

LIGHT TRUST 2018-1



Portfolio Summary as at 30 June 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	86,558,453.15	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,328,719.35	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,596,143.78	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,298,071.88	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,855,165.44	0.40%
Class D Notes	NR / NR	5.90%	412,258.99	
Total			103,048,812.57	

*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	16.52%
Excess Spread	0.88%

Underlying collateral summary

No. of Loans (Consolidated):	799
No. of Loans (Unconsolidated):	895
Aggregate Pool Current Balance:	\$101,291,596
Total Valuation of Properties	\$301,584,192
Maximum Loan Balance (Consolidated):	\$683,322
Average Loan Balance (Consolidated):	\$126,773
Weighted Average Interest Rate	6.41%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	277.0
WAVG Remaining Term to Maturity (months):	232.2
WAVG Seasoning (months):	113.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.4%
WAVG Current LVR:	49.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	377	47.2%	13,512,546.80	13.3%
\$100,000 to \$150,000	108	13.5%	13,363,109.42	13.2%
\$150,000 to \$200,000	130	16.3%	22,682,799.71	22.4%
\$200,000 to \$250,000	80	10.0%	17,954,118.17	17.7%
\$250,000 to \$300,000	44	5.5%	11,757,439.44	11.6%
\$300,000 to \$350,000	34	4.3%	10,841,731.79	10.7%
\$350,000 to \$400,000	12	1.5%	4,452,169.69	4.4%
\$400,000 to \$450,000	8	1.0%	3,394,891.56	3.4%
\$450,000 to \$500,000	2	0.3%	953,150.77	0.9%
\$500,000 to \$750,000	4	0.5%	2,379,639.07	2.3%
\$750,000+	0	0.0%	-	0.0%
Total	799	100%	101,291,596.42	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	568	71.1%	49,334,505.90	48.7%
50% to 55%	33	4.1%	6,817,646.30	6.7%
55% to 60%	43	5.4%	9,495,816.86	9.4%
60% to 65%	63	7.9%	13,275,810.04	13.1%
65% to 70%	61	7.6%	15,037,685.27	14.8%
70% to 75%	24	3.0%	5,753,998.37	5.7%
75% to 80%	5	0.6%	1,038,144.85	1.0%
80% to 85%	2	0.3%	537,988.83	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	799	100.0%	101,291,596.42	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	2.9%	340,293.11	0.3%
\$100,000 to \$200,000	91	11.4%	4,503,102.34	4.4%
\$200,000 to \$300,000	205	25.7%	18,759,552.17	18.5%
\$300,000 to \$400,000	203	25.4%	27,752,038.84	27.4%
\$400,000 to \$500,000	125	15.6%	19,478,394.56	19.2%
\$500,000 to \$600,000	60	7.5%	9,755,125.30	9.6%
\$600,000 to \$700,000	34	4.3%	6,455,389.19	6.4%
\$700,000 to \$800,000	31	3.9%	7,959,392.90	7.9%
\$800,000 to \$900,000	14	1.8%	2,932,738.32	2.9%
\$900,000 to \$1,000,000	6	0.8%	1,803,265.50	1.8%
\$1,000,000 to \$1,500,000	7	0.9%	1,552,304.19	1.5%
\$1,500,000+	0	0.0%	-	0.0%
Total	799	100.0%	101,291,596.42	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	389,538.78	0.4%
NSW	16	1.8%	2,244,715.67	2.2%
NT	106	11.8%	15,937,728.73	15.7%
QLD	11	1.2%	1,083,723.40	1.1%
SA	695	77.7%	72,122,525.92	71.2%
TAS	2	0.2%	134,885.15	0.1%
VIC	52	5.8%	7,878,223.82	7.8%
WA	11	1.2%	1,500,254.95	1.5%
Total	895	100.0%	101,291,596.42	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	597	66.7%	72,323,888.89	71.4%
Non-metropolitan	294	32.8%	27,841,050.07	27.5%
Inner City	4	0.4%	1,126,657.46	1.1%
Total	895	100.0%	101,291,596.42	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%	460,299.21	0.5%
SA - Metropolitan	448	50.1%	49,312,171.63	48.7%
SA - Non metropolitan	245	27.4%	22,350,055.08	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	83	9.3%	13,267,776.11	13.1%
NT - Non metropolitan	23	2.6%	2,669,952.62	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.0%	1,147,042.00	1.1%
WA - Non metropolitan	2	0.2%	353,212.95	0.3%
VIC - Inner City	2	0.2%	666,358.25	0.7%
VIC - Metropolitan	36	4.0%	5,768,081.33	5.7%
VIC - Non metropolitan	14	1.6%	1,443,784.24	1.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	6	0.7%	658,481.71	0.7%
