

La Trobe Financial Capital Markets Trust 2018-1

Collection Period Ended 30 June 2021

Determination Summary

Closing Date	12-Apr-18	Reporting Currency	AUD
Start of Interest Period	11-Jun-21	Start of Collection Period	01-Jun-21
End of Interest Period	12-Jul-21	End of Collection Period	30-Jun-21
Days in Interest Period	31	Days in Collection Period	30
BBSW - 11 June 2021	0.0100%	Payment Date	12-Jul-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	191,000,245	4,162,996	186,837,249	49.8%
Class A2	AU3FN0041711	67,996,087	1,482,026	66,514,061	49.8%
Class B	AU3FN0041729	27,477,662	598,897	26,878,765	89.6%
Class C	AU3FN0041737	21,295,188	464,145	20,831,043	89.6%
Class D	AU3FN0041745	15,112,714	329,393	14,783,321	89.6%
Class E	AU3FN0041752	8,930,240	194,641	8,735,599	89.6%
Class F	AU3FN0041760	4,350,389	236,805	4,113,584	60.9%
Equity		5,250,000	-	5,250,000	100.0%
Total		341,412,525	7,468,903	333,943,622	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	186,837,249
-	-	-	66,514,061
-	-	-	26,878,765
-	-	-	20,831,043
-	-	-	14,783,321
-	-	-	8,735,599
-	-	-	4,113,584
-	-	-	5,250,000
-	-	-	333,943,622

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%	-	204,396	204,396	-
Class A2	1.6600%	-	95,865	95,865	-
Class B	2.0100%	-	46,908	46,908	-
Class C	3.0600%	-	55,344	55,344	-
Class D	4.0600%	-	52,112	52,112	-
Class E	6.0600%	-	45,963	45,963	-
Class F	6.9600%	-	25,716	25,716	-

Credit Support

Original	Current
30.0%	
30.0%	44.3%
12.2%	24.5%
8.2%	16.5%
5.1%	10.3%
2.9%	5.9%
1.6%	3.2%
0.7%	2.0%

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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	1,510,775
Additions	27,558
Draws	0
Closing Balance	1,538,333

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	5,009,154

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.14%	4.00%	Yes
Available income test	6.10%	3.05%	Yes

Repayments

	Balance
Scheduled principal	501,320
Unscheduled Principal (net of redraws)	6,940,027
Total net principal repaid	7,441,346

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	21.8%

Pool Performance

Portfolio balance at Closing Date	724,847,369
Pool Factor	46.3%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	9,171,203
Cumulative no. of loans liquidated	14
Cumulative losses	729,902
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 30 June 2021

Pool Summary

Portfolio balance (\$)	335,286,036	Weighted average LVR (%)	66.84
Number of loans (#)	971	Maximum current LVR (%)	97.50
Average loan size (\$)	345,300	Weighted average seasoning (years)	4.35
Maximum loan size (\$)	1,625,320	Weighted average Interest Rate (%)	5.15

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	169	35,294,865	10.5
50.0% to 60.0%	162	44,535,369	13.3
60.0% to 65.0%	108	32,850,098	9.8
65.0% to 70.0%	181	55,449,708	16.5
70.0% to 75.0%	146	61,945,462	18.5
75.0% to 80.0%	157	78,136,809	23.3
80.0% to 85.0%	39	22,381,960	6.7
85.0% to 90.0%	8	4,204,248	1.3
90.0% to 95.0%	0	0	0.0
95.0% to 100.0%	1	487,517	0.1
Over 100.0%	0	0	0.0
Total	971	335,286,036	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	0	0	0.0
3.00% to 4.00%	103	35,296,045	10.5
4.00% to 4.50%	163	63,021,265	18.8
4.50% to 5.00%	98	43,834,692	13.1
5.00% to 5.50%	165	72,323,921	21.6
5.50% to 6.00%	132	39,941,521	11.9
6.00% to 6.50%	229	60,835,526	18.1
6.50% to 7.00%	48	12,365,859	3.7
7.00% to 8.00%	33	7,667,207	2.3
Over 8.00%	0	0	0.0
Total	971	335,286,036	100.0

