La Trobe Australian Credit Fund Investment Snapshot

As at 29 February 2024



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 Accounts 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 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 or by calling us on 13 80 10.

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	Cla	Classic Notice Account						nth Notice A APIR: LTC403 SIN: AU60LTC4		12 Month Term Account APIR: LTC0002AU ISIN: AU60LTC00026				API	∕ear Account IR: LTC7657AU : AU60LTC76570		ear Account :: MFL0001AU AU60MFL00016		API	vestment Account R: MFL0002AU AU60MFL00024	Fund Total ARSN: 088 178 321				
Returns % p.a. ¹		5.15%	%		5.45%			5.70%			6.6	5%			6.75%		8.20%		Fr	om 7.50%²					
Rolling Returns % p.a. ³	1yr 4.94%	3yr 2.82%	5yr 2.45%	1yr 5.26%	3yr 3.48%	5yr n/a		3yr 5 n/a n	yr /a	1yr 6.39%	3yr 5.17%	5yr 5.07%	1yr 6.50%	3yr n/a	5yr n/a	1yr 8.08%	3yr 6.57%	5yr 6.48%	1yr 8.97%	3yr 7.94%	5yr 7.98%				
Rates of Return	Variable F	Rate		Variable Ra	ate		Variable F	Rate		Variable R	ate		Variable	Variable Rate			Rate		Fixed /	Variable F	Rate				
Benchmark	Official Ca	ash Rate + 0.	.5%	Official Cas	sh Rate + 1.0%		Official Ca	ash Rate + 1.5	5%	Bloomberg	AusBond E	ank Bill Index + 1.5	% Bloombe	erg AusBon	nd Bank Bill Index + 1.65%	Bloomb	erg AusBond	d Bank Bill Index + 3.0%		n/a					
Rolling Benchmark Return Rate % p.a. ⁴	4.68%	2.53%	1.97%	5.20%	3.04%	n/a	5.72%	n/a n	/a	5.63%	2.99%	5.79% n/a n/a			7.22%	5.03%	4.54%	n/a	n/a	n/a					
Benchmark Outperformance	0.27%	0.29%	0.48%	0.06%	0.44%	n/a		n/a n	/a	0.76%	1.70%	2.08%	0.71%	n/a	n/a	0.87%	1.54%	1.94%	n/a	n/a	n/a				
Minimum Investment	\$10.00	(2 days nation) #		\$10.00	10 days nation) #		\$10.00	(190 doub potico) #		\$10.00			\$10.00			\$250,00	00.00		\$1,000						
Investment Term		(2 days notice) #		Perpetual (9	90 days notice) #			(180 days notice) #		12 months			24 mont			4 years			1 - 5 ye						
Indicative Risk Level ⁵	Low			Low			Low			Low - Med	lium		Low - Me	ledium		Medium	l			n - High	2)				
Investment Structure		we select the risk of investr	investment ment pool share			stment portfolio (ri		ve select the i risk of investn			e select the estment poo	investment portfolio I shared)		- we select to stment pool s	the investment portfolio (risshared)		- we select to tment pool s			nent & risk	P) - you select the level (risk specific to ea	ch			
Independent Ratings ⁶		n - Total n - Consister	nt	N/A			N/A			Lonsec - F SQM rese Lipper Lea 3 Retu 3 Retu	tners - Reco Recommende arch - 4.50 s aders: Irn - Total Irn - Consis servation	ed tars	N/A			③ R	eaders eturn - Total eturn - Cons reservation	sistent	SQM re	esearch - 4	9.50 stars	Foresight Analytics - Superior			
Payment of Investment Returns		lirect to nomir or re-invested		Monthly dire	ect to nominated	d bank account or		irect to nomin r re-invested	ated bank	Monthly direct to nominated bank account or re-invested				direct to no t or re-inves	ominated bank sted	Monthly		minated bank		ncy deterr	ed bank account nined by investment				
Indirect Cost Ratio (ICR) Financial Year Ended 30 June 2023	2.69%			2.77%			2.34%			1.80%*			1.72%			0.81%			2.00%			2.00%			
Investor Reserve	0.34%^			0.68%^			0.36%			0.31%		0.27%			0.00%			n/a							
Redemptions #	days of re	permitted wit equest. Maxim : 12 months	thin 2 business num time		permitted with 90 me permitted: 12		notice.	permitted wit	-	Permitted Periodic a Early with	available.	Periodic	ed after 24 n c access opt ithdrawals c	tion available.		ed after 4 yea				rm maturity. considered.					
Assets Under Management	\$ 1,031.3	Million		\$ 276.9 Mill	lion		\$ 135.3 M	illion		\$ 7,836.0		\$ 90.1 N	Million		\$ 478.4	Million		\$ 276.9	Million		\$ 10,124.9 Million				
Total Number of Mortgages ⁷	1,361			367			129			8,946			109			59			459			11,045			
Total Mortgages	\$ 892.7 M	lillion		\$ 254.7 Mill	lion		\$ 107.7 M	illion		\$ 7,720.2	Million		\$ 88.4 N	Million		\$ 81.3 N	Million		\$ 276.9	Million		\$ 9,421.9 Million			
Average Mortgage Investment	\$ 655,885	5		\$ 693,950			\$ 834,654			\$862,976			\$ 811,41	15		\$ 1,378	,296		\$603,3	06		\$853,044			
Range of Loans	\$10,000 :	\$13,000,000		\$10,000 : \$	13,000,000		\$10,000:	\$25,000,000		\$10,000 :	\$25,000,000		\$10,000	: \$9,874,00	00	\$10,000	: \$25,000,0	00	\$10,00	0:\$25,00	0,000	\$10,000 : \$25,000,000			
Largest Mortgage Investment: % of the portfolio	\$8,428,95	51 : 0.8%		\$7,130,000	: 2.6%		\$4,209,81	0 : 3.1%		\$22,360,8	80 : 0.3%		\$3,950,5	506 : 4.4%		\$4,000,	559 : 0.8%		\$6,628	,203 : 2.49	6	\$22,360,880 : 0.2%			
Top 10 largest Mortgage Investments in aggregate	\$55,666,0	017 : 5.4%		\$34,066,000	3 : 12.3%		\$26,224,7	83 : 19.4%		\$209,599,	806 : 2.7%		\$27,576	6,194 : 30.69	%	\$28,867	7,310 : 6.0%		\$45,01	3,212 : 16	3%	\$219,739,873 : 2.2%			
Weighted Average LVR ⁸	74.3%			75.3%			74.3%			62.9%			70.7%			66.2%			58.6%			64.5% (Excludes Special Mandates)			
Non-performing loans > 30 days ^{9,10}	3.9%			5.1%			0.0%			3.8%			4.4%			0.0%			3.4% (I	Excludes S	Special Mandates)	3.6% (Excludes Special Mandates)			
Number and value of non-performing loans > 30 days	54 : \$40,6	639,510		19: \$13,997,834			0:\$0			241 : \$298	3,224,865		3:\$4,00	07,753		0:\$0,000				,656,511		317 : \$365,526,472			
Pre-paid and capitalised interest loans	52 : \$109	9,119,937		7: \$16,016,110			6 : \$8,512	,795		609 : \$1,821,011,988				700,703		25 : \$31,941,568				124,814,6	67	705 : \$2,122,117,769			
Undrawn loan commitments	593 : \$18	32,078,680	8,680 122 : \$32,789,982				17 : \$6,56	1,565		1,547 : \$1,652,942,689				7 : \$3,958,601			7:\$7,929,148					2,293 : \$1,886,260,663			
Loans exceeding 5% of the Fund	N/A N/A				N/A			N/A			N/A			N/A						N/A					
Investments > \$1M 11	224 : \$410,994,907 61 : \$99,525,227					37 : \$67,9	10 042		1,766 : \$5,372,961,460			23 : \$47,572,745							42,508,84	2	2,205 : \$6,309,955,861				

