

LIGHT TRUST 2018-1



Portfolio Summary as at 31 January 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	118,824,161.56	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	5,942,301.74	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	9,054,936.00	5.40%
Class B Notes	AA(sf) / NR	2.00%	4,527,467.99	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,546,700.75	0.40%
Class D Notes	NR / NR	5.90%	565,933.50	
Total			141,461,501.54	

*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	14.48%
Excess Spread	0.96%

Underlying collateral summary

No. of Loans (Consolidated):	977
No. of Loans (Unconsolidated):	1,118
Aggregate Pool Current Balance:	\$139,310,659
Total Valuation of Properties	\$373,590,805
Maximum Loan Balance (Consolidated):	\$694,013
Average Loan Balance (Consolidated):	\$142,590
Weighted Average Interest Rate	5.01%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	294.0
WAVG Remaining Term to Maturity (months):	246.3
WAVG Seasoning (months):	97.9
Loan to Value Ratio (LVR)	
Maximum Current LVR:	84.4%
WAVG Current LVR:	51.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	405	41.5%	15,826,924.51	11.4%
\$100,000 to \$150,000	144	14.7%	18,201,800.96	13.1%
\$150,000 to \$200,000	151	15.5%	26,502,781.67	19.0%
\$200,000 to \$250,000	115	11.8%	25,566,957.23	18.4%
\$250,000 to \$300,000	76	7.8%	20,712,330.94	14.9%
\$300,000 to \$350,000	44	4.5%	14,204,746.44	10.2%
\$350,000 to \$400,000	20	2.0%	7,566,194.36	5.4%
\$400,000 to \$450,000	9	0.9%	3,839,405.33	2.8%
\$450,000 to \$500,000	6	0.6%	2,799,394.86	2.0%
\$500,000 to \$750,000	7	0.7%	4,090,122.80	2.9%
\$750,000+	0	0.0%	-	0.0%
Total	977	100%	139,310,659.10	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	635	65.0%	59,901,835.39	43.0%
50% to 55%	58	5.9%	12,543,654.68	9.0%
55% to 60%	56	5.7%	12,777,947.93	9.2%
60% to 65%	60	6.1%	13,404,230.64	9.6%
65% to 70%	98	10.0%	23,796,805.85	17.1%
70% to 75%	46	4.7%	11,530,239.92	8.3%
75% to 80%	21	2.1%	4,629,511.78	3.3%
80% to 85%	3	0.3%	726,432.91	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	977	100.0%	139,310,659.10	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	27	2.8%	479,122.58	0.3%
\$100,000 to \$200,000	106	10.8%	5,737,061.92	4.1%
\$200,000 to \$300,000	253	25.9%	25,584,475.65	18.4%
\$300,000 to \$400,000	240	24.6%	35,510,140.96	25.5%
\$400,000 to \$500,000	155	15.9%	27,234,984.49	19.5%
\$500,000 to \$600,000	79	8.1%	15,001,083.05	10.8%
\$600,000 to \$700,000	44	4.5%	9,956,044.36	7.1%
\$700,000 to \$800,000	35	3.6%	9,214,642.62	6.6%
\$800,000 to \$900,000	19	1.9%	5,247,029.79	3.8%
\$900,000 to \$1,000,000	8	0.8%	2,713,733.72	1.9%
\$1,000,000 to \$1,500,000	11	1.1%	2,632,339.96	1.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	977	100.0%	139,310,659.10	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	377,748.54	0.3%
NSW	19	1.7%	2,922,160.42	2.1%
NT	130	11.6%	21,460,672.74	15.4%
QLD	12	1.1%	1,689,038.65	1.2%
SA	871	77.9%	100,661,578.14	72.3%
TAS	2	0.2%	180,932.35	0.1%
VIC	71	6.4%	10,391,162.70	7.5%
WA	11	1.0%	1,627,365.56	1.2%
Total	1118	100.0%	139,310,659.10	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	761	68.1%	101,113,308.52	72.6%
Non-metropolitan	353	31.6%	37,036,122.01	26.6%
Inner City	4	0.4%	1,161,228.57	0.8%
Total	1118	100.0%	139,310,659.10	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%	475,874.07	0.3%
SA - Metropolitan	580	51.9%	70,790,006.66	50.8%
SA - Non metropolitan	289	25.8%	29,395,697.41	21.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	101	9.0%	17,439,088.26	12.5%
NT - Non metropolitan	29	2.6%	4,021,584.48	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.8%	1,260,691.00	0.9%
WA - Non metropolitan	2	0.2%	366,674.56	0.3%
VIC - Inner City	2	0.2%	685,354.50	0.5%
VIC - Metropolitan	53	4.7%	8,154,840.24	5.9%
VIC - Non metropolitan	16	1.4%	1,550,967.96	1.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	831,812.14	0.6%
QLD - Non metropolitan	9	0.8%	857,226.51	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.0%	2,078,189.33	1.5%
