

## La Trobe Financial Capital Markets Trust 2024-1

Collection Period Ended 31 March 2024

### Determination Summary

Closing Date	15-Feb-24	Reporting Currency	AUD
Start of Interest Period	14-Mar-24	Start of Collection Period	01-Mar-24
End of Interest Period	15-Apr-24	End of Collection Period	31-Mar-24
Days in Interest Period	32	Days in Collection Period	31
BBSW - 14 March 2024	4.2950%	Payment Date	15-Apr-24

### Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0084133	191,186,329	35,303,369	155,882,960	49.9%
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		1,128,686,329	35,303,369	1,093,382,960	

### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	155,882,960
-	-	-	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
-	-	-	1,093,382,960

### 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%	-	879,143	879,143	-
Class A1L	5.6950%	-	3,307,781	3,307,781	-
Class A2	6.0450%	-	662,466	662,466	-
Class B	6.6950%	-	419,676	419,676	-
Class C	7.1450%	-	187,923	187,923	-
Class D	7.6950%	-	139,986	139,986	-
Class E	10.3950%	-	116,196	116,196	-
Class F	11.9450%	-	89,015	89,015	-

### Credit Support

Original	Current
22.0%	25.2%
22.0%	25.2%
12.0%	13.7%
6.3%	7.2%
3.9%	4.4%
2.2%	2.5%
1.2%	1.4%
0.5%	0.6%

Distribution to Residual Income Unitholder 1

### 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

Michelle Dai  
Executive General Manager  
Head of Group Portfolio Management  
03 8610 2820  
mdai@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	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	16,400,744

#### Thresholds

	Actual	Minimum	Satisfied
Available income test	8.50%	7.25%	Yes

#### Repayments

	Balance
Scheduled principal	720,523
Unscheduled Principal (net of redraws)	33,395,503
Total net principal repaid	34,116,026

Principal Payment Rate (PPR) - Current month annualised	0.8%
Constant Prepayment Rate (CPR) - Current month annualised	30.3%

#### Pool Performance

Portfolio balance at Closing Date	1,150,596,245
Pool Factor	94.9%
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 31 March 2024

#### Pool Summary

Portfolio balance (\$)	1,092,129,981	Weighted average LVR (%)	68.63
Number of loans (#)	2,068	Maximum current LVR (%)	82.97
Average loan size (\$)	528,109	Weighted average seasoning (years)	2.03
Maximum loan size (\$)	1,992,746	Weighted average Interest Rate (%)	7.91

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

	Number	Balance	%
Up to 50.0%	350	107,548,256	9.9
50.0% to 60.0%	248	115,992,342	10.6
60.0% to 65.0%	246	119,263,152	10.9
65.0% to 70.0%	204	103,739,328	9.5
70.0% to 75.0%	276	156,499,883	14.3
75.0% to 80.0%	595	365,691,772	33.5
80.0% to 85.0%	149	123,395,248	11.3
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>2,068</b>	<b>1,092,129,981</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	1,958,226	0.2
6.00% to 6.50%	3	1,520,313	0.1
6.50% to 7.00%	122	65,325,638	6.0
7.00% to 7.50%	450	242,099,482	22.2
7.50% to 8.00%	785	420,392,377	38.5
8.00% to 8.50%	327	212,446,692	19.5
8.50% to 9.00%	129	59,542,720	5.4
9.00% to 9.50%	83	32,870,458	3.0
9.50% to 10.00%	55	22,643,716	2.1
Over 10.00%	113	33,330,359	3.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
Less than 100,000	48	3,084,121	0.3
100,000 to 200,000	159	25,484,393	2.3
200,000 to 300,000	378	94,869,871	8.7
300,000 to 400,000	384	134,959,020	12.4
400,000 to 500,000	292	131,373,338	12.0
500,000 to 600,000	199	109,006,632	10.0
600,000 to 700,000	131	85,121,963	7.8
700,000 to 800,000	109	81,344,837	7.4
800,000 to 900,000	79	67,281,726	6.2
900,000 to 1,000,000	69	65,958,621	6.0
1,000,000 to 1,500,000	159	187,321,761	17.2
Over 1,500,000	61	106,323,698	9.7
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

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

	Number	Balance	%
Less than 1 year	800	435,985,902	39.9
1 to 2 years	455	316,746,746	29.0
2 to 3 years	135	82,743,279	7.6
3 to 4 years	103	40,759,092	3.7
4 to 5 years	375	137,753,480	12.6
Over 5 years	200	78,141,482	7.2
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Borrower Type

	Number	Balance	%
SMSF	592	180,902,073	16.6
Company	342	233,610,185	21.4
Individual	1134	677,617,723	62.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

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As at 31 March 2024

#### Pool Summary

Portfolio balance (\$)	1,092,129,981	Weighted average LVR (%)	68.63
Number of loans (#)	2,068	Maximum current LVR (%)	82.97
Average loan size (\$)	528,109	Weighted average seasoning (years)	2.03
Maximum loan size (\$)	1,992,746	Weighted average Interest Rate (%)	7.91

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	822	504,564,452	46.2
Investment	1246	587,565,529	53.8
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	16	8,293,498	0.8
NSW	420	283,942,636	26.0
VIC	858	472,035,855	43.2
QLD	511	219,400,613	20.1
SA	100	42,104,066	3.8
WA	133	54,463,068	5.0
TAS	26	10,919,665	1.0
NT	4	970,580	0.1
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	902	370,514,393	33.9
PAYG - Casual	7	1,522,169	0.2
Commission based	0	0	0.0
Pension	0	0	0.0
Self Employed	1159	720,093,419	65.9
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	1	443,858	0.0
Individual circumstance	4	2,278,528	0.2
<b>Total</b>	<b>5</b>	<b>2,722,386</b>	<b>0.2</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	55	27,206,897	2.5
Metro	1712	936,869,693	85.8
Non-metro	301	128,053,391	11.7
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	1116	476,662,813	43.6
Alt Doc	952	615,467,168	56.4
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	1937	1,026,569,454	94.0
B	115	58,011,486	5.3
C1	16	7,549,041	0.7
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	1703	949,137,177	86.9
Residential Apartment - Low rise	224	87,588,700	8.0
Residential Rural	3	580,157	0.1
Residential Apartment - High Rise	138	54,823,947	5.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,957	1,024,717,664	93.9
1 to 30 Days	78	46,121,042	4.2
<b>Total Performing Loans</b>	<b>2,035</b>	<b>1,070,838,706</b>	<b>98.1</b>
31 to 60 days	14	8,412,362	0.8
61 to 90 days	16	11,047,344	1.0
91 to 120 days	1	293,416	0.0
121 to 150 days	2	1,538,153	0.1
151 to 180 days	0	0	0.0
Over 180 days	0	0	0.0
MIP	0	0	0.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1766	856,482,472	78.4
Interest Only reverting to P&I	302	235,647,509	21.6
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>2,068</b>	<b>1,092,129,981</b>	<b>100.0</b>