

La Trobe Financial Capital Markets Trust 2018-2

Collection Period Ended 30 April 2022

Determination Summary

Closing Date	22-Nov-18	Reporting Currency	AUD
Start of Interest Period	12-Apr-22	Start of Collection Period	01-Apr-22
End of Interest Period	12-May-22	End of Collection Period	30-Apr-22
Days in Interest Period	30	Days in Collection Period	30
BBSW - 12 April 2022	0.0390%	Payment Date	12-May-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	152,489,257	5,740,647	146,748,610	39.1%
A2	50,931,412	1,917,376	49,014,036	39.1%
B	44,412,723	1,671,972	42,740,751	72.1%
C	6,746,237	253,970	6,492,267	72.1%
D	10,119,354	380,956	9,738,398	72.1%
E	3,935,304	148,149	3,787,155	72.1%
F	1,578,504	335,583	1,242,921	20.7%
Equity	6,750,000	-	6,750,000	100.0%
Total	276,962,791	10,448,653	266,514,138	

Note Stated Amounts

Carryover Charge Offs	Current Charge Offs	Reinstatements	Closing Stated Balance
-	-	-	-
-	-	-	-
-	-	-	146,748,610
-	-	-	49,014,036
-	-	-	42,740,751
-	-	-	6,492,267
-	-	-	9,738,398
-	-	-	3,787,155
-	-	-	1,242,921
-	-	-	6,750,000
-	-	-	266,514,138

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	1.4390%	-	180,355	180,355	-
A2	2.0390%	-	85,355	85,355	-
B	2.3890%	-	87,207	87,207	-
C	3.1390%	-	17,405	17,405	-
D	4.1390%	-	34,425	34,425	-
E	6.1390%	-	19,857	19,857	-
F	7.2390%	-	9,392	9,392	-

Credit Support

Original	Current
30.0%	0.0%
30.0%	0.0%
30.0%	45.3%
13.3%	27.0%
5.4%	11.1%
4.2%	8.6%
2.4%	5.0%
1.7%	3.6%
0.9%	3.1%

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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	1,601,729
Additions	22,046
Draws	0
Closing Balance	1,623,775

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	3,997,712

Thresholds

	Actual	Minimum	Satisfied
Weighted average test	4.99%	3.80%	Yes
Available income test	5.46%	3.16%	Yes

Repayments

	Balance
Scheduled principal	469,495
Unscheduled Principal (net of redraws)	9,957,112
Total net principal repaid	10,426,607

Principal Payment Rate (PPR) - Current month annualised	2.0%
Constant Prepayment Rate (CPR) - Current month annualised	35.4%

Pool Performance

Portfolio balance at Closing Date	723,973,935
Pool Factor	37.1%
Liquidation amount - current month	729,890
No. of loans liquidated - current month	1
Losses - current month	18,292
Cumulative liquidation amount	7,866,678
Cumulative no. of loans liquidated	13
Cumulative losses	70,318
Annualised loss rate since Closing Date	0.00%

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 April 2022

Pool Summary

Portfolio balance (\$)	268,556,679	Weighted average LVR (%)	67.49
Number of loans (#)	752	Maximum current LVR (%)	100.87
Average loan size (\$)	357,123	Weighted average seasoning (years)	4.58
Maximum loan size (\$)	1,494,308	Weighted average Interest Rate (%)	5.04

Current Loan to Value ratio (LVR) Distribution

	Number	Balance	%
Up to 50.0%	114	25,273,206	9.4
50.0% to 60.0%	125	34,902,701	13.0
60.0% to 65.0%	64	20,892,800	7.8
65.0% to 70.0%	119	40,287,294	15.0
70.0% to 75.0%	168	70,701,452	26.2
75.0% to 80.0%	126	56,300,951	21.0
80.0% to 85.0%	30	16,547,624	6.2
85.0% to 90.0%	4	2,077,314	0.8
90.0% to 95.0%	1	947,913	0.4
95.0% to 100.0%	0	0	0.0
Over 100.0%	1	625,424	0.2
Total	752	268,556,679	100.0

