

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 2021 - 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%	1	5.88%	\$295,270.04	4.91%	6	54.55%	\$2,510,417.12	53.80%
≥ 50% < 55%	1	5.88%	\$345,816.01	5.75%	2	18.18%	\$365,196.48	7.83%
≥ 55% < 60%	0	0.00%	\$-	0.00%	2	18.18%	\$1,022,609.43	21.92%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	23.53%	\$1,450,800.00	24.11%	0	0.00%	\$-	0.00%
≥ 70% < 75%	1	5.88%	\$298,012.93	4.95%	1	9.09%	\$767,719.50	16.45%
≥ 75% < 80%	5	29.41%	\$1,503,355.67	24.99%	0	0.00%	\$-	0.00%
≥ 80% < 85%	2	11.76%	\$1,034,327.11	17.19%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	5.88%	\$482,291.58	8.02%	0	0.00%	\$-	0.00%
≥ 90% < 95%	2	11.76%	\$606,872.60	10.09%	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%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$6,016,745.94</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,665,942.53</b>	<b>100.00%</b>

## 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	1	5.88%	\$405,670.00	6.74%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	16	94.12%	\$5,611,075.94	93.26%	4	36.36%	\$1,338,031.13	28.68%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	1	9.09%	\$924,852.25	19.82%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	2	18.18%	\$752,795.93	16.13%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	4	36.36%	\$1,650,263.22	35.37%
> 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%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$6,016,745.94</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,665,942.53</b>	<b>100.00%</b>

## 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%	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%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	9.09%	\$470,828.03	10.09%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	1	9.09%	\$551,781.40	11.83%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	17	100.00%	\$6,016,745.94	100.00%	9	81.82%	\$3,643,333.10	78.08%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$6,016,745.94</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,665,942.53</b>	<b>100.00%</b>

## 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%	11	64.71%	\$3,654,400.74	60.74%	0	0.00%	\$-	0.00%
≥ 5% < 10%	6	35.29%	\$2,362,345.20	39.26%	11	100.00%	\$4,665,942.53	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%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$6,016,745.94</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,665,942.53</b>	<b>100.00%</b>

## 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	24	12.63%	\$698,073.59	14.53%	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	2	1.05%	\$54,450.04	1.13%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	47	24.74%	\$1,135,292.79	23.63%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	55	28.95%	\$1,298,657.01	27.03%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	24	12.63%	\$759,525.61	15.81%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	19	10.00%	\$419,849.94	8.74%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	19	10.00%	\$437,961.30	9.12%	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%
<b>Total</b>	<b>190</b>	<b>100.00%</b>	<b>\$4,803,810.28</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>

## 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	5	2.63%	\$99,300.48	2.07%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	15	7.89%	\$366,533.05	7.63%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	17	8.95%	\$385,056.86	8.02%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	24	12.63%	\$696,770.44	14.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	50	26.32%	\$1,203,931.81	25.06%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	66	34.74%	\$1,695,652.91	35.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	13	6.84%	\$356,564.73	7.42%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>190</b>	<b>100.00%</b>	<b>\$4,803,810.28</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>

## 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%	35	18.42%	\$934,841.02	19.46%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	71	37.37%	\$1,809,744.27	37.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	84	44.21%	\$2,059,224.99	42.87%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>190</b>	<b>100.00%</b>	<b>\$4,803,810.28</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$-</b>	<b>0.00%</b>

The largest single borrower represents approximately 6% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$924,852, \$767,720, \$578,042, \$552,126, \$551,781, \$549,322, \$527,506, \$485,005, \$482,292 and \$470,828. 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 \$2.1 million. This is held as cash.

This information is general information only and does not take your personal needs, objectives and circumstances into account. Please read the Liberty Term Investment Fund ARSN 141 340 454 Product Disclosure Statement which is available from the website, before making a decision to invest or continue to hold an investment, in the Liberty Term Investment Fund. An investment in the Liberty Term Investment Fund is not a bank deposit. The Responsible Entity is Liberty Fiduciary Limited ABN 80 119 884 623 AFSL No 303137. The Investment Manager is Liberty Financial Pty Ltd ABN 55 077 248 983 AFSL 286596 Australian Credit Licence 286596. Neither the Responsible Entity, Investment Manager nor their related entities, directors or officers guarantees the performance of, or the repayment of capital invested in the Liberty Term Investment Fund. Past performance is not indicative of future performance. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.