

La Trobe Financial Capital Markets Trust 2024-1

Collection Period Ended 31 May 2024

Determination Summary

Closing Date	15-Feb-24	Reporting Currency	AUD
Start of Interest Period	14-May-24	Start of Collection Period	01-May-24
End of Interest Period	14-Jun-24	End of Collection Period	31-May-24
Days in Interest Period	31	Days in Collection Period	31
BBSW - 14 May 2024	4.2908%	Payment Date	14-Jun-24

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0084133	108,952,517	36,358,727	72,593,790	23.2%
Class A1L	AU3FN0084141	662,500,000	-	662,500,000	100.0%
Class A2	AU3FN0084158	125,000,000	-	125,000,000	100.0%
Class B	AU3FN0084166	71,500,000	-	71,500,000	100.0%
Class C	AU3FN0084174	30,000,000	-	30,000,000	100.0%
Class D	AU3FN0084182	20,750,000	-	20,750,000	100.0%
Class E	AU3FN0084190	12,750,000	-	12,750,000	100.0%
Class F	AU3FN0084208	8,500,000	85,789	8,414,211	99.0%
Equity 1	AU3FN0084216	3,370,000	-	3,370,000	100.0%
Equity 2		3,130,000	-	3,130,000	100.0%
Total		1,046,452,517	36,444,516	1,010,008,001	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	72,593,790
-	-	-	662,500,000
-	-	-	125,000,000
-	-	-	71,500,000
-	-	-	30,000,000
-	-	-	20,750,000
-	-	-	12,750,000
-	-	-	8,414,211
-	-	-	3,370,000
-	-	-	3,130,000
-	-	-	1,010,008,001

EU Risk Retention

The Trust Manager confirms that it holds at least 5% of the closing Invested Balance as required by Article 6(1) of the EU Securitisation Regulation.

Interest and Other Payments

Note Class	Coupon Rate	Interest Due Prior Periods	Interest Due Current Period	Interest Paid	Unpaid
Class A1S	5.2408%	-	484,958	484,958	-
Class A1L	5.6908%	-	3,202,049	3,202,049	-
Class A2	6.0408%	-	641,318	641,318	-
Class B	6.6908%	-	406,306	406,306	-
Class C	7.1408%	-	181,944	181,944	-
Class D	7.6908%	-	135,537	135,537	-
Class E	10.3908%	-	112,520	112,520	-
Class F	11.9408%	-	86,203	86,203	-

Distribution to Residual Income Unitholder 410,741

Credit Support

Original	Current
22.0%	27.2%
22.0%	27.2%
12.0%	14.9%
6.3%	7.8%
3.9%	4.8%
2.2%	2.7%
1.2%	1.5%
0.5%	0.7%

Contacts

Martin Barry
Senior Vice President
Chief Financial Officer
02 8046 1502
mbarry@latrobefinancial.com.au

Paul Brown
Director
Treasurer
03 8610 2397
pbrown@latrobefinancial.com.au

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Expense Reserve

	Balance
Opening Balance	150,000
Additions	0
Draws	0
Closing Balance	150,000

Yield Enhancement Reserve

	Balance
Opening Balance	294,877
Additions	428,945
Draws	0
Closing Balance	723,822

Retention Amount Ledger

	Balance
Opening Balance	0
Additions	85,789
Draws	0
Closing Balance	85,789

Amortisation Ledger

	Balance
Opening Balance	0
Additions	0
Draws	0
Closing Balance	0

Liquidity Facility

	Balance
Opening Balance	0
Draws	0
Reimbursements	0
Closing Balance	0
Closing Facility Limit	15,150,120

Thresholds

	Actual	Minimum	Satisfied
Available income test	8.49%	7.28%	Yes

Repayments

	Balance
Scheduled principal	695,536
Unscheduled Principal (net of redraws)	35,663,192
Total net principal repaid	36,358,728

Principal Payment Rate (PPR) - Current month annualised	0.8%
Constant Prepayment Rate (CPR) - Current month annualised	34.0%

Pool Performance

Portfolio balance at Closing Date	1,150,596,245
Pool Factor	87.8%
Cumulative losses	0
Annualised loss rate since Closing Date	0.0%

Stepdown Criteria

The following Stepdown Criteria do not apply until 15 February 2026:

- No Class A1S Notes outstanding
- Class A Subordination Percentage
- Class B Subordination Percentage
- Class C Subordination Percentage
- Class D Subordination Percentage
- Class E Subordination Percentage
- Class F Subordination Percentage
- Principal Losses
- 90 Arrears Days
- Stated Amount

Call Option Trigger

The Payment Date which occurs on the earlier of:

- The 14th February 2029; and
- The first Payment date on which the aggregate Invested Amounts of all Notes, expressed as a percentage of the aggregate Initial Invested Amounts of all Notes on the Closing Date, is equal or less than 15%.

