

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 31 January 2022

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	12-Jan-22	Start of Collection Period	01-Jan-22
End of Interest Period	14-Feb-22	End of Collection Period	31-Jan-22
Days in Interest Period	33	Days in Collection Period	31
BBSW - 12 January 2022	0.0143%	Payment Date	14-Feb-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	167,505,700	4,165,754	163,339,946	43.6%
A2	55,946,904	1,391,362	54,555,542	43.6%
B	48,786,284	1,213,282	47,573,002	80.3%
C	7,410,575	184,296	7,226,279	80.3%
D	11,115,862	276,444	10,839,418	80.3%
E	4,322,835	107,506	4,215,329	80.3%
F	2,474,117	254,738	2,219,379	37.0%
Equity	6,750,000	-	6,750,000	100.0%
Total	304,312,277	7,593,382	296,718,895	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	163,339,946
-	-	-	54,555,542
-	-	-	47,573,002
-	-	-	7,226,279
-	-	-	10,839,418
-	-	-	4,215,329
-	-	-	2,219,379
-	-	-	6,750,000
-	-	-	296,718,895

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	1.4143%	-	214,187	214,187	-
A2	2.0143%	-	101,888	101,888	-
B	2.3643%	-	104,285	104,285	-
C	3.1143%	-	20,866	20,866	-
D	4.1143%	-	41,349	41,349	-
E	6.1143%	-	23,897	23,897	-
F	7.2143%	-	16,137	16,137	-

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%	2.8%

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BBSW - 12 January 2022	0.0143%	Payment Date	14-Feb-22

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	1,530,665
Additions	25,340
Draws	0
Closing Balance	1,556,005

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	4,450,783

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.06%	3.80%	Yes
Available income test	5.66%	3.12%	Yes

Repayments

	Balance
Scheduled principal	467,053
Unscheduled Principal (net of redraws)	7,100,988
Total net principal repaid	7,568,042

Principal Payment Rate (PPR) - Current month annualised	1.8%
Constant Prepayment Rate (CPR) - Current month annualised	24.6%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	41.2%
Liquidation amount - current month	0
No. of loans liquidated - current month	0
Losses - current month	0
Cumulative liquidation amount	6,530,214
Cumulative no. of loans liquidated	11
Cumulative losses	358,557
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 January 2022

Pool Summary

Portfolio balance (\$)	298,392,949	Weighted average LVR (%)	67.79
Number of loans (#)	812	Maximum current LVR (%)	97.88
Average loan size (\$)	367,479	Weighted average seasoning (years)	4.32
Maximum loan size (\$)	1,494,852	Weighted average Interest Rate (%)	5.07

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	116	25,367,779	8.5
50.0% to 60.0%	134	39,289,048	13.2
60.0% to 65.0%	75	26,014,911	8.7
65.0% to 70.0%	124	43,668,387	14.6
70.0% to 75.0%	166	68,859,301	23.1
75.0% to 80.0%	148	67,440,242	22.6
80.0% to 85.0%	40	22,867,938	7.7
85.0% to 90.0%	5	2,748,106	0.9
90.0% to 95.0%	1	932,041	0.3
95.0% to 100.0%	3	1,205,196	0.4
Over 100.0%	0	0	0.0
Total	812	298,392,949	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,895,976	0.6
3.00% to 4.00%	73	27,588,694	9.2
4.00% to 4.50%	166	60,696,040	20.4
4.50% to 5.00%	120	53,729,477	18.0
5.00% to 5.50%	133	57,623,606	19.3
5.50% to 6.00%	96	39,553,604	13.3
6.00% to 6.50%	172	45,133,535	15.1
6.50% to 7.00%	15	3,900,810	1.3
7.00% to 8.00%	34	8,271,207	2.8
Over 8.00%	0	0	0.0
Total	812	298,392,949	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	34	1,617,238	0.5
100,000 to 200,000	118	19,849,175	6.7
200,000 to 300,000	275	68,147,273	22.9
300,000 to 400,000	138	47,207,244	15.8
400,000 to 500,000	80	35,517,439	11.9
500,000 to 600,000	54	29,511,063	9.9
600,000 to 700,000	39	25,266,194	8.5
700,000 to 800,000	13	9,671,305	3.2
800,000 to 900,000	11	9,365,172	3.1
900,000 to 1,000,000	25	23,551,731	7.9
1,000,000 to 1,500,000	25	28,689,115	9.6
Over 1,500,000	0	0	0.0
Total	812	298,392,949	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	469	168,753,129	56.5
4 to 5 years	232	96,067,297	32.2
Over 5 years	111	33,572,523	11.3
Total	812	298,392,949	100.0

La Trobe Financial Capital Markets Trust 2018-2

As at 31 January 2022

Pool Summary

Portfolio balance (\$)	298,392,949	Weighted average LVR (%)	67.79
Number of loans (#)	812	Maximum current LVR (%)	97.88
Average loan size (\$)	367,479	Weighted average seasoning (years)	4.32
Maximum loan size (\$)	1,494,852	Weighted average Interest Rate (%)	5.07

Security Usage Distribution

	Number	Balance	%
Owner-occupied	222	104,511,953	35.0
Investment	590	193,880,996	65.0
Total	812	298,392,949	100.0

Geographic Distribution

	Number	Balance	%
ACT	3	775,586	0.3
NSW	121	59,565,472	20.0
VIC	355	139,332,900	46.7
QLD	255	71,733,016	24.0
SA	33	10,807,152	3.6
WA	36	13,786,266	4.6
TAS	8	1,903,335	0.6
NT	1	489,222	0.2
Total	812	298,392,949	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	460	138,639,865	46.5
PAYG - Casual	4	957,718	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	348	158,795,366	53.2
Total	812	298,392,949	100.0

Hardship

	Number	Balance	%
Pandemic	2	1,551,278	0.5
Natural disaster	0	0	0.0
Individual circumstance	4	3,653,070	1.2
Total	6	5,204,348	1.7

Ratings Location Distribution

	Number	Balance	%
Inner City	19	6,335,357	2.1
Metro	680	254,435,370	85.3
Non-metro	113	37,622,222	12.6
Total	812	298,392,949	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	546	164,903,894	55.3
Alt Doc	266	133,489,055	44.7
Total	812	298,392,949	100.0

Credit Grade Distribution

	Number	Balance	%
A	721	256,419,468	86.0
B	68	31,119,827	10.4
C1	23	10,853,654	3.6
C2	0	0	0.0
C3	0	0	0.0
Total	812	298,392,949	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	583	223,381,888	74.8
Residential Apartment - Low Rise	183	59,544,558	20.0
Residential Rural	0	0	0.0
Residential Apartment - High Rise	46	15,466,503	5.2
Total	812	298,392,949	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	769	274,295,466	91.9
1 to 30 Days	14	6,316,150	2.1
Total Performing Loans	783	280,611,616	94.0
31 to 60 days	3	1,493,439	0.5
61 to 90 days	6	3,471,340	1.2
91 to 120 days	3	1,809,750	0.6
121 to 150 days	3	1,789,874	0.6
151 to 180 days	2	1,406,028	0.5
Over 180 days	10	6,793,136	2.3
MIP	2	1,017,766	0.3
Total	812	298,392,949	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	722	250,071,701	83.8
Interest Only reverting to P&I	90	48,321,248	16.2
Interest Only to maturity	0	0	0.0
Total	812	298,392,949	100.0