

# LIGHT TRUST 2018-1



## Portfolio Summary as at 30 September 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	81,810,403.30	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	4,091,273.15	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	6,234,321.00	5.40%
Class B Notes	AA(sf) / NR	2.00%	3,117,160.49	2.20%
Class C Notes	A+(sf) / NR	2.90%	1,753,402.78	0.40%
Class D Notes	NR / NR	5.90%	389,645.06	
<b>Total</b>			<b>97,396,205.79</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	18.24%
Excess Spread	0.92%

### Underlying collateral summary

No. of Loans (Consolidated):	772
No. of Loans (Unconsolidated):	864
Aggregate Pool Current Balance:	\$95,564,819
Total Valuation of Properties	\$291,961,192
Maximum Loan Balance (Consolidated):	\$682,454
Average Loan Balance (Consolidated):	\$123,789
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):	274.0
WAVG Remaining Term to Maturity (months):	229.3
WAVG Seasoning (months):	116.5

### Loan to Value Ratio (LVR)

Maximum Current LVR:	82.9%
WAVG Current LVR:	49.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	376	48.7%	13,469,552.40	14.1%
\$100,000 to \$150,000	104	13.5%	12,865,723.91	13.5%
\$150,000 to \$200,000	117	15.2%	20,268,895.50	21.2%
\$200,000 to \$250,000	76	9.8%	16,933,188.54	17.7%
\$250,000 to \$300,000	42	5.4%	11,196,986.75	11.7%
\$300,000 to \$350,000	31	4.0%	9,816,899.69	10.3%
\$350,000 to \$400,000	14	1.8%	5,168,314.40	5.4%
\$400,000 to \$450,000	6	0.8%	2,541,890.88	2.7%
\$450,000 to \$500,000	2	0.3%	934,046.63	1.0%
\$500,000 to \$750,000	4	0.5%	2,369,320.17	2.5%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>772</b>	<b>100%</b>	<b>95,564,818.87</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%	556	72.0%	47,282,545.35	49.5%
50% to 55%	37	4.8%	7,597,804.18	8.0%
55% to 60%	38	4.9%	8,858,289.06	9.3%
60% to 65%	55	7.1%	11,353,567.24	11.9%
65% to 70%	59	7.6%	13,982,400.23	14.6%
70% to 75%	21	2.7%	5,118,145.20	5.4%
75% to 80%	4	0.5%	837,827.29	0.9%
80% to 85%	2	0.3%	534,240.32	0.6%
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>772</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	3.0%	323,667.33	0.3%
\$100,000 to \$200,000	87	11.3%	4,369,913.22	4.6%
\$200,000 to \$300,000	197	25.5%	17,586,571.23	18.4%
\$300,000 to \$400,000	194	25.1%	25,951,458.93	27.2%
\$400,000 to \$500,000	123	15.9%	18,739,970.63	19.6%
\$500,000 to \$600,000	58	7.5%	8,914,138.58	9.3%
\$600,000 to \$700,000	34	4.4%	6,348,409.31	6.6%
\$700,000 to \$800,000	29	3.8%	7,273,263.87	7.6%
\$800,000 to \$900,000	14	1.8%	2,885,205.90	3.0%
\$900,000 to \$1,000,000	6	0.8%	1,776,228.16	1.9%
\$1,000,000 to \$1,500,000	7	0.9%	1,395,991.71	1.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>772</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	382,717.23	0.4%
NSW	16	1.9%	2,180,248.88	2.3%
NT	104	12.0%	15,698,375.39	16.4%
QLD	9	1.0%	686,921.66	0.7%
SA	672	77.8%	68,119,594.81	71.3%
TAS	2	0.2%	95,639.18	0.1%
VIC	48	5.6%	6,846,822.59	7.2%
WA	11	1.3%	1,554,499.13	1.6%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	575	66.6%	68,065,103.30	71.2%
Non-metropolitan	285	33.0%	26,379,243.26	27.6%
Inner City	4	0.5%	1,120,472.31	1.2%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</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%	457,655.85	0.5%
SA - Metropolitan	431	49.9%	46,332,181.21	48.5%
SA - Non metropolitan	239	27.7%	21,329,757.75	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	83	9.6%	13,126,413.89	13.7%
NT - Non metropolitan	21	2.4%	2,571,961.50	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	1.0%	1,203,589.94	1.3%
WA - Non metropolitan	2	0.2%	350,909.19	0.4%
VIC - Inner City	2	0.2%	662,816.46	0.7%
VIC - Metropolitan	33	3.8%	5,089,506.26	5.3%
