

La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 30 April 2022

Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-Apr-22	Start of Collection Period	01-Apr-22
End of Interest Period	11-May-22	End of Collection Period	30-Apr-22
Days in Interest Period	30	Days in Collection Period	30
BBSW - 11 April 2022	0.0250%	Payment Date	11-May-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	320,704,617	11,297,376	309,407,241	46.5%
Class A2S	AU3FN0050258	11,132,097	3,034,152	8,097,945	5.1%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	69,974,051	2,464,957	67,509,094	81.8%
Class C	AU3FN0050282	9,541,916	336,131	9,205,785	81.8%
Class D	AU3FN0050290	12,722,555	448,174	12,274,381	81.8%
Class E	AU3FN0050308	11,662,342	410,826	11,251,516	81.8%
Class F	AU3FN0050316	8,082,376	502,557	7,579,819	60.6%
Equity		5,000,000	-	5,000,000	100.0%
Total		523,819,954	18,494,173	505,325,781	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	309,407,241
-	-	-	8,097,945
-	-	-	75,000,000
-	-	-	67,509,094
-	-	-	9,205,785
-	-	-	12,274,381
-	-	-	11,251,516
-	-	-	7,579,819
-	-	-	5,000,000
-	-	-	505,325,781

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	0.7750%	-	-	-	-	30.0%	
Class A1L	1.3750%	-	362,440	362,440	-	30.0%	39.0%
Class A2S	1.6750%	-	15,326	15,326	-	11.2%	22.6%
Class A2L	1.8750%	-	115,582	115,582	-	11.2%	22.6%
Class B	2.2250%	-	127,966	127,966	-	4.6%	9.3%
Class C	3.0250%	-	23,724	23,724	-	3.7%	7.5%
Class D	4.0250%	-	42,089	42,089	-	2.5%	5.1%
Class E	6.0250%	-	57,753	57,753	-	1.4%	2.9%
Class F	7.0250%	-	46,667	46,667	-	0.4%	1.4%

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	2,049,385
Additions	41,708
Draws	0
Closing Balance	2,091,093

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	7,579,887

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.68%	3.60%	Yes
Available income test	5.11%	3.07%	Yes

Repayments

	Balance
Scheduled principal	857,655
Unscheduled Principal (net of redraws)	17,594,810
Total net principal repaid	18,452,465

Principal Payment Rate (PPR) - Current month annualised	1.9%
Constant Prepayment Rate (CPR) - Current month annualised	33.5%

Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	41.8%
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 30 April 2022

Pool Summary

Portfolio balance (\$)	507,451,762	Weighted average LVR (%)	63.92
Number of loans (#)	1,268	Maximum current LVR (%)	94.89
Average loan size (\$)	400,199	Weighted average seasoning (years)	3.33
Maximum loan size (\$)	1,822,771	Weighted average Interest Rate (%)	4.71

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	316	86,835,512	17.0
50.0% to 60.0%	243	90,068,513	17.7
60.0% to 65.0%	121	46,118,119	9.1
65.0% to 70.0%	140	55,837,249	11.0
70.0% to 75.0%	144	72,126,026	14.2
75.0% to 80.0%	259	127,086,380	25.1
80.0% to 85.0%	40	24,389,864	4.8
85.0% to 90.0%	2	2,891,405	0.6
90.0% to 95.0%	3	2,098,694	0.5
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	1,268	507,451,762	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	22	9,132,098	1.8
3.00% to 4.00%	268	104,710,916	20.6
4.00% to 4.50%	278	107,944,819	21.3
4.50% to 5.00%	230	108,525,068	21.4
5.00% to 5.50%	144	68,290,427	13.5
5.50% to 6.00%	258	77,890,060	15.3
6.00% to 6.50%	61	25,530,162	5.0
6.50% to 7.00%	6	5,120,228	1.0
7.00% to 8.00%	1	307,984	0.1
Over 8.00%	0	0	0.0
Total	1,268	507,451,762	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	71	4,211,626	0.8
100,000 to 200,000	143	22,409,100	4.4
200,000 to 300,000	327	80,865,517	15.9
300,000 to 400,000	230	80,249,729	15.8
400,000 to 500,000	188	84,013,925	16.6
500,000 to 600,000	90	49,238,389	9.7
600,000 to 700,000	63	40,944,208	8.1
700,000 to 800,000	56	41,943,396	8.3
800,000 to 900,000	33	27,752,194	5.5
900,000 to 1,000,000	19	18,040,190	3.6
1,000,000 to 1,500,000	44	50,984,578	10.0
Over 1,500,000	4	6,798,910	1.3
Total	1,268	507,451,762	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	435	168,638,377	33.2
3 to 4 years	718	297,169,921	58.6
4 to 5 years	93	32,691,826	6.4
Over 5 years	22	8,951,638	1.8
Total	1,268	507,451,762	100.0

