La Trobe Australian Credit Fund Investment Snapshot

As at 31 August 2026

The following table contains updated information about the asset allocations and performance of the La Trobe Australian Credit Fund (**Fund**) Investment Accounts. This should be read in conjunction with the Product Disclosure Statement (**PDS**) and where any inconsistency arises, this document shall prevail. The performance of your investment will depend on which Investment Account you choose.

The information in this document is factual information only and is not intended to be financial product advice, legal or tax advice, and should not be relied upon as such. The information is provided in good faith and obtained from sources believed to be accurate and current at the date of publication. You should, before deciding to acquire or to continue to hold an interest in the Fund, consider the appropriateness of the information having regard to your objectives, financial situation or needs and obtain and consider the PDS and the Target Market Determinations for the Fund from our website.

When considering whether to acquire or to continue to hold an interest in the Fund, you should remember that (1) an investment in the Fund is not a bank deposit or a term deposit, and is not covered by the Australian Government's deposit guarantee scheme. Investing in the Fund has a higher level of risk compared to investing in a term deposit issued by a bank and (2) there are other risks associated with an investment in the Fund. The key risks of investing in the Fund are explained in section 9 of the PDS.

Feature	**Classic Notice Account #** APIR: LTC0001AU ISIN: AU60LTC00018	**90 Day Notice Account #** APIR: LTC9067AU ISIN: AU60LTC90670	**6 Month Notice Account #** APIR: LTC4034AU ISIN: AU60LTC40345	**12 Month Investment Account** APIR: LTC0002AU ISIN: AU60LTC00026	**2 Year Investment Account** APIR: LTC7657AU ISIN: AU60LTC76570	**4 Year Investment Account** APIR: MFL0001AU ISIN: AU60MFL00016	**Select Investment Account** APIR: MFL0002AU ISIN: AU60MFL00024	**Fund Total** ARSN: 088 178 321
Returns % p.a.[1]	5.35%	5.45%	5.60%	6.75%	6.85%	8.25%	From 7.50%[2]	
Rates of Return	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Variable Rate	Fixed / Variable Rate	
Benchmark	Official Cash Rate + 0.5%	Official Cash Rate + 1.0%	Official Cash Rate + 1.5%	Bloomberg AusBond Bank Bill Index + 1.5%	Bloomberg AusBond Bank Bill Index + 1.65%	Bloomberg AusBond Bank Bill Index + 3.0%	n/a	
Minimum Investment	$1.00	$1.00	$1.00	$1.00	$1.00	$250,000.00	$1,000.00	
Investment Term	Perpetual (2 days notice) #	Perpetual (90 days notice) #	Perpetual (180 days notice) #	12 months	24 months	4 years	1 - 5 years	
Indicative Risk Level [3]	Low-Medium	Low-Medium	Low-Medium	Low - Medium	Medium	High	High-Very High	
Investment Structure	Pooled - we select the investment portfolio (risk of investment pool shared)	Pooled - we select the investment portfolio (risk of investment pool shared)	Pooled - we select the investment portfolio (risk of investment pool shared)	Pooled - we select the investment portfolio (risk of investment pool shared)	Pooled - we select the investment portfolio (risk of investment pool shared)	Pooled - we select the investment portfolio (risk of investment pool shared)	Peer to peer (P2P) - you select the investment & risk level (risk specific to each investment)	
Independent Ratings[4]	Lipper Leaders ① Return - Total ① Return - Consistent ⑤ Preservation	N/A	N/A	Zenith Partners - Recommended Lonsec - Recommended SQM research - 4.50 stars Lipper Leaders: ③ Return - Total ③ Return - Consistent ⑤ Preservation	N/A	Lipper Leaders ③ Return - Total ③ Return - Consistent ⑤ Preservation	SQM research - 4.50 stars	Foresight Analytics - Superior
Indirect Cost Ratio (ICR) Financial Year Ended 30 June 2025	2.96%	2.93%	2.34%	1.83%*	1.85%	0.46%	1.55%	1.91%
Investor Reserve	0.40%	0.87%	0.48%	0.15%	0.43%	0.02%	n/a	
Redemptions #	Generally permitted within 2 business days of request. Maximum time permitted: 12 months	Generally permitted with 90 days notice. Maximum time permitted: 12 months	Generally permitted with 180 days notice. Maximum time permitted: 12 months	Permitted after 12 months. Periodic access option available. Early withdrawals considered.	Permitted after 24 months. Periodic access option available. Early withdrawals considered.	Permitted after 4 years. Early withdrawals considered.	Permitted after term maturity. Early withdrawals considered.	
