

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2014 - 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%	\$654,953.72	18.10%	10	47.62%	\$2,698,618.02	53.08%
≥ 50% < 55%	0	0.00%	\$-	0.00%	3	14.29%	\$581,957.74	11.45%
≥ 55% < 60%	2	18.18%	\$731,982.27	20.23%	3	14.29%	\$753,087.17	14.81%
≥ 60% < 65%	0	0.00%	\$-	0.00%	2	9.52%	\$332,721.37	6.54%
≥ 65% < 70%	1	9.09%	\$629,549.10	17.40%	0	0.00%	\$-	0.00%
≥ 70% < 75%	2	18.18%	\$556,426.18	15.38%	3	14.29%	\$717,544.24	14.11%
≥ 75% < 80%	1	9.09%	\$278,242.24	7.69%	0	0.00%	\$-	0.00%
≥ 80% < 85%	1	9.09%	\$294,282.26	8.13%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	9.09%	\$220,369.79	6.09%	0	0.00%	\$-	0.00%
≥ 90% < 95%	1	9.09%	\$252,368.38	6.98%	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>\$3,618,173.94</b>	<b>100.00%</b>	<b>21</b>	<b>100.00%</b>	<b>\$5,083,928.54</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	10	90.91%	\$3,339,931.70	92.31%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	1	9.09%	\$278,242.24	7.69%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	5	23.81%	\$2,066,813.19	40.65%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	16	76.19%	\$3,017,115.35	59.35%
≥ 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>\$3,618,173.94</b>	<b>100.00%</b>	<b>21</b>	<b>100.00%</b>	<b>\$5,083,928.54</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%	6	28.57%	\$2,500,297.66	49.18%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	2	9.52%	\$249,792.45	4.91%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	3	14.29%	\$639,768.87	12.58%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	4	19.05%	\$616,497.18	12.13%
≥ 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%	\$3,618,173.94	100.00%	6	28.57%	\$1,077,572.38	21.20%
<b>Total</b>	<b>11</b>	<b>100.00%</b>	<b>\$3,618,173.94</b>	<b>100.00%</b>	<b>21</b>	<b>100.00%</b>	<b>\$5,083,928.54</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%	\$278,242.24	7.69%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	10	90.91%	\$3,339,931.70	92.31%	8	38.10%	\$2,244,395.20	44.15%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	13	61.90%	\$2,839,533.34	55.85%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>11</b>	<b>100.00%</b>	<b>\$3,618,173.94</b>	<b>100.00%</b>	<b>21</b>	<b>100.00%</b>	<b>\$5,083,928.54</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	20	9.39%	\$913,020.80	16.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	28	13.15%	\$825,464.75	14.81%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	165	77.46%	\$3,833,435.18	68.80%	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	0	0.00%	\$-	0.00%	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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>213</b>	<b>100.00%</b>	<b>\$5,571,920.73</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	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	0	0.00%	\$-	0.00%	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	2	0.94%	\$19,488.96	0.35%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	6	2.82%	\$82,574.23	1.48%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	2	0.94%	\$18,647.93	0.33%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	118	55.40%	\$2,837,366.35	50.92%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	85	39.91%	\$2,613,843.26	46.91%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>213</b>	<b>100.00%</b>	<b>\$5,571,920.73</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%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	12	5.63%	\$377,017.71	6.77%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	54	25.35%	\$1,414,491.54	25.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	147	69.01%	\$3,780,411.48	67.85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>213</b>	<b>100.00%</b>	<b>\$5,571,920.73</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 6% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$805,720, \$629,549, \$556,018, \$552,000, \$530,341, \$402,508, \$361,102, \$294,282, \$288,147 and \$280,040. The amount of loans that have been approved, but funds yet to be advanced is \$nil. Interest has been capitalised on two loans totalling \$0.5m. 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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