

LIGHT TRUST 2018-1



Portfolio Summary as at 30 April 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	148,418,249.51	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	7,422,278.53	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	11,310,138.72	5.40%
Class B Notes	AA(sf) / NR	2.00%	5,655,069.35	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,180,976.52	0.40%
Class D Notes	NR / NR	5.90%	706,883.66	
Total			176,693,596.29	

*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	25.83%
Excess Spread	0.64%

Underlying collateral summary

No. of Loans (Consolidated):	1,121
No. of Loans (Unconsolidated):	1,291
Aggregate Pool Current Balance:	\$171,875,328
Total Valuation of Properties	\$431,411,529
Maximum Loan Balance (Consolidated):	\$825,985
Average Loan Balance (Consolidated):	\$153,323
Weighted Average Interest Rate	3.02%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	303.0
WAVG Remaining Term to Maturity (months):	254.3
WAVG Seasoning (months):	89.5

Loan to Value Ratio (LVR)

Maximum Current LVR:	86.6%
WAVG Current LVR:	53.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	427	38.1%	17,426,308.90	10.1%
\$100,000 to \$150,000	167	14.9%	21,065,362.24	12.3%
\$150,000 to \$200,000	169	15.1%	29,642,560.23	17.2%
\$200,000 to \$250,000	148	13.2%	33,226,134.95	19.3%
\$250,000 to \$300,000	91	8.1%	25,092,257.47	14.6%
\$300,000 to \$350,000	57	5.1%	18,391,978.38	10.7%
\$350,000 to \$400,000	30	2.7%	11,330,328.78	6.6%
\$400,000 to \$450,000	13	1.2%	5,508,798.24	3.2%
\$450,000 to \$500,000	10	0.9%	4,684,532.67	2.7%
\$500,000 to \$750,000	8	0.7%	4,681,080.91	2.7%
\$750,000+	1	0.1%	825,985.04	0.5%
Total	1121	100%	171,875,327.81	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	702	62.6%	70,346,400.03	40.9%
50% to 55%	64	5.7%	14,760,069.74	8.6%
55% to 60%	60	5.4%	14,254,827.05	8.3%
60% to 65%	66	5.9%	15,604,098.70	9.1%
65% to 70%	112	10.0%	26,827,246.60	15.6%
70% to 75%	73	6.5%	19,336,188.44	11.3%
75% to 80%	41	3.7%	10,005,676.56	5.8%
80% to 85%	2	0.2%	416,120.74	0.2%
85% to 90%	1	0.1%	324,699.95	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1121	100.0%	171,875,327.81	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	2.9%	663,548.47	0.4%
\$100,000 to \$200,000	124	11.1%	7,082,802.61	4.1%
\$200,000 to \$300,000	276	24.6%	28,995,185.41	16.9%
\$300,000 to \$400,000	279	24.9%	43,475,153.57	25.3%
\$400,000 to \$500,000	178	15.9%	33,587,204.88	19.5%
\$500,000 to \$600,000	94	8.4%	19,311,859.23	11.2%
\$600,000 to \$700,000	51	4.5%	12,462,700.53	7.3%
\$700,000 to \$800,000	42	3.7%	12,329,043.77	7.2%
\$800,000 to \$900,000	20	1.8%	6,182,353.00	3.6%
\$900,000 to \$1,000,000	11	1.0%	3,289,244.24	1.9%
\$1,000,000 to \$1,500,000	14	1.2%	4,496,232.10	2.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	1121	100.0%	171,875,327.81	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	694,876.48	0.4%
NSW	25	1.9%	4,284,974.70	2.5%
NT	149	11.5%	26,025,600.40	15.1%
QLD	12	0.9%	1,704,426.42	1.0%
SA	1006	77.9%	124,080,762.08	72.2%
TAS	2	0.2%	191,884.68	0.1%
VIC	80	6.2%	12,510,374.84	7.3%
WA	13	1.0%	2,382,428.21	1.4%
Total	1291	100.0%	171,875,327.81	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	881	68.2%	125,353,370.90	72.9%
Non-metropolitan	406	31.4%	45,340,384.44	26.4%
Inner City	4	0.3%	1,181,572.47	0.7%
Total	1291	100.0%	171,875,327.81	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%	485,284.79	0.3%
SA - Metropolitan	670	51.9%	87,821,308.71	51.1%
SA - Non metropolitan	334	25.9%	35,774,168.58	20.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	116	9.0%	21,196,970.75	12.3%
NT - Non metropolitan	33	2.6%	4,828,629.65	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	2,010,690.59	1.2%
WA - Non metropolitan	2	0.2%	371,737.62	0.2%
VIC - Inner City	2	0.2%	696,287.68	0.4%
VIC - Metropolitan	59	4.6%	9,503,114.87	5.5%
VIC - Non metropolitan	19	1.5%	2,310,972.29	1.3%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	848,871.10	0.5%
