

LIGHT TRUST 2019-1



Portfolio Summary as at 30 September 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		225,637,697.62	16.13%
Class AB Notes	AAA(sf) / NR		24,409,787.79	7.06%
Class B Notes	AA(sf) / NR		6,776,324.00	4.54%
Class C Notes	A(sf) / NR		6,242,229.49	2.22%
Class D Notes	BBB+(sf) / NR		2,436,806.18	1.31%
Class E Notes	NR / NR		3,530,030.84	
Total			269,032,875.93	

*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	29.84%
Excess Spread	0.54%

Underlying collateral summary

No. of Loans (Consolidated):	1,296
No. of Loans (Unconsolidated):	1,565
Aggregate Pool Current Balance:	\$260,600,516
Total Valuation of Properties	\$592,140,280
Maximum Loan Balance (Consolidated):	\$809,939
Average Loan Balance (Consolidated):	\$201,081
Weighted Average Interest Rate	4.46%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	360.0
WAVG Remaining Term to Maturity (months):	262.0
WAVG Seasoning (months):	79.4
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.3%
WAVG Current LVR:	54.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	318	24.5%	15,685,051.17	6.0%
\$100,000 to \$150,000	199	15.4%	24,528,515.46	9.4%
\$150,000 to \$200,000	191	14.7%	33,261,645.65	12.8%
\$200,000 to \$250,000	189	14.6%	42,115,708.05	16.2%
\$250,000 to \$300,000	142	11.0%	38,692,508.79	14.8%
\$300,000 to \$350,000	92	7.1%	29,709,112.04	11.4%
\$350,000 to \$400,000	53	4.1%	19,867,578.26	7.6%
\$400,000 to \$450,000	40	3.1%	16,990,929.25	6.5%
\$450,000 to \$500,000	26	2.0%	12,327,796.76	4.7%
\$500,000 to \$750,000	43	3.3%	25,072,151.43	9.6%
\$750,000+	3	0.2%	2,349,519.15	0.9%
Total	1296	100%	260,600,516.01	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	685	52.9%	91,487,681.53	35.1%
50% to 55%	133	10.3%	35,321,487.58	13.6%
55% to 60%	96	7.4%	25,081,920.02	9.6%
60% to 65%	102	7.9%	28,069,780.84	10.8%
65% to 70%	114	8.8%	33,162,229.51	12.7%
70% to 75%	94	7.3%	27,712,504.78	10.6%
75% to 80%	49	3.8%	13,928,614.93	5.3%
80% to 85%	20	1.5%	5,237,877.62	2.0%
85% to 90%	2	0.2%	377,061.86	0.1%
90% to 95%	1	0.1%	221,357.34	0.1%
95%+	0	0.0%	-	0.0%
Total	1296	100.0%	260,600,516.01	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	175,089.13	0.1%
\$100,000 to \$200,000	93	7.2%	7,325,452.30	2.8%
\$200,000 to \$300,000	249	19.2%	29,333,732.49	11.3%
\$300,000 to \$400,000	308	23.8%	49,837,918.85	19.1%
\$400,000 to \$500,000	230	17.7%	47,769,815.76	18.3%
\$500,000 to \$600,000	157	12.1%	39,723,343.16	15.2%
\$600,000 to \$700,000	89	6.9%	26,499,747.66	10.2%
\$700,000 to \$800,000	51	3.9%	16,129,231.87	6.2%
\$800,000 to \$900,000	33	2.5%	10,679,380.09	4.1%
\$900,000 to \$1,000,000	35	2.7%	13,398,539.29	5.1%
\$1,000,000 to \$1,500,000	41	3.2%	18,478,197.55	7.1%
\$1,500,000+	4	0.3%	1,250,067.86	0.5%
Total	1296	100.0%	260,600,516.01	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,213,017.14	0.5%
NSW	25	1.6%	6,003,579.71	2.3%
NT	102	6.5%	21,469,585.44	8.2%
QLD	19	1.2%	4,323,096.34	1.7%
SA	1192	76.2%	178,054,589.99	68.3%
TAS	4	0.3%	757,620.45	0.3%
VIC	206	13.2%	45,452,660.82	17.4%
WA	12	0.8%	3,326,366.12	1.3%
Total	1565	100.0%	260,600,516.01	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1139	72.8%	197,434,439.05	75.8%
Non-metropolitan	419	26.8%	61,511,644.39	23.6%
Inner City	7	0.4%	1,654,432.57	0.6%
Total	1565	100.0%	260,600,516.01	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%	1,038,263.60	0.4%
SA - Metropolitan	886	56.6%	138,878,810.36	53.3%
SA - Non metropolitan	301	19.2%	38,137,516.03	14.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	61	3.9%	12,503,054.72	4.8%
NT - Non metropolitan	41	2.6%	8,966,530.72	3.4%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.8%	3,326,366.12	1.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	499,934.69	0.2%
VIC - Metropolitan	150	9.6%	35,562,171.07	13.6%
VIC - Non metropolitan	55	3.5%	9,390,555.06	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	11	0.7%	2,578,487.12	1.0%
QLD - Non metropolitan	8	0.5%	1,744,609.22	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,372,532.52	1.3%
