

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



## As at 31 March 2021 - Fund Performance Data

|                              |                   |               |
|------------------------------|-------------------|---------------|
| Units in Fund                | 17,983,393        |               |
| <b>PORTFOLIO COMPOSITION</b> | <b>\$</b>         | <b>%</b>      |
| Residential                  | 6,038,137         | 33.6%         |
| Commercial                   | 4,470,386         | 24.9%         |
| Motor Vehicle                | 5,177,687         | 28.8%         |
| Equipment                    | 0                 | 0.0%          |
| Trade Receivables            | 0                 | 0.0%          |
| Cash & Liquid Assets         | 2,297,184         | 12.8%         |
| <b>Total</b>                 | <b>17,983,393</b> | <b>100.0%</b> |

PORTFOLIO COMPOSITION

- 34% Residential
- 25% Commercial
- 29% Motor Vehicle
- 0% Equipment
- 0% Trade Receivables
- 13% Cash & Liquid Assets



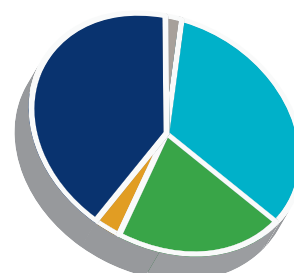
|                               | RESIDENTIAL   | COMMERCIAL    |
|-------------------------------|---------------|---------------|
| No of Loans                   | 18            | 11            |
| Maximum Loan Size             | \$555,017     | \$924,755     |
| Maximum LVR                   | 93.2%         | 73.4%         |
| Maximum Loan term (Years)     | 30            | 30            |
| Construction Loans            | No            | No            |
| Loans greater than \$1million | 0.0%          | 0.0%          |
| Delinquency                   | 0.0%          | 0.0%          |
| Mortgage Rank                 | First Ranking | First Ranking |

### Concentration

|                  |       |       |
|------------------|-------|-------|
| ACT              | 0.0%  | 2.1%  |
| NSW              | 10.3% | 22.3% |
| NT               | 0.0%  | 0.0%  |
| QLD              | 16.0% | 5.2%  |
| SA               | 0.0%  | 0.0%  |
| TAS              | 2.8%  | 0.0%  |
| VIC              | 28.3% | 12.9% |
| WA               | 0.0%  | 0.0%  |
| Inner City       | 0.0%  | 2.1%  |
| Metropolitan     | 34.4% | 32.1% |
| Non-metropolitan | 23.1% | 8.3%  |

CONCENTRATION BY STATE

- 2% ACT
- 33% NSW
- 0% NT
- 21% QLD
- 0% SA
- 3% TAS
- 41% VIC
- 0% WA

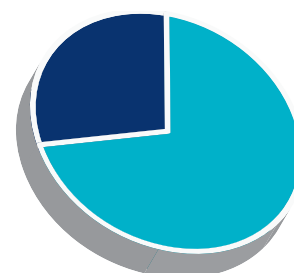


### Income Verification

|          |       |       |
|----------|-------|-------|
| Full Doc | 41.1% | 29.0% |
| Low Doc  | 16.4% | 13.5% |

- 70% Full Doc
- 30% Low Doc

INCOME VERIFICATION



### Property Use

|                |       |       |
|----------------|-------|-------|
| Owner-occupied | 57.5% | 5.2%  |
| Investment     | 0.0%  | 37.3% |

|                           | MOTOR VEHICLES | EQUIPMENT | TRADE RECEIVABLES |
|---------------------------|----------------|-----------|-------------------|
| No of Loans               | 213            | 0         | 0                 |
| Maximum Loan Size         | \$100,632      | \$-       | -                 |
| Maximum Loan term (Years) | 7              | 0         | 0                 |
| Delinquency               | 0.7%           | 0.0%      | 0.0%              |
| Mortgage Rank             | First Ranking  | n/a       | n/a               |

| DELINQUENCY         | # OF LOANS | OUTSTANDING BALANCE | % BY NUMBER | % BY OUTSTANDING |
|---------------------|------------|---------------------|-------------|------------------|
| Residential Loans   | 0          | \$-                 | 0.0%        | 0.0%             |
| Commercial Loans    | 0          | \$-                 | 0.0%        | 0.0%             |
| Motor Vehicle Loans | 3          | \$111,790.38        | 3.7%        | 0.7%             |
| Equipment Loans     | 0          | \$-                 | 0.0%        | 0.0%             |
| Trade Receivable    | 0          | \$-                 | 0.0%        | 0.0%             |
| <b>Total</b>        | <b>3</b>   | <b>\$111,790</b>    | <b>3.7%</b> | <b>0.7%</b>      |

\*Percentage of total number of Residential and Commercial loans only.

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