

LIGHT TRUST 2019-1



Portfolio Summary as at 31 July 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		148,952,828.87	16.13%
Class AB Notes	AAA(sf) / NR		16,113,916.17	7.06%
Class B Notes	AA(sf) / NR		4,473,333.31	4.54%
Class C Notes	A(sf) / NR		4,120,755.32	2.22%
Class D Notes	BBB+(sf) / NR		1,608,637.12	1.31%
Class E Notes	NR / NR		2,330,320.18	
Total			177,599,790.96	

*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	13.47%
Excess Spread	0.85%

Underlying collateral summary

No. of Loans (Consolidated):	977
No. of Loans (Unconsolidated):	1,155
Aggregate Pool Current Balance:	\$175,114,031
Total Valuation of Properties	\$449,888,586
Maximum Loan Balance (Consolidated):	\$780,479
Average Loan Balance (Consolidated):	\$179,236
Weighted Average Interest Rate	6.29%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	338.0
WAVG Remaining Term to Maturity (months):	241.9
WAVG Seasoning (months):	101.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	89.1%
WAVG Current LVR:	51.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	306	31.3%	13,402,887.90	7.7%
\$100,000 to \$150,000	150	15.4%	18,480,554.61	10.6%
\$150,000 to \$200,000	149	15.3%	25,952,243.69	14.8%
\$200,000 to \$250,000	129	13.2%	28,732,083.79	16.4%
\$250,000 to \$300,000	85	8.7%	23,170,337.56	13.2%
\$300,000 to \$350,000	57	5.8%	18,433,538.03	10.5%
\$350,000 to \$400,000	31	3.2%	11,628,050.16	6.6%
\$400,000 to \$450,000	27	2.8%	11,424,247.78	6.5%
\$450,000 to \$500,000	13	1.3%	6,164,097.83	3.5%
\$500,000 to \$750,000	29	3.0%	16,945,510.38	9.7%
\$750,000+	1	0.1%	780,478.95	0.4%
Total	977	100%	175,114,030.68	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	612	62.6%	79,582,211.94	45.4%
50% to 55%	59	6.0%	13,505,380.32	7.7%
55% to 60%	80	8.2%	20,242,049.34	11.6%
60% to 65%	88	9.0%	23,005,668.43	13.1%
65% to 70%	71	7.3%	20,565,772.28	11.7%
70% to 75%	40	4.1%	11,325,487.53	6.5%
75% to 80%	22	2.3%	5,948,653.28	3.4%
80% to 85%	3	0.3%	616,905.38	0.4%
85% to 90%	2	0.2%	321,902.18	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	977	100.0%	175,114,030.68	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	5	0.5%	134,115.82	0.1%
\$100,000 to \$200,000	69	7.1%	4,821,450.84	2.8%
\$200,000 to \$300,000	184	18.8%	18,981,729.14	10.8%
\$300,000 to \$400,000	242	24.8%	36,180,712.59	20.7%
\$400,000 to \$500,000	166	17.0%	30,199,692.18	17.2%
\$500,000 to \$600,000	120	12.3%	26,128,702.69	14.9%
\$600,000 to \$700,000	65	6.7%	17,196,183.15	9.8%
\$700,000 to \$800,000	36	3.7%	8,463,194.48	4.8%
\$800,000 to \$900,000	24	2.5%	6,213,137.25	3.5%
\$900,000 to \$1,000,000	26	2.7%	10,040,966.83	5.7%
\$1,000,000 to \$1,500,000	36	3.7%	15,425,652.98	8.8%
\$1,500,000+	4	0.4%	1,328,492.73	0.8%
Total	977	100.0%	175,114,030.68	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	465,542.23	0.3%
NSW	19	1.6%	3,816,528.90	2.2%
NT	77	6.7%	15,394,812.57	8.8%
QLD	13	1.1%	2,961,996.74	1.7%
SA	890	77.1%	120,445,228.37	68.8%
TAS	2	0.2%	122,945.29	0.1%
VIC	142	12.3%	29,593,627.80	16.9%
WA	10	0.9%	2,313,348.78	1.3%
Total	1155	100.0%	175,114,030.68	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	846	73.2%	133,604,133.69	76.3%
Non-metropolitan	303	26.2%	40,235,688.36	23.0%
Inner City	6	0.5%	1,274,208.63	0.7%
Total	1155	100.0%	175,114,030.68	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%	717,689.57	0.4%
SA - Metropolitan	657	56.9%	93,181,319.33	53.2%
SA - Non metropolitan	229	19.8%	26,546,219.47	15.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	44	3.8%	8,757,139.97	5.0%
NT - Non metropolitan	33	2.9%	6,637,672.60	3.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	10	0.9%	2,313,348.78	1.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	443,514.60	0.3%
VIC - Metropolitan	111	9.6%	23,762,035.66	13.6%
VIC - Non metropolitan	30	2.6%	5,388,077.54	3.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	8	0.7%	2,321,239.07	1.3%
QLD - Non metropolitan	5	0.4%	640,757.67	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.2%	2,803,508.65	1.6%
NSW - Non metropolitan	5	0.4%	1,013,020.25	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	465,542.23	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	113,004.46	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	9,940.83	0.0%
Total	1155	100.0%	175,114,030.68	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	22	1.9%	3,986,913.99	2.3%
2.00% to 2.25%	16	1.4%	2,983,414.05	1.7%
2.25% to 2.50%	8	0.7%	1,634,593.73	0.9%
2.50% to 2.75%	6	0.5%	577,412.14	0.3%
2.75% to 3.00%	15	1.3%	2,373,525.65	1.4%
3.00% to 3.25%	3	0.3%	399,979.06	0.2%
3.25% to 3.50%	5	0.4%	963,672.04	0.6%
3.50% to 3.75%	3	0.3%	336,968.37	0.2%
3.75% to 4.00%	4	0.3%	593,138.80	0.3%
4.00% to 4.25%	4	0.3%	450,485.63	0.3%
4.25% to 4.50%	1	0.1%	49,096.53	0.0%
4.50% to 4.75%	0	0.0%	-	0.0%
4.75% to 5.00%	7	0.6%	1,390,661.34	0.8%
5.00% to 5.25%	1	0.1%	147,521.35	0.1%
5.25% to 5.50%	5	0.4%	1,334,837.20	0.8%
5.50% to 5.75%	5	0.4%	845,877.36	0.5%
5.75% to 6.00%	133	11.5%	27,613,531.40	15.8%
6.00%+	917	79.4%	129,432,402.04	73.9%
Total	1155	100.0%	175,114,030.68	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	0	0.0%	-	0.0%
54 to 60 months	0	0.0%	-	0.0%
60 to 66 months	20	1.7%	2,001,340.13	1.1%
66 to 72 months	43	3.7%	5,243,020.59	3.0%
72+ months	1092	94.5%	167,869,669.96	95.9%
Total	1155	100%	175,114,030.68	100.0%

