

## La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 30 November 2021

### Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	15-Nov-21	Start of Collection Period	01-Nov-21
End of Interest Period	14-Dec-21	End of Collection Period	30-Nov-21
Days in Interest Period	29	Days in Collection Period	30
BBSW - 15 November 2021	0.0057%	Payment Date	14-Dec-21

### Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	840,459,880	34,941,641	805,518,239	82.6%
Class A2	AU3FN0061511	119,603,906	4,972,464	114,631,442	82.6%
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	3,499,035	86,826	3,412,209	91.0%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		1,096,062,821	40,000,931	1,056,061,890	

### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	805,518,239
-	-	-	114,631,442
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,412,209
-	-	-	3,120,000
-	-	-	630,000
-	-	-	1,056,061,890

### 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%	-	538,016	538,016	-
Class A2	1.06%	-	100,321	100,321	-
Class B	1.46%	-	102,647	102,647	-
Class C	1.91%	-	11,356	11,356	-
Class D	2.86%	-	51,051	51,051	-
Class E	5.31%	-	42,155	42,155	-
Class F	6.61%	-	18,364	18,364	-

### Credit Support

Original	Current
22.0%	23.7%
10.9%	12.9%
3.8%	4.5%
3.2%	3.8%
1.4%	1.7%
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	1,003,860
Additions	347,304
Draws	0
Closing Balance	1,351,164

#### Retention Amount Ledger

	Balance
Opening Balance	250,965
Additions	86,826
Draws	0
Closing Balance	337,791

#### 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	15,840,928

#### Equity 1 Note Interest Shortfall

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

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.39%	3.50%	Yes
Available income test	4.71%	2.21%	Yes

#### Repayments

	Balance
Scheduled principal	1,602,498
Unscheduled Principal (net of redraws)	38,311,608
Total net principal repaid	39,914,105

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	34.7%

#### Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	87.7%
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 30 November 2021

#### Pool Summary

Portfolio balance (\$)	1,056,387,609	Weighted average LVR (%)	69.30
Number of loans (#)	2,322	Maximum current LVR (%)	84.95
Average loan size (\$)	454,947	Weighted average seasoning (years)	1.40
Maximum loan size (\$)	1,500,175	Weighted average Interest Rate (%)	4.40

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

	Number	Balance	%
Up to 50.0%	361	92,175,533	8.7
50.0% to 60.0%	268	108,960,359	10.3
60.0% to 65.0%	242	105,543,635	10.0
65.0% to 70.0%	255	107,871,937	10.2
70.0% to 75.0%	239	123,030,684	11.6
75.0% to 80.0%	891	472,545,297	44.7
80.0% to 85.0%	66	46,260,164	4.5
85.0% to 90.0%	0	0	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>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	160	82,199,337	7.8
3.00% to 4.00%	570	281,934,165	26.7
4.00% to 4.50%	501	276,241,600	26.1
4.50% to 5.00%	299	166,993,695	15.8
5.00% to 5.50%	244	97,767,088	9.3
5.50% to 6.00%	320	99,543,181	9.4
6.00% to 6.50%	135	34,187,551	3.2
6.50% to 7.00%	43	8,095,794	0.8
7.00% to 8.00%	49	9,160,031	0.9
Over 8.00%	1	265,167	0.0
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
0 to 100,000	137	8,784,437	0.8
100,000 to 200,000	255	39,775,731	3.7
200,000 to 300,000	448	112,634,604	10.7
300,000 to 400,000	412	144,065,907	13.6
400,000 to 500,000	290	130,480,944	12.4
500,000 to 600,000	219	120,114,798	11.4
600,000 to 700,000	170	109,462,074	10.4
700,000 to 800,000	94	70,443,317	6.7
800,000 to 900,000	73	62,016,905	5.9
900,000 to 1,000,000	60	57,283,691	5.4
1,000,000 to 1,500,000	161	196,824,807	18.6
Over 1,500,000	3	4,500,394	0.4
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

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

	Number	Balance	%
Less than 1 year	1250	647,386,538	61.2
1 to 2 years	492	221,329,207	21.0
2 to 3 years	200	78,490,185	7.4
3 to 4 years	120	50,470,593	4.8
4 to 5 years	50	12,363,642	1.2
Over 5 years	211	46,347,444	4.4
<b>Total</b>	<b>2,323</b>	<b>1,056,387,609</b>	<b>100.0</b>

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As at 30 November 2021

#### Pool Summary

Portfolio balance (\$)	1,056,387,609	Weighted average LVR (%)	69.30
Number of loans (#)	2,322	Maximum current LVR (%)	84.95
Average loan size (\$)	454,947	Weighted average seasoning (years)	1.40
Maximum loan size (\$)	1,500,175	Weighted average Interest Rate (%)	4.40

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	1,110	569,619,708	53.9
Investment	1,212	486,767,901	46.1
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	26	12,593,044	1.2
NSW	577	315,475,985	29.9
VIC	846	429,713,143	40.6
QLD	596	201,346,301	19.1
SA	113	40,841,480	3.9
WA	136	48,568,187	4.6
TAS	28	7,849,469	0.7
NT	0	0	0.0
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	1,079	383,735,283	36.3
PAYG - Casual	21	5,240,960	0.5
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,222	667,411,366	63.2
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	5	3,583,045	0.3
Natural disaster	0	0	0.0
Individual circumstance	7	4,358,384	0.4
<b>Total</b>	<b>12</b>	<b>7,941,429</b>	<b>0.7</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	36	18,409,920	1.7
Metro	1,773	871,563,497	82.5
Non-metro	513	166,414,192	15.8
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	1,399	539,755,789	51.1
Alt Doc	923	516,631,820	48.9
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	2,152	983,237,242	93.1
B	136	59,229,435	5.6
C1	34	13,920,932	1.3
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,948	919,348,562	87.0
Residential Apartment - Low Rise	279	100,414,976	9.6
Residential Apartment - High Rise	94	36,302,330	3.4
Residential Vacant Land	1	321,741	0.0
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	2,260	1,026,426,758	97.3
1 to 30 Days	41	17,341,893	1.6
<b>Total Performing Loans</b>	<b>2,301</b>	<b>1,043,768,651</b>	<b>98.9</b>
31 to 60 days	8	5,720,647	0.5
61 to 90 days	8	4,358,463	0.4
91 to 120 days	5	2,539,848	0.2
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>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	2,074	898,555,619	85.1
Interest Only reverting to P&I	248	157,831,990	14.9
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>2,322</b>	<b>1,056,387,609</b>	<b>100.0</b>