

# LIGHT TRUST 2018-1



## Portfolio Summary as at 31 July 2021

Note Balances	Current Invested Amount
Class A1 Notes	184,502,580.65
Class A2 Notes	9,226,827.20
Class AB Notes	14,059,927.18
Class B Notes	7,029,963.58
Class C Notes	3,954,354.53
Class D Notes	878,745.44
<b>Total</b>	<b>219,652,398.58</b>

## Conditional Prepayment Rate (CPR)

Current CPR	28.04%
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## Underlying collateral summary

No. of Loans (Consolidated):	1,284
No. of Loans (Unconsolidated):	1,502
Aggregate Pool Current Balance:	\$213,164,227
Total Valuation of Properties	\$498,770,314
Maximum Loan Balance (Consolidated):	\$843,320
Average Loan Balance (Consolidated):	\$166,016

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	312.0
WAVG Remaining Term to Maturity (months):	263.0
WAVG Seasoning (months):	80.2

## Loan to Value Ratio (LVR)

Maximum Current LVR:	88.7%
WAVG Current LVR:	55.1%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	447	34.8%	18,770,909.09	8.8%
\$100,000 to \$150,000	176	13.7%	22,098,976.02	10.4%
\$150,000 to \$200,000	196	15.3%	34,016,840.91	16.0%
\$200,000 to \$250,000	165	12.9%	36,711,644.62	17.2%
\$250,000 to \$300,000	127	9.9%	34,651,465.31	16.3%
\$300,000 to \$350,000	82	6.4%	26,581,704.73	12.5%
\$350,000 to \$400,000	36	2.8%	13,350,170.45	6.3%
\$400,000 to \$450,000	23	1.8%	9,622,382.65	4.5%
\$450,000 to \$500,000	14	1.1%	6,590,392.25	3.1%
\$500,000 to \$750,000	16	1.2%	9,160,399.13	4.3%
\$750,000+	2	0.2%	1,609,341.42	0.8%
<b>Total</b>	<b>1284</b>	<b>100%</b>	<b>213,164,226.58</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%	743	57.9%	77,564,788.22	36.4%
50% to 55%	91	7.1%	20,955,948.22	9.8%
55% to 60%	63	4.9%	15,478,954.00	7.3%
60% to 65%	78	6.1%	18,538,935.30	8.7%
65% to 70%	101	7.9%	27,253,060.16	12.8%
70% to 75%	123	9.6%	31,515,064.94	14.8%
75% to 80%	58	4.5%	15,782,381.18	7.4%
80% to 85%	24	1.9%	5,315,817.17	2.5%
85% to 90%	3	0.2%	759,277.39	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1284</b>	<b>100.0%</b>	<b>213,164,226.58</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	2.8%	821,866.19	0.4%
\$100,000 to \$200,000	137	10.7%	8,145,212.59	3.8%
\$200,000 to \$300,000	299	23.3%	32,487,807.40	15.2%
\$300,000 to \$400,000	314	24.5%	51,937,253.22	24.4%
\$400,000 to \$500,000	209	16.3%	40,963,010.38	19.2%
\$500,000 to \$600,000	113	8.8%	25,664,171.34	12.0%
\$600,000 to \$700,000	70	5.5%	17,329,435.84	8.1%
\$700,000 to \$800,000	50	3.9%	15,221,822.69	7.1%
\$800,000 to \$900,000	24	1.9%	8,786,858.40	4.1%
\$900,000 to \$1,000,000	13	1.0%	4,538,757.59	2.1%
\$1,000,000 to \$1,500,000	19	1.5%	7,268,030.94	3.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1284</b>	<b>100.0%</b>	<b>213,164,226.58</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	673,913.94	0.3%
NSW	27	1.8%	5,015,410.38	2.4%
NT	169	11.3%	30,934,413.30	14.5%
QLD	13	0.9%	1,901,111.19	0.9%
SA	1188	79.1%	157,927,777.51	74.1%
TAS	2	0.1%	214,264.04	0.1%
VIC	86	5.7%	14,073,786.88	6.6%
WA	13	0.9%	2,423,549.34	1.1%
<b>Total</b>	<b>1502</b>	<b>100.0%</b>	<b>213,164,226.58</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1022	68.0%	155,729,782.18	73.1%
Non-metropolitan	474	31.6%	55,898,471.05	26.2%
Inner City	6	0.4%	1,535,973.35	0.7%
<b>Total</b>	<b>1502</b>	<b>100.0%</b>	<b>213,164,226.58</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%	822,979.37	0.4%
SA - Metropolitan	790	52.6%	111,964,647.09	52.5%
SA - Non metropolitan	394	26.2%	45,140,151.05	21.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	131	8.7%	25,381,340.13	11.9%
NT - Non metropolitan	38	2.5%	5,553,073.17	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.7%	2,041,300.05	1.0%
WA - Non metropolitan	2	0.1%	382,249.29	0.2%
VIC - Inner City	2	0.1%	712,993.98	0.3%
VIC - Metropolitan	64	4.3%	10,977,947.81	5.1%
VIC - Non metropolitan	20	1.3%	2,382,845.09	1.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	869,530.03	0.4%
QLD - Non metropolitan	10	0.7%	1,031,581.16	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	1.1%	3,606,839.09	1.7%