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 were current at 29 February 2024. The rates of return are reviewed and 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 returns are specific to individual mortgages and therefore subject to availability. Visit or western the 12 Month formation. 2. Subject to availability. Visit or vestment screen are reliable indicator of future performance is not a bank despoist, and investment the Credit Fund is not a bank despoist, and investment the Credit Fund and may be lower than expected. An investment to a variability. Visit or a variability and seven the 12 Month formation. 2. Subject to availability. Visit or a variability. Visit or a variability and may be delayed or suspended. Peer returns are specific to individual mortgages and therefore subject to availability. Visit or a variability. Visit or a variability and the per-to-Peer returns are specific to individual mortgages and therefore subject to availability. Visit or a variability. Visit or a variability and may be delayed or suspended. Peer returns are specific to individual mortgages and therefore subject to availability. Visit or availability and investment say availability. Visit or a variability and the variability. Visit or a variability. Visit or a variability. Visit or a variability. Visit or a variability. Visit or variability. Visit or variability. Visit o

* 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 Term Account the adjusted actual Management Fees and Costs for the 2023 financial year were 1.96% per annum of the average Investor Account of the Investment Account.

^The Investor Reserve for the Classic Notice Account and 90 Day Notice Account is no longer in its initial establishment phase in that it has reached its target range. Contributions to the investor reserve will be made by La Trobe Financial as and where deemed necessary (refer page 71 of the PDS for further details).

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.

