

# LIGHT TRUST 2018-1



## Portfolio Summary as at 30 June 2021

Note Balances	Current Invested Amount
Class A1 Notes	193,438,246.72
Class A2 Notes	9,673,692.75
Class AB Notes	14,740,865.15
Class B Notes	7,370,432.57
Class C Notes	4,145,868.33
Class D Notes	921,304.07
<b>Total</b>	<b>230,290,409.59</b>

## Conditional Prepayment Rate (CPR)

Current CPR	23.22%
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## Underlying collateral summary

No. of Loans (Consolidated):	1,310
No. of Loans (Unconsolidated):	1,542
Aggregate Pool Current Balance:	\$219,652,399
Total Valuation of Properties	\$511,814,807
Maximum Loan Balance (Consolidated):	\$845,330
Average Loan Balance (Consolidated):	\$167,674

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	313.0
WAVG Remaining Term to Maturity (months):	263.8
WAVG Seasoning (months):	79.1

## Loan to Value Ratio (LVR)

Maximum Current LVR:	89.0%
WAVG Current LVR:	55.4%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	450	34.4%	18,996,176.98	8.6%
\$100,000 to \$150,000	180	13.7%	22,641,531.66	10.3%
\$150,000 to \$200,000	196	15.0%	34,046,702.73	15.5%
\$200,000 to \$250,000	170	13.0%	37,863,595.44	17.2%
\$250,000 to \$300,000	134	10.2%	36,601,776.20	16.7%
\$300,000 to \$350,000	88	6.7%	28,630,620.24	13.0%
\$350,000 to \$400,000	36	2.7%	13,368,841.93	6.1%
\$400,000 to \$450,000	23	1.8%	9,634,034.23	4.4%
\$450,000 to \$500,000	15	1.1%	7,071,264.24	3.2%
\$500,000 to \$750,000	16	1.2%	9,186,720.40	4.2%
\$750,000+	2	0.2%	1,611,134.54	0.7%
<b>Total</b>	<b>1310</b>	<b>100%</b>	<b>219,652,398.59</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%	752	57.4%	79,348,203.70	36.1%
50% to 55%	90	6.9%	20,283,662.99	9.2%
55% to 60%	64	4.9%	16,026,178.06	7.3%
60% to 65%	80	6.1%	18,887,004.02	8.6%
65% to 70%	103	7.9%	27,934,699.67	12.7%
70% to 75%	132	10.1%	34,247,880.30	15.6%
75% to 80%	63	4.8%	17,047,583.88	7.8%
80% to 85%	23	1.8%	5,117,525.64	2.3%
85% to 90%	3	0.2%	759,660.33	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1310</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	2.8%	860,334.06	0.4%
\$100,000 to \$200,000	139	10.6%	8,236,286.40	3.7%
\$200,000 to \$300,000	301	23.0%	32,896,702.66	15.0%
\$300,000 to \$400,000	320	24.4%	53,464,797.59	24.3%
\$400,000 to \$500,000	214	16.3%	42,633,197.07	19.4%
\$500,000 to \$600,000	116	8.9%	26,946,190.44	12.3%
\$600,000 to \$700,000	71	5.4%	17,763,156.46	8.1%
\$700,000 to \$800,000	52	4.0%	15,590,036.96	7.1%
\$800,000 to \$900,000	27	2.1%	9,417,877.72	4.3%
\$900,000 to \$1,000,000	13	1.0%	4,566,260.08	2.1%
\$1,000,000 to \$1,500,000	20	1.5%	7,277,559.15	3.3%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1310</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	679,928.39	0.3%
NSW	31	2.0%	5,030,403.38	2.3%
NT	173	11.2%	31,654,880.09	14.4%
QLD	13	0.8%	1,903,680.99	0.9%
SA	1214	78.7%	162,815,761.82	74.1%
TAS	2	0.1%	217,805.74	0.1%
VIC	92	6.0%	14,912,190.41	6.8%
WA	13	0.8%	2,437,747.77	1.1%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1052	68.2%	160,403,166.49	73.0%
Non-metropolitan	484	31.4%	57,707,726.21	26.3%
Inner City	6	0.4%	1,541,505.89	0.7%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</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%	826,795.67	0.4%	
SA - Metropolitan	810	52.5%	115,618,430.30	52.6%	
SA - Non metropolitan	400	25.9%	46,370,535.85	21.1%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	133	8.6%	25,782,247.70	11.7%	
NT - Non metropolitan	40	2.6%	5,872,632.39	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.7%	2,054,219.54	0.9%	
WA - Non metropolitan	2	0.1%	383,528.23	0.2%	
VIC - Inner City	2	0.1%	714,710.22	0.3%	
VIC - Metropolitan	68	4.4%	11,564,534.15	5.3%	
VIC - Non metropolitan	22	1.4%	2,632,946.04	1.2%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.2%	871,534.74	0.4%	
QLD - Non metropolitan	10	0.6%	1,032,146.25	0.5%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	21	1.4%	3,614,465.93	1.6%	
