

## LIIF's Lending Portfolio

### Loan Portfolio Quality and Leverage

	FY17	FY18	FY19	FY20	FY21	FY22	FY23	FY24	FY25
Region	%	%	%	%	%	%	%	%	%
90-day Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%	1.52%
Principal Balance of 90-day Delinquent Loans	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,000,000	\$9,447,482
Credit Impaired Assets	0.19%	0.03%	2.37%	1.90%	0.94%	0.52%	0.31%	2.09%	7.28%
Credit Impaired Principal Balance	\$629,928	\$137,213	\$9,294,161	\$8,947,274	\$4,682,858	\$2,297,232	\$1,618,283	\$13,590,208	\$46,400,024
Annual Loan Write-offs / Loans Outstanding	-0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.00%	0.00%
Cumulative Net Loss Ratio	0.49%	0.41%	0.38%	0.28%	0.26%	0.26%	0.26%	0.26%	0.26%
Allowance for Loan Losses / Loans Outstanding	3%	3%	3%	3.5%	3.4%	3.6%	3.9%	3.7%	3.00%