

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

Collection Period Ended 31 March 2022

#### Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	15-Mar-22	Start of Collection Period	01-Mar-22
End of Interest Period	12-Apr-22	End of Collection Period	31-Mar-22
Days in Interest Period	28	Days in Collection Period	31
BBSW - 15 March 2022	0.0150%	Payment Date	12-Apr-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	157,386,810	4,897,553	152,489,257	40.7%
A2	52,567,195	1,635,783	50,931,412	40.7%
B	45,839,142	1,426,419	44,412,723	75.0%
C	6,962,908	216,671	6,746,237	75.0%
D	10,444,361	325,007	10,119,354	75.0%
E	4,061,696	126,392	3,935,304	75.0%
F	1,870,420	291,916	1,578,504	26.3%
Equity	6,750,000	-	6,750,000	100.0%
<b>Total</b>	<b>285,882,532</b>	<b>8,919,741</b>	<b>276,962,791</b>	

#### Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	152,489,257
-	-	-	50,931,412
-	-	-	44,412,723
-	-	-	6,746,237
-	-	-	10,119,354
-	-	-	3,935,304
-	-	-	1,578,504
-	-	-	6,750,000
-	-	-	<b>276,962,791</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%	-	170,840	170,840	-
A2	2.0150%	-	81,256	81,256	-
B	2.3650%	-	83,164	83,164	-
C	3.1150%	-	16,638	16,638	-
D	4.1150%	-	32,970	32,970	-
E	6.1150%	-	19,053	19,053	-
F	7.2150%	-	10,352	10,352	-

#### Credit Support

Original	Current
30.0%	0.0%
30.0%	0.0%
30.0%	45.3%
13.3%	27.0%
5.4%	11.0%
4.2%	8.6%
2.4%	5.0%
1.7%	3.6%
0.9%	3.0%

#### 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	1,578,063
Additions	23,665
Draws	0
Closing Balance	1,601,728

#### 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	4,154,442

#### Thresholds

	Actual	Minimum	Satisfied
Weighted average test	5.01%	3.80%	Yes
Available income test	5.82%	3.24%	Yes

#### Repayments

	Balance
Scheduled principal	421,164
Unscheduled Principal (net of redraws)	8,474,910
Total net principal repaid	8,896,074

Principal Payment Rate (PPR) - Current month annualised	1.7%
Constant Prepayment Rate (CPR) - Current month annualised	30.2%

#### Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	38.5%
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	355,737
Annualised loss rate since Closing Date	0.01%

#### 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 March 2022

#### Pool Summary

Portfolio balance (\$)	278,693,001	Weighted average LVR (%)	67.85
Number of loans (#)	768	Maximum current LVR (%)	99.61
Average loan size (\$)	362,882	Weighted average seasoning (years)	4.50
Maximum loan size (\$)	1,494,426	Weighted average Interest Rate (%)	5.04

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

	Number	Balance	%
Up to 50.0%	112	24,555,478	8.8
50.0% to 60.0%	126	34,689,656	12.4
60.0% to 65.0%	68	23,254,391	8.3
65.0% to 70.0%	117	40,782,258	14.6
70.0% to 75.0%	171	71,923,564	26.0
75.0% to 80.0%	134	61,465,086	22.1
80.0% to 85.0%	33	18,041,606	6.5
85.0% to 90.0%	4	2,074,637	0.7
90.0% to 95.0%	1	949,271	0.3
95.0% to 100.0%	2	957,054	0.3
Over 100.0%	0	0	0.0
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Interest Rates

	Number	Balance	%
Up to 3.00%	3	1,887,278	0.7
3.00% to 4.00%	73	27,957,853	10.0
4.00% to 4.50%	164	57,584,140	20.7
4.50% to 5.00%	119	54,374,590	19.5
5.00% to 5.50%	118	48,142,939	17.3
5.50% to 6.00%	88	36,365,548	13.0
6.00% to 6.50%	158	41,300,421	14.8
6.50% to 7.00%	14	3,629,850	1.3
7.00% to 8.00%	31	7,450,382	2.7
Over 8.00%	0	0	0.0
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Current Balance Distribution