La Trobe Australian Credit Fund position as at 29 February 2024



	Α	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 Term Account APIR: LTC0002AU ISIN: AU60LTC00026			2 Year Account APIR: LTC7657AU ISIN: AU60LTC76570			4 Year Account APIR: MFL0001AU ISIN: AU60MFL00016			Investment <i>F</i> PIR: MFL0002 <i>F</i> N: AU60MFL00		4	Fund Total ARSN: 088 178 321	21
Returns % p.a ¹²		5.15%		5.45%			5.70%			6.65%			6.75%				8.20%		f	rom 7.50%	13			
 Cash & Deposits (Liquidity Ratio) Credit Assets First Mortgages Special Mandates 	\$893m 87%		_\$139m; 13%	\$22m; 8% \$255m; 92%			\$11m; 8% \$16m; 12%			\$116m; 1% \$7,720m; 99%			\$2m; 2% \$88m, 98%			2%, \$10m			\$22m; 8% \$255m; 92%			\$22m; 0% \$403m; 4% \$9,400m; 93%		
Authorised Investments	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number
Cash	13.4%	138,630	n/a	8.0%	22,206	n/a	8.4%	11,345	n/a	1.5%	115,853	n/a	1.8%	1,653	n/a	2.1%	10,153	n/a	0.0%	0	n/a	3.0%	299,841	n/a
Bank Bills/Term Deposits	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	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	
Credit Assets - RMBS	0.0%	0	n/a	0.0%	0	n/a	12.0%	16,240	n/a	0.0%	0	n/a	0.0%	0	n/a	59.5%	284,720	n/a	0.0%	0		3.0%	300,960	
Credit Assets – Private Credit ²⁶	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	21.4%	102,180	n/a	0.0%	0	n/a	1.0%	102,180	
Residential	37.5%	386,566	790	50.3%	139,400	192	40.6%	54,901	57	57.2%	4,480,143	5,467	9.9%	8,955	7	9.7%	46,325	37	23.8%	65,870	117	51.2%	5,182,160	
Land - vacant	6.4%	66,126	75	7.8%	21,602	17	8.1%	10,892	14	3.2%	251,566	374	1.8%	1,653	4	1.2%	5,736	8	29.9%	82,915	117	4.4%	440,489	
Commercial	17.3%	178,611	238	16.9%	46,881	83	18.3%	24,710	37	15.9%	1,244,274	1,401	53.3%	48,024	58	3.2%	15,134	7	7.0%	19,448	41	15.6%	1,577,082	1,835
Industrial	15.9%	163,509	210	14.6%	40,474	71	10.2%	13,752	18	10.0%	783,965	1,256	25.8%	23,238	34	0.4%	1,680	1	2.3%	6,292	20	10.2%	1,032,910	1,595
Rural	0.1%	893	2	0.8%	2,300	1	0.1%	115	1	0.1%	10,010	36	0.0%	0	0	0.8%	4,001	1	0.1%	329	2	0.2%	17,648	40
Development Finance	9.4%	96,956	46	1.5%	4,022	3	2.4%	3,301	2	12.1%	950,224	412	7.3%	6,575	6	1.8%	8,442	5	29.0%	80,360	145	11.4%	1,149,880	473
Total (excluding Special Mandates 14)	100.0%	1,031,290	1,361	100.0%	276,886	367	100.0%	135,256	129	100.0%	7,836,035	8,946	100.0%	90,098	109	100.0%	478,372	59	92.2%	255,215	442	99.8%	10,103,150	11,028
Special Mandates 14		Not Applicable			Not Applicable	•		Not Applicable			Not Applicable			Not Applicable			Not Applicable		7.8%	21,703	17	0.2%	21,703	17
Total	100.0%	1,031,290	1,361	100.0%	276,886	367	100.0%	135,256	129	100.0%	7,836,035	8,946	100.0%	90,098	109	100.0%	478,372	59	100.0%	276,918	459	100.0%	10,124,854	11,045
Mortgage Investment Portfolio Profile																			(Exclud	es Special Mar	dates ¹⁴)	(Exclud	des Special Manda	dates ¹⁴)
Weighted Average LVR ¹⁵	74.3%			75.3%			74.3%			62.9%			70.7%			66.2%			58.6%	·	,	64.5%	·	,
Average Mortgage Investment		656			694			835			863			811			1,378			603			853	
Largest Mortgage Investment	0.8%	8,429		2.6%	7,130		3.1%	4,210		0.3%	22,361		4.4%	3,951		0.8%	4,001		2.4%	6,628		0.2%	56,709	
