

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 December 2021

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	14-Dec-21	Start of Collection Period	01-Dec-21
End of Interest Period	14-Jan-22	End of Collection Period	31-Dec-21
Days in Interest Period	31	Days in Collection Period	31
BBSW - 14 December 2021	0.0003%	Payment Date	14-Jan-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	805,518,239	37,658,444	767,859,795	78.8%
Class A2	AU3FN0061511	114,631,442	5,359,087	109,272,355	78.8%
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	3,412,209	86,066	3,326,143	88.7%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		1,056,061,890	43,103,597	1,012,958,293	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	767,859,795
-	-	-	109,272,355
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,326,143
-	-	-	3,120,000
-	-	-	630,000
-	-	-	1,012,958,293

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	0.80%	-	547,516	547,516	-
Class A2	1.05%	-	102,255	102,255	-
Class B	1.45%	-	109,319	109,319	-
Class C	1.90%	-	12,105	12,105	-
Class D	2.85%	-	54,468	54,468	-
Class E	5.30%	-	45,016	45,016	-
Class F	6.60%	-	19,128	19,128	-

Credit Support

Original	Current
22.0%	24.2%
10.9%	13.4%
3.8%	4.7%
3.2%	3.9%
1.4%	1.7%
0.6%	0.7%
0.3%	0.4%

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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	1,351,164
Additions	344,266
Draws	0
Closing Balance	1,695,430

Retention Amount Ledger

	Balance
Opening Balance	337,791
Additions	86,066
Draws	0
Closing Balance	423,857

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	15,194,374

Equity 1 Note Interest Shortfall

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

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.39%	3.50%	Yes
Available income test	4.86%	2.23%	Yes

Repayments

	Balance
Scheduled principal	1,419,227
Unscheduled Principal (net of redraws)	41,598,304
Total net principal repaid	43,017,531

Principal Payment Rate (PPR) - Current month annualised	1.6%
Constant Prepayment Rate (CPR) - Current month annualised	38.3%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	84.1%
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 December 2021

Pool Summary

Portfolio balance (\$)	1,013,363,668	Weighted average LVR (%)	69.12
Number of loans (#)	2,244	Maximum current LVR (%)	84.89
Average loan size (\$)	451,588	Weighted average seasoning (years)	1.48
Maximum loan size (\$)	1,500,941	Weighted average Interest Rate (%)	4.39

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	359	91,685,498	9.0
50.0% to 60.0%	258	104,870,274	10.5
60.0% to 65.0%	230	97,705,366	9.6
65.0% to 70.0%	246	106,878,387	10.5
70.0% to 75.0%	231	115,853,357	11.4
75.0% to 80.0%	844	441,731,293	43.6
80.0% to 85.0%	76	54,639,493	5.4
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
Total	2,244	1,013,363,668	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	158	80,730,609	8.0
3.00% to 4.00%	553	269,498,514	26.6
4.00% to 4.50%	488	269,926,567	26.6
4.50% to 5.00%	286	156,965,188	15.5
5.00% to 5.50%	235	92,057,271	9.1
5.50% to 6.00%	308	96,233,112	9.5
6.00% to 6.50%	127	31,486,709	3.1
6.50% to 7.00%	41	7,637,390	0.8
7.00% to 8.00%	47	8,563,396	0.8
Over 8.00%	1	264,912	0.0
Total	2,244	1,013,363,668	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	137	8,831,856	0.9
100,000 to 200,000	249	38,955,894	3.8
200,000 to 300,000	436	109,302,964	10.8
300,000 to 400,000	398	139,073,097	13.7
400,000 to 500,000	280	125,652,471	12.4
500,000 to 600,000	214	117,281,316	11.6
600,000 to 700,000	157	101,059,462	10.0
700,000 to 800,000	87	65,050,044	6.4
800,000 to 900,000	73	62,034,279	6.1
900,000 to 1,000,000	56	53,581,217	5.3
1,000,000 to 1,500,000	154	188,039,702	18.6
Over 1,500,000	3	4,501,366	0.4
Total	2,244	1,013,363,668	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	1091	573,074,555	56.5
1 to 2 years	570	247,349,936	24.4
2 to 3 years	209	82,811,055	8.2
3 to 4 years	116	51,735,771	5.1
4 to 5 years	46	12,891,021	1.3
Over 5 years	213	45,501,330	4.5
Total	2,245	1,013,363,668	100.0

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As at 31 December 2021

Pool Summary

Portfolio balance (\$)	1,013,363,668	Weighted average LVR (%)	69.12
Number of loans (#)	2,244	Maximum current LVR (%)	84.89
Average loan size (\$)	451,588	Weighted average seasoning (years)	1.48
Maximum loan size (\$)	1,500,941	Weighted average Interest Rate (%)	4.39

Security Usage Distribution

	Number	Balance	%
Owner-occupied	1,069	545,997,958	53.9
Investment	1,175	467,365,710	46.1
Total	2,244	1,013,363,668	100.0

Geographic Distribution

	Number	Balance	%
ACT	25	12,089,278	1.2
NSW	549	299,185,161	29.5
VIC	823	414,996,100	40.9
QLD	579	194,146,447	19.2
SA	107	37,810,743	3.7
WA	133	47,302,766	4.7
TAS	28	7,833,173	0.8
NT	0	0	0.0
Total	2,244	1,013,363,668	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	1,057	372,581,417	36.8
PAYG - Casual	20	4,918,662	0.5
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,167	635,863,589	62.7
Total	2,244	1,013,363,668	100.0

Hardship

	Number	Balance	%
Pandemic	4	3,142,333	0.3
Natural disaster	0	0	0.0
Individual circumstance	3	1,904,928	0.2
Total	7	5,047,261	0.5

Ratings Location Distribution

	Number	Balance	%
Inner City	36	18,469,921	1.9
Metro	1,704	831,397,234	82.0
Non-metro	504	163,496,513	16.1
Total	2,244	1,013,363,668	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1,366	520,971,019	51.4
Alt Doc	878	492,392,649	48.6
Total	2,244	1,013,363,668	100.0

Credit Grade Distribution

	Number	Balance	%
A	2,081	944,582,974	93.2
B	131	55,917,478	5.5
C1	32	12,863,216	1.3
C2	0	0	0.0
C3	0	0	0.0
Total	2,244	1,013,363,668	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,875	877,655,925	86.6
Residential Apartment - Low Rise	276	99,333,036	9.8
Residential Apartment - High Rise	93	36,374,707	3.6
Residential Vacant Land	0	0	0.0
Total	2,244	1,013,363,668	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	2,185	985,194,503	97.2
1 to 30 Days	42	17,986,190	1.8
Total Performing Loans	2,227	1,003,180,693	99.0
31 to 60 days	7	5,011,317	0.5
61 to 90 days	3	1,877,919	0.2
91 to 120 days	6	2,483,186	0.2
121 to 150 days	1	810,553	0.1
151 to 180 days	0	0	0.0
Over 180 days	0	0	0.0
MIP	0	0	0.0
Total	2,244	1,013,363,668	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	2,004	859,838,895	84.8
Interest Only reverting to P&I	240	153,524,773	15.2
Interest Only to maturity	0	0	0.0
Total	2,244	1,013,363,668	100.0