

La Trobe Financial Capital Markets Trust 2024-1

Collection Period Ended 30 June 2024

Determination Summary

Closing Date	15-Feb-24	Reporting Currency	AUD
Start of Interest Period	14-Jun-24	Start of Collection Period	01-Jun-24
End of Interest Period	15-Jul-24	End of Collection Period	30-Jun-24
Days in Interest Period	31	Days in Collection Period	30
BBSW - 14 June 2024	4.2944%	Payment Date	15-Jul-24

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0084133	72,593,790	29,926,484	42,667,306	13.7%
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	8,414,211	80,562	8,333,649	98.0%
Equity 1	AU3FN0084216	3,370,000	-	3,370,000	100.0%
Equity 2		3,130,000	-	3,130,000	100.0%
Total		1,010,008,001	30,007,046	980,000,955	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	42,667,306
-	-	-	662,500,000
-	-	-	125,000,000
-	-	-	71,500,000
-	-	-	30,000,000
-	-	-	20,750,000
-	-	-	12,750,000
-	-	-	8,333,649
-	-	-	3,370,000
-	-	-	3,130,000
-	-	-	980,000,955

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	5.2444%	-	323,343	323,343	-
Class A1L	5.6944%	-	3,204,075	3,204,075	-
Class A2	6.0444%	-	641,700	641,700	-
Class B	6.6944%	-	406,524	406,524	-
Class C	7.1444%	-	182,035	182,035	-
Class D	7.6944%	-	135,601	135,601	-
Class E	10.3944%	-	112,559	112,559	-
Class F	11.9444%	-	85,358	85,358	-

Distribution to Residual Income Unitholder 583,758

Credit Support

Original	Current
22.0%	28.1%
22.0%	28.1%
12.0%	15.3%
6.3%	8.0%
3.9%	4.9%
2.2%	2.8%
1.2%	1.5%
0.5%	0.7%

Contacts

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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	723,822
Additions	402,810
Draws	0
Closing Balance	1,126,632

Retention Amount Ledger

	Balance
Opening Balance	85,789
Additions	80,562
Draws	0
Closing Balance	166,351

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	14,700,014

Thresholds

	Actual	Minimum	Satisfied
Available income test	8.68%	7.27%	Yes

Repayments

	Balance
Scheduled principal	913,716
Unscheduled Principal (net of redraws)	29,012,768
Total net principal repaid	29,926,484

Principal Payment Rate (PPR) - Current month annualised	1.1%
Constant Prepayment Rate (CPR) - Current month annualised	29.5%

Pool Performance

Portfolio balance at Closing Date	1,150,596,245
Pool Factor	85.2%
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 30 June 2024

Pool Summary

Portfolio balance (\$)	980,170,563	Weighted average LVR (%)	68.28
Number of loans (#)	1,911	Maximum current LVR (%)	82.29
Average loan size (\$)	512,910	Weighted average seasoning (years)	2.30
Maximum loan size (\$)	1,992,454	Weighted average Interest Rate (%)	8.01

