

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2017 - 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%	1	12.50%	\$583,105.93	12.34%	2	28.57%	\$849,818.69	17.30%
≥ 50% < 55%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 55% < 60%	0	0.00%	\$-	0.00%	2	28.57%	\$1,264,148.88	25.74%
≥ 60% < 65%	1	12.50%	\$430,059.98	9.10%	0	0.00%	\$-	0.00%
≥ 65% < 70%	1	12.50%	\$1,153,160.99	24.40%	2	28.57%	\$2,261,014.13	46.04%
≥ 70% < 75%	1	12.50%	\$980,154.42	20.74%	0	0.00%	\$-	0.00%
≥ 75% < 80%	3	37.50%	\$1,479,406.68	31.30%	1	14.29%	\$536,325.29	10.92%
≥ 80% < 85%	1	12.50%	\$100,015.83	2.12%	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	8	100.00%	\$4,725,903.83	100.00%	7	100.00%	\$4,911,306.99	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	8	100.00%	\$4,725,903.83	100.00%	7	100.00%	\$4,911,306.99	100.00%
> 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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$4,725,903.83	100.00%	7	100.00%	\$4,911,306.99	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%	6	85.71%	\$4,391,199.63	89.41%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	14.29%	\$520,107.36	10.59%
> 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	8	100.00%	\$4,725,903.83	100.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$4,725,903.83	100.00%	7	100.00%	\$4,911,306.99	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%	4	50.00%	\$2,646,400.15	56.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	4	50.00%	\$2,079,503.68	44.00%	7	100.00%	\$4,911,306.99	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%
Total	8	100.00%	\$4,725,903.83	100.00%	7	100.00%	\$4,911,306.99	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	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	6	2.87%	\$139,222.37	3.15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	2	0.96%	\$72,227.49	1.64%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	174	83.25%	\$3,795,410.57	86.01%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	16	7.66%	\$249,373.31	5.65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	9	4.31%	\$142,994.83	3.24%	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	2	0.96%	\$13,607.58	0.31%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	209	100.00%	\$4,412,836.15	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	3	1.44%	\$16,196.52	0.37%	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	1	0.48%	\$2,850.86	0.06%	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	7	3.35%	\$66,948.14	1.52%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	12	5.74%	\$169,460.78	3.84%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	123	58.85%	\$2,484,826.29	56.31%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	10	4.78%	\$285,766.86	6.48%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	53	25.36%	\$1,386,786.70	31.43%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	209	100.00%	\$4,412,836.15	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%	8	3.83%	\$118,704.14	2.69%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	42	20.10%	\$1,047,843.72	23.75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	159	76.08%	\$3,246,288.29	73.56%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	209	100.00%	\$4,412,836.15	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 14% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,950,280, \$1,153,161, \$980,154, \$925,113, \$583,106, \$575,305, \$536,325, \$520,107, \$480,073 and \$430,060. 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 \$1.7 million. This is held as cash.

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