

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

	<b>FY14</b>	<b>FY15</b>	<b>FY16</b>	<b>FY17</b>	<b>FY18</b>	<b>FY19</b>
<b>Region</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%
Principal Balance of 90-day Delinquent Loans	\$0	\$0	\$0	\$0	\$0	\$0
Credit Impaired Assets	2.25%	1.38%	0.27%	0.19%	0.03%	2.37%
Credit Impaired Principal Balance	\$4,524,243	\$3,183,312	\$771,165	\$629,928	\$137,213	\$9,294,161
Annual Loan Write-offs / Loans Outstanding	0.00%	0.00%	0.22%	-0.03%	0.00%	0.00%
Cumulative Net Loss Ratio	0.64%	0.57%	0.57%	0.49%	0.41%	0.38%
Allowance for Loan Losses / Loans Outstanding	3%	3%	3%	3%	3%	3%