

# LIGHT TRUST 2019-1



## Portfolio Summary as at 30 June 2021

Note Balances	Current Invested Amount
Class A Notes	356,025,462.73
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>408,025,462.73</b>

## Conditional Prepayment Rate (CPR)

Current CPR	26.04%
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## Underlying collateral summary

No. of Loans (Consolidated):	1,696
No. of Loans (Unconsolidated):	2,123
Aggregate Pool Current Balance:	\$387,529,506
Total Valuation of Properties	\$782,188,378
Maximum Loan Balance (Consolidated):	\$926,670
Average Loan Balance (Consolidated):	\$228,496

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	375.0
WAVG Remaining Term to Maturity (months):	277.3
WAVG Seasoning (months):	64.1

## Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	58.6%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	303	17.9%	16,045,771.87	4.1%
\$100,000 to \$150,000	246	14.5%	30,711,720.31	7.9%
\$150,000 to \$200,000	238	14.0%	41,629,150.11	10.7%
\$200,000 to \$250,000	268	15.8%	60,180,544.73	15.5%
\$250,000 to \$300,000	207	12.2%	56,558,524.54	14.6%
\$300,000 to \$350,000	151	8.9%	48,784,768.13	12.6%
\$350,000 to \$400,000	88	5.2%	32,707,850.14	8.4%
\$400,000 to \$450,000	60	3.5%	25,383,476.59	6.6%
\$450,000 to \$500,000	46	2.7%	21,718,740.99	5.6%
\$500,000 to \$750,000	82	4.8%	48,014,003.05	12.4%
\$750,000+	7	0.4%	5,794,955.25	1.5%
<b>Total</b>	<b>1696</b>	<b>100%</b>	<b>387,529,505.71</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%	725	42.7%	103,880,939.14	26.8%
50% to 55%	142	8.4%	36,014,691.74	9.3%
55% to 60%	166	9.8%	47,506,109.66	12.3%
60% to 65%	152	9.0%	45,547,207.65	11.8%
65% to 70%	152	9.0%	45,163,440.93	11.7%
70% to 75%	164	9.7%	53,025,994.40	13.7%
75% to 80%	113	6.7%	34,349,140.25	8.9%
80% to 85%	75	4.4%	20,157,426.90	5.2%
85% to 90%	6	0.4%	1,663,550.07	0.4%
90% to 95%	1	0.1%	221,004.97	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1696</b>	<b>100.0%</b>	<b>387,529,505.71</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%	193,549.06	0.0%
\$100,000 to \$200,000	104	6.1%	8,366,212.99	2.2%
\$200,000 to \$300,000	298	17.6%	40,460,228.18	10.4%
\$300,000 to \$400,000	402	23.7%	71,747,065.39	18.5%
\$400,000 to \$500,000	306	18.0%	69,572,264.81	18.0%
\$500,000 to \$600,000	217	12.8%	59,041,573.87	15.2%
\$600,000 to \$700,000	137	8.1%	44,702,812.83	11.5%
\$700,000 to \$800,000	72	4.2%	25,039,859.99	6.5%
\$800,000 to \$900,000	53	3.1%	20,767,197.62	5.4%
\$900,000 to \$1,000,000	39	2.3%	18,385,599.90	4.7%
\$1,000,000 to \$1,500,000	55	3.2%	26,637,465.28	6.9%
\$1,500,000+	7	0.4%	2,615,675.79	0.7%
<b>Total</b>	<b>1696</b>	<b>100.0%</b>	<b>387,529,505.71</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	7	0.3%	1,752,303.28	0.5%
NSW	40	1.9%	11,047,428.58	2.9%
NT	118	5.6%	26,728,947.99	6.9%
QLD	29	1.4%	6,807,742.24	1.8%
SA	1620	76.3%	269,096,563.41	69.4%
TAS	4	0.2%	779,684.81	0.2%
VIC	288	13.6%	66,705,147.31	17.2%
WA	17	0.8%	4,611,688.09	1.2%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1551	73.1%	294,493,012.91	76.0%
Non-metropolitan	563	26.5%	90,513,332.07	23.4%
Inner City	9	0.4%	2,523,160.73	0.7%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</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%	1,867,602.77	0.5%
SA - Metropolitan	1206	56.8%	210,419,548.43	54.3%
SA - Non metropolitan	407	19.2%	56,809,412.21	14.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	74	3.5%	15,983,567.41	4.1%
NT - Non metropolitan	44	2.1%	10,745,380.58	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	17	0.8%	4,611,688.09	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.0%	536,239.75	0.1%
VIC - Metropolitan	209	9.8%	51,355,859.67	13.3%
VIC - Non metropolitan	78	3.7%	14,813,047.89	3.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	16	0.8%	4,039,025.79	1.0%
QLD - Non metropolitan	13	0.6%	2,768,716.45	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	22	1.0%	6,331,020.24	1.6%
NSW - Non metropolitan	18	0.8%	4,716,408.34	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	7	0.3%	1,752,303.28	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.0%	119,318.21	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.1%	660,366.60	0.2%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	98	4.6%	22,231,945.97	5.7%
