## Capital Markets Trust Snapshot

La Trobe Financial Capital Markets Trust 2020-S1
Collection Period Ended 30 June 2022

## Determination Summary

| Closing Date | 07-Oct-20 |
| :--- | ---: |
| Start of Interest Period | 14-Jun-22 |
| End of Interest Period | 13-Jul-22 |
| Days in Interest Period | 29 |
| BBSW - 14 June 2022 | $0.9434 \%$ |


| Note Invested Amounts |  |  |  |  |  |
| :---: | :---: | :---: | :---: | ---: | ---: |
| Note Class | ISIN | Opening Invested <br> Balance | Bepayments <br> Closing Invested <br> Balance | Invested <br> Factor |  |
| Class A1S | AU3FN0056057 | - | - | - | $0.0 \%$ |


| Note Stated Amounts |  |  |  |
| :---: | :---: | :---: | :---: |
| Carryover Charge Offs | Current Charge Offs | Reinstatements | Closing Stated Balance |
| - | - | - | - |
| - | - | - | 128,914,549 |
| - | - | - | 77,000,000 |
| - | - | - | 20,500,000 |
| - | - | - | 19,000,000 |
| - | - | - | 13,500,000 |
| - | - | - | 7,500,000 |
| - | - | - | 4,108,925 |
| - | - | - | 2,378,768 |
| - | - | - | 2,500,000 |
| - | - | - | 275,402,242 |

## EU Risk Retention

The Trust Manager confirms that it holds at least 5\% of the closing Invested Balance as required by Article 405 of EU regulation No.575/2013.

| Interest Payments |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Note Class | Coupon Rate | Interest Due Prior Periods | Interest Due Current Period | Interest Paid | Unpaid |
| Class A1S | 1.9434\% | - | - | - | - |
| Class A1L | 2.6934\% | - | 294,105 | 294,105 | - |
| Class A2 | 2.8934\% | - | 177,013 | 177,013 | - |
| Class B | 3.9434\% | - | 64,229 | 64,229 | - |
| Class C | 4.9434\% | - | 74,625 | 74,625 | - |

## Credit Support

| Original | Current |
| ---: | ---: |
| $30.0 \%$ |  |
| $30.0 \%$ | $53.7 \%$ |
| $14.6 \%$ | $26.0 \%$ |
| $10.5 \%$ | $18.6 \%$ |
| $6.7 \%$ | $11.8 \%$ |

## Contacts

| Martin Barry | Richard Parry | Paul Brown |
| :--- | :--- | :--- |
| Senior Vice President | Vice President | Senior Executive |
| Chief Financial Officer | Director of Finance | Treasurer |
| 0280461502 | 0386102847 | 0386102397 |
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# La Trobe 

# Capital Markets Trust Snapshot 

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| :--- | ---: |
| Start of Interest Period | 14-Jun-22 |
| End of Interest Period | 13-Jul-22 |
| Days in Interest Period | 29 |
| BBSW -14 June 2022 | $0.9434 \%$ |


| Reporting Currency | AUD |
| :--- | ---: |
| Start of Collection Period | 01 -Jun-22 |
| End of Collection Period | $30-J u n-22$ |
| Days in Collection Period | 30 |
| Payment Date | $13-J u l-22$ |

Expense Reserve

|  | Balance |
| :--- | ---: |
| Opening Balance | 150,000 |
| Additions | 0 |
| Draws | 0 |
| Closing Balance | 150,000 |

Yield Enhancement Reserve Balance
Opening Balance 2,500,000

| Additions | 0 |
| :--- | ---: |
| Draws | 0 |
| Closing Balance | $2,500,000$ |

Excess Spread Reserve $\quad$ Balance
Opening Balance $\quad 1,200,000$
Additions 0
Draws 0

## Excess Spread Turbo Amount Ledger

| Opening Balance | 599,048 |
| :--- | ---: |
| Additions | 22,184 |
| Draws | 0 |
| Closing Balance | 621,232 |

## Retention Amount Ledger

| Opening Balance | Balance |
| :--- | ---: |
| Additions | $2,787,909$ |
| Draws | 103,165 |
| Closing Balance | 0 |
|  | $2,891,074$ |
| 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 | $4,131,034$ |

## Thresholds

|  | Actual | Minimum | Satisfied |
| :--- | ---: | ---: | ---: |
| Weighted average test | $5.13 \%$ | $4.75 \%$ | Yes |
| Available income test | $6.59 \%$ | $4.68 \%$ | Yes |


| Repayments | Balance |
| :--- | ---: |
| Scheduled principal | 274,049 |
| Unscheduled Principal (net of redraws) | $8,246,043$ |
| Total net principal repaid | $8,520,092$ |
|  |  |
| Principal Payment Rate (PPR) - Current month annualised | $1.1 \%$ |
| Constant Prepayment Rate (CPR) - Current month annualised | $29.5 \%$ |
|  |  |
|  |  |
| Pool Performance | $483,130,471$ |
| Portfolio balance at Closing Date | $57.7 \%$ |
| Pool Factor | 0 |
| Liquidation amount - current month | 0 |
| No. of loans liquidated - current month | 0 |
| Losses - current month | 332,987 |
| Cumulative liquidation amount | 1 |
| Cumulative no. of loans liquidated | 0 |
| Cumulative losses | $0.0 \%$ |
| Annualised loss rate since Closing Date |  |

## Stepdown Criteria

The following Stepdown Criteria do not apply until 13 October 2022:
a. No Class A1S Notes outstanding
b. Class A Subordination Percentage
c. Principal Losses
d. 90 Arrears Days
e. Stated Amount

## Call Option Trigger

The Payment Date which occurs on the earlier of:
a. The 13th October 2025; and
b. 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 $25 \%$.

