

La Trobe Financial Capital Markets Trust 2019-1

Collection Period Ended 28 February 2022

Determination Summary

Closing Date	08-May-19	Reporting Currency	AUD
Start of Interest Period	14-Feb-22	Start of Collection Period	01-Feb-22
End of Interest Period	15-Mar-22	End of Collection Period	28-Feb-22
Days in Interest Period	29	Days in Collection Period	28
BBSW - 14 February 2022	0.0150%	Payment Date	15-Mar-22

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0047650	-	-	-	0.0%
Class A1L	AU3FN0047668	203,552,303	7,963,371	195,588,932	50.2%
Class A2S	AU3FN0047676	11,474,920	1,945,338	9,529,582	10.6%
Class A2L	AU3FN0047684	38,250,000	-	38,250,000	100.0%
Class B	AU3FN0047692	28,126,044	1,100,347	27,025,697	87.9%
Class C	AU3FN0047700	22,638,035	885,645	21,752,390	87.9%
Class D	AU3FN0047718	15,778,024	617,267	15,160,757	87.9%
Class E	AU3FN0047726	10,290,016	402,566	9,887,450	87.9%
Class F	AU3FN0047734	4,363,386	430,643	3,932,743	58.3%
Equity		6,000,000	-	6,000,000	100.0%
Total		340,472,728	13,345,177	327,127,551	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	195,588,932
-	-	-	9,529,582
-	-	-	38,250,000
-	-	-	27,025,697
-	-	-	21,752,390
-	-	-	15,160,757
-	-	-	9,887,450
-	-	-	3,932,743
-	-	-	6,000,000
-	-	-	327,127,551

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	-	-	-	-	-
Class A1L	1.4350%	-	232,078	232,078	-
Class A2S	1.8650%	-	17,003	17,003	-
Class A2L	2.2150%	-	67,315	67,315	-
Class B	2.4650%	-	55,085	55,085	-
Class C	3.3150%	-	59,625	59,625	-
Class D	4.2650%	-	53,466	53,466	-
Class E	6.3150%	-	51,629	51,629	-
Class F	8.0150%	-	27,786	27,786	-

Credit Support

Original	Current
30.0%	-
30.0%	40.5%
12.9%	25.9%
12.9%	25.9%
8.8%	17.7%
5.5%	11.1%
3.2%	6.5%
1.7%	3.5%
0.8%	2.3%

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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	1,414,016
Additions	25,207
Draws	0
Closing Balance	1,439,223

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	4,906,913

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.98%	3.70%	Yes
Available income test	5.59%	3.36%	Yes

Repayments

	Balance
Scheduled principal	607,613
Unscheduled Principal (net of redraws)	12,712,357
Total net principal repaid	13,319,970

Principal Payment Rate (PPR) - Current month annualised	2.1%
Constant Prepayment Rate (CPR) - Current month annualised	36.5%

Pool Performance

Portfolio balance at Closing Date	732,116,479
Pool Factor	44.9%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	202,772
Cumulative no. of loans liquidated	2
Cumulative losses	90,185
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 May 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 2019-1

As at 28 February 2022

Pool Summary

Portfolio balance (\$)	328,601,437	Weighted average LVR (%)	67.18
Number of loans (#)	908	Maximum current LVR (%)	112.12
Average loan size (\$)	361,896	Weighted average seasoning (years)	3.96
Maximum loan size (\$)	1,903,436	Weighted average Interest Rate (%)	4.99

