

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2015 - 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	33.33%	\$141,100.00	7.65%	2	16.67%	\$349,497.06	9.27%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	8.33%	\$549,631.87	14.58%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	8.33%	\$311,918.10	8.28%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	1	16.67%	\$357,500.00	19.39%	6	50.00%	\$1,815,843.38	48.18%
≥ 70% < 75%	0	0.00%	\$-	0.00%	2	16.67%	\$742,017.31	19.69%
≥ 75% < 80%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 80% < 85%	1	16.67%	\$632,955.00	34.32%	0	0.00%	\$-	0.00%
≥ 85% < 90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	2	33.33%	\$712,522.63	38.64%	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>6</b>	<b>100.00%</b>	<b>\$1,844,077.63</b>	<b>100.00%</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,768,907.72</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	3	50.00%	\$498,600.00	27.04%	8	66.67%	\$2,230,382.01	59.18%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	1	8.33%	\$311,918.10	8.28%
≥ 6 mths < 9 mths	3	50.00%	\$1,345,477.63	72.96%	1	8.33%	\$549,631.87	14.58%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	1	8.33%	\$577,478.68	15.32%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	1	8.33%	\$99,497.06	2.64%
≥ 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>6</b>	<b>100.00%</b>	<b>\$1,844,077.63</b>	<b>100.00%</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,768,907.72</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%	1	8.33%	\$549,631.87	14.58%
≥ 3 mths < 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	0	0.00%	\$-	0.00%	1	8.33%	\$99,497.06	2.64%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	1	8.33%	\$577,478.68	15.32%
≥ 12 mths < 24 mths	0	0.00%	\$-	0.00%	1	8.33%	\$455,000.00	12.07%
≥ 24 mths < 36 mths	0	0.00%	\$-	0.00%	2	16.67%	\$561,918.10	14.91%
≥ 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	6	100.00%	\$1,844,077.63	100.00%	6	50.00%	\$1,525,382.01	40.47%
<b>Total</b>	<b>6</b>	<b>100.00%</b>	<b>\$1,844,077.63</b>	<b>100.00%</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,768,907.72</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%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	6	100.00%	\$1,844,077.63	100.00%	10	83.33%	\$3,091,931.98	82.04%
≥ 10% ≤ 15%	0	0.00%	\$-	0.00%	2	16.67%	\$676,975.74	17.96%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>6</b>	<b>100.00%</b>	<b>\$1,844,077.63</b>	<b>100.00%</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,768,907.72</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	25	7.60%	\$559,197.81	8.23%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	23	6.99%	\$529,239.76	7.79%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	2	0.61%	\$49,028.76	0.72%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	68	20.67%	\$1,590,841.09	23.40%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	185	56.23%	\$3,900,545.02	57.38%	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	4	1.22%	\$43,564.81	0.64%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	14	4.26%	\$107,823.32	1.59%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	8	2.43%	\$17,695.27	0.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>329</b>	<b>100.00%</b>	<b>\$6,797,935.84</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	10	3.04%	\$21,816.89	0.32%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 3 mths < 6 mths	2	0.61%	\$12,906.78	0.19%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	6	1.82%	\$64,596.45	0.95%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	4	1.22%	\$26,198.47	0.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	7	2.13%	\$86,093.00	1.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	5	1.52%	\$66,690.12	0.98%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	156	47.42%	\$3,103,504.54	45.65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	103	31.31%	\$2,283,218.81	33.59%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	36	10.94%	\$1,132,910.78	16.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>329</b>	<b>100.00%</b>	<b>\$6,797,935.84</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%	13	3.95%	\$165,128.14	2.43%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	39	11.85%	\$939,673.38	13.82%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	277	84.19%	\$5,693,134.32	83.75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
<b>Total</b>	<b>329</b>	<b>100.00%</b>	<b>\$6,797,935.84</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 5% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$632,955, \$577,479, \$567,000, \$549,632, \$455,000, \$413,341, \$366,688, \$357,500, \$311,918 and \$299,181. 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 \$5.1 million. This is held as cash.

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