VIC - Non metropolitan	13	1.5%	1,094,499.87	1.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	4	0.5%	256,807.48	0.3%
QLD - Non metropolitan	5	0.6%	430,114.18	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.3%	1,578,248.11	1.7%
NSW - Non metropolitan	5	0.6%	602,000.77	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	382,717.23	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	95,639.18	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</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	1.2%	1,269,842.00	1.3%
2.00% to 2.25%	3	0.3%	584,891.06	0.6%
2.25% to 2.50%	9	1.0%	756,018.97	0.8%
2.50% to 2.75%	1	0.1%	183,362.84	0.2%
2.75% to 3.00%	10	1.2%	2,095,963.54	2.2%
3.00% to 3.25%	9	1.0%	649,989.73	0.7%
3.25% to 3.50%	2	0.2%	243,977.35	0.3%
3.50% to 3.75%	5	0.6%	658,012.88	0.7%
3.75% to 4.00%	2	0.2%	163,912.62	0.2%
4.00% to 4.25%	1	0.1%	84,542.83	0.1%
4.25% to 4.50%	1	0.1%	126,287.40	0.1%
4.50% to 4.75%	0	0.0%	-	0.0%
4.75% to 5.00%	13	1.5%	1,434,981.88	1.5%
5.00% to 5.25%	1	0.1%	87,309.77	0.1%
5.25% to 5.50%	4	0.5%	657,698.83	0.7%
5.50% to 5.75%	6	0.7%	1,166,808.83	1.2%
5.75% to 6.00%	106	12.3%	17,017,905.91	17.8%
6.00%+	681	78.8%	68,383,312.43	71.6%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</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	864	100.0%	95,564,818.87	100.0%
<b>Total</b>	<b>864</b>	<b>100%</b>	<b>95,564,818.87</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	13	1.5%	435,025.40	0.5%
2 to 4 years	14	1.6%	167,758.81	0.2%
4 to 6 years	11	1.3%	378,311.75	0.4%
6 to 8 years	36	4.2%	873,981.13	0.9%
8 to 10 years	35	4.1%	1,506,115.81	1.6%
10 to 12 years	80	9.3%	3,906,576.72	4.1%
12 to 14 years	87	10.1%	6,117,007.58	6.4%
14 to 16 years	40	4.6%	4,247,045.97	4.4%
16 to 18 years	99	11.5%	11,395,292.35	11.9%
18 to 20 years	74	8.6%	10,263,099.23	10.7%
20 to 22 years	195	22.6%	31,393,936.77	32.9%
22 to 24 years	180	20.8%	24,880,667.35	26.0%
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>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	8	0.9%	1,034,519.09	1.1%
Principal & Interest	856	99.1%	94,530,299.78	98.9%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</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	3	0.3%	409,275.15	0.4%
12 to 24 months	4	0.5%	585,323.11	0.6%
24 to 36 months	1	0.1%	39,920.83	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	856	99.1%	94,530,299.78	98.9%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	136	15.7%	16,322,556.31	17.1%
Variable	728	84.3%	79,242,262.56	82.9%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	41	4.7%	4,822,583.25	5.0%
6 to 12 months	24	2.8%	2,692,299.78	2.8%
12 to 24 months	36	4.2%	4,157,189.34	4.4%
24 to 36 months	25	2.9%	3,141,128.28	3.3%
36 to 48 months	6	0.7%	698,206.36	0.7%
48 to 60 months	4	0.5%	811,149.30	0.8%
60+ months	0	0.0%	-	0.0%
Variable	728	84.3%	79,242,262.56	82.9%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	773	89.5%	83,382,489.96	87.3%
Investment	91	10.5%	12,182,328.91	12.7%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	864	100.0%	95,564,818.87	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	863	99.9%	95,564,816.87	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	2.00	0.0%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	848	98.1%	92,601,335.19	96.9%
1 to 30 days	9	1.0%	1,840,911.02	1.9%
31 to 60 days	4	0.5%	574,576.64	0.6%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	547,996.02	0.6%
<b>Total</b>	<b>864</b>	<b>100.0%</b>	<b>95,564,818.87</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.7%	1,032,760.11	1.1%

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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