

La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 30 November 2021

Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-Nov-21	Start of Collection Period	01-Nov-21
End of Interest Period	13-Dec-21	End of Collection Period	30-Nov-21
Days in Interest Period	32	Days in Collection Period	30
BBSW - 11 November 2021	0.0150%	Payment Date	13-Dec-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	378,113,463	17,462,301	360,651,162	54.2%
Class A2S	AU3FN0050258	26,550,473	4,689,875	21,860,598	13.7%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	82,500,000	3,810,073	78,689,927	95.4%
Class C	AU3FN0050282	11,250,000	519,555	10,730,445	95.4%
Class D	AU3FN0050290	15,000,000	692,741	14,307,259	95.4%
Class E	AU3FN0050308	13,750,000	635,012	13,114,988	95.4%
Class F	AU3FN0050316	10,680,689	772,766	9,907,923	79.3%
Equity		5,000,000	-	5,000,000	100.0%
Total		617,844,625	28,582,323	589,262,302	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	360,651,162
-	-	-	21,860,598
-	-	-	75,000,000
-	-	-	78,689,927
-	-	-	10,730,445
-	-	-	14,307,259
-	-	-	13,114,988
-	-	-	9,907,923
-	-	-	5,000,000
-	-	-	589,262,302

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	0.7650%	-	-	-	-
Class A1L	1.3650%	-	452,493	452,493	-
Class A2S	1.6650%	-	38,756	38,756	-
Class A2L	1.8650%	-	122,630	122,630	-
Class B	2.2150%	-	160,208	160,208	-
Class C	3.0150%	-	29,737	29,737	-
Class D	4.0150%	-	52,800	52,800	-
Class E	6.0150%	-	72,510	72,510	-
Class F	7.0150%	-	65,688	65,688	-

Credit Support

Original	Current
30.0%	
30.0%	39.0%
11.2%	22.6%
11.2%	22.6%
4.6%	9.3%
3.7%	7.5%
2.5%	5.1%
1.4%	2.8%
0.4%	1.2%

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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	1,819,312
Additions	48,588
Draws	0
Closing Balance	1,867,900

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	8,838,935

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.72%	3.60%	Yes
Available income test	5.51%	3.17%	Yes

Repayments

	Balance
Scheduled principal	920,672
Unscheduled Principal (net of redraws)	27,613,062
Total net principal repaid	28,533,734

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	42.1%

Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	48.7%
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

	Satisfied
a. No Class A1S Notes outstanding	Yes
b. Class A Subordination Percentage	Yes
c. Principal Losses	Yes
d. 90 Arrears Days	Yes
e. Stated Amount	Yes

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 30 November 2021

Pool Summary

Portfolio balance (\$)	591,159,509	Weighted average LVR (%)	64.71
Number of loans (#)	1,422	Maximum current LVR (%)	94.76
Average loan size (\$)	415,724	Weighted average seasoning (years)	2.92
Maximum loan size (\$)	1,763,088	Weighted average Interest Rate (%)	4.74

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	329	93,558,624	15.8
50.0% to 60.0%	259	99,075,708	16.8
60.0% to 65.0%	157	63,200,565	10.6
65.0% to 70.0%	156	61,836,034	10.5
70.0% to 75.0%	135	68,735,273	11.6
75.0% to 80.0%	329	167,047,982	28.3
80.0% to 85.0%	53	34,595,165	5.9
85.0% to 90.0%	3	2,494,188	0.4
90.0% to 95.0%	1	615,970	0.1
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,422	591,159,509	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	18	6,974,871	1.2
3.00% to 4.00%	282	114,667,802	19.4
4.00% to 4.50%	321	129,347,362	21.9
4.50% to 5.00%	251	127,729,973	21.6
5.00% to 5.50%	176	83,702,515	14.2
5.50% to 6.00%	293	90,629,143	15.3
6.00% to 6.50%	72	30,829,544	5.2
6.50% to 7.00%	7	6,798,185	1.1
7.00% to 8.00%	2	480,114	0.1
Over 8.00%	0	0	0.0
Total	1,422	591,159,509	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	73	4,639,938	0.8
100,000 to 200,000	156	24,657,776	4.2
200,000 to 300,000	341	84,886,607	14.4
300,000 to 400,000	257	89,279,403	15.1
400,000 to 500,000	218	97,601,348	16.5
500,000 to 600,000	111	60,982,662	10.3
600,000 to 700,000	71	46,067,130	7.8
700,000 to 800,000	70	52,392,084	8.9
800,000 to 900,000	35	29,510,622	5.0
900,000 to 1,000,000	26	24,519,868	4.1
1,000,000 to 1,500,000	59	68,228,444	11.5
Over 1,500,000	5	8,393,627	1.4
Total	1,422	591,159,509	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	1047	436,788,903	73.9
3 to 4 years	323	135,634,959	22.9
4 to 5 years	33	10,427,205	1.8
Over 5 years	19	8,308,442	1.4
Total	1,422	591,159,509	100.0

