

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 June 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%	7	53.85%	\$2,174,242.02	40.26%
≥ 50% < 55%	1	8.33%	\$342,049.67	8.64%	3	23.08%	\$1,787,726.87	33.10%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	7.69%	\$422,015.45	7.81%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	33.33%	\$1,423,291.98	35.96%	0	0.00%	\$-	0.00%
≥ 70% < 75%	2	16.67%	\$398,811.12	10.08%	2	15.38%	\$1,016,836.84	18.83%
≥ 75% < 80%	4	33.33%	\$1,597,723.63	40.36%	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	8.33%	\$196,416.64	4.96%	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>12</b>	<b>100.00%</b>	<b>\$3,958,293.04</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$5,400,821.18</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%	4	30.77%	\$2,310,426.70	42.78%
> 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	12	100.00%	\$3,958,293.04	100.00%	4	30.77%	\$1,297,045.72	24.02%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	1	7.69%	\$190,500.52	3.53%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	4	30.77%	\$1,602,848.24	29.68%
> 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>12</b>	<b>100.00%</b>	<b>\$3,958,293.04</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$5,400,821.18</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%	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	7.69%	\$1,050,270.57	19.45%
> 60 mths	12	100.00%	\$3,958,293.04	100.00%	12	92.31%	\$4,350,550.61	80.55%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,958,293.04</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$5,400,821.18</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%	5	41.67%	\$1,823,600.24	46.07%	0	0.00%	\$-	0.00%
≥ 5% < 10%	7	58.33%	\$2,134,692.80	53.93%	13	100.00%	\$5,400,821.18	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	12	100.00%	\$3,958,293.04	100.00%	13	100.00%	\$5,400,821.18	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	57	20.07%	\$2,706,680.97	35.70%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	17	5.99%	\$571,391.52	7.54%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	4	1.41%	\$126,895.84	1.67%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	39	13.73%	\$1,058,683.97	13.96%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	71	25.00%	\$1,554,628.58	20.51%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	45	15.85%	\$778,972.48	10.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	18	6.34%	\$449,654.57	5.93%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	17	5.99%	\$242,433.94	3.20%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	16	5.63%	\$92,049.89	1.21%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	284	100.00%	\$7,581,391.76	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	8	2.82%	\$86,325.80	1.14%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	10	3.52%	\$103,583.09	1.37%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	6	2.11%	\$48,141.70	0.63%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	4	1.41%	\$34,822.02	0.46%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	23	8.10%	\$437,678.43	5.77%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	47	16.55%	\$859,101.61	11.33%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	66	23.24%	\$1,537,043.11	20.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	80	28.17%	\$2,709,280.26	35.74%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	40	14.08%	\$1,765,415.74	23.29%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	284	100.00%	\$7,581,391.76	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%	49	17.25%	\$1,276,552.34	16.84%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	122	42.96%	\$4,063,051.24	53.59%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	113	39.79%	\$2,241,788.18	29.57%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	284	100.00%	\$7,581,391.76	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: \$1,050,271, \$924,834, \$754,349, \$575,653, \$565,694, \$541,613, \$539,784, \$454,261, \$422,843 and \$422,015. 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 \$3.09 million. This is held as cash.

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