

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 January 2022

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	14-Jan-22	Start of Collection Period	01-Jan-22
End of Interest Period	14-Feb-22	End of Collection Period	31-Jan-22
Days in Interest Period	31	Days in Collection Period	31
BBSW - 14 January 2022	0.0189%	Payment Date	14-Feb-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	767,859,795	29,835,868	738,023,927	75.7%
Class A2	AU3FN0061511	109,272,355	4,245,873	105,026,482	75.7%
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	3,326,143	83,172	3,242,971	86.5%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		1,012,958,293	34,164,913	978,793,380	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	738,023,927
-	-	-	105,026,482
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,242,971
-	-	-	3,120,000
-	-	-	630,000
-	-	-	978,793,380

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	0.82%	-	534,050	534,050	-
Class A2	1.07%	-	99,201	99,201	-
Class B	1.47%	-	110,721	110,721	-
Class C	1.92%	-	12,223	12,223	-
Class D	2.87%	-	54,824	54,824	-
Class E	5.32%	-	45,174	45,174	-
Class F	6.62%	-	18,698	18,698	-

Credit Support

Original	Current
22.0%	24.6%
10.9%	13.9%
3.8%	4.9%
3.2%	4.1%
1.4%	1.8%
0.6%	0.8%
0.3%	0.4%

Contacts

Martin Barry
Senior Vice President
Chief Financial Officer
02 8046 1502
mbarry@latrobefinancial.com.au

Richard Parry
Senior Executive
Deputy Treasurer
03 8610 2847
rparry@latrobefinancial.com.au

Paul Brown
Executive General Manager
Head of Group Portfolio Management
03 8610 2397
pbrown@latrobefinancial.com.au

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Expense Reserve

	Balance
Opening Balance	150,000
Additions	0
<u>Draws</u>	<u>0</u>
Closing Balance	150,000

Yield Enhancement Reserve

	Balance
Opening Balance	1,695,430
Additions	332,687
<u>Draws</u>	<u>0</u>
Closing Balance	2,028,117

Retention Amount Ledger

	Balance
Opening Balance	423,857
Additions	83,171
<u>Draws</u>	<u>0</u>
Closing Balance	507,028

Amortisation Ledger

	Balance
Opening Balance	0
Additions	0
<u>Draws</u>	<u>0</u>
Closing Balance	0

Liquidity Facility

	Balance
Opening Balance	0
Draws	0
Reimbursements	0
Closing Balance	0
Closing Facility Limit	14,681,901

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	4.37%	3.50%	Yes
Available income test	4.70%	2.24%	Yes

Repayments

	Balance
Scheduled principal	1,397,166
<u>Unscheduled Principal (net of redraws)</u>	<u>32,684,575</u>
Total net principal repaid	34,081,742

Principal Payment Rate (PPR) - Current month annualised	1.6%
Constant Prepayment Rate (CPR) - Current month annualised	32.5%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	81.3%
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 January 2022

Pool Summary

Portfolio balance (\$)	979,287,802	Weighted average LVR (%)	68.91
Number of loans (#)	2,185	Maximum current LVR (%)	84.77
Average loan size (\$)	448,187	Weighted average seasoning (years)	1.56
Maximum loan size (\$)	1,500,370	Weighted average Interest Rate (%)	4.39