Top 10 largest Mortgage Investments in aggregate	5.4%	55,666		12.3%	34,066		19.4%	26,225		2.7%	209,600		30.6%	27,576		6.0%	28,867		16.3%	45,013		2.2%	427,013	
Undrawn loan commitments	17.7%	182,079	593	11.8%	32,790	122	4.9%	6,562	17	21.1%	1,652,943	1,547	4.4%	3,959	7	1.7%	7,929	7	0.0%	10,010	0	18.6%	1,886,261	
Pre-paid & capitalised interest loans	10.6%	109,120	52	5.8%	16,016	7	6.3%	8,513	6	23.2%	1,821,012	609	11.9%	10,701		6.7%	31,942	25	45.1%	124,815	213	21.0%	2,122,118	
Fre-paid & capitalised litterest loans	10.0%	109,120	32	5.6%	10,010	,	0.3%	0,313	O	23.2%	1,021,012	009	11.9%	10,701	0	0.7%	31,942	23	45.1%	124,615	213	21.0%	2,122,110	703
Mortgage Investments by State																								
ACT	0.8%	7,240	10	1.6%	4,036	3	0.4%	380	1	0.7%	54,051	89	1.2%	1,041	1	2.2%	1,755	1	0.8%	2,094	3	0.8%	70,597	105
NSW	32.7%	291,692	330	34.1%	87,020	95	27.4%	29,430	35	44.3%	3,416,945	2,427	41.4%	36,624	36	41.7%	33,879	23	44.9%	114,628	155	42.7%	4,010,219	2,955
VIC	43.7%	389,846	647	38.2%	97,281	149	39.0%	42,001	47	35.5%	2,743,775	3,222	28.1%	24,897	28	44.4%	36,123	26	37.7%	96,113	190	36.5%	3,430,035	4,154
QLD	14.1%	125,448	205	14.2%	36,197	65	22.7%	24,416	29	14.4%	1,110,279	2,258	15.8%	13,983	22	6.7%	5,470	6	11.0%	28,127	57	14.3%	1,343,921	2,589
SA	4.6%	41,450	83	6.1%	15,410	26	5.6%	6,052	6	2.2%	170,451	385	4.1%	3,610	6	2.5%	1,998	1	2.7%	6,794	18	2.6%	245,766	509
WA	3.4%	30,163	73	5.3%	13,432	27	3.7%	3,962	9	2.3%	181,069	450	6.4%	5,653	12	2.6%	2,094	2	2.2%	5,713	14	2.6%	242,085	578
TAS	0.5%	4,202	7	0.5%	1,302	2	1.3%	1,430	2	0.5%	37,658	97	2.8%	2,482	3	0.0%	0	0	0.7%	1,747	5	0.5%	48,821	113
NT	0.3%	2,617	6	0.0%	0	0	0.0%	0	0	0.1%	5,954	18	0.2%	155	1	0.0%	0	0	0.0%	0	0	0.1%	8,726	25
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Mortgage Investments Return profile																								
<5.00%	0.3%	2,835	7	0.0%	0	0	0.2%	263	1	0.0%	102	1	0.0%	0	0	0.0%	0	0	0.1%	228	2	0.0%	3,427	11
5.00% - 5.99%	0.2%	1,681	2	0.0%	0	0	0.0%	0	0	0.0%	180	2	0.0%	0	0	0.0%	0	0	0.1%	156	2	0.0%	2,017	
6.00% - 6.99%	0.4%	3,275	9	0.2%	580	3	3.5%	3,745	5	1.7%	128,225	170	0.0%	0	0	0.0%	0	0	1.7%	4,431	4	1.5%	140,256	
7.00% - 7.99%	15.6%	138,985	161	20.7%	52,715		19.8%	21,322	22	17.1%	1,317,172	2,213	9.3%	8,182	6	17.3%	14,049	11	2.5%	6,306	16	16.6%	1,558,732	
8.00% - 8.99%	56.6%	505,124	872	48.7%	124,090	183	36.7%	39,493	53	43.6%	3,369,843	3,057	50.7%	44,883	58	56.8%	46,183	28	7.0%	17,756	52	44.1%	4,147,373	
9.00% - 9.99%	17.5%	156,185	194	21.4%	54,434	88	30.3%	32,660	30	23.0%	1,773,753	1,365	19.9%	17,561	19	15.2%	12,347	13	32.4%	82,650	169	22.7%	2,129,590	
10.00% - 10.99%	7.8%	69,198	69	7.3%	18,552	28	7.6%	8,200	12	10.9%	843,772	1,416	17.5%	15,453	22	8.3%	6,742	6	44.7%	113,968	145	11.4%	1,075,886	
	1.6%	14,004	39	1.7%	4,279	3	1.7%	1,838	4	3.0%	231,403	602	2.7%	2,366	4	0.0%	0,742	0	8.0%	20,539	32	2.9%	274,429	
111 00 - 11 99%		14.004	JJ	1./ 70	4,219	3	1.770	1,030	→	3.070	ZJ1,4UJ	002	4.170	۷,500	-+	0.070	U	U	0.070	20,539	JZ	2.570	214,429	007
11.00 - 11.99% > or = 12.00%	0.2%	1,372	ρ	0.0%	29	1	0.1%	149	2	0.7%	55,731	120	0.0%	0	0	2.5%	1,998	1	3.6%	9,181	20	0.7%	68,460	

