

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 December 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%	\$292,739.01	4.91%	7	63.64%	\$2,470,597.67	56.04%
≥ 50% < 55%	1	5.88%	\$342,570.84	5.74%	1	9.09%	\$163,013.00	3.70%
≥ 55% < 60%	0	0.00%	\$-	0.00%	2	18.18%	\$1,019,120.53	23.12%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	23.53%	\$1,435,815.47	24.06%	0	0.00%	\$-	0.00%
≥ 70% < 75%	1	5.88%	\$294,317.99	4.93%	1	9.09%	\$755,881.82	17.15%
≥ 75% < 80%	4	23.53%	\$1,176,918.99	19.72%	0	0.00%	\$-	0.00%
≥ 80% < 85%	3	17.65%	\$1,344,594.42	22.53%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	5.88%	\$477,263.05	8.00%	0	0.00%	\$-	0.00%
≥ 90% < 95%	2	11.76%	\$603,695.87	10.12%	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%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$5,967,915.64</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,408,613.02</b>	<b>100.00%</b>

## 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	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	1	5.88%	\$405,447.92	6.79%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	16	94.12%	\$5,562,467.72	93.21%	4	36.36%	\$1,116,138.45	25.32%
> 12 mths ≤ 24 mths	0	0.00%	\$-	0.00%	1	9.09%	\$924,916.42	20.98%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	2	18.18%	\$746,304.82	16.93%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	4	36.36%	\$1,621,253.33	36.77%
> 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%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$5,967,915.64</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,408,613.02</b>	<b>100.00%</b>

## 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%	\$468,654.87	10.63%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	1	9.09%	\$550,465.66	12.49%
> 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%	\$5,967,915.64	100.00%	9	81.82%	\$3,389,492.49	76.88%
<b>Total</b>	<b>17</b>	<b>100.00%</b>	<b>\$5,967,915.64</b>	<b>100.00%</b>	<b>11</b>	<b>100.00%</b>	<b>\$4,408,613.02</b>	<b>100.00%</b>

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%	\$3,621,577.12	60.68%	0	0.00%	\$-	0.00%
≥ 5% < 10%	6	35.29%	\$2,346,338.52	39.32%	11	100.00%	\$4,408,613.02	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%	\$5,967,915.64	100.00%	11	100.00%	\$4,408,613.02	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	37	17.79%	\$1,072,410.90	21.22%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	32	15.38%	\$966,713.37	19.13%	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	90	43.27%	\$1,890,702.16	37.42%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	4	1.92%	\$119,643.92	2.37%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	23	11.06%	\$580,934.43	11.50%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	22	10.58%	\$422,491.62	8.36%	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	208	100.00%	\$5,052,896.40	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	3	1.44%	\$44,078.26	0.87%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	11	5.29%	\$226,903.95	4.49%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	4	1.92%	\$81,381.22	1.61%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	6	2.88%	\$122,607.40	2.43%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	23	11.06%	\$502,132.82	9.94%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	6	2.88%	\$156,948.40	3.11%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	79	37.98%	\$1,695,515.04	33.56%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	52	25.00%	\$1,401,809.27	27.74%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	24	11.54%	\$821,520.04	16.26%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	208	100.00%	\$5,052,896.40	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%	60	28.85%	\$1,724,010.94	34.12%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	66	31.73%	\$1,465,308.56	29.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	82	39.42%	\$1,863,576.90	36.88%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	208	100.00%	\$5,052,896.40	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: \$924,916, \$755,882, \$572,519, \$550,466, \$546,403, \$544,614, \$482,054, \$477,263, \$468,655 and \$457,616. 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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