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	360	91,236,856	9.3
50.0% to 60.0%	254	103,950,713	10.7
60.0% to 65.0%	216	91,789,193	9.4
65.0% to 70.0%	244	105,072,604	10.7
70.0% to 75.0%	227	112,903,249	11.5
75.0% to 80.0%	809	420,500,257	42.9
80.0% to 85.0%	75	53,834,930	5.5
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
Total	2,185	979,287,802	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	164	83,995,103	8.6
3.00% to 4.00%	539	259,967,067	26.5
4.00% to 4.50%	466	255,915,836	26.1
4.50% to 5.00%	282	151,793,488	15.5
5.00% to 5.50%	227	87,736,566	9.0
5.50% to 6.00%	299	93,914,287	9.6
6.00% to 6.50%	120	29,759,527	3.0
6.50% to 7.00%	40	7,389,589	0.8
7.00% to 8.00%	47	8,551,683	0.9
Over 8.00%	1	264,656	0.0
Total	2,185	979,287,802	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	135	8,556,265	0.9
100,000 to 200,000	243	37,840,513	3.9
200,000 to 300,000	428	106,983,310	10.9
300,000 to 400,000	389	135,870,037	13.9
400,000 to 500,000	275	123,112,100	12.6
500,000 to 600,000	213	116,995,924	11.9
600,000 to 700,000	147	94,775,799	9.7
700,000 to 800,000	83	62,033,411	6.3
800,000 to 900,000	69	58,448,951	6.0
900,000 to 1,000,000	51	48,856,667	5.0
1,000,000 to 1,500,000	150	182,814,194	18.6
Over 1,500,000	2	3,000,631	0.3
Total	2,185	979,287,802	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	990	524,598,304	53.6
1 to 2 years	612	258,854,926	26.4
2 to 3 years	216	86,784,311	8.9
3 to 4 years	110	48,193,265	4.9
4 to 5 years	55	17,373,699	1.8
Over 5 years	203	43,483,297	4.4
Total	2,186	979,287,802	100.0

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Average loan size (\$)	448,187	Weighted average seasoning (years)	1.56
Maximum loan size (\$)	1,500,370	Weighted average Interest Rate (%)	4.39

Security Usage Distribution

	Number	Balance	%
Owner-occupied	1,032	523,390,462	53.4
Investment	1,153	455,897,340	46.6
Total	2,185	979,287,802	100.0

Geographic Distribution

	Number	Balance	%
ACT	25	12,100,964	1.2
NSW	526	286,237,833	29.2
VIC	805	402,246,169	41.2
QLD	566	187,403,311	19.1
SA	106	37,398,529	3.8
WA	132	46,970,398	4.8
TAS	25	6,930,598	0.7
NT	0	0	0.0
Total	2,185	979,287,802	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	1,039	363,320,774	37.1
PAYG - Casual	18	4,078,584	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,128	611,888,444	62.5
Total	2,185	979,287,802	100.0

Hardship

	Number	Balance	%
Pandemic	2	1,454,072	0.1
Natural disaster	0	0	0.0
Individual circumstance	9	4,221,814	0.4
Total	11	5,675,886	0.5

Ratings Location Distribution

	Number	Balance	%
Inner City	35	17,928,406	1.8
Metro	1,659	803,925,850	82.1
Non-metro	491	157,433,546	16.1
Total	2,185	979,287,802	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1,341	507,775,096	51.9
Alt Doc	844	471,512,706	48.1
Total	2,185	979,287,802	100.0

Credit Grade Distribution

	Number	Balance	%
A	2,026	912,298,172	93.2
B	127	54,144,082	5.5
C1	32	12,845,548	1.3
C2	0	0	0.0
C3	0	0	0.0
Total	2,185	979,287,802	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,827	846,605,044	86.5
Residential Apartment - Low Rise	266	96,621,339	9.9
Residential Apartment - High Rise	91	35,623,415	3.6
Residential Vacant Land	1	438,004	0.0
Total	2,185	979,287,802	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	2,110	944,392,550	96.4
1 to 30 Days	54	24,753,158	2.5
Total Performing Loans	2,164	969,145,708	98.9
31 to 60 days	11	5,497,206	0.6
61 to 90 days	4	1,831,209	0.2
91 to 120 days	4	1,644,787	0.2
121 to 150 days	1	354,791	0.0
151 to 180 days	1	814,101	0.1
Over 180 days	0	0	0.0
MIP	0	0	0.0
Total	2,185	979,287,802	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1,952	833,097,454	85.1
Interest Only reverting to P&I	233	146,190,348	14.9
Interest Only to maturity	0	0	0.0
Total	2,185	979,287,802	100.0