

LIGHT TRUST 2018-1



Portfolio Summary as at 30 September 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	130,107,482.49	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,506,571.64	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	9,914,775.85	5.40%
Class B Notes	AA(sf) / NR	2.00%	4,957,387.91	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,788,530.71	0.40%
Class D Notes	NR / NR	5.90%	619,673.49	
Total			154,894,422.09	

*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	22.41%
Excess Spread	0.75%

Underlying collateral summary

No. of Loans (Consolidated):	1,036
No. of Loans (Unconsolidated):	1,188
Aggregate Pool Current Balance:	\$151,281,758
Total Valuation of Properties	\$395,598,725
Maximum Loan Balance (Consolidated):	\$697,433
Average Loan Balance (Consolidated):	\$146,025
Weighted Average Interest Rate	4.57%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	298.0
WAVG Remaining Term to Maturity (months):	249.8
WAVG Seasoning (months):	94.3

Loan to Value Ratio (LVR)

Maximum Current LVR:	85.4%
WAVG Current LVR:	51.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	420	40.5%	16,822,571.90	11.1%
\$100,000 to \$150,000	152	14.7%	19,248,358.20	12.7%
\$150,000 to \$200,000	165	15.9%	28,941,355.25	19.1%
\$200,000 to \$250,000	120	11.6%	26,918,317.89	17.8%
\$250,000 to \$300,000	80	7.7%	22,018,965.11	14.6%
\$300,000 to \$350,000	50	4.8%	16,149,875.54	10.7%
\$350,000 to \$400,000	23	2.2%	8,689,274.60	5.7%
\$400,000 to \$450,000	13	1.3%	5,560,118.70	3.7%
\$450,000 to \$500,000	6	0.6%	2,815,535.76	1.9%
\$500,000 to \$750,000	7	0.7%	4,117,384.83	2.7%
\$750,000+	0	0.0%	-	0.0%
Total	1036	100%	151,281,757.78	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	671	64.8%	65,391,035.72	43.2%
50% to 55%	57	5.5%	12,011,750.37	7.9%
55% to 60%	61	5.9%	14,902,571.41	9.9%
60% to 65%	67	6.5%	14,827,271.51	9.8%
65% to 70%	99	9.6%	24,151,739.13	16.0%
70% to 75%	49	4.7%	13,105,967.28	8.7%
75% to 80%	29	2.8%	6,158,900.10	4.1%
80% to 85%	2	0.2%	412,319.66	0.3%
85% to 90%	1	0.1%	320,202.60	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1036	100.0%	151,281,757.78	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.1%	623,987.99	0.4%
\$100,000 to \$200,000	115	11.1%	6,404,610.86	4.2%
\$200,000 to \$300,000	263	25.4%	27,015,387.50	17.9%
\$300,000 to \$400,000	250	24.1%	37,074,768.76	24.5%
\$400,000 to \$500,000	165	15.9%	30,016,875.61	19.8%
\$500,000 to \$600,000	86	8.3%	17,162,434.15	11.3%
\$600,000 to \$700,000	48	4.6%	11,015,156.87	7.3%
\$700,000 to \$800,000	37	3.6%	10,238,270.24	6.8%
\$800,000 to \$900,000	20	1.9%	5,859,581.67	3.9%
\$900,000 to \$1,000,000	8	0.8%	2,802,802.58	1.9%
\$1,000,000 to \$1,500,000	12	1.2%	3,067,881.55	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	1036	100.0%	151,281,757.78	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	367,963.15	0.2%
NSW	21	1.8%	3,342,603.69	2.2%
NT	136	11.4%	23,129,798.79	15.3%
QLD	12	1.0%	1,714,172.41	1.1%
SA	928	78.1%	109,570,225.92	72.4%
TAS	2	0.2%	178,117.37	0.1%
VIC	76	6.4%	11,308,310.52	7.5%
WA	11	0.9%	1,670,565.93	1.1%
Total	1188	100.0%	151,281,757.78	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	810	68.2%	110,359,095.50	72.9%
Non-metropolitan	374	31.5%	39,754,244.65	26.3%
Inner City	4	0.3%	1,168,417.63	0.8%
Total	1188	100.0%	151,281,757.78	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%	479,207.99	0.3%	
SA - Metropolitan	617	51.9%	77,386,489.86	51.2%	
SA - Non metropolitan	309	26.0%	31,704,528.07	21.0%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	107	9.0%	19,062,245.22	12.6%	
NT - Non metropolitan	29	2.4%	4,067,553.57	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	9	0.8%	1,300,852.83	0.9%	
WA - Non metropolitan	2	0.2%	369,713.10	0.2%	
VIC - Inner City	2	0.2%	689,209.64	0.5%	
VIC - Metropolitan	58	4.9%	9,060,143.46	6.0%	
VIC - Non metropolitan	16	1.3%	1,558,957.42	1.0%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.3%	838,394.36	0.6%	
