

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 31 May 2022

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	16-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	29	Days in Collection Period	31
BBSW - 16 May 2022	0.3700%	Payment Date	14-Jun-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	648,068,638	25,516,689	622,551,949	63.9%
Class A2	AU3FN0061511	92,225,152	3,631,221	88,593,931	63.9%
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	3,020,484	71,964	2,948,520	78.6%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		875,814,274	29,219,874	846,594,400	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	622,551,949
-	-	-	88,593,931
-	-	-	88,750,000
-	-	-	7,500,000
-	-	-	22,500,000
-	-	-	10,000,000
-	-	-	2,948,520
-	-	-	3,120,000
-	-	-	630,000
-	-	-	846,594,400

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	1.17%	-	602,438	602,438	-
Class A2	1.42%	-	104,050	104,050	-
Class B	1.82%	-	128,335	128,335	-
Class C	2.27%	-	13,527	13,527	-
Class D	3.22%	-	57,563	57,563	-
Class E	5.67%	-	45,049	45,049	-
Class F	6.97%	-	16,727	16,727	-

Credit Support

Original	Current
22.0%	26.5%
10.9%	16.1%
3.8%	5.6%
3.2%	4.7%
1.4%	2.1%
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	729,516
Additions	71,964
Draws	0
Closing Balance	801,480

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	12,698,916

Equity 1 Note Interest Shortfall

	Balance
Opening Balance	NIL
Interest due paid in full	Yes
Interest not paid in full	NA
Shrotfall amount	NIL

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.23%	3.50%	Yes
Available income test	4.99%	2.56%	Yes

Repayments

	Balance
Scheduled principal	1,232,012
Unscheduled Principal (net of redraws)	27,915,898
Total net principal repaid	29,147,910

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	32.2%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	70.3%
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 May 2022

Pool Summary

Portfolio balance (\$)	847,326,429	Weighted average LVR (%)	68.11
Number of loans (#)	1,937	Maximum current LVR (%)	84.35
Average loan size (\$)	437,443	Weighted average seasoning (years)	1.93
Maximum loan size (\$)	1,500,427	Weighted average Interest Rate (%)	4.60

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	337	84,916,457	10.0
50.0% to 60.0%	226	91,284,254	10.8
60.0% to 65.0%	205	89,891,865	10.6
65.0% to 70.0%	235	100,781,714	11.9
70.0% to 75.0%	202	95,790,005	11.3
75.0% to 80.0%	691	354,492,164	41.8
80.0% to 85.0%	41	30,169,970	3.6
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	1,937	847,326,429	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	16	5,565,510	0.7
3.00% to 4.00%	502	245,771,019	29.0
4.00% to 4.50%	319	167,495,484	19.8
4.50% to 5.00%	318	167,844,494	19.8
5.00% to 5.50%	197	93,681,412	11.1
5.50% to 6.00%	284	90,773,332	10.7
6.00% to 6.50%	177	51,217,159	6.0
6.50% to 7.00%	68	14,519,362	1.7
7.00% to 8.00%	53	9,713,215	1.1
Over 8.00%	3	745,442	0.1
Total	1,937	847,326,429	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	127	7,837,213	0.9
100,000 to 200,000	222	34,724,522	4.1
200,000 to 300,000	406	101,313,722	12.0
300,000 to 400,000	347	121,270,614	14.3
400,000 to 500,000	237	105,814,591	12.5
500,000 to 600,000	173	94,744,162	11.2
600,000 to 700,000	120	77,172,393	9.1
700,000 to 800,000	72	53,658,845	6.3
800,000 to 900,000	63	53,419,161	6.3
900,000 to 1,000,000	40	38,292,261	4.5
1,000,000 to 1,500,000	129	157,578,517	18.6
Over 1,500,000	1	1,500,428	0.2
Total	1,937	847,326,429	100.0

Seasoning Distribution (Based on Loan Settlement Date)

	Number	Balance	%
Less than 1 year	242	126,005,258	14.9
1 to 2 years	1,032	482,308,869	56.9
2 to 3 years	297	128,643,556	15.2
3 to 4 years	88	38,316,494	4.5
4 to 5 years	80	28,155,488	3.3
Over 5 years	198	43,896,764	5.2
Total	1,937	847,326,429	100.0

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Maximum loan size (\$)	1,500,427	Weighted average Interest Rate (%)	4.60

Security Usage Distribution

	Number	Balance	%
Owner-occupied	884	439,215,892	51.8
Investment	1,053	408,110,537	48.2
Total	1,937	847,326,429	100.0

Geographic Distribution

	Number	Balance	%
ACT	24	11,470,315	1.4
NSW	470	251,152,831	29.6
VIC	701	339,759,065	40.1
QLD	506	165,886,437	19.6
SA	91	30,755,794	3.6
WA	122	42,519,480	5.0
TAS	23	5,782,507	0.7
NT	0	0	0.0
Total	1,937	847,326,429	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	957	324,631,461	38.3
PAYG - Casual	15	3,362,103	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	965	519,332,865	61.3
Total	1,937	847,326,429	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	6	3,084,254	0.4
Total	6	3,084,254	0.4

Ratings Location Distribution

	Number	Balance	%
Inner City	32	16,454,175	1.9
Metro	1,461	691,471,723	81.6
Non-metro	444	139,400,531	16.5
Total	1,937	847,326,429	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	1,226	450,564,638	53.2
Alt Doc	711	396,761,791	46.8
Total	1,937	847,326,429	100.0

Credit Grade Distribution

	Number	Balance	%
A	1,799	791,106,701	93.4
B	112	45,642,536	5.4
C1	26	10,577,192	1.2
C2	0	0	0.0
C3	0	0	0.0
Total	1,937	847,326,429	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	1,616	732,022,352	86.4
Residential Apartment - Low Rise	237	82,548,246	9.7
Residential Apartment - High Rise	84	32,755,831	3.9
Residential Vacant Land	0	0	0.0
Total	1,937	847,326,429	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	1,879	822,687,135	97.1
1 to 30 Days	44	18,928,307	2.2
Total Performing Loans	1,923	841,615,442	99.3
31 to 60 days	5	1,195,623	0.1
61 to 90 days	3	1,499,359	0.2
91 to 120 days	4	1,530,639	0.2
121 to 150 days	1	675,412	0.1
151 to 180 days	1	809,954	0.1
Over 180 days	0	0	0.0
MIP	0	0	0.0
Total	1,937	847,326,429	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	1,749	731,116,584	86.3
Interest Only reverting to P&I	188	116,209,845	13.7
Interest Only to maturity	0	0	0.0
Total	1,937	847,326,429	100.0