QLD - Non metropolitan	9	0.7%	855,555.32	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.2%	3,085,653.72	1.8%
NSW - Non metropolitan	9	0.7%	1,199,320.98	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	694,876.48	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	191,884.68	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1291	100.0%	171,875,327.81	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	75	5.8%	14,132,853.82	8.2%
2.00% to 2.25%	87	6.7%	16,797,068.09	9.8%
2.25% to 2.50%	145	11.2%	23,874,257.08	13.9%
2.50% to 2.75%	37	2.9%	6,421,486.61	3.7%
2.75% to 3.00%	140	10.8%	22,412,122.58	13.0%
3.00% to 3.25%	243	18.8%	37,619,576.71	21.9%
3.25% to 3.50%	73	5.7%	10,762,928.85	6.3%
3.50% to 3.75%	114	8.8%	11,724,961.86	6.8%
3.75% to 4.00%	219	17.0%	18,190,720.24	10.6%
4.00% to 4.25%	13	1.0%	1,411,411.01	0.8%
4.25% to 4.50%	10	0.8%	1,870,237.26	1.1%
4.50% to 4.75%	115	8.9%	4,619,135.64	2.7%
4.75% to 5.00%	7	0.5%	444,304.14	0.3%
5.00% to 5.25%	8	0.6%	1,030,039.05	0.6%
5.25% to 5.50%	1	0.1%	39,947.38	0.0%
5.50% to 5.75%	4	0.3%	524,277.49	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1291	100.0%	171,875,327.81	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	151	11.7%	22,022,470.93	12.8%
60 to 66 months	228	17.7%	35,185,192.63	20.5%
66 to 72 months	122	9.5%	18,390,891.60	10.7%
72+ months	790	61.2%	96,276,772.65	56.0%
Total	1291	100%	171,875,327.81	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	12	0.9%	608,287.89	0.4%
2 to 4 years	16	1.2%	566,207.56	0.3%
4 to 6 years	29	2.2%	672,934.79	0.4%
6 to 8 years	9	0.7%	371,027.97	0.2%
8 to 10 years	41	3.2%	1,309,660.96	0.8%
10 to 12 years	65	5.0%	3,486,469.13	2.0%
12 to 14 years	92	7.1%	6,134,915.33	3.6%
14 to 16 years	151	11.7%	12,711,759.85	7.4%
16 to 18 years	64	5.0%	8,074,341.88	4.7%
18 to 20 years	112	8.7%	15,618,559.30	9.1%
20 to 22 years	155	12.0%	25,230,615.19	14.7%
22 to 24 years	242	18.7%	45,067,034.36	26.2%
24 to 26 years	303	23.5%	52,023,513.60	30.3%
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	1291	100.0%	171,875,327.81	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	21	1.6%	2,686,247.04	1.6%
Principal & Interest	1270	98.4%	169,189,080.77	98.4%
Total	1291	100.0%	171,875,327.81	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	4	0.3%	436,377.51	0.3%
12 to 24 months	5	0.4%	1,058,419.62	0.6%
24 to 36 months	4	0.3%	849,966.89	0.5%
36 to 48 months	6	0.5%	282,007.86	0.2%
48 to 60 months	2	0.2%	59,475.16	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	1270	98.4%	169,189,080.77	98.4%
Total	1291	100.0%	171,875,327.81	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	340	26.3%	57,840,919.57	33.7%
Variable	951	73.7%	114,034,408.24	66.3%
Total	1291	100.0%	171,875,327.81	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	70	5.4%	12,088,140.31	7.0%
6 to 12 months	40	3.1%	6,422,282.39	3.7%
12 to 24 months	149	11.5%	27,093,523.01	15.8%
24 to 36 months	54	4.2%	8,006,725.27	4.7%
36 to 48 months	19	1.5%	2,657,398.00	1.5%
48 to 60 months	8	0.6%	1,572,850.59	0.9%
60+ months	0	0.0%	-	0.0%
Variable	951	73.7%	114,034,408.24	66.3%
Total	1291	100.0%	171,875,327.81	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1131	87.6%	147,123,343.42	85.6%
Investment	160	12.4%	24,751,984.39	14.4%
Total	1291	100.0%	171,875,327.81	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,291	100.0%	171,875,327.81	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1291	100.0%	171,875,327.81	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1291	100.0%	171,875,327.81	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1291	100.0%	171,875,327.81	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1273	98.6%	168,186,424.89	97.9%
1 to 30 days	8	0.6%	1,684,030.21	1.0%
31 to 60 days	3	0.2%	549,370.15	0.3%
61 to 90 days	2	0.2%	436,615.61	0.3%
91+ days	5	0.4%	1,018,886.95	0.6%
Total	1291	100.0%	171,875,327.81	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	1,206,273.03	0.7%

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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