

### La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 October 2021

#### Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	14-Oct-21	Start of Collection Period	01-Oct-21
End of Interest Period	15-Nov-21	End of Collection Period	31-Oct-21
Days in Interest Period	32	Days in Collection Period	31
BBSW - 14 October 2021	0.0094%	Payment Date	15-Nov-21

#### Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	874,959,040	34,499,160	840,459,880	86.2%
Class A2	AU3FN0061511	124,513,402	4,909,496	119,603,906	86.2%
Class B	AU3FN0061529	88,750,000	-	88,750,000	100.0%
Class C	AU3FN0061537	7,500,000	-	7,500,000	100.0%
Class D	AU3FN0061545	22,500,000	-	22,500,000	100.0%
Class E	AU3FN0061552	10,000,000	-	10,000,000	100.0%
Class F	AU3FN0061560	3,592,145	93,110	3,499,035	93.3%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
<b>Total</b>		<b>1,135,564,587</b>	<b>39,501,766</b>	<b>1,096,062,821</b>	

#### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	840,459,880
-	-	-	119,603,906
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,499,035
-	-	-	3,120,000
-	-	-	630,000
<b>-</b>	<b>-</b>	<b>-</b>	<b>1,096,062,821</b>

#### 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 A1	0.81%	-	620,881	620,881	-
Class A2	1.06%	-	115,647	115,647	-
Class B	1.46%	-	113,553	113,553	-
Class C	1.91%	-	12,555	12,555	-
Class D	2.86%	-	56,405	56,405	-
Class E	5.31%	-	46,548	46,548	-
Class F	6.61%	-	20,815	20,815	-

#### Credit Support

Original	Current
22.0%	23.3%
10.9%	12.4%
3.8%	4.3%
3.2%	3.6%
1.4%	1.6%
0.6%	0.7%
0.3%	0.4%

#### Contacts

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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	631,419
Additions	372,441
Draws	0
Closing Balance	1,003,860

#### Retention Amount Ledger

	Balance
Opening Balance	157,855
Additions	93,110
Draws	0
Closing Balance	250,965

#### 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	16,440,942

#### Equity 1 Note Interest Shortfall

	Balance
Opening Balance	NIL
Interest due paid in full	Yes
Interest not paid in full	NA
Shroffall amount	NIL

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.39%	3.50%	Yes
Available income test	4.67%	2.19%	Yes

#### Repayments

	Balance
Scheduled principal	1,516,581
Unscheduled Principal (net of redraws)	37,892,074
Total net principal repaid	39,408,655

Principal Payment Rate (PPR) - Current month annualised	1.6%
Constant Prepayment Rate (CPR) - Current month annualised	33.5%

#### Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	91.0%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	0
Cumulative no. of loans liquidated	0
Cumulative losses	0
Annualised loss rate since Closing Date	0.0%

#### Stepdown Criteria

The following Stepdown Criteria do not apply until 14 August 2023:

- Class A Subordination Percentage
- Principal Losses
- 90 Arrears Days
- Stated Amount

#### Call Option Trigger

The Payment Date which occurs on the earlier of:

- The 14 Aug 2026; 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 20%.

### La Trobe Financial Capital Markets Trust 2021-2

As at 31 October 2021

#### Pool Summary

Portfolio balance (\$)	1,096,298,536	Weighted average LVR (%)	69.34
Number of loans (#)	2,396	Maximum current LVR (%)	85.08
Average loan size (\$)	457,554	Weighted average seasoning (years)	1.31
Maximum loan size (\$)	1,500,258	Weighted average Interest Rate (%)	4.40

#### Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	372	97,621,064	8.9
50.0% to 60.0%	272	111,534,824	10.2
60.0% to 65.0%	244	105,895,427	9.7
65.0% to 70.0%	258	109,318,407	10.0
70.0% to 75.0%	259	136,102,792	12.4
75.0% to 80.0%	907	475,523,201	43.4
80.0% to 85.0%	83	59,902,922	5.4
85.0% to 90.0%	1	399,899	0.0
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
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	163	85,897,404	7.8
3.00% to 4.00%	590	290,777,140	26.5
4.00% to 4.50%	519	290,311,929	26.5
4.50% to 5.00%	311	173,806,881	15.9
5.00% to 5.50%	248	99,215,914	9.1
5.50% to 6.00%	331	103,092,293	9.4
6.00% to 6.50%	139	35,047,401	3.2
6.50% to 7.00%	43	8,165,777	0.7
7.00% to 8.00%	51	9,718,319	0.9
Over 8.00%	1	265,478	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
0 to 100,000	132	8,604,618	0.8
100,000 to 200,000	266	41,765,738	3.9
200,000 to 300,000	455	114,413,674	10.4
300,000 to 400,000	429	150,234,368	13.7
400,000 to 500,000	301	135,130,994	12.3
500,000 to 600,000	231	126,581,246	11.5
600,000 to 700,000	174	111,922,421	10.2
700,000 to 800,000	100	74,929,833	6.8
800,000 to 900,000	79	67,134,063	6.1
900,000 to 1,000,000	58	55,478,395	5.1
1,000,000 to 1,500,000	168	205,602,539	18.8
Over 1,500,000	3	4,500,647	0.4
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	1354	699,834,526	63.8
1 to 2 years	463	211,825,601	19.3
2 to 3 years	202	79,811,373	7.3
3 to 4 years	116	45,647,746	4.2
4 to 5 years	56	13,507,195	1.2
Over 5 years	205	45,672,095	4.2
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

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Number of loans (#)	2,396	Maximum current LVR (%)	85.08
Average loan size (\$)	457,554	Weighted average seasoning (years)	1.31
Maximum loan size (\$)	1,500,258	Weighted average Interest Rate (%)	4.40

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	1,148	594,816,746	54.3
Investment	1,248	501,481,790	45.7
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	27	13,017,020	1.2
NSW	591	324,358,995	29.6
VIC	874	442,300,014	40.3
QLD	614	213,928,843	19.5
SA	118	43,678,393	4.0
WA	140	50,736,269	4.6
TAS	32	8,279,002	0.8
NT	0	0	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	1,107	396,500,332	36.2
PAYG - Casual	21	5,266,578	0.5
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,268	694,531,626	63.3
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	3	1,395,565	0.1
Natural disaster	0	0	0.0
Individual circumstance	4	2,098,591	0.2
<b>Total</b>	<b>7</b>	<b>3,494,156</b>	<b>0.3</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	37	18,999,444	1.7
Metro	1,829	902,349,282	82.3
Non-metro	530	174,949,810	16.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	1,440	560,612,133	51.1
Alt Doc	956	535,686,403	48.9
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	2,223	1,021,011,944	93.1
B	139	61,339,071	5.6
C1	34	13,947,521	1.3
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	2,016	954,602,736	87.1
Residential Apartment - Low Rise	284	104,640,129	9.5
Residential Apartment - High Rise	95	36,734,581	3.4
Residential Vacant Land	1	321,090	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	2,342	1,070,242,622	97.6
1 to 30 Days	30	12,825,823	1.2
<b>Total Performing Loans</b>	<b>2,372</b>	<b>1,083,068,445</b>	<b>98.8</b>
31 to 60 days	16	9,105,784	0.8
61 to 90 days	7	3,395,779	0.3
91 to 120 days	1	728,528	0.1
121 to 150 days	0	0	0.0
151 to 180 days	0	0	0.0
Over 180 days	0	0	0.0
MIP	0	0	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	2,139	933,564,968	85.2
Interest Only reverting to P&I	257	162,733,568	14.8
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>2,396</b>	<b>1,096,298,536</b>	<b>100.0</b>