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La Trobe Australian Credit Fund position as at 29 February 2024



	A	Classic Notice Account [#] 90 Day Notice Account [#] APIR: LTC0001AU APIR: LTC9067AU ISIN: AU60LTC00018 ISIN: AU60LTC90670						th Notice Acc PIR: LTC4034A N: AU60LTC403		12 Month Term Account APIR: LTC0002AU ISIN: AU60LTC00026				Year Accoun PIR: LTC7657A N: AU60LTC765		A	Year Account PIR: MFL0001AU N: AU60MFL0001		А	Investment A PIR: MFL0002A N: AU60MFL000		Fund Total ARSN: 088 178 321		
Returns % p.a 12		5.15%			5.45%			5.70%			6.65%			6.75%			8.20%			from 7.50% ¹³				
Loan Maturity Profile	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number
0 - 6 months	10.4%	92,754	74	8.1%	20,605	13	9.5%	10,186	8	11.9%	915,642	366	8.1%	7,154	4	20.8%	16,921	13	51.2%	130,576	203	12.7%	1,193,838	509
7 - 12 months	5.7%	50,533	35	0.1%	151	2	3.0%	3,201	5	12.6%	969,218	404	2.5%	2,209	3	14.3%	11,615	11	24.7%	63,003	115	11.7%	1,099,929	475
13 - 24 months	2.2%	19,923	18	3.7%	9,466	5	3.1%	3,299	2	9.7%	752,406	549	11.9%	10,504	q	41.7%	33,889	24	21.8%	55,626	95	9.4%	885,114	610
25 - 36 months	0.6%	5,486	2	0.4%	1,125	1	1.4%	1,493	1	2.9%	221,277	69	6.0%	5,309	3	8.3%	6,720	5	1.4%	3,694	9	2.6%	245,103	86
37 - 60 months	0.2%	1,542	5	2.8%	7,130	1	2.6%	2,776	4	6.8%	523,489	203	7.8%	6,866	6	15.0%	12,175	6	0.8%	1,974	16	5.9%	555,952	224
61+ months	80.9%	722,422	1,227	84.9%	216,203	345	80.5%	86,716	109	56.2%	4,338,150	7,355	63.8%	56,401	84	0.0%	12,175	0	0.0%	341	4	57.7%	5,420,234	9,124
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
LVR Profile 15	100.070	032,000	1,501	100.070	204,073	301	100.070	107,070	123	100.070	7,720,102	0,540	100.070	00,444	103	100.070	01,313	33	100.070	200,210	772	100.070	3,400,170	11,020
	1.2%	10,787	31	1.0%	2,579	2	0.5%	500	2	10.7%	826,742	1.473	3.4%	3,009	4	10.3%	8,413	4	13.1%	33,500	83	9.4%	885,598	1,553
< 50%	3.3%	•	29		4,035	4		568 9,085	3		1,189,160	, -	12.9%	-	7	12.6%	10,278	9		71,442	97	14.1%	1,325,321	1,550
50% - 59.99%		29,875		1.6%	-	-	8.4%	-	8	15.4%		1,474		11,446	•		•	-	28.0%					•
60% - 69.99%	11.9%	105,911	87	10.0%	25,366	18	9.1%	9,810	11	40.1%	3,092,861	3,063	3.4%	3,047	2	31.1%	25,275	15	47.8%	121,939	189	36.0%	3,384,208	3,202
70% - 79.99%	54.4%	485,572	715	49.8%	126,719	207	50.8%	54,720	73	33.8%	2,611,419	2,936	80.2%	70,943	96	29.1%	23,625	16	10.7%	27,348	72	36.2%	3,400,345	4,041
= 80% > 80%	29.2%	260,515	499 0	37.7%	95,980 0	136 0	31.1%	33,488 0	34 0	0.0%	0	0	0.0%	0	0	16.9%	13,728	15 0	0.4%	986 0	0	4.3%	404,698	682 0
Total	0.0% 100.0%	892,660	1,361	0.0%	254,679	367	0.0%	107,670	129	0.0%	7,720,182	8,946	0.0% 100.0%	88,444	109	0.0%	81,319	59	0.0%	255,215	442	0.0% 100.0%	9,400,170	
	100.0%	692,000	1,301	100.0%	254,679	307	100.0%	107,670	129	100.0%	1,120,102	0,940	100.0%	00,444	109	100.0%	01,319	39	100.0%	255,215	442	100.0%	9,400,170	11,020
Rate Type	40.00/	440.004		4.00/	40.000	_	0.00/	0.000	_	40.00/	4 400 000	500	0.00/	7.045		00.50/	10.000	47	54.50/	400.040	000	40.50/	4 700 540	00.4
Fixed Rate	12.8%	113,904	64	4.8%	12,236	7	8.2%	8,832	7	18.6%	1,436,293	588	9.0%	7,945	8	22.5%	18,326	17	54.5%	139,013	223	18.5%	1,736,549	694
Variable Rate	87.2%	778,756	1,297	95.2%	242,443	360	91.8%	98,839	122	81.4%	6,283,889	8,358	91.0%	80,499	101	77.5%	62,994	42	45.5%	116,201	219	81.5%	7,663,621	10,334
Total Borrower Previous Credit Events ¹⁶	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
