

## La Trobe Financial Capital Markets Trust 2019-2

Collection Period Ended 31 May 2022

### Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-May-22	Start of Collection Period	01-May-22
End of Interest Period	14-Jun-22	End of Collection Period	31-May-22
Days in Interest Period	34	Days in Collection Period	31
BBSW - 11 May 2022	0.3283%	Payment Date	14-Jun-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	309,407,241	8,237,081	301,170,160	45.2%
Class A2S	AU3FN0050258	8,097,945	2,212,245	5,885,700	3.7%
Class A2L	AU3FN0050266	75,000,000	-	75,000,000	100.0%
Class B	AU3FN0050274	67,509,094	1,797,236	65,711,858	79.7%
Class C	AU3FN0050282	9,205,786	245,078	8,960,708	79.7%
Class D	AU3FN0050290	12,274,381	326,770	11,947,611	79.7%
Class E	AU3FN0050308	11,251,516	299,539	10,951,977	79.7%
Class F	AU3FN0050316	7,579,818	376,857	7,202,961	57.6%
Equity		5,000,000	-	5,000,000	100.0%
<b>Total</b>		<b>505,325,781</b>	<b>13,494,806</b>	<b>491,830,975</b>	

### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	301,170,160
-	-	-	5,885,700
-	-	-	75,000,000
-	-	-	65,711,858
-	-	-	8,960,708
-	-	-	11,947,611
-	-	-	10,951,977
-	-	-	7,202,961
-	-	-	5,000,000
-	-	-	<b>491,830,975</b>

### 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
Class A1S	1.0783%	-	-	-	-
Class A1L	1.6783%	-	483,711	483,711	-
Class A2S	1.9783%	-	14,923	14,923	-
Class A2L	2.1783%	-	152,183	152,183	-
Class B	2.5283%	-	158,993	158,993	-
Class C	3.3283%	-	28,541	28,541	-
Class D	4.3283%	-	49,488	49,488	-
Class E	6.3283%	-	66,326	66,326	-
Class F	7.3283%	-	51,743	51,743	-

### Credit Support

Original	Current
30.0%	30.0%
11.2%	22.7%
11.2%	22.7%
4.6%	9.4%
3.7%	7.5%
2.5%	5.1%
1.4%	2.9%
0.4%	1.4%

### 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 2019-2

Collection Period Ended 31 May 2022

#### Determination Summary

Closing Date	16-Oct-19	Reporting Currency	AUD
Start of Interest Period	11-May-22	Start of Collection Period	01-May-22
End of Interest Period	14-Jun-22	End of Collection Period	31-May-22
Days in Interest Period	34	Days in Collection Period	31
BBSW - 11 May 2022	0.3283%	Payment Date	14-Jun-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	2,091,093
Additions	41,956
Draws	0
Closing Balance	2,133,049

#### 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	7,377,465

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.62%	3.60%	Yes
Available income test	5.43%	3.35%	Yes

#### Repayments

	Balance
Scheduled principal	759,094
Unscheduled Principal (net of redraws)	12,569,194
Total net principal repaid	13,328,288

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	26.0%

#### Pool Performance

Portfolio balance at Closing Date	1,214,336,850
Pool Factor	40.7%
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	174,861
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 May 2022

#### Pool Summary

Portfolio balance (\$)	493,993,285	Weighted average LVR (%)	63.71
Number of loans (#)	1,238	Maximum current LVR (%)	94.53
Average loan size (\$)	399,025	Weighted average seasoning (years)	3.42
Maximum loan size (\$)	1,832,355	Weighted average Interest Rate (%)	4.95

#### Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	312	86,125,686	17.4
50.0% to 60.0%	240	89,194,146	18.1
60.0% to 65.0%	118	44,618,764	9.0
65.0% to 70.0%	135	52,928,253	10.7
70.0% to 75.0%	149	73,456,265	14.9
75.0% to 80.0%	242	120,183,978	24.3
80.0% to 85.0%	37	22,469,584	4.5
85.0% to 90.0%	1	1,832,355	0.4
90.0% to 95.0%	4	3,184,254	0.7
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	2	619,067	0.1
3.00% to 4.00%	162	63,224,482	12.8
4.00% to 4.50%	176	69,660,195	14.1
4.50% to 5.00%	283	117,645,429	23.8
5.00% to 5.50%	242	108,093,657	21.9
5.50% to 6.00%	287	96,588,427	19.6
6.00% to 6.50%	64	27,513,583	5.6
6.50% to 7.00%	16	6,043,447	1.2
7.00% to 8.00%	6	4,604,998	0.9
Over 8.00%	0	0	0.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
Less than 100,000	67	3,994,470	0.8
100,000 to 200,000	144	22,520,883	4.6
200,000 to 300,000	322	79,555,478	16.1
300,000 to 400,000	223	77,588,861	15.7
400,000 to 500,000	183	81,716,532	16.5
500,000 to 600,000	84	45,839,628	9.3
600,000 to 700,000	63	40,868,432	8.3
700,000 to 800,000	54	40,463,980	8.2
800,000 to 900,000	32	26,918,542	5.4
900,000 to 1,000,000	19	18,042,208	3.7
1,000,000 to 1,500,000	43	49,681,201	10.1
Over 1,500,000	4	6,803,070	1.3
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### 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	209	80,502,557	16.3
3 to 4 years	904	367,519,856	74.4
4 to 5 years	103	37,108,634	7.5
Over 5 years	22	8,862,238	1.8
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

### La Trobe Financial Capital Markets Trust 2019-2

As at 31 May 2022

#### Pool Summary

Portfolio balance (\$)	493,993,285	Weighted average LVR (%)	63.71
Number of loans (#)	1,238	Maximum current LVR (%)	94.53
Average loan size (\$)	399,025	Weighted average seasoning (years)	3.42
Maximum loan size (\$)	1,832,355	Weighted average Interest Rate (%)	4.95

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	509	222,181,188	45.0
Investment	729	271,812,097	55.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	8	3,560,345	0.7
NSW	236	118,789,321	24.0
VIC	591	246,760,541	50.0
QLD	261	79,182,988	16.0
SA	61	19,999,328	4.0
WA	74	24,190,449	4.9
TAS	6	1,242,667	0.3
NT	1	267,646	0.1
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	553	179,136,262	36.2
PAYG - Casual	4	906,225	0.2
Commission based	1	370,853	0.1
Pension	0	0	0.0
Self Employed	680	313,579,945	63.5
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	6	2,590,556	0.5
<b>Total</b>	<b>6</b>	<b>2,590,556</b>	<b>0.5</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	43	17,607,818	3.5
Metro	1032	417,237,932	84.5
Non-metro	163	59,147,535	12.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	735	252,064,540	51.0
Alt Doc	503	241,928,745	49.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	1147	452,510,959	91.6
B	76	34,542,284	7.0
C1	15	6,940,042	1.4
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	985	405,129,976	82.0
Residential Apartment - Low rise	158	55,806,422	11.3
Residential Rural	2	488,767	0.1
Residential Apartment - High Rise	93	32,568,120	6.6
Residential Vacant Land	0	0	0.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,186	466,363,421	94.2
1 to 30 Days	25	12,066,190	2.4
<b>Total Performing Loans</b>	<b>1,211</b>	<b>478,429,611</b>	<b>96.6</b>
31 to 60 days	9	3,913,303	1.0
61 to 90 days	4	1,949,466	0.4
91 to 120 days	2	1,229,652	0.2
121 to 150 days	2	906,915	0.2
151 to 180 days	3	1,366,423	0.3
Over 180 days	6	5,276,289	1.1
MIP	1	921,626	0.2
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	Satisfied %
Principal & Interest (P&I)	1130	433,220,973	87.7
Interest Only reverting to P&I	108	60,772,312	12.3
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>1,238</b>	<b>493,993,285</b>	<b>100.0</b>