# LIBERTY TERM INVESTMENT FUND PERFORMANCE 

As at 31 December 2023 - Performance Collateral Table

## MORTGAGES BY CURRENT LVR

|  | RESIDENTIAL PROPERTY |  |  |  | COMMERCIAL PROPERTY |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY <br> NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ |
| < 50\% | 2 | 11.11\% | \$682,741.31 | 10.50\% | 7 | 46.67\% | \$2,922,386.42 | 38.33\% |
| $\geq 50 \%<55 \%$ | 0 | 0.00\% | \$- | 0.00\% | 3 | 20.00\% | \$1,779,841.54 | 23.34\% |
| $\geq 55 \%<60 \%$ | 0 | 0.00\% | \$- | 0.00\% | 1 | 6.67\% | \$416,630.42 | 5.46\% |
| $\geq 60 \%<65 \%$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 65 \%<70 \%$ | 3 | 16.67\% | \$864,409.54 | 13.29\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 70 \%<75 \%$ | 1 | 5.56\% | \$82,067.83 | 1.26\% | 3 | 20.00\% | \$1,625,948.65 | 21.33\% |
| $\geq 75 \%<80 \%$ | 2 | 11.11\% | \$486,528.23 | 7.48\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 80 \%<85 \%$ | 7 | 38.89\% | \$2,825,966.12 | 43.46\% | 1 | 6.67\% | \$879,796.40 | 11.54\% |
| $\geq 85 \%<90 \%$ | 3 | 16.67\% | \$1,560,933.35 | 24.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 90 \%<95 \%$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 95 \%<100 \%$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| > 100\% | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| Total | 18 | 100.00\% | \$6,502,646.38 | 100.00\% | 15 | 100.00\% | \$7,624,603.43 | 100.00\% |

MORTGAGES BY SEASONING

|  | RESIDENTIAL PROPERTY |  |  |  | COMMERCIAL PROPERTY |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY <br> NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ |
| $\leq 3 \mathrm{mths}$ | 2 | 11.11\% | \$1,089,975.58 | 16.76\% | 1 | 6.67\% | \$787,480.92 | 10.33\% |
| > 3 mths $\leq 6$ mths | 2 | 11.11\% | \$958,991.40 | 14.75\% | 0 | 0.00\% | \$- | 0.00\% |
| $>6 \mathrm{mths} \leq 9 \mathrm{mths}$ | 2 | 11.11\% | \$553,395.65 | 8.51\% | 1 | 6.67\% | \$426,274.98 | 5.59\% |
| > 9 mths $\leq 12 \mathrm{mths}$ | 5 | 27.78\% | \$2,210,128.60 | 33.99\% | 2 | 13.33\% | \$1,480,063.11 | 19.41\% |
| $>12$ mths $\leq 24$ mths | 3 | 16.67\% | \$714,400.51 | 10.99\% | 5 | 33.33\% | \$3,236,514.96 | 42.45\% |
| $>24$ mths $\leq 36$ mths | 4 | 22.22\% | \$975,754.64 | 15.01\% | 2 | 13.33\% | \$334,581.04 | 4.39\% |
| $>36$ mths $\leq 48$ mths | 0 | 0.00\% | \$- | 0.00\% | 1 | 6.67\% | \$924,978.19 | 12.13\% |
| . $>48$ mths $\leq 60$ mths | 0 | 0.00\% | \$- | 0.00\% | 1 | 6.67\% | \$176,863.99 | 2.32\% |
| > 60 mths | 0 | 0.00\% | \$- | 0.00\% | 2 | 13.33\% | \$257,846.24 | 3.38\% |
| Total | 18 | 100.00\% | \$6,502,646.38 | 100.00\% | 15 | 100.00\% | \$7,624,603.43 | 100.00\% |

## MORTGAGES BY TERM TO MATURITY

|  | RESIDENTIAL PROPERTY |  |  |  | COMMERCIAL PROPERTY |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ |
| $\leq 3 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>3 \mathrm{mths} \leq 6 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\rightarrow 6 \mathrm{mths} \leq 9 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>9 \mathrm{mths} \leq 12 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\rightarrow 12 \mathrm{mths} \leq 24 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>24$ mths $\leq 36$ mths | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>36 \mathrm{mths} \leq 48 \mathrm{mths}$ | 0 | 0.00\% | \$- | 0.00\% | 1 | 6.67\% | \$1,051,276.67 | 13.79\% |
| $>48$ mths $\leq 60$ mths | 0 | 0.00\% | \$- | 0.00\% | 1 | 6.67\% | \$600,266.71 | 7.87\% |
| $>60 \mathrm{mths}$ | 18 | 100.00\% | \$6,502,646.38 | 100.00\% | 13 | 86.67\% | \$5,973,060.05 | 78.34\% |
| Total | 18 | 100.00\% | \$6,502,646.38 | 100.00\% | 15 | 100.00\% | \$7,624,603.43 | 100.00\% |


|  | RESIDENTIAL PROPERTY |  |  |  | COMMERCIAL PROPERTY |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ |
| < 5\% | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 5 \%<10 \%$ | 16 | 88.89\% | \$5,412,670.80 | 83.24\% | 12 | 80.00\% | \$5,780,462.12 | 75.81\% |
| $\geq 10 \%<15 \%$ | 2 | 11.11\% | \$1,089,975.58 | 16.76\% | 3 | 20.00\% | \$1,844,141.31 | 24.19\% |
| $>15 \%$ | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| Total | 18 | 100.00\% | \$6,502,646.38 | 100.00\% | 15 | 100.00\% | \$7,624,603.43 | 100.00\% |