O O	97.2%	867,263	1,327	95.2%	242,521	348	97.5%	104,985	123	95.6%	7,379,402	8,531	94.0%	83,156	106	100.0%	81,319	59	99.9%	254,846	438	95.9%	9,013,494	10,551
1	2.3%	20,700	29	4.4%	11,143	17	1.7%	1,780	5	4.1%	315,290	364	6.0%		3	0.0%	01,319	0	0.1%		3	3.8%	354,566	418
1 -2	0.5%	4,697	29 5	0.4%	1,016	2	0.8%	905	1	0.3%	25,490	51	0.0%	5,288	0	0.0%	0	0	0.1%	366	3	0.3%	32,110	59
>=2 Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Equifax Borrower Credit Score	100.070	002,000	1,001	100.070	201,010	001	100.070	107,070	120	100.070	7,720,102	0,040	100.070	00,111	100	100.070	01,010		100.070	200,210	712	100.070	0,400,170	11,020
' ·	40.00/	437.617	676	42.00/	400 000	169	EC 00/	60.240	70	52.9%	4.080.828	4.719	58.1%	51.407	C.F.	77.40/	62.705	44	FC 00/	142.050	220	52.6%	4.044.645	5.778
Excellent - (833 - 1200)	49.0%	- ,-		42.8%	108,880		56.0%	60,249	72		, , .	, -		- , -	65	77.1%	62,705	41	56.0%	142,958	236		4,944,645	-, -
Very Good - (726 - 832)	33.7%	301,127	449	29.1%	74,146	108	23.5%	25,325	30	26.7%	2,061,602	2,413	25.0%	22,090	22	20.5%	16,666	15	24.7%	63,006	114	27.3%	2,563,963	3,053
Good - (622 - 725)	12.4%	110,838	152	22.5%	57,274	63	12.3%	13,201	12	12.6%	976,535	870	9.7%	8,559	13	2.4%	1,949	3	15.3%	39,024	63	12.8%	1,207,380	1,115
Average - (510 - 621)	3.0% 1.9%	26,382	44 40	3.1%	7,956	15	7.4%	7,942	9	4.3% 3.5%	330,921	322	2.0%	1,742 4.647	3	0.0%	0	0	2.2%	5,525	11 18	4.0%	380,468	393
Below Average - (0 - 509)	100.0%	16,695 892,660	1,361	2.5%	6,424 254,679	12 367	0.9%	952 107,670	6 129	100.0%	270,295 7,720,182	622 8,946	5.3%	88,444	109	0.0%	81,319	59	1.8%	4,701	442	3.2% 100.0%	303,714	689 11,028
La Trobe Financial Borrower Credit Grade ¹⁷	100.0%	692,000	1,301	100.0%	254,679	307	100.0%	107,670	129	100.076	7,720,102	0,940	100.0%	00,444	109	100.0%	61,319	39	100.0%	255,215	442	100.0%	9,400,170	11,020
La Trope i maricial borrower Creuit Grade	05.704	054.045	4 000	04.00/	044 500	348	97.6%	105 100	404	00.70/	7 007 447	0.444	00.70/	04.000	400	00.007	04.070	58	00.00/	244.050	407	94.1%	0.040.550	10 100
A D	95.7%	854,215	1,303	94.9%	241,592			105,106	121	93.7%	7,237,447	8,414	92.7%	81,968	103	99.9%	81,272		96.0%	244,959	427		8,846,559	10,402
B	3.3%	29,884	39	3.7%	9,332	14	2.4%	2,562	,	5.0%	382,374	384	6.8%	6,047	5	0.0%	0	0	3.1%	8,024	9	4.7%	438,222	450
C1	0.6%	5,000	11	1.5%	3,755	5	0.0%	3	1	1.1%	84,714	100	0.5%	430	1	0.1%	47	1	0.8%	1,967	5	1.0%	95,916	119
C2	0.2%	2,073	6	0.0%	0	0	0.0%	0	0	0.1%	11,166	39	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.1%	13,239	45
C3	0.2%	1,488	2	0.0%	0	0	0.0%	0	0	0.1%	4,480	9	0.0%	0	0	0.0%	0	0	0.1%	265	1	0.1%	6,233	12
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
La Trobe Financial Loan Quality ¹⁸															4.			_						
Super Prime	9.7%	86,541	134	9.7%	24,816	54	11.4%	12,270	31	18.6%	1,434,452	3,372	27.5%	24,290	45	14.1%	11,493	8	12.7%	32,446	59	17.3%	1,626,307	3,653
Prime	31.8%	283,710	348	22.6%	57,463	64	24.8%	26,663	34	34.4%	2,653,023	2,853	35.8%	31,676	29	44.2%	35,911	23	49.1%	125,243	204	34.2%	3,213,688	3,366
Near Prime (≤ 70% LVR)	3.6%	32,496	50	6.0%	15,226	9	11.8%	12,652	14	33.4%	2,576,672	1,886	1.8%	1,605	5	13.3%	10,824	7	36.5%	93,057	161	29.2%	2,742,533	2,004
Near Prime (>70% LVR)	47.9%	427,565	744	53.3%	135,820	210	35.8%	38,493	38	10.0%	771,785	619	29.7%	26,259	26	26.0%	21,143	19	1.3%	3,295	11	15.2%	1,424,362	1,655
Specialist	7.0%	62,348	85	8.4%	21,354	30	16.3%	17,591	12	3.7%	284,250	216	5.2%	4,614	4	2.4%	1,948	2	0.5%	1,174	7	4.2%	393,280	350
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028

