

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 2014 - 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	18.18%	\$655,182.52	18.06%	8	36.36%	\$1,702,333.93	30.19%
≥ 50% < 55%	0	0.00%	\$-	0.00%	4	18.18%	\$816,951.48	14.49%
≥ 55% < 60%	2	18.18%	\$738,332.13	20.35%	6	27.27%	\$2,148,070.50	38.09%
≥ 60% < 65%	0	0.00%	\$-	0.00%	1	4.55%	\$152,650.08	2.71%
≥ 65% < 70%	1	9.09%	\$628,786.84	17.33%	2	9.09%	\$314,976.06	5.59%
≥ 70% < 75%	2	18.18%	\$557,286.08	15.36%	1	4.55%	\$504,152.48	8.94%
≥ 75% < 80%	1	9.09%	\$277,502.30	7.65%	0	0.00%	\$-	0.00%
≥ 80% < 85%	1	9.09%	\$295,371.57	8.14%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	9.09%	\$221,076.22	6.09%	0	0.00%	\$-	0.00%
≥ 90% < 95%	1	9.09%	\$253,892.93	7.00%	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	11	100.00%	\$3,627,430.59	100.00%	22	100.00%	\$5,639,134.53	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	11	100.00%	\$3,627,430.59	100.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	4	18.18%	\$1,265,033.29	22.43%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	8	36.36%	\$1,634,739.10	28.99%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	10	45.45%	\$2,739,362.14	48.58%
≥ 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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	11	100.00%	\$3,627,430.59	100.00%	22	100.00%	\$5,639,134.53	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%	3	13.64%	\$1,645,924.78	29.19%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	3	13.64%	\$1,104,048.40	19.58%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	2	9.09%	\$251,291.31	4.46%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	6	27.27%	\$1,171,169.69	20.77%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	1	4.55%	\$152,650.08	2.71%
≥ 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	11	100.00%	\$3,627,430.59	100.00%	7	31.82%	\$1,314,050.27	23.30%
Total	11	100.00%	\$3,627,430.59	100.00%	22	100.00%	\$5,639,134.53	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	9.09%	\$277,502.30	7.65%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	10	90.91%	\$3,349,928.29	92.35%	8	36.36%	\$1,948,266.35	34.55%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	14	63.64%	\$3,690,868.18	65.45%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	11	100.00%	\$3,627,430.59	100.00%	22	100.00%	\$5,639,134.53	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	29	14.50%	\$837,039.11	17.01%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	171	85.50%	\$4,082,657.43	82.99%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	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	0	0.00%	\$-	0.00%	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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	200	100.00%	\$4,919,696.54	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	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	0	0.00%	\$-	0.00%	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	3	1.50%	\$48,585.01	0.99%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	6	3.00%	\$89,582.78	1.82%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	3	1.50%	\$35,926.34	0.73%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	113	56.50%	\$2,571,762.93	52.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	75	37.50%	\$2,173,839.48	44.19%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	200	100.00%	\$4,919,696.54	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%	12	6.00%	\$346,231.81	7.04%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	54	27.00%	\$1,290,382.58	26.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	134	67.00%	\$3,283,082.15	66.73%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	200	100.00%	\$4,919,696.54	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 7% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$949,819, \$628,787, \$557,286, \$555,940, \$552,000, \$535,711, \$504,152, \$365,112, \$295,372 and \$279,984. The amount of loans that have been approved, but funds yet to be advanced is \$nil. Interest has been capitalised on two loans totalling \$1.5m. 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 \$1.9 million. This is held as cash.

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