MORTGAGES BY SEASONING

|  | MOTOR VEHICLE LOANS |  |  |  | EQUIPMENT LOANS |  |  |  | TRADE RECEIVABLE LOANS |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | NO. OF LOANS | \% BY <br> NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY <br> NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ | NO. OF LOANS | \% BY <br> NUMBER | OUTSTANDING BALANCE | $\begin{gathered} \text { \% BY } \\ \text { OUTSTANDING } \end{gathered}$ |
| $\leq 3$ mths | 27 | 10.80\% | \$1,092,860.75 | 16.41\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>3$ mths $\leq 6$ mths | 7 | 2.80\% | \$333,337.47 | 5.01\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>6 \mathrm{mths} \leq 9 \mathrm{mths}$ | 7 | 2.80\% | \$299,515.69 | 4.50\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>9 \mathrm{mths} \leq 12 \mathrm{mths}$ | 13 | 5.20\% | \$544,816.34 | 8.18\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>12$ mths $\leq 24$ mths | 89 | 35.60\% | \$2,911,280.34 | 43.73\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| $>24$ mths $\leq 36$ mths | 48 | 19.20\% | \$881,678.74 | 13.24\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| > 36 mths $\leq 48$ mths | 50 | 20.00\% | \$480,636.33 | 7.22\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| > 48 mths $\leq 60$ mths | 4 | 1.60\% | \$62,242.50 | 0.93\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| $>60 \mathrm{mths}$ | 5 | 2.00\% | \$51,437.70 | 0.77\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| Total | 250 | 100.00\% | \$6,657,805.86 | 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 <br> NUMBER | OUTSTANDING BALANCE | \% BY OUTSTANDING | NO. OF LOANS | \% BY NUMBER | OUTSTANDING BALANCE | \% BY OUTSTANDING | $\begin{aligned} & \text { NO. OF } \\ & \text { LOANS } \end{aligned}$ | \% BY NUMBER | OUTSTANDING BALANCE | \% BY OUTSTANDING |
| $\leq 3$ mths | 4 | 1.60\% | \$44,824.42 | 0.67\% | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>3 \mathrm{mths} \leq 6 \mathrm{mths}$ | 1 | 0.40\% | \$693.93 | 0.01\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>6 \mathrm{mths} \leq 9 \mathrm{mths}$ | 3 | 1.20\% | \$17.859.47 | 0.27\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| $>9 \mathrm{mths} \leq 12 \mathrm{mths}$ | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>12 \mathrm{mths} \leq 24$ mths | 54 | 21.60\% | \$519,945.92 | 7.81\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\rightarrow 24$ mths $\leq 36 \mathrm{mths}$ | 39 | 15.60\% | \$681,647.82 | 10.24\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| > 36 mths $\leq 48$ mths | 61 | 24.40\% | \$1,775,396.83 | 26.67\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| > 48 mths $\leq 60 \mathrm{mths}$ | 41 | 16.40\% | \$1,593,956.95 | 23.94\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $>60 \mathrm{mths}$ | 47 | 18.80\% | \$2,023,480.52 | 30.39\% | 0 | 0.00\% | \$- | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| Total | 250 | 100.00\% | \$6,657,805.86 | 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 | $\begin{aligned} & \text { \% BY } \\ & \text { NUMBER } \end{aligned}$ | OUTSTANDING BALANCE | \% BY <br> 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\% |
| $\geq 5 \%<10 \%$ | 30 | 12.00\% | \$571.852.90 | 8.59\% | 0 | 0.00\% | \$. | 0.00\% | 0 | 0.00\% | \$- | 0.00\% |
| $\geq 10 \%<15 \%$ | 108 | 43.20\% | \$3,325,307.73 | 49.95\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| $>15 \%$ | 112 | 44.80\% | \$2,760,645.23 | 41.46\% | 0 | 0.00\% | \$ | 0.00\% | 0 | 0.00\% | \$ | 0.00\% |
| Total | 250 | 100.00\% | \$6,657,805.86 | 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: $\$ 1,051,277, \$ 962,701, \$ 924,978, \$ 879,796, \$ 821,375$, $\$ 796,000, \$ 787,481, \$ 750,401, \$ 600,267$ and $\$ 568,934$. 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.

[^0]Copyright © Liberty Financial Pty Ltd. All Rights Reserved. 231231.


[^0]:    This information is general information only and does not take your personal needs, objectives and circumstances into account. Please read the Liberty Term Investment Fund ARSN 141340454 Product Disclosure Statement which is available from the website, before making a decision to invest or continue to hold an investment, in the Liberty Term Investment Fund. An investment in the Liberty Term Investment Fund is not a bank deposit. The Responsible Entity is Liberty Fiduciary Limited ABN 80119884623 AFSL No 303137 . The Investment Manager is Liberty Financial Pty Ltd ABN 55077248983 AFSL 286596 Australian Credit Licence 286596. Neither the Responsible Entity. Investment Manager nor their related entities, directors or officers guarantees the performance of, or the repayment of capital invested in the Liberty Term Investment Fund. Past performance is not indicative of future performance. This information is provided for persons in Australia only and is not provided for the use of any person who is in any other country.