QLD - Non metropolitan	9	0.8%	875,778.05	0.6%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	12	1.0%	2,164,889.25	1.4%	
NSW - Non metropolitan	9	0.8%	1,177,714.44	0.8%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	2	0.2%	367,963.15	0.2%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.2%	178,117.37	0.1%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	1188	100.0%	151,281,757.78	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	70	5.9%	12,748,084.55	8.4%	
2.00% to 2.25%	29	2.4%	5,440,739.40	3.6%	
2.25% to 2.50%	88	7.4%	12,790,170.19	8.5%	
2.50% to 2.75%	13	1.1%	1,900,680.21	1.3%	
2.75% to 3.00%	30	2.5%	5,760,543.85	3.8%	
3.00% to 3.25%	16	1.3%	1,854,821.95	1.2%	
3.25% to 3.50%	14	1.2%	1,752,290.55	1.2%	
3.50% to 3.75%	13	1.1%	1,636,110.02	1.1%	
3.75% to 4.00%	4	0.3%	438,779.17	0.3%	
4.00% to 4.25%	6	0.5%	769,472.46	0.5%	
4.25% to 4.50%	88	7.4%	14,908,275.02	9.9%	
4.50% to 4.75%	43	3.6%	7,027,869.03	4.6%	
4.75% to 5.00%	36	3.0%	5,245,045.63	3.5%	
5.00% to 5.25%	83	7.0%	12,061,384.47	8.0%	
5.25% to 5.50%	184	15.5%	28,454,729.80	18.8%	
5.50% to 5.75%	57	4.8%	8,239,250.93	5.4%	
5.75% to 6.00%	99	8.3%	8,858,457.88	5.9%	
6.00%+	315	26.5%	21,395,052.67	14.1%	
Total	1188	100.0%	151,281,757.78	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	190	16.0%	25,789,484.92	17.0%
66 to 72 months	187	15.7%	28,966,272.22	19.1%
72+ months	811	68.3%	96,526,000.64	63.8%
Total	1188	100%	151,281,757.78	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	7,293.41	0.0%
0 to 2 years	6	0.5%	269,115.26	0.2%
2 to 4 years	19	1.6%	616,068.17	0.4%
4 to 6 years	25	2.1%	545,360.62	0.4%
6 to 8 years	14	1.2%	531,430.10	0.4%
8 to 10 years	49	4.1%	1,678,760.90	1.1%
10 to 12 years	52	4.4%	2,602,603.02	1.7%
12 to 14 years	109	9.2%	6,782,208.10	4.5%
14 to 16 years	122	10.3%	10,793,771.92	7.1%
16 to 18 years	60	5.1%	7,862,544.99	5.2%
18 to 20 years	129	10.9%	17,161,083.20	11.3%
20 to 22 years	116	9.8%	19,583,742.89	12.9%
22 to 24 years	248	20.9%	44,043,682.18	29.1%
24 to 26 years	238	20.0%	38,804,093.02	25.7%
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	1188	100.0%	151,281,757.78	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	17	1.4%	2,150,128.53	1.4%
Principal & Interest	1171	98.6%	149,131,629.25	98.6%
Total	1188	100.0%	151,281,757.78	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	3	0.3%	745,195.73	0.5%
12 to 24 months	3	0.3%	621,879.40	0.4%
24 to 36 months	3	0.3%	379,753.24	0.3%
36 to 48 months	5	0.4%	293,641.07	0.2%
48 to 60 months	3	0.3%	109,659.09	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	1171	98.6%	149,131,629.25	98.6%
Total	1188	100.0%	151,281,757.78	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	316	26.6%	50,185,448.12	33.2%
Variable	872	73.4%	101,096,309.66	66.8%
Total	1188	100.0%	151,281,757.78	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	41	3.5%	6,325,806.97	4.2%
6 to 12 months	61	5.1%	10,687,846.28	7.1%
12 to 24 months	134	11.3%	21,556,169.26	14.2%
24 to 36 months	53	4.5%	7,387,106.17	4.9%
36 to 48 months	13	1.1%	1,722,394.92	1.1%
48 to 60 months	14	1.2%	2,506,124.52	1.7%
60+ months	0	0.0%	-	0.0%
Variable	872	73.4%	101,096,309.66	66.8%
Total	1188	100.0%	151,281,757.78	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1045	88.0%	130,679,058.86	86.4%
Investment	143	12.0%	20,602,698.92	13.6%
Total	1188	100.0%	151,281,757.78	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,188	100.0%	151,281,757.78	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1188	100.0%	151,281,757.78	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1188	100.0%	151,281,757.78	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1188	100.0%	151,281,757.78	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1175	98.9%	148,373,998.48	98.1%
1 to 30 days	5	0.4%	1,187,967.83	0.8%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	1,719,791.47	1.1%
Total	1188	100.0%	151,281,757.78	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	754,488.84	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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