

La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 31 March 2022

Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-Mar-22	Start of Collection Period	01-Mar-22
End of Interest Period	11-Apr-22	End of Collection Period	31-Mar-22
Days in Interest Period	31	Days in Collection Period	31
BBSW - 11 March 2022	0.0150%	Payment Date	11-Apr-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	330,401,284	9,696,667	320,704,617	48.2%
Class A2S	AU3FN0050258	13,736,345	2,604,248	11,132,097	7.0%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	72,089,752	2,115,701	69,974,051	84.8%
Class C	AU3FN0050282	9,830,421	288,505	9,541,916	84.8%
Class D	AU3FN0050290	13,107,228	384,673	12,722,555	84.8%
Class E	AU3FN0050308	12,014,959	352,617	11,662,342	84.8%
Class F	AU3FN0050316	8,523,943	441,567	8,082,376	64.7%
Equity		5,000,000	-	5,000,000	100.0%
Total		539,703,932	15,883,978	523,819,954	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	320,704,617
-	-	-	11,132,097
-	-	-	75,000,000
-	-	-	69,974,051
-	-	-	9,541,916
-	-	-	12,722,555
-	-	-	11,662,342
-	-	-	8,082,376
-	-	-	5,000,000
-	-	-	523,819,954

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%	-	383,039	383,039	-	30.0%	39.0%
Class A2S	1.6650%	-	19,425	19,425	-	11.2%	22.6%
Class A2L	1.8650%	-	118,798	118,798	-	11.2%	22.6%
Class B	2.2150%	-	135,618	135,618	-	4.6%	9.3%
Class C	3.0150%	-	25,173	25,173	-	3.7%	7.5%
Class D	4.0150%	-	44,696	44,696	-	2.5%	5.1%
Class E	6.0150%	-	61,380	61,380	-	1.4%	2.9%
Class F	7.0150%	-	50,785	50,785	-	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	2,004,720
Additions	44,665
Draws	0
Closing Balance	2,049,385

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	7,857,299

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.69%	3.60%	Yes
Available income test	5.05%	3.06%	Yes

Repayments

	Balance
Scheduled principal	824,151
Unscheduled Principal (net of redraws)	15,015,162
Total net principal repaid	15,839,313

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	28.6%

Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	43.3%
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 31 March 2022

Pool Summary

Portfolio balance (\$)	525,896,847	Weighted average LVR (%)	64.03
Number of loans (#)	1,306	Maximum current LVR (%)	94.36
Average loan size (\$)	402,678	Weighted average seasoning (years)	3.25
Maximum loan size (\$)	1,823,240	Weighted average Interest Rate (%)	4.71

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	317	87,388,739	16.5
50.0% to 60.0%	256	96,034,256	18.3
60.0% to 65.0%	127	49,094,802	9.3
65.0% to 70.0%	143	56,438,271	10.7
70.0% to 75.0%	140	69,583,940	13.2
75.0% to 80.0%	274	136,296,731	26.0
80.0% to 85.0%	44	26,084,683	5.0
85.0% to 90.0%	2	2,883,098	0.5
90.0% to 95.0%	3	2,092,327	0.5
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,306	525,896,847	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	73	4,287,359	0.8
100,000 to 200,000	147	23,197,056	4.4
200,000 to 300,000	329	81,590,211	15.6
300,000 to 400,000	233	81,109,755	15.4
400,000 to 500,000	204	91,192,606	17.3
500,000 to 600,000	91	49,948,586	9.5
600,000 to 700,000	66	42,770,502	8.1
700,000 to 800,000	60	44,938,358	8.5
800,000 to 900,000	33	27,720,170	5.3
900,000 to 1,000,000	21	19,967,944	3.8
1,000,000 to 1,500,000	45	52,368,428	10.0
Over 1,500,000	4	6,805,872	1.3
Total	1,306	525,896,847	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	24	8,853,258	1.7
3.00% to 4.00%	273	107,845,144	20.5
4.00% to 4.50%	285	111,661,286	21.2
4.50% to 5.00%	239	113,294,648	21.5
5.00% to 5.50%	153	72,738,694	13.8
5.50% to 6.00%	262	79,660,338	15.2
6.00% to 6.50%	63	26,415,923	5.0
6.50% to 7.00%	6	5,119,647	1.0
7.00% to 8.00%	1	307,909	0.1
Over 8.00%	0	0	0.0
Total	1,306	525,896,847	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	595	233,133,188	44.3
3 to 4 years	607	253,803,252	48.3
4 to 5 years	83	30,147,245	5.7
Over 5 years	21	8,813,162	1.7
Total	1,306	525,896,847	100.0

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As at 31 March 2022

Pool Summary

Portfolio balance (\$)	525,896,847	Weighted average LVR (%)	64.03
Number of loans (#)	1,306	Maximum current LVR (%)	94.36
Average loan size (\$)	402,678	Weighted average seasoning (years)	3.25
Maximum loan size (\$)	1,823,240	Weighted average Interest Rate (%)	4.71

Security Usage Distribution

	Number	Balance	%
Owner-occupied	549	241,904,639	46.0
Investment	757	283,992,208	54.0
Total	1,306	525,896,847	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	3,816,932	0.7
NSW	253	127,504,622	24.2
VIC	627	264,445,887	50.2
QLD	270	81,910,958	15.6
SA	62	20,451,873	3.9
WA	77	25,594,082	4.9
TAS	7	1,864,584	0.4
NT	1	307,909	0.1
Total	1,306	525,896,847	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	570	186,193,996	35.4
PAYG - Casual	5	1,111,852	0.2
Commission based	1	371,751	0.1
Pension	0	0	0.0
Self Employed	730	338,219,248	64.3
Total	1,306	525,896,847	100.0

Hardship

	Number	Balance	%
Pandemic	2	825,761	0.2
Natural disaster	0	0	0.0
Individual circumstance	4	1,557,439	0.3
Total	6	2,383,200	0.5

Ratings Location Distribution

	Number	Balance	%
Inner City	44	17,920,686	3.4
Metro	1088	443,530,815	84.3
Non-metro	174	64,445,346	12.3
Total	1,306	525,896,847	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	762	262,083,806	49.8
Alt Doc	544	263,813,041	50.2
Total	1,306	525,896,847	100.0

Credit Grade Distribution

	Number	Balance	%
A	1207	480,595,880	91.4
B	83	37,572,739	7.1
C1	16	7,728,228	1.5
C2	0	0	0.0
C3	0	0	0.0
Total	1,306	525,896,847	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1045	432,942,860	82.3
Residential Apartment - Low rise	164	58,903,409	11.2
Residential Rural	2	490,121	0.1
Residential Apartment - High Rise	95	33,560,457	6.4
Residential Vacant Land	0	0	0.0
Total	1,306	525,896,847	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,247	495,158,608	94.0
1 to 30 Days	30	13,877,012	2.6
Total Performing Loans	1,277	509,035,620	96.6
31 to 60 days	10	5,468,527	1.1
61 to 90 days	6	2,600,578	0.5
91 to 120 days	1	328,512	0.1
121 to 150 days	1	274,264	0.1
151 to 180 days	3	1,439,393	0.3
Over 180 days	8	6,749,953	1.3
MIP	0	0	0.0
Total	1,306	525,896,847	100.0

Current Payment Type Distribution

	Number	Balance	Satisfied	%
Principal & Interest (P&I)	1186	458,579,621	87.2	
Interest Only reverting to P&I	120	67,317,226	12.8	
Interest Only to maturity	0	0	0.0	
Total	1,306	525,896,847	100.0	