QLD - Non metropolitan	5	0.6%	425,241.69	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.2%	1,645,912.18	1.6%
NSW - Non metropolitan	5	0.6%	598,803.49	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	389,538.78	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	134,885.15	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	895	100.0%	101,291,596.42	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	12	1.3%	1,346,002.11	1.3%
2.00% to 2.25%	5	0.6%	1,089,047.47	1.1%
2.25% to 2.50%	13	1.5%	926,023.64	0.9%
2.50% to 2.75%	1	0.1%	185,038.06	0.2%
2.75% to 3.00%	10	1.1%	2,127,544.00	2.1%
3.00% to 3.25%	9	1.0%	660,688.38	0.7%
3.25% to 3.50%	2	0.2%	247,026.02	0.2%
3.50% to 3.75%	5	0.6%	673,789.40	0.7%
3.75% to 4.00%	2	0.2%	168,016.09	0.2%
4.00% to 4.25%	1	0.1%	85,959.95	0.1%
4.25% to 4.50%	2	0.2%	134,099.39	0.1%
4.50% to 4.75%	2	0.2%	319,662.77	0.3%
4.75% to 5.00%	13	1.5%	1,475,148.24	1.5%
5.00% to 5.25%	1	0.1%	87,978.49	0.1%
5.25% to 5.50%	4	0.4%	664,935.71	0.7%
5.50% to 5.75%	6	0.7%	1,173,233.47	1.2%
5.75% to 6.00%	103	11.5%	17,553,946.61	17.3%
6.00%+	704	78.7%	72,373,456.62	71.5%
Total	895	100.0%	101,291,596.42	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	895	100.0%	101,291,596.42	100.0%
Total	895	100%	101,291,596.42	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	14	1.6%	430,266.52	0.4%
2 to 4 years	15	1.7%	201,221.40	0.2%
4 to 6 years	8	0.9%	342,747.70	0.3%
6 to 8 years	33	3.7%	831,634.30	0.8%
8 to 10 years	43	4.8%	1,583,936.91	1.6%
10 to 12 years	65	7.3%	3,075,262.82	3.0%
12 to 14 years	107	12.0%	7,527,016.34	7.4%
14 to 16 years	43	4.8%	4,322,952.34	4.3%
16 to 18 years	88	9.8%	10,204,043.00	10.1%
18 to 20 years	87	9.7%	11,719,753.53	11.6%
20 to 22 years	178	19.9%	29,512,974.88	29.1%
22 to 24 years	214	23.9%	31,539,786.68	31.1%
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	895	100.0%	101,291,596.42	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	1.1%	1,144,354.17	1.1%
Principal & Interest	885	98.9%	100,147,242.25	98.9%
Total	895	100.0%	101,291,596.42	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	5	0.6%	893,965.46	0.9%
12 to 24 months	4	0.4%	210,450.33	0.2%
24 to 36 months	1	0.1%	39,938.38	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	885	98.9%	100,147,242.25	98.9%
Total	895	100.0%	101,291,596.42	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	147	16.4%	17,883,115.11	17.7%
Variable	748	83.6%	83,408,481.31	82.3%
Total	895	100.0%	101,291,596.42	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	35	3.9%	4,509,770.27	4.5%
6 to 12 months	35	3.9%	3,894,165.32	3.8%
12 to 24 months	29	3.2%	3,323,558.17	3.3%
24 to 36 months	34	3.8%	4,139,128.30	4.1%
36 to 48 months	6	0.7%	572,872.23	0.6%
48 to 60 months	8	0.9%	1,443,620.82	1.4%
60+ months	0	0.0%	-	0.0%
Variable	748	83.6%	83,408,481.31	82.3%
Total	895	100.0%	101,291,596.42	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	795	88.8%	87,794,831.13	86.7%
Investment	100	11.2%	13,496,765.29	13.3%
Total	895	100.0%	101,291,596.42	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	895	100.0%	101,291,596.42	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	895	100.0%	101,291,596.42	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	894	99.9%	101,291,172.27	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	424.15	0.0%
Total	895	100.0%	101,291,596.42	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	870	97.2%	97,237,036.62	96.0%
1 to 30 days	19	2.1%	3,046,093.60	3.0%
31 to 60 days	2	0.2%	309,623.65	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.4%	698,842.55	0.7%
Total	895	100.0%	101,291,596.42	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.6%	787,955.50	0.8%

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

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