

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 March 2022

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	15-Mar-22	Start of Collection Period	01-Mar-22
End of Interest Period	14-Apr-22	End of Collection Period	31-Mar-22
Days in Interest Period	30	Days in Collection Period	31
BBSW - 15 March 2022	0.0150%	Payment Date	14-Apr-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	713,699,740	34,621,738	679,078,002	69.6%
Class A2	AU3FN0061511	101,564,963	4,926,940	96,638,023	69.6%
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	3,169,980	77,453	3,092,527	82.5%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		950,934,683	39,626,131	911,308,552	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	679,078,002
-	-	-	96,638,023
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,092,527
-	-	-	3,120,000
-	-	-	630,000
-	-	-	911,308,552

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%	-	478,081	478,081	-
Class A2	1.07%	-	88,904	88,904	-
Class B	1.47%	-	106,865	106,865	-
Class C	1.92%	-	11,805	11,805	-
Class D	2.87%	-	52,983	52,983	-
Class E	5.32%	-	43,685	43,685	-
Class F	6.62%	-	17,235	17,235	-

Credit Support

Original	Current
22.0%	25.5%
10.9%	14.9%
3.8%	5.2%
3.2%	4.4%
1.4%	1.9%
0.6%	0.8%
0.3%	0.5%

Contacts

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

Richard Parry
Vice President
Director of Finance
03 8610 2847
rparry@latrobefinancial.com.au

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

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 March 2022

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	15-Mar-22	Start of Collection Period	01-Mar-22
End of Interest Period	14-Apr-22	End of Collection Period	31-Mar-22
Days in Interest Period	30	Days in Collection Period	31
BBSW - 15 March 2022	0.0150%	Payment Date	14-Apr-22

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	580,020
Additions	77,453
Draws	0
Closing Balance	657,473

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	13,669,628

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	4.35%	3.50%	Yes
Available income test	5.00%	2.26%	Yes

Repayments

	Balance
Scheduled principal	1,318,581
Unscheduled Principal (net of redraws)	38,230,097
Total net principal repaid	39,548,678

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	38.9%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	75.7%
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 31 March 2022

Pool Summary

Portfolio balance (\$)	911,942,586	Weighted average LVR (%)	68.61
Number of loans (#)	2,057	Maximum current LVR (%)	84.55
Average loan size (\$)	443,336	Weighted average seasoning (years)	1.75
Maximum loan size (\$)	1,500,003	Weighted average Interest Rate (%)	4.37

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	345	86,660,107	9.5
50.0% to 60.0%	239	96,686,989	10.6
60.0% to 65.0%	211	91,334,226	10.0
65.0% to 70.0%	238	101,572,974	11.1
70.0% to 75.0%	212	103,954,013	11.4
75.0% to 80.0%	784	414,769,482	45.5
80.0% to 85.0%	28	16,964,795	1.9
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	2,057	911,942,586	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	161	80,558,058	8.8
3.00% to 4.00%	525	247,898,052	27.1
4.00% to 4.50%	424	234,641,962	25.7
4.50% to 5.00%	262	139,314,405	15.3
5.00% to 5.50%	211	81,756,945	9.0
5.50% to 6.00%	280	85,309,712	9.4
6.00% to 6.50%	114	28,246,821	3.1
6.50% to 7.00%	35	6,149,301	0.7
7.00% to 8.00%	44	7,803,368	0.9
Over 8.00%	1	263,962	0.0
Total	2,057	911,942,586	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	129	8,187,720	0.9
100,000 to 200,000	236	36,574,837	4.0
200,000 to 300,000	416	103,897,641	11.4
300,000 to 400,000	362	126,478,844	13.9
400,000 to 500,000	258	115,253,500	12.6
500,000 to 600,000	192	105,078,132	11.5
600,000 to 700,000	137	88,292,144	9.7
700,000 to 800,000	78	58,230,960	6.4
800,000 to 900,000	61	51,695,479	5.7
900,000 to 1,000,000	43	41,198,371	4.5
1,000,000 to 1,500,000	144	175,554,955	19.2
Over 1,500,000	1	1,500,003	0.2
Total	2,057	911,942,586	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	666	360,492,416	39.5
1 to 2 years	777	336,632,259	36.9
2 to 3 years	244	104,332,089	11.4
3 to 4 years	95	41,700,253	4.6
4 to 5 years	73	24,760,068	2.7
Over 5 years	203	44,025,501	4.9
Total	2,058	911,942,586	100.0

La Trobe Financial Capital Markets Trust 2021-2

As at 31 March 2022

Pool Summary

Portfolio balance (\$)	911,942,586	Weighted average LVR (%)	68.61
Number of loans (#)	2,057	Maximum current LVR (%)	84.55
Average loan size (\$)	443,336	Weighted average seasoning (years)	1.75
Maximum loan size (\$)	1,500,003	Weighted average Interest Rate (%)	4.37

Security Usage Distribution

	Number	Balance	%
Owner-occupied	960	482,225,741	52.9
Investment	1,097	429,716,845	47.1
Total	2,057	911,942,586	100.0

Geographic Distribution

	Number	Balance	%
ACT	25	12,083,669	1.3
NSW	496	266,791,820	29.3
VIC	752	370,050,031	40.6
QLD	535	177,047,901	19.4
SA	98	34,152,149	3.7
WA	127	45,661,122	5.0
TAS	24	6,155,894	0.7
NT	0	0	0.0
Total	2,057	911,942,586	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	998	342,403,075	37.5
PAYG - Casual	16	3,466,892	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,043	566,072,619	62.1
Total	2,057	911,942,586	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	1	844,459	0.1
Individual circumstance	6	3,180,336	0.3
Total	7	4,024,795	0.4

Ratings Location Distribution

	Number	Balance	%
Inner City	35	17,733,253	1.9
Metro	1,561	749,172,720	82.2
Non-metro	461	145,036,613	15.9
Total	2,057	911,942,586	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1,284	477,377,267	52.3
Alt Doc	773	434,565,319	47.7
Total	2,057	911,942,586	100.0

Credit Grade Distribution

	Number	Balance	%
A	1,910	850,178,362	93.3
B	118	49,680,327	5.4
C1	29	12,083,897	1.3
C2	0	0	0.0
C3	0	0	0.0
Total	2,057	911,942,586	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,720	787,952,399	86.4
Residential Apartment - Low Rise	251	90,491,928	9.9
Residential Apartment - High Rise	86	33,498,259	3.7
Residential Vacant Land	0	0	0.0
Total	2,057	911,942,586	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,995	882,676,992	96.7
1 to 30 Days	43	20,819,274	2.3
Total Performing Loans	2,038	903,496,266	99.0
31 to 60 days	7	2,358,309	0.3
61 to 90 days	4	1,864,993	0.2
91 to 120 days	7	3,411,115	0.4
121 to 150 days	0	0	0.0
151 to 180 days	1	811,903	0.1
Over 180 days	0	0	0.0
MIP	0	0	0.0
Total	2,057	911,942,586	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1,848	780,353,749	85.6
Interest Only reverting to P&I	209	131,588,837	14.4
Interest Only to maturity	0	0	0.0
Total	2,057	911,942,586	100.0