Assets Under Management	$ 1,455.1 Million	$ 209.7 Million	$ 115.8 Million	$ 11,626.7 Million	$ 157.0 Million	$ 985.2 Million	$ 308.8 Million	$ 14,858.3 Million
Total Number of Mortgages [5]	1,443	231	122	10,350	134	195	382	12,146
Total Mortgages	$ 1,277.5 Million	$ 189.3 Million	$ 74.3 Million	$ 11,533.3 Million	$ 154.3 Million	$ 273.9 Million	$ 308.8 Million	$ 13,811.3 Million
1st Registered Mortgages:% of mortgage portfolio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	94.9%	99.9%
Average Mortgage Investment	$ 885,320	$ 819,315	$ 608,862	$1,114,329	$ 1,151,272	$ 1,404,663	$808,340	$1,137,110
Range of Mortgage Loans	$10,000 : $50,000,000	$10,000 : $50,000,000	$10,000 : $50,000,000	$10,000 : $25,000,000	$10,000 : $50,000,000	$10,000 : $50,000,000	$10,000 : $36,151,000	$10,000 : $50,000,000
Largest Mortgage Investment: % of the portfolio	$34,562,503 : 2.4%	$10,000,148 : 4.8%	$5,000,000 : 4.3%	$28,375,630^ : 0.2%	$4,000,161 : 2.5%	$17,513,847 : 1.8%	$9,282,390 : 3.0%	$48,901,063 : 0.3%
Top 10 Largest Mortgage Investments in Aggregate	$192,717,284 : 13.2%	$61,452,025 : 29.3%	$34,263,104 : 29.6%	$232,228,567 : 2.0%	$31,314,401 : 19.9%	$78,160,438 : 7.9%	$54,111,590 : 17.5%	$321,220,390 : 2.2%
Largest Single Borrower or Borrower Group Exposure: % of the portfolio	$59,132,237 : 4.1%	$10,000,148 : 4.8%	$5,000,000 : 4.3%	$47,430,094 : 0.4%	$5,000,002 : 3.2%	$17,513,847 : 1.8%	$9,282,390 : 3.0%	$85,576,850 : 0.6%
Top 10 Largest Single Borrower or Borrower Group Exposures in Aggregate	$212,198,857 : 14.6%	$62,790,579 : 29.9%	$32,063,105 : 27.7%	$358,704,199 : 3.1%	$33,557,732 : 21.4%	$81,012,572 : 8.2%	$55,666,793 : 18.0%	$573,547,971 : 3.9%
Weighted Average LVR [6]	71.5%	69.0%	69.1%	67.4%	67.7%	69.6%	61.4%	67.8% (Excludes Special Mandates)
Default loans > 30 days [7,8]	2.5%	5.5%	6.0%	3.5%	4.0%	1.3%	3.5% (Excludes Special Mandates)	3.3% (Excludes Special Mandates)
Number and value of default loans > 30 days	44 : $35,956,420	11 : $11,538,373	4 : $6,990,926	259 : $407,646,315	3 : $6,285,945	10 : $13,206,351	16 : $10,141,868	333 : $491,766,197
Payment in kind arrangements [9]	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Pre-paid and capitalised interest loans	159 : $277,988,251	67 : $61,025,095	46 : $29,626,217	1793 : $3,527,705,473	46 : $79,972,340	33 : $79,392,226	248 : $205,799,687	1906 : $4,261,509,289
Undrawn loan commitments	253 : $261,418,890	14 : $1,277,553	3 : $96,247	3,040 : $2,104,541,470	6 : $42,052,771	2 : $4,610,719	0 : $0	3,318 : $2,413,997,651
Loans exceeding 5% of the Fund	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Investments > $1M [10]	296 : $759,332,794	50 : $127,758,733	26 : $58,133,873	2,854 : $8,481,610,552	58 : $117,172,969	88 : $218,637,661	80 : $181,266,087	3,355 : $10,112,593,169
Distribution paid from income generated by Fund's investing & lending activities	100%	100%	100%	100%	100%	100%	100%	100%
Fund Gearing % [11]	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Critical Issue Performance Summary								
Rolling Returns % p.a. [12]	1yr 3yr 5yr 7yr 4.80% 4.99% 4.08% 3.31%	1yr 3yr 5yr 7yr 5.00% 5.27% 4.47% 3.93%	1yr 3yr 5yr 7yr 5.21% 5.51% 4.71% n/a	1yr 3yr 5yr 7yr 6.48% 6.68% 6.00% 5.63%	1yr 3yr 5yr 7yr 6.58% 6.79% 6.11% n/a	1yr 3yr 5yr 7yr 8.08% 8.39% 7.56% 7.11%	1yr 3yr 5yr 7yr 8.79% 8.95% 8.47% 8.31%	
Rolling Benchmark Return Rate % p.a. [13,14]	4.55% 4.72% 3.80% 2.94%	5.07% 5.24% 4.32% 3.46%	5.59% 5.77% 4.84% n/a	5.57% 5.77% 4.81% 3.96%	5.72% 5.93% 4.97% n/a	7.15% 7.36% 6.39% 5.52%	n/a n/a n/a n/a	
Benchmark Outperformance	0.25% 0.27% 0.28% 0.37%	(0.07%) 0.02% 0.15% 0.47%	(0.38%) (0.26%) (0.13%) n/a	0.91% 0.91% 1.19% 1.67%	0.86% 0.86% 1.14% n/a	0.92% 1.02% 1.18% 1.59%	n/a[14] n/a[14] n/a[14] n/a[14]	
Annualised Asset Impairment (% of AUM)	0.03% 0.05% 0.07% 0.06%	0.00% 0.01% 0.00% 0.00%	0.00% 0.00% 0.00% n/a	0.04% 0.04% 0.04% 0.03%	0.00% 0.08% 0.05% n/a	0.02% 0.01% 0.00% 0.00%	0.00% 0.09% 0.42% 0.30%	
Investor Capital Return at Redemption (Since Inception)	100%	100%	100%	100%	100%	100%	n/a[14]	
Investor Liquidity at Maturity (Since Inception)[15]	100%	100%	100%	100%	100%	100%	n/a[14]	

