

### La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 30 November 2021

#### Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	12-Nov-21	Start of Collection Period	01-Nov-21
End of Interest Period	13-Dec-21	End of Collection Period	30-Nov-21
Days in Interest Period	31	Days in Collection Period	30
BBSW - 12 November 2021	0.0150%	Payment Date	13-Dec-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	181,806,250	7,869,204	173,937,046	46.4%
A2	60,723,288	2,628,315	58,094,973	46.4%
B	52,951,340	2,291,917	50,659,423	85.5%
C	8,043,241	348,139	7,695,102	85.5%
D	12,064,862	522,209	11,542,653	85.5%
E	4,691,891	203,081	4,488,810	85.5%
F	3,317,100	461,844	2,855,256	47.6%
Equity	6,750,000	-	6,750,000	100.0%
<b>Total</b>	<b>330,347,972</b>	<b>14,324,709</b>	<b>316,023,263</b>	

#### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	173,937,046
-	-	-	58,094,973
-	-	-	50,659,423
-	-	-	7,695,102
-	-	-	11,542,653
-	-	-	4,488,810
-	-	-	2,855,256
-	-	-	6,750,000
-	-	-	<b>316,023,263</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
A1S-S	-	-	-	-	-
A1S-L	-	-	-	-	-
A1L	1.4150%	-	218,491	218,491	-
A2	2.0150%	-	103,920	103,920	-
B	2.3650%	-	106,360	106,360	-
C	3.1150%	-	21,279	21,279	-
D	4.1150%	-	42,166	42,166	-
E	6.1150%	-	24,368	24,368	-
F	7.2150%	-	20,327	20,327	-

#### 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%	2.6%

#### 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	1,478,577
Additions	26,105
Draws	0
Closing Balance	1,504,682

#### 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	4,740,349

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.05%	3.80%	Yes
Available income test	5.90%	3.31%	Yes

#### Repayments

	Balance
Scheduled principal	528,676
Unscheduled Principal (net of redraws)	13,769,927
Total net principal repaid	14,298,603

Principal Payment Rate (PPR) - Current month annualised	1.9%
Constant Prepayment Rate (CPR) - Current month annualised	39.9%

#### Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	43.9%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	6,889,796
Cumulative no. of loans liquidated	11
Cumulative losses	359,582
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 November 2021

#### Pool Summary

Portfolio balance (\$)	317,653,424	Weighted average LVR (%)	68.16
Number of loans (#)	848	Maximum current LVR (%)	96.14
Average loan size (\$)	374,591	Weighted average seasoning (years)	4.14
Maximum loan size (\$)	1,494,701	Weighted average Interest Rate (%)	5.08

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

	Number	Balance	%
Up to 50.0%	118	26,108,173	8.2
50.0% to 60.0%	133	38,994,856	12.3
60.0% to 65.0%	81	28,352,098	8.9
65.0% to 70.0%	127	44,987,157	14.2
70.0% to 75.0%	167	70,984,390	22.3
75.0% to 80.0%	177	82,502,260	26.0
80.0% to 85.0%	37	21,307,616	6.7
85.0% to 90.0%	4	2,320,422	0.7
90.0% to 95.0%	3	1,832,062	0.6
95.0% to 100.0%	1	264,390	0.1
Over 100.0%	0	0	0.0
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
Less than 100,000	34	1,570,007	0.5
100,000 to 200,000	122	20,364,784	6.4
200,000 to 300,000	277	68,548,534	21.6
300,000 to 400,000	144	49,159,830	15.5
400,000 to 500,000	89	39,427,967	12.4
500,000 to 600,000	58	31,850,302	10.0
600,000 to 700,000	39	25,358,292	8.0
700,000 to 800,000	15	11,239,333	3.5
800,000 to 900,000	17	14,492,830	4.6
900,000 to 1,000,000	25	23,573,500	7.4
1,000,000 to 1,500,000	28	32,068,045	10.1
Over 1,500,000	0	0	0.0
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,904,143	0.6
3.00% to 4.00%	70	27,842,781	8.8
4.00% to 4.50%	168	59,427,570	18.7
4.50% to 5.00%	129	61,761,739	19.4
5.00% to 5.50%	145	63,427,659	20.0
5.50% to 6.00%	101	42,444,893	13.4
6.00% to 6.50%	179	47,114,016	14.8
6.50% to 7.00%	18	5,128,214	1.6
7.00% to 8.00%	35	8,602,409	2.7
Over 8.00%	0	0	0.0
<b>Total</b>	<b>848</b>	<b>317,653,424</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	597	224,084,966	70.5
4 to 5 years	136	59,093,825	18.6
Over 5 years	115	34,474,633	10.9
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

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As at 30 November 2021

#### Pool Summary

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Number of loans (#)	848	Maximum current LVR (%)	96.14
Average loan size (\$)	374,591	Weighted average seasoning (years)	4.14
Maximum loan size (\$)	1,494,701	Weighted average Interest Rate (%)	5.08

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	234	112,100,606	35.3
Investment	614	205,552,818	64.7
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	3	778,999	0.2
NSW	130	65,044,491	20.5
VIC	368	147,099,453	46.3
QLD	265	74,701,524	23.5
SA	36	13,041,866	4.1
WA	37	14,586,505	4.6
TAS	8	1,910,586	0.6
NT	1	490,000	0.2
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	475	144,194,933	45.4
PAYG - Casual	4	962,156	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	369	172,496,335	54.3
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	4	2,749,969	0.9
Natural disaster	0	0	0.0
Individual circumstance	2	1,535,074	0.5
<b>Total</b>	<b>6</b>	<b>4,285,043</b>	<b>1.4</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	20	6,387,544	2.0
Metro	708	271,382,412	85.4
Non-metro	120	39,883,468	12.6
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	562	170,928,822	53.8
Alt Doc	286	146,724,602	46.2
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	751	271,776,175	85.6
B	73	33,734,408	10.6
C1	24	12,142,841	3.8
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	607	238,754,371	75.2
Residential Apartment - Low Rise	192	63,096,856	19.8
Residential Rural	0	0	0.0
Residential Apartment - High Rise	49	15,802,197	5.0
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Arrears Ageing Distribution\*

	Number	Balance	%
Not in arrears	795	288,618,771	90.9
1 to 30 Days	21	9,716,200	3.1
<b>Total Performing Loans</b>	<b>816</b>	<b>298,334,971</b>	<b>94.0</b>
31 to 60 days	5	2,239,132	0.7
61 to 90 days	5	2,234,343	0.7
91 to 120 days	5	3,573,906	1.1
121 to 150 days	4	2,184,601	0.7
151 to 180 days	2	1,683,729	0.5
Over 180 days	10	6,720,712	2.1
MIP	1	682,030	0.2
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	754	267,224,550	84.1
Interest Only reverting to P&I	94	50,428,874	15.9
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>848</b>	<b>317,653,424</b>	<b>100.0</b>