

LIGHT TRUST 2018-1



Portfolio Summary as at 31 July 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	136,467,298.19	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,824,620.96	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	10,399,422.43	5.40%
Class B Notes	AA(sf) / NR	2.00%	5,199,711.21	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,924,837.56	0.40%
Class D Notes	NR / NR	5.90%	649,963.90	
Total			162,465,854.25	

*N.B principal payments on notes are distributed on the 22nd day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	28.44%
Excess Spread	0.90%

Underlying collateral summary

No. of Loans (Consolidated):	1,070
No. of Loans (Unconsolidated):	1,229
Aggregate Pool Current Balance:	\$157,582,177
Total Valuation of Properties	\$407,910,726
Maximum Loan Balance (Consolidated):	\$698,895
Average Loan Balance (Consolidated):	\$147,273
Weighted Average Interest Rate	3.90%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	300.0
WAVG Remaining Term to Maturity (months):	251.0
WAVG Seasoning (months):	92.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	85.9%
WAVG Current LVR:	52.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	429	40.1%	17,380,770.57	11.0%
\$100,000 to \$150,000	160	15.0%	20,167,023.77	12.8%
\$150,000 to \$200,000	165	15.4%	28,948,336.59	18.4%
\$200,000 to \$250,000	129	12.1%	28,900,509.66	18.3%
\$250,000 to \$300,000	85	7.9%	23,473,396.98	14.9%
\$300,000 to \$350,000	51	4.8%	16,579,140.42	10.5%
\$350,000 to \$400,000	23	2.1%	8,726,416.13	5.5%
\$400,000 to \$450,000	12	1.1%	5,075,756.51	3.2%
\$450,000 to \$500,000	9	0.8%	4,184,075.39	2.7%
\$500,000 to \$750,000	7	0.7%	4,146,751.29	2.6%
\$750,000+	0	0.0%	-	0.0%
Total	1070	100%	157,582,177.31	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	692	64.7%	68,145,711.60	43.2%
50% to 55%	53	5.0%	11,461,671.93	7.3%
55% to 60%	64	6.0%	15,583,444.10	9.9%
60% to 65%	63	5.9%	14,306,564.67	9.1%
65% to 70%	103	9.6%	23,993,697.92	15.2%
70% to 75%	57	5.3%	15,333,473.95	9.7%
75% to 80%	35	3.3%	8,021,772.56	5.1%
80% to 85%	2	0.2%	413,829.87	0.3%
85% to 90%	1	0.1%	322,010.71	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1070	100.0%	157,582,177.31	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.0%	646,102.12	0.4%
\$100,000 to \$200,000	121	11.3%	6,943,812.44	4.4%
\$200,000 to \$300,000	272	25.4%	28,201,038.54	17.9%
\$300,000 to \$400,000	258	24.1%	38,399,555.68	24.4%
\$400,000 to \$500,000	169	15.8%	31,018,766.64	19.7%
\$500,000 to \$600,000	91	8.5%	17,998,501.68	11.4%
\$600,000 to \$700,000	48	4.5%	11,319,738.91	7.2%
\$700,000 to \$800,000	38	3.6%	10,835,453.77	6.9%
\$800,000 to \$900,000	20	1.9%	5,969,286.97	3.8%
\$900,000 to \$1,000,000	9	0.8%	3,123,231.68	2.0%
\$1,000,000 to \$1,500,000	12	1.1%	3,126,688.88	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	1070	100.0%	157,582,177.31	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	684,556.56	0.4%
NSW	21	1.7%	3,374,155.28	2.1%
NT	140	11.4%	24,062,691.47	15.3%
QLD	12	1.0%	1,681,707.94	1.1%
SA	962	78.3%	114,096,361.89	72.4%
TAS	2	0.2%	185,889.24	0.1%
VIC	76	6.2%	11,392,728.26	7.2%
WA	12	1.0%	2,104,086.67	1.3%
Total	1229	100.0%	157,582,177.31	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	839	68.3%	115,322,785.54	73.2%
Non-metropolitan	386	31.4%	41,086,636.66	26.1%
Inner City	4	0.3%	1,172,755.11	0.7%
Total	1229	100.0%	157,582,177.31	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	2	0.2%	481,096.39	0.3%	
SA - Metropolitan	641	52.2%	80,881,391.50	51.3%	
SA - Non metropolitan	319	26.0%	32,733,874.00	20.8%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	109	8.9%	19,673,205.34	12.5%	
NT - Non metropolitan	31	2.5%	4,389,486.13	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	10	0.8%	1,732,825.49	1.1%	
WA - Non metropolitan	2	0.2%	371,261.18	0.2%	
VIC - Inner City	2	0.2%	691,658.72	0.4%	
VIC - Metropolitan	58	4.7%	9,133,586.89	5.8%	
VIC - Non metropolitan	16	1.3%	1,567,482.65	1.0%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.2%	842,276.28	0.5%	
QLD - Non metropolitan	9	0.7%	839,431.66	0.5%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	12	1.0%	2,189,054.24	1.4%	
NSW - Non metropolitan	9	0.7%	1,185,101.04	0.8%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	4	0.3%	684,556.56	0.4%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.2%	185,889.24	0.1%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	1229	100.0%	157,582,177.31	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	71	5.8%	13,051,582.41	8.3%	
2.00% to 2.25%	34	2.8%	6,388,119.50	4.1%	
2.25% to 2.50%	96	7.8%	14,237,381.68	9.0%	
2.50% to 2.75%	13	1.1%	1,919,307.35	1.2%	
2.75% to 3.00%	30	2.4%	5,833,057.95	3.7%	
3.00% to 3.25%	22	1.8%	2,548,793.01	1.6%	
3.25% to 3.50%	70	5.7%	12,199,235.59	7.7%	
3.50% to 3.75%	49	4.0%	7,889,433.26	5.0%	
3.75% to 4.00%	29	2.4%	4,076,999.81	2.6%	
4.00% to 4.25%	104	8.5%	14,738,678.89	9.4%	
4.25% to 4.50%	203	16.5%	31,838,596.47	20.2%	
4.50% to 4.75%	62	5.0%	8,460,420.38	5.4%	
4.75% to 5.00%	103	8.4%	10,019,333.99	6.4%	
5.00% to 5.25%	199	16.2%	15,773,493.13	10.0%	
5.25% to 5.50%	13	1.1%	1,215,288.84	0.8%	
5.50% to 5.75%	7	0.6%	1,294,712.13	0.8%	
5.75% to 6.00%	103	8.4%	4,085,747.35	2.6%	
6.00%+	21	1.7%	2,011,995.57	1.3%	
Total	1229	100.0%	157,582,177.31	100.0%	