NSW - Non metropolitan	11	0.7%	2,631,047.19	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,213,017.14	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,234.28	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	641,386.17	0.2%
Total	1565	100.0%	260,600,516.01	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	124	7.9%	26,543,401.61	10.2%
2.00% to 2.25%	60	3.8%	11,063,487.50	4.2%
2.25% to 2.50%	99	6.3%	20,065,886.11	7.7%
2.50% to 2.75%	26	1.7%	4,147,869.52	1.6%
2.75% to 3.00%	35	2.2%	7,564,846.65	2.9%
3.00% to 3.25%	12	0.8%	1,726,117.68	0.7%
3.25% to 3.50%	18	1.2%	3,415,246.35	1.3%
3.50% to 3.75%	8	0.5%	785,699.26	0.3%
3.75% to 4.00%	8	0.5%	1,785,514.12	0.7%
4.00% to 4.25%	11	0.7%	1,867,198.46	0.7%
4.25% to 4.50%	137	8.8%	27,977,111.48	10.7%
4.50% to 4.75%	93	5.9%	19,361,407.35	7.4%
4.75% to 5.00%	48	3.1%	8,491,082.73	3.3%
5.00% to 5.25%	198	12.7%	30,006,853.35	11.5%
5.25% to 5.50%	254	16.2%	42,089,123.75	16.2%
5.50% to 5.75%	76	4.9%	10,132,129.79	3.9%
5.75% to 6.00%	139	8.9%	20,074,727.90	7.7%
6.00%+	219	14.0%	23,502,812.40	9.0%
Total	1565	100.0%	260,600,516.01	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	12	0.8%	1,551,732.39	0.6%
42 to 48 months	26	1.7%	2,509,020.80	1.0%
48 to 54 months	164	10.5%	26,532,193.67	10.2%
54 to 60 months	258	16.5%	44,810,963.05	17.2%
60 to 66 months	173	11.1%	31,124,768.96	11.9%
66 to 72 months	180	11.5%	33,677,535.82	12.9%
72+ months	752	48.1%	120,394,301.32	46.2%
Total	1565	100%	260,600,516.01	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	5	0.3%	24,041.11	0.0%
2 to 4 years	12	0.8%	300,434.21	0.1%
4 to 6 years	20	1.3%	782,930.29	0.3%
6 to 8 years	18	1.2%	796,140.92	0.3%
8 to 10 years	26	1.7%	1,933,768.64	0.7%
10 to 12 years	51	3.3%	4,261,919.56	1.6%
12 to 14 years	59	3.8%	6,480,201.35	2.5%
14 to 16 years	150	9.6%	17,905,394.10	6.9%
16 to 18 years	93	5.9%	12,104,674.10	4.6%
18 to 20 years	129	8.2%	21,249,469.51	8.2%
20 to 22 years	164	10.5%	28,264,722.77	10.8%
22 to 24 years	352	22.5%	66,631,682.90	25.6%
24 to 26 years	477	30.5%	98,056,002.69	37.6%
26 to 28 years	8	0.5%	1,502,745.26	0.6%
28 to 30 years	1	0.1%	306,388.60	0.1%
30+ years	0	0.0%	-	0.0%
Total	1565	100.0%	260,600,516.01	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	18	1.2%	5,099,067.37	2.0%
Principal & Interest	1547	98.8%	255,501,448.64	98.0%
Total	1565	100.0%	260,600,516.01	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%	2,520,663.32	1.0%
12 to 24 months	3	0.2%	1,179,836.20	0.5%
24 to 36 months	2	0.1%	263,007.84	0.1%
36 to 48 months	3	0.2%	533,113.52	0.2%
48 to 60 months	2	0.1%	602,446.49	0.2%
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	1547	98.8%	255,501,448.64	98.0%
Total	1565	100.0%	260,600,516.01	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	442	28.2%	83,935,679.19	32.2%
Variable	1123	71.8%	176,664,836.82	67.8%
Total	1565	100.0%	260,600,516.01	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	55	3.5%	9,600,918.10	3.7%
6 to 12 months	94	6.0%	17,610,802.91	6.8%
12 to 24 months	192	12.3%	39,115,149.18	15.0%
24 to 36 months	83	5.3%	15,215,869.93	5.8%
36 to 48 months	13	0.8%	1,659,205.91	0.6%
48 to 60 months	5	0.3%	733,733.16	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1123	71.8%	176,664,836.82	67.8%
Total	1565	100.0%	260,600,516.01	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1348	86.1%	216,015,381.89	82.9%
Investment	217	13.9%	44,585,134.12	17.1%
Total	1565	100.0%	260,600,516.01	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,565	100.0%	260,600,516.01	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1565	100.0%	260,600,516.01	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	378	24.2%	61,617,558.46	23.6%
Genworth	0	0.0%	-	0.0%
Uninsured	1187	75.8%	198,982,957.55	76.4%
Total	1565	100.0%	260,600,516.01	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1534	98.0%	254,200,502.36	97.5%
1 to 30 days	20	1.3%	4,199,096.09	1.6%
31 to 60 days	3	0.2%	833,603.74	0.3%
61 to 90 days	2	0.1%	422,223.63	0.2%
91+ days	6	0.4%	945,090.19	0.4%
Total	1565	100.0%	260,600,516.01	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.4%	1,337,700.21	0.5%

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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