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	346	101,387,612	10.4
50.0% to 60.0%	240	106,059,894	10.8
60.0% to 65.0%	230	110,538,506	11.3
65.0% to 70.0%	178	90,410,457	9.2
70.0% to 75.0%	255	141,469,927	14.4
75.0% to 80.0%	547	330,446,163	33.7
80.0% to 85.0%	115	99,858,004	10.2
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	1,911	980,170,563	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	1,951,290	0.2
6.00% to 6.50%	3	1,513,087	0.2
6.50% to 7.00%	59	29,798,964	3.0
7.00% to 7.50%	366	183,118,259	18.7
7.50% to 8.00%	733	382,585,625	39.0
8.00% to 8.50%	380	234,495,807	23.9
8.50% to 9.00%	125	61,338,089	6.3
9.00% to 9.50%	84	32,038,832	3.3
9.50% to 10.00%	41	18,816,528	1.9
Over 10.00%	119	34,514,082	3.5
Total	1,911	980,170,563	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	51	2,899,577	0.3
100,000 to 200,000	155	24,690,568	2.5
200,000 to 300,000	359	89,838,841	9.2
300,000 to 400,000	364	127,724,959	13.0
400,000 to 500,000	269	121,093,682	12.3
500,000 to 600,000	177	96,940,055	9.9
600,000 to 700,000	121	78,667,070	8.0
700,000 to 800,000	101	75,125,536	7.7
800,000 to 900,000	71	60,475,776	6.2
900,000 to 1,000,000	59	56,372,546	5.7
1,000,000 to 1,500,000	135	160,357,772	16.4
Over 1,500,000	49	85,984,181	8.8
Total	1,911	980,170,563	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	490	258,796,878	26.4
1 to 2 years	614	379,477,128	38.7
2 to 3 years	154	96,129,022	9.8
3 to 4 years	84	35,582,119	3.7
4 to 5 years	301	109,891,499	11.2
Over 5 years	268	100,293,917	10.2
Total	1,911	980,170,563	100.0

Borrower Type

	Number	Balance	%
SMSF	578	175,557,983	17.9
Company	311	209,359,946	21.4
Individual	1022	595,252,634	60.7
Total	1,911	980,170,563	100.0

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Number of loans (#)	1,911	Maximum current LVR (%)	82.29
Average loan size (\$)	512,910	Weighted average seasoning (years)	2.30
Maximum loan size (\$)	1,992,454	Weighted average Interest Rate (%)	8.01

Security Usage Distribution

	Number	Balance	%
Owner-occupied	740	436,537,825	44.5
Investment	1171	543,632,738	55.5
Total	1,911	980,170,563	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1056	433,588,244	44.2
Alt Doc	855	546,582,319	55.8
Total	1,911	980,170,563	100.0

Geographic Distribution

	Number	Balance	%
ACT	13	6,178,226	0.7
NSW	389	258,769,360	26.4
VIC	786	418,848,589	42.7
QLD	475	197,761,554	20.2
SA	92	37,410,267	3.8
WA	127	50,348,875	5.1
TAS	25	9,908,101	1.0
NT	4	945,591	0.1
Total	1,911	980,170,563	100.0

Credit Grade Distribution

	Number	Balance	%
A	1788	918,034,867	93.6
B	108	54,677,506	5.6
C1	15	7,458,190	0.8
C2	0	0	0.0
C3	0	0	0.0
Total	1,911	980,170,563	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	856	338,292,218	34.5
PAYG - Casual	7	1,389,708	0.2
Commission based	0	0	0.0
Pension	0	0	0.0
Self Employed	1048	640,488,637	65.3
Total	1,911	980,170,563	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1572	848,639,632	86.6
Residential Apartment - Low rise	206	81,254,460	8.2
Residential Rural	3	585,024	0.1
Residential Apartment - High Rise	130	49,691,447	5.1
Total	1,911	980,170,563	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	10	8,847,348	0.9
Total	10	8,847,348	0.9

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,823	926,502,496	94.5
1 to 30 Days	46	24,940,284	2.5
Total Performing Loans	1,869	951,442,780	97.0
31 to 60 days	20	13,144,556	1.3
61 to 90 days	8	6,089,590	0.6
91 to 120 days	8	5,562,537	0.6
121 to 150 days	5	2,749,921	0.3
151 to 180 days	0	0	0.0
Over 180 days	1	1,181,180	0.1
MIP	0	0	0.0
Total	1,911	980,170,563	100.0

Ratings Location Distribution

	Number	Balance	%
Inner City	51	24,168,645	2.5
Metro	1574	838,102,176	85.5
Non-metro	286	117,899,742	12.0
Total	1,911	980,170,563	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1648	774,152,315	79.0
Interest Only reverting to P&I	263	206,018,248	21.0
Interest Only to maturity	0	0	0.0
Total	1,911	980,170,563	100.0