

La Trobe Financial Capital Markets Trust 2021-2

Collection Period Ended 29 February 2024

Determination Summary

Closing Date	12-Aug-21	Reporting Currency	AUD
Start of Interest Period	14-Feb-24	Start of Collection Period	01-Feb-24
End of Interest Period	14-Mar-24	End of Collection Period	29-Feb-24
Days in Interest Period	29	Days in Collection Period	29
BBSW - 14 February 2024	4.2950%	Payment Date	14-Mar-24

Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1	AU3FN0061503	240,806,466	8,571,257	232,235,209	23.8%
Class A2	AU3FN0061511	34,268,612	1,219,756	33,048,856	23.8%
Class B	AU3FN0061529	68,909,654	2,452,768	66,456,886	74.9%
Class C	AU3FN0061537	5,823,351	207,276	5,616,075	74.9%
Class D	AU3FN0061545	17,470,053	621,828	16,848,225	74.9%
Class E	AU3FN0061552	7,764,468	276,368	7,488,100	74.9%
Class F	AU3FN0061560	692,483	187,336	505,147	13.5%
Equity 1	AU3FN0061578	3,120,000	-	3,120,000	100.0%
Equity 2		630,000	-	630,000	100.0%
Total		379,485,087	13,536,589	365,948,498	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	232,235,209
-	-	-	33,048,856
-	-	-	66,456,886
-	-	-	5,616,075
-	-	-	16,848,225
-	-	-	7,488,100
-	-	-	505,147
-	-	-	3,120,000
-	-	-	630,000
-	-	-	365,948,498

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 and Other Payments

Note Class	Coupon Rate	Interest Due Prior Periods	Interest Due Current Period	Interest Paid	Unpaid
Class A1	5.10%	-	974,804	974,804	-
Class A2	5.35%	-	145,529	145,529	-
Class B	5.75%	-	314,540	314,540	-
Class C	6.20%	-	28,663	28,663	-
Class D	7.15%	-	99,175	99,175	-
Class E	9.60%	-	59,192	59,192	-
Class F	10.90%	-	5,994	5,994	-

Credit Support

Original	Current
22.0%	36.8%
10.9%	27.9%
3.8%	9.8%
3.2%	8.3%
1.4%	3.7%
0.6%	1.6%
0.3%	1.5%

Distribution to Residual Income Unitholder 812,908

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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	1,742,375
Additions	29,211
Draws	0
Closing Balance	1,771,586

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	5,489,227

Equity 1 Note Interest Shortfall

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

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.15%	3.50%	Yes
Available income test	9.56%	6.77%	Yes

Repayments

	Balance
Scheduled principal	622,776
Unscheduled Principal (net of redraws)	12,884,602
Total net principal repaid	13,507,378

Principal Payment Rate (PPR) - Current month annualised	1.9%
Constant Prepayment Rate (CPR) - Current month annualised	33.8%

Pool Performance

Portfolio balance at Closing Date	1,204,617,618
Pool Factor	30.5%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	2,325,481
Cumulative no. of loans liquidated	3
Cumulative losses	49,704
Annualised loss rate since Closing Date	0.0%

Stepdown Criteria

The following Stepdown Criteria do not apply until 14 August 2023:	Satisfied
a. Class A Subordination Percentage	Yes
b. Principal Losses	Yes
c. 90 Arrears Days	Yes
d. Stated Amount	Yes

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 29 February 2024

Pool Summary

Portfolio balance (\$)	367,647,032	Weighted average LVR (%)	65.67
Number of loans (#)	954	Maximum current LVR (%)	90.43
Average loan size (\$)	385,374	Weighted average seasoning (years)	3.83
Maximum loan size (\$)	1,438,541	Weighted average Interest Rate (%)	8.45

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	242	51,582,332	14.0
50.0% to 60.0%	122	42,725,887	11.6
60.0% to 65.0%	122	46,075,692	12.5
65.0% to 70.0%	91	38,292,073	10.4
70.0% to 75.0%	101	47,201,278	12.8
75.0% to 80.0%	243	119,887,220	32.8
80.0% to 85.0%	29	19,519,785	5.3
85.0% to 90.0%	2	1,228,730	0.3
90.0% to 95.0%	2	1,134,035	0.3
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	954	367,647,032	100.0

