

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 March 2017 - 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%	\$425,859.82	10.16%	2	28.57%	\$1,767,755.41	39.71%
≥ 50% < 55%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 55% < 60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 60% < 65%	2	25.00%	\$1,008,110.00	24.05%	2	28.57%	\$1,444,236.25	32.44%
≥ 65% < 70%	4	50.00%	\$2,757,582.34	65.79%	2	28.57%	\$724,346.31	16.27%
≥ 70% < 75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 75% < 80%	0	0.00%	\$-	0.00%	1	14.29%	\$515,868.42	11.59%
≥ 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%	\$4,191,552.16	100.00%	7	100.00%	\$4,452,206.39	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	14.29%	\$501,979.02	11.27%
> 3 mths ≤ 6 mths	0	0.00%	\$-	0.00%	5	71.43%	\$2,390,427.13	53.69%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	1	14.29%	\$1,559,800.24	35.03%
> 9 mths ≤ 12 mths	5	62.50%	\$2,522,907.69	60.19%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	1	12.50%	\$1,242,784.65	29.65%	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	2	25.00%	\$425,859.82	10.16%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$4,191,552.16	100.00%	7	100.00%	\$4,452,206.39	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%	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%	3	42.86%	\$1,457,715.04	32.74%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	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	14.29%	\$1,559,800.24	35.03%
> 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%	\$4,191,552.16	100.00%	3	42.86%	\$1,434,691.11	32.22%
Total	8	100.00%	\$4,191,552.16	100.00%	7	100.00%	\$4,452,206.39	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%	\$3,010,813.64	71.83%	0	0.00%	\$-	0.00%
≥ 5% < 10%	3	37.50%	\$1,180,738.52	28.17%	7	100.00%	\$4,452,206.39	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%	\$4,191,552.16	100.00%	7	100.00%	\$4,452,206.39	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	6	2.69%	\$143,988.40	2.97%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	2	0.90%	\$76,603.38	1.58%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	2	0.90%	\$70,085.05	1.44%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	44	19.73%	\$1,158,270.45	23.88%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	141	63.23%	\$2,929,595.30	60.40%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	23	10.31%	\$430,474.84	8.87%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	1	0.45%	\$16,280.75	0.34%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	1	0.45%	\$8,363.97	0.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	3	1.35%	\$16,852.26	0.35%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	223	100.00%	\$4,850,514.40	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	3	1.35%	\$16,852.26	0.35%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	1	0.45%	\$8,363.97	0.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	0.45%	\$5,992.12	0.12%	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	1.35%	\$31,008.35	0.64%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	17	7.62%	\$266,880.26	5.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	124	55.61%	\$2,614,349.21	53.90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	20	8.97%	\$477,738.16	9.85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	54	24.22%	\$1,429,330.07	29.47%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	223	100.00%	\$4,850,514.40	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	3.59%	\$136,175.17	2.81%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	41	18.39%	\$1,073,719.94	22.14%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	174	78.03%	\$3,640,619.29	75.06%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	223	100.00%	\$4,850,514.40	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 12% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,559,800, \$1,242,785, \$942,257, \$754,879, \$708,258, \$559,940, \$515,868, \$501,979, \$416,844 and \$356,207. 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 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 \$1.8 million. This is held as cash.

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