

# LIGHT TRUST 2019-1



## Portfolio Summary as at 31 October 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		-	
Class AR Notes	AAA(EXP)sf / AAA(EXP)sf	1.00%	141,659,944.94	16.13%
Class AB Notes	AAA(sf) / NR	1.80%	15,324,962.23	7.06%
Class B Notes	AA(sf) / NR	2.00%	4,254,314.30	4.54%
Class C Notes	A(sf) / NR	2.65%	3,918,998.89	2.22%
Class D Notes	BBB+(sf) / NR	3.25%	1,529,876.59	1.31%
Class E Notes	NR / NR	6.00%	2,216,225.30	
<b>Total</b>			<b>168,904,322.25</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)

\*\*A Note refinanced 21st August 2024

### Conditional Prepayment Rate (CPR)

Current CPR	21.26%
Excess Spread	0.92%

### Underlying collateral summary

No. of Loans (Consolidated):	936
No. of Loans (Unconsolidated):	1,104
Aggregate Pool Current Balance:	\$165,231,378
Total Valuation of Properties	\$432,757,332
Maximum Loan Balance (Consolidated):	\$779,606
Average Loan Balance (Consolidated):	\$176,529
Weighted Average Interest Rate	6.31%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	335.0
WAVG Remaining Term to Maturity (months):	239.6
WAVG Seasoning (months):	104.1

