

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2021 - 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	5.88%	\$294,027.66	4.91%	6	54.55%	\$2,393,248.12	52.66%
≥ 50% < 55%	1	5.88%	\$344,245.98	5.75%	2	18.18%	\$362,074.53	7.97%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	9.09%	\$551,169.27	12.13%
≥ 60% < 65%	0	0.00%	\$-	0.00%	1	9.09%	\$473,573.17	10.42%
≥ 65% < 70%	4	23.53%	\$1,443,440.26	24.10%	0	0.00%	\$-	0.00%
≥ 70% < 75%	1	5.88%	\$296,371.67	4.95%	1	9.09%	\$764,542.35	16.82%
≥ 75% < 80%	4	23.53%	\$1,179,971.99	19.70%	0	0.00%	\$-	0.00%
≥ 80% < 85%	3	17.65%	\$1,347,324.83	22.49%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	5.88%	\$480,229.74	8.02%	0	0.00%	\$-	0.00%
≥ 90% < 95%	2	11.76%	\$604,623.20	10.09%	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	17	100.00%	\$5,990,235.33	100.00%	11	100.00%	\$4,544,607.44	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%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	1	5.88%	\$405,078.26	6.76%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	16	94.12%	\$5,585,157.07	93.24%	4	36.36%	\$1,231,359.06	27.09%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	1	9.09%	\$924,951.76	20.35%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	9.09%	\$198,461.82	4.37%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	5	45.45%	\$2,189,834.80	48.19%
> 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	17	100.00%	\$5,990,235.33	100.00%	11	100.00%	\$4,544,607.44	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%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	9.09%	\$473,573.17	10.42%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	1	9.09%	\$551,169.27	12.13%
> 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	17	100.00%	\$5,990,235.33	100.00%	9	81.82%	\$3,519,865.00	77.45%
Total	17	100.00%	\$5,990,235.33	100.00%	11	100.00%	\$4,544,607.44	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%	11	64.71%	\$3,635,087.39	60.68%	0	0.00%	\$-	0.00%
≥ 5% < 10%	6	35.29%	\$2,355,147.94	39.32%	11	100.00%	\$4,544,607.44	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	17	100.00%	\$5,990,235.33	100.00%	11	100.00%	\$4,544,607.44	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	39	17.03%	\$1,203,840.05	20.45%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	33	14.41%	\$1,006,960.90	17.10%	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	2	0.87%	\$52,512.34	0.89%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	95	41.48%	\$2,130,757.72	36.19%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	16	6.99%	\$511,914.45	8.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	22	9.61%	\$520,105.39	8.83%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	22	9.61%	\$461,106.45	7.83%	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%
Total	229	100.00%	\$5,887,197.30	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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	4	1.75%	\$69,526.83	1.18%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	15	6.55%	\$326,814.24	5.55%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	4	1.75%	\$88,843.09	1.51%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	24	10.48%	\$512,164.80	8.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	17	7.42%	\$515,544.34	8.76%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	84	36.68%	\$1,921,017.31	32.63%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	56	24.45%	\$1,561,613.57	26.53%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	25	10.92%	\$891,673.12	15.15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	229	100.00%	\$5,887,197.30	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%	64	27.95%	\$1,948,852.51	33.10%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	76	33.19%	\$1,836,662.02	31.20%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	89	38.86%	\$2,101,682.77	35.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	229	100.00%	\$5,887,197.30	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 6% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$924,952, \$764,542, \$575,343, \$551,169, \$549,319, \$547,011, \$483,580, \$480,230, \$473,573 and \$459,275. 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 \$2.6 million. This is held as cash.

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