

# LIGHT TRUST 2018-1



## Portfolio Summary as at 31 August 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	132,365,130.37	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,619,474.81	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	10,086,818.78	5.40%
Class B Notes	AA(sf) / NR	2.00%	5,043,409.38	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,836,917.78	0.40%
Class D Notes	NR / NR	5.90%	630,426.17	
<b>Total</b>			<b>157,582,177.29</b>	

\*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	16.14%
Excess Spread	0.84%

### Underlying collateral summary

No. of Loans (Consolidated):	1,053
No. of Loans (Unconsolidated):	1,211
Aggregate Pool Current Balance:	\$154,894,422
Total Valuation of Properties	\$401,938,725
Maximum Loan Balance (Consolidated):	\$698,598
Average Loan Balance (Consolidated):	\$147,098
Weighted Average Interest Rate	4.23%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	299.0
WAVG Remaining Term to Maturity (months):	250.3
WAVG Seasoning (months):	93.4

### Loan to Value Ratio (LVR)

Maximum Current LVR:	85.6%
WAVG Current LVR:	52.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	419	39.8%	16,811,922.36	10.9%
\$100,000 to \$150,000	160	15.2%	20,138,764.93	13.0%
\$150,000 to \$200,000	168	16.0%	29,523,436.53	19.1%
\$200,000 to \$250,000	122	11.6%	27,361,995.41	17.7%
\$250,000 to \$300,000	83	7.9%	22,873,308.08	14.8%
\$300,000 to \$350,000	51	4.8%	16,524,152.07	10.7%
\$350,000 to \$400,000	23	2.2%	8,704,740.59	5.6%
\$400,000 to \$450,000	14	1.3%	5,994,253.67	3.9%
\$450,000 to \$500,000	6	0.6%	2,822,442.43	1.8%
\$500,000 to \$750,000	7	0.7%	4,139,406.03	2.7%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1053</b>	<b>100%</b>	<b>154,894,422.10</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%	681	64.7%	67,136,506.24	43.3%
50% to 55%	55	5.2%	11,819,779.13	7.6%
55% to 60%	63	6.0%	15,344,601.47	9.9%
60% to 65%	62	5.9%	14,028,246.27	9.1%
65% to 70%	103	9.8%	24,064,573.42	15.5%
70% to 75%	55	5.2%	14,869,389.24	9.6%
75% to 80%	31	2.9%	6,897,303.33	4.5%
80% to 85%	2	0.2%	412,905.45	0.3%
85% to 90%	1	0.1%	321,117.55	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1053</b>	<b>100.0%</b>	<b>154,894,422.10</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.0%	632,193.28	0.4%
\$100,000 to \$200,000	117	11.1%	6,636,195.50	4.3%
\$200,000 to \$300,000	268	25.5%	27,583,683.23	17.8%
\$300,000 to \$400,000	253	24.0%	37,894,775.70	24.5%
\$400,000 to \$500,000	168	16.0%	30,757,382.61	19.9%
\$500,000 to \$600,000	89	8.5%	17,489,604.50	11.3%
\$600,000 to \$700,000	48	4.6%	11,253,613.01	7.3%
\$700,000 to \$800,000	38	3.6%	10,788,845.10	7.0%
\$800,000 to \$900,000	20	1.9%	5,912,079.62	3.8%
\$900,000 to \$1,000,000	8	0.8%	2,819,166.83	1.8%
\$1,000,000 to \$1,500,000	12	1.1%	3,126,882.72	2.0%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1053</b>	<b>100.0%</b>	<b>154,894,422.10</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	370,141.29	0.2%
NSW	21	1.7%	3,354,685.97	2.2%
NT	139	11.5%	23,880,744.77	15.4%
QLD	12	1.0%	1,721,423.13	1.1%
SA	948	78.3%	112,363,457.29	72.5%
TAS	2	0.2%	180,488.37	0.1%
VIC	76	6.3%	11,340,990.07	7.3%
WA	11	0.9%	1,682,491.21	1.1%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	826	68.2%	113,220,248.08	73.1%
Non-metropolitan	381	31.5%	40,503,423.94	26.1%
Inner City	4	0.3%	1,170,750.08	0.8%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</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	2	0.2%	479,842.10	0.3%
SA - Metropolitan	632	52.2%	79,726,995.74	51.5%
SA - Non metropolitan	314	25.9%	32,156,619.45	20.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	108	8.9%	19,511,960.18	12.6%
NT - Non metropolitan	31	2.6%	4,368,784.59	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.7%	1,312,049.29	0.8%
WA - Non metropolitan	2	0.2%	370,441.92	0.2%
VIC - Inner City	2	0.2%	690,907.98	0.4%
VIC - Metropolitan	58	4.8%	9,103,659.84	5.9%
VIC - Non metropolitan	16	1.3%	1,546,422.25	1.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	840,693.85	0.5%
