

LIGHT TRUST 2018-1



Portfolio Summary as at 31 August 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	179,052,676.68	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	8,954,281.84	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	13,644,619.96	5.40%
Class B Notes	AA(sf) / NR	2.00%	6,822,309.97	2.20%
Class C Notes	A+(sf) / NR	2.90%	3,837,549.38	0.40%
Class D Notes	NR / NR	5.90%	852,788.74	
Total			213,164,226.57	

Conditional Prepayment Rate (CPR)

Current CPR	25.22%
Excess Spread	0.76%

Underlying collateral summary

No. of Loans (Consolidated):	1,266
No. of Loans (Unconsolidated):	1,476
Aggregate Pool Current Balance:	\$207,529,555
Total Valuation of Properties	\$490,461,314
Maximum Loan Balance (Consolidated):	\$841,305
Average Loan Balance (Consolidated):	\$163,925
Weighted Average Interest Rate	2.77%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	311.0
WAVG Remaining Term to Maturity (months):	262.0
WAVG Seasoning (months):	81.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	88.5%
WAVG Current LVR:	54.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	446	35.2%	18,568,809.93	8.9%
\$100,000 to \$150,000	180	14.2%	22,686,925.83	10.9%
\$150,000 to \$200,000	187	14.8%	32,471,119.69	15.6%
\$200,000 to \$250,000	162	12.8%	35,977,209.23	17.3%
\$250,000 to \$300,000	127	10.0%	34,660,286.38	16.7%
\$300,000 to \$350,000	76	6.0%	24,610,438.95	11.9%
\$350,000 to \$400,000	34	2.7%	12,611,925.36	6.1%
\$400,000 to \$450,000	24	1.9%	10,004,996.42	4.8%
\$450,000 to \$500,000	14	1.1%	6,579,110.09	3.2%
\$500,000 to \$750,000	15	1.2%	8,517,428.39	4.1%
\$750,000+	1	0.1%	841,305.22	0.4%
Total	1266	100%	207,529,555.49	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	741	58.5%	76,780,122.74	37.0%
50% to 55%	88	7.0%	20,057,213.70	9.7%
55% to 60%	63	5.0%	15,457,373.66	7.4%
60% to 65%	78	6.2%	18,603,826.16	9.0%
65% to 70%	102	8.1%	26,889,445.39	13.0%
70% to 75%	113	8.9%	28,907,100.04	13.9%
75% to 80%	60	4.7%	15,911,733.07	7.7%
80% to 85%	18	1.4%	4,164,982.64	2.0%
85% to 90%	3	0.2%	757,758.09	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1266	100.0%	207,529,555.49	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	2.8%	740,981.37	0.4%
\$100,000 to \$200,000	135	10.7%	8,074,708.69	3.9%
\$200,000 to \$300,000	297	23.5%	31,954,169.59	15.4%
\$300,000 to \$400,000	312	24.6%	51,076,081.83	24.6%
\$400,000 to \$500,000	203	16.0%	39,250,886.00	18.9%
\$500,000 to \$600,000	113	8.9%	25,431,750.78	12.3%
\$600,000 to \$700,000	68	5.4%	16,670,287.53	8.0%
\$700,000 to \$800,000	49	3.9%	15,209,351.92	7.3%
\$800,000 to \$900,000	23	1.8%	8,127,223.37	3.9%
\$900,000 to \$1,000,000	13	1.0%	4,514,079.46	2.2%
\$1,000,000 to \$1,500,000	18	1.4%	6,480,034.95	3.1%
\$1,500,000+	0	0.0%	-	0.0%
Total	1266	100.0%	207,529,555.49	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	677,651.71	0.3%
NSW	26	1.8%	4,780,791.63	2.3%
NT	168	11.4%	30,416,943.79	14.7%
QLD	13	0.9%	2,015,696.30	1.0%
SA	1165	78.9%	153,284,429.01	73.9%
TAS	2	0.1%	210,718.76	0.1%
VIC	85	5.8%	13,707,224.22	6.6%
WA	13	0.9%	2,436,100.07	1.2%
Total	1476	100.0%	207,529,555.49	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1005	68.1%	151,553,868.69	73.0%
Non-metropolitan	465	31.5%	54,444,401.55	26.2%
Inner City	6	0.4%	1,531,285.25	0.7%
Total	1476	100.0%	207,529,555.49	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%	819,623.74	0.4%	
SA - Metropolitan	776	52.6%	108,785,733.01	52.4%	
SA - Non metropolitan	385	26.1%	43,679,072.26	21.0%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	130	8.8%	24,951,082.81	12.0%	
NT - Non metropolitan	38	2.6%	5,465,860.98	2.6%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.7%	2,055,282.73	1.0%	
WA - Non metropolitan	2	0.1%	380,817.34	0.2%	
VIC - Inner City	2	0.1%	711,661.51	0.3%	
VIC - Metropolitan	63	4.3%	10,629,339.21	5.1%	
VIC - Non metropolitan	20	1.4%	2,366,223.50	1.1%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.2%	867,520.47	0.4%	
QLD - Non metropolitan	10	0.7%	1,148,175.83	0.6%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	1.1%	3,376,539.99	1.6%	
