

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 2023 - 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	7.14%	\$167,226.61	3.36%	5	33.33%	\$1,216,878.95	16.73%
≥ 50% < 55%	0	0.00%	\$-	0.00%	4	26.67%	\$2,706,333.90	37.21%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	6.67%	\$417,472.12	5.74%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	3	21.43%	\$869,114.02	17.45%	1	6.67%	\$716,553.81	9.85%
≥ 70% < 75%	1	7.14%	\$602,142.13	12.09%	3	20.00%	\$1,336,072.47	18.37%
≥ 75% < 80%	2	14.29%	\$486,498.70	9.77%	0	0.00%	\$-	0.00%
≥ 80% < 85%	6	42.86%	\$2,031,767.79	40.79%	1	6.67%	\$879,923.17	12.10%
≥ 85% < 90%	1	7.14%	\$823,768.87	16.54%	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	14	100.00%	\$4,980,518.12	100.00%	15	100.00%	\$7,273,234.42	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	2	14.29%	\$551,293.54	11.07%	1	6.67%	\$427,226.37	5.87%
> 6 mths ≤ 9 mths	5	35.71%	\$2,734,519.85	54.90%	2	13.33%	\$1,480,196.71	20.35%
> 9 mths ≤ 12 mths	3	21.43%	\$714,274.58	14.34%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	5	33.33%	\$2,947,618.93	40.53%
> 24 mths ≤ 36 mths	4	28.57%	\$980,430.15	19.69%	3	20.00%	\$1,260,476.73	17.33%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	1	6.67%	\$179,126.70	2.46%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	3	20.00%	\$978,588.98	13.45%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	14	100.00%	\$4,980,518.12	100.00%	15	100.00%	\$7,273,234.42	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%	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%	1	6.67%	\$1,051,315.21	14.45%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	1	6.67%	\$600,273.54	8.25%
> 60 mths	14	100.00%	\$4,980,518.12	100.00%	13	86.67%	\$5,621,645.67	77.29%
Total	14	100.00%	\$4,980,518.12	100.00%	15	100.00%	\$7,273,234.42	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%	14	100.00%	\$4,980,518.12	100.00%	13	86.67%	\$5,676,757.44	78.05%
≥ 10% < 15%	0	0.00%	\$-	0.00%	2	13.33%	\$1,596,476.98	21.95%
> 15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	14	100.00%	\$4,980,518.12	100.00%	15	100.00%	\$7,273,234.42	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	11	4.47%	\$476,595.72	7.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	14	5.69%	\$592,163.11	9.52%	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	98	39.84%	\$3,318,891.98	53.38%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	56	22.76%	\$1,090,251.14	17.53%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	47	19.11%	\$521,192.03	8.38%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	9	3.66%	\$140,407.74	2.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	11	4.47%	\$78,186.41	1.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	246	100.00%	\$6,217,688.13	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	10	4.07%	\$91,681.50	1.47%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	4	1.63%	\$49,214.64	0.79%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	0.41%	\$2,516.26	0.04%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	4	1.63%	\$24,116.34	0.39%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	50	20.33%	\$560,939.59	9.02%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	43	17.48%	\$788,626.79	12.68%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	70	28.46%	\$2,117,610.71	34.06%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	22	8.94%	\$686,383.41	11.04%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	42	17.07%	\$1,896,598.89	30.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	246	100.00%	\$6,217,688.13	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%	35	14.23%	\$693,555.17	11.15%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	118	47.97%	\$3,539,850.66	56.93%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	93	37.80%	\$1,984,282.30	31.91%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	246	100.00%	\$6,217,688.13	100.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%

The largest single borrower represents approximately 5% of the portfolio. The top 10 borrowers that are assets of the Fund are: \$1,051,160, \$924,935, \$879,788, \$825,981, \$753,389, \$718,768, \$682,193, \$602,066, \$600,177 and \$570,922. 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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