QLD - Non metropolitan	9	0.7%	880,729.28	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	1.0%	2,174,259.52	1.4%
NSW - Non metropolitan	9	0.7%	1,180,426.45	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	370,141.29	0.2%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	180,488.37	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	70	5.8%	12,817,654.76	8.3%
2.00% to 2.25%	32	2.6%	5,884,991.10	3.8%
2.25% to 2.50%	94	7.8%	13,780,951.01	8.9%
2.50% to 2.75%	13	1.1%	1,910,205.93	1.2%
2.75% to 3.00%	30	2.5%	5,791,616.40	3.7%
3.00% to 3.25%	20	1.7%	2,352,376.47	1.5%
3.25% to 3.50%	14	1.2%	1,760,165.81	1.1%
3.50% to 3.75%	13	1.1%	1,644,864.80	1.1%
3.75% to 4.00%	74	6.1%	12,326,087.42	8.0%
4.00% to 4.25%	42	3.5%	7,224,531.84	4.7%
4.25% to 4.50%	31	2.6%	4,600,107.07	3.0%
4.50% to 4.75%	99	8.2%	14,144,205.86	9.1%
4.75% to 5.00%	194	16.0%	30,805,318.97	19.9%
5.00% to 5.25%	54	4.5%	7,576,522.57	4.9%
5.25% to 5.50%	98	8.1%	8,936,843.68	5.8%
5.50% to 5.75%	195	16.1%	15,456,323.28	10.0%
5.75% to 6.00%	14	1.2%	1,323,385.40	0.9%
6.00%+	124	10.2%	6,558,269.73	4.2%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</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	0	0.0%	-	0.0%
54 to 60 months	0	0.0%	-	0.0%
60 to 66 months	230	19.0%	32,917,659.42	21.3%
66 to 72 months	168	13.9%	25,681,266.18	16.6%
72+ months	813	67.1%	96,295,496.50	62.2%
<b>Total</b>	<b>1211</b>	<b>100%</b>	<b>154,894,422.10</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	7,895.86	0.0%
0 to 2 years	9	0.7%	517,943.41	0.3%
2 to 4 years	20	1.7%	618,794.44	0.4%
4 to 6 years	26	2.1%	578,186.26	0.4%
6 to 8 years	13	1.1%	539,159.50	0.3%
8 to 10 years	46	3.8%	1,461,936.55	0.9%
10 to 12 years	55	4.5%	3,043,018.06	2.0%
12 to 14 years	104	8.6%	6,437,540.16	4.2%
14 to 16 years	132	10.9%	11,507,401.82	7.4%
16 to 18 years	60	5.0%	7,793,661.70	5.0%
18 to 20 years	125	10.3%	16,810,990.46	10.9%
20 to 22 years	124	10.2%	20,575,719.13	13.3%
22 to 24 years	238	19.7%	42,304,902.71	27.3%
24 to 26 years	258	21.3%	42,697,272.04	27.6%
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%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	20	1.7%	2,386,870.04	1.5%
Principal & Interest	1191	98.3%	152,507,552.06	98.5%
<b>Total</b>	<b>1211</b>	<b>100.0%</b>	<b>154,894,422.10</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	5	0.4%	872,913.97	0.6%
12 to 24 months	4	0.3%	740,850.78	0.5%
24 to 36 months	3	0.2%	374,916.67	0.2%
36 to 48 months	5	0.4%	288,557.27	0.2%
48 to 60 months	3	0.2%	109,631.35	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	1191	98.3%	152,507,552.06	98.5%
Total	1211	100.0%	154,894,422.10	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	320	26.4%	50,882,827.07	32.9%
Variable	891	73.6%	104,011,595.03	67.1%
Total	1211	100.0%	154,894,422.10	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	49	4.0%	7,697,078.31	5.0%
6 to 12 months	53	4.4%	8,820,355.38	5.7%
12 to 24 months	140	11.6%	22,806,148.87	14.7%
24 to 36 months	53	4.4%	7,707,807.90	5.0%
36 to 48 months	11	0.9%	1,330,919.83	0.9%
48 to 60 months	14	1.2%	2,520,516.78	1.6%
60+ months	0	0.0%	-	0.0%
Variable	891	73.6%	104,011,595.03	67.1%
Total	1211	100.0%	154,894,422.10	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1062	87.7%	133,284,416.87	86.0%
Investment	149	12.3%	21,610,005.23	14.0%
Total	1211	100.0%	154,894,422.10	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,211	100.0%	154,894,422.10	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1211	100.0%	154,894,422.10	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1211	100.0%	154,894,422.10	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1211	100.0%	154,894,422.10	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1197	98.8%	151,775,358.62	98.0%
1 to 30 days	6	0.5%	1,403,995.15	0.9%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	1,715,068.33	1.1%
Total	1211	100.0%	154,894,422.10	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	1,215,714.05	0.8%

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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