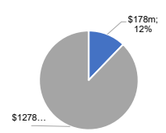
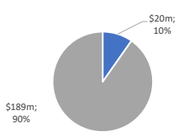
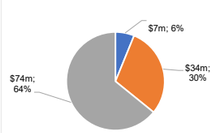
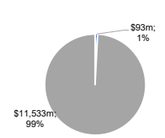
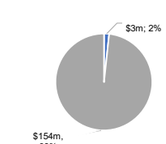
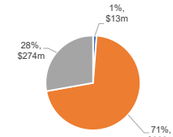
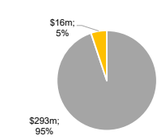
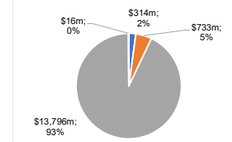
NOTES: Figures shown are reported on loan balances in the La Trobe Australian Credit Fund ARSN: 088 178 321. These may differ from figures provided in the statutory accounts which are based on investment balances in the Fund. 1. The rates of return on your investment were current at 31 August 2026. The rates of return are reviewed and determined monthly and may increase or decrease each month. The applicable distribution for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** Peer-to-Peer returns are specific to individual mortgages and therefore subject to availability. Visit our website for further information. 2. Subject to availability. 3. We provide this risk classification as a guide and it describes the risk based on the investment strategy of the investment account and underlying asset base. In assessing the risks of each investment account, we have had reference to the categories of risk described in the Standard Risk Measure Guidance Paper for Trustees issued jointly by the Financial Services Council (of which we are a member) and the Association of Superannuation Funds of Australia dated July 2011. 4. Please view our awards and ratings on our Awards and Ratings page on our website https://www.latrobefinancial.com.au/about-us/awards-and-ratings/. Further information regarding the Lipper Leaders rating can be found on the LSEG website: https://www.lseg.com/en/data-analytics/asset-management-solutions/lipper-fund-performance. 5. The Investment Accounts may invest in the same mortgage. Loan numbers refer to the number of loans only and do not reflect the number of individual securities. 6. The Fund Total weighted average LVR is calculated excluding Special Mandates (as that term is defined in the PDS). 7. Arrears for the Fund are calculated by dividing the total investment amount of loans in arrears by the total balance of outstanding investments. 8. From time to time we take on the administration of third party originated mortgage books into the Peer-to-Peer, that may have higher arrears than our own loans, and we do so on a "workout recovery" basis to repair the transferred portfolio. These loans are excluded from the Peer-to-Peer and Fund Total Arrears figures. 9. La Trobe Financial does not offer payment in kind (PIK) loans to borrowers, which are loans which allow borrowers to defer cash interest payments and to instead capitalise that amount into the loan balance. La Trobe Financial does however provide loans with a capitalised interest budget, which is drawn down by La Trobe Financial across the life of the loan to meet interest payment obligations (disclosed at row entitled 'Pre-paid and capitalised interest loans'). 10. The total Fund Investments >$1m will not equal the sum of each individual Account's investments as multiple Accounts can invest in a single loan. The Fund currently does not use derivatives for investment return management. 11. The Fund does not have any borrowings. 12. Past performance is not a reliable indicator of future performance. Returns are calculated on a compounded basis. 13. The benchmark for the 12 Month Investment Account changed in January 2015 to the Bloomberg AusBond Bank Bill Index +150bps. 14. The Select Investment Account is a peer to peer investment and its performance profile depends on the characteristics of the underlying loan(s) selected by each investor. 15. We buttress account-level liquidity with a comprehensive liquidity framework that is actively managed by our Portfolio Management team on a daily basis. This framework includes short, medium & long term liquidity forecasting, a detailed key risk indicator analysis, monthly stress testing and a contingent liquidity plan with multiple alternative funding pools and liquidity levers. # We will make every endeavour to release your funds after receiving your withdrawal request: within 2 business days for the Classic Notice Account, 90 days for the 90 Day Notice Account, and 180 days for the 6 Month Notice Account. However, we have 12-months under the Fund's Constitution to fulfill the request. When determining whether to honour your withdrawal request within the specified timeframes we have to have regard to the Fund's ability to realise for value the relevant assets and the best interests of investors. **While there is a risk of not honouring your withdrawal request within 2 business days, 90 days or 180 days**, it's important to note that there has never been a case in the history of the Fund when we have not honoured a withdrawal request on time due to a lack of liquidity. ^There is one loan in the portfolio with a current balance above the maximum $25.0m. The approved balance for this loan is $23.4m, however due to accrued fees and interest it now exceeds $25.0m. This loan is actively managed by La Trobe Financial's risk team in accordance with standard procedure.

