

LIGHT TRUST 2018-1



Portfolio Summary as at 31 October 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	80,272,083.59	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,014,343.01	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,117,094.12	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,058,547.05	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,720,432.72	0.40%
Class D Notes	NR / NR	5.90%	382,318.38	
Total			95,564,818.87	

*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	12.05%
Excess Spread	0.96%

Underlying collateral summary

No. of Loans (Consolidated):	764
No. of Loans (Unconsolidated):	853
Aggregate Pool Current Balance:	\$94,339,530
Total Valuation of Properties	\$288,556,192
Maximum Loan Balance (Consolidated):	\$680,790
Average Loan Balance (Consolidated):	\$123,481
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):	273.0
WAVG Remaining Term to Maturity (months):	228.6
WAVG Seasoning (months):	117.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.1%
WAVG Current LVR:	49.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	373	48.8%	13,313,314.61	14.1%
\$100,000 to \$150,000	100	13.1%	12,311,529.04	13.1%
\$150,000 to \$200,000	119	15.6%	20,521,211.25	21.8%
\$200,000 to \$250,000	74	9.7%	16,485,139.31	17.5%
\$250,000 to \$300,000	42	5.5%	11,226,352.79	11.9%
\$300,000 to \$350,000	30	3.9%	9,499,571.42	10.1%
\$350,000 to \$400,000	13	1.7%	4,753,528.67	5.0%
\$400,000 to \$450,000	7	0.9%	2,936,589.55	3.1%
\$450,000 to \$500,000	2	0.3%	925,942.18	1.0%
\$500,000 to \$750,000	4	0.5%	2,366,350.71	2.5%
\$750,000+	0	0.0%	-	0.0%
Total	764	100%	94,339,529.53	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	548	71.7%	46,171,802.66	48.9%
50% to 55%	38	5.0%	7,854,728.09	8.3%
55% to 60%	39	5.1%	8,934,605.66	9.5%
60% to 65%	54	7.1%	11,207,028.70	11.9%
65% to 70%	58	7.6%	13,693,601.94	14.5%
70% to 75%	22	2.9%	5,317,854.29	5.6%
75% to 80%	3	0.4%	626,139.21	0.7%
80% to 85%	2	0.3%	533,768.98	0.6%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	764	100.0%	94,339,529.53	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	3.0%	320,656.48	0.3%
\$100,000 to \$200,000	86	11.3%	4,262,116.98	4.5%
\$200,000 to \$300,000	197	25.8%	17,495,595.12	18.5%
\$300,000 to \$400,000	192	25.1%	25,407,914.46	26.9%
\$400,000 to \$500,000	119	15.6%	18,546,887.76	19.7%
\$500,000 to \$600,000	58	7.6%	8,772,201.20	9.3%
\$600,000 to \$700,000	33	4.3%	6,306,294.01	6.7%
\$700,000 to \$800,000	29	3.8%	7,231,689.67	7.7%
\$800,000 to \$900,000	14	1.8%	2,863,123.86	3.0%
\$900,000 to \$1,000,000	6	0.8%	1,756,194.62	1.9%
\$1,000,000 to \$1,500,000	7	0.9%	1,376,855.37	1.5%
\$1,500,000+	0	0.0%	-	0.0%
Total	764	100.0%	94,339,529.53	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	378,757.62	0.4%
NSW	16	1.9%	2,168,440.18	2.3%
NT	101	11.8%	15,523,266.42	16.5%
QLD	9	1.1%	679,171.25	0.7%
SA	664	77.8%	67,129,809.82	71.2%
TAS	2	0.2%	93,953.24	0.1%
VIC	48	5.6%	6,819,776.41	7.2%
WA	11	1.3%	1,546,354.59	1.6%
Total	853	100.0%	94,339,529.53	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	566	66.4%	67,155,394.38	71.2%
Non-metropolitan	283	33.2%	26,053,053.68	27.6%
Inner City	4	0.5%	1,131,081.47	1.2%
Total	853	100.0%	94,339,529.53	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%	469,413.64	0.5%
SA - Metropolitan	425	49.8%	45,638,346.91	48.4%
SA - Non metropolitan	237	27.8%	21,022,049.27	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	80	9.4%	12,951,599.66	13.7%
NT - Non metropolitan	21	2.5%	2,571,666.76	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.1%	1,196,368.62	1.3%
WA - Non metropolitan	2	0.2%	349,985.97	0.4%
VIC - Inner City	2	0.2%	661,667.83	0.7%
VIC - Metropolitan	33	3.9%	5,071,734.50	5.4%
VIC - Non metropolitan	13	1.5%	1,086,374.08	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	4	0.5%	255,158.58	0.3%
QLD - Non metropolitan	5	0.6%	424,012.67	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.3%	1,569,475.25	1.7%
NSW - Non metropolitan	5	0.6%	598,964.93	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	378,757.62	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	93,953.24	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	853	100.0%	94,339,529.53	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	10	1.2%	1,264,346.31	1.3%
2.00% to 2.50%	12	1.4%	1,319,273.29	1.4%
2.50% to 3.00%	11	1.3%	2,269,557.10	2.4%
3.00% to 3.50%	11	1.3%	888,553.33	0.9%
3.50% to 4.00%	6	0.7%	736,872.89	0.8%
4.00% to 4.50%	2	0.2%	209,435.90	0.2%
4.50% to 5.00%	13	1.5%	1,423,863.82	1.5%
5.00% to 5.50%	5	0.6%	741,958.07	0.8%
5.50% to 6.00%	107	12.5%	17,714,057.30	18.8%
6.00% to 6.50%	253	29.7%	35,782,001.95	37.9%
6.50% to 7.00%	52	6.1%	6,390,804.43	6.8%
7.00% to 7.50%	104	12.2%	11,294,868.68	12.0%
7.50% to 8.00%	68	8.0%	5,632,184.31	6.0%
8.00% +	199	23.3%	8,671,752.15	9.2%
Total	853	100.0%	94,339,529.53	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	0	0.0%	-	0.0%
66 to 72 months	0	0.0%	-	0.0%
72+ months	853	100.0%	94,339,529.53	100.0%
Total	853	100%	94,339,529.53	100.0%

