

# LIGHT TRUST 2018-1



## Portfolio Summary as at 31 October 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	169,965,586.03	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	8,499,843.67	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	12,952,142.75	5.40%
Class B Notes	AA(sf) / NR	2.00%	6,476,071.37	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,642,790.17	0.40%
Class D Notes	NR / NR	5.90%	809,508.91	
<b>Total</b>			<b>202,345,942.90</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	15.95%
Excess Spread	1.01%

### Underlying collateral summary

No. of Loans (Consolidated):	1,240
No. of Loans (Unconsolidated):	1,434
Aggregate Pool Current Balance:	\$198,917,602
Total Valuation of Properties	\$479,758,962
Maximum Loan Balance (Consolidated):	\$837,681
Average Loan Balance (Consolidated):	\$160,417
Weighted Average Interest Rate	2.76%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	309.0
WAVG Remaining Term to Maturity (months):	260.3
WAVG Seasoning (months):	83.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	88.0%
WAVG Current LVR:	54.3%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	451	36.4%	18,513,684.34	9.3%
\$100,000 to \$150,000	173	14.0%	21,725,451.02	10.9%
\$150,000 to \$200,000	188	15.2%	32,632,210.22	16.4%
\$200,000 to \$250,000	156	12.6%	34,700,828.16	17.4%
\$250,000 to \$300,000	120	9.7%	32,864,926.69	16.5%
\$300,000 to \$350,000	71	5.7%	22,982,221.89	11.6%
\$350,000 to \$400,000	33	2.7%	12,326,092.62	6.2%
\$400,000 to \$450,000	21	1.7%	8,810,243.02	4.4%
\$450,000 to \$500,000	13	1.0%	6,076,482.42	3.1%
\$500,000 to \$750,000	13	1.0%	7,447,780.94	3.7%
\$750,000+	1	0.1%	837,680.52	0.4%
<b>Total</b>	<b>1240</b>	<b>100%</b>	<b>198,917,601.84</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%	739	59.6%	75,302,114.44	37.9%
50% to 55%	84	6.8%	19,097,766.13	9.6%
55% to 60%	65	5.2%	15,602,216.44	7.8%
60% to 65%	75	6.0%	18,298,398.19	9.2%
65% to 70%	104	8.4%	26,375,064.75	13.3%
70% to 75%	97	7.8%	24,955,809.20	12.5%
75% to 80%	62	5.0%	16,085,627.94	8.1%
80% to 85%	12	1.0%	2,629,693.09	1.3%
85% to 90%	2	0.2%	570,911.66	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1240</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	2.8%	724,614.07	0.4%
\$100,000 to \$200,000	131	10.6%	7,798,383.85	3.9%
\$200,000 to \$300,000	290	23.4%	30,515,222.32	15.3%
\$300,000 to \$400,000	308	24.8%	49,585,381.62	24.9%
\$400,000 to \$500,000	204	16.5%	38,976,046.44	19.6%
\$500,000 to \$600,000	107	8.6%	23,037,786.99	11.6%
\$600,000 to \$700,000	65	5.2%	15,449,648.53	7.8%
\$700,000 to \$800,000	48	3.9%	14,645,674.87	7.4%
\$800,000 to \$900,000	21	1.7%	7,251,019.17	3.6%
\$900,000 to \$1,000,000	13	1.0%	4,447,567.11	2.2%
\$1,000,000 to \$1,500,000	18	1.5%	6,486,256.87	3.3%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1240</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	669,205.82	0.3%
NSW	26	1.8%	4,615,465.66	2.3%
NT	163	11.4%	29,433,082.40	14.8%
QLD	13	0.9%	1,903,132.49	1.0%
SA	1129	78.7%	146,322,103.19	73.6%
TAS	2	0.1%	209,583.23	0.1%
VIC	84	5.9%	13,349,050.28	6.7%
WA	13	0.9%	2,415,978.77	1.2%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	980	68.3%	146,020,303.03	73.4%
Non-metropolitan	448	31.2%	51,377,309.32	25.8%
Inner City	6	0.4%	1,519,989.49	0.8%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</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	4	0.3%	812,404.04	0.4%
SA - Metropolitan	754	52.6%	104,527,672.82	52.5%
SA - Non metropolitan	371	25.9%	40,982,026.33	20.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	128	8.9%	24,195,284.72	12.2%
NT - Non metropolitan	35	2.4%	5,237,797.68	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	2,037,762.28	1.0%
WA - Non metropolitan	2	0.1%	378,216.49	0.2%
VIC - Inner City	2	0.1%	707,585.45	0.4%
VIC - Metropolitan	62	4.3%	10,297,360.74	5.2%
VIC - Non metropolitan	20	1.4%	2,344,104.09	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	862,723.37	0.4%
