

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 2013 - 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%	0	0.00%	\$0	0.00%	4	50.00%	\$2,874,022	68.21%
≥ 50% < 55%	3	25.00%	\$819,626	29.31%	3	37.50%	\$842,250	19.99%
≥ 55% < 60%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 60% < 65%	1	8.33%	\$164,715	5.89%	0	0.00%	\$0	0.00%
≥ 65% < 70%	1	8.33%	\$119,129	4.26%	1	12.50%	\$497,059	11.80%
≥ 70% < 75%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 75% < 80%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 80% < 85%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 85% < 90%	1	8.33%	\$352,962	12.62%	0	0.00%	\$0	0.00%
≥ 90% < 95%	6	50.00%	\$1,339,650	47.91%	0	0.00%	\$0	0.00%
≥ 95% < 100%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
> 100%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$2,796,082</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$4,213,331</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	7	58.33%	\$1,640,863	58.68%	6	75.00%	\$2,970,576	70.50%
≥ 3 mths < 6 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 6 mths < 9 mths	4	33.33%	\$988,646	35.36%	1	12.50%	\$994,911	23.61%
≥ 9 mths < 12 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 12 mths < 24 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 24 mths < 36 mths	1	8.33%	\$166,573	5.96%	0	0.00%	\$0	0.00%
≥ 36 mths < 48 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
> 60 mths	0	0.00%	\$0	0.00%	1	12.50%	\$247,844	5.88%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$2,796,082</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$4,213,331</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	0.00%	0	0.00%	\$0	0.00%
≥ 3 mths < 6 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$0	0.00%	1	12.50%	\$247,844	5.88%
≥ 9 mths < 12 mths	0	0.00%	\$0	0.00%	2	25.00%	\$1,797,059	42.65%
≥ 12 mths < 24 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 24 mths < 36 mths	1	8.33%	\$395,060	14.13%	2	25.00%	\$579,111	13.74%
≥ 36 mths < 48 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$0	0.00%	1	12.50%	\$994,911	23.61%
> 60 mths	11	91.67%	\$2,401,022	85.87%	2	25.00%	\$594,406	14.11%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$2,796,082</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$4,213,331</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%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 5% ≤ 10%	12	100.00%	\$2,796,082	100.00%	4	50.00%	\$2,439,496	57.90%
≥ 10% ≤ 15%	0	0.00%	\$0	0.00%	3	37.50%	\$1,626,842	38.61%
> 15%	0	0.00%	\$0	0.00%	1	12.50%	\$146,992	3.49%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$2,796,082</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$4,213,331</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	120	55.30%	\$2,647,713	52.05%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 3 mths < 6 mths	85	39.17%	\$2,103,044	41.34%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 6 mths < 9 mths	12	5.53%	\$335,884	6.60%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 12 mths < 24 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 24 mths < 36 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 36 mths < 48 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
> 60 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>217</b>	<b>100.00%</b>	<b>\$5,086,642</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</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	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 3 mths < 6 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 12 mths < 24 mths	3	1.38%	\$22,753	0.45%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 24 mths < 36 mths	5	2.30%	\$50,195	0.99%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 36 mths < 48 mths	5	2.30%	\$62,036	1.22%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 48 mths < 60 mths	118	54.38%	\$2,489,968	48.95%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
> 60 mths	86	39.63%	\$2,461,690	48.40%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>217</b>	<b>100.00%</b>	<b>\$5,086,642</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</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	0.00%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 5% ≤ 10%	9	4.15%	\$253,141	4.98%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
≥ 10% ≤ 15%	71	32.72%	\$1,834,082	36.06%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
> 15%	137	63.13%	\$2,999,418	58.97%	0	0.00%	\$0	0.00%	0	0.00%	\$0	0.00%
<b>Total</b>	<b>217</b>	<b>100.00%</b>	<b>\$5,086,642</b>	<b>100.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>\$0</b>	<b>0.00%</b>

The largest single borrower represents about 11% of the portfolio and the top 10 borrowers that are assets of the Fund are: \$1,300,000, \$994,911, \$500,114, \$497,059, \$447,414, \$395,060, \$387,379, \$370,049, \$352,962 and \$308,241. The amount of loans that have been approved but funds yet to be advanced is \$0 and interest has been capitalised on 1 loan totalling \$395,060. The Fund may invest in derivatives for the purpose of managing interest rate risk but not for speculative purpose or to leverage the Fund. The amount of non-loans which are assets of the fund are approximately \$1.6 million which are held as cash and liquid assets.

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