

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 30 April 2022

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	14-Apr-22	Start of Collection Period	01-Apr-22
End of Interest Period	16-May-22	End of Collection Period	30-Apr-22
Days in Interest Period	32	Days in Collection Period	30
BBSW - 14 April 2022	0.0350%	Payment Date	16-May-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	679,078,002	31,009,364	648,068,638	66.5%
Class A2	AU3FN0061511	96,638,023	4,412,871	92,225,152	66.5%
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	3,092,527	72,043	3,020,484	80.5%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		911,308,552	35,494,278	875,814,274	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	648,068,638
-	-	-	92,225,152
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	3,020,484
-	-	-	3,120,000
-	-	-	630,000
-	-	-	875,814,274

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	0.84%	-	497,122	497,122	-
Class A2	1.09%	-	91,925	91,925	-
Class B	1.49%	-	115,545	115,545	-
Class C	1.94%	-	12,723	12,723	-
Class D	2.89%	-	56,910	56,910	-
Class E	5.34%	-	46,773	46,773	-
Class F	6.64%	-	17,989	17,989	-

Credit Support

Original	Current
22.0%	26.1%
10.9%	15.5%
3.8%	5.4%
3.2%	4.6%
1.4%	2.0%
0.6%	0.9%
0.3%	0.5%

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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	657,473
Additions	72,043
Draws	0
Closing Balance	729,516

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	13,137,214

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	4.33%	3.50%	Yes
Available income test	4.74%	2.24%	Yes

Repayments

	Balance
Scheduled principal	1,386,999
Unscheduled Principal (net of redraws)	34,035,236
Total net principal repaid	35,422,235

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	36.7%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	72.8%
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 30 April 2022

Pool Summary

Portfolio balance (\$)	876,522,365	Weighted average LVR (%)	68.43
Number of loans (#)	1,992	Maximum current LVR (%)	84.44
Average loan size (\$)	440,021	Weighted average seasoning (years)	1.84
Maximum loan size (\$)	1,500,241	Weighted average Interest Rate (%)	4.37

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	336	83,578,793	9.5
50.0% to 60.0%	237	95,217,855	10.9
60.0% to 65.0%	208	91,658,732	10.5
65.0% to 70.0%	237	100,562,020	11.5
70.0% to 75.0%	199	95,174,160	10.9
75.0% to 80.0%	746	390,809,469	44.5
80.0% to 85.0%	29	19,521,336	2.2
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	1,992	876,522,365	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	161	80,451,083	9.2
3.00% to 4.00%	508	237,263,833	27.1
4.00% to 4.50%	406	223,559,161	25.5
4.50% to 5.00%	253	133,097,335	15.2
5.00% to 5.50%	207	79,958,303	9.1
5.50% to 6.00%	272	81,506,177	9.3
6.00% to 6.50%	110	27,330,166	3.1
6.50% to 7.00%	33	5,727,586	0.7
7.00% to 8.00%	41	7,365,081	0.8
Over 8.00%	1	263,640	0.0
Total	1,992	876,522,365	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	127	8,006,870	0.9
100,000 to 200,000	227	35,473,241	4.0
200,000 to 300,000	414	103,358,607	11.8
300,000 to 400,000	350	122,173,118	13.9
400,000 to 500,000	250	111,466,723	12.7
500,000 to 600,000	184	100,856,022	11.5
600,000 to 700,000	124	79,862,721	9.1
700,000 to 800,000	77	57,440,374	6.6
800,000 to 900,000	62	52,523,042	6.0
900,000 to 1,000,000	41	39,326,832	4.5
1,000,000 to 1,500,000	135	164,534,572	18.8
Over 1,500,000	1	1,500,243	0.2
Total	1,992	876,522,365	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	444	240,693,764	27.5
1 to 2 years	926	415,917,870	47.5
2 to 3 years	252	108,376,018	12.4
3 to 4 years	99	43,398,016	5.0
4 to 5 years	72	24,887,895	2.8
Over 5 years	200	43,248,802	4.8
Total	1,993	876,522,365	100.0

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As at 30 April 2022

Pool Summary

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Average loan size (\$)	440,021	Weighted average seasoning (years)	1.84
Maximum loan size (\$)	1,500,241	Weighted average Interest Rate (%)	4.37

Security Usage Distribution

	Number	Balance	%
Owner-occupied	914	456,233,866	52.1
Investment	1,078	420,288,499	47.9
Total	1,992	876,522,365	100.0

Geographic Distribution

	Number	Balance	%
ACT	24	11,499,554	1.3
NSW	482	258,607,878	29.5
VIC	724	351,544,828	40.1
QLD	518	171,114,989	19.5
SA	95	33,010,526	3.8
WA	125	44,606,757	5.1
TAS	24	6,137,833	0.7
NT	0	0	0.0
Total	1,992	876,522,365	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	977	333,785,771	38.1
PAYG - Casual	15	3,368,981	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	1,000	539,367,613	61.5
Total	1,992	876,522,365	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	1	529,106	0.1
Individual circumstance	6	3,318,178	0.4
Total	7	3,847,284	0.5

Ratings Location Distribution

	Number	Balance	%
Inner City	34	17,141,722	2.0
Metro	1,505	717,510,451	81.8
Non-metro	453	141,870,192	16.2
Total	1,992	876,522,365	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1,253	464,131,446	53.0
Alt Doc	739	412,390,919	47.0
Total	1,992	876,522,365	100.0

Credit Grade Distribution

	Number	Balance	%
A	1,851	817,511,917	93.2
B	114	47,862,638	5.5
C1	27	11,147,810	1.3
C2	0	0	0.0
C3	0	0	0.0
Total	1,992	876,522,365	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,663	757,021,035	86.4
Residential Apartment - Low Rise	244	86,304,092	9.8
Residential Apartment - High Rise	85	33,197,238	3.8
Residential Vacant Land	0	0	0.0
Total	1,992	876,522,365	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,918	841,070,816	95.9
1 to 30 Days	51	24,712,852	2.8
Total Performing Loans	1,969	865,783,668	98.7
31 to 60 days	13	5,446,012	0.6
61 to 90 days	4	2,377,137	0.3
91 to 120 days	3	701,389	0.1
121 to 150 days	2	1,403,305	0.2
151 to 180 days	1	810,854	0.1
Over 180 days	0	0	0.0
MIP	0	0	0.0
Total	1,992	876,522,365	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1,793	752,617,973	85.9
Interest Only reverting to P&I	199	123,904,392	14.1
Interest Only to maturity	0	0	0.0
Total	1,992	876,522,365	100.0