

# LIGHT TRUST 2019-1

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## Portfolio Summary as at 30 April 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		156,889,343.10	16.13%
Class AB Notes	AAA(sf) / NR		16,972,498.89	7.06%
Class B Notes	AA(sf) / NR		4,711,681.74	4.54%
Class C Notes	A(sf) / NR		4,340,317.67	2.22%
Class D Notes	BBB+(sf) / NR		1,694,348.62	1.31%
Class E Notes	NR / NR		2,454,484.45	
<b>Total</b>			<b>187,062,674.47</b>	

\*N.B principal payments on notes are distributed on the 21st day of the following month (or next business day if date falls on a weekend)

### Conditional Prepayment Rate (CPR)

Current CPR	14.48%
Excess Spread	0.80%

### Underlying collateral summary

No. of Loans (Consolidated):	1,016
No. of Loans (Unconsolidated):	1,201
Aggregate Pool Current Balance:	\$184,262,712
Total Valuation of Properties	\$466,606,528
Maximum Loan Balance (Consolidated):	\$783,946
Average Loan Balance (Consolidated):	\$181,361
Weighted Average Interest Rate	6.14%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	341.0
WAVG Remaining Term to Maturity (months):	245.0
WAVG Seasoning (months):	98.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	89.5%
WAVG Current LVR:	51.6%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	317	31.2%	14,453,037.08	7.8%
\$100,000 to \$150,000	156	15.4%	19,392,828.73	10.5%
\$150,000 to \$200,000	148	14.6%	25,831,243.26	14.0%
\$200,000 to \$250,000	139	13.7%	31,208,556.24	16.9%
\$250,000 to \$300,000	89	8.8%	24,317,037.42	13.2%
\$300,000 to \$350,000	60	5.9%	19,398,244.58	10.5%
\$350,000 to \$400,000	33	3.2%	12,380,994.35	6.7%
\$400,000 to \$450,000	27	2.7%	11,439,721.84	6.2%
\$450,000 to \$500,000	16	1.6%	7,519,332.80	4.1%
\$500,000 to \$750,000	30	3.0%	17,537,770.54	9.5%
\$750,000+	1	0.1%	783,945.57	0.4%
<b>Total</b>	<b>1016</b>	<b>100%</b>	<b>184,262,712.41</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%	625	61.5%	81,098,671.46	44.0%
50% to 55%	64	6.3%	15,321,161.33	8.3%
55% to 60%	83	8.2%	21,162,860.29	11.5%
60% to 65%	100	9.8%	25,700,437.32	13.9%
65% to 70%	68	6.7%	20,186,659.69	11.0%
70% to 75%	49	4.8%	14,332,720.65	7.8%
75% to 80%	23	2.3%	5,695,106.56	3.1%
80% to 85%	1	0.1%	235,645.07	0.1%
85% to 90%	3	0.3%	529,450.04	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1016</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	5	0.5%	139,719.58	0.1%
\$100,000 to \$200,000	72	7.1%	5,059,446.35	2.7%
\$200,000 to \$300,000	190	18.7%	19,867,402.43	10.8%
\$300,000 to \$400,000	250	24.6%	37,905,212.93	20.6%
\$400,000 to \$500,000	177	17.4%	32,204,816.56	17.5%
\$500,000 to \$600,000	126	12.4%	28,588,924.46	15.5%
\$600,000 to \$700,000	69	6.8%	17,650,335.74	9.6%
\$700,000 to \$800,000	37	3.6%	9,099,232.33	4.9%
\$800,000 to \$900,000	24	2.4%	6,631,651.38	3.6%
\$900,000 to \$1,000,000	26	2.6%	10,220,217.74	5.5%
\$1,000,000 to \$1,500,000	36	3.5%	15,576,245.01	8.5%
\$1,500,000+	4	0.4%	1,319,507.90	0.7%
<b>Total</b>	<b>1016</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	498,377.07	0.3%
NSW	20	1.7%	4,317,481.82	2.3%
NT	79	6.6%	15,874,283.03	8.6%
QLD	13	1.1%	3,009,388.84	1.6%
SA	924	76.9%	126,813,706.62	68.8%
TAS	4	0.3%	506,267.69	0.3%
VIC	148	12.3%	30,646,410.20	16.6%
WA	11	0.9%	2,596,797.14	1.4%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	881	73.4%	140,866,979.01	76.4%
Non-metropolitan	314	26.1%	42,094,420.39	22.8%
Inner City	6	0.5%	1,301,313.01	0.7%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</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%	734,168.00	0.4%
SA - Metropolitan	685	57.0%	98,551,873.83	53.5%
SA - Non metropolitan	235	19.6%	27,527,664.79	14.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	45	3.7%	9,132,625.13	5.0%
NT - Non metropolitan	34	2.8%	6,741,657.90	3.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	2,596,797.14	1.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	453,560.61	0.2%
VIC - Metropolitan	116	9.7%	24,927,091.19	13.5%
VIC - Non metropolitan	31	2.6%	5,265,758.40	2.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	8	0.7%	2,332,881.82	1.3%
