

La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 28 February 2022

Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-Feb-22	Start of Collection Period	01-Feb-22
End of Interest Period	11-Mar-22	End of Collection Period	28-Feb-22
Days in Interest Period	28	Days in Collection Period	28
BBSW - 11 February 2022	0.0150%	Payment Date	11-Mar-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0050233	-	-	-	0.0%
Class A1L	AU3FN0050241	336,972,115	6,570,831	330,401,284	49.6%
Class A2S	AU3FN0050258	15,501,082	1,764,737	13,736,345	8.6%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	73,523,432	1,433,680	72,089,752	87.4%
Class C	AU3FN0050282	10,025,923	195,502	9,830,421	87.4%
Class D	AU3FN0050290	13,367,897	260,669	13,107,228	87.4%
Class E	AU3FN0050308	12,253,905	238,946	12,014,959	87.4%
Class F	AU3FN0050316	8,835,283	311,340	8,523,943	68.2%
Equity		5,000,000	-	5,000,000	100.0%
Total		550,479,637	10,775,705	539,703,932	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	330,401,284
-	-	-	13,736,345
-	-	-	75,000,000
-	-	-	72,089,752
-	-	-	9,830,421
-	-	-	13,107,228
-	-	-	12,014,959
-	-	-	8,523,943
-	-	-	5,000,000
-	-	-	539,703,932

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	Original	Current
Class A1S	0.7650%	-	-	-	-	30.0%	
Class A1L	1.3650%	-	352,851	352,851	-	30.0%	39.0%
Class A2S	1.6650%	-	19,799	19,799	-	11.2%	22.6%
Class A2L	1.8650%	-	107,301	107,301	-	11.2%	22.6%
Class B	2.2150%	-	124,929	124,929	-	4.6%	9.3%
Class C	3.0150%	-	23,189	23,189	-	3.7%	7.5%
Class D	4.0150%	-	41,173	41,173	-	2.5%	5.1%
Class E	6.0150%	-	56,543	56,543	-	1.4%	2.9%
Class F	7.0150%	-	47,546	47,546	-	0.4%	1.3%

Credit Support

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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	1,963,162
Additions	41,558
Draws	0
Closing Balance	2,004,720

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	8,095,559

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.69%	3.60%	Yes
Available income test	5.05%	3.02%	Yes

Repayments

	Balance
Scheduled principal	1,052,829
Unscheduled Principal (net of redraws)	9,681,318
Total net principal repaid	10,734,147

Principal Payment Rate (PPR) - Current month annualised	2.3%
Constant Prepayment Rate (CPR) - Current month annualised	19.1%

Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	44.6%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	742,414
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 13th 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 28 February 2022

Pool Summary

Portfolio balance (\$)	541,737,937	Weighted average LVR (%)	64.11
Number of loans (#)	1,330	Maximum current LVR (%)	94.68
Average loan size (\$)	407,322	Weighted average seasoning (years)	3.17
Maximum loan size (\$)	1,806,168	Weighted average Interest Rate (%)	4.71

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	316	89,498,278	16.4
50.0% to 60.0%	264	99,970,726	18.5
60.0% to 65.0%	128	49,843,272	9.2
65.0% to 70.0%	148	57,833,201	10.7
70.0% to 75.0%	140	70,034,115	12.9
75.0% to 80.0%	284	141,862,586	26.3
80.0% to 85.0%	44	27,279,989	5.0
85.0% to 90.0%	3	3,334,837	0.6
90.0% to 95.0%	3	2,080,933	0.4
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,330	541,737,937	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	24	8,878,342	1.6
3.00% to 4.00%	281	112,738,207	20.8
4.00% to 4.50%	290	116,168,501	21.4
4.50% to 5.00%	236	113,565,362	21.0
5.00% to 5.50%	155	73,896,301	13.6
5.50% to 6.00%	272	83,326,462	15.5
6.00% to 6.50%	65	27,733,241	5.1
6.50% to 7.00%	6	5,123,687	0.9
7.00% to 8.00%	1	307,834	0.1
Over 8.00%	0	0	0.0
Total	1,330	541,737,937	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	69	4,080,744	0.8
100,000 to 200,000	147	23,054,472	4.3
200,000 to 300,000	334	82,643,654	15.3
300,000 to 400,000	234	81,385,340	15.0
400,000 to 500,000	212	94,683,391	17.4
500,000 to 600,000	96	52,747,675	9.7
600,000 to 700,000	66	42,817,493	7.9
700,000 to 800,000	64	47,896,509	8.8
800,000 to 900,000	32	26,898,490	5.0
900,000 to 1,000,000	24	22,797,941	4.2
1,000,000 to 1,500,000	48	55,937,799	10.3
Over 1,500,000	4	6,794,429	1.3
Total	1,330	541,737,937	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	757	299,448,233	55.2
3 to 4 years	484	206,698,135	38.2
4 to 5 years	71	27,454,002	5.1
Over 5 years	18	8,137,567	1.5
Total	1,330	541,737,937	100.0