QLD - Non metropolitan	10	0.7%	1,040,409.12	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.1%	3,220,710.05	1.6%
NSW - Non metropolitan	10	0.7%	1,394,755.61	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	669,205.82	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	209,583.23	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	71	5.0%	13,264,761.61	6.7%
2.00% to 2.25%	65	4.5%	14,096,840.23	7.1%
2.25% to 2.50%	122	8.5%	19,222,289.17	9.7%
2.50% to 2.75%	28	2.0%	5,801,219.58	2.9%
2.75% to 3.00%	166	11.6%	31,793,259.36	16.0%
3.00% to 3.25%	310	21.6%	49,691,384.49	25.0%
3.25% to 3.50%	86	6.0%	12,313,484.91	6.2%
3.50% to 3.75%	145	10.1%	16,327,059.28	8.2%
3.75% to 4.00%	256	17.9%	23,454,170.17	11.8%
4.00% to 4.25%	22	1.5%	2,858,985.57	1.4%
4.25% to 4.50%	13	0.9%	2,605,712.64	1.3%
4.50% to 4.75%	128	8.9%	5,161,203.70	2.6%
4.75% to 5.00%	9	0.6%	698,246.50	0.4%
5.00% to 5.25%	8	0.6%	1,056,836.91	0.5%
5.25% to 5.50%	1	0.1%	39,944.06	0.0%
5.50% to 5.75%	4	0.3%	532,203.66	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</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	166	11.6%	25,314,956.80	12.7%
54 to 60 months	258	18.0%	40,632,686.17	20.4%
60 to 66 months	137	9.6%	22,030,013.62	11.1%
66 to 72 months	132	9.2%	23,777,130.24	12.0%
72+ months	741	51.7%	87,162,815.01	43.8%
<b>Total</b>	<b>1434</b>	<b>100%</b>	<b>198,917,601.84</b>	<b>100%</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	8	0.6%	408,091.86	0.2%
2 to 4 years	17	1.2%	841,168.70	0.4%
4 to 6 years	40	2.8%	948,349.46	0.5%
6 to 8 years	9	0.6%	254,566.03	0.1%
8 to 10 years	34	2.4%	1,274,660.22	0.6%
10 to 12 years	68	4.7%	3,463,306.83	1.7%
12 to 14 years	73	5.1%	4,985,751.23	2.5%
14 to 16 years	178	12.4%	14,770,974.64	7.4%
16 to 18 years	82	5.7%	9,017,686.98	4.5%
18 to 20 years	95	6.6%	13,432,338.97	6.8%
20 to 22 years	180	12.6%	30,046,545.77	15.1%
22 to 24 years	193	13.5%	36,018,534.52	18.1%
24 to 26 years	457	31.9%	83,455,626.63	42.0%
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>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	30	2.1%	3,737,800.30	1.9%
Principal & Interest	1404	97.9%	195,179,801.54	98.1%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</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	9	0.6%	913,641.96	0.5%
12 to 24 months	3	0.2%	744,107.51	0.4%
24 to 36 months	7	0.5%	1,512,598.08	0.8%
36 to 48 months	2	0.1%	171,522.24	0.1%
48 to 60 months	7	0.5%	336,294.09	0.2%
60 to 72 months	2	0.1%	59,636.42	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	1404	97.9%	195,179,801.54	98.1%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	402	28.0%	71,867,901.87	36.1%
Variable	1032	72.0%	127,049,699.97	63.9%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	96	6.7%	19,266,721.33	9.7%
6 to 12 months	74	5.2%	13,034,767.43	6.6%
12 to 24 months	108	7.5%	19,424,609.20	9.8%
24 to 36 months	80	5.6%	13,943,201.28	7.0%
36 to 48 months	39	2.7%	5,374,640.71	2.7%
48 to 60 months	5	0.3%	823,961.92	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1032	72.0%	127,049,699.97	63.9%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1244	86.8%	168,467,377.06	84.7%
Investment	190	13.2%	30,450,224.78	15.3%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,434	100.0%	198,917,601.84	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1434	100.0%	198,917,601.84	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1434</b>	<b>100.0%</b>	<b>198,917,601.84</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1416	98.7%	195,265,560.37	98.2%
1 to 30 days	11	0.8%	2,084,574.67	1.0%
31 to 60 days	1	0.1%	213,804.43	0.1%
61 to 90 days	1	0.1%	161,020.38	0.1%
91+ days	5	0.3%	1,192,641.99	0.6%
Total	1434	100.0%	198,917,601.84	100.0%

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	908,532.02	0.5%

## Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	316,122.73	0.2%

## Losses

	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	1	158,522.73	158,522.73	-

## Disclaimer

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