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	13	1.5%	435,574.37	0.5%
2 to 4 years	14	1.6%	161,302.91	0.2%
4 to 6 years	13	1.5%	503,477.98	0.5%
6 to 8 years	35	4.1%	720,855.32	0.8%
8 to 10 years	35	4.1%	1,482,516.17	1.6%
10 to 12 years	80	9.4%	3,821,528.72	4.1%
12 to 14 years	83	9.7%	5,918,485.12	6.3%
14 to 16 years	38	4.5%	4,123,137.26	4.4%
16 to 18 years	100	11.7%	11,355,620.69	12.0%
18 to 20 years	74	8.7%	10,410,670.43	11.0%
20 to 22 years	202	23.7%	32,301,707.90	34.2%
22 to 24 years	166	19.5%	23,104,652.66	24.5%
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%
Total	853	100.0%	94,339,529.53	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	8	0.9%	1,036,911.37	1.1%
Principal & Interest	845	99.1%	93,302,618.16	98.9%
Total	853	100.0%	94,339,529.53	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	0.4%	408,616.82	0.4%
12 to 24 months	4	0.5%	588,376.98	0.6%
24 to 36 months	1	0.1%	39,917.57	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	845	99.1%	93,302,618.16	98.9%
Total	853	100.0%	94,339,529.53	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	131	15.4%	15,974,497.68	16.9%
Variable	722	84.6%	78,365,031.85	83.1%
Total	853	100.0%	94,339,529.53	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	40	4.7%	4,957,885.63	5.3%
6 to 12 months	25	2.9%	2,678,445.97	2.8%
12 to 24 months	34	4.0%	4,017,737.46	4.3%
24 to 36 months	22	2.6%	2,816,208.89	3.0%
36 to 48 months	6	0.7%	696,331.32	0.7%
48 to 60 months	4	0.5%	807,888.41	0.9%
60+ months	0	0.0%	-	0.0%
Variable	722	84.6%	78,365,031.85	83.1%
Total	853	100.0%	94,339,529.53	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	763	89.4%	82,260,998.71	87.2%
Investment	90	10.6%	12,078,530.82	12.8%
Total	853	100.0%	94,339,529.53	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	853	100.0%	94,339,529.53	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	853	100.0%	94,339,529.53	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	852	99.9%	94,339,527.53	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	2.00	0.0%
Total	853	100.0%	94,339,529.53	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	839	98.4%	91,766,646.59	97.3%
1 to 30 days	8	0.9%	1,526,917.27	1.6%
31 to 60 days	1	0.1%	101,091.38	0.1%
61 to 90 days	2	0.2%	396,021.68	0.4%
91+ days	3	0.4%	548,852.61	0.6%
Total	853	100.0%	94,339,529.53	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.9%	1,279,412.65	1.4%

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

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