

# LIGHT TRUST 2018-1



## Portfolio Summary as at 31 October 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	127,072,933.85	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,354,816.28	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	9,683,529.58	5.40%
Class B Notes	AA(sf) / NR	2.00%	4,841,764.78	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,723,492.70	0.40%
Class D Notes	NR / NR	5.90%	605,220.60	
<b>Total</b>			<b>151,281,757.78</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	22.00%
Excess Spread	0.81%

### Underlying collateral summary

No. of Loans (Consolidated):	1,022
No. of Loans (Unconsolidated):	1,169
Aggregate Pool Current Balance:	\$147,830,133
Total Valuation of Properties	\$389,878,725
Maximum Loan Balance (Consolidated):	\$697,201
Average Loan Balance (Consolidated):	\$144,648
Weighted Average Interest Rate	4.72%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	297.0
WAVG Remaining Term to Maturity (months):	248.9
WAVG Seasoning (months):	95.4

### Loan to Value Ratio (LVR)

Maximum Current LVR:	85.1%
WAVG Current LVR:	51.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	416	40.7%	16,291,091.25	11.0%
\$100,000 to \$150,000	152	14.9%	19,122,282.68	12.9%
\$150,000 to \$200,000	162	15.9%	28,396,981.39	19.2%
\$200,000 to \$250,000	121	11.8%	27,191,166.09	18.4%
\$250,000 to \$300,000	76	7.4%	20,950,384.99	14.2%
\$300,000 to \$350,000	46	4.5%	14,821,396.49	10.0%
\$350,000 to \$400,000	24	2.3%	8,999,742.54	6.1%
\$400,000 to \$450,000	11	1.1%	4,677,294.57	3.2%
\$450,000 to \$500,000	7	0.7%	3,261,331.20	2.2%
\$500,000 to \$750,000	7	0.7%	4,118,461.96	2.8%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1022</b>	<b>100%</b>	<b>147,830,133.16</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%	664	65.0%	63,446,045.16	42.9%
50% to 55%	60	5.9%	12,792,841.46	8.7%
55% to 60%	57	5.6%	14,301,873.66	9.7%
60% to 65%	64	6.3%	13,679,102.88	9.3%
65% to 70%	101	9.9%	24,952,390.08	16.9%
70% to 75%	47	4.6%	12,398,955.58	8.4%
75% to 80%	26	2.5%	5,527,809.15	3.7%
80% to 85%	2	0.2%	411,809.27	0.3%
85% to 90%	1	0.1%	319,305.92	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1022</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	31	3.0%	552,798.58	0.4%
\$100,000 to \$200,000	114	11.2%	6,298,268.08	4.3%
\$200,000 to \$300,000	260	25.4%	26,569,418.63	18.0%
\$300,000 to \$400,000	246	24.1%	36,443,779.86	24.7%
\$400,000 to \$500,000	164	16.0%	29,461,844.83	19.9%
\$500,000 to \$600,000	85	8.3%	16,811,384.70	11.4%
\$600,000 to \$700,000	47	4.6%	10,620,011.26	7.2%
\$700,000 to \$800,000	37	3.6%	10,130,404.11	6.9%
\$800,000 to \$900,000	18	1.8%	5,132,195.07	3.5%
\$900,000 to \$1,000,000	8	0.8%	2,736,275.08	1.9%
\$1,000,000 to \$1,500,000	12	1.2%	3,073,752.96	2.1%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1022</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	364,722.57	0.2%
NSW	21	1.8%	3,318,971.14	2.2%
NT	136	11.6%	23,057,954.76	15.6%
QLD	12	1.0%	1,704,701.77	1.2%
SA	910	77.8%	106,570,327.90	72.1%
TAS	2	0.2%	176,317.48	0.1%
VIC	75	6.4%	10,975,790.82	7.4%
WA	11	0.9%	1,661,346.72	1.1%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	796	68.1%	107,895,333.50	73.0%
Non-metropolitan	369	31.6%	38,768,364.10	26.2%
Inner City	4	0.3%	1,166,435.56	0.8%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</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%	478,211.40	0.3%
SA - Metropolitan	604	51.7%	75,341,991.54	51.0%
SA - Non metropolitan	304	26.0%	30,750,124.96	20.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	107	9.2%	19,002,281.31	12.9%
NT - Non metropolitan	29	2.5%	4,055,673.45	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.8%	1,292,278.76	0.9%
WA - Non metropolitan	2	0.2%	369,067.96	0.2%
VIC - Inner City	2	0.2%	688,224.16	0.5%
VIC - Metropolitan	57	4.9%	8,734,995.38	5.9%
VIC - Non metropolitan	16	1.4%	1,552,571.28	1.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	835,859.66	0.6%