Interest Rates

	Number	Balance	%
Up to 3.00%	4	3,047,969	1.1
3.00% to 4.00%	70	24,997,281	9.3
4.00% to 4.50%	163	56,295,818	21.0
4.50% to 5.00%	116	52,433,692	19.5
5.00% to 5.50%	115	46,308,543	17.2
5.50% to 6.00%	84	33,927,813	12.8
6.00% to 6.50%	157	40,889,572	15.2
6.50% to 7.00%	14	3,622,665	1.3
7.00% to 8.00%	29	7,033,326	2.6
Over 8.00%	0	0	0.0
Total	752	268,556,679	100.0

Current Balance Distribution

	Number	Balance	%
Less than 100,000	30	1,424,545	0.5
100,000 to 200,000	118	19,741,398	7.4
200,000 to 300,000	264	65,281,906	24.3
300,000 to 400,000	124	42,419,437	15.8
400,000 to 500,000	69	30,509,606	11.3
500,000 to 600,000	47	25,802,683	9.6
600,000 to 700,000	38	24,484,539	9.1
700,000 to 800,000	11	8,102,927	3.0
800,000 to 900,000	11	9,348,666	3.5
900,000 to 1,000,000	21	19,801,319	7.4
1,000,000 to 1,500,000	19	21,639,653	8.1
Over 1,500,000	0	0	0.0
Total	752	268,556,679	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	232	82,339,211	30.7
4 to 5 years	409	151,538,683	56.4
Over 5 years	111	34,678,785	12.9
Total	752	268,556,679	100.0

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Average loan size (\$)	357,123	Weighted average seasoning (years)	4.58
Maximum loan size (\$)	1,494,308	Weighted average Interest Rate (%)	5.04

Security Usage Distribution

	Number	Balance	%
Owner-occupied	196	90,448,371	33.7
Investment	556	178,108,308	66.3
Total	752	268,556,679	100.0

Geographic Distribution

	Number	Balance	%
ACT	3	770,218	0.3
NSW	108	50,737,956	18.9
VIC	329	126,645,487	47.2
QLD	241	66,175,876	24.6
SA	29	8,987,645	3.3
WA	35	13,443,163	5.0
TAS	6	1,310,029	0.5
NT	1	486,305	0.2
Total	752	268,556,679	100.0

Employment Type Distribution

	Number	Balance	%
PAYG - Full time	432	127,891,050	47.6
PAYG - Casual	4	950,638	0.4
Commission	0	0	0.0
Pension	0	0	0.0
Self Employed	316	139,714,991	52.0
Total	752	268,556,679	100.0

Hardship

	Number	Balance	%
Pandemic	0	0	0.0
Natural disaster	0	0	0.0
Individual circumstance	2	1,549,253	0.6
Total	2	1,549,253	0.6

Ratings Location Distribution

	Number	Balance	%
Inner City	16	4,697,329	1.7
Metro	629	229,425,547	85.5
Non-metro	107	34,433,803	12.8
Total	752	268,556,679	100.0

Documentation Type Distribution

	Number	Balance	%
Full Doc	514	153,320,272	57.1
Alt Doc	238	115,236,407	42.9
Total	752	268,556,679	100.0

Credit Grade Distribution

	Number	Balance	%
A	669	231,355,348	86.1
B	61	26,757,665	10.0
C1	22	10,443,666	3.9
C2	0	0	0.0
C3	0	0	0.0
Total	752	268,556,679	100.0

Security Type Distribution

	Number	Balance	%
Residential Dwelling	539	200,250,026	74.5
Residential Apartment - Low Rise	171	54,716,624	20.4
Residential Rural	0	0	0.0
Residential Apartment - High Rise	42	13,590,029	5.1
Total	752	268,556,679	100.0

Arrears Ageing Distribution*

	Number	Balance	%
Not in arrears	713	249,571,093	92.9
1 to 30 Days	14	5,525,434	2.1
Total Performing Loans	727	255,096,527	95.0
31 to 60 days	2	814,235	0.3
61 to 90 days	7	2,243,479	0.8
91 to 120 days	3	2,242,515	0.8
121 to 150 days	3	1,834,972	0.7
151 to 180 days	2	1,692,239	0.6
Over 180 days	5	2,655,691	1.0
MIP	3	1,977,021	0.7
Total	752	268,556,679	100.0

Current Payment Type Distribution

	Number	Balance	%
Principal & Interest (P&I)	675	227,965,121	84.9
Interest Only reverting to P&I	77	40,591,558	15.1
Interest Only to maturity	0	0	0.0
Total	752	268,556,679	100.0