

LIGHT TRUST 2019-1



Portfolio Summary as at 31 July 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		237,804,885.29	16.13%
Class AB Notes	AAA(sf) / NR		25,726,050.42	7.06%
Class B Notes	AA(sf) / NR		7,141,727.50	4.54%
Class C Notes	A(sf) / NR		6,578,832.72	2.22%
Class D Notes	BBB+(sf) / NR		2,568,207.44	1.31%
Class E Notes	NR / NR		3,720,382.67	
Total			283,540,086.05	

*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	26.11%
Excess Spread	0.77%

Underlying collateral summary

No. of Loans (Consolidated):	1,347
No. of Loans (Unconsolidated):	1,639
Aggregate Pool Current Balance:	\$275,793,897
Total Valuation of Properties	\$616,539,230
Maximum Loan Balance (Consolidated):	\$812,919
Average Loan Balance (Consolidated):	\$204,932
Weighted Average Interest Rate	3.78%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	362.0
WAVG Remaining Term to Maturity (months):	264.1
WAVG Seasoning (months):	77.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.4%
WAVG Current LVR:	55.1%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	316	23.5%	15,418,030.27	5.6%
\$100,000 to \$150,000	205	15.2%	25,335,614.40	9.2%
\$150,000 to \$200,000	196	14.6%	34,075,726.37	12.4%
\$200,000 to \$250,000	198	14.7%	44,037,629.34	16.0%
\$250,000 to \$300,000	151	11.2%	41,108,810.65	14.9%
\$300,000 to \$350,000	101	7.5%	32,495,033.36	11.8%
\$350,000 to \$400,000	60	4.5%	22,522,556.95	8.2%
\$400,000 to \$450,000	41	3.0%	17,498,018.61	6.3%
\$450,000 to \$500,000	30	2.2%	14,313,276.03	5.2%
\$500,000 to \$750,000	46	3.4%	26,879,308.94	9.7%
\$750,000+	3	0.2%	2,359,967.14	0.9%
Total	1347	100%	276,043,972.06	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	680	50.5%	90,763,470.37	32.9%
50% to 55%	143	10.6%	37,113,853.41	13.4%
55% to 60%	111	8.2%	30,876,769.81	11.2%
60% to 65%	108	8.0%	29,597,503.40	10.7%
65% to 70%	119	8.8%	34,549,403.15	12.5%
70% to 75%	104	7.7%	30,715,055.35	11.1%
75% to 80%	53	3.9%	15,273,122.57	5.5%
80% to 85%	26	1.9%	6,556,595.48	2.4%
85% to 90%	2	0.1%	376,606.97	0.1%
90% to 95%	1	0.1%	221,591.55	0.1%
95%+	0	0.0%	-	0.0%
Total	1347	100.0%	276,043,972.06	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	178,101.42	0.1%
\$100,000 to \$200,000	98	7.3%	7,822,771.54	2.8%
\$200,000 to \$300,000	259	19.2%	31,725,870.24	11.5%
\$300,000 to \$400,000	316	23.5%	51,956,420.13	18.8%
\$400,000 to \$500,000	237	17.6%	49,516,008.17	17.9%
\$500,000 to \$600,000	168	12.5%	43,589,890.72	15.8%
\$600,000 to \$700,000	94	7.0%	28,083,049.64	10.2%
\$700,000 to \$800,000	53	3.9%	16,860,255.10	6.1%
\$800,000 to \$900,000	30	2.2%	9,920,043.64	3.6%
\$900,000 to \$1,000,000	38	2.8%	15,317,024.60	5.5%
\$1,000,000 to \$1,500,000	43	3.2%	19,293,589.80	7.0%
\$1,500,000+	5	0.4%	1,780,947.06	0.6%
Total	1347	100.0%	276,043,972.06	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,223,128.86	0.4%
NSW	26	1.6%	6,401,977.44	2.3%
NT	105	6.4%	22,270,617.73	8.1%
QLD	24	1.5%	5,083,706.63	1.8%
SA	1246	76.0%	188,783,561.74	68.5%
TAS	4	0.2%	759,029.73	0.3%
VIC	217	13.2%	47,927,159.99	17.4%
WA	12	0.7%	3,344,715.15	1.2%
Total	1639	100.0%	275,793,897.27	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1196	73.0%	209,412,648.13	75.9%
Non-metropolitan	436	26.6%	64,707,785.19	23.5%
Inner City	7	0.4%	1,673,463.95	0.6%
Total	1639	100.0%	275,793,897.27	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	5	0.3%	1,049,228.50	0.4%
SA - Metropolitan	927	56.6%	147,320,877.98	53.4%
SA - Non metropolitan	314	19.2%	40,413,455.26	14.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	64	3.9%	13,245,876.64	4.8%
NT - Non metropolitan	41	2.5%	9,024,741.09	3.3%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	3,344,715.15	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	507,617.46	0.2%
VIC - Metropolitan	160	9.8%	37,992,927.34	13.8%
VIC - Non metropolitan	56	3.4%	9,426,615.19	3.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.9%	2,891,987.42	1.0%
QLD - Non metropolitan	10	0.6%	2,191,719.21	0.8%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,393,134.74	1.2%
NSW - Non metropolitan	12	0.7%	3,008,842.70	1.1%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,223,128.86	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,617.99	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	642,411.74	0.2%
