

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 28 February 2022

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	14-Feb-22	Start of Collection Period	01-Feb-22
End of Interest Period	15-Mar-22	End of Collection Period	28-Feb-22
Days in Interest Period	29	Days in Collection Period	28
BBSW - 14 February 2022	0.0150%	Payment Date	15-Mar-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	163,339,946	5,953,136	157,386,810	42.0%
A2	54,555,542	1,988,347	52,567,195	42.0%
B	47,573,002	1,733,860	45,839,142	77.4%
C	7,226,279	263,371	6,962,908	77.4%
D	10,839,418	395,057	10,444,361	77.4%
E	4,215,329	153,633	4,061,696	77.4%
F	2,219,379	348,959	1,870,420	31.2%
Equity	6,750,000	-	6,750,000	100.0%
Total	296,718,895	10,836,363	285,882,532	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	157,386,810
-	-	-	52,567,195
-	-	-	45,839,142
-	-	-	6,962,908
-	-	-	10,444,361
-	-	-	4,061,696
-	-	-	1,870,420
-	-	-	6,750,000
-	-	-	285,882,532

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%	-	183,634	183,634	-
A2	2.0150%	-	87,341	87,341	-
B	2.3650%	-	89,392	89,392	-
C	3.1150%	-	17,885	17,885	-
D	4.1150%	-	35,439	35,439	-
E	6.1150%	-	20,480	20,480	-
F	7.2150%	-	12,723	12,723	-

Credit Support

Original	Current
30.0%	0.0%
30.0%	0.0%
30.0%	45.2%
13.3%	27.0%
5.4%	11.0%
4.2%	8.6%
2.4%	5.0%
1.7%	3.5%
0.9%	2.9%

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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	1,556,005
Additions	22,058
Draws	0
Closing Balance	1,578,063

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	4,288,238

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.04%	3.80%	Yes
Available income test	5.53%	3.20%	Yes

Repayments

	Balance
Scheduled principal	581,748
Unscheduled Principal (net of redraws)	10,232,556
Total net principal repaid	10,814,305

Principal Payment Rate (PPR) - Current month annualised	2.3%
Constant Prepayment Rate (CPR) - Current month annualised	34.2%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	39.7%
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	358,147
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 28 February 2022

Pool Summary

Portfolio balance (\$)	287,578,725	Weighted average LVR (%)	67.78
Number of loans (#)	789	Maximum current LVR (%)	98.70
Average loan size (\$)	364,485	Weighted average seasoning (years)	4.41
Maximum loan size (\$)	1,494,351	Weighted average Interest Rate (%)	5.06

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	115	25,383,588	8.8
50.0% to 60.0%	128	36,021,134	12.5
60.0% to 65.0%	75	25,867,655	9.0
65.0% to 70.0%	121	43,586,051	15.2
70.0% to 75.0%	164	67,076,395	23.3
75.0% to 80.0%	145	66,910,105	23.3
80.0% to 85.0%	32	17,825,684	6.2
85.0% to 90.0%	4	2,066,780	0.7
90.0% to 95.0%	2	1,624,413	0.6
95.0% to 100.0%	3	1,216,920	0.4
Over 100.0%	0	0	0.0
Total	789	287,578,725	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,891,401	0.7
3.00% to 4.00%	74	28,293,362	9.8
4.00% to 4.50%	163	57,624,129	19.9
4.50% to 5.00%	120	53,084,422	18.5
5.00% to 5.50%	125	52,951,891	18.4
5.50% to 6.00%	92	38,546,255	13.4
6.00% to 6.50%	165	43,603,079	15.2
6.50% to 7.00%	14	3,638,179	1.3
7.00% to 8.00%	33	7,946,007	2.8
Over 8.00%	0	0	0.0
Total	789	287,578,725	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	33	1,470,775	0.5
100,000 to 200,000	117	19,607,842	6.8
200,000 to 300,000	270	66,721,296	23.2
300,000 to 400,000	132	45,031,187	15.7
400,000 to 500,000	76	33,778,521	11.7
500,000 to 600,000	51	28,015,198	9.7
600,000 to 700,000	39	25,177,768	8.8
700,000 to 800,000	14	10,358,864	3.6
800,000 to 900,000	11	9,356,168	3.3
900,000 to 1,000,000	23	21,690,447	7.5
1,000,000 to 1,500,000	23	26,370,659	9.2
Over 1,500,000	0	0	0.0
Total	789	287,578,725	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	396	143,569,338	50.0
4 to 5 years	284	111,397,830	38.7
Over 5 years	109	32,611,557	11.3
Total	789	287,578,725	100.0

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As at 28 February 2022

Pool Summary

Portfolio balance (\$)	287,578,725
Number of loans (#)	789
Average loan size (\$)	364,485
Maximum loan size (\$)	1,494,351

Weighted average LVR (%)	67.78
Maximum current LVR (%)	98.70
Weighted average seasoning (years)	4.41
Weighted average Interest Rate (%)	5.06

Security Usage Distribution

	Number	Balance	%
Owner-occupied	214	100,959,967	35.1
Investment	575	186,618,758	64.9
Total	789	287,578,725	100.0

Geographic Distribution

	Number	Balance	%
ACT	3	773,503	0.3
NSW	117	56,650,380	19.7
VIC	344	134,248,204	46.6
QLD	249	69,979,321	24.3
SA	31	9,773,956	3.4
WA	36	13,765,776	4.8
TAS	8	1,898,960	0.7
NT	1	488,625	0.2
Total	789	287,578,725	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	447	133,184,935	46.3
PAYG - Casual	4	954,899	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	338	153,438,891	53.4
Total	789	287,578,725	100.0

Hardship

	Number	Balance	%
Pandemic	1	895,051	0.3
Natural disaster	0	0	0.0
Individual circumstance	2	2,463,876	0.9
Total	3	3,358,927	1.2

Ratings Location Distribution

	Number	Balance	%
Inner City	17	5,024,788	1.7
Metro	661	245,949,726	85.6
Non-metro	111	36,604,211	12.7
Total	789	287,578,725	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	531	159,090,548	55.3
Alt Doc	258	128,488,177	44.7
Total	789	287,578,725	100.0

Credit Grade Distribution

	Number	Balance	%
A	700	247,250,713	86.0
B	66	29,892,104	10.4
C1	23	10,435,908	3.6
C2	0	0	0.0
C3	0	0	0.0
Total	789	287,578,725	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	570	217,206,277	75.5
Residential Apartment - Low Rise	177	56,638,925	19.7
Residential Rural	0	0	0.0
Residential Apartment - High Rise	42	13,733,523	4.8
Total	789	287,578,725	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	741	262,937,750	91.4
1 to 30 Days	20	8,193,074	2.8
Total Performing Loans	761	271,130,824	94.2
31 to 60 days	4	1,715,981	0.6
61 to 90 days	4	2,069,412	0.7
91 to 120 days	4	2,081,557	0.7
121 to 150 days	2	1,237,175	0.4
151 to 180 days	2	1,691,744	0.6
Over 180 days	10	6,631,665	2.3
MIP	2	1,020,367	0.4
Total	789	287,578,725	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	703	241,963,786	84.1
Interest Only reverting to P&I	86	45,614,939	15.9
Interest Only to maturity	0	0	0.0
Total	789	287,578,725	100.0