

LIGHT TRUST 2018-1



Portfolio Summary as at 31 December 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	162,783,946.38	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	8,140,695.59	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	12,404,869.48	5.40%
Class B Notes	AA(sf) / NR	2.00%	6,202,434.73	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,488,869.56	0.40%
Class D Notes	NR / NR	5.90%	775,304.34	
Total			193,796,120.08	

Conditional Prepayment Rate (CPR)

Current CPR	25.54%
Excess Spread	0.86%

Underlying collateral summary

No. of Loans (Consolidated):	1,186
No. of Loans (Unconsolidated):	1,371
Aggregate Pool Current Balance:	\$186,553,586
Total Valuation of Properties	\$457,758,204
Maximum Loan Balance (Consolidated):	\$829,752
Average Loan Balance (Consolidated):	\$157,296
Weighted Average Interest Rate	3.06%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	306.0
WAVG Remaining Term to Maturity (months):	257.3
WAVG Seasoning (months):	86.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	87.1%
WAVG Current LVR:	53.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	437	36.8%	17,394,313.61	9.3%
\$100,000 to \$150,000	171	14.4%	21,414,014.60	11.5%
\$150,000 to \$200,000	182	15.3%	31,812,719.22	17.1%
\$200,000 to \$250,000	149	12.6%	33,237,061.57	17.8%
\$250,000 to \$300,000	111	9.4%	30,345,788.22	16.3%
\$300,000 to \$350,000	65	5.5%	21,035,730.62	11.3%
\$350,000 to \$400,000	29	2.4%	10,964,508.17	5.9%
\$400,000 to \$450,000	20	1.7%	8,465,594.84	4.5%
\$450,000 to \$500,000	11	0.9%	5,211,159.76	2.8%
\$500,000 to \$750,000	10	0.8%	5,842,943.10	3.1%
\$750,000+	1	0.1%	829,752.09	0.4%
Total	1186	100%	186,553,585.80	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	721	60.8%	72,126,712.71	38.7%
50% to 55%	75	6.3%	17,464,813.30	9.4%
55% to 60%	63	5.3%	14,838,740.33	8.0%
60% to 65%	72	6.1%	17,994,625.12	9.6%
65% to 70%	110	9.3%	26,953,040.18	14.4%
70% to 75%	82	6.9%	21,581,178.56	11.6%
75% to 80%	53	4.5%	13,288,284.23	7.1%
80% to 85%	8	0.7%	1,740,775.50	0.9%
85% to 90%	2	0.2%	565,415.87	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1186	100.0%	186,553,585.80	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	34	2.9%	737,287.31	0.4%
\$100,000 to \$200,000	131	11.0%	7,587,208.44	4.1%
\$200,000 to \$300,000	289	24.4%	30,862,496.27	16.5%
\$300,000 to \$400,000	296	25.0%	47,037,420.49	25.2%
\$400,000 to \$500,000	188	15.9%	35,845,254.96	19.2%
\$500,000 to \$600,000	98	8.3%	20,770,013.86	11.1%
\$600,000 to \$700,000	59	5.0%	14,770,397.65	7.9%
\$700,000 to \$800,000	43	3.6%	13,001,313.79	7.0%
\$800,000 to \$900,000	22	1.9%	7,720,966.27	4.1%
\$900,000 to \$1,000,000	11	0.9%	3,383,054.68	1.8%
\$1,000,000 to \$1,500,000	15	1.3%	4,838,172.08	2.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	1186	100.0%	186,553,585.80	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	701,272.27	0.4%
NSW	26	1.9%	4,523,485.75	2.4%
NT	157	11.5%	27,679,362.21	14.8%
QLD	13	0.9%	1,932,297.74	1.0%
SA	1074	78.3%	136,002,042.95	72.9%
TAS	2	0.1%	205,844.95	0.1%
VIC	82	6.0%	13,085,463.89	7.0%
WA	13	0.9%	2,423,816.04	1.3%
Total	1371	100.0%	186,553,585.80	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	936	68.3%	136,510,166.86	73.2%
Non-metropolitan	431	31.4%	48,855,668.28	26.2%
Inner City	4	0.3%	1,187,750.66	0.6%
Total	1371	100.0%	186,553,585.80	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	2	0.1%	486,425.80	0.3%
SA - Metropolitan	717	52.3%	96,974,823.16	52.0%
SA - Non metropolitan	355	25.9%	38,540,793.99	20.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	122	8.9%	22,501,015.17	12.1%
NT - Non metropolitan	35	2.6%	5,178,347.04	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	2,049,501.08	1.1%
WA - Non metropolitan	2	0.1%	374,314.96	0.2%
VIC - Inner City	2	0.1%	701,324.86	0.4%
VIC - Metropolitan	61	4.4%	10,075,646.97	5.4%
VIC - Non metropolitan	19	1.4%	2,308,492.06	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	856,227.90	0.5%
QLD - Non metropolitan	10	0.7%	1,076,069.84	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.2%	3,145,835.36	1.7%
NSW - Non metropolitan	10	0.7%	1,377,650.39	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	701,272.27	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	205,844.95	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1371	100.0%	186,553,585.80	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	77	5.6%	14,581,682.10	7.8%
2.00% to 2.25%	72	5.3%	15,232,346.73	8.2%
2.25% to 2.50%	134	9.8%	21,756,851.95	11.7%
2.50% to 2.75%	31	2.3%	6,035,147.69	3.2%
2.75% to 3.00%	155	11.3%	28,447,986.50	15.2%
3.00% to 3.25%	284	20.7%	44,136,143.22	23.7%
3.25% to 3.50%	77	5.6%	10,845,441.49	5.8%
3.50% to 3.75%	131	9.6%	14,260,484.64	7.6%
3.75% to 4.00%	238	17.4%	19,910,047.60	10.7%
4.00% to 4.25%	15	1.1%	1,961,607.82	1.1%
4.25% to 4.50%	9	0.7%	1,836,942.37	1.0%
4.50% to 4.75%	125	9.1%	5,181,342.50	2.8%
4.75% to 5.00%	9	0.7%	584,878.64	0.3%
5.00% to 5.25%	9	0.7%	1,226,338.19	0.7%
5.25% to 5.50%	1	0.1%	39,754.63	0.0%
5.50% to 5.75%	4	0.3%	516,589.73	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1371	100.0%	186,553,585.80	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	39	2.8%	5,621,352.63	3.0%
54 to 60 months	259	18.9%	39,592,190.71	21.2%
60 to 66 months	175	12.8%	27,662,718.22	14.8%
66 to 72 months	118	8.6%	18,911,210.07	10.1%
72+ months	780	56.9%	94,766,114.17	50.8%
Total	1371	100%	186,553,585.80	100%

