

LA TROBE FINANCIAL PROFILE

SIZE OF LOAN BOOK	A\$3BN
MAKEUP OF LOAN BOOK	<ul style="list-style-type: none"> • NEAR-PRIME RESIDENTIAL MORTGAGES: 80% • COMMERCIAL MORTGAGES: 20%
GEOGRAPHIC DISTRIBUTION OF LOAN BOOK	<ul style="list-style-type: none"> • AUSTRALIA: 100%
OUTSTANDING DEBT ISSUANCE	<ul style="list-style-type: none"> • RMBS: A\$420M • INSTITUTIONAL MANDATES: A\$1.4BN • RETAIL CREDIT FUND: A\$1.2BN

About La Trobe Financial

La Trobe Financial operates as one of Australia's leading credit specialists, dedicated to providing financial solutions for borrowers and investors whose financial needs are under-served by traditional institutions. The company specialises in originating, underwriting and managing granular assets, being both traditional residential and commercial mortgage loans. It tailors lending products to clients who require personalised service from a dedicated and highly trained workforce.

The modern-day, corporate La Trobe Financial builds on the heritage of one of Australia's oldest credit-specialist enterprises. Since establishment in 1952, the business has grown to be one of the largest Australian nonbank financial institutions. It manages A\$3 billion and has more than 180 staff. During this time, La Trobe Financial has assisted more than 128,000 individuals to obtain mortgage finance and has cumulatively managed investment funds from wholesale and retail sources in excess of A\$12 billion. This has been carried out without loss to any institutional or pooled retail investors.

La Trobe Financial currently generates asset origination exceeding A\$3.3 billion per year and growing. Group net equity exceeds A\$113 million at June 30 2016.

La Trobe Financial offers Australia's broadest mortgage product suite, with a focus on specialist lending. Loan products cater for a wide range of borrower and credit situations with a group maximum LVR of 80%.

Ownership and capital structure

La Trobe Financial is a 100 per cent privately owned company. It is overseen and governed by an independent board, which meets formally each quarter to review business activities. The board has a diverse set of skills and experience relevant to the underlying business. It has delegated specific operational authority to various committees, which have carriage for setting policy for management.

Asset performance

La Trobe Financial's assets perform in line with the broader nonconforming market and average loss experience is less than its peer group. The company believes this is a function of conservative underwriting and LVR maxima.

Funding strategy

La Trobe Financial has among the most diversified funding programmes of all nonbanks operating in Australia. It incorporates large term-debt facilities from local and international financiers, a A\$1.2 billion – independently rated – retail credit fund featuring 12-month term account and peer-to-peer investment options, and a complementary and growing publicly rated RMBS capital-markets programme.

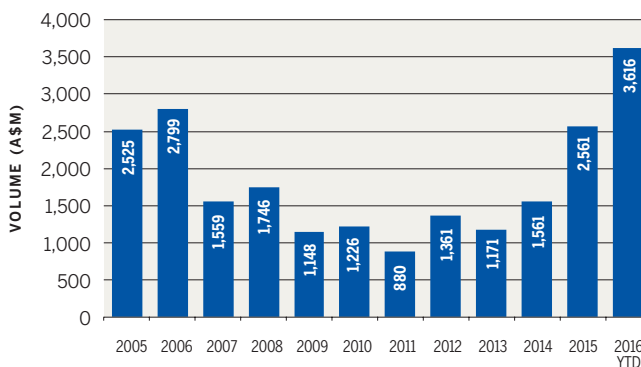
La Trobe Financial first accessed the debt capital markets in 2014 with a goal of broadening its funding capabilities with a RMBS programme as one component of the group's overall funding strategy.

The company expects continued growth in all its funding sources. It has a desire to increase the RMBS proportion, markets permitting.

Business performance

La Trobe Financial's business has consistently performed well. In recent years, it has accelerated growth through targeted initiatives such as broker awareness, increasing staff and developing a direct consumer channel. The company expects operating conditions to be favourable for the medium term as regulatory pressures result in banks withdrawing from certain niche mortgage products.

LA TROBE FINANCIAL ORIGATION VOLUME



SOURCE: LA TROBE FINANCIAL OCTOBER 2016

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Asia Pacific's award-winning Credit Specialist

La Trobe Financial is one of Australia's leading Credit Specialists. Since 1952 we have been dedicated to providing financial solutions to meet the needs of our borrowers and investors whose financial needs are under-served by traditional institutions.

Our 60 years' experience, platform and performance makes investing in residential and commercial mortgages accessible to all investors creating superior risk adjusted returns.

To learn more, visit
latrobefinancial.com
or call **13 80 10**



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