

LIGHT TRUST 2018-1



Portfolio Summary as at 31 December 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	121,154,384.65	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,058,834.34	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	9,232,509.49	5.40%
Class B Notes	AA(sf) / NR	2.00%	4,616,254.73	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,596,643.30	0.40%
Class D Notes	NR / NR	5.90%	577,031.84	
Total			144,235,658.36	

*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	18.56%
Excess Spread	0.93%

Underlying collateral summary

No. of Loans (Consolidated):	989
No. of Loans (Unconsolidated):	1,132
Aggregate Pool Current Balance:	\$141,461,502
Total Valuation of Properties	\$377,968,805
Maximum Loan Balance (Consolidated):	\$695,362
Average Loan Balance (Consolidated):	\$143,035
Weighted Average Interest Rate	5.02%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	295.0
WAVG Remaining Term to Maturity (months):	247.2
WAVG Seasoning (months):	97.0

Loan to Value Ratio (LVR)

Maximum Current LVR:	84.7%
WAVG Current LVR:	51.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	408	41.3%	16,009,527.14	11.3%
\$100,000 to \$150,000	146	14.8%	18,388,698.78	13.0%
\$150,000 to \$200,000	154	15.6%	26,977,324.24	19.1%
\$200,000 to \$250,000	119	12.0%	26,524,030.90	18.7%
\$250,000 to \$300,000	75	7.6%	20,536,043.96	14.5%
\$300,000 to \$350,000	43	4.3%	13,921,641.98	9.8%
\$350,000 to \$400,000	21	2.1%	7,953,715.01	5.6%
\$400,000 to \$450,000	10	1.0%	4,251,221.88	3.0%
\$450,000 to \$500,000	6	0.6%	2,802,446.67	2.0%
\$500,000 to \$750,000	7	0.7%	4,096,850.98	2.9%
\$750,000+	0	0.0%	-	0.0%
Total	989	100%	141,461,501.54	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	644	65.1%	60,487,256.90	42.8%
50% to 55%	59	6.0%	13,165,817.70	9.3%
55% to 60%	56	5.7%	12,911,418.28	9.1%
60% to 65%	62	6.3%	13,706,503.61	9.7%
65% to 70%	98	9.9%	24,198,710.01	17.1%
70% to 75%	46	4.7%	11,904,657.83	8.4%
75% to 80%	21	2.1%	4,358,137.22	3.1%
80% to 85%	3	0.3%	728,999.99	0.5%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	989	100.0%	141,461,501.54	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	28	2.8%	497,652.73	0.4%
\$100,000 to \$200,000	106	10.7%	5,769,231.97	4.1%
\$200,000 to \$300,000	255	25.8%	25,930,576.05	18.3%
\$300,000 to \$400,000	243	24.6%	35,798,117.23	25.3%
\$400,000 to \$500,000	159	16.1%	27,839,457.58	19.7%
\$500,000 to \$600,000	80	8.1%	15,433,708.10	10.9%
\$600,000 to \$700,000	45	4.6%	10,224,918.28	7.2%
\$700,000 to \$800,000	35	3.5%	9,343,455.07	6.6%
\$800,000 to \$900,000	19	1.9%	5,260,217.73	3.7%
\$900,000 to \$1,000,000	8	0.8%	2,719,005.73	1.9%
\$1,000,000 to \$1,500,000	11	1.1%	2,645,161.07	1.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	989	100.0%	141,461,501.54	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	362,715.04	0.3%
NSW	19	1.7%	2,934,758.72	2.1%
NT	130	11.5%	21,526,375.16	15.2%
QLD	12	1.1%	1,693,560.90	1.2%
SA	884	78.1%	102,666,431.48	72.6%
TAS	2	0.2%	175,758.37	0.1%
VIC	72	6.4%	10,465,547.56	7.4%
WA	11	1.0%	1,636,354.31	1.2%
Total	1132	100.0%	141,461,501.54	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	771	68.1%	102,594,120.25	72.5%
Non-metropolitan	357	31.5%	37,704,349.72	26.7%
Inner City	4	0.4%	1,163,031.57	0.8%
Total	1132	100.0%	141,461,501.54	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%	476,788.96	0.3%	
SA - Metropolitan	589	52.0%	72,143,477.58	51.0%	
SA - Non metropolitan	293	25.9%	30,046,164.94	21.2%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	101	8.9%	17,499,725.09	12.4%	
NT - Non metropolitan	29	2.6%	4,026,650.07	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	9	0.8%	1,268,845.84	0.9%	
WA - Non metropolitan	2	0.2%	367,508.47	0.3%	
VIC - Inner City	2	0.2%	686,242.61	0.5%	
VIC - Metropolitan	54	4.8%	8,223,256.58	5.8%	
VIC - Non metropolitan	16	1.4%	1,556,048.37	1.1%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.3%	833,091.01	0.6%	
QLD - Non metropolitan	9	0.8%	860,469.89	0.6%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	11	1.0%	2,087,250.74	1.5%	