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La Trobe Australian Credit Fund position as at 29 February 2024



	A	Classic Notice Account # 90 Day Notice Account # APIR: LTC0001AU APIR: LTC9067AU ISIN: AU60LTC00018 ISIN: AU60LTC90670						th Notice Acc PIR: LTC4034A N: AU60LTC403		12 Month Term Account APIR: LTC0002AU ISIN: AU60LTC00026				Year Accour APIR: LTC7657A IN: AU60LTC765		A	Year Account PIR: MFL0001AU N: AU60MFL0001	1	A	nvestment A PIR: MFL0002A N: AU60MFL000		Fund Total ARSN: 088 178 321		
Returns % p.a ¹²		5.15%			5.45%			5.70%			6.65%		6.75%			8.20%			from 7.50% ¹³					
	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number
Debt to Income Ratio																								
<= 4x	43.7%	390,075	579	37.0%	94,111	124	27.7%	29,867	44	46.6%	3,598,200	3,190	31.4%	27,768	34	52.3%	42,534	31	75.7%	193,261	322	46.6%	4,375,816	4,026
>4x <=6x	39.7%	354,813	553	37.9%	96,457	138	36.7%	39,526	44	29.8%	2,297,065	2,656	20.4%	18,084	24	20.3%	16,516	15	11.3%	28,913	63	30.3%	2,851,375	3,447
>6x <=7x	9.6%	85,400	136	15.6%	39,693	60	14.9%	16,026	16	9.5%	735,118	1,141	23.5%	20,754	20	14.7%	11,987	6	4.5%	11,555	14	9.8%	920,531	1,381
>7x	7.0%	62,371	93	9.6%	24,419	45	20.7%	22,251	25	14.1%	1,089,799	1,959	24.7%	21,839	31	12.6%	10,282	7	8.4%	21,486	43	13.3%	1,252,447	2,174
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	
Borrower Type	100.070	302,000	1,001	100.070	20 1,07 0		100.070	101,010	120	100.070	1,120,102	0,010	100.070	00,111	100	100.070	0.,0.0		100.070	200,2.0		.00.070	0,100,170	11,020
Individual	36.4%	324.555	642	41.6%	105.907	156	25.1%	27,019	39	26.6%	2.051.152	2.786	5.4%	4,795	11	11.8%	9.623	7	8.4%	21,535	75	27.1%	2.544.585	3.675
		- ,		1	,						, , .	,					-,-	•			187		,- ,	-,
Trust	30.8%	274,730	295	27.1%	69,025	80	39.2%	42,218	30	35.4%	2,731,985	1,495	43.3%	38,328	26	46.4%	37,738	26	45.6%	116,487		35.2%	3,310,510	
Company	18.6%	166,187	193	15.5%	39,411	46	21.1%	22,758	21	23.3%	1,796,899	961	14.5%	12,859	15	41.8%	33,958	26	45.7%	116,526	176	23.3%	2,188,597	•
SMSF	14.2%	127,187	231	15.8%	40,337	85	14.6%	15,676	39	14.8%	1,140,147	3,704	36.7%	32,463	57	0.0%	0	0	0.3%	667	4	14.4%	1,356,477	
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Investment Amount														_				_						
<=50,000	0.1%	584	33	0.1%	131	8	0.1%	87	3	0.1%	8,410	428	0.0%	0	0	0.1%	48	2	0.4%	1,029	44	0.1%	8,741	
>50,000 <=100,000	0.2%	1,812	22	0.0%	0		0.1%	105	2	0.4%	28,601	365	0.1%	59	1	0.1%	92	1	1.3%	3,212	42	0.4%	30,146	
>100,000 <=250,000	5.4%	47,803	257	2.0%	5,134	26	2.9%	3,166	19	5.5%	425,142	2,316	3.5%	3,062	18	0.7%	537	3	7.5%	19,105	111	5.4%	485,017	2,637
>250,000 <=500,000	18.7%	167,362	447	18.9%	48,054	127	12.5%	13,442	36	12.5%	968,240	2,752	11.9%	10,514	29	4.4%	3,618	9	13.6%	34,645	97	13.3%	1,218,944	
>500,000 <=1,000,000	29.6%	264,104	378	40.0%	101,835	145	21.3%	22,959	32	11.9%	916,828	1,319	30.8%	27,237	38	5.7%	4,650	6	21.4%	54,714	78	14.8%	1,347,365	
>1,000,000 <=5,000,000	42.3%	377,496	219	36.3%	92,395	60	63.1%	67,911	37	43.3%	3,342,541	1,550	53.8%	47,573	23	89.0%	72,375	38	46.9%	119,580	66	43.8%	4,065,723	
>5,000,000	3.8%	33,499	5	2.8%	7,130	1	0.0%	0	0	26.3%	2,030,421	216	0.0%	0	0	0.0%	0	0	9.0%	22,929	4	22.3%	2,244,233	
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Loan Vintage by Year 19																								
2024	12.4%	110,620	176	5.7%	14,427	8	0.0%	0	0	10.0%	768,238	509	1.9%	1,690	5	7.9%	6,408	8	2.7%	1,029	44	9.7%	908,190	
2023	50.5%	450,441	756	49.8%	126,705	181	21.4%	23,016	25	45.0%	3,472,768	2,591	26.3%	23,254	20	61.2%	49,791	33	36.3%	92,648	162	45.1%	4,238,623	-
2022	29.1%	259,596	314	35.3%	89,938	130	62.9%	67,688	65	22.4%	1,731,095	1,668	52.1%	46,036	51	27.7%	22,491	16	35.0%	89,263	157	24.5%	2,306,107	2,259
2021	5.2%	46,088	45	5.7%	14,545	30	7.3%	7,911	19	9.9%	761,210	1,161	13.0%	11,503	21	0.0%	0	0	12.6%	32,105	44	9.3%	873,362	1,287
2020	0.7%	6,495	9	0.0%	0	0	7.5%	8,042	12	5.0%	388,920	913	5.4%	4,757	10	0.0%	0	0	4.1%	10,561	11	4.5%	418,776	949
2019	0.6%	5,787	10	0.4%	903	2	0.6%	649	3	3.8%	294,567	861	0.0%	0	0	0.0%	0	0	6.0%	15,316	14	3.4%	317,222	883
Before 2019	1.5%	13,631	51	3.2%	8,162	16	0.3%	364	5	3.9%	303,384	1,243	1.4%	1,204	2	3.2%	2,629	2	3.3%	8,515	39	3.6%	337,889	1,334
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Seasoning 20																								
0 - 6 months	41.5%	370,579	637	12.2%	31,165	24	6.9%	7,414	9	35.7%	2,754,609	1,815	15.7%	13,846	13	41.8%	33,990	28	36.3%	92,635	147	35.2%	3,304,237	2,527
7 - 12 months	23.6%	210,633	300	38.9%	99,049	145	16.7%	17,936	16	21.8%	1,681,431	1,275	8.0%	7,109	8	24.7%	20,121	12	14.8%	37,792	69	22.1%	2,074,071	1,760
13 - 24 months	29.2%	260,580	312	39.9%	101,541	151	59.0%	63,492	62	22.6%	1,748,249	1,760	56.6%	50,025	55	33.5%	27,209	19	37.3%	95,092	164	25.0%	2,346,188	2,378
25 - 36 months	3.2%	28,745	47	6.0%	15,238	31	14.2%	15,236	25	8.5%	658,315	1,116	13.0%	11,503	21	0.0%	0	0	5.2%	13,361	28	7.9%	742,397	1,254
37 - 60 months	1.0%	8,893	14	0.1%	218	1	3.0%	3,229	12	7.8%	606,030	1,803	5.4%	4,757	10	0.0%	0	0	6.2%	15,749	31	6.8%	638,877	1,856
61+ months	1.5%	13,230	51	2.9%	7,469	15	0.3%	364	5	3.5%	271,548	1,177	1.4%	1,204	2	0.0%	0	0	0.2%	585	3	3.1%	294,400	1,253
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Security Location (QBE LMI) ²¹																								
Metro	93.0%	829,917	1,201	86.4%	219,993	310	89.1%	95,955	106	93.3%	7,200,093	7,446	83.9%	74,224	96	88.3%	71,841	54	96.6%	246,572	400	93.0%	8,738,595	9,267
Regional	6.0%	53,974	127	8.8%	22,314	44	7.5%	8,116	15	5.4%	417,964	1,106	8.4%	7,454	9	11.7%	9,479	5	2.5%	6,312	31	5.6%	525,614	1,308
Other	1.0%	8,768	33	4.9%	12,373	13	3.3%	3,599	8	1.3%	102,124	394	7.7%	6,766	4	0.0%	0	0	0.9%	2,330	11	1.4%	135,961	453
Total	100.0%	892,660	1,361	100.0%	254,679	367	100.0%	107,670	129	100.0%	7,720,182	8,946	100.0%	88,444	109	100.0%	81,319	59	100.0%	255,215	442	100.0%	9,400,170	11,028
Security Location (Standard & Poors) 22																								
Inner City	1.3%	11,683	22	1.9%	4,856	8	3.0%	3,201	3	4.7%	359,429	255	7.5%	6,670	4	7.4%	5,998	2	1.4%	3,584	8	4.2%	395,421	292
Metro	90.4%	806,583	1,181	87.0%	221,593	308	85.0%	91,503	101	87.3%	6,736,166	7,202	83.0%	73,433	95	84.4%	68,624	51	93.0%	237,392	387	87.6%	8,235,295	
Regional	8.3%	74,393	158	11.1%	28,230	51	12.0%	12,967	25	8.1%	624,587	1,489	9.4%	8,341	10	8.2%	6,697	6	5.6%	14,239	47	8.2%	769,454	1,744
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La Trobe Australian Credit Fund position as at 29 February 2024