2.00% to 2.25%	88	4.1%	19,687,771.04	5.1%
2.25% to 2.50%	157	7.4%	31,736,074.97	8.2%
2.50% to 2.75%	53	2.5%	12,307,873.18	3.2%
2.75% to 3.00%	404	19.0%	82,924,756.71	21.4%
3.00% to 3.25%	504	23.7%	95,824,102.99	24.7%
3.25% to 3.50%	167	7.9%	27,981,638.70	7.2%
3.50% to 3.75%	254	12.0%	40,463,317.47	10.4%
3.75% to 4.00%	237	11.2%	32,431,514.13	8.4%
4.00% to 4.25%	56	2.6%	9,554,846.52	2.5%
4.25% to 4.50%	30	1.4%	5,557,620.84	1.4%
4.50% to 4.75%	64	3.0%	5,763,538.10	1.5%
4.75% to 5.00%	4	0.2%	592,850.36	0.2%
5.00% to 5.25%	6	0.3%	383,503.97	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.0%	88,150.76	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</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%	3,720,894.82	1.0%
30 to 36 months	118	5.6%	19,920,792.71	5.1%
36 to 42 months	289	13.6%	52,546,202.97	13.6%
42 to 48 months	350	16.5%	70,368,798.53	18.2%
48 to 54 months	184	8.7%	37,004,895.01	9.5%
54 to 60 months	254	12.0%	53,380,906.37	13.8%
60 to 66 months	179	8.4%	34,716,419.84	9.0%
66 to 72 months	126	5.9%	22,895,099.32	5.9%
72+ months	590	27.8%	92,975,496.14	24.0%
<b>Total</b>	<b>2123</b>	<b>100%</b>	<b>387,529,505.71</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	9	0.4%	137,847.30	0.0%
2 to 4 years	8	0.4%	136,025.80	0.0%
4 to 6 years	17	0.8%	645,750.81	0.2%
6 to 8 years	29	1.4%	1,471,916.86	0.4%
8 to 10 years	26	1.2%	1,752,340.45	0.5%
10 to 12 years	58	2.7%	5,609,386.60	1.4%
12 to 14 years	57	2.7%	5,189,106.13	1.3%
14 to 16 years	116	5.5%	16,288,844.67	4.2%
16 to 18 years	157	7.4%	19,835,514.06	5.1%
18 to 20 years	137	6.5%	22,044,879.74	5.7%
20 to 22 years	207	9.8%	37,857,485.25	9.8%
22 to 24 years	265	12.5%	50,070,715.86	12.9%
24 to 26 years	590	27.8%	127,267,046.33	32.8%
26 to 28 years	446	21.0%	98,907,853.35	25.5%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.0%	314,792.50	0.1%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	47	2.2%	13,050,653.91	3.4%
Principal & Interest	2076	97.8%	374,478,851.80	96.6%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</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	19	0.9%	6,087,948.03	1.6%
12 to 24 months	14	0.7%	3,926,774.64	1.0%
24 to 36 months	6	0.3%	1,499,397.61	0.4%
36 to 48 months	1	0.0%	19,706.80	0.0%
48 to 60 months	4	0.2%	1,051,274.04	0.3%
60 to 72 months	1	0.0%	63,901.63	0.0%
72 to 84 months	1	0.0%	88,150.76	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	2076	97.8%	374,478,851.80	96.7%
Total	2122	100.0%	387,216,005.31	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	636	30.0%	130,161,188.80	33.6%
Variable	1487	70.0%	257,368,316.91	66.4%
Total	2123	100.0%	387,529,505.71	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	169	8.0%	33,673,012.68	8.7%
6 to 12 months	103	4.9%	21,552,253.51	5.6%
12 to 24 months	157	7.4%	31,907,646.26	8.2%
24 to 36 months	136	6.4%	29,045,710.17	7.5%
36 to 48 months	58	2.7%	11,861,292.89	3.1%
48 to 60 months	12	0.6%	1,629,232.20	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1487	70.1%	257,368,316.91	66.5%
Total	2122	100.0%	387,037,464.62	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1815	85.5%	322,632,865.55	83.3%
Investment	308	14.5%	64,896,640.16	16.7%
Total	2123	100.0%	387,529,505.71	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,123	100.0%	387,529,505.71	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2123	100.0%	387,529,505.71	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	543	25.6%	96,627,376.59	24.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1580	74.4%	290,902,129.12	75.1%
Total	2123	100.0%	387,529,505.71	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2095	98.7%	381,674,069.97	98.5%
1 to 30 days	18	0.8%	3,529,640.58	0.9%
31 to 60 days	4	0.2%	758,406.92	0.2%
61 to 90 days	1	0.0%	136,567.73	0.0%
91+ days	5	0.2%	1,430,820.51	0.4%
<b>Total</b>	<b>2123</b>	<b>100.0%</b>	<b>387,529,505.71</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	764,120.53	0.2%

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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