

LIGHT TRUST 2018-1



Portfolio Summary as at 30 September 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	174,319,692.36	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	8,717,589.06	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	13,283,945.25	5.40%
Class B Notes	AA(sf) / NR	2.00%	6,641,972.62	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,736,109.62	0.40%
Class D Notes	NR / NR	5.90%	830,246.57	
Total			207,529,555.48	

Conditional Prepayment Rate (CPR)

Current CPR	23.85%
Excess Spread	0.75%

Underlying collateral summary

No. of Loans (Consolidated):	1,246
No. of Loans (Unconsolidated):	1,445
Aggregate Pool Current Balance:	\$202,345,943
Total Valuation of Properties	\$482,421,668
Maximum Loan Balance (Consolidated):	\$839,609
Average Loan Balance (Consolidated):	\$162,396
Weighted Average Interest Rate	2.76%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	310.0
WAVG Remaining Term to Maturity (months):	261.4
WAVG Seasoning (months):	82.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	88.3%
WAVG Current LVR:	54.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	444	35.6%	18,550,429.83	9.2%
\$100,000 to \$150,000	177	14.2%	22,162,294.82	11.0%
\$150,000 to \$200,000	187	15.0%	32,429,502.93	16.0%
\$200,000 to \$250,000	159	12.8%	35,356,902.80	17.5%
\$250,000 to \$300,000	124	10.0%	33,954,016.76	16.8%
\$300,000 to \$350,000	73	5.9%	23,667,995.62	11.7%
\$350,000 to \$400,000	31	2.5%	11,608,952.08	5.7%
\$400,000 to \$450,000	21	1.7%	8,743,562.38	4.3%
\$450,000 to \$500,000	15	1.2%	7,043,583.69	3.5%
\$500,000 to \$750,000	14	1.1%	7,989,092.71	3.9%
\$750,000+	1	0.1%	839,609.29	0.4%
Total	1246	100%	202,345,942.91	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	737	59.1%	76,535,014.64	37.8%
50% to 55%	86	6.9%	19,341,805.95	9.6%
55% to 60%	64	5.1%	15,550,650.68	7.7%
60% to 65%	75	6.0%	18,252,855.68	9.0%
65% to 70%	99	7.9%	25,360,546.87	12.5%
70% to 75%	108	8.7%	27,492,290.21	13.6%
75% to 80%	58	4.7%	15,194,908.52	7.5%
80% to 85%	16	1.3%	3,862,226.71	1.9%
85% to 90%	3	0.2%	755,643.65	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1246	100.0%	202,345,942.91	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	2.8%	735,255.33	0.4%
\$100,000 to \$200,000	132	10.6%	7,957,050.08	3.9%
\$200,000 to \$300,000	292	23.4%	31,059,387.25	15.3%
\$300,000 to \$400,000	309	24.8%	50,160,095.71	24.8%
\$400,000 to \$500,000	203	16.3%	39,125,309.02	19.3%
\$500,000 to \$600,000	107	8.6%	23,563,562.91	11.6%
\$600,000 to \$700,000	66	5.3%	15,988,548.27	7.9%
\$700,000 to \$800,000	48	3.9%	14,732,905.69	7.3%
\$800,000 to \$900,000	23	1.8%	8,085,180.59	4.0%
\$900,000 to \$1,000,000	13	1.0%	4,480,415.35	2.2%
\$1,000,000 to \$1,500,000	18	1.4%	6,458,232.71	3.2%
\$1,500,000+	0	0.0%	-	0.0%
Total	1246	100.0%	202,345,942.91	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	672,611.38	0.3%
NSW	26	1.8%	4,749,794.81	2.3%
NT	166	11.5%	30,238,001.32	14.9%
QLD	13	0.9%	2,006,334.95	1.0%
SA	1136	78.6%	148,395,871.63	73.3%
TAS	2	0.1%	205,144.40	0.1%
VIC	85	5.9%	13,653,369.35	6.7%
WA	13	0.9%	2,424,815.07	1.2%
Total	1445	100.0%	202,345,942.91	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	989	68.4%	148,789,615.18	73.5%
Non-metropolitan	450	31.1%	52,030,911.83	25.7%
Inner City	6	0.4%	1,525,415.90	0.8%
Total	1445	100.0%	202,345,942.91	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	815,534.74	0.4%
SA - Metropolitan	760	52.6%	106,237,266.18	52.5%
SA - Non metropolitan	372	25.7%	41,343,070.71	20.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	130	9.0%	24,822,601.28	12.3%
NT - Non metropolitan	36	2.5%	5,415,400.04	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	2,045,310.60	1.0%
WA - Non metropolitan	2	0.1%	379,504.47	0.2%
VIC - Inner City	2	0.1%	709,881.16	0.4%
VIC - Metropolitan	63	4.4%	10,590,694.79	5.2%
VIC - Non metropolitan	20	1.4%	2,352,793.40	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	865,841.55	0.4%
QLD - Non metropolitan	10	0.7%	1,140,493.40	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.1%	3,350,145.00	1.7%
NSW - Non metropolitan	10	0.7%	1,399,649.81	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	672,611.38	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	205,144.40	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1445	100.0%	202,345,942.91	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	64	4.4%	11,815,748.56	5.8%
2.00% to 2.25%	67	4.6%	14,764,176.48	7.3%
2.25% to 2.50%	120	8.3%	19,242,150.50	9.5%
2.50% to 2.75%	24	1.7%	5,314,953.38	2.6%
2.75% to 3.00%	168	11.6%	32,728,394.63	16.2%
3.00% to 3.25%	318	22.0%	51,037,171.44	25.2%
3.25% to 3.50%	88	6.1%	12,708,720.45	6.3%
3.50% to 3.75%	147	10.2%	16,776,207.05	8.3%
3.75% to 4.00%	258	17.9%	23,934,235.15	11.8%
4.00% to 4.25%	25	1.7%	3,368,923.50	1.7%
4.25% to 4.50%	15	1.0%	2,993,883.42	1.5%
4.50% to 4.75%	128	8.9%	5,206,652.16	2.6%
4.75% to 5.00%	9	0.6%	731,753.71	0.4%
5.00% to 5.25%	9	0.6%	1,151,865.69	0.6%
5.25% to 5.50%	1	0.1%	39,945.34	0.0%
5.50% to 5.75%	4	0.3%	531,161.45	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1445	100.0%	202,345,942.91	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	228	15.8%	33,321,379.90	16.5%
54 to 60 months	227	15.7%	37,947,644.48	18.8%
60 to 66 months	140	9.7%	23,051,758.26	11.4%
66 to 72 months	118	8.2%	22,062,863.57	10.9%
72+ months	732	50.7%	85,962,296.70	42.5%
Total	1445	100%	202,345,942.91	100%