	A	Classic Notice Account # APIR: LTC0001AU ISIN: AU60LTC00018 5.15%			90 Day Notice Account * APIR: LTC9067AU ISIN: AU60LTC90670			6 Month Notice Account [#] APIR: LTC4034AU ISIN: AU60LTC40345			12 Month Term Account APIR: LTC0002AU ISIN: AU60LTC00026			2 Year Account APIR: LTC7657AU ISIN: AU60LTC76570			4 Year Account APIR: MFL0001AU ISIN: AU60MFL00016			: Investment A APIR: MFL0002A BIN: AU60MFL000		Fund Total ARSN: 088 178 321		
Returns % p.a ¹²					5.45%			5.70%			6.65%			6.75%			8.20%			from 7.50% ¹	13			
	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number	%	\$'000s	Number
Total Performing Authorised Investments																								
Cash	14.0%	138,630	n/a	8.4%	22,206	n/a	8.4%	11,345	n/a	1.5%	115,853	n/a	1.9%	1,653	n/a	2.1%	10,153	n/a	0.0%	0	n/a	3.1%	299,841	n/a
Bank Bills/Term Deposits	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	0.0%	0	n/a	0.0%	0	n/a	0.0%	0	n/a
Credit Assets - RMBS	0.0%	0	n/a	0.0%	0	n/a	12.0%	16,240	n/a	0.0%	0	n/a	0.0%	0	n/a	59.5%	284,720	n/a	0.0%	0	n/a	3.0%	300,960	n/a
Credit Assets – Private Credit ²⁶	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	21.4%	102,180	n/a	0.0%	0	n/a	1.0%	102,180	n/a
Mortgage Investments	86.0%	852,020	1,307	91.6%	240,682	348	79.6%	107,670	129	98.5%	7,421,957	8,705	98.1%	84,436	106	17.0%	81,319	59	100.0%	246,558	431	92.8%	9,034,643	10,711
Total Performing	100.0%	990,650	1,307	100.0%	262,888	348	100.0%	135,256	129	100.0%	7,537,810	8,705	100.0%	86,090	106	100.0%	478,372	59	100.0%	246,558	431	100.0%	9,737,624	10,711
Mortgage Investments Performing but past due ²³																								
31 - 60	0.1%	553	2	0.0%	0	0	0.2%	250	1	0.1%	10,869	9	0.0%	0	0	0.0%	0	0	0.7%	1,908	3	0.1%	13,580	12
61 - 90	0.0%	0	0	0.0%	0	0	0.0%	0	0	0.1%	8,291	5	0.0%	0	0	0.0%	0	0	0.6%	1,728	2	0.1%	10,019	5
> 90	0.0%	26	1	0.0%	0	0	0.0%	0	0	0.4%	27,748	22	2.8%	2,500	1	0.5%	2,600	1	1.0%	2,775	10	0.4%	35,649	27
Total	0.1%	579	3	0.0%	0	0	0.2%	250	1	0.6%	46,907	36	2.8%	2,500	1	0.5%	2,600	1	2.3%	6,410	15	0.6%	59,247	44
Non performing ²⁴																								
31 - 60	0.3%	3,165	7	0.7%	1,906	3	0.0%	0	0	0.6%	47,568	54	0.0%	0	0	0.0%	0	0	0.2%	473	2	0.5%	53,111	65
61 - 90	0.8%	8,158	9	1.2%	3,425	5	0.0%	0	0	0.8%	64,671	46	3.2%	2,866	2	0.0%	0	0	0.4%	1,058	3	0.8%	80,177	60
> 90	2.4%	24,645	33	3.1%	8,667	11	0.0%	0	0	1.4%	107,930	114	1.3%	1,142	1	0.0%	0	0	1.2%	3,293	5	1.4%	145,677	160
MIP	0.5%	4,671	5	0.0%	0	0	0.0%	0	0	1.0%	78,057	27	0.0%	0	0	0.0%	0	0	1.4%	3,833	1	0.9%	86,561	32
Total	3.9%	40,640	54	5.1%	13,998	19	0.0%	0	0	3.8%	298,225	241	4.4%	4,008	3	0.0%	0	0	3.1%	8,657	11	3.6%	365,526	317
Total performing past due & non-performing	4.0%	41,219	57	5.1%	13,998	19	0.2%	250	1	4.4%	345,132	277	7.2%	6,508	4	0.5%	2,600	1	5.9%	15,067	26	4.2%	424,774	361
Fair Value of past due & non-performing collateral held		54,215			17,800			840			581,158			11,683			6,250			27,728			699,673	
Total Performing Assets	96.1%	990,650		94.9%	262,888		100.0%	135,256		96.2%	7,537,810		95.6%	86,090		100.0%	478,372		96.6%	246,558		96.4%	9,737,624	
Non Performing Asset Ratio	3.9%	40,640		5.1%	13,998		0.0%	0		3.8%	298,225		4.4%	4,008		0.0%	0		3.4%	8,657		3.6%	365,526	
Hardship (Pandemic) 25	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

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 Accounts may invest in the same mortgage. Loan numbers refer to the number of individual securities. 12. The rates of return on your investment were current at 29 February 2024. The rates of return are reviewed and 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. 13. Subject to availability. 14. 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. 15. Loan to Value Ratio (LVR) represents the value of the security proprietary dollar value of the security proprietary dollar value of the security proprietary of the loan assessment stage. 18. La Trobe Financial's proprietary loan quality assessment stage. 19. Calculated on original settlement. 21. Per QBE methodology as at 31 March 2018. 22. Per S&P methodology as at 10 July 2013. 23. Performing but past due loans represent expired loans that continue to make required payments (Default). 24. Arrears for the Fund is calculated by dividing the total investment amount of loans in hardship by the total Assets under Management. 26. As of 1 December 2023, the 4 Year Account has invested in units in the La Trobe Financial appointed as trustee.

We will make every endeavour to release your funds after receiving your withdrawal request: within 2 business days for the 90 Day Notice Account, 90 days for the 90 Day Notice Account, 4nd 180 day

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 is the responsible entity of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the Product Disclosure Statement 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 or ask for a copy by calling us on 13 80 10.

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.