

## La Trobe Financial Capital Markets Trust 2018-1

Collection Period Ended 31 May 2021

### Determination Summary

Closing Date	12-Apr-18	Reporting Currency	AUD
Start of Interest Period	11-May-21	Start of Collection Period	01-May-21
End of Interest Period	11-Jun-21	End of Collection Period	31-May-21
Days in Interest Period	31	Days in Collection Period	31
BBSW - 11 May 2021	0.0100%	Payment Date	11-Jun-21

### Note Invested Amounts

Note Class	ISIN	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
Class A1S	AU3FN0041695	-	-	-	0.0%
Class A1L	AU3FN0041703	194,402,916	3,402,671	191,000,245	50.9%
Class A2	AU3FN0041711	69,207,439	1,211,352	67,996,087	50.9%
Class B	AU3FN0041729	27,967,176	489,514	27,477,662	91.6%
Class C	AU3FN0041737	21,674,562	379,374	21,295,188	91.6%
Class D	AU3FN0041745	15,381,947	269,233	15,112,714	91.6%
Class E	AU3FN0041752	9,089,332	159,092	8,930,240	91.6%
Class F	AU3FN0041760	4,551,039	200,650	4,350,389	64.5%
Equity		5,250,000	-	5,250,000	100.0%
<b>Total</b>		<b>347,524,411</b>	<b>6,111,886</b>	<b>341,412,525</b>	

### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	191,000,245
-	-	-	67,996,087
-	-	-	27,477,662
-	-	-	21,295,188
-	-	-	15,112,714
-	-	-	8,930,240
-	-	-	4,350,389
-	-	-	5,250,000
-	-	-	<b>341,412,525</b>

### 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 A1S	0.7100%	-	-	-	-
Class A1L	1.2600%	-	208,038	208,038	-
Class A2	1.6600%	-	97,573	97,573	-
Class B	2.0100%	-	47,743	47,743	-
Class C	3.0600%	-	56,330	56,330	-
Class D	4.0600%	-	53,040	53,040	-
Class E	6.0600%	-	46,781	46,781	-
Class F	6.9600%	-	26,902	26,902	-

### Credit Support

Original	Current
30.0%	
30.0%	44.3%
12.2%	24.5%
8.2%	16.5%
5.1%	10.3%
2.9%	5.8%
1.6%	3.2%
0.7%	2.0%

### Contacts

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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	1,481,674
Additions	29,101
Draws	0
Closing Balance	1,510,775

### 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	5,121,188

### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.15%	4.00%	Yes
Available income test	5.67%	3.08%	Yes

### Repayments

	Balance
Scheduled principal	507,864
Unscheduled Principal (net of redraws)	5,574,921
Total net principal repaid	6,082,785

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	17.6%

### Pool Performance

Portfolio balance at Closing Date	724,847,369
Pool Factor	47.3%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	-133
Cumulative liquidation amount	9,210,574
Cumulative no. of loans liquidated	14
Cumulative losses	819,319
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 11th May 2022; 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 2018-1

As at 31 May 2021

### Pool Summary

Portfolio balance (\$)	342,637,965	Weighted average LVR (%)	67.04
Number of loans (#)	986	Maximum current LVR (%)	97.57
Average loan size (\$)	347,503	Weighted average seasoning (years)	4.27
Maximum loan size (\$)	1,625,190	Weighted average Interest Rate (%)	5.16

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

	Number	Balance	%
Up to 50.0%	168	35,172,260	10.3
50.0% to 60.0%	164	45,413,478	13.3
60.0% to 65.0%	105	31,894,866	9.3
65.0% to 70.0%	191	59,257,501	17.3
70.0% to 75.0%	137	57,742,696	16.9
75.0% to 80.0%	167	84,304,861	24.5
80.0% to 85.0%	47	25,106,872	7.3
85.0% to 90.0%	6	3,257,604	1.0
90.0% to 95.0%	0	0	0.0
95.0% to 100.0%	1	487,827	0.1
Over 100.0%	0	0	0.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Interest Rates

