

LIGHT TRUST 2018-1

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Portfolio Summary as at 30 April 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	89,253,581.92	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,463,500.59	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,801,524.72	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,400,762.35	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,912,928.83	0.40%
Class D Notes	NR / NR	5.90%	425,095.29	
Total			106,257,393.70	

*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	10.31%
Excess Spread	0.58%

Underlying collateral summary

No. of Loans (Consolidated):	817
No. of Loans (Unconsolidated):	919
Aggregate Pool Current Balance:	\$105,070,993
Total Valuation of Properties	\$308,266,192
Maximum Loan Balance (Consolidated):	\$686,548
Average Loan Balance (Consolidated):	\$128,606
Weighted Average Interest Rate	6.34%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	279.0
WAVG Remaining Term to Maturity (months):	233.5
WAVG Seasoning (months):	111.5

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.9%
WAVG Current LVR:	49.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	380	46.5%	13,910,435.67	13.2%
\$100,000 to \$150,000	115	14.1%	14,369,032.42	13.7%
\$150,000 to \$200,000	132	16.2%	23,045,015.64	21.9%
\$200,000 to \$250,000	81	9.9%	18,144,274.65	17.3%
\$250,000 to \$300,000	44	5.4%	11,715,291.48	11.1%
\$300,000 to \$350,000	37	4.5%	11,797,434.07	11.2%
\$350,000 to \$400,000	13	1.6%	4,818,805.80	4.6%
\$400,000 to \$450,000	8	1.0%	3,405,686.76	3.2%
\$450,000 to \$500,000	2	0.2%	966,617.64	0.9%
\$500,000 to \$750,000	5	0.6%	2,898,399.29	2.8%
\$750,000+	0	0.0%	-	0.0%
Total	817	100%	105,070,993.42	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	577	70.6%	50,464,094.11	48.0%
50% to 55%	37	4.5%	8,041,042.71	7.7%
55% to 60%	41	5.0%	9,095,430.31	8.7%
60% to 65%	65	8.0%	13,695,447.38	13.0%
65% to 70%	58	7.1%	14,790,216.45	14.1%
70% to 75%	32	3.9%	7,401,841.08	7.0%
75% to 80%	4	0.5%	868,429.88	0.8%
80% to 85%	3	0.4%	714,491.50	0.7%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	817	100.0%	105,070,993.42	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	24	2.9%	352,769.90	0.3%
\$100,000 to \$200,000	92	11.3%	4,610,066.90	4.4%
\$200,000 to \$300,000	210	25.7%	19,510,676.60	18.6%
\$300,000 to \$400,000	207	25.3%	28,652,249.16	27.3%
\$400,000 to \$500,000	128	15.7%	19,943,515.26	19.0%
\$500,000 to \$600,000	62	7.6%	10,258,742.68	9.8%
\$600,000 to \$700,000	36	4.4%	6,897,066.74	6.6%
\$700,000 to \$800,000	31	3.8%	8,039,521.88	7.7%
\$800,000 to \$900,000	14	1.7%	3,481,702.21	3.3%
\$900,000 to \$1,000,000	6	0.7%	1,832,359.07	1.7%
\$1,000,000 to \$1,500,000	7	0.9%	1,492,323.02	1.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	817	100.0%	105,070,993.42	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	381,488.72	0.4%
NSW	16	1.7%	2,258,681.03	2.1%
NT	109	11.9%	16,554,489.95	15.8%
QLD	11	1.2%	1,098,453.17	1.0%
SA	716	77.9%	75,285,799.76	71.7%
TAS	2	0.2%	140,834.27	0.1%
VIC	52	5.7%	7,835,764.36	7.5%
WA	11	1.2%	1,515,482.16	1.4%
Total	919	100.0%	105,070,993.42	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	613	66.7%	75,004,900.71	71.4%
Non-metropolitan	302	32.9%	28,935,185.55	27.5%
Inner City	4	0.4%	1,130,907.16	1.1%
Total	919	100.0%	105,070,993.42	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%	462,408.51	0.4%
SA - Metropolitan	463	50.4%	51,734,798.81	49.2%
SA - Non metropolitan	251	27.3%	23,088,592.44	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	84	9.1%	13,509,892.66	12.9%
NT - Non metropolitan	25	2.7%	3,044,597.29	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.0%	1,161,126.96	1.1%
WA - Non metropolitan	2	0.2%	354,355.20	0.3%
VIC - Inner City	2	0.2%	668,498.65	0.6%
VIC - Metropolitan	36	3.9%	5,745,031.82	5.5%
VIC - Non metropolitan	14	1.5%	1,422,233.89	1.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	6	0.7%	665,351.92	0.6%
QLD - Non metropolitan	5	0.5%	433,101.25	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.2%	1,666,375.55	1.6%
NSW - Non metropolitan	5	0.5%	592,305.48	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	381,488.72	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	140,834.27	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	919	100.0%	105,070,993.42	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	17	1.8%	2,053,678.06	2.0%
2.00% to 2.25%	6	0.7%	1,233,177.27	1.2%
2.25% to 2.50%	17	1.8%	1,180,306.73	1.1%
2.50% to 2.75%	1	0.1%	185,918.36	0.2%
2.75% to 3.00%	10	1.1%	2,147,511.59	2.0%
3.00% to 3.25%	10	1.1%	1,092,464.50	1.0%
3.25% to 3.50%	6	0.7%	906,839.68	0.9%
3.50% to 3.75%	11	1.2%	1,218,325.82	1.2%
3.75% to 4.00%	2	0.2%	170,953.06	0.2%
4.00% to 4.25%	3	0.3%	284,922.46	0.3%
4.25% to 4.50%	2	0.2%	136,992.24	0.1%
4.50% to 4.75%	3	0.3%	553,824.93	0.5%
4.75% to 5.00%	13	1.4%	1,509,467.57	1.4%
5.00% to 5.25%	1	0.1%	88,423.65	0.1%
5.25% to 5.50%	6	0.7%	1,048,126.78	1.0%
5.50% to 5.75%	6	0.7%	1,177,967.89	1.1%
5.75% to 6.00%	92	10.0%	15,729,720.13	15.0%
6.00%+	713	77.6%	74,352,372.70	70.8%
Total	919	100.0%	105,070,993.42	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	0	0.0%	-	0.0%
60 to 66 months	0	0.0%	-	0.0%
66 to 72 months	0	0.0%	-	0.0%
72+ months	919	100.0%	105,070,993.42	100.0%
Total	919	100%	105,070,993.42	100.0%

