

Latest Asset Portfolio Figures

updated quarterly after the end of
March, June, September & December each year

4.1 Historical Performance of Fund to 31 December 2020

Since the establishment of the Fund in 1999 loans in excess of \$1,856,796,961 have been made by the Fund to various Borrowers. The Manager has concentrated on moderate, sensible growth to avoid problems that may arise with rapid expansion.

4.2 Loan Profiles as at 31 December 2020

Fund Assets		\$ 55,856,763
Value of Loans		\$ 115,365,581
Number of Loans		15
Number of Borrowers		15
Loans which represent in excess of 5% Fund Assets.....		7
Those 7 loans being for		
- \$ 5,970,000	- representing	10.69% of Fund Assets
- \$ 5,100,000	- representing	9.13% of Fund Assets
- \$ 4,480,000	- representing	8.02% of Fund Assets
- \$ 4,375,000	- representing	7.83% of Fund Assets
- \$ 4,175,000	- representing	7.47% of Fund Assets
- \$ 3,597,500	- representing	6.44% of Fund Assets
- \$ 3,000,000	- representing	5.37% of Fund Assets
Number of loans secured by first mortgage		15
Number of loans secured by second mortgage or other.....		0

Type of Security Property	By percentage of	Loan Value	Managed Funds
Commercial		0.00%	0.00%
Residential:-			
Vacant residential land		65.32%	64.91%
Houses		0.16%	0.50%
Multi-storey units		0.00%	0.00%
Townhouses		0.00%	0.00%
Industrial		0.00%	0.00%
Rural		0.00%	0.00%
Development and/or construction (by purpose of development loan):			
Vacant residential land		6.14%	17.22%
Houses		0.00%	0.00%
Multi-storey units		25.40%	11.79%
Townhouses		2.98%	5.58%
Commercial		0%	0%
Locality of Assets secured by loans			
Queensland		73.80%	50.09%
New South Wales		12.86%	19.06%
Victoria		13.34%	30.85%
Western Australia		0%	0%

Interest rates payable on loans..... 7 to 9.5%

Loan Maturity dates	From 1/01/2021 to 31/01/2021	1
	From 1/02/2021 to 31/03/2021	2
	From 1/04/2021 to 31/12/2021	8
	From 1/01/2022	4

4.3 Loans in Default as at 31 December 2020

Term	Principal in Arrears	Interest in Arrears	No. of Loans
90 -180 days	\$0	\$0.00	0
270-365 days	\$0	\$0.00	0
more than 365 days	\$0	\$0.00	0
Neither past due or impaired			15

4.4 Fund borrowing is as disclosed in our current PDS and the fund is not in breach of any lending covenants under the facilities.

4.5 Benchmark disclosures as required under RG 45 are as disclosed in the current and supplementary PDS (see link on website).