*The relevant law requires that the Management Fees and Costs be calculated based on the actual costs for the previous financial year. In the case of the 12 Month Investment Account the actual Management Fees and Costs for the 2025 financial year were 1.83% per annum of the average Investor Account of the Investment Account. However, La Trobe Financial only retains for its own use an amount of Management Fees and Costs (being the difference between interest received by the 12 Month Investment Account and distributions of investment returns to Investors at the advertised rate of return for the 12 Month Investment Account) equal to 1.80% p.a. of the average total Investor balances. La Trobe Financial contributes any amount of Management Fees and Costs in excess of 1.80% p.a. of the average daily Investor balances in the Investment Account for any relevant month to the Investor Reserve (as described further in Section 11 of the PDS).

Numbers are rounded for reporting purposes, so where sum of the numbers is immaterially different from the total, it is acknowledged that this is due to report rounding.

Fund Portfolio Metrics

La Trobe Australian Credit Fund position as at 31 August 2026

	Classic Notice Account [#] APR: LTC0001AU ISIN: AU60LTC00018			90 Day Notice Account [#] APR: LTC9067AU ISIN: AU60LTC90670			6 Month Notice Account [#] APR: LTC4034AU ISIN: AU60LTC40345			12 Month Investment Account APR: LTC0002AU ISIN: AU60LTC00026			2 Year Investment Account APR: LTC7657AU ISIN: AU60LTC76570			4 Year Investment Account APR: MFL0001AU ISIN: AU60MFL00016			Select Investment Account APR: MFL0002AU ISIN: AU60MFL00024			Fund Total ARSN: 088 178 321		
Returns % p.a [16]	5.35%			5.45%			5.60%			6.75%			6.85%			8.25%			from 7.50% [17]					
Cash (Liquidity Ratio) Credit Assets First Mortgages Special Mandates																								
	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number
Authorised Investments																								
Cash	12.2%	177,558	n/a	9.8%	20,466	n/a	6.2%	7,125	n/a	0.8%	93,367	n/a	1.8%	2,764	n/a	1.3%	12,802	n/a	0.0%	0	n/a	2.1%	314,081	n/a
Credit Assets - Warehouse / RMBS [18]	0.0%	0	n/a	0.0%	0	n/a	29.7%	34,397	n/a	0.0%	0	n/a	0.0%	0	n/a	48.1%	473,508	n/a	0.0%	0	n/a	3.4%	507,905	n/a
Credit Assets – Private Credit [32]	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	22.8%	224,984	n/a	0.0%	0	n/a	1.5%	224,984	n/a
Residential	17.0%	247,010	261	37.1%	77,868	104	16.6%	19,175	42	61.4%	7,137,800	6,235	43.1%	67,744	44	3.3%	32,677	23	19.9%	61,588	95	51.5%	7,643,862	6,558
Land - vacant	3.7%	53,398	125	8.4%	17,638	18	4.6%	5,290	13	8.5%	992,408	938	5.7%	8,997	9	0.8%	8,135	4	12.8%	39,596	73	7.6%	1,125,462	1,078
Commercial	30.7%	447,348	552	15.6%	32,754	49	19.2%	22,272	36	11.0%	1,278,585	1,416	19.8%	31,115	42	7.6%	74,704	51	3.0%	9,238	18	12.8%	1,896,017	2,095
Industrial	29.0%	421,332	457	10.2%	21,319	34	16.5%	19,150	17	6.9%	807,343	1,215	13.9%	21,780	26	10.7%	105,153	99	2.3%	7,112	11	9.4%	1,403,189	1,820
Rural	0.1%	1,903	2	0.7%	1,523	1	0.0%	0	0	0.1%	17,264	33	0.0%	0	0	0.2%	2,218	2	0.2%	483	2	0.2%	23,391	38
Development Finance	7.3%	106,526	46	18.2%	38,159	25	7.2%	8,395	14	11.2%	1,299,909	513	15.7%	24,635	13	5.2%	51,023	16	56.7%	175,052	174	11.5%	1,703,698	548
Total (excluding Special Mandates [19] & Subordinated Credit)	100.0%	1,455,075	1,443	100.0%	209,728	231	100.0%	115,803	122	100.0%	11,626,674	10,350	100.0%	157,034	134	100.0%	985,204	195	94.9%	293,070	373	99.9%	14,842,588	12,137
Special Mandates [19]		Not Applicable			Not Applicable			Not Applicable			Not Applicable			Not Applicable			Not Applicable		5.1%	15,716	9	0.1%	15,716	9
Mezzanine / Subordinated Credit		Not Applicable			Not Applicable			Not Applicable			Not Applicable			Not Applicable		0.0%	0	0		Not Applicable		0.0%	0	0