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As at 30 April 2022

Pool Summary

Portfolio balance (\$)	507,451,762	Weighted average LVR (%)	63.92
Number of loans (#)	1,268	Maximum current LVR (%)	94.89
Average loan size (\$)	400,199	Weighted average seasoning (years)	3.33
Maximum loan size (\$)	1,822,771	Weighted average Interest Rate (%)	4.71

Security Usage Distribution

	Number	Balance	%
Owner-occupied	526	230,664,661	45.5
Investment	742	276,787,101	54.5
Total	1,268	507,451,762	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	3,816,905	0.8
NSW	242	122,014,556	24.0
VIC	607	253,962,896	50.0
QLD	265	80,559,380	15.9
SA	62	20,422,235	4.0
WA	76	25,121,796	5.0
TAS	6	1,246,010	0.2
NT	1	307,984	0.1
Total	1,268	507,451,762	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	559	181,852,696	35.8
PAYG - Casual	5	1,107,605	0.2
Commission based	1	371,121	0.1
Pension	0	0	0.0
Self Employed	703	324,120,340	63.9
Total	1,268	507,451,762	100.0

Hardship

	Number	Balance	%
Pandemic	1	361,646	0.1
Natural disaster	0	0	0.0
Individual circumstance	7	2,720,684	0.5
Total	8	3,082,330	0.6

Ratings Location Distribution

	Number	Balance	%
Inner City	44	17,883,569	3.5
Metro	1056	427,406,061	84.3
Non-metro	168	62,162,132	12.2
Total	1,268	507,451,762	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	745	255,368,789	50.3
Alt Doc	523	252,082,973	49.7
Total	1,268	507,451,762	100.0

Credit Grade Distribution

	Number	Balance	%
A	1172	463,360,485	91.3
B	80	36,361,941	7.2
C1	16	7,729,336	1.5
C2	0	0	0.0
C3	0	0	0.0
Total	1,268	507,451,762	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1011	416,907,685	82.2
Residential Apartment - Low rise	160	56,560,709	11.1
Residential Rural	2	489,396	0.1
Residential Apartment - High Rise	95	33,493,972	6.6
Residential Vacant Land	0	0	0.0
Total	1,268	507,451,762	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,214	479,276,846	94.2
1 to 30 Days	28	13,453,587	2.7
Total Performing Loans	1,242	492,730,433	96.9
31 to 60 days	9	3,527,572	0.9
61 to 90 days	3	1,662,608	0.3
91 to 120 days	4	1,958,042	0.4
121 to 150 days	0	0	0.0
151 to 180 days	3	1,409,787	0.3
Over 180 days	6	5,249,143	1.0
MIP	1	914,177	0.2
Total	1,268	507,451,762	100.0

Current Payment Type Distribution

	Number	Balance	Satisfied %
Principal & Interest (P&I)	1154	443,944,593	87.5
Interest Only reverting to P&I	114	63,507,169	12.5
Interest Only to maturity	0	0	0.0
Total	1,268	507,451,762	100.0