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	12	1.3%	466,585.31	0.4%
2 to 4 years	19	2.1%	278,011.06	0.3%
4 to 6 years	6	0.7%	252,955.28	0.2%
6 to 8 years	31	3.4%	771,262.41	0.7%
8 to 10 years	47	5.1%	1,834,883.99	1.7%
10 to 12 years	61	6.6%	2,951,989.56	2.8%
12 to 14 years	115	12.5%	8,227,072.00	7.8%
14 to 16 years	43	4.7%	4,474,183.35	4.3%
16 to 18 years	85	9.2%	9,488,483.49	9.0%
18 to 20 years	97	10.6%	13,068,213.04	12.4%
20 to 22 years	182	19.8%	29,798,489.98	28.4%
22 to 24 years	221	24.0%	33,458,863.95	31.8%
24 to 26 years	0	0.0%	-	0.0%
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%
Total	919	100.0%	105,070,993.42	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	1.1%	1,170,809.31	1.1%
Principal & Interest	909	98.9%	103,900,184.11	98.9%
Total	919	100.0%	105,070,993.42	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	0.4%	893,758.13	0.9%
12 to 24 months	5	0.5%	237,096.78	0.2%
24 to 36 months	1	0.1%	39,954.40	0.0%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	0	0.0%	-	0.0%
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	909	98.9%	103,900,184.11	98.9%
Total	919	100.0%	105,070,993.42	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	169	18.4%	21,216,505.25	20.2%
Variable	750	81.6%	83,854,488.17	79.8%
Total	919	100.0%	105,070,993.42	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	42	4.6%	4,921,774.87	4.7%
6 to 12 months	43	4.7%	5,420,380.14	5.2%
12 to 24 months	33	3.6%	3,895,393.76	3.7%
24 to 36 months	36	3.9%	4,755,475.03	4.5%
36 to 48 months	7	0.8%	933,515.86	0.9%
48 to 60 months	8	0.9%	1,289,965.59	1.2%
60+ months	0	0.0%	-	0.0%
Variable	750	81.6%	83,854,488.17	79.8%
Total	919	100.0%	105,070,993.42	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	818	89.0%	91,409,493.22	87.0%
Investment	101	11.0%	13,661,500.20	13.0%
Total	919	100.0%	105,070,993.42	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	919	100.0%	105,070,993.42	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	919	100.0%	105,070,993.42	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	919	100.0%	105,070,993.42	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	919	100.0%	105,070,993.42	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	895	97.4%	100,384,702.85	95.5%
1 to 30 days	14	1.5%	3,303,602.47	3.1%
31 to 60 days	3	0.3%	202,608.65	0.2%
61 to 90 days	2	0.2%	369,792.63	0.4%
91+ days	5	0.5%	810,286.82	0.8%
Total	919	100.0%	105,070,993.42	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	544,585.14	0.5%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	4	0.4%	507,059.09	0.5%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	4	185,162.97	158,522.73	26,640.24

Disclaimer

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