Total	100.0%	1,455,075	1,443	100.0%	209,728	231	100.0%	115,803	122	100.0%	11,626,674	10,350	100.0%	157,034	134	100.0%	985,204	195	100.0%	308,786	382	100.0%	14,858,303	12,146
Mortgage Investment Portfolio Profile																			(Excludes Special Mandates[19])			(Excludes Special Mandates[19])		
Weighted Average LVR [20]	71.5%			69.0%			69.1%			67.4%			67.7%			69.6%			61.4%			67.8%		
Average Mortgage Investment		885			819			609			1,114			1,151			1,405			808			1,137	
Largest Mortgage Investment	2.4%	34,563		4.8%	10,000		4.3%	5,000		0.2%	28,376^		2.5%	4,000		1.8%	17,514		3.0%	9,282		0.3%	48,901	
Top 10 largest Mortgage Investments in aggregate	13.2%	192,717		29.3%	61,452		29.6%	34,263		2.0%	232,229		19.9%	31,314		7.9%	78,160		17.5%	54,112		2.2%	321,220	
Largest Single Borrower or Group Borrower Exposure	4.1%	59,132		4.8%	10,000		4.3%	5,000		0.4%	47,430		3.2%	5,000		1.8%	17,514		3.0%	9,282		0.6%	85,577	
Top 10 Largest Single Borrower or Group Borrower Exposures in aggregate	14.6%	212,199		29.9%	62,791		27.7%	32,063		3.1%	358,704		21.4%	33,558		8.2%	81,013		18.0%	55,667		3.9%	573,548	
Undrawn loan commitments	18.0%	261,419	253	0.6%	1,278	14	0.1%	96	3	18.1%	2,104,541	3,040	26.8%	42,053	6	0.5%	4,611	2	0.0%	0	0	16.2%	2,413,998	3,318
Pre-paid & capitalised interest loans	19.1%	277,988	159	29.1%	61,025	67	25.6%	29,626	46	30.3%	3,527,705	1,793	50.9%	79,972	46	8.1%	79,392	33	66.6%	205,800	248	28.7%	4,261,509	1,906
Mortgage Investments by State																								
ACT	0.5%	5,797	12	0.0%	0	0	0.0%	0	0	0.9%	106,578	165	0.8%	1,157	1	0.9%	2,563	3	1.3%	3,800	5	0.9%	119,895	181
NSW	40.5%	517,621	463	47.3%	89,574	86	47.0%	34,946	58	44.9%	5,177,760	2,962	48.8%	75,250	52	34.9%	95,679	61	46.9%	137,565	145	44.4%	6,128,394	3,468
VIC	31.3%	399,788	513	28.5%	53,992	77	20.8%	15,464	30	30.4%	3,508,360	3,701	33.9%	52,323	45	31.7%	86,870	78	29.5%	86,380	136	30.5%	4,203,177	4,367
QLD	16.5%	210,333	243	13.7%	25,934	46	22.2%	16,454	25	15.4%	1,776,600	2,031	12.2%	18,758	19	16.6%	45,341	37	10.8%	31,614	38	15.4%	2,125,034	2,360
SA	4.5%	57,612	86	4.1%	7,717	11	3.6%	2,676	3	3.3%	378,135	573	0.8%	1,221	3	9.8%	26,856	10	3.6%	10,431	17	3.5%	484,648	683
WA	5.3%	67,408	95	4.8%	9,156	9	6.4%	4,742	6	4.2%	484,170	703	3.3%	5,029	11	6.1%	16,601	6	7.5%	22,100	29	4.4%	609,206	826
TAS	1.1%	14,022	19	1.5%	2,771	1	0.0%	0	0	0.7%	82,247	174	0.2%	384	2	0.0%	0	0	0.4%	1,180	3	0.7%	100,604	197
NT	0.4%	4,935	12	0.1%	118	1	0.0%	0	0	0.2%	19,458	41	0.1%	148	1	0.0%	0	0	0.0%	0	0	0.2%	24,659	55
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Mortgage Investments Return profile																								
<5.00%	0.1%	875	2	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	875	2
5.00% - 5.99%	0.1%	1,784	4	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	1,784	4
6.00% - 6.99%	0.5%	6,935	15	3.0%	5,587	6	0.0%	0	0	6.3%	731,726	649	0.0%	0	0	0.0%	0	0	0.5%	1,598	1	5.4%	745,846	670
7.00% - 7.99%	11.7%	149,767	213	12.2%	23,027	35	9.4%	6,964	12	20.2%	2,325,316	2,834	12.3%	18,903	13	0.7%	1,816	4	0.0%	0	0	18.3%	2,525,793	3,072
8.00% - 8.99%	54.4%	695,266	757	39.7%	75,090	122	47.5%	35,254	60	44.1%	5,081,668	4,486	45.6%	70,286	57	13.2%	36,191	29	6.5%	19,194	27	43.6%	6,012,948	5,346
9.00% - 9.99%	28.2%	359,799	386	26.4%	49,937	45	35.4%	26,332	31	20.8%	2,399,998	1,440	27.5%	42,464	48	70.3%	192,598	149	44.1%	129,120	215	23.2%	3,200,247	2,014
10.00% - 10.99%	3.7%	47,239	55	10.4%	19,590	17	7.1%	5,264	15	7.2%	828,436	575	12.3%	19,018	10	14.7%	40,152	10	45.3%	132,739	120	7.9%	1,092,437	637
11.00 - 11.99%	1.2%	15,749	8	8.5%	16,004	5	0.6%	435	3	1.3%	151,078	300	2.3%	3,601	6	1.2%	3,152	3	3.5%	10,128	9	1.5%	200,147	320
> or = 12.00%	0.0%	103	3	0.0%	27	1	0.0%	33	1	0.1%	15,087	66	0.0%	0	0	0.0%	0	0	0.1%	292	1	0.1%	15,541	72
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137

