

THE POOLED MORTGAGE MANAGED INVESTMENT SCHEME

ARSN 095 540 597

LOAN PORTFOLIO AS AT 31 DECEMBER 2019

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	\$ 3,180,000.00	17/11/2006	12 - 13.99%	Residential	Eyre & Western SA	75 - 100%	\$ 31,800.00
246	\$ 178,000.00	14/02/2007	12 - 13.99%	Commercial	Fleurieu and Kangaroo Island	60 - 74.99%	\$ 2,069.25
263	\$ 840,000.00	30/05/2007	10 - 11.99%	Residential	Metropolitan Adelaide	75 - 100%	\$ 7,525.00
358	\$ 187,000.00	18/12/2009	8 - 9.99%	Residential	Barossa	40 - 59.99%	\$ 1,480.42
400	\$ 569,000.00	7/10/2011	10 - 11.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$ 4,978.75
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	\$ 3,530,817.60	28/01/2014	0 - 7.99%	Residential	Metropolitan Adelaide	75 - 100%	\$ 16,182.91
454	\$ 550,483.00	10/03/2015	10 - 11.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 4,931.41
508	\$ 110,000.00	17/03/2016	8 - 9.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$ 825.00
533	\$ 605,000.00	21/12/2016	8 - 9.99%	Residential	Metropolitan Adelaide	20 - 39.99%	\$ 4,789.58
547	\$ 1,049,000.00	31/05/2017	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 7,648.96
562	\$ 292,500.00	7/11/2017	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 2,254.69
563	\$ 410,000.00	15/12/2017	8 - 9.99%	Commercial	Metropolitan Adelaide	40 - 59.99%	\$ 3,160.42
573	\$ 740,000.00	2/03/2018	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$ 5,550.00
574	\$ 799,000.00	26/03/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 6,325.42
578	\$ 6,892,513.95	13/06/2018	10 - 11.99%	Construction & Development	Metropolitan Sydney	60 - 74.99%	\$ 68,637.95
579	\$ 376,500.00	22/06/2018	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 2,902.19
581	\$ 3,379,085.00	13/07/2018	10 - 11.99%	Construction & Development	Metropolitan Sydney	60 - 74.99%	\$ 33,650.05
584	\$ 1,430,000.00	6/09/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 11,618.75
585	\$ 1,083,000.00	21/09/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 8,573.75
588	\$ 2,335,000.00	15/10/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 18,971.88
589	\$ 866,000.00	18/10/2018	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 7,036.25
591	\$ 1,943,000.00	19/11/2018	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 15,786.88
592	\$ 766,800.00	20/12/2018	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 5,591.25
595	\$ 350,000.00	1/04/2019	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$ 2,770.83
597	\$ 830,000.00	1/05/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 6,743.75
598	\$ 770,000.00	9/05/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 5,935.42
596	\$ 1,177,000.00	5/04/2019	8 - 9.99%	Residential	Metropolitan Adelaide	60 - 74.99%	\$ 9,072.71
600	\$ 1,310,000.00	27/06/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 10,097.92

601	\$ 630,000.00	1/07/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 5,118.75
602	\$ 554,000.00	15/07/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 4,270.42
603	\$ 856,000.00	10/09/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 6,776.67
604	\$ 850,000.00	16/09/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 6,552.08
605	\$ 2,060,000.00	20/09/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 16,737.50
606	\$ 262,500.00	10/10/2019	8 - 9.99%	Residential	Metropolitan Adelaide	40 - 59.99%	\$ 2,023.44
607	\$ 450,000.00	10/10/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 3,506.25
608	\$ 280,000.00	16/10/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 2,275.00
609	\$ 400,000.00	25/10/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 3,250.00
611	\$ 550,000.00	14/11/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 4,468.75
612	\$ 700,000.00	29/11/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	40 - 59.99%	\$ 5,541.67
613	\$ 675,000.00	17/12/2019	8 - 9.99%	Construction & Development	Metropolitan Adelaide	60 - 74.99%	\$ 5,343.75
Total Mortgages	\$ 45,778,449.55						
Cash at Bank	\$ 402,381.30						
Total Portfolio Balance	\$ 46,180,830.85						