QLD - Non metropolitan	5	0.4%	676,507.02	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.2%	2,827,332.83	1.5%
NSW - Non metropolitan	6	0.5%	1,490,148.99	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	498,377.07	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	113,584.40	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	392,683.29	0.2%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	46	3.8%	9,314,812.30	5.1%
2.00% to 2.25%	22	1.8%	4,227,031.49	2.3%
2.25% to 2.50%	11	0.9%	2,137,755.52	1.2%
2.50% to 2.75%	7	0.6%	612,827.62	0.3%
2.75% to 3.00%	15	1.2%	2,413,256.58	1.3%
3.00% to 3.25%	3	0.2%	405,185.23	0.2%
3.25% to 3.50%	10	0.8%	2,444,456.68	1.3%
3.50% to 3.75%	6	0.5%	417,549.87	0.2%
3.75% to 4.00%	7	0.6%	1,408,682.00	0.8%
4.00% to 4.25%	5	0.4%	623,835.43	0.3%
4.25% to 4.50%	5	0.4%	555,126.99	0.3%
4.50% to 4.75%	3	0.2%	691,345.57	0.4%
4.75% to 5.00%	9	0.7%	1,941,230.19	1.1%
5.00% to 5.25%	2	0.2%	332,960.36	0.2%
5.25% to 5.50%	5	0.4%	1,350,269.35	0.7%
5.50% to 5.75%	5	0.4%	854,412.53	0.5%
5.75% to 6.00%	94	7.8%	19,879,154.30	10.8%
6.00%+	946	78.8%	134,652,820.40	73.1%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</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	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	5	0.4%	375,419.90	0.2%
60 to 66 months	20	1.7%	2,272,941.21	1.2%
66 to 72 months	111	9.2%	15,623,640.51	8.5%
72+ months	1065	88.7%	165,990,710.79	90.1%
<b>Total</b>	<b>1201</b>	<b>100%</b>	<b>184,262,712.41</b>	<b>100.0%</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	6	0.5%	34,491.70	0.0%
2 to 4 years	14	1.2%	187,154.49	0.1%
4 to 6 years	14	1.2%	698,181.63	0.4%
6 to 8 years	17	1.4%	1,012,411.25	0.5%
8 to 10 years	39	3.2%	2,879,104.98	1.6%
10 to 12 years	29	2.4%	1,947,591.13	1.1%
12 to 14 years	113	9.4%	11,714,023.30	6.4%
14 to 16 years	83	6.9%	8,847,463.38	4.8%
16 to 18 years	85	7.1%	11,674,364.92	6.3%
18 to 20 years	113	9.4%	18,427,122.21	10.0%
20 to 22 years	237	19.7%	38,558,136.92	20.9%
22 to 24 years	398	33.1%	78,519,743.05	42.6%
24 to 26 years	52	4.3%	9,466,113.18	5.1%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	296,810.27	0.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1201</b>	<b>100%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	2,142,333.53	1.2%
Principal & Interest	1194	99.4%	182,120,378.88	98.8%
<b>Total</b>	<b>1201</b>	<b>100%</b>	<b>184,262,712.41</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	2	0.2%	982,122.44	0.5%
12 to 24 months	2	0.2%	555,262.65	0.3%
24 to 36 months	3	0.2%	604,948.44	0.3%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	0	0.0%	-	0.0%
60 to 72 months	0	0.0%	-	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	1194	99.4%	182,120,378.88	98.8%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	230	19.2%	39,542,915.37	21.5%
Variable	971	80.8%	144,719,797.04	78.5%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	73	6.1%	13,937,039.84	7.6%
6 to 12 months	68	5.7%	11,210,916.71	6.1%
12 to 24 months	38	3.2%	5,565,136.87	3.0%
24 to 36 months	36	3.0%	6,517,779.14	3.5%
36 to 48 months	6	0.5%	761,548.69	0.4%
48 to 60 months	9	0.7%	1,550,494.12	0.8%
60+ months	0	0.0%	-	0.0%
Variable	971	80.8%	144,719,797.04	78.5%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1039	86.5%	151,553,473.81	82.2%
Investment	162	13.5%	32,709,238.60	17.8%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,201	100.0%	184,262,712.41	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	284	23.6%	42,865,351.46	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	917	76.4%	141,397,360.95	76.7%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1166	97.1%	177,679,912.65	96.4%
1 to 30 days	26	2.2%	4,848,595.96	2.6%
31 to 60 days	2	0.2%	395,721.51	0.2%
61 to 90 days	2	0.2%	566,884.13	0.3%
91+ days	5	0.4%	771,598.16	0.4%
<b>Total</b>	<b>1201</b>	<b>100.0%</b>	<b>184,262,712.41</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.2%	245,405.77	0.1%

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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