

LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 31 December 2022 - 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%	0	0.00%	\$-	0.00%	4	33.33%	\$634,023.67	10.78%
≥ 50% < 55%	0	0.00%	\$-	0.00%	4	33.33%	\$2,710,188.22	46.06%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	8.33%	\$420,000.68	7.14%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	3	37.50%	\$877,260.95	36.16%	1	8.33%	\$728,875.34	12.39%
≥ 70% < 75%	2	25.00%	\$392,992.96	16.20%	2	16.67%	\$1,390,693.07	23.64%
≥ 75% < 80%	2	25.00%	\$959,915.16	39.56%	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	12.50%	\$196,077.31	8.08%	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	8	100.00%	\$2,426,246.38	100.00%	12	100.00%	\$5,883,780.98	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	0	0.00%	\$-	0.00%	1	8.33%	\$1,128,031.25	19.17%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	4	33.33%	\$2,306,833.06	39.21%
> 12 mths ≤ 24 mths	8	100.00%	\$2,426,246.38	100.00%	2	16.67%	\$336,451.74	5.72%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	1	8.33%	\$925,047.64	15.72%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	1	8.33%	\$185,786.33	3.16%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	3	25.00%	\$1,001,630.96	17.02%
> 60 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	8	100.00%	\$2,426,246.38	100.00%	12	100.00%	\$5,883,780.98	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%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	0	0.00%	\$-	0.00%	1	8.33%	\$105,1040.18	17.86%
> 60 mths	8	100.00%	\$2,426,246.38	100.00%	11	91.67%	\$4,832,740.80	82.14%
Total	8	100.00%	\$2,426,246.38	100.00%	12	100.00%	\$5,883,780.98	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%	8	100.00%	\$2,426,246.38	100.00%	12	100.00%	\$5,883,780.98	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	8	100.00%	\$2,426,246.38	100.00%	12	100.00%	\$5,883,780.98	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	44	15.60%	\$1,647,092.68	22.00%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	54	19.15%	\$2,312,577.59	30.89%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	14	4.96%	\$454,779.27	6.07%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	59	20.92%	\$1,420,027.02	18.97%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	75	26.60%	\$1,160,815.72	15.51%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	4	1.42%	\$98,307.76	1.31%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	18	6.38%	\$303,423.21	4.05%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	14	4.96%	\$89,294.30	1.19%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	282	100.00%	\$7,486,317.55	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	11	3.90%	\$82,474.09	1.10%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	2	0.71%	\$16,688.90	0.22%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	10	3.55%	\$99,445.14	1.33%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	7	2.48%	\$131,276.04	1.75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	9	3.19%	\$133,772.69	1.79%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	70	24.82%	\$1,111,709.57	14.85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	47	16.67%	\$1,093,356.64	14.60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	82	29.08%	\$2,880,093.68	38.47%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	44	15.60%	\$1,937,500.80	25.88%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	282	100.00%	\$7,486,317.55	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%	43	15.25%	\$998,598.65	13.34%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	131	46.45%	\$4,247,649.85	56.74%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	108	38.30%	\$2,240,069.05	29.92%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	282	100.00%	\$7,486,317.55	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: \$1,128,031, \$1,051,040, \$925,048, \$728,875, \$573,130, \$539,984, \$420,001, \$419,931, \$405,205 and \$310,364. 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 \$6.6 million. This is held as cash.

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