Mortgage Security Type	Total Number per Mortgage Security Type	% According to Number	Total \$ per Mortgage Security Type	% According to Mortgage Value
Residential	16	38.10%	\$ 16,118,100.60	35.21%
Commercial	3	7.14%	\$ 619,250.00	1.35%
Construction & Development	23	54.76%	\$ 29,041,098.95	63.44%
Total	42	100.00%	\$ 45,778,449.55	100.00%

Geographic Region of Security	Total Number per Region of Security	% According to Number	Total \$ per Region of Security	% According to Mortgage Value
Barossa	1	2.38%	\$ 187,000.00	0.41%
Eyre & Western SA	1	2.38%	\$ 3,180,000.00	6.95%
Far North	1	2.38%	\$ 31,250.00	0.07%
Fleurieu and Kangaroo Island	2	4.76%	\$ 1,108,000.00	2.42%
Metropolitan Adelaide	35	83.33%	\$ 31,000,600.60	67.72%
Metropolitan Sydney	2	4.76%	\$ 10,271,598.95	22.44%
Total	42	100.00%	\$ 45,778,449.55	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	36	85.71%	\$ 42,723,449.55	93.33%
Maturing in 1-2 years	6	14.29%	\$ 3,055,000.00	6.67%
Total	42	100.00%	\$ 45,778,449.55	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%	4	9.52%	\$ 1,315,250.00	2.87%
40 - 59.99%	12	28.57%	\$ 8,044,500.00	17.57%
60 - 74.99%	23	54.76%	\$ 28,867,881.95	63.06%
75 - 100%	3	7.14%	\$ 7,550,817.60	16.49%
Total	42	100.00%	\$ 45,778,449.55	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	2.38%	\$ 3,530,817.60	7.71%
8 - 9.99%	33	78.57%	\$ 26,627,300.00	58.17%
10 - 11.99%	5	11.90%	\$ 12,231,081.95	26.72%
12 - 13.99%	3	7.14%	\$ 3,389,250.00	7.40%
14 - 15.99%	0	0.00%	\$ -	0.00%
Total	42	100.00%	\$ 45,778,449.55	100.00%

Top 10 Borrowers	Loan Amount	Loan % compared to Scheme Portfolio
578	\$ 6,892,513.95	15.06%
451	\$ 3,530,817.60	7.71%
581	\$ 3,379,085.00	7.38%
232	\$ 3,180,000.00	6.95%
588	\$ 2,335,000.00	5.10%
605	\$ 2,060,000.00	4.50%
591	\$ 1,943,000.00	4.24%
584	\$ 1,430,000.00	3.12%
600	\$ 1,310,000.00	2.86%
596	\$ 1,177,000.00	2.57%
Total	\$ 27,237,416.55	

Existing Loans with Funds yet to be Drawn	Mortgage Number	Expected Settlement Date
\$ 300,000.00	596	When Required
\$ 600,000.00	600	When Required
\$ 289,000.00	589	When Required
\$ 289,000.00	574	When Required
\$ 1,020,000.00	605	When Required
\$ 850,000.00	597	When Required
\$ 100,000.00	601	When Required
\$ 792,000.00	603	When Required
\$ 300,000.00	604	When Required
\$ 151,000.00	585	When Required
\$ 727,438.00	581	When Required
\$ 325,486.00	578	When Required
\$ 400,000.00	602	When Required
\$ 500,000.00	547	When Required
\$ 1,000,000.00	598	When Required
\$ 65,000.00	584	When Required
\$ 1,440,000.00	607	When Required
\$ 800,000.00	608	When Required
\$ 600,000.00	609	When Required
\$ 10,548,924.00		

The earning rate of the Pooled Mortgage Managed Investment Scheme (PMMIS) for the year ended 31 December 2019 was 4.46%.

At 31 December 2019, loan numbers 232, 263, 400, 451, and 454 were in arrears and deemed to be non-accrual.

The board of Tidswell Financial Services Ltd monitors all loans in arrears regularly and ensures recovery of amounts owing are timely.

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