QLD - Non metropolitan	9	0.8%	868,842.11	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	1.0%	2,146,886.80	1.5%
NSW - Non metropolitan	9	0.8%	1,172,084.34	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	364,722.57	0.2%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	176,317.48	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	69	5.9%	12,550,029.13	8.5%
2.00% to 2.25%	26	2.2%	4,660,087.50	3.2%
2.25% to 2.50%	84	7.2%	12,251,256.60	8.3%
2.50% to 2.75%	13	1.1%	1,892,961.21	1.3%
2.75% to 3.00%	29	2.5%	5,663,658.18	3.8%
3.00% to 3.25%	15	1.3%	1,716,858.05	1.2%
3.25% to 3.50%	14	1.2%	1,744,110.81	1.2%
3.50% to 3.75%	13	1.1%	1,627,557.65	1.1%
3.75% to 4.00%	4	0.3%	435,488.53	0.3%
4.00% to 4.25%	5	0.4%	1,018,315.83	0.7%
4.25% to 4.50%	13	1.1%	2,523,299.92	1.7%
4.50% to 4.75%	100	8.6%	16,186,607.96	10.9%
4.75% to 5.00%	48	4.1%	8,125,990.99	5.5%
5.00% to 5.25%	32	2.7%	4,168,458.37	2.8%
5.25% to 5.50%	78	6.7%	11,054,573.90	7.5%
5.50% to 5.75%	179	15.3%	26,893,049.18	18.2%
5.75% to 6.00%	51	4.4%	6,848,063.42	4.6%
6.00%+	396	33.9%	28,469,765.93	19.3%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</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	143	12.2%	19,912,115.95	13.5%
66 to 72 months	205	17.5%	29,917,397.61	20.2%
72+ months	821	70.2%	98,000,619.60	66.3%
<b>Total</b>	<b>1169</b>	<b>100%</b>	<b>147,830,133.16</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	7,014.02	0.0%
0 to 2 years	5	0.4%	275,099.68	0.2%
2 to 4 years	19	1.6%	613,100.07	0.4%
4 to 6 years	25	2.1%	533,624.59	0.4%
6 to 8 years	17	1.5%	587,079.83	0.4%
8 to 10 years	47	4.0%	1,596,391.05	1.1%
10 to 12 years	52	4.4%	2,733,886.22	1.8%
12 to 14 years	111	9.5%	6,713,745.07	4.5%
14 to 16 years	114	9.8%	10,169,771.82	6.9%
16 to 18 years	58	5.0%	7,580,967.42	5.1%
18 to 20 years	131	11.2%	17,226,154.04	11.7%
20 to 22 years	116	9.9%	19,943,892.51	13.5%
22 to 24 years	259	22.2%	45,820,931.27	31.0%
24 to 26 years	214	18.3%	34,028,475.57	23.0%
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%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	16	1.4%	1,740,831.28	1.2%
Principal & Interest	1153	98.6%	146,089,301.88	98.8%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</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	2	0.2%	322,045.42	0.2%
12 to 24 months	4	0.3%	842,340.03	0.6%
24 to 36 months	2	0.2%	171,926.55	0.1%
36 to 48 months	5	0.4%	294,845.67	0.2%
48 to 60 months	3	0.3%	109,673.61	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	1153	98.6%	146,089,301.88	98.8%
Total	1169	100.0%	147,830,133.16	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	309	26.4%	48,645,555.29	32.9%
Variable	860	73.6%	99,184,577.87	67.1%
Total	1169	100.0%	147,830,133.16	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	36	3.1%	5,512,542.69	3.7%
6 to 12 months	75	6.4%	12,242,979.09	8.3%
12 to 24 months	119	10.2%	19,371,453.89	13.1%
24 to 36 months	52	4.4%	7,098,188.84	4.8%
36 to 48 months	14	1.2%	2,109,090.00	1.4%
48 to 60 months	13	1.1%	2,311,300.78	1.6%
60+ months	0	0.0%	-	0.0%
Variable	860	73.6%	99,184,577.87	67.1%
Total	1169	100.0%	147,830,133.16	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1029	88.0%	127,838,975.62	86.5%
Investment	140	12.0%	19,991,157.54	13.5%
Total	1169	100.0%	147,830,133.16	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,169	100.0%	147,830,133.16	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1169	100.0%	147,830,133.16	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1169	100.0%	147,830,133.16	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1169	100.0%	147,830,133.16	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1154	98.7%	144,271,774.87	97.6%
1 to 30 days	8	0.7%	2,005,354.67	1.4%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.6%	1,553,003.62	1.1%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>147,830,133.16</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	583,805.83	0.4%

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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