NSW - Non metropolitan	8	0.7%	847,507.98	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	2	0.2%	362,715.04	0.3%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.2%	175,758.37	0.1%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	1132	100.0%	141,461,501.54	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	69	6.1%	12,439,075.48	8.8%	
2.00% to 2.25%	24	2.1%	4,276,689.49	3.0%	
2.25% to 2.50%	79	7.0%	11,384,606.63	8.0%	
2.50% to 2.75%	11	1.0%	1,494,494.48	1.1%	
2.75% to 3.00%	22	1.9%	4,278,474.23	3.0%	
3.00% to 3.25%	13	1.1%	1,595,295.27	1.1%	
3.25% to 3.50%	12	1.1%	1,492,765.73	1.1%	
3.50% to 3.75%	13	1.1%	1,608,909.27	1.1%	
3.75% to 4.00%	4	0.4%	428,541.24	0.3%	
4.00% to 4.25%	3	0.3%	318,977.74	0.2%	
4.25% to 4.50%	6	0.5%	979,157.52	0.7%	
4.50% to 4.75%	8	0.7%	1,211,370.91	0.9%	
4.75% to 5.00%	52	4.6%	9,910,662.61	7.0%	
5.00% to 5.25%	100	8.8%	15,310,822.17	10.8%	
5.25% to 5.50%	35	3.1%	5,746,373.51	4.1%	
5.50% to 5.75%	32	2.8%	4,331,932.82	3.1%	
5.75% to 6.00%	79	7.0%	10,145,338.75	7.2%	
6.00%+	570	50.4%	54,508,013.69	38.5%	
Total	1132	100.0%	141,461,501.54	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	55	4.9%	6,934,432.89	4.9%
66 to 72 months	229	20.2%	32,847,171.57	23.2%
72+ months	848	74.9%	101,679,897.08	71.9%
Total	1132	100%	141,461,501.54	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	6,453.91	0.0%
0 to 2 years	6	0.5%	477,538.04	0.3%
2 to 4 years	23	2.0%	522,866.96	0.4%
4 to 6 years	16	1.4%	338,542.45	0.2%
6 to 8 years	18	1.6%	550,355.46	0.4%
8 to 10 years	44	3.9%	1,488,916.97	1.1%
10 to 12 years	52	4.6%	2,945,060.77	2.1%
12 to 14 years	110	9.7%	6,643,700.84	4.7%
14 to 16 years	112	9.9%	10,073,897.51	7.1%
16 to 18 years	56	4.9%	6,649,365.59	4.7%
18 to 20 years	125	11.0%	17,094,716.98	12.1%
20 to 22 years	115	10.2%	18,901,905.19	13.4%
22 to 24 years	291	25.7%	50,511,049.74	35.7%
24 to 26 years	163	14.4%	25,257,131.13	17.9%
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	1132	100.0%	141,461,501.54	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	16	1.4%	1,738,549.54	1.2%
Principal & Interest	1116	98.6%	139,722,952.00	98.8%
Total	1132	100.0%	141,461,501.54	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	2	0.2%	321,982.16	0.2%
12 to 24 months	4	0.4%	833,744.53	0.6%
24 to 36 months	3	0.3%	197,380.33	0.1%
36 to 48 months	5	0.4%	315,465.66	0.2%
48 to 60 months	2	0.2%	69,976.86	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	1116	98.6%	139,722,952.00	98.8%
Total	1132	100.0%	141,461,501.54	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	303	26.8%	46,669,106.80	33.0%
Variable	829	73.2%	94,792,394.74	67.0%
Total	1132	100.0%	141,461,501.54	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	39	3.4%	6,027,623.09	4.3%
6 to 12 months	78	6.9%	13,324,519.17	9.4%
12 to 24 months	117	10.3%	18,150,694.81	12.8%
24 to 36 months	41	3.6%	4,918,900.88	3.5%
36 to 48 months	17	1.5%	2,695,504.69	1.9%
48 to 60 months	11	1.0%	1,551,864.16	1.1%
60+ months	0	0.0%	-	0.0%
Variable	829	73.2%	94,792,394.74	67.0%
Total	1132	100.0%	141,461,501.54	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1000	88.3%	123,002,101.82	87.0%
Investment	132	11.7%	18,459,399.72	13.0%
Total	1132	100.0%	141,461,501.54	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,132	100.0%	141,461,501.54	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1132	100.0%	141,461,501.54	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1132	100.0%	141,461,501.54	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1132	100.0%	141,461,501.54	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1116	98.6%	138,452,634.22	97.9%
1 to 30 days	11	1.0%	2,029,705.45	1.4%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	5	0.4%	979,161.87	0.7%
Total	1132	100.0%	141,461,501.54	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	667,779.25	0.5%

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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