Fund Portfolio Metrics

La Trobe Australian Credit Fund position as at 31 August 2026

	Classic Notice Account # APIR: LTC0001AU ISIN: AU60LTC00018			90 Day Notice Account # APIR: LTC9067AU ISIN: AU60LTC90670			6 Month Notice Account # APIR: LTC4034AU ISIN: AU60LTC40345			12 Month Investment Account APIR: LTC0002AU ISIN: AU60LTC00026			2 Year Investment Account APIR: LTC7657AU ISIN: AU60LTC76570			4 Year Investment Account APIR: MFL0001AU ISIN: AU60MFL00016			Select Investment Account APIR: MFL0002AU ISIN: AU60MFL00024			Fund Total ARSN: 088 178 321		
Returns % p.a [16]	5.35%			5.45%			5.60%			6.75%			6.85%			8.25%			from 7.50% [17]					
	%	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**
Loan Maturity Profile																								
0 - 6 months	15.8%	202,073	95	30.3%	57,402	68	21.5%	16,000	45	22.4%	2,582,761	1,045	45.5%	70,144	41	28.7%	78,653	26	64.3%	188,475	222	23.2%	3,195,507	1,148
7 - 12 months	6.2%	78,976	66	13.9%	26,264	17	14.2%	10,533	8	13.2%	1,520,804	955	10.2%	15,790	11	6.5%	17,710	11	26.4%	77,511	104	12.7%	1,747,587	1,010
13 - 24 months	8.8%	112,673	122	12.1%	22,987	24	15.0%	11,115	13	9.5%	1,091,060	909	11.5%	17,711	16	11.7%	32,157	14	4.7%	13,660	38	9.4%	1,301,362	1,039
25 - 36 months	3.3%	41,847	12	3.4%	6,434	12	3.1%	2,300	7	2.3%	264,447	86	4.1%	6,399	6	1.0%	2,718	3	4.3%	12,594	6	2.4%	336,739	103
37 - 60 months	1.4%	18,199	19	1.3%	2,501	6	0.4%	288	6	2.5%	289,681	108	3.1%	4,816	4	1.0%	2,701	5	0.3%	830	3	2.3%	319,015	122
61+ months	64.5%	823,749	1,129	38.9%	73,675	104	45.8%	34,046	43	50.2%	5,784,554	7,247	25.5%	39,412	56	51.1%	139,970	136	0.0%	0	0	50.0%	6,895,407	8,715
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
LVR Profile [20]																								
< 50%	1.8%	22,559	45	3.0%	5,713	14	0.8%	603	6	6.4%	738,683	1,193	4.8%	7,342	10	0.5%	1,350	3	10.7%	31,398	43	5.9%	807,649	1,262
50% - 59.99%	5.7%	72,583	46	4.7%	8,860	24	4.7%	3,479	22	10.7%	1,229,098	1,219	9.8%	15,174	10	6.0%	16,553	8	16.2%	47,361	61	10.1%	1,393,107	1,262
60% - 69.99%	15.5%	198,121	126	40.8%	77,252	63	42.5%	31,585	37	30.2%	3,485,610	2,721	32.2%	49,681	30	34.8%	95,448	31	51.9%	152,161	154	29.6%	4,089,859	2,843
70% - 79.99%	73.6%	940,196	1,153	38.3%	72,523	99	47.2%	35,051	51	40.2%	4,640,738	3,581	52.5%	81,040	83	58.6%	160,558	153	21.2%	62,150	115	43.4%	5,992,256	5,024
= 80%	3.4%	44,058	73	13.2%	24,914	31	4.8%	3,563	6	12.5%	1,439,179	1,636	0.7%	1,033	1	0.0%	0	0	0.0%	0	0	11.0%	1,512,747	1,746
> 80%	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	0	0
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Rate Type																								
Fixed Rate	12.4%	158,343	111	23.6%	44,717	45	14.6%	10,850	29	24.7%	2,852,223	1,470	38.5%	59,434	34	19.4%	53,008	22	73.4%	215,034	229	24.6%	3,393,609	1,562
Variable Rate	87.6%	1,119,173	1,332	76.4%	144,545	186	85.4%	63,431	93	75.3%	8,681,085	8,880	61.5%	94,837	100	80.6%	220,901	173	26.6%	78,036	144	75.4%	10,402,008	10,575
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Borrower Previous Credit Events [21]																								
0	97.6%	1,246,930	1,400	98.2%	185,948	226	99.9%	74,180	119	96.5%	11,127,347	9,959	96.9%	149,414	131	95.5%	261,582	184	95.9%	281,121	361	96.6%	13,326,521	11,688
1	2.3%	29,915	42	1.8%	3,313	5	0.1%	101	3	3.3%	377,869	360	3.1%	4,856	3	4.5%	12,328	11	4.1%	11,949	12	3.2%	440,332	417
>=2	0.1%	672	1	0.0%	0	0	0.0%	0	0	0.2%	28,091	31	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.2%	28,763	32
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Equifax Borrower Credit Score																								
Excellent - (833 - 1200)	42.9%	547,506	723	39.2%	74,279	109	40.8%	30,297	55	50.7%	5,849,468	5,529	56.4%	87,030	75	44.0%	120,409	93	50.6%	148,166	192	49.7%	6,857,155	6,439
Very Good - (726 - 832)	36.2%	462,927	470	35.6%	67,379	77	44.1%	32,763	45	31.6%	3,649,424	2,993	30.6%	47,142	38	35.7%	97,746	66	35.7%	104,557	129	32.3%	4,461,938	3,559
Good - (622 - 725)	16.2%	206,655	179	19.3%	36,562	32	5.7%	4,220	13	12.3%	1,420,017	1,061	6.7%	10,403	12	9.9%	27,100	22	12.0%	35,188	39	12.6%	1,740,145	1,269
Average - (510 - 621)	3.9%	50,190	40	3.0%	5,668	6	9.2%	6,847	5	3.6%	418,128	359	3.1%	4,797	3	9.3%	25,563	12	1.5%	4,467	9	3.7%	515,659	412
Below Average - (0 - 509)	0.8%	10,238	31	2.8%	5,373	7	0.2%	155	4	1.7%	196,270	408	3.2%	4,899	6	1.1%	3,091	2	0.2%	693	4	1.6%	220,720	458
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
La Trobe Financial Borrower Credit Grade [22]																								
A	96.4%	1,232,026	1,387	97.9%	185,234	226	99.9%	74,195	120	95.8%	11,053,887	9,891	95.0%	146,556	128	97.2%	266,174	185	97.0%	284,327	358	96.0%	13,242,400	11,605
B	2.6%	33,717	39	2.1%	4,028	5	0.1%	86	2	3.1%	358,142	316	5.0%	7,714	6	2.3%	6,261	8	2.8%	8,147	13	3.0%	418,095	370
C1	0.9%	11,134	13	0.0%	0	0	0.0%	0	0	0.9%	99,801	105	0.0%	0	0	0.0%	0	0	0.2%	596	2	0.8%	111,531	118
C2	0.1%	640	4	0.0%	0	0	0.0%	0	0	0.2%	18,752	29	0.0%	0	0	0.2%	479	1	0.0%	0	0	0.1%	19,872	34
C3	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.0%	2,726	9	0.0%	0	0	0.4%	995	1	0.0%	0	0	0.0%	3,720	10
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
La Trobe Financial Loan Quality [23]																								
Super Prime	25.2%	321,768	418	29.6%	56,001	81	42.5%	31,584	54	28.6%	3,303,532	3,587	48.0%	74,108	62	16.5%	45,163	24	50.1%	146,721	159	28.8%	3,978,876	4,072
Prime	31.6%	403,711	460	40.9%	77,433	81	19.8%	14,711	33	33.0%	3,811,650	3,665	30.2%	46,590	41	20.4%	55,769	35	35.7%	104,720	148	32.7%	4,514,584	4,212
Near Prime (≤ 70% LVR)	6.8%	87,302	80	11.5%	21,736	30	12.6%	9,346	22	17.1%	1,972,938	1,355	8.6%	13,198	12	9.6%	26,359	17	13.1%	38,474	59	15.7%	2,169,352	1,455
Near Prime (>70% LVR)	33.1%	422,342	456	15.4%	29,058	34	17.3%	12,829	11	18.6%	2,141,199	1,508	11.8%	18,218	17	44.4%	121,532	109	0.7%	2,126	4	19.9%	2,747,304	2,120
Specialist	3.3%	42,393	29	2.7%	5,034	5	7.8%	5,811	2	2.6%	303,990	235	1.4%	2,157	2	9.2%	25,086	10	0.4%	1,030	3	2.8%	385,501	278
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137