Total	1639	100.0%	275,793,897.27	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	131	8.0%	28,614,524.98	10.4%
2.00% to 2.25%	68	4.1%	12,392,144.17	4.5%
2.25% to 2.50%	108	6.6%	21,380,827.74	7.8%
2.50% to 2.75%	29	1.8%	4,716,697.79	1.7%
2.75% to 3.00%	37	2.3%	7,835,533.95	2.8%
3.00% to 3.25%	19	1.2%	3,092,358.11	1.1%
3.25% to 3.50%	112	6.8%	22,093,810.44	8.0%
3.50% to 3.75%	90	5.5%	18,512,654.63	6.7%
3.75% to 4.00%	48	2.9%	10,251,063.48	3.7%
4.00% to 4.25%	223	13.6%	35,032,838.55	12.7%
4.25% to 4.50%	297	18.1%	50,564,697.65	18.3%
4.50% to 4.75%	88	5.4%	12,638,111.19	4.6%
4.75% to 5.00%	153	9.3%	22,056,097.77	8.0%
5.00% to 5.25%	153	9.3%	17,505,158.98	6.3%
5.25% to 5.50%	25	1.5%	3,981,576.76	1.4%
5.50% to 5.75%	11	0.7%	1,933,429.50	0.7%
5.75% to 6.00%	41	2.5%	2,719,206.48	1.0%
6.00%+	6	0.4%	473,165.10	0.2%
Total	1639	100.0%	275,793,897.27	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	25	1.5%	2,903,569.53	1.1%
42 to 48 months	60	3.7%	9,093,727.35	3.3%
48 to 54 months	186	11.3%	32,475,318.41	11.8%
54 to 60 months	290	17.7%	49,901,576.12	18.1%
60 to 66 months	147	9.0%	27,972,945.96	10.1%
66 to 72 months	199	12.1%	38,836,913.19	14.1%
72+ months	732	44.7%	114,609,846.71	41.6%
Total	1639	100%	275,793,897.27	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	4	0.2%	24,513.64	0.0%
2 to 4 years	11	0.7%	206,758.35	0.1%
4 to 6 years	21	1.3%	885,716.00	0.3%
6 to 8 years	19	1.2%	870,598.77	0.3%
8 to 10 years	24	1.5%	1,719,891.03	0.6%
10 to 12 years	54	3.3%	4,589,605.71	1.7%
12 to 14 years	52	3.2%	4,866,584.70	1.8%
14 to 16 years	157	9.6%	20,326,938.10	7.4%
16 to 18 years	105	6.4%	12,694,611.88	4.6%
18 to 20 years	121	7.4%	19,926,680.41	7.2%
20 to 22 years	173	10.6%	30,686,349.80	11.1%
22 to 24 years	342	20.9%	63,946,877.15	23.2%
24 to 26 years	538	32.8%	111,571,894.94	40.5%
26 to 28 years	17	1.0%	3,169,337.11	1.1%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	307,539.68	0.1%
Total	1639	100.0%	275,793,897.27	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	24	1.5%	7,058,585.39	2.6%
Principal & Interest	1615	98.5%	268,735,311.88	97.4%
Total	1639	100.0%	275,793,897.27	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	11	0.7%	3,120,079.15	1.1%
12 to 24 months	3	0.2%	1,154,061.32	0.4%
24 to 36 months	3	0.2%	996,853.58	0.4%
36 to 48 months	3	0.2%	729,110.51	0.3%
48 to 60 months	4	0.2%	1,058,480.83	0.4%
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	1615	98.5%	268,735,311.88	97.4%
Total	1639	100.0%	275,793,897.27	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	468	28.6%	90,610,647.11	32.9%
Variable	1171	71.4%	185,183,250.16	67.1%
Total	1639	100.0%	275,793,897.27	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	71	4.3%	12,222,554.75	4.4%
6 to 12 months	58	3.5%	11,323,245.13	4.1%
12 to 24 months	230	14.0%	47,421,835.71	17.2%
24 to 36 months	88	5.4%	16,584,517.47	6.0%
36 to 48 months	16	1.0%	2,279,494.23	0.8%
48 to 60 months	5	0.3%	778,999.82	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1171	71.4%	185,183,250.16	67.1%
Total	1639	100.0%	275,793,897.27	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1405	85.7%	228,270,106.75	82.8%
Investment	234	14.3%	47,523,790.52	17.2%
Total	1639	100.0%	275,793,897.27	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,639	100.0%	275,793,897.27	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1639	100.0%	275,793,897.27	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	404	24.6%	65,889,054.56	23.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1235	75.4%	209,904,842.71	76.1%
Total	1639	100.0%	275,793,897.27	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1614	98.5%	270,834,880.88	98.2%
1 to 30 days	14	0.9%	2,962,504.62	1.1%
31 to 60 days	1	0.1%	280,024.34	0.1%
61 to 90 days	2	0.1%	439,882.20	0.2%
91+ days	8	0.5%	1,276,605.23	0.5%
Total	1639	100.0%	275,793,897.27	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	0.5%	1,632,810.74	0.6%

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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