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	9	0.7%	366,816.31	0.2%
2 to 4 years	18	1.3%	827,459.95	0.4%
4 to 6 years	35	2.6%	799,593.32	0.4%
6 to 8 years	10	0.7%	265,080.94	0.1%
8 to 10 years	39	2.8%	1,297,928.43	0.7%
10 to 12 years	67	4.9%	3,614,894.18	1.9%
12 to 14 years	79	5.8%	5,171,257.85	2.8%
14 to 16 years	166	12.1%	14,022,060.31	7.5%
16 to 18 years	70	5.1%	7,905,453.52	4.2%
18 to 20 years	104	7.6%	14,497,656.19	7.8%
20 to 22 years	177	12.9%	29,993,173.62	16.1%
22 to 24 years	213	15.5%	39,610,647.89	21.2%
24 to 26 years	384	28.0%	68,181,563.29	36.5%
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	1371	100.0%	186,553,585.80	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	26	1.9%	3,073,477.61	1.6%
Principal & Interest	1345	98.1%	183,480,108.19	98.4%
Total	1371	100.0%	186,553,585.80	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	6	0.4%	527,692.77	0.3%
12 to 24 months	3	0.2%	742,405.90	0.4%
24 to 36 months	6	0.4%	1,248,925.31	0.7%
36 to 48 months	3	0.2%	173,575.28	0.1%
48 to 60 months	7	0.5%	361,321.95	0.2%
60 to 72 months	1	0.1%	19,556.40	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	1345	98.1%	183,480,108.19	98.4%
Total	1371	100.0%	186,553,585.80	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	374	27.3%	65,497,441.27	35.1%
Variable	997	72.7%	121,056,144.53	64.9%
Total	1371	100.0%	186,553,585.80	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	91	6.6%	16,896,924.09	9.1%
6 to 12 months	60	4.4%	10,255,871.64	5.5%
12 to 24 months	105	7.7%	18,976,229.28	10.2%
24 to 36 months	86	6.3%	14,940,381.62	8.0%
36 to 48 months	26	1.9%	3,084,521.61	1.7%
48 to 60 months	6	0.4%	1,343,513.03	0.7%
60+ months	0	0.0%	-	0.0%
Variable	997	72.7%	121,056,144.53	64.9%
Total	1371	100.0%	186,553,585.80	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1194	87.1%	158,471,140.84	84.9%
Investment	177	12.9%	28,082,444.96	15.1%
Total	1371	100.0%	186,553,585.80	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,371	100.0%	186,553,585.80	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1371	100.0%	186,553,585.80	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1370	99.9%	186,510,177.07	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	43,408.73	0.0%
Total	1371	100.0%	186,553,585.80	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1352	98.6%	183,185,672.64	98.2%
1 to 30 days	13	0.9%	2,077,091.69	1.1%
31 to 60 days	2	0.1%	302,713.61	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.3%	988,107.86	0.5%
Total	1371	100.0%	186,553,585.80	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	581,800.52	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.1%	472,412.48	0.3%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	1	158,522.73	158,522.73	-

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