

# LIGHT TRUST 2019-1



## Portfolio Summary as at 30 June 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		151,686,364.12	16.13%
Class AB Notes	AAA(sf) / NR		16,409,633.67	7.06%
Class B Notes	AA(sf) / NR		4,555,426.51	4.54%
Class C Notes	A(sf) / NR		4,196,378.12	2.22%
Class D Notes	BBB+(sf) / NR		1,638,158.32	1.31%
Class E Notes	NR / NR		2,373,085.47	
<b>Total</b>			<b>180,859,046.20</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	17.61%
Excess Spread	0.91%

### Underlying collateral summary

No. of Loans (Consolidated):	986
No. of Loans (Unconsolidated):	1,165
Aggregate Pool Current Balance:	\$177,599,791
Total Valuation of Properties	\$453,748,682
Maximum Loan Balance (Consolidated):	\$783,077
Average Loan Balance (Consolidated):	\$180,121
Weighted Average Interest Rate	6.27%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	339.0
WAVG Remaining Term to Maturity (months):	243.1
WAVG Seasoning (months):	100.3

### Loan to Value Ratio (LVR)

Maximum Current LVR:	89.2%
WAVG Current LVR:	51.3%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	307	31.1%	13,651,942.60	7.7%
\$100,000 to \$150,000	153	15.5%	18,966,140.77	10.7%
\$150,000 to \$200,000	146	14.8%	25,356,366.46	14.3%
\$200,000 to \$250,000	134	13.6%	29,923,503.30	16.8%
\$250,000 to \$300,000	85	8.6%	23,178,989.31	13.1%
\$300,000 to \$350,000	57	5.8%	18,402,585.64	10.4%
\$350,000 to \$400,000	35	3.5%	13,123,308.77	7.4%
\$400,000 to \$450,000	25	2.5%	10,647,089.82	6.0%
\$450,000 to \$500,000	14	1.4%	6,615,252.78	3.7%
\$500,000 to \$750,000	29	2.9%	16,951,534.78	9.5%
\$750,000+	1	0.1%	783,076.73	0.4%
<b>Total</b>	<b>986</b>	<b>100%</b>	<b>177,599,790.96</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%	612	62.1%	80,051,567.77	45.1%
50% to 55%	62	6.3%	13,817,383.48	7.8%
55% to 60%	77	7.8%	19,929,955.26	11.2%
60% to 65%	94	9.5%	24,263,725.98	13.7%
65% to 70%	72	7.3%	20,589,122.23	11.6%
70% to 75%	43	4.4%	12,532,353.40	7.1%
75% to 80%	22	2.2%	5,652,187.40	3.2%
80% to 85%	2	0.2%	441,899.57	0.2%
85% to 90%	2	0.2%	321,595.87	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>986</b>	<b>100.0%</b>	<b>177,599,790.96</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%	136,196.80	0.1%
\$100,000 to \$200,000	70	7.1%	4,924,940.47	2.8%
\$200,000 to \$300,000	186	18.9%	19,314,943.15	10.9%
\$300,000 to \$400,000	243	24.6%	36,562,573.58	20.6%
\$400,000 to \$500,000	170	17.2%	31,092,568.08	17.5%
\$500,000 to \$600,000	120	12.2%	26,659,562.04	15.0%
\$600,000 to \$700,000	65	6.6%	16,886,004.45	9.5%
\$700,000 to \$800,000	36	3.7%	8,571,383.73	4.8%
\$800,000 to \$900,000	24	2.4%	6,231,404.42	3.5%
\$900,000 to \$1,000,000	27	2.7%	10,446,500.08	5.9%
\$1,000,000 to \$1,500,000	36	3.7%	15,439,633.86	8.7%
\$1,500,000+	4	0.4%	1,334,080.30	0.8%
<b>Total</b>	<b>986</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	485,891.01	0.3%
NSW	19	1.6%	3,828,500.43	2.2%
NT	79	6.8%	15,762,888.69	8.9%
QLD	13	1.1%	2,975,908.78	1.7%
SA	895	76.8%	121,711,004.95	68.5%
TAS	4	0.3%	504,609.64	0.3%
VIC	142	12.2%	29,759,900.93	16.8%
WA	11	0.9%	2,571,086.53	1.4%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	851	73.0%	134,978,156.77	76.0%
Non-metropolitan	308	26.4%	41,338,100.70	23.3%
Inner City	6	0.5%	1,283,533.49	0.7%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</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%	722,720.78	0.4%	
SA - Metropolitan	660	56.7%	93,825,606.51	52.8%	
SA - Non metropolitan	231	19.8%	27,162,677.66	15.3%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	45	3.9%	9,067,951.86	5.1%	
NT - Non metropolitan	34	2.9%	6,694,936.83	3.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.9%	2,571,086.53	1.4%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	447,883.60	0.3%	
VIC - Metropolitan	111	9.5%	23,893,371.49	13.5%	
VIC - Non metropolitan	30	2.6%	5,418,645.84	3.1%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	8	0.7%	2,322,135.68	1.3%	