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	9	0.6%	411,849.23	0.2%
2 to 4 years	17	1.2%	856,405.21	0.4%
4 to 6 years	40	2.8%	981,296.96	0.5%
6 to 8 years	8	0.6%	258,444.08	0.1%
8 to 10 years	33	2.3%	1,276,934.53	0.6%
10 to 12 years	69	4.8%	3,351,630.38	1.7%
12 to 14 years	72	5.0%	5,223,329.19	2.6%
14 to 16 years	181	12.5%	15,049,980.42	7.4%
16 to 18 years	78	5.4%	8,331,035.33	4.1%
18 to 20 years	95	6.6%	13,892,772.91	6.9%
20 to 22 years	180	12.5%	30,071,135.35	14.9%
22 to 24 years	187	12.9%	34,689,301.14	17.1%
24 to 26 years	476	32.9%	87,951,828.18	43.5%
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	1445	100.0%	202,345,942.91	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	34	2.4%	4,659,701.02	2.3%
Principal & Interest	1411	97.6%	197,686,241.89	97.7%
Total	1445	100.0%	202,345,942.91	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	13	0.9%	1,806,781.55	0.9%
12 to 24 months	3	0.2%	744,050.54	0.4%
24 to 36 months	6	0.4%	1,312,719.12	0.6%
36 to 48 months	3	0.2%	381,815.97	0.2%
48 to 60 months	7	0.5%	354,679.67	0.2%
60 to 72 months	2	0.1%	59,654.17	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	1411	97.6%	197,686,241.89	97.7%
Total	1445	100.0%	202,345,942.91	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	408	28.2%	73,746,171.14	36.4%
Variable	1037	71.8%	128,599,771.77	63.6%
Total	1445	100.0%	202,345,942.91	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	88	6.1%	16,910,443.95	8.4%
6 to 12 months	86	6.0%	16,536,577.71	8.2%
12 to 24 months	109	7.5%	19,935,738.47	9.9%
24 to 36 months	83	5.7%	14,554,730.00	7.2%
36 to 48 months	37	2.6%	5,226,291.08	2.6%
48 to 60 months	5	0.3%	582,389.93	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1037	71.8%	128,599,771.77	63.6%
Total	1445	100.0%	202,345,942.91	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1249	86.4%	170,470,248.50	84.2%
Investment	196	13.6%	31,875,694.41	15.8%
Total	1445	100.0%	202,345,942.91	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,445	100.0%	202,345,942.91	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1445	100.0%	202,345,942.91	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1445	100.0%	202,345,942.91	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1445	100.0%	202,345,942.91	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1429	98.9%	198,118,888.79	97.9%
1 to 30 days	9	0.6%	2,660,953.66	1.3%
31 to 60 days	1	0.1%	213,847.83	0.1%
61 to 90 days	2	0.1%	613,663.36	0.3%
91+ days	4	0.3%	738,589.27	0.4%
Total	1445	100.0%	202,345,942.91	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	669,613.21	0.3%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	316,122.73	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	-

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