### Loan to Value Ratio (LVR)

Maximum Current LVR:	88.5%
WAVG Current LVR:	50.7%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	298	31.8%	12,647,056.73	7.7%
\$100,000 to \$150,000	148	15.8%	18,151,390.21	11.0%
\$150,000 to \$200,000	138	14.7%	24,076,076.01	14.6%
\$200,000 to \$250,000	126	13.5%	28,048,744.62	17.0%
\$250,000 to \$300,000	75	8.0%	20,361,001.90	12.3%
\$300,000 to \$350,000	58	6.2%	18,718,203.19	11.3%
\$350,000 to \$400,000	32	3.4%	12,116,399.87	7.3%
\$400,000 to \$450,000	21	2.2%	8,929,888.83	5.4%
\$450,000 to \$500,000	12	1.3%	5,640,961.30	3.4%
\$500,000 to \$750,000	27	2.9%	15,762,049.45	9.5%
\$750,000+	1	0.1%	779,605.60	0.5%
<b>Total</b>	<b>936</b>	<b>100%</b>	<b>165,231,377.71</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%	593	63.4%	75,731,373.50	45.8%
50% to 55%	54	5.8%	12,055,266.53	7.3%
55% to 60%	82	8.8%	20,688,596.31	12.5%
60% to 65%	90	9.6%	23,529,456.48	14.2%
65% to 70%	57	6.1%	16,823,491.05	10.2%
70% to 75%	38	4.1%	10,952,666.64	6.6%
75% to 80%	17	1.8%	4,516,642.03	2.7%
80% to 85%	3	0.3%	614,107.42	0.4%
85% to 90%	2	0.2%	319,777.75	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>936</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	4	0.4%	109,238.20	0.1%
\$100,000 to \$200,000	66	7.1%	4,525,456.27	2.7%
\$200,000 to \$300,000	176	18.8%	17,252,722.15	10.4%
\$300,000 to \$400,000	230	24.6%	34,499,327.77	20.9%
\$400,000 to \$500,000	160	17.1%	29,014,318.06	17.6%
\$500,000 to \$600,000	117	12.5%	24,776,903.09	15.0%
\$600,000 to \$700,000	59	6.3%	15,248,690.81	9.2%
\$700,000 to \$800,000	36	3.8%	8,063,511.74	4.9%
\$800,000 to \$900,000	23	2.5%	6,052,930.62	3.7%
\$900,000 to \$1,000,000	26	2.8%	10,003,287.67	6.1%
\$1,000,000 to \$1,500,000	35	3.7%	14,363,686.39	8.7%
\$1,500,000+	4	0.4%	1,321,304.94	0.8%
<b>Total</b>	<b>936</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	452,977.41	0.3%
NSW	18	1.6%	3,340,520.22	2.0%
NT	75	6.8%	14,947,471.63	9.0%
QLD	13	1.2%	2,926,013.04	1.8%
SA	851	77.1%	113,466,839.14	68.7%
TAS	2	0.2%	122,126.25	0.1%
VIC	137	12.4%	28,235,343.16	17.1%
WA	6	0.5%	1,740,086.86	1.1%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	804	72.8%	125,840,592.05	76.2%
Non-metropolitan	294	26.6%	38,141,002.94	23.1%
Inner City	6	0.5%	1,249,782.72	0.8%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</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	4	0.4%	701,541.32	0.4%
SA - Metropolitan	625	56.6%	87,558,363.86	53.0%
SA - Non metropolitan	222	20.1%	25,206,933.96	15.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	42	3.8%	8,312,338.60	5.0%
NT - Non metropolitan	33	3.0%	6,635,133.03	4.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	6	0.5%	1,740,086.86	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	436,222.02	0.3%
VIC - Metropolitan	107	9.7%	22,720,203.30	13.8%
VIC - Non metropolitan	29	2.6%	5,078,917.84	3.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	8	0.7%	2,296,808.44	1.4%
QLD - Non metropolitan	5	0.5%	629,204.60	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.3%	2,759,813.58	1.7%
NSW - Non metropolitan	4	0.4%	580,706.64	0.4%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	452,977.41	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	112,019.38	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	10,106.87	0.0%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	21	1.9%	3,815,273.93	2.3%
2.00% to 2.50%	15	1.4%	2,638,248.80	1.6%
2.50% to 3.00%	20	1.8%	2,845,797.33	1.7%
3.00% to 3.50%	7	0.6%	1,317,378.11	0.8%
3.50% to 4.00%	6	0.5%	894,243.58	0.5%
4.00% to 4.50%	2	0.2%	260,324.82	0.2%
4.50% to 5.00%	7	0.6%	1,374,884.35	0.8%
5.00% to 5.50%	5	0.5%	1,316,695.58	0.8%
5.50% to 6.00%	144	13.0%	28,515,603.43	17.3%
6.00% to 6.50%	409	37.0%	72,448,771.88	43.8%
6.50% to 7.00%	69	6.3%	9,060,689.19	5.5%
7.00% to 7.50%	177	16.0%	21,108,414.59	12.8%
7.50% to 8.00%	101	9.1%	10,235,355.56	6.2%
8.00% +	121	11.0%	9,399,696.56	5.7%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</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	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	4	0.4%	314,261.76	0.2%
66 to 72 months	19	1.7%	2,074,551.87	1.3%
72+ months	1081	97.9%	162,842,564.08	98.6%
<b>Total</b>	<b>1104</b>	<b>100%</b>	<b>165,231,377.71</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	4	0.4%	39,318.90	0.0%
2 to 4 years	13	1.2%	327,192.78	0.2%
4 to 6 years	9	0.8%	353,240.19	0.2%
6 to 8 years	20	1.8%	1,203,318.35	0.7%
8 to 10 years	37	3.4%	2,420,442.88	1.5%
10 to 12 years	45	4.1%	3,804,586.73	2.3%
12 to 14 years	106	9.6%	10,170,652.57	6.2%
14 to 16 years	70	6.3%	7,807,387.61	4.7%
16 to 18 years	93	8.4%	13,158,198.75	8.0%
18 to 20 years	109	9.9%	17,376,331.76	10.5%
20 to 22 years	278	25.2%	46,609,215.50	28.2%
22 to 24 years	315	28.5%	60,887,827.41	36.9%
24 to 26 years	4	0.4%	778,410.18	0.5%
26 to 28 years	1	0.1%	295,254.10	0.2%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	5	0.5%	1,158,774.59	0.7%
Principal & Interest	1099	99.5%	164,072,603.12	99.3%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</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	1	0.1%	244,066.29	0.1%
12 to 24 months	4	0.4%	914,708.30	0.6%
24 to 36 months	0	0.0%	-	0.0%
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	1099	99.5%	164,072,603.12	99.3%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	159	14.4%	25,128,447.35	15.2%
Variable	945	85.6%	140,102,930.36	84.8%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	62	5.6%	10,108,233.91	6.1%
6 to 12 months	23	2.1%	2,745,901.45	1.7%
12 to 24 months	35	3.2%	6,176,307.36	3.7%
24 to 36 months	22	2.0%	3,401,978.30	2.1%
36 to 48 months	7	0.6%	903,746.47	0.5%
48 to 60 months	10	0.9%	1,792,279.86	1.1%
60+ months	0	0.0%	-	0.0%
Variable	945	85.6%	140,102,930.36	84.8%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	947	85.8%	134,331,102.65	81.3%
Investment	157	14.2%	30,900,275.06	18.7%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,104	100.0%	165,231,377.71	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	265	24.0%	39,188,532.24	23.7%
Genworth	0	0.0%	-	0.0%
Uninsured	839	76.0%	126,042,845.47	76.3%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1073	97.2%	158,826,265.85	96.1%
1 to 30 days	23	2.1%	4,807,691.21	2.9%
31 to 60 days	3	0.3%	342,366.85	0.2%
61 to 90 days	2	0.2%	521,288.02	0.3%
91+ days	3	0.3%	733,765.78	0.4%
<b>Total</b>	<b>1104</b>	<b>100.0%</b>	<b>165,231,377.71</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	382,492.47	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	-	-	-

## Disclaimer

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