Loan Portfolio Summary

Question	Loan 102	Loan 107	Loan 108	Loan 110	Loan 113	Loan 115	Loan 116
1. The purpose of each loan.	STP Lithgow	Lithgow & Wallerawang STP	Lithgow STP & Browns Gap Road	Portland STP	Cullen Bullen Sewer Scheme	Mainstreet Footpath	Sewer Capital Works
- Funding Source	100% Sewer	25% Water, 75% Sewer	13.8% General, 86.2% Sewer	100% Sewer	100% Sewer	100% General	100% Sewer
2. The original loan amount.	$5,450,000	$3,191,000	$2,900,000	$3,800,000	$1,000,000	$1,700,000	$5,500,000
3. The current outstanding balance.	$1,123,347	$1,185,706	$1,501,699	$2,081,361	$800,000	$1,534,489	$5,500,000
4. The interest rate applicable to each loan.	4.98% (fixed)	5.82% (fixed)	4.73% (fixed)	5.23% (fixed)	5.7% (Variable)	4.71% (fixed)	5.82% (fixed)
5. The quarterly loan repayment amount.	$32,564	$71,879	$63,301	$89,208	$25,000 + Variable Interest	$60,830	$182,342
6. The quarterly interest component of the next repayment	$14,101	$17,205	$17,709	$27,437	$11,369	$17,821	$80,683
7. The total interest payable over the life of each loan.	$3,466,186	$1,859,833	$1,976,769	$1,370,235	$111,976.91 Paid to date. Approximately an additional $178,000 interest to be paid	$374,766	$1,795,789
8. The loan commencement date.	08-Jun-2010	14-Jun-2011	08-Dec-2011	15-Jun-2018	27-Jun-2024	06-Jun-2025	16-Jun-2026
9. The final repayment date.	11-Dec-2037	14-Mar-2031	08-Jun-2033	15-Jun-2033	27-Jun-2034	08-Mar-2034	16-Jun-2036
10. Whether any loans have been refinanced, varied, or extended since they were first established, and if so, the details of those changes.	- Original Interest Rate 7.31%. - Refinance 11/9/2015 Interest Rate 3.70% Repayments Reduced from $119,507.44 to $86,001.55. - Refinance 9/6/2020 Ballon repayment of $1,000,000.00 Interest Rate 2.08% Repayments Reduced from $86,001.55 to $50,136.09. - Refinance 10/6/2025 Ballon repayment of $1,195,402.89 Interest Rate 4.98% Repayments Reduced from $50,136.09 to $32,564.31. - Next refinance due 10/9/2030.	- Original Interest Rate 7.10%. - Refinance 14/9/2016 Interest Rate 3.42% Repayments Reduced from $68,516.94 to $49,734.95. - Refinance 14/9/2021 Interest Rate 1.48% Repayments Increased from $49,734.95 to $66,007.61. - Refinance 16/6/2026 Interest Rate 5.82% Repayments Increased from $66,007.61 to $71,878.61 - Next refinance due 15/6/2028.	- Original Interest Rate 5.97%. - Refinance 8/3/2017 Interest Rate 3.92% Loan changed from Variable to fixed. Repayments set at $48,931.90. - Refinance 8/9/2022 Interest Rate 4.73% Repayments Increased from $48,931.90 to $63,300.75. - Next refinance due 8/9/2027.	- Original Interest Rate 3.40%. - Refinance 15/9/2023 Interest Rate 5.23% Repayments Increased from $80,004.19 to $89,207.50. - Next refinance due 15/9/2028.	- Original Interest Rate 5.86%. - Repayments are $25,000 per quarter with vairable interest rates.	- Original Interest Rate 4.71%. Repayments $60,830.14 per quarter.	- Original Interest Rate 5.82%. Repayments $182,342.38 per quarter. - Next refinance due 15/6/2028.