NSW - Non metropolitan	10	0.7%	1,404,251.64	0.7%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	4	0.3%	677,651.71	0.3%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	210,718.76	0.1%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	1476	100.0%	207,529,555.49	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	58	3.9%	10,648,193.70	5.1%	
2.00% to 2.25%	66	4.5%	14,327,654.87	6.9%	
2.25% to 2.50%	123	8.3%	19,892,226.39	9.6%	
2.50% to 2.75%	23	1.6%	5,170,581.74	2.5%	
2.75% to 3.00%	176	11.9%	34,554,003.55	16.7%	
3.00% to 3.25%	326	22.1%	52,470,407.98	25.3%	
3.25% to 3.50%	91	6.2%	13,730,819.91	6.6%	
3.50% to 3.75%	155	10.5%	17,601,164.40	8.5%	
3.75% to 4.00%	259	17.5%	24,502,060.19	11.8%	
4.00% to 4.25%	26	1.8%	3,588,927.96	1.7%	
4.25% to 4.50%	15	1.0%	3,001,884.14	1.4%	
4.50% to 4.75%	133	9.0%	5,547,971.95	2.7%	
4.75% to 5.00%	10	0.7%	730,470.90	0.4%	
5.00% to 5.25%	9	0.6%	1,159,325.99	0.6%	
5.25% to 5.50%	1	0.1%	39,962.24	0.0%	
5.50% to 5.75%	5	0.3%	563,899.58	0.3%	
5.75% to 6.00%	0	0.0%	-	0.0%	
6.00%+	0	0.0%	-	0.0%	
Total	1476	100.0%	207,529,555.49	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	281	19.0%	42,389,420.95	20.4%
54 to 60 months	204	13.8%	34,397,424.06	16.6%
60 to 66 months	145	9.8%	23,876,723.86	11.5%
66 to 72 months	113	7.7%	21,759,153.32	10.5%
72+ months	733	49.7%	85,106,833.30	41.0%
Total	1476	100%	207,529,555.49	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	0.7%	404,516.71	0.2%
2 to 4 years	17	1.2%	863,502.44	0.4%
4 to 6 years	42	2.8%	1,075,992.58	0.5%
6 to 8 years	8	0.5%	211,479.26	0.1%
8 to 10 years	30	2.0%	1,274,855.99	0.6%
10 to 12 years	70	4.7%	3,252,714.34	1.6%
12 to 14 years	78	5.3%	5,691,496.61	2.7%
14 to 16 years	182	12.3%	15,505,966.97	7.5%
16 to 18 years	82	5.6%	8,582,574.72	4.1%
18 to 20 years	92	6.2%	13,141,264.03	6.3%
20 to 22 years	183	12.4%	30,766,195.79	14.8%
22 to 24 years	190	12.9%	35,074,985.59	16.9%
24 to 26 years	492	33.3%	91,684,010.46	44.2%
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	1476	100.0%	207,529,555.49	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	35	2.4%	4,689,612.83	2.3%
Principal & Interest	1441	97.6%	202,839,942.66	97.7%
Total	1476	100.0%	207,529,555.49	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	10	0.7%	1,072,662.96	0.5%
12 to 24 months	4	0.3%	871,899.00	0.4%
24 to 36 months	6	0.4%	1,313,184.43	0.6%
36 to 48 months	3	0.2%	383,106.24	0.2%
48 to 60 months	8	0.5%	392,812.58	0.2%
60 to 72 months	2	0.1%	59,690.12	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	1441	97.8%	202,839,942.66	98.0%
Total	1474	100.0%	206,933,297.99	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	414	28.0%	74,462,087.53	35.9%
Variable	1062	72.0%	133,067,467.96	64.1%
Total	1476	100.0%	207,529,555.49	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	91	6.2%	17,871,193.23	8.6%
6 to 12 months	89	6.0%	17,079,124.87	8.2%
12 to 24 months	104	7.0%	18,031,271.88	8.7%
24 to 36 months	84	5.7%	14,789,468.68	7.1%
36 to 48 months	39	2.6%	6,014,325.83	2.9%
48 to 60 months	7	0.5%	676,703.04	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1062	72.0%	133,067,467.96	64.1%
Total	1476	100.0%	207,529,555.49	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1277	86.5%	175,438,350.60	84.5%
Investment	199	13.5%	32,091,204.89	15.5%
Total	1476	100.0%	207,529,555.49	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,476	100.0%	207,529,555.49	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1476	100.0%	207,529,555.49	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1476	100.0%	207,529,555.49	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1476	100.0%	207,529,555.49	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1460	98.9%	204,147,641.96	98.4%
1 to 30 days	9	0.6%	1,817,654.72	0.9%
31 to 60 days	3	0.2%	826,397.15	0.4%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.3%	737,861.66	0.4%
Total	1476	100.0%	207,529,555.49	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	214,375.24	0.1%

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	-

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