# La Trobe 

## Capital Markets Trust Snapshot

La Trobe Financial Capital Markets Trust 2020-S1
As at 30 June 2022

| Pool Summary |  |
| :--- | ---: |
| Portfolio balance (\$) | $278,927,247$ |
| Number of loans (\#) | 734 |
| Average loan size (\$) | 380,010 |
| Maximum loan size (\$) | $1,784,183$ |


| Weighted average LVR (\%) | 66.56 |
| :--- | ---: |
| Maximum current LVR (\%) | 88.18 |
| Weighted average seasoning (years) | 3.03 |
| Weighted average Interest Rate (\%) | 6.08 |


| Current Loan to Value ratio (LVR) Distribution |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| Up to $50.0 \%$ | 102 | $23,925,318$ | 8.6 |
| $50.0 \%$ to $60.0 \%$ | 127 | $38,861,058$ | 13.9 |
| $60.0 \%$ to $65.0 \%$ | 142 | $49,548,621$ | 17.8 |
| $65.0 \%$ to $70.0 \%$ | 129 | $45,931,914$ | 16.5 |
| $70.0 \%$ to $75.0 \%$ | 82 | $40,720,082$ | 14.6 |
| $75.0 \%$ to $80.0 \%$ | 126 | $58,178,595$ | 20.9 |
| $80.0 \%$ to $85.0 \%$ | 25 | $20,236,066$ | 7.2 |
| $85.0 \%$ to $90.0 \%$ | 1 | $1,525,593$ | 0.5 |
| $90.0 \%$ to $95.0 \%$ | 0 | 0 | 0.0 |
| $95.0 \%$ to $100.0 \%$ | 0 | 0 | 0.0 |
| Over $100.0 \%$ | 0 | 0 | 0.0 |
|  |  |  |  |
| Total | 734 | $278,927,247$ | 100.0 |


| Interest Rates |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| Up to $3.00 \%$ | 0 | 0 | 0.0 |
| $3.00 \%$ to $4.00 \%$ | 3 | $3,157,580$ | 1.1 |
| $4.00 \%$ to $4.50 \%$ | 12 | $6,120,086$ | 2.2 |
| $4.50 \%$ to $5.00 \%$ | 39 | $16,554,620$ | 5.9 |
| $5.00 \%$ to $5.50 \%$ | 64 | $34,110,529$ | 12.2 |
| $5.50 \%$ to $6.00 \%$ | 117 | $50,868,213$ | 18.2 |
| $6.00 \%$ to $6.50 \%$ | 287 | $102,337,594$ | 36.7 |
| $6.50 \%$ to $7.00 \%$ | 132 | $42,463,617$ | 15.4 |
| $7.00 \%$ to $8.00 \%$ | 73 | $21,786,194$ | 7.8 |
| Over $8.00 \%$ | 7 | $1,528,814$ | 0.5 |
| Total |  |  |  |


| Current Balance Distribution |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| 0 to 100,000 | 14 | $1,020,742$ | 0.4 |
| 100,000 to 200,000 | 116 | $18,535,626$ | 6.6 |
| 200,000 to 300,000 | 247 | $61,344,954$ | 21.9 |
| 300,000 to 400,000 | 155 | $53,728,810$ | 19.3 |
| 400,000 to 500,000 | 62 | $27,288,186$ | 9.8 |
| 500,000 to 600,000 | 46 | $25,477,599$ | 9.1 |
| 600,000 to 700,000 | 19 | $12,191,553$ | 4.4 |
| 700,000 to 800,000 | 14 | $10,606,141$ | 3.8 |
| 800,000 to 900,000 | 12 | $10,210,808$ | 3.7 |
| 900,000 to 1,000,000 | 9 | $8,547,755$ | 3.1 |
| $1,000,000$ to 1,500,000 | 35 | $41,790,255$ | 15.0 |
| Over $1,500,000$ | 5 | $8,184,818$ | 2.9 |
| Total |  |  |  |


| Seasoning Distribution (Based on Loan Settlement Date) |  |  |  |
| :--- | ---: | ---: | ---: |
| Number | Balance | $\%$ |  |
| Less than 1 year | 0 | 0 | 0.0 |
| 1 to 2 years | 0 | 0 | 0.0 |
| 2 to 3 years | 507 | $201,540,479$ | 72.2 |
| 3 to 4 years | 113 | $41,461,614$ | 14.9 |
| 4 to 5 years | 50 | $18,018,760$ | 6.5 |
| Over 5 years | 64 | $17,906,394$ | 6.4 |
| Total | 734 | $278,927,247$ | 100.0 |

