

La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 31 October 2021

Determination Summary

Closing Date	08-May-19	Reporting Currency	AUD
Start of Interest Period	11-Oct-21	Start of Collection Period	01-Oct-21
End of Interest Period	11-Nov-21	End of Collection Period	31-Oct-21
Days in Interest Period	31	Days in Collection Period	31
BBSW - 11 October 2021	0.0100%	Payment Date	11-Nov-21

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0050233	-	-	-	0.0%
Class A1L	AU3FN0050241	397,415,446	19,301,983	378,113,463	56.8%
Class A2S	AU3FN0050258	31,734,434	5,183,961	26,550,473	16.6%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	82,500,000	-	82,500,000	100.0%
Class C	AU3FN0050282	11,250,000	-	11,250,000	100.0%
Class D	AU3FN0050290	15,000,000	-	15,000,000	100.0%
Class E	AU3FN0050308	13,750,000	-	13,750,000	100.0%
Class F	AU3FN0050316	10,733,320	52,631	10,680,688	85.4%
Equity		5,000,000	-	5,000,000	100.0%
Total		642,383,200	24,538,575	617,844,625	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	378,113,463
-	-	-	26,550,473
-	-	-	75,000,000
-	-	-	82,500,000
-	-	-	11,250,000
-	-	-	15,000,000
-	-	-	13,750,000
-	-	-	10,680,688
-	-	-	5,000,000
-	-	-	617,844,625

EU Risk Retention

The Trust Manager confirms that it holds at least 5% of the closing Invested Balance as required by Article 6(1) of the EU Securitisation Regulation.

Interest Payments

Note Class	Coupon Rate	Interest Due Prior Periods	Interest Due Current Period	Interest Paid	Unpaid
Class A1S	0.7600%	-	-	-	-
Class A1L	1.3600%	-	459,042	459,042	-
Class A2S	1.6600%	-	44,741	44,741	-
Class A2L	1.8600%	-	118,479	118,479	-
Class B	2.2100%	-	154,851	154,851	-
Class C	3.0100%	-	28,760	28,760	-
Class D	4.0100%	-	51,086	51,086	-
Class E	6.0100%	-	70,185	70,185	-
Class F	7.0100%	-	63,903	63,903	-

Credit Support

Original	Current
30.0%	30.0%
11.2%	22.6%
11.2%	22.6%
4.6%	9.3%
3.7%	7.5%
2.5%	5.0%
1.4%	2.8%
0.4%	1.1%

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Expense Reserve

	Balance
Opening Balance	150,000
Additions	0
Draws	0
Closing Balance	150,000

Yield Enhancement Reserve

	Balance
Opening Balance	2,200,000
Additions	0
Draws	0
Closing Balance	2,200,000

Retention Amount Ledger

	Balance
Opening Balance	1,766,680
Additions	52,631
Draws	0
Closing Balance	1,819,312

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	9,267,669

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.74%	3.60%	Yes
Available income test	5.11%	3.31%	Yes

Repayments

	Balance
Scheduled principal	884,090
Unscheduled Principal (net of redraws)	23,601,854
Total net principal repaid	24,485,944

Principal Payment Rate (PPR) - Current month annualised	1.6%
Constant Prepayment Rate (CPR) - Current month annualised	36.1%

Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	51.0%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	792,802
Cumulative no. of loans liquidated	3
Cumulative losses	50,298
Annualised loss rate since Closing Date	0.0%

Stepdown Criteria

The following Stepdown Criteria do not apply until 11 November 2021:

- No Class A1S Notes outstanding
- Class A Subordination Percentage
- Principal Losses
- 90 Arrears Days
- Stated Amount

Call Option Trigger

The Payment Date which occurs on the earlier of:

- The 11th November 2023; and
- The first Payment date on which the aggregate Invested Amounts of all Notes, expressed as a percentage of the aggregate Initial Invested Amounts of all Notes on the Closing Date, is equal or less than 25%.

La Trobe Financial Capital Markets Trust 2019-2

As at 31 October 2021

Pool Summary

Portfolio balance (\$)	619,692,682	Weighted average LVR (%)	65.05
Number of loans (#)	1,473	Maximum current LVR (%)	93.83
Average loan size (\$)	420,701	Weighted average seasoning (years)	2.84
Maximum loan size (\$)	1,759,972	Weighted average Interest Rate (%)	4.75