	Number	Balance	%
Up to 3.00%	0	0	0.0
3.00% to 4.00%	103	35,352,326	10.3
4.00% to 4.50%	165	63,428,637	18.5
4.50% to 5.00%	97	43,077,842	12.6
5.00% to 5.50%	171	75,829,948	22.1
5.50% to 6.00%	134	42,381,295	12.4
6.00% to 6.50%	231	61,714,485	18.0
6.50% to 7.00%	51	12,965,859	3.8
7.00% to 8.00%	34	7,887,573	2.3
Over 8.00%	0	0	0.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Current Balance Distribution

	Number	Balance	%
0 to 100,000	48	2,716,531	0.8
100,000 to 200,000	180	29,051,599	8.5
200,000 to 300,000	319	76,723,007	22.3
300,000 to 400,000	142	49,294,783	14.4
400,000 to 500,000	106	47,733,280	13.9
500,000 to 600,000	66	35,852,840	10.5
600,000 to 700,000	44	28,378,916	8.3
700,000 to 800,000	27	20,169,150	5.9
800,000 to 900,000	21	17,881,291	5.2
900,000 to 1,000,000	19	18,211,639	5.3
1,000,000 to 1,500,000	13	14,999,739	4.4
Over 1,500,000	1	1,625,190	0.5
<b>Total</b>	<b>986</b>	<b>342,637,965</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	0	0	0.0
3 to 4 years	587	206,368,300	60.2
4 to 5 years	209	78,333,625	22.9
Over 5 years	190	57,936,040	16.9
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

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Maximum loan size (\$)	1,625,190	Weighted average Interest Rate (%)	5.16

### Security Usage Distribution

	Number	Balance	%
Owner-occupied	338	136,938,774	40.0
Investment	648	205,699,191	60.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Geographic Distribution

	Number	Balance	%
ACT	8	3,285,411	1.0
NSW	168	78,125,510	22.8
VIC	372	134,471,872	39.2
QLD	322	88,588,462	25.9
SA	37	10,573,510	3.1
WA	68	25,197,131	7.3
TAS	11	2,396,069	0.7
NT	0	0	0.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	556	156,393,835	45.6
PAYG - Casual	5	1,824,610	0.6
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	425	184,419,520	53.8
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	10	3,632,342	1.1
<b>Total</b>	<b>10</b>	<b>3,632,342</b>	<b>1.1</b>

### Ratings Location Distribution

	Number	Balance	%
Inner City	17	6,527,874	1.9
Metro	813	284,828,527	83.1
Non-metro	156	51,281,564	15.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Documentation Type Distribution

	Number	Balance	%
Full Doc	672	201,328,054	58.8
Alt Doc	314	141,309,911	41.2
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Credit Grade Distribution

	Number	Balance	%
A	835	286,779,475	83.7
B	131	49,217,209	14.4
C1	20	6,641,281	1.9
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Security Type Distribution

	Number	Balance	%
Residential Dwelling	719	258,201,386	75.4
Residential Apartment - Low Rise	230	73,487,497	21.4
Residential Rural	0	0	0.0
Residential Apartment - High Rise	37	10,949,082	3.2
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>

### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	897	304,101,433	88.8
1 to 30 Days	39	15,538,512	4.5
<b>Total Performing Loans</b>	<b>936</b>	<b>319,639,946</b>	<b>93.3</b>
31 to 60 days	8	4,309,913	1.2
61 to 90 days	7	2,917,271	0.8
91 to 120 days	4	1,334,751	0.4
121 to 150 days	3	900,170	0.3
151 to 180 days	2	956,138	0.3
Over 180 days	25	12,263,706	3.6
MIP	1	316,070	0.1

<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>
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Pandemic Hardship Arrears	0	0	0.0
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### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	876	292,481,940	85.4
Interest Only reverting to P&I	110	50,156,025	14.6
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>986</b>	<b>342,637,965</b>	<b>100.0</b>