

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 30 September 2021

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	13-Sep-21	Start of Collection Period	01-Sep-21
End of Interest Period	12-Oct-21	End of Collection Period	30-Sep-21
Days in Interest Period	29	Days in Collection Period	30
BBSW - 13 September 2021	0.0025%	Payment Date	12-Oct-21

Note Invested Amounts

Note Class	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
A1S-S	-	-	-	0.0%
A1S-L	-	-	-	0.0%
A1L	195,346,761	6,696,004	188,650,757	50.3%
A2	65,245,818	2,236,465	63,009,353	50.3%
B	56,895,034	1,950,221	54,944,813	92.7%
C	8,642,283	296,236	8,346,047	92.7%
D	12,963,425	444,354	12,519,071	92.7%
E	5,041,332	172,804	4,868,528	92.7%
F	4,126,471	401,122	3,725,349	62.1%
Equity	6,750,000	-	6,750,000	100.0%
Total	355,011,124	12,197,206	342,813,918	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	188,650,757
-	-	-	63,009,353
-	-	-	54,944,813
-	-	-	8,346,047
-	-	-	12,519,071
-	-	-	4,868,528
-	-	-	3,725,349
-	-	-	6,750,000
-	-	-	342,813,918

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
A1S-S	-	-	-	-	-
A1S-L	-	-	-	-	-
A1L	1.4025%	-	217,678	217,678	-
A2	2.0025%	-	103,808	103,808	-
B	2.3525%	-	106,343	106,343	-
C	3.1025%	-	21,303	21,303	-
D	4.1025%	-	42,255	42,255	-
E	6.1025%	-	24,443	24,443	-
F	7.2025%	-	23,614	23,614	-

Credit Support

Original	Current
30.0%	0.0%
30.0%	0.0%
30.0%	45.2%
13.3%	26.9%
5.4%	10.9%
4.2%	8.5%
2.4%	4.9%
1.7%	3.5%
0.9%	2.4%

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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	1,422,085
Additions	28,303
Draws	0
Closing Balance	1,450,388

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	5,142,209

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.09%	3.80%	Yes
Available income test	5.73%	3.24%	Yes

Repayments

	Balance
Scheduled principal	556,595
Unscheduled Principal (net of redraws)	11,612,309
Total net principal repaid	12,168,903

Principal Payment Rate (PPR) - Current month annualised	1.9%
Constant Prepayment Rate (CPR) - Current month annualised	32.8%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	47.6%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	6,890,616
Cumulative no. of loans liquidated	11
Cumulative losses	360,402
Annualised loss rate since Closing Date	0.02%

Stepdown Criteria

	Satisfied
a. No Class A1S-S Notes or Class A1S-L 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:

- 12th November 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 to or less than 25%.

La Trobe Financial Capital Markets Trust 2018-2

As at 30 September 2021

Pool Summary

Portfolio balance (\$)	344,386,285	Weighted average LVR (%)	68.43
Number of loans (#)	896	Maximum current LVR (%)	94.48
Average loan size (\$)	384,360	Weighted average seasoning (years)	3.97
Maximum loan size (\$)	1,494,715	Weighted average Interest Rate (%)	5.09

