

**THE POOLED MORTGAGE MANAGED INVESTMENT SCHEME
ARSN 095 540 597**

LOAN PORTFOLIO AS AT 30 SEPTEMBER 2020

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 2004.

Mortgage Number	Loan Amount \$	Date Mortgage Settled	Interest Rate Range	Mortgage Security Type	Geographic Region of Security	Loan-to-Valuation Ratio Range	Interest Debt
232	\$2,000,000.00	17/11/2006	12 - 13.99%	Residential	Eyre & Western SA	75 - 100%	\$20,000.00
246	\$178,000.00	14/02/2007	12 - 13.99%	Commercial	Fleurieu and Kangaroo Island	60 - 74.99%	\$2,069.25
417	\$31,250.00	20/07/2012	12 - 13.99%	Commercial	Far North	20 - 39.99%	\$312.50
426	\$930,000.00	11/12/2012	8 - 9.99%	Residential	Fleurieu and Kangaroo Island	40 - 59.99%	\$7,362.50
451	\$3,330,817.60	28/01/2014	0 - 7.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$15,266.25
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
573	\$740,000.00	2/03/2018	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$5,550.00
589	\$1,066,000.00	18/10/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$8,661.25
592	\$202,400.00	20/12/2018	8 - 9.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$1,475.83
595	\$350,000.00	1/04/2019	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$2,770.83
597	\$1,430,000.00	1/05/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$11,618.75
598	\$1,450,000.00	9/05/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$11,177.08
604	\$336,700.00	16/09/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$2,595.40
605	\$783,300.00	20/09/2019	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$6,364.31
607	\$789,000.00	10/10/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$6,147.63
608	\$324,800.00	16/10/2019	8 - 9.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$2,639.00
609	\$1,000,000.00	25/10/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$8,125.00
612	\$1,580,000.00	29/11/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$12,508.33
613	\$1,060,400.00	17/12/2019	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$8,394.83
Total Mortgages: \$18,385,650							
Cash at Bank: \$7,130,020							
Total Portfolio Balance: \$25,515,670							

Mortgage Security Type	Total Number per Mortgage Security Type	% According to Number	Total \$ per Mortgage Security Type	% According to Mortgage Value
Residential	11	55.00%	\$10,524,700.60	57.24%
Commercial	2	10.00%	\$209,250.00	1.14%
Construction & Development	7	35.00%	\$7,651,700.00	41.62%
Total	20	100.00%	\$18,385,650.60	100.00%

Geographic Region of Security	Total Number per Region of Security	% According to Number	Total \$ per Region of Security	% According to Mortgage Value
Eyre & Western SA	1	5.00%	\$2,000,000.00	10.88%
Far North	1	5.00%	\$31,250.00	0.17%
Fleurieu and Kangaroo Island	2	10.00%	\$1,108,000.00	6.03%
Metropolitan Adelaide	16	80.00%	\$15,246,400.60	82.93%
Total	20	100.00%	\$18,385,650.60	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	19	95.00%	\$17,455,650.60	94.94%
Maturing In 1-2 years	1	5.00%	\$930,000.00	5.06%
Total	20	100.00%	\$18,385,650.60	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%	0	0.00%	\$-	0.00%
20 - 39.99%	3	15.00%	\$233,650.00	1.29%
40 - 59.99%	10	50.00%	\$9,775,400.00	54.12%
60 - 74.99%	6	30.00%	\$6,051,800.60	33.51%
75 - 100%	1	5.00%	\$2,000,000.00	11.07%
Total	20	100.00%	\$18,060,850.60	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	5.00%	\$3,330,817.60	18.12%
8 - 9.99%	15	75.00%	\$12,335,100.00	67.09%
10 - 11.99%	1	5.00%	\$510,483.00	2.78%
12 - 13.99%	3	15.00%	\$2,209,250.00	12.02%
14 - 15.99%	0	0.00%	\$ -	0.00%
Total	20	100.00%	\$18,385,650.60	100.00%

Top 10 Borrowers	Loan Amount	Loan % compared to Scheme Portfolio
451	\$3,330,817.60	13.05%
232	\$2,000,000.00	7.84%
612	\$1,580,000.00	6.19%
598	\$1,450,000.00	5.68%
597	\$1,430,000.00	5.60%
589	\$1,066,000.00	4.18%
613	\$1,060,400.00	4.16%
609	\$1,000,000.00	3.92%
426	\$930,000.00	3.64%
607	\$789,000.00	3.09%
Total	\$14,636,217.60	

Existing Loans with Funds yet to be Drawn	Mortgage Number	Expected Settlement Date
\$89,000.00	589	When Required
\$70,000.00	597	When Required
\$220,000.00	612	When Required
\$150,000.00	598	When Required
\$529,000.00		

At 30 September 2020, loan numbers 232, 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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