

# LIGHT TRUST 2019-1



## Portfolio Summary as at 31 July 2021

Note Balances	Current Invested Amount
Class A Notes	335,529,505.71
Class AB Notes	29,250,000.00
Class B Notes	8,120,000.00
Class C Notes	7,480,000.00
Class D Notes	2,920,000.00
Class E Notes	4,230,000.00
<b>Total</b>	<b>387,529,505.71</b>

## Conditional Prepayment Rate (CPR)

Current CPR	26.45%
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## Underlying collateral summary

No. of Loans (Consolidated):	1,666
No. of Loans (Unconsolidated):	2,077
Aggregate Pool Current Balance:	\$376,816,599
Total Valuation of Properties	\$766,715,698
Maximum Loan Balance (Consolidated):	\$924,071
Average Loan Balance (Consolidated):	\$226,081

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	374.0
WAVG Remaining Term to Maturity (months):	276.5
WAVG Seasoning (months):	64.9

## Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	58.2%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	305	18.3%	16,039,978.78	4.3%
\$100,000 to \$150,000	250	15.0%	31,265,610.26	8.3%
\$150,000 to \$200,000	228	13.7%	39,880,907.85	10.6%
\$200,000 to \$250,000	257	15.4%	57,447,992.40	15.2%
\$250,000 to \$300,000	207	12.4%	56,396,198.14	15.0%
\$300,000 to \$350,000	144	8.6%	46,406,918.52	12.3%
\$350,000 to \$400,000	90	5.4%	33,430,939.64	8.9%
\$400,000 to \$450,000	53	3.2%	22,399,112.91	5.9%
\$450,000 to \$500,000	47	2.8%	22,189,253.02	5.9%
\$500,000 to \$750,000	79	4.7%	46,318,854.54	12.3%
\$750,000+	6	0.4%	4,875,857.25	1.3%
<b>Total</b>	<b>1666</b>	<b>100%</b>	<b>376,651,623.31</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%	728	43.7%	103,976,840.81	27.6%
50% to 55%	139	8.3%	34,869,156.47	9.3%
55% to 60%	169	10.1%	47,942,236.92	12.7%
60% to 65%	143	8.6%	43,417,669.20	11.5%
65% to 70%	146	8.8%	43,104,541.53	11.4%
70% to 75%	159	9.5%	50,745,036.81	13.5%
75% to 80%	103	6.2%	31,326,595.42	8.3%
80% to 85%	73	4.4%	19,572,718.06	5.2%
85% to 90%	5	0.3%	1,475,793.10	0.4%
90% to 95%	1	0.1%	221,034.99	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1666</b>	<b>100.0%</b>	<b>376,651,623.31</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	192,188.90	0.1%
\$100,000 to \$200,000	104	6.2%	8,325,929.24	2.2%
\$200,000 to \$300,000	292	17.5%	39,210,516.54	10.4%
\$300,000 to \$400,000	392	23.5%	69,208,934.67	18.4%
\$400,000 to \$500,000	302	18.1%	68,164,846.74	18.1%
\$500,000 to \$600,000	214	12.8%	57,852,136.25	15.4%
\$600,000 to \$700,000	137	8.2%	44,257,631.63	11.8%
\$700,000 to \$800,000	71	4.3%	24,318,554.40	6.5%
\$800,000 to \$900,000	49	2.9%	18,692,055.85	5.0%
\$900,000 to \$1,000,000	40	2.4%	18,895,117.73	5.0%
\$1,000,000 to \$1,500,000	54	3.2%	26,138,037.88	6.9%
\$1,500,000+	5	0.3%	1,395,673.48	0.4%
<b>Total</b>	<b>1666</b>	<b>100.0%</b>	<b>376,651,623.31</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.2%	1,327,144.76	0.4%
NSW	38	1.8%	10,161,215.70	2.7%
NT	114	5.5%	25,354,382.01	6.7%
QLD	29	1.4%	6,781,571.62	1.8%
SA	1584	76.3%	261,709,774.52	69.5%
TAS	4	0.2%	778,028.01	0.2%
VIC	285	13.7%	65,946,819.95	17.5%
WA	17	0.8%	4,592,686.74	1.2%
<b>Total</b>	<b>2076</b>	<b>100.0%</b>	<b>376,651,623.31</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1516	73.0%	285,758,361.96	75.9%
Non-metropolitan	551	26.5%	88,382,902.49	23.5%
Inner City	9	0.4%	2,510,358.86	0.7%
<b>Total</b>	<b>2076</b>	<b>100.0%</b>	<b>376,651,623.31</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	7	0.3%	1,859,943.80	0.5%	
SA - Metropolitan	1180	56.8%	204,546,472.58	54.3%	
SA - Non metropolitan	397	19.1%	55,303,358.14	14.7%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	71	3.4%	14,941,791.90	4.0%	
NT - Non metropolitan	43	2.1%	10,412,590.11	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	17	0.8%	4,592,686.74	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.0%	530,970.49	0.1%	
VIC - Metropolitan	207	10.0%	50,871,757.68	13.5%	
VIC - Non metropolitan	77	3.7%	14,544,091.78	3.9%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.8%	4,021,087.27	1.1%	
QLD - Non metropolitan	13	0.6%	2,760,484.35	0.7%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	20	1.0%	5,457,421.03	1.4%	
NSW - Non metropolitan	18	0.9%	4,703,794.67	1.2%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	5	0.2%	1,327,144.76	0.4%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.0%	119,444.57	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.1%	658,583.44	0.2%	
