

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 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%	0	0.00%	\$-	0.00%	8	34.78%	\$2,465,273.42	36.22%
≥ 50% < 55%	0	0.00%	\$-	0.00%	2	8.70%	\$536,306.61	7.88%
≥ 55% < 60%	0	0.00%	\$-	0.00%	4	17.39%	\$1,611,769.50	23.68%
≥ 60% < 65%	0	0.00%	\$-	0.00%	4	17.39%	\$1,073,688.25	15.78%
≥ 65% < 70%	0	0.00%	\$-	0.00%	4	17.39%	\$965,006.58	14.18%
≥ 70% < 75%	0	0.00%	\$-	0.00%	1	4.35%	\$154,000.30	2.26%
≥ 75% < 80%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 80% < 85%	1	16.67%	\$635,430.33	28.26%	0	0.00%	\$-	0.00%
≥ 85% < 90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	5	83.33%	\$1,613,113.06	71.74%	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	6	100.00%	\$2,248,543.39	100.00%	23	100.00%	\$6,806,044.66	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%	1	4.35%	\$314,028.74	4.61%
≥ 3 mths < 6 mths	6	100.00%	\$2,248,543.39	100.00%	6	26.09%	\$1,746,201.00	25.66%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	2	8.70%	\$616,348.68	9.06%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	3	13.04%	\$904,670.40	13.29%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	7	30.43%	\$2,582,656.78	37.95%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	2	8.70%	\$232,030.61	3.41%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	2	8.70%	\$410,108.45	6.03%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	6	100.00%	\$2,248,543.39	100.00%	23	100.00%	\$6,806,044.66	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%	2	8.70%	\$1,151,727.60	16.92%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	3	13.04%	\$1,138,745.59	16.73%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	2	8.70%	\$340,053.78	5.00%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	2	8.70%	\$648,101.21	9.52%
≥ 36 mths < 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	1	4.35%	\$339,335.11	4.99%
> 60 mths	6	100.00%	\$2,248,543.39	100.00%	13	56.52%	\$3,188,081.37	46.84%
Total	6	100.00%	\$2,248,543.39	100.00%	23	100.00%	\$6,806,044.66	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%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	6	100.00%	\$2,248,543.39	100.00%	19	82.61%	\$5,377,384.60	79.01%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	4	17.39%	\$1,428,660.06	20.99%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	6	100.00%	\$2,248,543.39	100.00%	23	100.00%	\$6,806,044.66	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	67	22.71%	\$1,485,161.00	24.73%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	135	45.76%	\$2,994,093.62	49.86%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	60	20.34%	\$1,279,397.36	21.31%	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	10	3.39%	\$112,059.28	1.87%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	15	5.08%	\$107,442.26	1.79%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	8	2.71%	\$26,327.97	0.44%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	295	100.00%	\$6,004,481.49	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	11	3.73%	\$30,091.43	0.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	1	0.34%	\$3,000.64	0.05%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	4	1.36%	\$23,614.14	0.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	7	2.37%	\$77,064.02	1.28%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	12	4.07%	\$149,155.28	2.48%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	4	1.36%	\$35,835.62	0.60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	49	16.61%	\$989,967.89	16.49%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	179	60.68%	\$3,840,822.62	63.97%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	28	9.49%	\$854,929.85	14.24%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	295	100.00%	\$6,004,481.49	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%	9	3.05%	\$109,010.36	1.82%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	28	9.49%	\$618,293.24	10.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	258	87.46%	\$5,277,177.89	87.89%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	295	100.00%	\$6,004,481.49	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: \$999,658, \$715,796, \$635,430, \$499,646, \$418,993, \$414,219, \$339,335, \$334,072, \$330,178 and \$314,029. The amount of loans that have been approved, but funds yet to be advanced is \$nil. Interest has been capitalised on nil loans totalling \$999,658. 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 \$2.4 million. This is held as cash.

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