Current Balance Distribution

	Number	Balance	%
0 to 100,000	52	3,157,702	0.9
100,000 to 200,000	179	29,020,698	8.7
200,000 to 300,000	312	75,031,037	22.4
300,000 to 400,000	140	48,715,572	14.5
400,000 to 500,000	102	45,937,525	13.7
500,000 to 600,000	65	35,304,973	10.5
600,000 to 700,000	43	27,832,661	8.3
700,000 to 800,000	25	18,651,236	5.6
800,000 to 900,000	21	17,842,234	5.3
900,000 to 1,000,000	19	18,187,667	5.4
1,000,000 to 1,500,000	12	13,979,412	4.2
Over 1,500,000	1	1,625,319	0.5
Total	971	335,286,036	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	488	171,765,036	51.2
4 to 5 years	280	101,937,017	30.4
Over 5 years	203	61,583,983	18.4
Total	971	335,286,036	100.0

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As at 30 June 2021

Pool Summary

Portfolio balance (\$)	335,286,036	Weighted average LVR (%)	66.84
Number of loans (#)	971	Maximum current LVR (%)	97.50
Average loan size (\$)	345,300	Weighted average seasoning (years)	4.35
Maximum loan size (\$)	1,625,320	Weighted average Interest Rate (%)	5.15

Security Usage Distribution

	Number	Balance	%
Owner-occupied	331	133,813,973	39.9
Investment	640	201,472,063	60.1
Total	971	335,286,036	100.0

Geographic Distribution

	Number	Balance	%
ACT	8	3,285,043	1.0
NSW	164	75,709,851	22.6
VIC	365	131,248,874	39.1
QLD	321	88,304,196	26.3
SA	35	9,935,320	3.0
WA	67	24,406,417	7.3
TAS	11	2,396,335	0.7
NT	0	0	0.0
Total	971	335,286,036	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	551	153,547,037	45.8
PAYG - Casual	5	1,824,377	0.5
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	415	179,914,622	53.7
Total	971	335,286,036	100.0

Hardship

	Number	Balance	%
Pandemic	1	399,367	0.1
Natural disaster	0	0	0.0
Individual circumstance	9	3,679,531	1.1
Total	10	4,078,898	1.2

Ratings Location Distribution

	Number	Balance	%
Inner City	17	6,517,530	2.0
Metro	801	278,521,976	83.0
Non-metro	153	50,246,530	15.0
Total	971	335,286,036	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	666	198,042,643	59.1
Alt Doc	305	137,243,393	40.9
Total	971	335,286,036	100.0

Credit Grade Distribution

	Number	Balance	%
A	823	280,498,729	83.7
B	128	48,155,122	14.3
C1	20	6,632,185	2.0
C2	0	0	0.0
C3	0	0	0.0
Total	971	335,286,036	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	706	251,969,198	75.2
Residential Apartment - Low Rise	228	72,387,822	21.6
Residential Rural	0	0	0.0
Residential Apartment - High Rise	37	10,929,016	3.2
Total	971	335,286,036	100.0

Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	896	303,325,480	90.5
1 to 30 Days	32	14,346,922	4.3
Total Performing Loans	928	317,672,402	94.8
31 to 60 days	6	1,846,800	0.6
61 to 90 days	7	1,948,537	0.6
91 to 120 days	2	684,268	0.2
121 to 150 days	2	925,120	0.3
151 to 180 days	2	713,583	0.2
Over 180 days	23	11,176,616	3.2
MIP	1	318,710	0.1
Total	971	335,286,036	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	864	286,023,226	85.3
Interest Only reverting to P&I	107	49,262,810	14.7
Interest Only to maturity	0	0	0.0
Total	971	335,286,036	100.0