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	124	28,082,536	8.0
50.0% to 60.0%	131	40,247,243	11.7
60.0% to 65.0%	87	30,623,251	8.9
65.0% to 70.0%	128	46,389,705	13.5
70.0% to 75.0%	172	73,224,948	21.3
75.0% to 80.0%	204	97,877,348	28.4
80.0% to 85.0%	42	23,597,134	6.9
85.0% to 90.0%	4	2,281,341	0.7
90.0% to 95.0%	4	2,062,779	0.6
95.0% to 100.0%	0	0	0.0
Over 100.0%	0	0	0.0
Total	896	344,386,285	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	1	363,269	0.1
3.00% to 4.00%	73	31,139,175	9.0
4.00% to 4.50%	172	62,745,875	18.2
4.50% to 5.00%	140	68,918,029	20.0
5.00% to 5.50%	154	67,707,930	19.7
5.50% to 6.00%	108	46,678,987	13.6
6.00% to 6.50%	192	51,225,332	14.9
6.50% to 7.00%	19	6,533,815	1.9
7.00% to 8.00%	37	9,073,873	2.6
Over 8.00%	0	0	0.0
Total	896	344,386,285	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	30	1,287,690	0.4
100,000 to 200,000	127	21,033,854	6.1
200,000 to 300,000	289	71,619,067	20.8
300,000 to 400,000	148	50,646,511	14.7
400,000 to 500,000	97	43,139,240	12.5
500,000 to 600,000	64	35,323,673	10.3
600,000 to 700,000	46	29,801,014	8.7
700,000 to 800,000	17	12,698,235	3.7
800,000 to 900,000	18	15,351,166	4.5
900,000 to 1,000,000	27	25,507,542	7.4
1,000,000 to 1,500,000	33	37,978,293	10.9
Over 1,500,000	0	0	0.0
Total	896	344,386,285	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	671	259,700,837	75.4
4 to 5 years	104	48,575,045	14.1
Over 5 years	121	36,110,403	10.5
Total	896	344,386,285	100.0

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As at 30 September 2021

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Portfolio balance (\$)	344,386,285	Weighted average LVR (%)	68.43
Number of loans (#)	896	Maximum current LVR (%)	94.48
Average loan size (\$)	384,360	Weighted average seasoning (years)	3.97
Maximum loan size (\$)	1,494,715	Weighted average Interest Rate (%)	5.09

Security Usage Distribution

	Number	Balance	%
Owner-occupied	251	123,261,792	35.8
Investment	645	221,124,493	64.2
Total	896	344,386,285	100.0

Geographic Distribution

	Number	Balance	%
ACT	4	1,502,354	0.4
NSW	140	72,312,517	21.0
VIC	392	161,772,641	46.9
QLD	276	78,106,000	22.7
SA	38	13,629,178	4.0
WA	37	14,654,890	4.3
TAS	8	1,917,870	0.6
NT	1	490,835	0.1
Total	896	344,386,285	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	491	150,515,245	43.7
PAYG - Casual	4	966,067	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	401	192,904,973	56.0
Total	896	344,386,285	100.0

Hardship

	Number	Balance	%
Pandemic	7	4,003,563	1.2
Natural disaster	0	0	0.0
Individual circumstance	4	2,650,469	0.8
Total	11	6,654,032	2.0

Ratings Location Distribution

	Number	Balance	%
Inner City	20	6,418,165	1.9
Metro	748	294,820,169	85.6
Non-metro	128	43,147,951	12.5
Total	896	344,386,285	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	584	180,858,773	52.5
Alt Doc	312	163,527,512	47.5
Total	896	344,386,285	100.0

Credit Grade Distribution

	Number	Balance	%
A	794	296,282,127	86.0
B	78	35,984,107	10.4
C1	24	12,120,051	3.6
C2	0	0	0.0
C3	0	0	0.0
Total	896	344,386,285	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	645	260,736,420	75.7
Residential Apartment - Low Rise	200	67,176,860	19.5
Residential Rural	0	0	0.0
Residential Apartment - High Rise	51	16,473,005	4.8
Total	896	344,386,285	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	840	312,661,258	91.0
1 to 30 Days	22	11,473,275	3.3
Total Performing Loans	862	324,134,533	94.3
31 to 60 days	10	4,942,348	1.4
61 to 90 days	6	3,521,825	1.0
91 to 120 days	4	2,565,914	0.7
121 to 150 days	2	818,441	0.2
151 to 180 days	1	449,237	0.1
Over 180 days	10	7,305,818	2.1
MIP	1	648,169	0.2
Total	896	344,386,285	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	790	286,204,036	83.1
Interest Only reverting to P&I	106	58,182,249	16.9
Interest Only to maturity	0	0	0.0
Total	896	344,386,285	100.0