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	173	33,770,312	10.3
50.0% to 60.0%	165	47,064,148	14.3
60.0% to 65.0%	94	30,278,829	9.2
65.0% to 70.0%	121	46,100,368	14.0
70.0% to 75.0%	140	56,800,245	17.3
75.0% to 80.0%	175	91,770,448	28.0
80.0% to 85.0%	31	18,966,988	5.8
85.0% to 90.0%	2	654,938	0.2
90.0% to 95.0%	3	2,030,619	0.6
95.0% to 100.0%	3	1,056,907	0.3
Over 100.0%	1	107,635	0.0
Total	908	328,601,437	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,336,176	0.4
3.00% to 4.00%	126	53,532,986	16.3
4.00% to 4.50%	99	37,933,855	11.5
4.50% to 5.00%	157	71,589,265	21.8
5.00% to 5.50%	139	58,940,110	17.9
5.50% to 6.00%	236	68,927,147	21.0
6.00% to 6.50%	104	28,114,554	8.5
6.50% to 7.00%	25	5,214,808	1.6
7.00% to 8.00%	16	2,495,784	0.8
Over 8.00%	3	516,752	0.2
Total	908	328,601,437	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	64	3,430,037	1.0
100,000 to 200,000	144	23,468,343	7.1
200,000 to 300,000	259	64,063,417	19.5
300,000 to 400,000	153	52,985,760	16.2
400,000 to 500,000	103	45,992,278	14.0
500,000 to 600,000	57	31,248,677	9.5
600,000 to 700,000	36	23,009,404	7.0
700,000 to 800,000	26	19,705,152	6.0
800,000 to 900,000	27	22,925,679	7.0
900,000 to 1,000,000	20	18,866,084	5.7
1,000,000 to 1,500,000	17	19,385,589	5.9
Over 1,500,000	2	3,521,017	1.1
Total	908	328,601,437	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	0	0	0.0
3 to 4 years	715	277,478,785	84.4
4 to 5 years	72	26,517,271	8.1
Over 5 years	121	24,605,381	7.5
Total	908	328,601,437	100.0

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As at 28 February 2022

Pool Summary

Portfolio balance (\$)	328,601,437	Weighted average LVR (%)	67.18
Number of loans (#)	908	Maximum current LVR (%)	112.12
Average loan size (\$)	361,896	Weighted average seasoning (years)	3.96
Maximum loan size (\$)	1,903,436	Weighted average Interest Rate (%)	4.99

Security Usage Distribution

	Number	Balance	%
Owner-occupied	314	125,207,689	38.1
Investment	594	203,393,748	61.9
Total	908	328,601,437	100.0

Geographic Distribution

	Number	Balance	%
ACT	4	872,396	0.3
NSW	148	67,348,624	20.5
VIC	399	155,839,942	47.4
QLD	254	72,126,553	21.9
SA	34	9,277,735	2.8
WA	49	18,587,209	5.7
TAS	18	4,182,934	1.3
NT	2	366,044	0.1
Total	908	328,601,437	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	447	131,369,939	40.0
PAYG - Casual	4	1,441,132	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	457	195,790,366	59.6
Total	908	328,601,437	100.0

Hardship

	Number	Balance	%
Pandemic	2	1,160,634	0.4
Natural disaster	0	0	0.0
Individual Circumstance	3	1,314,202	0.4
Total	5	2,474,836	0.8

Ratings Location Distribution

	Number	Balance	%
Inner City	14	4,987,946	1.5
Metro	747	280,307,168	85.4
Non-metro	147	43,306,323	13.1
Total	908	328,601,437	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	549	171,409,164	52.2
Alt Doc	359	157,192,273	47.8
Total	908	328,601,437	100.0

Credit Grade Distribution

	Number	Balance	%
A	784	282,086,272	85.8
B	89	32,968,702	10.1
C1	31	12,536,099	3.8
C2	4	1,010,364	0.3
C3	0	0	0.0
Total	908	328,601,437	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	726	270,415,050	82.3
Residential Apartment - Low Rise	142	44,090,262	13.4
Residential Rural	0	0	0.0
Residential Apartment - High Rise	40	14,096,125	4.3
Total	908	328,601,437	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	848	303,284,996	92.3
1 to 30 Days	27	10,487,812	3.2
Total Performing Loans	875	313,772,808	95.5
31 to 60 days	4	1,580,433	0.5
61 to 90 days	6	3,974,351	1.2
91 to 120 days	1	94,612	0.0
121 to 150 days	3	1,046,047	0.3
151 to 180 days	3	1,132,487	0.4
Over 180 days	14	6,060,170	1.8
MIP	2	940,529	0.3
Total	908	328,601,437	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	822	278,303,400	84.7
Interest Only reverting to P&I	86	50,298,037	15.3
Interest Only to maturity	0	0	0.0
Total	908	328,601,437	100.0