

# LIBERTY TERM INVESTMENT FUND PERFORMANCE



As at 30 September 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%	5	38.46%	\$1,204,024.05	18.61%
≥ 50% < 55%	1	8.33%	\$342,225.61	8.68%	4	30.77%	\$2,711,566.41	41.92%
≥ 55% < 60%	0	0.00%	\$-	0.00%	1	7.69%	\$420,955.41	6.51%
≥ 60% < 65%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 65% < 70%	4	33.33%	\$1,419,157.76	35.99%	0	0.00%	\$-	0.00%
≥ 70% < 75%	2	16.67%	\$395,570.79	10.03%	3	23.08%	\$2,132,013.82	32.96%
≥ 75% < 80%	4	33.33%	\$1,591,808.50	40.37%	0	0.00%	\$-	0.00%
≥ 80% < 85%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 85% < 90%	1	8.33%	\$194,348.80	4.93%	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%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,943,111.46</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$6,468,559.69</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%	1	7.69%	\$1,127,940.42	17.44%
> 3 mths ≤ 6 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	0	0.00%	\$-	0.00%	4	30.77%	\$2,308,748.06	35.69%
> 9 mths ≤ 12 mths	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	12	100.00%	\$3,943,111.46	100.00%	3	23.08%	\$1,261,901.89	19.51%
> 24 mths ≤ 36 mths	0	0.00%	\$-	0.00%	1	7.69%	\$188,071.41	2.91%
> 36 mths ≤ 48 mths	0	0.00%	\$-	0.00%	4	30.77%	\$1,581,897.91	24.46%
> 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>\$3,943,111.46</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$6,468,559.69</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%	\$1,050,845.40	16.25%
> 60 mths	12	100.00%	\$3,943,111.46	100.00%	12	92.31%	\$5,417,714.29	83.75%
<b>Total</b>	<b>12</b>	<b>100.00%</b>	<b>\$3,943,111.46</b>	<b>100.00%</b>	<b>13</b>	<b>100.00%</b>	<b>\$6,468,559.69</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%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 5% < 10%	12	100.00%	\$3,943,111.46	100.00%	13	100.00%	\$6,468,559.69	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%	\$3,943,111.46	100.00%	13	100.00%	\$6,468,559.69	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	44	14.52%	\$1,709,055.96	20.60%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	55	18.15%	\$2,449,135.58	29.52%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	16	5.28%	\$560,065.75	6.75%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	2	0.66%	\$44,644.65	0.54%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	70	23.10%	\$1,742,933.68	21.01%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	73	24.09%	\$1,160,361.15	13.99%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	12	3.96%	\$274,072.40	3.30%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	16	5.28%	\$265,133.73	3.20%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	15	4.95%	\$91,580.32	1.10%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	303	100.00%	\$8,296,983.22	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	12	3.96%	\$117,808.91	1.42%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 3 mths ≤ 6 mths	5	1.65%	\$35,097.41	0.42%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 6 mths ≤ 9 mths	3	0.99%	\$26,358.66	0.32%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 9 mths ≤ 12 mths	9	2.97%	\$105,734.40	1.27%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 12 mths ≤ 24 mths	17	5.61%	\$308,045.18	3.71%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 24 mths ≤ 36 mths	69	22.77%	\$1,166,307.65	14.06%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 36 mths ≤ 48 mths	56	18.48%	\$1,317,025.83	15.87%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 48 mths ≤ 60 mths	87	28.71%	\$3,191,394.60	38.46%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 60 mths	45	14.85%	\$2,029,210.58	24.46%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	303	100.00%	\$8,296,983.22	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%	46	15.18%	\$1,169,236.12	14.09%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
≥ 10% < 15%	141	46.53%	\$4,627,963.63	55.78%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
> 15%	116	38.28%	\$2,499,783.47	30.13%	0	0.00%	\$-	0.00%	0	0.00%	\$-	0.00%
Total	303	100.00%	\$8,296,983.22	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: \$1,127,940, \$1,050,845, \$925,036, \$741,453, \$574,327, \$562,978, \$539,134, \$537,932, \$453,011 and \$421,239. 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 \$2.5 million. This is held as cash.

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