

**LIIF's Lending Portfolio**  
**Loan Portfolio Quality and Leverage**

	<b>FY17</b>	<b>FY18</b>	<b>FY19</b>	<b>FY20</b>	<b>FY21</b>	<b>FY22</b>	<b>FY23</b>
<b>Region</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
90-day Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Principal Balance of 90-day Delinquent Loans	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Credit Impaired Assets	0.19%	0.03%	2.37%	1.90%	0.94%	0.52%	0.31%
Credit Impaired Principal Balance	\$629,928	\$137,213	\$9,294,161	\$8,947,274	\$4,682,858	\$2,297,232	\$1,618,283
Annual Loan Write-offs / Loans Outstanding	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%
Cumulative Net Loss Ratio	0.49%	0.41%	0.38%	0.28%	0.26%	0.26%	0.26%
Allowance for Loan Losses / Loans Outstanding	3%	3%	3%	3.5%	3.4%	3.6%	3.9%