

LIGHT TRUST 2019-1



Portfolio Summary as at 31 October 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		218,565,482.85	16.13%
Class AB Notes	AAA(sf) / NR		23,644,706.14	7.06%
Class B Notes	AA(sf) / NR		6,563,932.11	4.54%
Class C Notes	A(sf) / NR		6,046,577.84	2.22%
Class D Notes	BBB+(sf) / NR		2,360,428.80	1.31%
Class E Notes	NR / NR		3,419,388.27	
Total			260,600,516.01	

*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	15.50%
Excess Spread	0.78%

Underlying collateral summary

No. of Loans (Consolidated):	1,284
No. of Loans (Unconsolidated):	1,548
Aggregate Pool Current Balance:	\$256,395,181
Total Valuation of Properties	\$586,126,117
Maximum Loan Balance (Consolidated):	\$808,447
Average Loan Balance (Consolidated):	\$199,685
Weighted Average Interest Rate	4.63%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	359.0
WAVG Remaining Term to Maturity (months):	261.0
WAVG Seasoning (months):	80.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.9%
WAVG Current LVR:	54.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	320	24.9%	15,705,458.63	6.1%
\$100,000 to \$150,000	205	16.0%	25,306,438.62	9.9%
\$150,000 to \$200,000	181	14.1%	31,667,876.97	12.4%
\$200,000 to \$250,000	189	14.7%	42,111,756.71	16.4%
\$250,000 to \$300,000	139	10.8%	37,890,610.54	14.8%
\$300,000 to \$350,000	84	6.5%	27,036,403.66	10.5%
\$350,000 to \$400,000	57	4.4%	21,344,372.81	8.3%
\$400,000 to \$450,000	39	3.0%	16,604,031.39	6.5%
\$450,000 to \$500,000	23	1.8%	10,894,762.70	4.2%
\$500,000 to \$750,000	44	3.4%	25,487,402.55	9.9%
\$750,000+	3	0.2%	2,346,066.10	0.9%
Total	1284	100%	256,395,180.68	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	684	53.3%	90,683,205.74	35.4%
50% to 55%	130	10.1%	34,682,555.29	13.5%
55% to 60%	97	7.6%	25,174,711.47	9.8%
60% to 65%	98	7.6%	26,971,330.58	10.5%
65% to 70%	115	9.0%	33,106,873.65	12.9%
70% to 75%	91	7.1%	26,633,464.80	10.4%
75% to 80%	48	3.7%	13,733,796.68	5.4%
80% to 85%	18	1.4%	4,808,777.43	1.9%
85% to 90%	2	0.2%	377,749.78	0.1%
90% to 95%	1	0.1%	222,715.26	0.1%
95%+	0	0.0%	-	0.0%
Total	1284	100.0%	256,395,180.68	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	176,948.14	0.1%
\$100,000 to \$200,000	92	7.2%	7,229,878.62	2.8%
\$200,000 to \$300,000	248	19.3%	28,985,333.66	11.3%
\$300,000 to \$400,000	307	23.9%	49,338,177.18	19.2%
\$400,000 to \$500,000	227	17.7%	46,734,517.38	18.2%
\$500,000 to \$600,000	154	12.0%	38,628,433.78	15.1%
\$600,000 to \$700,000	87	6.8%	25,856,391.63	10.1%
\$700,000 to \$800,000	51	4.0%	16,144,838.17	6.3%
\$800,000 to \$900,000	32	2.5%	10,258,922.22	4.0%
\$900,000 to \$1,000,000	35	2.7%	13,396,093.16	5.2%
\$1,000,000 to \$1,500,000	41	3.2%	18,405,549.74	7.2%
\$1,500,000+	4	0.3%	1,240,097.00	0.5%
Total	1284	100.0%	256,395,180.68	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,206,706.73	0.5%
NSW	25	1.6%	5,978,877.22	2.3%
NT	102	6.6%	21,400,018.25	8.3%
QLD	19	1.2%	4,311,432.33	1.7%
SA	1175	75.9%	174,260,311.51	68.0%
TAS	4	0.3%	756,752.04	0.3%
VIC	206	13.3%	45,216,434.59	17.6%
WA	12	0.8%	3,264,648.01	1.3%
Total	1548	100.0%	256,395,180.68	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1128	72.9%	194,405,980.24	75.8%
Non-metropolitan	413	26.7%	60,338,401.96	23.5%
Inner City	7	0.5%	1,650,798.48	0.6%
Total	1548	100.0%	256,395,180.68	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%	1,032,678.25	0.4%
SA - Metropolitan	875	56.5%	136,125,222.28	53.1%
SA - Non metropolitan	295	19.1%	37,102,410.98	14.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	61	3.9%	12,448,395.19	4.9%
NT - Non metropolitan	41	2.6%	8,951,623.06	3.5%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.8%	3,264,648.01	1.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	502,071.04	0.2%
VIC - Metropolitan	150	9.7%	35,433,288.74	13.8%
VIC - Non metropolitan	55	3.6%	9,281,074.81	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	11	0.7%	2,571,398.86	1.0%
QLD - Non metropolitan	8	0.5%	1,740,033.47	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,356,320.43	1.3%
