

# LIGHT TRUST 2018-1



## Portfolio Summary as at 31 July 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	85,082,435.05	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,254,904.86	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,483,664.55	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,241,832.27	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,823,530.66	0.40%
Class D Notes	NR / NR	5.90%	405,229.03	
<b>Total</b>			<b>101,291,596.42</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	17.58%
Excess Spread	1.06%

### Underlying collateral summary

No. of Loans (Consolidated):	790
No. of Loans (Unconsolidated):	885
Aggregate Pool Current Balance:	\$99,457,429
Total Valuation of Properties	\$299,184,192
Maximum Loan Balance (Consolidated):	\$683,061
Average Loan Balance (Consolidated):	\$125,895
Weighted Average Interest Rate	6.41%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	276.0
WAVG Remaining Term to Maturity (months):	231.5
WAVG Seasoning (months):	114.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.4%
WAVG Current LVR:	49.4%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	375	47.5%	13,151,389.52	13.2%
\$100,000 to \$150,000	108	13.7%	13,378,405.66	13.5%
\$150,000 to \$200,000	127	16.1%	22,135,488.99	22.3%
\$200,000 to \$250,000	76	9.6%	17,012,230.32	17.1%
\$250,000 to \$300,000	44	5.6%	11,768,477.39	11.8%
\$300,000 to \$350,000	33	4.2%	10,501,631.64	10.6%
\$350,000 to \$400,000	13	1.6%	4,798,013.41	4.8%
\$400,000 to \$450,000	8	1.0%	3,386,351.98	3.4%
\$450,000 to \$500,000	2	0.3%	947,585.35	1.0%
\$500,000 to \$750,000	4	0.5%	2,377,854.53	2.4%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>790</b>	<b>100%</b>	<b>99,457,428.79</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%	563	71.3%	48,082,946.42	48.3%
50% to 55%	35	4.4%	7,411,333.50	7.5%
55% to 60%	43	5.4%	9,928,839.30	10.0%
60% to 65%	59	7.5%	12,496,407.96	12.6%
65% to 70%	61	7.7%	14,637,367.82	14.7%
70% to 75%	23	2.9%	5,521,731.50	5.6%
75% to 80%	3	0.4%	668,348.75	0.7%
80% to 85%	3	0.4%	710,453.54	0.7%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>790</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	2.9%	334,780.88	0.3%
\$100,000 to \$200,000	89	11.3%	4,408,641.65	4.4%
\$200,000 to \$300,000	201	25.4%	18,131,380.38	18.2%
\$300,000 to \$400,000	200	25.3%	27,019,422.40	27.2%
\$400,000 to \$500,000	125	15.8%	19,210,612.66	19.3%
\$500,000 to \$600,000	60	7.6%	9,657,144.06	9.7%
\$600,000 to \$700,000	34	4.3%	6,423,658.09	6.5%
\$700,000 to \$800,000	31	3.9%	8,022,245.46	8.1%
\$800,000 to \$900,000	14	1.8%	2,922,443.51	2.9%
\$900,000 to \$1,000,000	6	0.8%	1,796,318.78	1.8%
\$1,000,000 to \$1,500,000	7	0.9%	1,530,780.92	1.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>790</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	388,634.60	0.4%
NSW	16	1.8%	2,207,582.46	2.2%
NT	106	12.0%	15,880,832.77	16.0%
QLD	11	1.2%	1,040,800.63	1.0%
SA	686	77.5%	70,572,238.02	71.0%
TAS	2	0.2%	136,140.15	0.1%
VIC	51	5.8%	7,650,635.57	7.7%
WA	11	1.2%	1,580,564.59	1.6%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	590	66.7%	70,930,368.43	71.3%
Non-metropolitan	291	32.9%	27,403,276.06	27.6%
Inner City	4	0.5%	1,123,784.30	1.1%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</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%	458,446.51	0.5%
SA - Metropolitan	442	49.9%	48,186,751.52	48.4%
SA - Non metropolitan	242	27.3%	21,927,039.99	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	83	9.4%	13,220,606.39	13.3%
NT - Non metropolitan	23	2.6%	2,660,226.38	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.0%	1,228,264.60	1.2%
WA - Non metropolitan	2	0.2%	352,299.99	0.4%
VIC - Inner City	2	0.2%	665,337.79	0.7%
VIC - Metropolitan	35	4.0%	5,546,880.41	5.6%
VIC - Non metropolitan	14	1.6%	1,438,417.37	1.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	6	0.7%	610,913.32	0.6%
QLD - Non metropolitan	5	0.6%	429,887.31	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.2%	1,612,177.44	1.6%
NSW - Non metropolitan	5	0.6%	595,405.02	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	388,634.60	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	136,140.15	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	10	1.1%	1,281,208.91	1.3%
2.00% to 2.25%	4	0.5%	827,305.75	0.8%
2.25% to 2.50%	10	1.1%	769,701.39	0.8%
2.50% to 2.75%	1	0.1%	183,753.05	0.2%
2.75% to 3.00%	10	1.1%	2,116,796.18	2.1%
3.00% to 3.25%	9	1.0%	656,711.94	0.7%
3.25% to 3.50%	2	0.2%	246,265.96	0.2%
3.50% to 3.75%	5	0.6%	667,617.83	0.7%
3.75% to 4.00%	2	0.2%	166,591.88	0.2%
4.00% to 4.25%	1	0.1%	85,542.51	0.1%
4.25% to 4.50%	2	0.2%	132,754.49	0.1%
4.50% to 4.75%	0	0.0%	-	0.0%
4.75% to 5.00%	13	1.5%	1,454,946.95	1.5%
5.00% to 5.25%	1	0.1%	87,760.52	0.1%
5.25% to 5.50%	4	0.5%	662,816.82	0.7%
5.50% to 5.75%	6	0.7%	1,172,560.67	1.2%
5.75% to 6.00%	107	12.1%	17,646,155.53	17.7%
6.00%+	698	78.9%	71,298,938.41	71.7%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</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	0	0.0%	-	0.0%
66 to 72 months	0	0.0%	-	0.0%
72+ months	885	100.0%	99,457,428.79	100.0%
<b>Total</b>	<b>885</b>	<b>100%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