Interest Rates

	Number	Balance	%
Up to 5.00%	0	0	0.0
5.00% to 5.50%	0	0	0.0
5.50% to 6.00%	0	0	0.0
6.00% to 6.50%	1	432,986	0.1
6.50% to 7.00%	47	18,965,557	5.2
7.00% to 7.50%	91	39,383,734	10.7
7.50% to 8.00%	225	95,319,866	25.9
8.00% to 8.50%	146	61,078,978	16.6
8.50% to 9.00%	111	49,224,058	13.4
9.00% to 9.50%	86	39,641,717	10.8
9.50% to 10.00%	53	20,489,248	5.6
Over 10.00%	194	43,110,888	11.7
Total	954	367,647,032	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	100	5,613,801	1.5
100,000 to 200,000	129	19,671,058	5.4
200,000 to 300,000	215	53,912,054	14.7
300,000 to 400,000	179	62,183,067	16.8
400,000 to 500,000	104	46,807,834	12.7
500,000 to 600,000	72	39,281,840	10.7
600,000 to 700,000	38	24,464,576	6.7
700,000 to 800,000	23	17,170,661	4.7
800,000 to 900,000	24	20,133,716	5.5
900,000 to 1,000,000	18	17,212,818	4.7
1,000,000 to 1,500,000	52	61,195,607	16.6
Over 1,500,000	0	0	0.0
Total	954	367,647,032	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	341	164,453,988	44.7
3 to 4 years	309	113,414,891	30.8
4 to 5 years	102	35,153,869	9.6
Over 5 years	202	54,624,284	14.9
Total	954	367,647,032	100.0

Borrower Type

	Number	Balance	%
SMSF	350	87,038,579	23.7
Company	95	56,952,583	15.5
Individual	509	223,655,870	60.8
Total	954	367,647,032	100.0

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Average loan size (\$)	385,374	Weighted average seasoning (years)	3.83
Maximum loan size (\$)	1,438,541	Weighted average Interest Rate (%)	8.45

Security Usage Distribution

	Number	Balance	%
Owner-occupied	387	171,132,306	46.5
Investment	567	196,514,726	53.5
Total	954	367,647,032	100.0

Geographic Distribution

	Number	Balance	%
ACT	9	2,721,789	0.7
NSW	215	97,220,849	26.4
VIC	354	156,921,315	42.7
QLD	258	76,822,815	20.9
SA	45	11,644,643	3.2
WA	62	19,370,508	5.3
TAS	11	2,945,113	0.8
NT	0	0	0.0
Total	954	367,647,032	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	530	161,592,063	44.0
PAYG - Casual	6	1,648,503	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	418	204,406,466	55.6
Total	954	367,647,032	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	4	2,463,505	0.7
Total	4	2,463,505	0.7

Ratings Location Distribution

	Number	Balance	%
Inner City	18	8,833,885	2.4
Metro	793	324,477,077	88.3
Non-metro	143	34,336,070	9.3
Total	954	367,647,032	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	666	220,004,160	59.8
Alt Doc	288	147,642,872	40.2
Total	954	367,647,032	100.0

Credit Grade Distribution

	Number	Balance	%
A	883	340,982,590	92.7
B	58	22,415,942	6.1
C1	13	4,248,500	1.2
C2	0	0	0.0
C3	0	0	0.0
Total	954	367,647,032	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	781	308,247,361	83.8
Residential Apartment - Low Rise	132	44,799,056	12.2
Residential Apartment - High Rise	41	14,600,615	4.0
Residential Vacant Land	0	0	0.0
Total	954	367,647,032	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	897	341,405,496	92.9
1 to 30 Days	28	11,190,495	3.0
Total Performing Loans	925	352,595,991	95.9
31 to 60 days	8	4,013,593	1.1
61 to 90 days	2	1,133,636	0.3
91 to 120 days	6	2,956,864	0.8
121 to 150 days	6	2,766,742	0.8
151 to 180 days	1	915,281	0.2
Over 180 days	5	2,471,454	0.7
MIP	1	793,471	0.2
Total	954	367,647,032	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	906	335,908,240	91.4
Interest Only reverting to P&I	48	31,738,792	8.6
Interest Only to maturity	0	0	0.0
Total	954	367,647,032	100.0