

## La Trobe Financial Capital Markets Trust 2024-1

Collection Period Ended 29 February 2024

### Determination Summary

Closing Date	15-Feb-24	Reporting Currency	AUD
Start of Interest Period	15-Feb-24	Start of Collection Period	15-Feb-24
End of Interest Period	14-Mar-24	End of Collection Period	29-Feb-24
Days in Interest Period	28	Days in Collection Period	15
BBSW - 15 February 2024	4.2950%	Payment Date	14-Mar-24

### Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0084133	312,500,000	121,313,671	191,186,329	61.2%
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	-	8,500,000	100.0%
Equity 1	AU3FN0084216	3,370,000	-	3,370,000	100.0%
Equity 2		3,130,000	-	3,130,000	100.0%
Total		1,250,000,000	121,313,671	1,128,686,329	

### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	191,186,329
-	-	-	662,500,000
-	-	-	125,000,000
-	-	-	71,500,000
-	-	-	30,000,000
-	-	-	20,750,000
-	-	-	12,750,000
-	-	-	8,500,000
-	-	-	3,370,000
-	-	-	3,130,000
-	-	-	1,128,686,329

### 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	5.2450%	-	1,257,363	1,257,363	-
Class A1L	5.6950%	-	2,894,308	2,894,308	-
Class A2	6.0450%	-	579,658	579,658	-
Class B	6.6950%	-	367,216	367,216	-
Class C	7.1450%	-	164,433	164,433	-
Class D	7.6950%	-	122,488	122,488	-
Class E	10.3950%	-	101,672	101,672	-
Class F	11.9450%	-	77,888	77,888	-

### Credit Support

Original	Current
22.0%	24.4%
22.0%	24.4%
12.0%	13.3%
6.3%	7.0%
3.9%	4.3%
2.2%	2.5%
1.2%	1.3%
0.5%	0.6%

Distribution to Residual Income Unitholder 1

### 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	0
Additions	0
Draws	0
Closing Balance	0

#### Retention Amount Ledger

	Balance
Opening Balance	0
Additions	0
Draws	0
Closing Balance	0

#### 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	16,930,295

#### Thresholds

	Actual	Minimum	Satisfied
Available income test	8.37%	7.56%	Yes

#### Repayments

	Balance
Scheduled principal	4,715,530
Unscheduled Principal (net of redraws)	19,637,469
Total net principal repaid	24,352,999

Principal Payment Rate (PPR) - Current month annualised	9.4%
Constant Prepayment Rate (CPR) - Current month annualised	34.1%

#### Pool Performance

Portfolio balance at Closing Date	1,150,596,245
Pool Factor	97.9%
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 29 February 2024

#### Pool Summary

Portfolio balance (\$)	1,126,244,104	Weighted average LVR (%)	68.80
Number of loans (#)	2,122	Maximum current LVR (%)	82.32
Average loan size (\$)	530,747	Weighted average seasoning (years)	1.95
Maximum loan size (\$)	2,007,322	Weighted average Interest Rate (%)	7.92

#### Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	349	107,822,188	9.6
50.0% to 60.0%	255	117,818,251	10.5
60.0% to 65.0%	254	122,778,484	10.9
65.0% to 70.0%	209	106,309,148	9.4
70.0% to 75.0%	287	163,957,255	14.6
75.0% to 80.0%	636	395,797,670	35.1
80.0% to 85.0%	132	111,761,108	9.9
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
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### 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	1,960,326	0.2
6.00% to 6.50%	3	1,521,884	0.1
6.50% to 7.00%	125	64,875,281	5.8
7.00% to 7.50%	458	248,290,905	22.0
7.50% to 8.00%	802	432,261,104	38.5
8.00% to 8.50%	344	225,370,320	20.0
8.50% to 9.00%	133	61,343,122	5.4
9.00% to 9.50%	85	33,444,241	3.0
9.50% to 10.00%	55	22,912,903	2.0
Over 10.00%	116	34,264,018	3.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
Less than 100,000	48	3,162,053	0.3
100,000 to 200,000	163	26,102,328	2.3
200,000 to 300,000	385	96,745,609	8.6
300,000 to 400,000	391	137,434,508	12.2
400,000 to 500,000	298	133,849,198	11.9
500,000 to 600,000	210	114,992,328	10.2
600,000 to 700,000	135	87,819,906	7.8
700,000 to 800,000	110	82,120,385	7.3
800,000 to 900,000	83	70,646,268	6.3
900,000 to 1,000,000	70	67,045,480	6.0
1,000,000 to 1,500,000	166	196,145,929	17.3
Over 1,500,000	63	110,180,112	9.8
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	876	480,661,322	42.7
1 to 2 years	432	306,583,677	27.2
2 to 3 years	135	83,758,089	7.4
3 to 4 years	101	37,854,437	3.4
4 to 5 years	399	147,179,682	13.1
Over 5 years	179	70,206,897	6.2
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Borrower Type

	Number	Balance	%
SMSF	598	183,023,814	16.3
Company	353	242,159,077	21.5
Individual	1171	701,061,213	62.2
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

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#### Pool Summary

Portfolio balance (\$)	1,126,244,104	Weighted average LVR (%)	68.80
Number of loans (#)	2,122	Maximum current LVR (%)	82.32
Average loan size (\$)	530,747	Weighted average seasoning (years)	1.95
Maximum loan size (\$)	2,007,322	Weighted average Interest Rate (%)	7.92

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	840	517,565,846	46.0
Investment	1282	608,678,258	54.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	16	8,299,548	0.7
NSW	437	298,262,791	26.5
VIC	875	481,469,260	42.7
QLD	526	228,194,293	20.3
SA	102	42,626,174	3.8
WA	136	55,477,335	4.9
TAS	26	10,936,045	1.0
NT	4	978,658	0.1
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	919	377,192,901	33.5
PAYG - Casual	9	2,435,445	0.2
Commission based	0	0	0.0
Pension	0	0	0.0
Self Employed	1194	746,615,758	66.3
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	1	596,288	0.1
Individual circumstance	4	3,352,985	0.3
<b>Total</b>	<b>5</b>	<b>3,949,273</b>	<b>0.4</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	56	27,893,205	2.5
Metro	1752	964,091,111	85.6
Non-metro	314	134,259,788	11.9
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	1141	489,829,123	43.5
Alt Doc	981	636,414,981	56.5
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	1986	1,057,280,092	93.8
B	120	61,418,675	5.5
C1	16	7,545,337	0.7
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	1750	980,420,649	87.0
Residential Apartment - Low rise	229	89,300,880	7.9
Residential Rural	3	581,248	0.1
Residential Apartment - High Rise	140	55,941,327	5.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	2,028	1,065,012,751	94.6
1 to 30 Days	60	38,505,611	3.4
<b>Total Performing Loans</b>	<b>2,088</b>	<b>1,103,518,362</b>	<b>98.0</b>
31 to 60 days	21	13,841,857	1.2
61 to 90 days	9	6,547,159	0.6
91 to 120 days	3	1,946,701	0.2
121 to 150 days	1	390,025	0.0
151 to 180 days	0	0	0.0
Over 180 days	0	0	0.0
MIP	0	0	0.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1808	884,587,155	78.5
Interest Only reverting to P&I	314	241,656,949	21.5
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>2,122</b>	<b>1,126,244,104</b>	<b>100.0</b>