La Trobe Financial Capital Markets Trust 2024-1

As at 31 May 2024

Pool Summary

Portfolio balance (\$)	1,010,101,884	Weighted average LVR (%)	68.41
Number of loans (#)	1,953	Maximum current LVR (%)	84.65
Average loan size (\$)	517,205	Weighted average seasoning (years)	2.21
Maximum loan size (\$)	1,992,689	Weighted average Interest Rate (%)	7.91

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	350	105,070,004	10.4
50.0% to 60.0%	237	105,427,879	10.4
60.0% to 65.0%	232	112,039,136	11.1
65.0% to 70.0%	185	93,690,089	9.3
70.0% to 75.0%	261	143,000,786	14.1
75.0% to 80.0%	562	343,996,746	34.1
80.0% to 85.0%	126	106,877,244	10.6
85.0% to 90.0%	0	0	0.0
90.0% to 95.0%	0	0	0.0
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,953	1,010,101,884	100.0

Interest Rates

	Number	Balance	%
Up to 5.00%	0	0	0.0
5.00% to 5.50%	0	0	0.0
5.50% to 6.00%	1	1,953,684	0.2
6.00% to 6.50%	3	1,514,946	0.2
6.50% to 7.00%	116	60,131,774	6.0
7.00% to 7.50%	423	218,339,208	21.6
7.50% to 8.00%	755	397,357,614	39.3
8.00% to 8.50%	307	198,272,638	19.6
8.50% to 9.00%	118	53,903,975	5.3
9.00% to 9.50%	79	29,644,427	3.0
9.50% to 10.00%	47	18,582,053	1.8
Over 10.00%	104	30,401,565	3.0
Total	1,953	1,010,101,884	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	48	2,847,822	0.3
100,000 to 200,000	157	25,053,819	2.5
200,000 to 300,000	364	91,217,460	9.0
300,000 to 400,000	367	128,601,118	12.7
400,000 to 500,000	273	122,550,665	12.1
500,000 to 600,000	188	102,739,000	10.2
600,000 to 700,000	124	80,669,669	8.0
700,000 to 800,000	103	76,644,326	7.6
800,000 to 900,000	76	64,648,293	6.4
900,000 to 1,000,000	61	58,282,868	5.8
1,000,000 to 1,500,000	140	165,561,077	16.4
Over 1,500,000	52	91,285,767	9.0
Total	1,953	1,010,101,884	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	637	333,706,933	33.0
1 to 2 years	523	342,471,653	33.9
2 to 3 years	136	86,367,831	8.6
3 to 4 years	84	33,904,730	3.4
4 to 5 years	323	119,227,483	11.8
Over 5 years	250	94,423,254	9.3
Total	1,953	1,010,101,884	100.0

Borrower Type

	Number	Balance	%
SMSF	580	176,699,104	17.5
Company	319	215,229,119	21.3
Individual	1054	618,173,661	61.2
Total	1,953	1,010,101,884	100.0

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Average loan size (\$)	517,205	Weighted average seasoning (years)	2.21
Maximum loan size (\$)	1,992,689	Weighted average Interest Rate (%)	7.91

Security Usage Distribution

	Number	Balance	%
Owner-occupied	766	457,781,460	45.3
Investment	1187	552,320,424	54.7
Total	1,953	1,010,101,884	100.0

Geographic Distribution

	Number	Balance	%
ACT	13	6,183,895	0.6
NSW	395	263,951,285	26.1
VIC	810	435,761,136	43.1
QLD	484	203,277,824	20.1
SA	93	38,053,948	3.8
WA	129	51,988,282	5.2
TAS	25	9,935,535	1.0
NT	4	949,979	0.1
Total	1,953	1,010,101,884	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	866	346,868,521	34.3
PAYG - Casual	7	1,398,035	0.2
Commission based	0	0	0.0
Pension	0	0	0.0
Self Employed	1080	661,835,328	65.5
Total	1,953	1,010,101,884	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	8	5,343,875	0.5
Total	8	5,343,875	0.5

Ratings Location Distribution

	Number	Balance	%
Inner City	51	24,208,537	2.4
Metro	1612	866,035,114	85.7
Non-metro	290	119,858,233	11.9
Total	1,953	1,010,101,884	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1072	445,419,083	44.1
Alt Doc	881	564,682,801	55.9
Total	1,953	1,010,101,884	100.0

Credit Grade Distribution

	Number	Balance	%
A	1827	947,017,892	93.8
B	111	55,624,357	5.5
C1	15	7,459,635	0.7
C2	0	0	0.0
C3	0	0	0.0
Total	1,953	1,010,101,884	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1605	875,652,899	86.7
Residential Apartment - Low rise	214	83,669,012	8.2
Residential Rural	3	583,177	0.1
Residential Apartment - High Rise	131	50,196,796	5.0
Total	1,953	1,010,101,884	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,867	956,586,727	94.7
1 to 30 Days	43	25,834,277	2.6
Total Performing Loans	1,910	982,421,004	97.3
31 to 60 days	21	13,441,532	1.3
61 to 90 days	12	7,331,493	0.7
91 to 120 days	5	4,194,846	0.4
121 to 150 days	3	1,247,304	0.1
151 to 180 days	1	297,317	0.0
Over 180 days	1	1,168,389	0.1
MIP	0	0	0.0
Total	1,953	1,010,101,884	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1680	796,912,016	78.9
Interest Only reverting to P&I	273	213,189,868	21.1
Interest Only to maturity	0	0	0.0
Total	1,953	1,010,101,884	100.0