

LIGHT TRUST 2018-1



Portfolio Summary as at 31 May 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
Total	230,290,409.59

Conditional Prepayment Rate (CPR)

Current CPR	17.33%
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Underlying collateral summary

No. of Loans (Consolidated):	1,331
No. of Loans (Unconsolidated):	1,567
Aggregate Pool Current Balance:	\$225,111,851
Total Valuation of Properties	\$520,723,894

Maximum Loan Balance (Consolidated):	\$847,399
Average Loan Balance (Consolidated):	\$169,276

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	314.0
WAVG Remaining Term to Maturity (months):	264.4
WAVG Seasoning (months):	78.1

Loan to Value Ratio (LVR)

Maximum Current LVR:	89.2%
WAVG Current LVR:	55.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	452	34.1%	19,311,702.85	8.6%
\$100,000 to \$150,000	178	13.4%	22,390,881.66	10.0%
\$150,000 to \$200,000	202	15.2%	35,133,352.47	15.7%
\$200,000 to \$250,000	170	12.8%	37,890,622.15	16.9%
\$250,000 to \$300,000	130	9.8%	35,423,409.84	15.8%
\$300,000 to \$350,000	94	7.1%	30,411,269.01	13.5%
\$350,000 to \$400,000	42	3.2%	15,498,023.75	6.9%
\$400,000 to \$450,000	25	1.9%	10,491,493.27	4.7%
\$450,000 to \$500,000	15	1.1%	7,083,960.27	3.2%
\$500,000 to \$750,000	16	1.2%	9,211,765.87	4.1%
\$750,000+	2	0.2%	1,613,295.82	0.7%
Total	1326	100%	224,459,776.96	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	753	56.8%	79,871,922.40	35.6%
50% to 55%	95	7.2%	21,677,703.19	9.7%
55% to 60%	67	5.1%	16,856,301.79	7.5%
60% to 65%	79	6.0%	19,181,035.85	8.5%
65% to 70%	105	7.9%	27,819,971.70	12.4%
70% to 75%	134	10.1%	35,376,602.67	15.8%
75% to 80%	64	4.8%	16,988,276.23	7.6%
80% to 85%	26	2.0%	5,927,466.90	2.6%
85% to 90%	3	0.2%	760,496.23	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1326	100.0%	224,459,776.96	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	2.8%	870,207.79	0.4%
\$100,000 to \$200,000	139	10.5%	8,259,497.96	3.7%
\$200,000 to \$300,000	307	23.2%	33,636,293.42	15.0%
\$300,000 to \$400,000	319	24.1%	53,422,550.43	23.8%
\$400,000 to \$500,000	218	16.4%	44,350,225.63	19.8%
\$500,000 to \$600,000	119	9.0%	27,692,613.30	12.3%
\$600,000 to \$700,000	71	5.4%	17,543,136.04	7.8%
\$700,000 to \$800,000	53	4.0%	15,973,125.02	7.1%
\$800,000 to \$900,000	29	2.2%	10,639,791.68	4.7%
\$900,000 to \$1,000,000	13	1.0%	4,548,499.31	2.0%
\$1,000,000 to \$1,500,000	21	1.6%	7,523,836.38	3.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	1326	100.0%	224,459,776.96	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	6	0.4%	1,354,561.21	0.6%
NSW	33	2.1%	5,282,225.93	2.3%
NT	174	11.1%	32,126,755.33	14.3%
QLD	13	0.8%	1,914,075.14	0.9%
SA	1233	78.7%	166,272,313.25	73.9%
TAS	2	0.1%	221,357.97	0.1%
VIC	93	5.9%	15,489,036.83	6.9%
WA	13	0.8%	2,451,525.08	1.1%
Total	1567	100.0%	225,111,850.74	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1065	68.0%	164,240,028.09	73.0%
Non-metropolitan	496	31.7%	59,325,038.33	26.4%
Inner City	6	0.4%	1,546,784.32	0.7%
Total	1567	100.0%	225,111,850.74	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	830,306.03	0.4%
SA - Metropolitan	818	52.2%	117,568,516.80	52.2%
SA - Non metropolitan	411	26.2%	47,873,490.42	21.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	134	8.6%	26,236,144.55	11.7%
NT - Non metropolitan	40	2.6%	5,890,610.78	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.7%	2,067,107.14	0.9%
WA - Non metropolitan	2	0.1%	384,417.94	0.2%
VIC - Inner City	2	0.1%	716,478.29	0.3%
VIC - Metropolitan	69	4.4%	12,131,646.12	5.4%
VIC - Non metropolitan	22	1.4%	2,640,912.42	1.2%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	873,594.84	0.4%
QLD - Non metropolitan	10	0.6%	1,040,480.30	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	22	1.4%	3,787,099.46	1.7%
NSW - Non metropolitan	11	0.7%	1,495,126.47	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	6	0.4%	1,354,561.21	0.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	221,357.97	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1567	100.0%	225,111,850.74	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	51	3.3%	9,187,711.70	4.1%
2.00% to 2.25%	54	3.4%	12,337,391.37	5.5%
2.25% to 2.50%	125	8.0%	20,975,083.08	9.3%
2.50% to 2.75%	23	1.5%	5,228,721.09	2.3%
2.75% to 3.00%	173	11.0%	35,738,007.73	15.9%
3.00% to 3.25%	353	22.5%	58,362,717.04	25.9%
3.25% to 3.50%	105	6.7%	15,904,226.46	7.1%
3.50% to 3.75%	174	11.1%	21,403,889.54	9.5%
3.75% to 4.00%	279	17.8%	28,458,300.27	12.6%
4.00% to 4.25%	36	2.3%	4,838,455.04	2.1%
4.25% to 4.50%	23	1.5%	3,720,974.11	1.7%
4.50% to 4.75%	141	9.0%	6,826,827.37	3.0%
4.75% to 5.00%	11	0.7%	804,213.23	0.4%
5.00% to 5.25%	12	0.8%	715,235.51	0.3%
5.25% to 5.50%	1	0.1%	39,981.54	0.0%
5.50% to 5.75%	6	0.4%	570,115.66	0.3%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1567	100.0%	225,111,850.74	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	128	8.2%	18,907,790.74	8.4%
48 to 54 months	296	18.9%	49,170,541.42	21.8%
54 to 60 months	133	8.5%	23,397,280.25	10.4%
60 to 66 months	177	11.3%	31,569,512.42	14.0%
66 to 72 months	102	6.5%	17,897,166.50	8.0%
72+ months	731	46.6%	84,169,559.41	37.4%
Total	1567	100%	225,111,850.74	100%