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As at 30 November 2021

Pool Summary

Portfolio balance (\$)	591,159,509	Weighted average LVR (%)	64.71
Number of loans (#)	1,422	Maximum current LVR (%)	94.76
Average loan size (\$)	415,724	Weighted average seasoning (years)	2.92
Maximum loan size (\$)	1,763,088	Weighted average Interest Rate (%)	4.74

Security Usage Distribution

	Number	Balance	%
Owner-occupied	603	272,591,294	46.1
Investment	819	318,568,215	53.9
Total	1,422	591,159,509	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	3,835,377	0.6
NSW	276	138,919,939	23.5
VIC	691	302,855,151	51.2
QLD	287	91,457,623	15.5
SA	69	23,563,508	4.0
WA	81	28,258,870	4.8
TAS	8	1,968,037	0.3
NT	1	301,004	0.1
Total	1,422	591,159,509	99.9

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	603	202,573,485	34.2
PAYG - Casual	5	1,194,661	0.2
Commission based	1	374,204	0.1
Pension	0	0	0.0
Self Employed	813	387,017,159	65.5
Total	1,422	591,159,509	100.0

Hardship

	Number	Balance	%
Pandemic	22	15,176,562	2.6
Natural disaster	0	0	0.0
Individual circumstance	3	1,133,666	0.2
Total	25	16,310,228	2.8

Ratings Location Distribution

	Number	Balance	%
Inner City	44	18,040,136	3.1
Metro	1181	498,975,433	84.4
Non-metro	197	74,143,940	12.5
Total	1,422	591,159,509	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	803	284,622,471	48.1
Alt Doc	619	306,537,038	51.9
Total	1,422	591,159,509	100.0

Credit Grade Distribution

	Number	Balance	%
A	1312	538,533,173	91.1
B	90	40,855,558	6.9
C1	20	11,770,779	2.0
C2	0	0	0.0
C3	0	0	0.0
Total	1,422	591,159,510	100.0

	Number	Balance	%
Residential Dwelling	1146	490,419,685	83.0
Residential Apartment - Low rise	175	64,931,010	11.0
Residential Rural	2	493,172	0.1
Residential Apartment - High Rise	98	34,765,191	5.8
Residential Vacant Land	1	550,451	0.1
Total	1,422	591,159,509	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,366	560,200,462	94.8
1 to 30 Days	19	8,149,846	1.5
Total Performing Loans	1,385	568,350,308	96.3
31 to 60 days	11	4,968,309	0.8
61 to 90 days	4	2,525,795	0.4
91 to 120 days	4	2,760,534	0.5
121 to 150 days	3	1,619,555	0.2
151 to 180 days	2	1,019,567	0.2
Over 180 days	13	9,915,441	1.6
MIP	0	0	0.0
Total	1,422	591,159,509	100.0

Current Payment Type Distribution

	Number	Balance	Satisfied %
Principal & Interest (P&I)	1278	508,789,974	86.1
Interest Only reverting to P&I	144	82,369,535	13.9
Interest Only to maturity	0	0	0.0
Total	1,422	591,159,509	100.0