

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 31 December 2021

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	13-Dec-21	Start of Collection Period	01-Dec-21
End of Interest Period	12-Jan-22	End of Collection Period	31-Dec-21
Days in Interest Period	30	Days in Collection Period	31
BBSW - 13 December 2021	0.0150%	Payment Date	12-Jan-22

Note Invested Amounts

Note Class	Opening Invested Balance	Repayments	Closing Invested Balance	Bond / Invested Factor
A1S-S	-	-	-	0.0%
A1S-L	-	-	-	0.0%
A1L	173,937,046	6,431,346	167,505,700	44.7%
A2	58,094,973	2,148,069	55,946,904	44.7%
B	50,659,423	1,873,139	48,786,284	82.3%
C	7,695,102	284,527	7,410,575	82.3%
D	11,542,653	426,791	11,115,862	82.3%
E	4,488,810	165,975	4,322,835	82.3%
F	2,855,256	381,139	2,474,117	41.2%
Equity	6,750,000	-	6,750,000	100.0%
Total	316,023,263	11,710,986	304,312,277	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	167,505,700
-	-	-	55,946,904
-	-	-	48,786,284
-	-	-	7,410,575
-	-	-	11,115,862
-	-	-	4,322,835
-	-	-	2,474,117
-	-	-	6,750,000
-	-	-	304,312,277

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%	-	202,291	202,291	-
A2	2.0150%	-	96,215	96,215	-
B	2.3650%	-	98,474	98,474	-
C	3.1150%	-	19,702	19,702	-
D	4.1150%	-	39,039	39,039	-
E	6.1150%	-	22,561	22,561	-
F	7.2150%	-	16,932	16,932	-

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%	8.6%
2.4%	4.9%
1.7%	3.5%
0.9%	2.7%

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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	1,504,682
Additions	25,983
Draws	0
Closing Balance	1,530,665

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	4,564,684

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.05%	3.80%	Yes
Available income test	5.45%	3.18%	Yes

Repayments

	Balance
Scheduled principal	472,791
Unscheduled Principal (net of redraws)	11,212,212
Total net principal repaid	11,685,003

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	35.0%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	42.3%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	7,571,614
Cumulative no. of loans liquidated	12
Cumulative losses	359,069
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 December 2021

Pool Summary

Portfolio balance (\$)	305,963,440	Weighted average LVR (%)	67.94
Number of loans (#)	826	Maximum current LVR (%)	97.00
Average loan size (\$)	370,416	Weighted average seasoning (years)	4.23
Maximum loan size (\$)	1,494,776	Weighted average Interest Rate (%)	5.07

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	118	26,123,715	8.5
50.0% to 60.0%	134	39,337,265	12.9
60.0% to 65.0%	76	26,433,211	8.6
65.0% to 70.0%	125	45,204,365	14.8
70.0% to 75.0%	170	70,893,238	23.2
75.0% to 80.0%	155	70,190,544	22.9
80.0% to 85.0%	40	23,342,068	7.6
85.0% to 90.0%	4	2,324,389	0.8
90.0% to 95.0%	2	1,254,078	0.4
95.0% to 100.0%	2	860,567	0.3
Over 100.0%	0	0	0.0
Total	826	305,963,440	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	32	1,408,892	0.5
100,000 to 200,000	120	20,008,100	6.5
200,000 to 300,000	276	68,326,120	22.5
300,000 to 400,000	141	48,170,657	15.7
400,000 to 500,000	84	37,321,628	12.2
500,000 to 600,000	57	31,301,210	10.2
600,000 to 700,000	38	24,625,389	8.0
700,000 to 800,000	14	10,443,022	3.4
800,000 to 900,000	13	11,069,359	3.6
900,000 to 1,000,000	24	22,566,284	7.4
1,000,000 to 1,500,000	27	30,722,779	10.0
Over 1,500,000	0	0	0.0
Total	826	305,963,440	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,900,077	0.6
3.00% to 4.00%	73	28,266,793	9.2
4.00% to 4.50%	167	61,077,146	19.9
4.50% to 5.00%	120	54,790,939	17.9
5.00% to 5.50%	137	59,584,301	19.5
5.50% to 6.00%	100	41,769,594	13.7
6.00% to 6.50%	176	46,082,861	15.1
6.50% to 7.00%	16	4,204,687	1.4
7.00% to 8.00%	34	8,287,042	2.7
Over 8.00%	0	0	0.0
Total	826	305,963,440	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	540	198,160,823	64.8
4 to 5 years	173	73,863,132	24.1
Over 5 years	113	33,939,485	11.1
Total	826	305,963,440	100.0

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As at 31 December 2021

Pool Summary

Portfolio balance (\$)	305,963,440	Weighted average LVR (%)	67.94
Number of loans (#)	826	Maximum current LVR (%)	97.00
Average loan size (\$)	370,416	Weighted average seasoning (years)	4.23
Maximum loan size (\$)	1,494,776	Weighted average Interest Rate (%)	5.07

Security Usage Distribution

	Number	Balance	%
Owner-occupied	225	106,069,560	34.7
Investment	601	199,893,880	65.3
Total	826	305,963,440	100.0

Geographic Distribution

	Number	Balance	%
ACT	3	777,297	0.3
NSW	125	62,378,004	20.4
VIC	359	141,476,219	46.2
QLD	260	73,540,363	24.0
SA	33	10,830,489	3.5
WA	37	14,564,516	4.8
TAS	8	1,906,940	0.6
NT	1	489,612	0.2
Total	826	305,963,440	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	466	140,864,233	46.1
PAYG - Casual	4	958,887	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	356	164,140,320	53.6
Total	826	305,963,440	100.0

Hardship

	Number	Balance	%
Pandemic	4	3,112,737	1.0
Natural disaster	0	0	0.0
Individual circumstance	4	3,649,911	1.2
Total	8	6,762,648	2.2

Ratings Location Distribution

	Number	Balance	%
Inner City	19	6,348,115	2.1
Metro	691	260,913,192	85.3
Non-metro	116	38,702,133	12.6
Total	826	305,963,440	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	552	167,231,450	54.7
Alt Doc	274	138,731,990	45.3
Total	826	305,963,440	100.0

Credit Grade Distribution

	Number	Balance	%
A	732	262,079,832	85.6
B	70	32,030,269	10.5
C1	24	11,853,339	3.9
C2	0	0	0.0
C3	0	0	0.0
Total	826	305,963,440	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	594	230,319,959	75.3
Residential Apartment - Low Rise	185	60,017,686	19.6
Residential Rural	0	0	0.0
Residential Apartment - High Rise	47	15,625,795	5.1
Total	826	305,963,440	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	777	278,846,219	91.1
1 to 30 Days	14	6,306,269	2.1
Total Performing Loans	791	285,152,488	93.2
31 to 60 days	7	4,228,912	1.5
61 to 90 days	5	2,206,358	0.7
91 to 120 days	5	2,729,673	0.9
121 to 150 days	3	1,926,126	0.6
151 to 180 days	2	948,347	0.3
Over 180 days	11	7,758,246	2.5
MIP	2	1,013,290	0.3
Total	826	305,963,440	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	733	255,929,210	83.6
Interest Only reverting to P&I	93	50,034,230	16.4
Interest Only to maturity	0	0	0.0
Total	826	305,963,440	100.0