<b>Total</b>	<b>2076</b>	<b>100.0%</b>	<b>376,651,623.31</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	104	5.0%	23,352,583.08	6.2%	
2.00% to 2.25%	86	4.1%	19,414,092.02	5.2%	
2.25% to 2.50%	154	7.4%	30,764,211.73	8.2%	
2.50% to 2.75%	61	2.9%	14,340,763.65	3.8%	
2.75% to 3.00%	407	19.6%	82,104,269.57	21.8%	
3.00% to 3.25%	487	23.4%	91,486,580.01	24.3%	
3.25% to 3.50%	159	7.7%	27,046,646.96	7.2%	
3.50% to 3.75%	243	11.7%	38,139,231.13	10.1%	
3.75% to 4.00%	226	10.9%	30,568,860.17	8.1%	
4.00% to 4.25%	51	2.5%	8,094,086.52	2.1%	
4.25% to 4.50%	26	1.3%	4,926,390.06	1.3%	
4.50% to 4.75%	62	3.0%	5,524,973.67	1.5%	
4.75% to 5.00%	4	0.2%	583,502.06	0.2%	
5.00% to 5.25%	6	0.3%	381,548.70	0.1%	
5.25% to 5.50%	0	0.0%	-	0.0%	
5.50% to 5.75%	1	0.0%	88,859.18	0.0%	
5.75% to 6.00%	0	0.0%	-	0.0%	
6.00%+	0	0.0%	-	0.0%	
<b>Total</b>	<b>2077</b>	<b>100.0%</b>	<b>376,816,598.51</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	33	1.6%	3,701,060.80	1.0%
30 to 36 months	83	4.0%	13,653,012.08	3.6%
36 to 42 months	243	11.7%	45,020,288.84	11.9%
42 to 48 months	364	17.5%	69,320,049.85	18.4%
48 to 54 months	196	9.4%	39,894,822.32	10.6%
54 to 60 months	249	12.0%	51,265,182.52	13.6%
60 to 66 months	183	8.8%	37,018,831.46	9.8%
66 to 72 months	134	6.5%	23,877,755.97	6.3%
72+ months	592	28.5%	93,065,594.67	24.7%
<b>Total</b>	<b>2077</b>	<b>100%</b>	<b>376,816,598.51</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	7	0.3%	82,564.33	0.0%
2 to 4 years	10	0.5%	166,100.99	0.0%
4 to 6 years	15	0.7%	442,192.45	0.1%
6 to 8 years	30	1.4%	1,595,880.51	0.4%
8 to 10 years	25	1.2%	1,689,606.53	0.4%
10 to 12 years	61	2.9%	5,990,888.95	1.6%
12 to 14 years	51	2.5%	4,476,695.61	1.2%
14 to 16 years	117	5.6%	16,438,601.12	4.4%
16 to 18 years	157	7.6%	20,149,545.92	5.3%
18 to 20 years	131	6.3%	20,850,539.39	5.5%
20 to 22 years	209	10.1%	38,103,106.34	10.1%
22 to 24 years	266	12.8%	49,316,383.95	13.1%
24 to 26 years	585	28.2%	126,292,234.36	33.5%
26 to 28 years	412	19.8%	90,907,970.54	24.1%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.0%	314,287.52	0.1%
<b>Total</b>	<b>2077</b>	<b>100.0%</b>	<b>376,816,598.51</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	46	2.2%	12,728,999.22	3.4%
Principal & Interest	2031	97.8%	364,087,599.29	96.6%
<b>Total</b>	<b>2077</b>	<b>100.0%</b>	<b>376,816,598.51</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	0.8%	5,714,844.61	1.5%
12 to 24 months	13	0.6%	3,561,366.98	0.9%
24 to 36 months	5	0.2%	1,369,895.85	0.4%
36 to 48 months	1	0.0%	19,809.71	0.0%
48 to 60 months	4	0.2%	1,051,382.92	0.3%
60 to 72 months	1	0.0%	55,150.46	0.0%
72 to 84 months	1	0.0%	88,859.18	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	2031	98.0%	364,087,599.29	96.8%
Total	2073	100.0%	375,948,909.00	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	624	30.0%	126,871,143.73	33.7%
Variable	1453	70.0%	249,945,454.78	66.3%
Total	2077	100.0%	376,816,598.51	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	161	7.8%	31,578,526.27	8.4%
6 to 12 months	113	5.4%	23,562,613.08	6.3%
12 to 24 months	147	7.1%	29,552,049.33	7.9%
24 to 36 months	128	6.2%	27,779,499.71	7.4%
36 to 48 months	60	2.9%	12,019,496.28	3.2%
48 to 60 months	14	0.7%	1,887,817.97	0.5%
60+ months	0	0.0%	-	0.0%
Variable	1453	70.0%	249,945,454.78	66.4%
Total	2076	100.0%	376,325,457.42	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1778	85.6%	313,992,892.54	83.3%
Investment	299	14.4%	62,823,705.97	16.7%
Total	2077	100.0%	376,816,598.51	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,077	100.0%	376,816,598.51	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2077	100.0%	376,816,598.51	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	531	25.6%	93,807,543.97	24.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1546	74.4%	283,009,054.54	75.1%
Total	2077	100.0%	376,816,598.51	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2047	98.6%	370,722,882.65	98.4%
1 to 30 days	18	0.9%	2,927,542.17	0.8%
31 to 60 days	5	0.2%	1,431,509.47	0.4%
61 to 90 days	3	0.1%	484,527.00	0.1%
91+ days	4	0.2%	1,250,137.22	0.3%
<b>Total</b>	<b>2077</b>	<b>100.0%</b>	<b>376,816,598.51</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.2%	1,394,318.76	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	0	0.0%	0.00	0.0%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	0	-	-	-

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