

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2016 - 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	22.22%	\$384,109.54	8.74%	1	100.00%	\$1,969,668.96	100.00%
≥ 50% < 55%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 55% < 60%	2	22.22%	\$933,093.02	21.24%	0	0.00%	\$-	0.00%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	44.44%	\$2,758,045.57	62.79%	0	0.00%	\$-	0.00%
≥ 70% < 75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 75% < 80%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 80% < 85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 85% < 90%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	1	11.11%	\$317,451.05	7.23%	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	9	100.00%	\$4,392,699.18	100.00%	1	100.00%	\$1,969,668.96	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	5	55.56%	\$2,448,148.30	55.73%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	1	11.11%	\$1,242,990.29	28.30%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	1	11.11%	\$317,451.05	7.23%	1	100.00%	\$1,969,668.96	100.00%
≥ 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	2	22.22%	\$384,109.54	8.74%	0	0.00%	\$-	0.00%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	9	100.00%	\$4,392,699.18	100.00%	1	100.00%	\$1,969,668.96	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%	1	100.00%	\$1,969,668.96	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	9	100.00%	\$4,392,699.18	100.00%	0	0.00%	\$-	0.00%
Total	9	100.00%	\$4,392,699.18	100.00%	1	100.00%	\$1,969,668.96	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%	6	66.67%	\$3,253,585.67	74.07%	0	0.00%	\$-	0.00%
≥ 5% ≤ 10%	3	33.33%	\$1,139,113.51	25.93%	1	100.00%	\$1,969,668.96	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	9	100.00%	\$4,392,699.18	100.00%	1	100.00%	\$1,969,668.96	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	46	19.25%	\$1,317,793.99	23.83%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 6 mths < 9 mths	102	42.68%	\$2,478,457.07	44.81%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 9 mths < 12 mths	47	19.67%	\$985,901.37	17.83%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	25	10.46%	\$447,008.88	8.08%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	12	5.02%	\$244,154.88	4.41%	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	2	0.84%	\$17,677.12	0.32%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	5	2.09%	\$39,691.63	0.72%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	239	100.00%	\$5,530,684.94	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	5	2.09%	\$35,548.95	0.64%	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	1	0.42%	\$8,935.21	0.16%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 12 mths < 24 mths	4	1.67%	\$34,758.65	0.63%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 24 mths < 36 mths	10	4.18%	\$167,816.50	3.03%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 36 mths < 48 mths	18	7.53%	\$300,543.63	5.43%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 48 mths < 60 mths	143	59.83%	\$3,343,350.18	60.45%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	58	24.27%	\$1,639,731.82	29.65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	239	100.00%	\$5,530,684.94	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	3.35%	\$148,828.82	2.69%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% ≤ 15%	44	18.41%	\$1,194,866.02	21.60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	187	78.24%	\$4,186,990.10	75.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	239	100.00%	\$5,530,684.94	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 17% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,969,669, \$1,242,990, \$933,093, \$760,051, \$755,004, \$384,110, \$317,451, \$113,085, \$71,354 and \$61,526. 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 \$2.4 million. This is held as cash.

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