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	14	1.6%	436,736.77	0.4%
2 to 4 years	14	1.6%	185,462.54	0.2%
4 to 6 years	8	0.9%	340,045.02	0.3%
6 to 8 years	34	3.8%	852,109.65	0.9%
8 to 10 years	42	4.7%	1,539,588.03	1.5%
10 to 12 years	71	8.0%	3,318,925.15	3.3%
12 to 14 years	101	11.4%	6,851,825.87	6.9%
14 to 16 years	40	4.5%	4,182,138.67	4.2%
16 to 18 years	97	11.0%	11,265,535.70	11.3%
18 to 20 years	81	9.2%	11,440,028.65	11.5%
20 to 22 years	179	20.2%	29,603,120.06	29.8%
22 to 24 years	204	23.1%	29,441,912.68	29.6%
24 to 26 years	0	0.0%	-	0.0%
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>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	9	1.0%	1,141,336.99	1.1%
Principal & Interest	876	99.0%	98,316,091.80	98.9%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</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	4	0.5%	529,482.78	0.5%
12 to 24 months	4	0.5%	571,913.67	0.6%
24 to 36 months	1	0.1%	39,940.54	0.0%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	0	0.0%	-	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	876	99.0%	98,316,091.80	98.9%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	141	15.9%	17,066,151.24	17.2%
Variable	744	84.1%	82,391,277.55	82.8%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	35	4.0%	4,371,639.75	4.4%
6 to 12 months	33	3.7%	3,712,227.62	3.7%
12 to 24 months	32	3.6%	3,654,896.70	3.7%
24 to 36 months	31	3.5%	3,808,918.08	3.8%
36 to 48 months	4	0.5%	534,004.22	0.5%
48 to 60 months	6	0.7%	984,464.87	1.0%
60+ months	0	0.0%	-	0.0%
Variable	744	84.1%	82,391,277.55	82.8%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	788	89.0%	86,409,506.13	86.9%
Investment	97	11.0%	13,047,922.66	13.1%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	885	100.0%	99,457,428.79	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	884	99.9%	99,457,426.79	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	2.00	0.0%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	868	98.1%	96,250,901.25	96.8%
1 to 30 days	10	1.1%	1,984,312.34	2.0%
31 to 60 days	4	0.5%	676,146.81	0.7%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	546,068.39	0.5%
<b>Total</b>	<b>885</b>	<b>100.0%</b>	<b>99,457,428.79</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.7%	865,269.18	0.9%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	4	0.5%	507,059.09	0.5%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	4	185,162.97	158,522.73	26,640.24

## Disclaimer

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