NSW - Non metropolitan	11	0.7%	2,622,556.79	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,206,706.73	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,049.19	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	640,702.85	0.2%
Total	1548	100.0%	256,395,180.68	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	123	7.9%	26,172,878.38	10.2%
2.00% to 2.25%	55	3.6%	10,232,262.54	4.0%
2.25% to 2.50%	96	6.2%	19,360,442.91	7.6%
2.50% to 2.75%	25	1.6%	4,022,304.24	1.6%
2.75% to 3.00%	34	2.2%	7,403,569.28	2.9%
3.00% to 3.25%	12	0.8%	1,718,625.01	0.7%
3.25% to 3.50%	18	1.2%	3,403,113.95	1.3%
3.50% to 3.75%	8	0.5%	783,033.32	0.3%
3.75% to 4.00%	8	0.5%	1,780,894.93	0.7%
4.00% to 4.25%	10	0.6%	1,752,784.06	0.7%
4.25% to 4.50%	25	1.6%	3,818,459.74	1.5%
4.50% to 4.75%	141	9.1%	28,757,773.56	11.2%
4.75% to 5.00%	98	6.3%	20,006,388.56	7.8%
5.00% to 5.25%	48	3.1%	8,398,730.11	3.3%
5.25% to 5.50%	183	11.8%	27,839,583.63	10.9%
5.50% to 5.75%	245	15.8%	39,511,668.21	15.4%
5.75% to 6.00%	71	4.6%	9,605,497.43	3.7%
6.00%+	348	22.5%	41,827,170.82	16.3%
Total	1548	100.0%	256,395,180.68	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	6	0.4%	499,900.49	0.2%
42 to 48 months	21	1.4%	2,589,996.76	1.0%
48 to 54 months	138	8.9%	21,524,759.34	8.4%
54 to 60 months	232	15.0%	39,599,664.74	15.4%
60 to 66 months	211	13.6%	37,148,635.58	14.5%
66 to 72 months	158	10.2%	30,646,268.13	12.0%
72+ months	782	50.5%	124,385,955.64	48.5%
Total	1548	100%	256,395,180.68	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	6	0.4%	29,920.91	0.0%
2 to 4 years	10	0.6%	274,181.98	0.1%
4 to 6 years	20	1.3%	766,720.04	0.3%
6 to 8 years	18	1.2%	783,991.00	0.3%
8 to 10 years	30	1.9%	2,261,254.95	0.9%
10 to 12 years	50	3.2%	4,069,494.14	1.6%
12 to 14 years	60	3.9%	6,455,987.99	2.5%
14 to 16 years	145	9.4%	17,639,055.43	6.9%
16 to 18 years	94	6.1%	12,132,419.83	4.7%
18 to 20 years	134	8.7%	21,761,454.01	8.5%
20 to 22 years	156	10.1%	27,051,590.07	10.6%
22 to 24 years	363	23.4%	68,639,955.54	26.8%
24 to 26 years	456	29.5%	93,115,486.98	36.3%
26 to 28 years	5	0.3%	1,107,770.36	0.4%
28 to 30 years	1	0.1%	305,897.45	0.1%
30+ years	0	0.0%	-	0.0%
Total	1548	100.0%	256,395,180.68	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	18	1.2%	5,093,920.73	2.0%
Principal & Interest	1530	98.8%	251,301,259.95	98.0%
Total	1548	100.0%	256,395,180.68	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	8	0.5%	2,522,779.70	1.0%
12 to 24 months	3	0.2%	1,179,929.22	0.5%
24 to 36 months	2	0.1%	263,258.34	0.1%
36 to 48 months	5	0.3%	1,127,953.47	0.4%
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	1530	98.8%	251,301,259.95	98.0%
Total	1548	100.0%	256,395,180.68	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	436	28.2%	82,861,120.25	32.3%
Variable	1112	71.8%	173,534,060.43	67.7%
Total	1548	100.0%	256,395,180.68	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	51	3.3%	8,570,883.72	3.3%
6 to 12 months	115	7.4%	22,275,347.50	8.7%
12 to 24 months	174	11.2%	35,527,528.04	13.9%
24 to 36 months	77	5.0%	13,621,106.72	5.3%
36 to 48 months	14	0.9%	2,137,109.47	0.8%
48 to 60 months	5	0.3%	729,144.80	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1112	71.8%	173,534,060.43	67.7%
Total	1548	100.0%	256,395,180.68	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1334	86.2%	212,591,301.03	82.9%
Investment	214	13.8%	43,803,879.65	17.1%
Total	1548	100.0%	256,395,180.68	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,548	100.0%	256,395,180.68	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1548	100.0%	256,395,180.68	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	372	24.0%	60,183,171.82	23.5%
Genworth	0	0.0%	-	0.0%
Uninsured	1176	76.0%	196,212,008.86	76.5%
Total	1548	100.0%	256,395,180.68	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1521	98.3%	250,219,308.25	97.6%
1 to 30 days	16	1.0%	3,982,675.19	1.6%
31 to 60 days	3	0.2%	517,362.51	0.2%
61 to 90 days	3	0.2%	675,299.95	0.3%
91+ days	5	0.3%	1,000,534.78	0.4%
Total	1548	100.0%	256,395,180.68	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.5%	1,823,477.25	0.7%

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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