Fund Portfolio Metrics

La Trobe Australian Credit Fund position as at 31 August 2026

	Classic Notice Account # APIR: LTC0001AU ISIN: AU60LTC00018			90 Day Notice Account # APIR: LTC9067AU ISIN: AU60LTC90670			6 Month Notice Account # APIR: LTC4034AU ISIN: AU60LTC40345			12 Month Investment Account APIR: LTC0002AU ISIN: AU60LTC00026			2 Year Investment Account APIR: LTC7657AU ISIN: AU60LTC76570			4 Year Investment Account APIR: MFL0001AU ISIN: AU60MFL00016			Select Investment Account APIR: MFL0002AU ISIN: AU60MFL00024			Fund Total ARSN: 088 178 321		
Returns % p.a [16]	5.35%			5.45%			5.60%			6.75%			6.85%			8.25%			from 7.50% [17]					
	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number	%	$'000s	Number
Debt to Income Ratio																								
<= 4x	49.2%	628,521	666	66.0%	124,876	134	45.7%	33,960	69	55.0%	6,341,329	4,633	60.7%	93,646	67	56.1%	153,598	98	85.4%	250,178	295	55.3%	7,626,107	5,397
>4x <=6x	33.8%	431,561	501	17.7%	33,569	44	37.0%	27,520	29	27.7%	3,194,419	2,995	12.8%	19,691	23	25.3%	69,222	67	5.4%	15,717	34	27.5%	3,791,699	3,634
>6x <=7x	8.8%	113,045	148	7.3%	13,768	23	7.9%	5,891	13	7.0%	805,805	1,082	12.4%	19,178	15	9.7%	26,696	12	0.8%	2,278	6	7.2%	986,662	1,267
>7x	8.2%	104,391	128	9.0%	17,049	30	9.3%	6,910	11	10.3%	1,191,755	1,640	14.1%	21,754	29	8.9%	24,394	18	8.5%	24,897	38	10.1%	1,391,149	1,839
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Borrower Type																								
Individual	11.7%	148,844	246	18.0%	34,049	45	8.5%	6,335	13	26.4%	3,044,358	3,045	5.6%	8,657	9	10.5%	28,792	32	1.5%	4,256	14	23.7%	3,275,290	3,386
Trust	34.7%	443,857	378	33.5%	63,363	75	41.5%	30,834	45	30.6%	3,529,914	2,008	39.5%	60,883	41	47.9%	131,105	89	45.3%	132,712	166	31.8%	4,392,669	2,482
Company	27.6%	352,859	251	34.3%	64,921	59	35.1%	26,109	39	31.3%	3,612,720	1,973	39.9%	61,612	43	39.2%	107,324	61	53.1%	155,537	191	31.8%	4,381,082	2,246
SMSF	26.0%	331,957	568	14.2%	26,930	52	14.8%	11,003	25	11.7%	1,346,316	3,324	15.0%	23,119	41	2.4%	6,688	13	0.2%	565	2	12.7%	1,746,577	4,023
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Investment Amount																								
<=50,000	0.1%	936	55	0.1%	147	11	1.8%	1,305	30	0.1%	7,253	431	0.0%	39	2	0.0%	87	5	0.2%	552	24	0.1%	10,319	426
>50,000 <=100,000	0.1%	1,818	26	1.6%	2,974	32	2.5%	1,861	33	0.2%	19,875	260	0.1%	97	1	0.3%	766	8	0.6%	1,850	26	0.2%	29,241	271
>100,000 <=250,000	2.6%	33,340	168	2.9%	5,446	44	2.4%	1,786	11	2.1%	236,434	1,321	1.7%	2,625	15	0.7%	1,934	11	3.9%	11,463	67	2.1%	293,028	1,511
>250,000 <=500,000	13.3%	170,252	450	9.6%	18,242	47	6.3%	4,711	13	10.2%	1,178,977	3,121	5.7%	8,783	24	3.6%	9,975	26	11.2%	32,808	87	10.3%	1,423,749	3,652
>500,000 <=1,000,000	24.4%	311,837	448	18.3%	34,694	47	8.7%	6,484	9	14.0%	1,609,159	2,363	16.6%	25,554	34	15.5%	42,509	57	22.2%	65,131	89	15.2%	2,095,367	2,922
>1,000,000 <=5,000,000	36.7%	468,571	272	42.2%	79,899	44	78.3%	58,134	26	50.1%	5,779,010	2,538	76.0%	117,173	58	54.4%	149,005	80	50.7%	148,548	75	49.3%	6,800,340	2,986
>5,000,000	22.8%	290,762	24	25.3%	47,860	6	0.0%	0	0	23.4%	2,702,600	316	0.0%	0	0	25.4%	69,633	8	11.2%	32,718	5	22.8%	3,143,572	369
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Loan Vintage by Year [24]																								
2026	35.8%	457,539	467	12.8%	24,310	39	14.7%	10,931	17	40.7%	4,692,229	4221	10.9%	16,850	11	11.2%	30,687	17	12.1%	35,440	81	38.2%	5,267,987	4652
2025	36.2%	462,214	432	32.7%	61,817	61	35.2%	26,183	46	33.4%	3,852,811	2,675	43.0%	66,399	41	37.9%	103,825	61	53.2%	155,812	172	34.3%	4,729,061	3,145
2024	15.0%	191,653	250	23.9%	45,197	38	10.5%	7,792	11	11.4%	1,311,136	943	13.5%	20,782	15	32.3%	88,523	66	21.6%	63,333	60	12.5%	1,728,417	1,286
2023	6.7%	85,166	144	21.1%	39,947	57	8.5%	6,348	11	6.7%	767,483	625	10.9%	16,765	17	12.1%	33,062	30	7.0%	20,411	26	7.0%	969,182	869
2022	4.7%	60,455	94	5.0%	9,475	18	21.0%	15,612	16	3.5%	403,026	420	15.2%	23,441	31	5.8%	15,962	19	2.1%	6,027	16	3.9%	533,999	598
2021	0.7%	8,849	21	2.2%	4,162	9	3.7%	2,740	8	1.6%	184,242	316	4.2%	6,462	13	0.7%	1,817	1	0.4%	1,296	2	1.5%	209,567	368
Before 2021	0.9%	11,640	35	2.3%	4,353	9	6.3%	4,675	13	2.8%	322,381	1,150	2.3%	3,570	6	0.0%	34	1	3.7%	10,751	16	2.6%	357,405	1,219
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Seasoning [25]																								
0 - 6 months	34.6%	442,605	435	17.1%	32,366	42	16.0%	11,894	17	39.8%	4,587,450	4,052	13.9%	21,513	13	17.5%	48,002	17	17.6%	51,636	92	37.7%	5,195,465	4,459
7 - 12 months	27.1%	345,915	296	23.7%	44,923	46	27.6%	20,532	35	24.3%	2,804,819	1,941	31.8%	49,040	31	22.2%	60,922	28	29.4%	86,149	101	24.7%	3,412,299	2,231
13 - 24 months	17.3%	221,388	291	21.5%	40,669	40	15.3%	11,352	23	18.8%	2,164,478	1,510	23.5%	36,300	22	32.5%	88,934	75	37.4%	109,675	136	19.4%	2,672,796	1,898
25 - 36 months	11.3%	144,680	200	15.8%	29,886	26	6.6%	4,876	5	7.5%	862,854	723	6.3%	9,788	10	16.6%	45,377	42	11.3%	33,230	27	8.2%	1,130,692	1,000
37 - 60 months	8.6%	109,521	181	20.3%	38,434	71	30.7%	22,778	28	6.9%	791,593	864	22.6%	34,881	52	11.2%	30,641	32	3.6%	10,552	15	7.5%	1,038,400	1,221
61+ months	1.0%	13,409	40	1.6%	2,984	6	3.8%	2,848	14	2.8%	322,114	1,260	1.8%	2,747	6	0.0%	34	1	0.6%	1,828	2	2.5%	345,964	1,328
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Security Location (QBE LMI) [26]																								
Metro	86.2%	1,101,602	1,186	73.7%	139,547	189	93.8%	69,673	106	91.6%	10,564,136	8,257	89.9%	138,637	113	84.0%	230,027	166	93.0%	272,561	323	90.7%	12,516,184	9,699
Regional	10.2%	130,705	201	12.5%	23,670	26	5.9%	4,353	11	7.0%	811,662	1,606	8.5%	13,106	16	9.8%	26,724	21	6.3%	18,478	43	7.5%	1,028,698	1,869
Other	3.5%	45,209	56	13.8%	26,045	16	0.3%	254	5	1.4%	157,510	487	1.6%	2,528	5	6.3%	17,158	8	0.7%	2,031	7	1.8%	250,734	569
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137
Security Location (Standard & Poors) [27]																								
Metro	84.8%	1,083,300	1,153	77.2%	146,140	189	93.9%	69,786	103	89.6%	10,333,035	8,224	88.5%	136,602	114	85.4%	234,001	167	85.8%	251,599	303	88.8%	12,254,463	9,648
Regional	15.2%	194,217	290	22.8%	43,122	42	6.1%	4,496	19	10.4%	1,200,273	2,126	11.5%	17,668	20	14.6%	39,908	28	14.2%	41,470	70	11.2%	1,541,154	2,489
Total	100.0%	1,277,517	1,443	100.0%	189,262	231	100.0%	74,281	122	100.0%	11,533,308	10,350	100.0%	154,270	134	100.0%	273,909	195	100.0%	293,070	373	100.0%	13,795,617	12,137