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	10	0.6%	290,817.93	0.1%
2 to 4 years	20	1.3%	1,118,768.86	0.5%
4 to 6 years	46	2.9%	1,648,178.86	0.7%
6 to 8 years	11	0.7%	249,084.67	0.1%
8 to 10 years	28	1.8%	1,043,820.02	0.5%
10 to 12 years	68	4.3%	3,223,832.53	1.4%
12 to 14 years	70	4.5%	4,896,400.50	2.2%
14 to 16 years	188	12.0%	16,389,568.13	7.3%
16 to 18 years	102	6.5%	10,248,278.30	4.6%
18 to 20 years	97	6.2%	14,453,619.56	6.4%
20 to 22 years	178	11.4%	29,635,639.30	13.2%
22 to 24 years	194	12.4%	36,405,105.49	16.2%
24 to 26 years	514	32.8%	98,765,843.20	43.9%
26 to 28 years	41	2.6%	6,742,893.39	3.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1567	100.0%	225,111,850.74	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	48	3.1%	7,083,203.67	3.1%
Principal & Interest	1519	96.9%	218,028,647.07	96.9%
Total	1567	100.0%	225,111,850.74	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	17	1.1%	3,373,568.43	1.5%
12 to 24 months	5	0.3%	334,345.90	0.1%
24 to 36 months	6	0.4%	1,230,560.26	0.5%
36 to 48 months	7	0.4%	1,197,697.46	0.5%
48 to 60 months	10	0.6%	887,221.11	0.4%
60 to 72 months	3	0.2%	59,810.51	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	1519	96.9%	218,028,647.07	96.9%
Total	1567	100.0%	225,111,850.74	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	433	27.6%	79,042,701.54	35.1%
Variable	1134	72.4%	146,069,149.20	64.9%
Total	1567	100.0%	225,111,850.74	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	89	5.7%	17,342,817.91	7.7%
6 to 12 months	104	6.6%	20,185,378.43	9.0%
12 to 24 months	96	6.1%	16,225,733.90	7.2%
24 to 36 months	99	6.3%	18,544,560.96	8.2%
36 to 48 months	33	2.1%	5,146,496.72	2.3%
48 to 60 months	12	0.8%	1,597,713.62	0.7%
60+ months	0	0.0%	-	0.0%
Variable	1134	72.4%	146,069,149.20	64.9%
Total	1567	100.0%	225,111,850.74	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1344	85.8%	188,842,811.89	83.9%
Investment	223	14.2%	36,269,038.85	16.1%
Total	1567	100.0%	225,111,850.74	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,567	100.0%	225,111,850.74	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1567	100.0%	225,111,850.74	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1567	100.0%	225,111,850.74	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1567	100.0%	225,111,850.74	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1548	98.8%	221,099,421.17	98.2%
1 to 30 days	9	0.6%	1,596,872.21	0.7%
31 to 60 days	4	0.3%	1,143,446.77	0.5%
61 to 90 days	1	0.1%	213,938.77	0.1%
91+ days	5	0.3%	1,058,171.82	0.5%
Total	1567	100.0%	225,111,850.74	100.0%

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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