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	333	94,803,471	15.3
50.0% to 60.0%	259	98,766,078	15.9
60.0% to 65.0%	164	68,144,687	11.0
65.0% to 70.0%	165	66,053,693	10.7
70.0% to 75.0%	141	71,814,315	11.6
75.0% to 80.0%	347	177,116,008	28.6
80.0% to 85.0%	60	39,909,262	6.4
85.0% to 90.0%	3	2,475,257	0.4
90.0% to 95.0%	1	609,909	0.1
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,473	619,692,682	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	19	7,985,620	1.3
3.00% to 4.00%	284	116,960,460	18.8
4.00% to 4.50%	324	131,697,679	21.3
4.50% to 5.00%	271	138,175,307	22.3
5.00% to 5.50%	181	89,470,457	14.4
5.50% to 6.00%	312	97,001,277	15.7
6.00% to 6.50%	73	31,139,528	5.0
6.50% to 7.00%	7	6,784,990	1.1
7.00% to 8.00%	2	477,364	0.1
Over 8.00%	0	0	0.0
Total	1,473	619,692,682	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	72	4,644,481	0.7
100,000 to 200,000	156	24,628,530	4.0
200,000 to 300,000	351	87,399,068	14.1
300,000 to 400,000	261	90,575,330	14.6
400,000 to 500,000	235	104,971,047	16.9
500,000 to 600,000	113	61,950,289	10.0
600,000 to 700,000	75	48,521,681	7.8
700,000 to 800,000	75	56,184,643	9.1
800,000 to 900,000	40	33,781,644	5.5
900,000 to 1,000,000	26	24,713,193	4.0
1,000,000 to 1,500,000	64	73,931,793	11.9
Over 1,500,000	5	8,390,983	1.4
Total	1,473	619,692,682	100.0

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	1127	479,852,441	77.4
3 to 4 years	303	123,258,255	19.9
4 to 5 years	24	8,253,323	1.4
Over 5 years	19	8,328,663	1.3
Total	1,473	619,692,682	100.0

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As at 31 October 2021

Pool Summary

Portfolio balance (\$)	619,692,682	Weighted average LVR (%)	65.05
Number of loans (#)	1,473	Maximum current LVR (%)	93.83
Average loan size (\$)	420,701	Weighted average seasoning (years)	2.84
Maximum loan size (\$)	1,759,972	Weighted average Interest Rate (%)	4.75

Security Usage Distribution

	Number	Balance	%
Owner-occupied	628	286,215,703	46.2
Investment	845	333,476,979	53.8
Total	1,473	619,692,682	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	3,839,159	0.6
NSW	289	146,850,919	23.7
VIC	721	318,875,963	51.5
QLD	291	93,784,679	15.1
SA	69	24,306,261	3.9
WA	84	29,549,485	4.8
TAS	9	2,188,290	0.4
NT	1	297,926	0.0
Total	1,473	619,692,682	99.9

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	615	209,336,493	33.7
PAYG - Casual	5	1,198,059	0.2
Commission based	1	374,823	0.1
Pension	0	0	0.0
Self Employed	852	408,783,307	66.0
Total	1,473	619,692,682	100.0

Hardship

	Number	Balance	%
Pandemic	24	16,111,137	2.6
Natural disaster	0	0	0.0
Individual circumstance	0	0	0.0
Total	24	16,111,137	2.6

Ratings Location Distribution

	Number	Balance	%
Inner City	44	18,073,369	3.0
Metro	1223	522,886,850	84.3
Non-metro	206	78,732,463	12.7
Total	1,473	619,692,682	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	816	292,530,543	47.2
Alt Doc	657	327,162,139	52.8
Total	1,473	619,692,682	100.0

Credit Grade Distribution

	Number	Balance	%
A	1356	563,978,568	91.0
B	97	43,941,979	7.1
C1	20	11,772,135	1.9
C2	0	0	0.0
C3	0	0	0.0
Total	1,473	619,692,682	100.0

	Number	Balance	%
Residential Dwelling	1192	516,024,442	83.3
Residential Apartment - Low rise	180	67,951,312	11.0
Residential Rural	2	493,880	0.1
Residential Apartment - High Rise	99	35,223,048	5.6
Residential Vacant Land	0	0	0.0
Total	1,473	619,692,682	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,408	583,825,110	94.2
1 to 30 Days	28	13,802,145	2.2
Total Performing Loans	1,436	597,627,255	96.4
31 to 60 days	10	3,772,489	0.6
61 to 90 days	7	4,002,581	0.6
91 to 120 days	2	1,632,391	0.3
121 to 150 days	3	1,669,616	0.3
151 to 180 days	1	627,435	0.1
Over 180 days	14	10,360,915	1.7
MIP	0	0	0.0
Total	1,473	619,692,682	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1321	531,261,969	85.7
Interest Only reverting to P&I	152	88,430,713	14.3
Interest Only to maturity	0	0	0.0
Total	1,473	619,692,682	100.0