	Number	Balance	%
Less than 100,000	30	1,380,609	0.5
100,000 to 200,000	120	20,137,653	7.2
200,000 to 300,000	265	65,547,619	23.5
300,000 to 400,000	128	43,735,244	15.7
400,000 to 500,000	70	31,050,391	11.1
500,000 to 600,000	48	26,344,228	9.5
600,000 to 700,000	37	23,806,532	8.5
700,000 to 800,000	14	10,306,182	3.7
800,000 to 900,000	12	10,243,620	3.7
900,000 to 1,000,000	22	20,783,200	7.5
1,000,000 to 1,500,000	22	25,357,723	9.1
Over 1,500,000	0	0	0.0
<b>Total</b>	<b>768</b>	<b>278,693,001</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	318	117,535,166	42.2
4 to 5 years	342	127,973,466	45.9
Over 5 years	108	33,184,369	11.9
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

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As at 31 March 2022

#### Pool Summary

Portfolio balance (\$)	278,693,001
Number of loans (#)	768
Average loan size (\$)	362,882
Maximum loan size (\$)	1,494,426

Weighted average LVR (%)	67.85
Maximum current LVR (%)	99.61
Weighted average seasoning (years)	4.50
Weighted average Interest Rate (%)	5.04

#### Security Usage Distribution

	Number	Balance	%
Owner-occupied	205	97,371,376	34.9
Investment	563	181,321,625	65.1
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Geographic Distribution

	Number	Balance	%
ACT	3	771,775	0.3
NSW	113	54,701,300	19.6
VIC	335	130,602,973	46.9
QLD	245	68,071,022	24.4
SA	29	9,009,171	3.2
WA	36	13,742,409	4.9
TAS	6	1,307,380	0.5
NT	1	486,971	0.2
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Employment Type Distribution

	Number	Balance	%
PAYG - Full time	439	131,867,774	47.4
PAYG - Casual	4	952,620	0.3
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	325	145,872,607	52.3
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Hardship

	Number	Balance	%
Pandemic	1	893,611	0.3
Natural disaster	1	558,933	0.2
Individual circumstance	1	1,140,379	0.4
<b>Total</b>	<b>3</b>	<b>2,592,923</b>	<b>0.9</b>

#### Ratings Location Distribution

	Number	Balance	%
Inner City	16	4,701,662	1.7
Metro	644	239,109,519	85.8
Non-metro	108	34,881,820	12.5
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Documentation Type Distribution

	Number	Balance	%
Full Doc	520	156,034,001	56.0
Alt Doc	248	122,659,000	44.0
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Credit Grade Distribution

	Number	Balance	%
A	683	240,902,678	86.5
B	62	27,346,805	9.8
C1	23	10,443,518	3.7
C2	0	0	0.0
C3	0	0	0.0
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Security Type Distribution

	Number	Balance	%
Residential Dwelling	552	209,627,194	75.2
Residential Apartment - Low Rise	174	55,459,279	19.9
Residential Rural	0	0	0.0
Residential Apartment - High Rise	42	13,606,528	4.9
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Arrears Ageing Distribution\*

	Number	Balance	%
Not in arrears	722	254,651,526	91.4
1 to 30 Days	17	8,139,522	2.9
<b>Total Performing Loans</b>	<b>739</b>	<b>262,791,048</b>	<b>94.3</b>
31 to 60 days	8	2,062,139	0.7
61 to 90 days	4	2,868,890	1.0
91 to 120 days	3	1,752,619	0.6
121 to 150 days	2	1,236,452	0.4
151 to 180 days	2	1,691,813	0.6
Over 180 days	7	4,920,907	1.8
MIP	3	1,369,133	0.5
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>

#### Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	687	236,276,375	84.8
Interest Only reverting to P&I	81	42,416,626	15.2
Interest Only to maturity	0	0	0.0
<b>Total</b>	<b>768</b>	<b>278,693,001</b>	<b>100.0</b>