

# LIGHT TRUST 2018-1



## Portfolio Summary as at 30 November 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	167,085,864.35	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	8,355,831.08	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	12,732,694.99	5.40%
Class B Notes	AA(sf) / NR	2.00%	6,366,347.49	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,581,070.49	0.40%
Class D Notes	NR / NR	5.90%	795,793.43	
<b>Total</b>			<b>198,917,601.83</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	24.52%
Excess Spread	0.83%

### Underlying collateral summary

No. of Loans (Consolidated):	1,217
No. of Loans (Unconsolidated):	1,407
Aggregate Pool Current Balance:	\$193,796,120
Total Valuation of Properties	\$471,582,679
Maximum Loan Balance (Consolidated):	\$835,681
Average Loan Balance (Consolidated):	\$159,241
Weighted Average Interest Rate	3.08%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	308.0
WAVG Remaining Term to Maturity (months):	258.9
WAVG Seasoning (months):	84.5

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.8%
WAVG Current LVR:	54.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	444	36.5%	17,983,894.94	9.3%
\$100,000 to \$150,000	177	14.5%	22,238,501.68	11.5%
\$150,000 to \$200,000	181	14.9%	31,536,892.15	16.3%
\$200,000 to \$250,000	153	12.6%	34,012,290.35	17.6%
\$250,000 to \$300,000	117	9.6%	32,040,311.99	16.5%
\$300,000 to \$350,000	68	5.6%	22,029,636.34	11.4%
\$350,000 to \$400,000	29	2.4%	10,870,997.17	5.6%
\$400,000 to \$450,000	21	1.7%	8,779,690.80	4.5%
\$450,000 to \$500,000	14	1.2%	6,541,859.47	3.4%
\$500,000 to \$750,000	12	1.0%	6,926,364.53	3.6%
\$750,000+	1	0.1%	835,680.67	0.4%
<b>Total</b>	<b>1217</b>	<b>100%</b>	<b>193,796,120.09</b>	<b>100%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	734	60.3%	74,537,272.21	38.5%
50% to 55%	77	6.3%	17,696,719.13	9.1%
55% to 60%	65	5.3%	15,684,580.54	8.1%
60% to 65%	73	6.0%	17,948,789.66	9.3%
65% to 70%	107	8.8%	26,922,167.18	13.9%
70% to 75%	90	7.4%	23,332,470.45	12.0%
75% to 80%	58	4.8%	14,669,874.25	7.6%
80% to 85%	11	0.9%	2,434,820.94	1.3%
85% to 90%	2	0.2%	569,425.73	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1217</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	34	2.8%	755,878.24	0.4%
\$100,000 to \$200,000	134	11.0%	7,890,118.48	4.1%
\$200,000 to \$300,000	294	24.2%	31,612,266.39	16.3%
\$300,000 to \$400,000	303	24.9%	48,816,943.83	25.2%
\$400,000 to \$500,000	194	15.9%	37,210,752.91	19.2%
\$500,000 to \$600,000	102	8.4%	21,559,132.82	11.1%
\$600,000 to \$700,000	62	5.1%	15,476,548.83	8.0%
\$700,000 to \$800,000	45	3.7%	13,568,681.54	7.0%
\$800,000 to \$900,000	22	1.8%	7,848,827.54	4.1%
\$900,000 to \$1,000,000	11	0.9%	3,446,148.70	1.8%
\$1,000,000 to \$1,500,000	16	1.3%	5,610,820.81	2.9%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1217</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	710,706.37	0.4%
NSW	26	1.8%	4,584,982.46	2.4%
NT	160	11.4%	28,340,836.98	14.6%
QLD	13	0.9%	1,894,062.83	1.0%
SA	1105	78.5%	142,417,873.65	73.5%
TAS	2	0.1%	206,008.62	0.1%
VIC	84	6.0%	13,239,908.63	6.8%
WA	13	0.9%	2,401,740.55	1.2%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	960	68.2%	141,569,706.06	73.1%
Non-metropolitan	441	31.3%	50,709,401.49	26.2%
Inner City	6	0.4%	1,517,012.54	0.8%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