NSW - Non metropolitan	10	0.6%	1,415,937.45	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	4	0.3%	679,928.39	0.3%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	217,805.74	0.1%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	54	3.5%	10,128,199.61	4.6%	
2.00% to 2.25%	59	3.8%	13,266,717.03	6.0%	
2.25% to 2.50%	122	7.9%	20,298,179.65	9.2%	
2.50% to 2.75%	24	1.6%	5,386,563.49	2.5%	
2.75% to 3.00%	172	11.2%	34,969,523.51	15.9%	
3.00% to 3.25%	348	22.6%	56,990,627.22	25.9%	
3.25% to 3.50%	104	6.7%	15,816,099.59	7.2%	
3.50% to 3.75%	163	10.6%	19,300,168.51	8.8%	
3.75% to 4.00%	274	17.8%	27,343,092.69	12.4%	
4.00% to 4.25%	33	2.1%	4,206,706.60	1.9%	
4.25% to 4.50%	21	1.4%	3,528,368.23	1.6%	
4.50% to 4.75%	140	9.1%	6,285,415.42	2.9%	
4.75% to 5.00%	11	0.7%	811,066.94	0.4%	
5.00% to 5.25%	11	0.7%	710,853.45	0.3%	
5.25% to 5.50%	1	0.1%	39,974.63	0.0%	
5.50% to 5.75%	5	0.3%	570,842.02	0.3%	
5.75% to 6.00%	0	0.0%	-	0.0%	
6.00%+	0	0.0%	-	0.0%	
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</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	68	4.4%	9,679,307.51	4.4%
48 to 54 months	304	19.7%	49,566,111.78	22.6%
54 to 60 months	169	11.0%	29,439,440.44	13.4%
60 to 66 months	147	9.5%	24,986,303.99	11.4%
66 to 72 months	119	7.7%	21,177,028.02	9.6%
72+ months	735	47.7%	84,804,206.85	38.6%
<b>Total</b>	<b>1542</b>	<b>100%</b>	<b>219,652,398.59</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	11	0.7%	425,438.77	0.2%
2 to 4 years	17	1.1%	971,678.92	0.4%
4 to 6 years	47	3.0%	1,167,733.83	0.5%
6 to 8 years	8	0.5%	213,324.19	0.1%
8 to 10 years	29	1.9%	1,188,762.93	0.5%
10 to 12 years	68	4.4%	3,245,700.92	1.5%
12 to 14 years	78	5.1%	5,418,947.58	2.5%
14 to 16 years	183	11.9%	15,796,184.02	7.2%
16 to 18 years	98	6.4%	9,688,313.69	4.4%
18 to 20 years	93	6.0%	14,128,895.82	6.4%
20 to 22 years	178	11.5%	29,989,669.89	13.7%
22 to 24 years	205	13.3%	38,011,995.47	17.3%
24 to 26 years	497	32.2%	94,888,093.44	43.2%
26 to 28 years	30	1.9%	4,517,659.12	2.1%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	45	2.9%	6,574,489.14	3.0%
Principal & Interest	1497	97.1%	213,077,909.45	97.0%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</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	17	1.1%	3,164,312.83	1.4%
12 to 24 months	5	0.3%	481,175.35	0.2%
24 to 36 months	5	0.3%	1,388,713.68	0.6%
36 to 48 months	6	0.4%	835,485.32	0.4%
48 to 60 months	9	0.6%	382,755.63	0.2%
60 to 72 months	2	0.1%	59,784.88	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	1497	97.1%	213,077,909.45	97.1%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>219,390,137.14</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	427	27.7%	77,323,342.16	35.2%
Variable	1115	72.3%	142,329,056.43	64.8%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	86	5.6%	16,878,933.39	7.7%
6 to 12 months	103	6.7%	19,426,627.45	8.8%
12 to 24 months	99	6.4%	17,049,097.76	7.8%
24 to 36 months	94	6.1%	17,268,308.23	7.9%
36 to 48 months	37	2.4%	5,732,190.73	2.6%
48 to 60 months	8	0.5%	968,184.60	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1115	72.3%	142,329,056.43	64.8%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1330	86.3%	185,489,972.00	84.4%
Investment	212	13.7%	34,162,426.59	15.6%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,542	100.0%	219,652,398.59	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1541	99.9%	219,497,564.13	99.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	154,834.46	0.1%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1526	99.0%	215,999,182.26	98.3%
1 to 30 days	8	0.5%	1,774,112.38	0.8%
31 to 60 days	2	0.1%	387,664.26	0.2%
61 to 90 days	2	0.1%	754,505.93	0.3%
91+ days	4	0.3%	736,933.76	0.3%
<b>Total</b>	<b>1542</b>	<b>100.0%</b>	<b>219,652,398.59</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	838,859.30	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	316,122.73	0.1%

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	-

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