

### La Trobe Financial Capital Markets Trust 2018-1

Collection Period Ended 31 October 2021

#### Determination Summary

Closing Date	12-Apr-18	Reporting Currency	AUD
Start of Interest Period	11-Oct-21	Start of Collection Period	01-Oct-21
End of Interest Period	11-Nov-21	End of Collection Period	31-Oct-21
Days in Interest Period	31	Days in Collection Period	31
BBSW - 11 October 2021	0.0100%	Payment Date	11-Nov-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	168,106,793	5,183,787	162,923,006	43.4%
Class A2	AU3FN0041711	59,846,020	1,845,428	58,000,592	43.4%
Class B	AU3FN0041729	24,184,166	745,750	23,438,416	78.1%
Class C	AU3FN0041737	18,742,728	577,956	18,164,772	78.1%
Class D	AU3FN0041745	13,301,291	410,162	12,891,129	78.1%
Class E	AU3FN0041752	7,859,854	242,369	7,617,485	78.1%
Class F	AU3FN0041760	3,098,823	282,297	2,816,526	41.7%
Equity		5,250,000	-	5,250,000	100.0%
<b>Total</b>		<b>300,389,675</b>	<b>9,287,749</b>	<b>291,101,926</b>	

#### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	162,923,006
-	-	-	58,000,592
-	-	-	23,438,416
-	-	-	18,164,772
-	-	-	12,891,129
-	-	-	7,617,485
-	-	-	2,816,526
-	-	-	5,250,000
-	-	-	291,101,926

#### 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%	-	179,897	179,897	-
Class A2	1.6600%	-	84,375	84,375	-
Class B	2.0100%	-	41,285	41,285	-
Class C	3.0600%	-	48,711	48,711	-
Class D	4.0600%	-	45,866	45,866	-
Class E	6.0600%	-	40,453	40,453	-
Class F	6.9600%	-	18,318	18,318	-

#### 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%	3.3%
0.7%	2.4%

#### 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	1,617,467
Additions	24,850
Draws	0
Closing Balance	1,642,317

#### 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	4,366,529

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.13%	4.00%	Yes
Available income test	6.33%	3.03%	Yes

#### Repayments

	Balance
Scheduled principal	383,211
Unscheduled Principal (net of redraws)	8,879,687
Total net principal repaid	9,262,898

Principal Payment Rate (PPR) - Current month annualised	1.5%
Constant Prepayment Rate (CPR) - Current month annualised	30.1%

#### Pool Performance

Portfolio balance at Closing Date	724,847,369
Pool Factor	40.4%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	9,519,700
Cumulative no. of loans liquidated	15
Cumulative losses	685,061
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 October 2021

#### Pool Summary

Portfolio balance (\$)	292,600,457	Weighted average LVR (%)	66.44
Number of loans (#)	859	Maximum current LVR (%)	96.90
Average loan size (\$)	340,629	Weighted average seasoning (years)	4.53
Maximum loan size (\$)	1,377,545	Weighted average Interest Rate (%)	5.14

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

	Number	Balance	%
Up to 50.0%	156	32,196,651	11.0
50.0% to 60.0%	142	38,628,195	13.2
60.0% to 65.0%	108	32,621,225	11.1
65.0% to 70.0%	162	48,606,909	16.6
70.0% to 75.0%	142	61,457,458	21.0
75.0% to 80.0%	113	60,369,128	20.6
80.0% to 85.0%	27	13,293,527	4.5
85.0% to 90.0%	8	4,942,873	1.7
90.0% to 95.0%	0	0	0.0
95.0% to 100.0%	1	484,491	0.3
Over 100.0%	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	2	624,376	0.2
3.00% to 4.00%	86	29,751,586	10.2
4.00% to 4.50%	139	53,250,278	18.2
4.50% to 5.00%	94	42,440,694	14.5
5.00% to 5.50%	151	63,607,112	21.7
5.50% to 6.00%	113	33,693,089	11.5
6.00% to 6.50%	203	51,792,171	17.7
6.50% to 7.00%	41	10,662,646	3.7
7.00% to 8.00%	30	6,778,505	2.3
Over 8.00%	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
0 to 100,000	45	2,672,850	0.9
100,000 to 200,000	174	28,398,569	9.7
200,000 to 300,000	275	66,121,387	22.6
300,000 to 400,000	123	42,857,644	14.6
400,000 to 500,000	81	36,752,120	12.6
500,000 to 600,000	57	31,086,592	10.6
600,000 to 700,000	31	20,164,823	6.9
700,000 to 800,000	28	20,858,405	7.1
800,000 to 900,000	16	13,595,377	4.6
900,000 to 1,000,000	17	16,179,177	5.5
1,000,000 to 1,500,000	12	13,913,513	4.9
Over 1,500,000	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</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	285	97,282,691	33.2
4 to 5 years	373	134,580,606	46.0
Over 5 years	201	60,737,160	20.8
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

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As at 31 October 2021

#### Pool Summary

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Number of loans (#)	859	Maximum current LVR (%)	96.90
Average loan size (\$)	340,629	Weighted average seasoning (years)	4.53
Maximum loan size (\$)	1,377,545	Weighted average Interest Rate (%)	5.14

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	265	108,025,390	36.9
Investment	594	184,575,067	63.1
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	6	2,804,815	1.0
NSW	142	67,491,458	23.1
VIC	325	113,769,344	38.9
QLD	290	78,003,964	26.7
SA	32	8,504,059	2.9
WA	56	20,549,083	7.0
TAS	8	1,477,734	0.4
NT	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	491	132,288,876	45.2
PAYG - Casual	4	1,759,883	0.6
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	364	158,551,698	54.2
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	5	2,861,677	1.0
Natural disaster	0	0	0.0
Individual circumstance	2	414,854	0.1
<b>Total</b>	<b>7</b>	<b>3,276,531</b>	<b>1.1</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	16	5,392,004	1.8
Metro	714	244,525,218	83.6
Non-metro	129	42,683,235	14.6
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	589	170,568,142	58.3
Alt Doc	270	122,032,315	41.7
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	737	248,725,585	85.0
B	105	38,176,516	13.0
C1	17	5,698,356	2.0
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	606	214,670,243	73.4
Residential Apartment - Low Rise	218	68,513,783	23.4
Residential Rural	0	0	0.0
Residential Apartment - High Rise	35	9,416,431	3.2
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Arrears Ageing Distribution

	Number	Balance	%
Not in arrears	809	271,789,620	92.9
1 to 30 Days	22	9,066,203	3.1
<b>Total Performing Loans</b>	<b>831</b>	<b>280,855,823</b>	<b>96.0</b>
31 to 60 days	3	910,182	0.3
61 to 90 days	1	259,821	0.1
91 to 120 days	2	693,133	0.2
121 to 150 days	3	1,080,811	0.4
151 to 180 days	1	201,306	0.1
Over 180 days	18	8,599,381	2.9
MIP	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	780	253,497,336	86.6
Interest Only reverting to P&I	79	39,103,121	13.4
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>859</b>	<b>292,600,457</b>	<b>100.0</b>