

LIIF's Lending Portfolio
Loan Portfolio Quality and Leverage

	FY16	FY17	FY18	FY19	FY20	FY21
Region	%	%	%	%	%	%
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	0.27%	0.19%	0.03%	2.37%	1.90%	0.94%
Credit Impaired Principal Balance	\$771,165	\$629,928	\$137,213	\$9,294,161	\$8,947,274	\$4,682,858
Annual Loan Write-offs / Loans Outstanding	0.22%	-0.03%	0.00%	0.00%	0.00%	0.00%
Cumulative Net Loss Ratio	0.57%	0.49%	0.41%	0.38%	0.28%	0.26%
Allowance for Loan Losses / Loans Outstanding	3%	3%	3%	3%	3.5%	3.4%