NSW - Non metropolitan	10	0.7%	1,408,571.29	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	673,913.94	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	214,264.04	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1502</b>	<b>100.0%</b>	<b>213,164,226.58</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	53	3.5%	9,930,386.62	4.7%
2.00% to 2.25%	61	4.1%	13,753,746.07	6.5%
2.25% to 2.50%	123	8.2%	19,928,521.34	9.3%
2.50% to 2.75%	24	1.6%	5,354,376.33	2.5%
2.75% to 3.00%	172	11.5%	34,735,573.20	16.3%
3.00% to 3.25%	336	22.4%	54,659,434.09	25.6%
3.25% to 3.50%	96	6.4%	14,502,613.24	6.8%
3.50% to 3.75%	160	10.7%	18,448,728.06	8.7%
3.75% to 4.00%	266	17.7%	26,216,438.91	12.3%
4.00% to 4.25%	31	2.1%	4,057,906.35	1.9%
4.25% to 4.50%	15	1.0%	3,009,107.32	1.4%
4.50% to 4.75%	137	9.1%	5,960,182.26	2.8%
4.75% to 5.00%	11	0.7%	797,024.12	0.4%
5.00% to 5.25%	11	0.7%	1,198,429.55	0.6%
5.25% to 5.50%	1	0.1%	39,973.48	0.0%
5.50% to 5.75%	5	0.3%	571,785.64	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1502</b>	<b>100.0%</b>	<b>213,164,226.58</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	40	2.7%	5,879,036.24	2.8%
48 to 54 months	287	19.1%	45,496,930.40	21.3%
54 to 60 months	187	12.5%	31,486,476.41	14.8%
60 to 66 months	133	8.9%	22,587,976.67	10.6%
66 to 72 months	117	7.8%	21,444,997.57	10.1%
72+ months	738	49.1%	86,268,809.29	40.5%
<b>Total</b>	<b>1502</b>	<b>100%</b>	<b>213,164,226.58</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	11	0.7%	436,219.12	0.2%
2 to 4 years	18	1.2%	962,203.35	0.5%
4 to 6 years	43	2.9%	1,114,730.40	0.5%
6 to 8 years	8	0.5%	211,138.12	0.1%
8 to 10 years	29	1.9%	1,231,981.62	0.6%
10 to 12 years	69	4.6%	3,162,890.99	1.5%
12 to 14 years	80	5.3%	5,861,205.25	2.7%
14 to 16 years	182	12.1%	15,330,954.87	7.2%
16 to 18 years	87	5.8%	9,151,450.40	4.3%
18 to 20 years	93	6.2%	13,834,433.12	6.5%
20 to 22 years	176	11.7%	28,805,515.19	13.5%
22 to 24 years	195	13.0%	36,515,743.85	17.1%
24 to 26 years	511	34.0%	96,545,760.30	45.3%
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>1502</b>	<b>100.0%</b>	<b>213,164,226.58</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	39	2.6%	5,369,079.86	2.5%
Principal & Interest	1463	97.4%	207,795,146.72	97.5%
<b>Total</b>	<b>1502</b>	<b>100.0%</b>	<b>213,164,226.58</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	11	0.7%	1,661,809.06	0.8%
12 to 24 months	5	0.3%	484,833.29	0.2%
24 to 36 months	7	0.5%	1,732,061.72	0.8%
36 to 48 months	4	0.3%	467,507.23	0.2%
48 to 60 months	8	0.5%	387,491.06	0.2%
60 to 72 months	2	0.1%	59,767.60	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	1463	97.5%	207,795,146.72	97.7%
Total	1500	100.0%	212,588,616.68	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	416	27.7%	75,508,450.98	35.4%
Variable	1086	72.3%	137,655,775.60	64.6%
Total	1502	100.0%	213,164,226.58	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	89	5.9%	17,969,059.72	8.4%
6 to 12 months	97	6.5%	18,162,825.34	8.5%
12 to 24 months	93	6.2%	16,813,077.23	7.9%
24 to 36 months	91	6.1%	15,871,909.21	7.4%
36 to 48 months	40	2.7%	6,222,714.61	2.9%
48 to 60 months	6	0.4%	468,864.87	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1086	72.3%	137,655,775.60	64.6%
Total	1502	100.0%	213,164,226.58	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1301	86.6%	180,764,873.75	84.8%
Investment	201	13.4%	32,399,352.83	15.2%
Total	1502	100.0%	213,164,226.58	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,502	100.0%	213,164,226.58	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1502	100.0%	213,164,226.58	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1500	99.9%	212,827,165.18	99.8%
Genworth	0	0.0%	-	0.0%
Uninsured	2	0.1%	337,061.40	0.2%
Total	1502	100.0%	213,164,226.58	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1486	98.9%	209,770,927.20	98.4%
1 to 30 days	8	0.5%	1,750,763.26	0.8%
31 to 60 days	3	0.2%	478,390.44	0.2%
61 to 90 days	1	0.1%	424,679.78	0.2%
91+ days	4	0.3%	739,465.90	0.3%
Total	1502	100.0%	213,164,226.58	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.2%	457,360.57	0.2%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	316,122.73	0.1%

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	-

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