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## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	811,223.32	0.4%
SA - Metropolitan	737	52.4%	101,264,181.01	52.3%
SA - Non metropolitan	364	25.9%	40,342,469.32	20.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	125	8.9%	23,117,876.88	11.9%
NT - Non metropolitan	35	2.5%	5,222,960.10	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	2,024,702.45	1.0%
WA - Non metropolitan	2	0.1%	377,038.10	0.2%
VIC - Inner City	2	0.1%	705,789.22	0.4%
VIC - Metropolitan	62	4.4%	10,190,947.93	5.3%
VIC - Non metropolitan	20	1.4%	2,343,171.48	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	859,800.55	0.4%
QLD - Non metropolitan	10	0.7%	1,034,262.28	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.1%	3,195,482.25	1.6%
NSW - Non metropolitan	10	0.7%	1,389,500.21	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	710,706.37	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	206,008.62	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	74	5.3%	13,948,708.83	7.2%
2.00% to 2.25%	65	4.6%	14,120,303.94	7.3%
2.25% to 2.50%	127	9.0%	20,600,229.30	10.6%
2.50% to 2.75%	28	2.0%	5,740,884.37	3.0%
2.75% to 3.00%	172	12.2%	32,621,464.69	16.8%
3.00% to 3.25%	299	21.3%	46,752,660.43	24.1%
3.25% to 3.50%	83	5.9%	11,796,714.70	6.1%
3.50% to 3.75%	137	9.7%	15,248,790.00	7.9%
3.75% to 4.00%	242	17.2%	20,989,513.66	10.8%
4.00% to 4.25%	16	1.1%	2,074,781.28	1.1%
4.25% to 4.50%	12	0.9%	2,269,091.12	1.2%
4.50% to 4.75%	129	9.2%	5,319,428.72	2.7%
4.75% to 5.00%	9	0.6%	694,585.70	0.4%
5.00% to 5.25%	9	0.6%	1,051,313.23	0.5%
5.25% to 5.50%	1	0.1%	39,926.87	0.0%
5.50% to 5.75%	4	0.3%	527,723.25	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

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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	121	8.6%	17,140,370.87	8.8%
54 to 60 months	261	18.6%	41,075,543.95	21.2%
60 to 66 months	121	8.6%	20,225,614.07	10.4%
66 to 72 months	159	11.3%	26,741,532.62	13.8%
72+ months	745	52.9%	88,613,058.58	45.7%
<b>Total</b>	<b>1407</b>	<b>100%</b>	<b>193,796,120.09</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	0	0.0%	-	0.0%
0 to 2 years	8	0.6%	404,050.49	0.2%
2 to 4 years	19	1.4%	841,955.24	0.4%
4 to 6 years	37	2.6%	926,009.11	0.5%
6 to 8 years	8	0.6%	195,131.47	0.1%
8 to 10 years	35	2.5%	1,304,476.30	0.7%
10 to 12 years	68	4.8%	3,456,900.77	1.8%
12 to 14 years	79	5.6%	5,360,573.33	2.8%
14 to 16 years	172	12.2%	14,546,188.93	7.5%
16 to 18 years	80	5.7%	8,786,947.74	4.5%
18 to 20 years	93	6.6%	13,335,829.94	6.9%
20 to 22 years	179	12.7%	29,896,163.32	15.4%
22 to 24 years	208	14.8%	39,065,181.97	20.2%
24 to 26 years	421	29.9%	75,676,711.48	39.0%
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%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	28	2.0%	3,376,999.03	1.7%
Principal & Interest	1379	98.0%	190,419,121.06	98.3%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

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## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	7	0.5%	571,992.42	0.3%
12 to 24 months	3	0.2%	744,035.74	0.4%
24 to 36 months	7	0.5%	1,493,348.33	0.8%
36 to 48 months	3	0.2%	169,430.31	0.1%
48 to 60 months	7	0.5%	378,519.14	0.2%
60 to 72 months	1	0.1%	19,673.09	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	1379	98.0%	190,419,121.06	98.3%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	388	27.6%	68,682,640.83	35.4%
Variable	1019	72.4%	125,113,479.26	64.6%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	96	6.8%	18,338,112.01	9.5%
6 to 12 months	66	4.7%	11,794,712.90	6.1%
12 to 24 months	107	7.6%	18,855,224.73	9.7%
24 to 36 months	76	5.4%	13,351,688.05	6.9%
36 to 48 months	37	2.6%	4,884,292.75	2.5%
48 to 60 months	6	0.4%	1,458,610.39	0.8%
60+ months	0	0.0%	-	0.0%
Variable	1019	72.4%	125,113,479.26	64.6%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1222	86.9%	164,144,392.30	84.7%
Investment	185	13.1%	29,651,727.79	15.3%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,407	100.0%	193,796,120.09	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1407	100.0%	193,796,120.09	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1407</b>	<b>100.0%</b>	<b>193,796,120.09</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1388	98.6%	189,749,508.51	97.9%
1 to 30 days	13	0.9%	2,821,284.67	1.5%
31 to 60 days	1	0.1%	155,821.26	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	5	0.4%	1,069,505.65	0.6%
Total	1407	100.0%	193,796,120.09	100.0%

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.2%	695,352.22	0.4%

## Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.1%	471,943.99	0.2%

## Losses

	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	1	158,522.73	158,522.73	-

## Disclaimer

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