

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 March 2020 - 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%	4	44.44%	\$1,860,478.52	33.06%
≥ 50% < 55%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 55% < 60%	6	60.00%	\$2,138,395.26	50.02%	1	11.11%	\$1,512,059.60	26.87%
≥ 60% < 65%	1	10.00%	\$717,778.43	16.79%	1	11.11%	\$402,378.06	7.15%
≥ 65% < 70%	0	0.00%	\$-	0.00%	2	22.22%	\$1,069,698.04	19.01%
≥ 70% < 75%	0	0.00%	\$-	0.00%	1	11.11%	\$783,170.48	13.92%
≥ 75% < 80%	3	30.00%	\$1,418,517.68	33.18%	0	0.00%	\$-	0.00%
≥ 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	10	100.00%	\$4,274,691.37	100.00%	9	100.00%	\$5,627,784.70	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%	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	5	50.00%	\$2,709,996.38	63.40%	5	55.56%	\$3,722,475.52	66.14%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	2	22.22%	\$1,069,698.04	19.01%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	1	10.00%	\$360,954.49	8.44%	0	0.00%	\$-	0.00%
> 60 mths	4	40.00%	\$1,203,740.50	28.16%	2	22.22%	\$835,611.14	14.85%
Total	10	100.00%	\$4,274,691.37	100.00%	9	100.00%	\$5,627,784.70	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%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	1	11.11%	\$402,378.06	7.15%
> 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	10	100.00%	\$4,274,691.37	100.00%	8	88.89%	\$5,225,406.64	92.85%
Total	10	100.00%	\$4,274,691.37	100.00%	9	100.00%	\$5,627,784.70	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%	7	70.00%	\$3,003,670.02	70.27%	0	0.00%	\$-	0.00%
≥ 5% < 10%	3	30.00%	\$1,271,021.35	29.73%	8	88.89%	\$5,194,551.62	92.30%
≥ 10% < 15%	0	0.00%	\$-	0.00%	1	11.11%	\$433,233.08	7.70%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	10	100.00%	\$4,274,691.37	100.00%	9	100.00%	\$5,627,784.70	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	70	32.41%	\$1,884,431.12	29.13%	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	3	1.39%	\$136,389.39	2.11%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	2	0.93%	\$65,111.56	1.01%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	52	24.07%	\$2,118,822.14	32.76%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	51	23.61%	\$1,601,995.39	24.77%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	22	10.19%	\$509,570.22	7.88%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	8	3.70%	\$110,851.55	1.71%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	8	3.70%	\$41,122.25	0.64%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	216	100.00%	\$6,468,293.62	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	5	2.31%	\$46,797.90	0.72%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	3	1.39%	\$18,969.81	0.29%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	0.46%	\$4,235.94	0.07%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	5	2.31%	\$77,102.67	1.19%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	26	12.04%	\$591,303.61	9.14%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	50	23.15%	\$1,601,346.47	24.76%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	43	19.91%	\$1,695,369.12	26.21%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	62	28.70%	\$1,789,562.34	27.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	21	9.72%	\$643,605.76	9.95%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	216	100.00%	\$6,468,293.62	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%	55	25.46%	\$2,001,476.44	30.94%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	110	50.93%	\$3,282,895.48	50.75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	51	23.61%	\$1,183,921.70	18.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	216	100.00%	\$6,468,293.62	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 9% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,512,060, \$1,012,189, \$848,852, \$783,170, \$717,778, \$548,548, \$537,589, \$521,150, \$454,142 and \$433,233. 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 \$2.2 million. This is held as cash.

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