

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2018 - 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	13.33%	\$104,903.00	2.01%	2	33.33%	\$575,174.30	15.69%
≥ 50% < 55%	0	0.00%	\$-	0.00%	1	16.67%	\$479,542.83	13.08%
≥ 55% < 60%	1	6.67%	\$285,341.47	5.48%	1	16.67%	\$1,513,882.41	41.29%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	0	0.00%	\$-	0.00%	1	16.67%	\$542,745.03	14.80%
≥ 70% < 75%	1	6.67%	\$336,025.17	6.45%	1	16.67%	\$555,010.93	15.14%
≥ 75% < 80%	5	33.33%	\$1,759,523.86	33.79%	0	0.00%	\$-	0.00%
≥ 80% < 85%	6	40.00%	\$2,721,399.23	52.26%	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	15	100.00%	\$5,207,192.73	100.00%	6	100.00%	\$3,666,355.50	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%	3	50.00%	\$2,089,056.71	56.98%
> 3 mths ≤ 6 mths	15	100.00%	\$5,207,192.73	100.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	1	16.67%	\$479,542.83	13.08%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	1	16.67%	\$555,010.93	15.14%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	16.67%	\$542,745.03	14.80%
> 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	15	100.00%	\$5,207,192.73	100.00%	6	100.00%	\$3,666,355.50	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%	3	50.00%	\$2,089,056.71	56.98%
> 3 mths ≤ 6 mths	15	100.00%	\$5,207,192.73	100.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	1	16.67%	\$479,542.83	13.08%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	1	16.67%	\$555,010.93	15.14%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	16.67%	\$542,745.03	14.80%
> 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	15	100.00%	\$5,207,192.73	100.00%	6	100.00%	\$3,666,355.50	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%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	15	100.00%	\$5,207,192.73	100.00%	6	100.00%	\$3,666,355.50	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	15	100.00%	\$5,207,192.73	100.00%	6	100.00%	\$3,666,355.50	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	68	28.33%	\$1,485,017.80	21.38%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	10	4.17%	\$335,727.04	4.83%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	94	39.17%	\$2,529,499.59	36.41%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	4	1.67%	\$144,771.15	2.08%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	39	16.25%	\$1,976,514.97	28.45%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	11	4.58%	\$354,001.53	5.10%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	9	3.75%	\$81,745.50	1.18%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	4	1.67%	\$34,774.51	0.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	1	0.42%	\$5,106.55	0.07%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	240	100.00%	\$6,947,158.64	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	1	0.42%	\$5,106.55	0.07%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	1	0.42%	\$15,043.55	0.22%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	0.42%	\$146.06	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	2	0.83%	\$19,584.90	0.28%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	9	3.75%	\$150,481.76	2.17%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	11	4.58%	\$330,387.10	4.76%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	40	16.67%	\$1,923,780.87	27.69%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	109	45.42%	\$2,536,492.88	36.51%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	66	27.50%	\$1,966,134.97	28.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	240	100.00%	\$6,947,158.64	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%	1	0.42%	\$43,121.57	0.62%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	52	21.67%	\$2,156,185.11	31.04%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	55	22.92%	\$1,787,829.87	25.73%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	132	55.00%	\$2,960,022.09	42.61%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	240	100.00%	\$6,947,158.64	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 10% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,513,882, \$555,011, \$553,803, \$542,745, \$496,144, \$479,543, \$471,294, \$468,086, \$466,419 and \$450,648. 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 \$3.1 million. This is held as cash.

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