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Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	0	0.0%	-	0.0%
6 to 12 months	0	0.0%	-	0.0%
12 to 18 months	0	0.0%	-	0.0%
18 to 24 months	0	0.0%	-	0.0%
24 to 30 months	0	0.0%	-	0.0%
30 to 36 months	0	0.0%	-	0.0%
36 to 42 months	0	0.0%	-	0.0%
42 to 48 months	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	35	2.8%	4,797,640.19	3.0%
60 to 66 months	230	18.7%	33,741,572.82	21.4%
66 to 72 months	159	12.9%	24,049,146.05	15.3%
72+ months	805	65.5%	94,993,818.25	60.3%
Total	1229	100%	157,582,177.31	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	8,090.57	0.0%
0 to 2 years	10	0.8%	524,481.91	0.3%
2 to 4 years	19	1.5%	624,697.46	0.4%
4 to 6 years	28	2.3%	616,363.43	0.4%
6 to 8 years	11	0.9%	473,744.44	0.3%
8 to 10 years	47	3.8%	1,615,277.64	1.0%
10 to 12 years	57	4.6%	3,145,351.34	2.0%
12 to 14 years	102	8.3%	6,225,033.38	4.0%
14 to 16 years	141	11.5%	11,979,738.37	7.6%
16 to 18 years	60	4.9%	7,783,556.28	4.9%
18 to 20 years	118	9.6%	16,007,591.12	10.2%
20 to 22 years	130	10.6%	21,968,275.49	13.9%
22 to 24 years	234	19.0%	41,586,523.64	26.4%
24 to 26 years	271	22.1%	45,023,452.24	28.6%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1229	100.0%	157,582,177.31	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	20	1.6%	2,387,736.96	1.5%
Principal & Interest	1209	98.4%	155,194,440.35	98.5%
Total	1229	100.0%	157,582,177.31	100.0%

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Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	4	0.3%	450,202.99	0.3%
12 to 24 months	5	0.4%	1,161,181.70	0.7%
24 to 36 months	3	0.2%	372,777.65	0.2%
36 to 48 months	5	0.4%	293,934.62	0.2%
48 to 60 months	3	0.2%	109,640.00	0.1%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	0	0.0%	-	0.0%
84 to 96 months	0	0.0%	-	0.0%
96 to 108 months	0	0.0%	-	0.0%
108 to 120 months	0	0.0%	-	0.0%
120+ months	0	0.0%	-	0.0%
Principal & Interest	1209	98.4%	155,194,440.35	98.5%
Total	1229	100.0%	157,582,177.31	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	324	26.4%	52,296,506.26	33.2%
Variable	905	73.6%	105,285,671.05	66.8%
Total	1229	100.0%	157,582,177.31	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	49	4.0%	7,692,206.09	4.9%
6 to 12 months	45	3.7%	7,741,664.16	4.9%
12 to 24 months	153	12.4%	25,302,903.34	16.1%
24 to 36 months	52	4.2%	7,693,366.03	4.9%
36 to 48 months	11	0.9%	1,337,271.16	0.8%
48 to 60 months	14	1.1%	2,529,095.48	1.6%
60+ months	0	0.0%	-	0.0%
Variable	905	73.6%	105,285,671.05	66.8%
Total	1229	100.0%	157,582,177.31	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1080	87.9%	135,788,519.54	86.2%
Investment	149	12.1%	21,793,657.77	13.8%
Total	1229	100.0%	157,582,177.31	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,229	100.0%	157,582,177.31	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1229	100.0%	157,582,177.31	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1229	100.0%	157,582,177.31	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1229	100.0%	157,582,177.31	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1214	98.8%	154,696,399.18	98.2%
1 to 30 days	7	0.6%	1,174,912.07	0.7%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	1,710,866.06	1.1%
Total	1229	100.0%	157,582,177.31	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	585,306.65	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.2%	480,418.85	0.3%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	158,522.73	158,522.73	-

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