Fund Portfolio Metrics

La Trobe Australian Credit Fund position as at 31 August 2026

	Classic Notice Account # APIR: LTC0001AU ISIN: AU60LTC00018			90 Day Notice Account # APIR: LTC9067AU ISIN: AU60LTC90670			6 Month Notice Account # APIR: LTC4034AU ISIN: AU60LTC40345			12 Month Investment Account APIR: LTC0002AU ISIN: AU60LTC00026			2 Year Investment Account APIR: LTC7657AU ISIN: AU60LTC76570			4 Year Investment Account APIR: MFL0001AU ISIN: AU60MFL00016			Select Investment Account APIR: MFL0002AU ISIN: AU60MFL00024			Fund Total ARSN: 088 178 321		
Returns % p.a [16]	5.35%			5.45%			5.60%			6.75%			6.85%			8.25%			from 7.50% [17]					
	%	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**	**%**	**$'000s**	**Number**
Portfolio Allocation																								
Cash	12.5%	177,558	n/a	10.3%	20,466	n/a	6.5%	7,125	n/a	0.8%	93,367	n/a	1.8%	2,764	n/a	1.3%	12,802	n/a	0.0%	0	n/a	2.2%	314,081	n/a
Credit Assets - Warehouse / RMBS	0.0%	0	n/a	0.0%	0	n/a	31.6%	34,397	n/a	0.0%	0	n/a	0.0%	0	n/a	48.7%	473,508	n/a	0.0%	0	n/a	3.5%	507,905	n/a
Credit Assets – Private Credit [32]	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a	23.1%	224,984	n/a	0.0%	0	n/a	1.6%	224,984	n/a
Mortgage Investments	87.5%	1,241,560	1,399	89.7%	177,723	220	61.8%	67,290	118	99.2%	11,125,662	10,091	98.2%	147,984	131	26.8%	260,703	185	100.0%	282,928	357	92.7%	13,303,851	11,804
Total	100.0%	1,419,119	1,399	100.0%	198,189	220	100.0%	108,812	118	100.0%	11,219,028	10,091	100.0%	150,748	131	100.0%	971,998	185	100.0%	282,928	357	100.0%	14,350,821	11,804
Mortgage Investments performing but past due [28]																								
31 - 60 days	0.0%	50	1	0.7%	1,557	4	0.1%	100	2	0.7%	81,772	26	3.5%	5,439	2	0.0%	100	1	1.0%	2,998	6	0.6%	92,016	28
61 - 90 days	0.0%	0	0	0.1%	127	2	0.1%	64	2	0.5%	56,996	18	0.0%	0	0	0.0%	0	0	0.4%	1,176	2	0.4%	58,363	18
> 90 days	0.1%	2,102	1	2.9%	5,986	2	0.0%	0	0	1.2%	140,667	65	3.9%	6,116	5	0.0%	0	0	4.2%	12,918	18	1.1%	167,789	74
Total	0.1%	2,152	2	3.7%	7,671	8	0.1%	164	4	2.4%	279,435	109	7.4%	11,555	7	0.0%	100	1	5.5%	17,092	26	2.1%	318,168	120
Loans in Default [29]																								
31 - 60 days	0.3%	3,783	5	1.0%	2,008	1	1.6%	1,829	1	0.7%	80,365	67	1.6%	2,566	1	0.3%	3,230	1	0.3%	1,054	3	0.6%	94,835	76
61 - 90 days	0.4%	5,140	5	0.2%	492	1	0.0%	0	0	0.4%	41,803	30	0.0%	0	0	0.3%	2,503	2	0.4%	1,185	4	0.3%	51,123	40
> 90 days	1.4%	20,474	28	3.5%	7,370	7	4.5%	5,162	3	1.5%	174,914	126	1.7%	2,670	1	0.8%	7,473	7	1.1%	3,245	6	1.5%	221,308	172
MIP	0.5%	6,560	6	0.8%	1,668	2	0.0%	0	0	1.0%	110,564	36	0.7%	1,050	1	0.0%	0	0	1.5%	4,658	3	0.8%	124,500	45
Total	2.5%	35,956	44	5.5%	11,538	11	6.0%	6,991	4	3.5%	407,646	259	4.0%	6,286	3	1.3%	13,206	10	3.3%	10,142	16	3.3%	491,766	333
Total performing past due & loans in default	2.6%	38,108	46	9.2%	19,209	19	6.2%	7,155	8	5.9%	687,081	368	11.4%	17,841	10	1.4%	13,306	11	9.3%	27,234	42	5.5%	809,934	453
Security Value held of past due & loans in default [30]		50,612			28,348			10,274			1,201,601			30,766			20,896			50,336			1,392,833	
Security Coverage [30]	132.8%			147.6%			143.6%			174.9%			172.4%			157.0%			184.8%			172.0%		
Total Performing Assets	97.5%	1,419,119		94.5%	198,189		94.0%	108,812		96.5%	11,219,028		96.0%	150,748		98.7%	971,998		96.5%	282,928		96.7%	14,350,821	
Default Asset Ratio	2.5%	35,956		5.5%	11,538		6.0%	6,991		3.5%	407,646		4.0%	6,286		1.3%	13,206		3.5%	10,142		3.3%	491,766	
Mortgage Investments in Hardship [31]	0.3%	3,706	7	0.6%	1,146	3	2.5%	1,866	1	0.4%	51,417	53	0.0%	0	0	1.8%	4,894	4	0.1%	148	1	0.5%	63,177	68

NOTES: All figures shown as percentages are based on dollar values and are reported on loan balances in the Fund. These may differ from figures provided in the statutory accounts which are based on the investment balances in the Fund. The Investment Accounts may invest in the same mortgage. Loan numbers refer to the number of loans only and do not reflect the number of individual securities. 16. The rates of return on your investment were current at 31 August 2026. The rates of return are reviewed and determined monthly and may increase or decrease each month. The applicable distribution for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. **Withdrawal rights are subject to liquidity and may be delayed or suspended.** 17. Subject to availability. 18. The 6 Month Notice and the 4 Year Investment Accounts invest indirectly in Australian Residential Mortgage Backed assets and Commercial Mortgage Backed assets (which are managed, serviced and originated by related parties of La Trobe Financial through medium term secured credit assets and loans). These investments are comprised of a diversified pool of credit assets and loans secured by a pool of registered mortgages held over real property, diversified by size, borrower, class of activity and geographic region. 19. From time to time we take on the administration of third party originated mortgage books into the Peer-to-Peer, that may have higher arrears than our own loans, and we do so on a "workout recovery" basis to repair the transferred portfolio. These books are excluded from the Peer-to-Peer arrears and expired loans figures. 20. Loan to Value Ratio (LVR) represents the value of the security property at the start of the loan compared to the approved loan amount, reflecting the LVR used in the Fund's lending criteria. 21. Number of credit events assessed according to S&P life event methodology. 22. La Trobe Financial's internal credit grading based on a number of criteria such as number and dollar value of previous defaults, mortgage arrears history, bankruptcy etc, evaluated at the loan assessment stage. 23. La Trobe Financial's proprietary loan quality assessment derived at the loan assessment stage. 24. Calculated on original settlement date. 25. Number of months of a loan since original settlement. 26. Per QBE methodology as at 31 March 2018. 27. Per S&P methodology as at 10 July 2013. 28. Performing but past due loans represent expired loans that continue to make required payments. 29. La Trobe Financial considers that a loan is in default where the loan is in arrears for more than 30 days. Arrears for the Fund are calculated by dividing the total investment amount of loans in arrears by the total balance of outstanding investments. 30. Security value represents the original valuation amount of the underlying security property supporting loans past due and loans in default, being the market value determined by an independent valuer at the time of the most recent loan approval or renewal. Security coverage is security value expressed as a percentage of the loan balance of past due and defaulted loans. 31. Hardship ratio for the Fund is calculated by dividing the total investment amount of loans in hardship by the total Assets under Management. 32. The 4 Year Investment Account invests directly or indirectly in trusts or managed investment schemes including through investments in secured credit assets. This includes investments into structures where La Trobe Financial or a related body corporate has been appointed trustee, responsible entity and/or investment manager for the trust or scheme. ^There is one loan in the portfolio with a current balance above the maximum $25.0m. The approved balance for this loan is $23.4m, however due to accrued fees and interest it now exceeds $25.0m. This loan is actively managed by La Trobe Financial's risk team in accordance with standard procedure.

We will make **every endeavour** to release your funds after receiving your withdrawal request: within 2 business days for the Classic Notice Account, 90 days for the 90 Day Notice Account, and 180 days for the 6 Month Notice Account. However, we have 12 months under the Fund's Constitution to fulfill the request. When determining whether to honour your withdrawal request within the specified timeframes we have to have regard to the Fund's ability to realise for value the relevant assets and the best interests of investors. **While there is a risk of not honouring your withdrawal request within 2 business days, 90 days or 180 days,** it's important to note that there has never been a case in the history of the Fund when we have not honoured a withdrawal request on time due to a lack of liquidity.

The information in this document is factual information only and is not intended to be financial product advice, legal or tax advice, and should not be relied upon as such.The information is provided in good faith and obtained from sources believed to be accurate and current at the date of publication.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the responsible entity of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS and the Target Market Determinations on our website.

Numbers are rounded for reporting purposes, so where sum of the numbers is immaterially different from the total, it is acknowledged that this is due to report rounding.