26.94%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	230	100.00%	\$5,189,089.05	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%	8	3.48%	\$142,112.19	2.74%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	40	17.39%	\$1,072,974.22	20.68%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	182	79.13%	\$3,974,002.64	76.58%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	230	100.00%	\$5,189,089.05	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 10% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,242,753, \$942,501, \$809,178, \$755,019, \$700,842, \$560,031, \$512,937, \$418,056, \$357,746 and \$319,999. 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 \$1.7 million. This is held as cash.

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