

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 March 2019 - 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%	\$105,386.09	2.59%	3	37.50%	\$1,424,746.13	26.87%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	12.50%	\$482,720.44	9.10%
≥ 55% < 60%	1	9.09%	\$283,529.44	6.98%	1	12.50%	\$1,513,512.38	28.55%
≥ 60% < 65%	1	9.09%	\$1,038,463.30	25.55%	0	0.00%	\$-	0.00%
≥ 65% < 70%	0	0.00%	\$-	0.00%	2	25.00%	\$1,088,806.19	20.54%
≥ 70% < 75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 75% < 80%	6	54.55%	\$2,282,036.85	56.14%	1	12.50%	\$791,976.69	14.94%
≥ 80% < 85%	1	9.09%	\$355,435.45	8.74%	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%
<b>Total</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,064,851.13</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$5,301,761.83</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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	1	9.09%	\$1,038,463.30	25.55%	2	25.00%	\$1,641,740.59	30.97%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	3	37.50%	\$2,088,494.61	39.39%
> 9 mths ≤ 12 mths	10	90.91%	\$3,026,387.83	74.45%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	3	37.50%	\$1,571,526.63	29.64%
> 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%
<b>Total</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,064,851.13</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$5,301,761.83</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%	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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	11	100.00%	\$4,064,851.13	100.00%	8	100.00%	\$5,301,761.83	100.00%
<b>Total</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,064,851.13</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$5,301,761.83</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%	1	9.09%	\$1,038,463.30	25.55%	0	0.00%	\$-	0.00%
≥ 5% < 10%	10	90.91%	\$3,026,387.83	74.45%	8	100.00%	\$5,301,761.83	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>11</b>	<b>100.00%</b>	<b>\$4,064,851.13</b>	<b>100.00%</b>	<b>8</b>	<b>100.00%</b>	<b>\$5,301,761.83</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	18	10.17%	\$469,389.72	7.18%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	27	15.25%	\$1,108,870.08	16.95%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	54	30.51%	\$2,144,471.75	32.79%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	10	5.65%	\$312,774.29	4.78%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	40	22.60%	\$1,816,966.30	27.78%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	11	6.21%	\$475,538.85	7.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	8	4.52%	\$144,575.23	2.21%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	7	3.95%	\$50,956.94	0.78%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	2	1.13%	\$16,909.73	0.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>177</b>	<b>100.00%</b>	<b>\$6,540,452.89</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	2	1.13%	\$16,909.73	0.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	2	1.13%	\$13,419.64	0.21%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	2	1.13%	\$45,554.84	0.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	2	1.13%	\$11,753.63	0.18%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	10	5.65%	\$194,855.35	2.98%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	13	7.34%	\$517,942.36	7.92%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	37	20.90%	\$1,727,588.49	26.41%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	76	42.94%	\$2,899,706.46	44.33%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	33	18.64%	\$1,112,722.39	17.01%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>177</b>	<b>100.00%</b>	<b>\$6,540,452.89</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%	1	0.56%	\$39,999.69	0.61%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	58	32.77%	\$2,528,442.48	38.66%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	65	36.72%	\$2,444,019.74	37.37%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	53	29.94%	\$1,527,990.98	23.36%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>177</b>	<b>100.00%</b>	<b>\$6,540,452.89</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 10% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,513,512, \$1,038,463, \$849,764, \$791,977, \$553,009, \$548,772, \$535,797, \$482,720, \$466,725 and \$461,651. 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 \$2.7 million. This is held as cash.

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