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	5	0.4%	27,661.59	0.0%
2 to 4 years	15	1.3%	369,506.48	0.2%
4 to 6 years	10	0.9%	378,839.44	0.2%
6 to 8 years	17	1.5%	988,172.86	0.6%
8 to 10 years	38	3.3%	2,749,810.23	1.6%
10 to 12 years	38	3.3%	2,870,253.65	1.6%
12 to 14 years	114	9.9%	11,808,640.32	6.7%
14 to 16 years	77	6.7%	8,000,439.57	4.6%
16 to 18 years	87	7.5%	13,488,352.35	7.7%
18 to 20 years	117	10.1%	18,643,414.88	10.6%
20 to 22 years	249	21.6%	40,813,248.13	23.3%
22 to 24 years	372	32.2%	72,304,681.31	41.3%
24 to 26 years	15	1.3%	2,374,750.40	1.4%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	296,259.47	0.2%
30+ years	0	0.0%	-	0.0%
Total	1155	100.0%	175,114,030.68	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	2,142,795.13	1.2%
Principal & Interest	1148	99.4%	172,971,235.55	98.8%
Total	1155	100.0%	175,114,030.68	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	2	0.2%	982,297.97	0.6%
12 to 24 months	2	0.2%	555,362.92	0.3%
24 to 36 months	3	0.3%	605,134.24	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	1148	99.4%	172,971,235.55	98.8%
Total	1155	100.0%	175,114,030.68	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	181	15.7%	28,792,074.12	16.4%
Variable	974	84.3%	146,321,956.56	83.6%
Total	1155	100.0%	175,114,030.68	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	68	5.9%	10,710,375.84	6.1%
6 to 12 months	29	2.5%	4,662,261.77	2.7%
12 to 24 months	34	2.9%	5,221,285.10	3.0%
24 to 36 months	32	2.8%	5,349,595.70	3.1%
36 to 48 months	7	0.6%	964,604.93	0.6%
48 to 60 months	11	1.0%	1,883,950.78	1.1%
60+ months	0	0.0%	-	0.0%
Variable	974	84.3%	146,321,956.56	83.6%
Total	1155	100.0%	175,114,030.68	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	994	86.1%	142,937,371.14	81.6%
Investment	161	13.9%	32,176,659.54	18.4%
Total	1155	100.0%	175,114,030.68	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,155	100.0%	175,114,030.68	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1155	100.0%	175,114,030.68	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	274	23.7%	40,721,470.69	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	881	76.3%	134,392,559.99	76.7%
Total	1155	100.0%	175,114,030.68	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1131	97.9%	170,550,537.72	97.4%
1 to 30 days	19	1.6%	3,576,274.23	2.0%
31 to 60 days	2	0.2%	262,624.98	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	724,593.75	0.4%
Total	1155	100.0%	175,114,030.68	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	633,632.57	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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