NSW - Non metropolitan	8	0.7%	843,971.09	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	377,748.54	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	180,932.35	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1118	100.0%	139,310,659.10	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	68	6.1%	12,383,800.84	8.9%
2.00% to 2.25%	23	2.1%	4,138,041.73	3.0%
2.25% to 2.50%	76	6.8%	10,764,194.64	7.7%
2.50% to 2.75%	11	1.0%	1,488,311.03	1.1%
2.75% to 3.00%	19	1.7%	4,050,565.63	2.9%
3.00% to 3.25%	13	1.2%	1,587,749.21	1.1%
3.25% to 3.50%	12	1.1%	1,486,224.41	1.1%
3.50% to 3.75%	13	1.2%	1,600,731.64	1.1%
3.75% to 4.00%	4	0.4%	425,215.39	0.3%
4.00% to 4.25%	3	0.3%	316,951.10	0.2%
4.25% to 4.50%	6	0.5%	976,918.93	0.7%
4.50% to 4.75%	9	0.8%	1,352,017.51	1.0%
4.75% to 5.00%	68	6.1%	11,946,885.71	8.6%
5.00% to 5.25%	101	9.0%	15,406,095.26	11.1%
5.25% to 5.50%	34	3.0%	5,495,545.31	3.9%
5.50% to 5.75%	29	2.6%	4,057,550.92	2.9%
5.75% to 6.00%	73	6.5%	9,375,043.27	6.7%
6.00%+	556	49.7%	52,458,816.57	37.7%
Total	1118	100.0%	139,310,659.10	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	33	3.0%	4,335,702.30	3.1%
66 to 72 months	220	19.7%	30,804,142.87	22.1%
72+ months	865	77.4%	104,170,813.93	74.8%
Total	1118	100%	139,310,659.10	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	6,173.44	0.0%
0 to 2 years	6	0.5%	486,675.20	0.3%
2 to 4 years	25	2.2%	603,954.03	0.4%
4 to 6 years	13	1.2%	271,325.70	0.2%
6 to 8 years	18	1.6%	542,521.17	0.4%
8 to 10 years	45	4.0%	1,418,201.88	1.0%
10 to 12 years	51	4.6%	2,989,113.77	2.1%
12 to 14 years	115	10.3%	6,971,392.56	5.0%
14 to 16 years	103	9.2%	9,263,951.44	6.6%
16 to 18 years	54	4.8%	6,465,025.93	4.6%
18 to 20 years	128	11.4%	17,578,317.05	12.6%
20 to 22 years	111	9.9%	18,191,922.35	13.1%
22 to 24 years	303	27.1%	52,184,349.92	37.5%
24 to 26 years	145	13.0%	22,337,734.66	16.0%
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	1118	100.0%	139,310,659.10	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	16	1.4%	1,787,699.40	1.3%
Principal & Interest	1102	98.6%	137,522,959.70	98.7%
Total	1118	100.0%	139,310,659.10	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	2	0.2%	322,844.93	0.2%
12 to 24 months	4	0.4%	843,097.01	0.6%
24 to 36 months	3	0.3%	200,835.92	0.1%
36 to 48 months	5	0.4%	350,954.53	0.3%
48 to 60 months	2	0.2%	69,967.01	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	1102	98.6%	137,522,959.70	98.7%
Total	1118	100.0%	139,310,659.10	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	301	26.9%	46,075,226.34	33.1%
Variable	817	73.1%	93,235,432.76	66.9%
Total	1118	100.0%	139,310,659.10	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	45	4.0%	7,579,339.46	5.4%
6 to 12 months	76	6.8%	12,288,582.66	8.8%
12 to 24 months	115	10.3%	17,402,649.56	12.5%
24 to 36 months	37	3.3%	4,573,567.02	3.3%
36 to 48 months	18	1.6%	2,787,802.03	2.0%
48 to 60 months	10	0.9%	1,443,285.61	1.0%
60+ months	0	0.0%	-	0.0%
Variable	817	73.1%	93,235,432.76	66.9%
Total	1118	100.0%	139,310,659.10	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	987	88.3%	121,000,088.18	86.9%
Investment	131	11.7%	18,310,570.92	13.1%
Total	1118	100.0%	139,310,659.10	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,118	100.0%	139,310,659.10	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1118	100.0%	139,310,659.10	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1118	100.0%	139,310,659.10	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1118	100.0%	139,310,659.10	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1095	97.9%	134,184,542.30	96.3%
1 to 30 days	17	1.5%	4,003,709.14	2.9%
31 to 60 days	1	0.1%	136,182.32	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	5	0.4%	986,225.34	0.7%
Total	1118	100.0%	139,310,659.10	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	834,243.22	0.6%

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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