

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 31 October 2021

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	12-Oct-21	Start of Collection Period	01-Oct-21
End of Interest Period	12-Nov-21	End of Collection Period	31-Oct-21
Days in Interest Period	31	Days in Collection Period	31
BBSW - 12 October 2021	0.0033%	Payment Date	12-Nov-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	188,650,757	6,844,507	181,806,250	48.5%
A2	63,009,353	2,286,065	60,723,288	48.5%
B	54,944,813	1,993,473	52,951,340	89.4%
C	8,346,047	302,806	8,043,241	89.4%
D	12,519,071	454,209	12,064,862	89.4%
E	4,868,528	176,637	4,691,891	89.4%
F	3,725,349	408,249	3,317,100	55.3%
Equity	6,750,000	-	6,750,000	100.0%
Total	342,813,918	12,465,946	330,347,972	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	181,806,250
-	-	-	60,723,288
-	-	-	52,951,340
-	-	-	8,043,241
-	-	-	12,064,862
-	-	-	4,691,891
-	-	-	3,317,100
-	-	-	6,750,000
-	-	-	330,347,972

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	1.4033%	-	224,842	224,842	-
A2	2.0033%	-	107,206	107,206	-
B	2.3533%	-	109,818	109,818	-
C	3.1033%	-	21,998	21,998	-
D	4.1033%	-	43,629	43,629	-
E	6.1033%	-	25,237	25,237	-
F	7.2033%	-	22,791	22,791	-

Credit Support

Original	Current
30.0%	0.0%
30.0%	0.0%
30.0%	45.2%
13.3%	26.9%
5.4%	11.0%
4.2%	8.5%
2.4%	4.9%
1.7%	3.5%
0.9%	2.5%

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BBSW - 12 October 2021	0.0033%	Payment Date	12-Nov-21

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	1,450,387
Additions	28,190
Draws	0
Closing Balance	1,478,577

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	4,955,220

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.09%	3.80%	Yes
Available income test	5.46%	3.23%	Yes

Repayments

	Balance
Scheduled principal	501,117
Unscheduled Principal (net of redraws)	11,936,641
Total net principal repaid	12,437,757

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	34.5%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	45.9%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	6,890,104
Cumulative no. of loans liquidated	11
Cumulative losses	359,889
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 31 October 2021

Pool Summary

Portfolio balance (\$)	331,952,395	Weighted average LVR (%)	68.32
Number of loans (#)	875	Maximum current LVR (%)	95.32
Average loan size (\$)	379,374	Weighted average seasoning (years)	4.05
Maximum loan size (\$)	1,494,816	Weighted average Interest Rate (%)	5.09

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	119	26,626,170	8.0
50.0% to 60.0%	131	39,306,012	11.9
60.0% to 65.0%	85	30,415,660	9.2
65.0% to 70.0%	127	45,569,726	13.7
70.0% to 75.0%	173	74,480,561	22.4
75.0% to 80.0%	191	88,495,921	26.7
80.0% to 85.0%	41	22,693,769	6.8
85.0% to 90.0%	4	2,287,837	0.7
90.0% to 95.0%	3	1,814,605	0.5
95.0% to 100.0%	1	262,134	0.1
Over 100.0%	0	0	0.0
Total	875	331,952,395	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,908,377	0.6
3.00% to 4.00%	68	27,528,168	8.3
4.00% to 4.50%	172	61,935,794	18.7
4.50% to 5.00%	136	66,275,871	20.0
5.00% to 5.50%	150	65,104,461	19.6
5.50% to 6.00%	106	45,948,501	13.8
6.00% to 6.50%	187	49,496,995	14.9
6.50% to 7.00%	18	5,137,798	1.5
7.00% to 8.00%	35	8,616,430	2.6
Over 8.00%	0	0	0.0
Total	875	331,952,395	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	31	1,341,396	0.4
100,000 to 200,000	126	20,935,436	6.3
200,000 to 300,000	283	70,231,987	21.2
300,000 to 400,000	147	50,241,172	15.1
400,000 to 500,000	93	41,309,047	12.4
500,000 to 600,000	63	34,764,620	10.5
600,000 to 700,000	44	28,499,295	8.6
700,000 to 800,000	15	11,254,833	3.4
800,000 to 900,000	17	14,510,250	4.4
900,000 to 1,000,000	26	24,522,540	7.4
1,000,000 to 1,500,000	30	34,341,819	10.3
Over 1,500,000	0	0	0.0
Total	875	331,952,395	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	636	242,115,504	72.9
4 to 5 years	119	54,033,722	16.3
Over 5 years	120	35,803,169	10.8
Total	875	331,952,395	100.0

La Trobe Financial Capital Markets Trust 2018-2

As at 31 October 2021

Pool Summary

Portfolio balance (\$)	331,952,395
Number of loans (#)	875
Average loan size (\$)	379,374
Maximum loan size (\$)	1,494,816

Weighted average LVR (%)	68.32
Maximum current LVR (%)	95.32
Weighted average seasoning (years)	4.05
Weighted average Interest Rate (%)	5.09

Security Usage Distribution

	Number	Balance	%
Owner-occupied	243	118,129,557	35.6
Investment	632	213,822,838	64.4
Total	875	331,952,395	100.0

Geographic Distribution

	Number	Balance	%
ACT	3	783,780	0.2
NSW	136	69,134,013	20.8
VIC	381	154,580,147	46.7
QLD	271	76,829,060	23.1
SA	38	13,598,939	4.1
WA	37	14,621,864	4.4
TAS	8	1,914,139	0.6
NT	1	490,453	0.1
Total	875	331,952,395	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	483	147,174,342	44.3
PAYG - Casual	4	963,275	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	388	183,814,778	55.4
Total	875	331,952,395	100.0

Hardship

	Number	Balance	%
Pandemic	8	4,238,782	1.3
Natural disaster	0	0	0.0
Individual circumstance	4	3,657,900	1.1
Total	12	7,896,682	2.4

Ratings Location Distribution

	Number	Balance	%
Inner City	20	6,402,729	1.9
Metro	731	284,418,001	85.7
Non-metro	124	41,131,665	12.4
Total	875	331,952,395	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	575	176,479,225	53.2
Alt Doc	300	155,473,170	46.8
Total	875	331,952,395	100.0

Credit Grade Distribution

	Number	Balance	%
A	776	284,870,354	85.8
B	75	34,958,322	10.5
C1	24	12,123,719	3.7
C2	0	0	0.0
C3	0	0	0.0
Total	875	331,952,395	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	627	250,011,929	75.3
Residential Apartment - Low Rise	198	65,632,852	19.8
Residential Rural	0	0	0.0
Residential Apartment - High Rise	50	16,307,614	4.9
Total	875	331,952,395	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	831	306,523,980	92.3
1 to 30 Days	11	5,804,989	1.7
Total Performing Loans	842	312,328,969	94.0
31 to 60 days	5	1,771,837	0.6
61 to 90 days	7	3,769,268	1.1
91 to 120 days	4	2,925,912	0.9
121 to 150 days	6	3,819,881	1.2
151 to 180 days	0	0	0.0
Over 180 days	10	6,685,459	2.0
MIP	1	651,069	0.2
Total	875	331,952,395	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	776	278,907,918	84.0
Interest Only reverting to P&I	99	53,044,477	16.0
Interest Only to maturity	0	0	0.0
Total	875	331,952,395	100.0