# La Trobe 

## Capital Markets Trust Snapshot

## La Trobe Financial Capital Markets Trust 2020-S1

As at 30 June 2022

| Pool Summary |  |
| :--- | ---: |
| Portfolio balance (\$) | $278,927,247$ |
| Number of loans (\#) | 734 |
| Average loan size (\$) | 380,010 |
| Maximum loan size (\$) | $1,784,183$ |

Weighted average LVR (\%)
Maximum current LVR (\%)
Weighted average seasoning (years)
Weighted average Interest Rate (\%)
66.56
88.18
3.03
6.08

Security Usage Distribution

|  | Number | Balance |  | $\%$ |
| :--- | ---: | ---: | ---: | ---: |
| Owner-occupied | 14 | $14,825,027$ | 5.3 |  |
| Investment | 720 | $264,102,220$ | 94.7 |  |
| Total |  |  |  |  |


| Geographic Distribution |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| ACT | 2 | 977,239 | 0.4 |
| NSW | 193 | $86,731,799$ | 31.1 |
| VIC | 218 | $99,979,907$ | 35.7 |
| QLD | 263 | $73,105,620$ | 26.2 |
| SA | 25 | $7,746,342$ | 2.8 |
| WA | 27 | $9,407,947$ | 3.4 |
| TAS | 5 | 769,519 | 0.3 |
| NT | 1 | 208,874 | 0.1 |
|  |  |  |  |
| Total | 734 | $278,927,247$ | 100.0 |


| Employment Type Distribution |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| PAYG - Full time | 415 | $117,842,529$ | 42.2 |
| PAYG - Casual | 5 | $1,239,981$ | 0.4 |
| Commission | 0 | 0 | 0.0 |
| Pension | 1 | 224,347 | 0.1 |
| Self Employed | 313 | $159,620,390$ | 57.3 |
| Total | 734 | $278,927,247$ | 100.0 |
|  |  |  |  |
| Hardship | Number |  | Balance |
|  | 0 | 0 | 0.0 |
| Pandemic | 0 | 0 | 0.0 |
| Natural disaster | 0 | 0 | 0.0 |
| Individual circumstance |  |  |  |
| Total | 0 | 0 | 0.0 |


| Ratings Location Distribution |  |  |  |
| :--- | ---: | ---: | ---: |
|  | Number | Balance | $\%$ |
| Inner City | 21 | $10,432,004$ | 3.7 |
| Metro | 371 | $165,193,223$ | 59.3 |
| Non-metro | 342 | $103,302,020$ | 37.0 |
| Total | 734 | $278,927,247$ | 100.0 |

Documentation Type Distribution

|  | Number | Balance | \% |
| :---: | :---: | :---: | :---: |
| Full Doc | 519 | 153,410,846 | 55.0 |
| Alt Doc | 215 | 125,516,401 | 45.0 |
| Total | 734 | 278,927,247 | 100.0 |
| Credit Grade Distribution |  |  |  |
|  | Number | Balance | \% |
| A | 671 | 251,545,506 | 90.3 |
| B | 54 | 19,915,017 | 7.1 |
| C1 | 5 | 5,670,054 | 2.0 |
| C2 | 4 | 1,796,670 | 0.6 |
| C3 | 0 | 0 | 0.0 |
| Total | 734 | 278,927,247 | 100.0 |
| Security Type Distribution |  |  |  |
|  | Number | Balance | \% |
| Residential Dwelling | 516 | 206,243,610 | 73.9 |
| Residential Apartment - Low Rise | 166 | 53,849,960 | 19.3 |
| Residential Rural | 0 | 0 | 0.0 |
| Residential Apartment - High Rise | 52 | 18,833,677 | 6.8 |
| Total | 734 | 278,927,247 | 100.0 |
| Arrears Ageing Distribution |  |  |  |
|  | Number | Balance | \% |
| Not in arrears | 717 | 264,789,579 | 94.8 |
| 1 to 30 Days | 8 | 5,214,592 | 1.9 |
| Total Performing Loans | 725 | 270,004,171 | 96.7 |
| 31 to 60 days | 2 | 1,917,855 | 0.7 |
| 61 to 90 days | 0 | 0 | 0.0 |
| 91 to 120 days | 2 | 1,603,369 | 0.6 |
| 121 to 150 days | 1 | 1,585,485 | 0.6 |
| 151 to 180 days | 1 | 282,368 | 0.1 |
| Over 180 days | 3 | 3,533,999 | 1.3 |
| MIP | 0 | 0 | 0.0 |
| Total | 734 | 278,927,247 | 100.0 |

Current Payment Type Distribution

|  | Number | Balance | $\%$ |
| :--- | ---: | ---: | ---: |
| Principal \& Interest (P\&I) | 651 | $223,519,703$ | 80.1 |
| Interest Only reverting to P\&I | 83 | $55,407,544$ | 19.9 |
| Interest Only to maturity | 0 | 0 | 0.0 |
| Total | 734 | $278,927,247$ | 100.0 |

