

THE POOLED MORTGAGE MANAGED INVESTMENT SCHEME
ARSN 095 540 597

LOAN PORTFOLIO AS AT 31 MARCH 2021

All mortgages within the Pooled Mortgage Managed Investment Scheme are First Mortgages and there are no loans in the portfolio that fall under the National Consumer Credit Protection Act 2009.

Mortgage Number	Loan Amount \$	Date Mortgage Settled	Interest Rate Range	Mortgage Security Type	Geographic Region of Security	Loan-to-Valuation Ratio Range	Interest Debt
246	\$ 178,000.00	14/02/2007	12 - 13.99%	Commercial	Fleurieu and Kangaroo Island	60 - 74.99%	\$ 2,069.25
417	\$ 21,250.00	20/07/2012	12 - 13.99%	Commercial	Far North	0 - 19.99%	\$ 212.50
451	\$ 1,055,100.00	28/01/2014	0 - 7.99%	Residential	Metropolitan Adelaide	75 - 100%	\$ 4,835.88
454	\$ 510,483.00	10/03/2015	10 - 11.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 4,573.08
562	\$ 292,500.00	7/11/2017	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 2,254.69
597	\$ 1,500,000.00	1/05/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 12,187.50
598	\$ 758,400.00	9/05/2019	8 - 9.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$ 5,846.00
Total Mortgages: \$4,315,733							
Cash at Bank: \$4,888,894							
Total Portfolio Balance: \$8,804,627							

Mortgage Security Type	Total Number per Mortgage Security Type	% According to Number	Total \$ per Mortgage Security Type	% According to Mortgage Value
Residential	4	57.14%	\$2,616,483.00	60.63%
Commercial	2	28.57%	\$199,250.00	4.62%
Construction & Development	1	14.29%	\$1,500,000.00	34.76%
Total	7	100.00%	\$4,315,733.00	100.00%

Geographic Region of Security	Total Number per Region of Security	% According to Number	Total \$ per Region of Security	% According to Mortgage Value
Far North	1	14.29%	\$21,250.00	0.49%
Fleurieu and Kangaroo Island	1	14.29%	\$178,000.00	4.12%
Metropolitan Adelaide	5	71.43%	\$4,116,483.00	95.38%
Total	7	100.00%	\$4,315,733.00	100.00%

Maturity Profile of Loans	Total Number per Maturity Profile	% According to Number	Total \$ per Maturity Profile	% According to Mortgage Value
Maturing In 1 year or less	7	100.00%	\$4,315,733.00	100.00%
Total	7	100.00%	\$4,315,733.00	100.00%

Loan-to-Valuation Ratio Range	Total Number per Loan-to-Valuation Ratio Range	% According to Number	Total \$ per Loan-to-Valuation Ratio Range	% According to Mortgage Value
0 - 19.99%	1	14.29%	\$21,250.00	0.49%
20 - 39.99%	1	14.29%	\$758,400.00	17.57%
40 - 59.99%	0	0.00%	\$ -	0.00%
60 - 74.99%	4	57.14%	\$2,480,983.00	57.49%
75 - 100%	1	14.29%	\$1,055,100.00	24.45%
Total	7	100.00%	\$4,315,733.00	100.00%

Interest Rate Range	Total Number per Interest Rate Range	% According to Number	Total \$ per Interest Rate Range	% According to Mortgage Value
0 - 7.99%	1	14.29%	\$1,055,100.00	24.45%
8 - 9.99%	3	42.86%	\$2,550,900.00	59.11%
10 - 11.99%	1	14.29%	\$510,483.00	11.83%
12 - 13.99%	2	28.57%	\$199,250.00	4.62%
14 - 15.99%	0	0.00%	\$ -	0.00%
Total	7	100.00%	\$4,315,733.00	100.00%

At 31 March 2021, loan numbers 451 and 454 were in arrears and deemed to be nonaccrual.

The board of Tidswell Financial Services Ltd monitors all loans in arrears and has taken action to sell the properties of nonaccrual loans to recover the loan amounts outstanding.

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