La Trobe Financial Capital Markets Trust 2019-2

As at 28 February 2022

Pool Summary

Portfolio balance (\$)	541,737,937
Number of loans (#)	1,330
Average loan size (\$)	407,322
Maximum loan size (\$)	1,806,168

Weighted average LVR (%)	64.11
Maximum current LVR (%)	94.68
Weighted average seasoning (years)	3.17
Weighted average Interest Rate (%)	4.71

Security Usage Distribution

	Number	Balance	%
Owner-occupied	562	250,341,455	46.2
Investment	768	291,396,482	53.8
Total	1,330	541,737,937	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	3,820,385	0.7
NSW	259	130,387,171	24.1
VIC	642	274,747,783	50.7
QLD	273	84,496,983	15.6
SA	62	20,480,763	3.8
WA	77	25,629,284	4.7
TAS	7	1,867,734	0.3
NT	1	307,834	0.1
Total	1,330	541,737,937	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	578	190,720,104	35.2
PAYG - Casual	5	1,124,539	0.2
Commission based	1	372,335	0.1
Pension	0	0	0.0
Self Employed	746	349,520,959	64.5
Total	1,330	541,737,937	100.0

Hardship

	Number	Balance	%
Pandemic	5	3,276,711	0.7
Natural disaster	0	0	0.0
Individual circumstance	4	1,554,118	0.3
Total	9	4,830,829	1.0

Ratings Location Distribution

	Number	Balance	%
Inner City	44	17,954,261	3.3
Metro	1108	456,825,918	84.3
Non-metro	178	66,957,758	12.4
Total	1,330	541,737,937	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	773	269,232,274	49.7
Alt Doc	557	272,505,663	50.3
Total	1,330	541,737,937	100.0

Credit Grade Distribution

	Number	Balance	%
A	1229	494,992,551	91.4
B	84	37,832,696	7.0
C1	17	8,912,690	1.6
C2	0	0	0.0
C3	0	0	0.0
Total	1,330	541,737,937	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1067	447,642,390	82.6
Residential Apartment - Low rise	166	59,982,875	11.1
Residential Rural	2	490,769	0.1
Residential Apartment - High Rise	95	33,621,903	6.2
Residential Vacant Land	0	0	0.0
Total	1,330	541,737,937	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,271	510,612,660	94.1
1 to 30 Days	32	14,586,291	2.7
Total Performing Loans	1,303	525,198,952	96.8
31 to 60 days	9	4,473,021	0.9
61 to 90 days	5	2,473,512	0.5
91 to 120 days	1	271,653	0.1
121 to 150 days	1	1,170,370	0.2
151 to 180 days	3	1,417,749	0.3
Over 180 days	8	6,732,680	1.2
MIP	0	0	0.0
Total	1,330	541,737,937	100.0

Current Payment Type Distribution

	Number	Balance	Satisfied %
Principal & Interest (P&I)	1207	471,876,202	87.1
Interest Only reverting to P&I	123	69,861,735	12.9
Interest Only to maturity	0	0	0.0
Total	1,330	541,737,937	100.0