QLD - Non metropolitan	5	0.4%	653,773.10	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	14	1.2%	2,812,113.69	1.6%	
NSW - Non metropolitan	5	0.4%	1,016,386.74	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	2	0.2%	485,891.01	0.3%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	112,929.11	0.1%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.3%	391,680.53	0.2%	
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	23	2.0%	4,524,282.13	2.5%	
2.00% to 2.25%	17	1.5%	3,186,431.96	1.8%	
2.25% to 2.50%	9	0.8%	2,026,879.00	1.1%	
2.50% to 2.75%	6	0.5%	582,607.92	0.3%	
2.75% to 3.00%	15	1.3%	2,386,517.25	1.3%	
3.00% to 3.25%	3	0.3%	401,603.80	0.2%	
3.25% to 3.50%	5	0.4%	968,498.92	0.5%	
3.50% to 3.75%	3	0.3%	338,006.62	0.2%	
3.75% to 4.00%	4	0.3%	596,198.06	0.3%	
4.00% to 4.25%	4	0.3%	452,433.67	0.3%	
4.25% to 4.50%	3	0.3%	344,166.83	0.2%	
4.50% to 4.75%	2	0.2%	507,115.31	0.3%	
4.75% to 5.00%	9	0.8%	1,927,870.44	1.1%	
5.00% to 5.25%	2	0.2%	329,840.90	0.2%	
5.25% to 5.50%	5	0.4%	1,339,823.98	0.8%	
5.50% to 5.75%	5	0.4%	845,333.05	0.5%	
5.75% to 6.00%	127	10.9%	26,321,680.19	14.8%	
6.00%+	923	79.2%	130,520,500.93	73.5%	
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</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	0	0.0%	-	0.0%
60 to 66 months	20	1.7%	2,024,242.99	1.1%
66 to 72 months	62	5.3%	7,848,571.63	4.4%
72+ months	1083	93.0%	167,726,976.34	94.4%
<b>Total</b>	<b>1165</b>	<b>100%</b>	<b>177,599,790.96</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	5	0.4%	30,542.07	0.0%
2 to 4 years	13	1.1%	201,499.91	0.1%
4 to 6 years	12	1.0%	575,161.69	0.3%
6 to 8 years	16	1.4%	947,924.63	0.5%
8 to 10 years	39	3.3%	2,852,621.25	1.6%
10 to 12 years	34	2.9%	2,510,643.58	1.4%
12 to 14 years	113	9.7%	11,501,477.45	6.5%
14 to 16 years	78	6.7%	8,468,122.06	4.8%
16 to 18 years	90	7.7%	13,819,913.44	7.8%
18 to 20 years	110	9.4%	17,065,465.17	9.6%
20 to 22 years	248	21.3%	40,766,320.47	23.0%
22 to 24 years	379	32.5%	73,848,076.41	41.6%
24 to 26 years	27	2.3%	4,715,594.24	2.7%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	296,428.59	0.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	2,145,481.30	1.2%
Principal & Interest	1158	99.4%	175,454,309.66	98.8%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</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%	982,122.43	0.6%
12 to 24 months	2	0.2%	555,318.38	0.3%
24 to 36 months	3	0.3%	608,040.49	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	1158	99.4%	175,454,309.66	98.8%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	195	16.7%	31,795,996.00	17.9%
Variable	970	83.3%	145,803,794.96	82.1%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	67	5.8%	11,589,790.79	6.5%
6 to 12 months	39	3.3%	5,926,847.38	3.3%
12 to 24 months	33	2.8%	5,069,356.61	2.9%
24 to 36 months	38	3.3%	6,350,188.89	3.6%
36 to 48 months	5	0.4%	705,609.29	0.4%
48 to 60 months	13	1.1%	2,154,203.04	1.2%
60+ months	0	0.0%	-	0.0%
Variable	970	83.3%	145,803,794.96	82.1%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1003	86.1%	145,346,854.21	81.8%
Investment	162	13.9%	32,252,936.75	18.2%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,165	100.0%	177,599,790.96	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	276	23.7%	41,399,465.76	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	889	76.3%	136,200,325.20	76.7%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1136	97.5%	171,909,988.94	96.8%
1 to 30 days	25	2.1%	4,839,832.06	2.7%
31 to 60 days	1	0.1%	129,530.69	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	720,439.27	0.4%
<b>Total</b>	<b>1165</b>	<b>100.0%</b>	<b>177,599,790.96</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	473,995.97	0.3%

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	-	-	-

## Disclaimer

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