

LIGHT TRUST 2019-1



Portfolio Summary as at 31 October 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		304,759,080.32	14.58%
Class AB Notes	AAA(sf) / NR		29,250,000.00	6.38%
Class B Notes	AA(sf) / NR		8,120,000.00	4.10%
Class C Notes	A(sf) / NR		7,480,000.00	2.00%
Class D Notes	BBB+(sf) / NR		2,920,000.00	1.19%
Class E Notes	NR / NR		4,230,000.00	
Total			356,759,080.32	

Conditional Prepayment Rate (CPR)

Current CPR	25.27%
Excess Spread	0.74%

Underlying collateral summary

No. of Loans (Consolidated):	1,589
No. of Loans (Unconsolidated):	1,964
Aggregate Pool Current Balance:	\$347,335,849
Total Valuation of Properties	\$725,851,469
Maximum Loan Balance (Consolidated):	\$914,685
Average Loan Balance (Consolidated):	\$218,588
Weighted Average Interest Rate	3.02%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	371.0
WAVG Remaining Term to Maturity (months):	272.8
WAVG Seasoning (months):	68.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	57.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	319	20.1%	16,566,941.78	4.8%
\$100,000 to \$150,000	234	14.7%	29,091,433.37	8.4%
\$150,000 to \$200,000	230	14.5%	40,224,231.79	11.6%
\$200,000 to \$250,000	234	14.7%	52,265,552.06	15.0%
\$250,000 to \$300,000	198	12.5%	53,852,420.46	15.5%
\$300,000 to \$350,000	130	8.2%	41,798,409.70	12.0%
\$350,000 to \$400,000	81	5.1%	30,068,985.52	8.7%
\$400,000 to \$450,000	50	3.1%	21,165,392.93	6.1%
\$450,000 to \$500,000	46	2.9%	21,803,371.15	6.3%
\$500,000 to \$750,000	63	4.0%	37,189,740.30	10.7%
\$750,000+	4	0.3%	3,309,370.14	1.0%
Total	1589	100%	347,335,849.20	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	737	46.4%	103,823,641.89	29.9%
50% to 55%	137	8.6%	34,742,952.93	10.0%
55% to 60%	143	9.0%	40,802,285.43	11.7%
60% to 65%	133	8.4%	38,656,380.12	11.1%
65% to 70%	137	8.6%	38,444,675.43	11.1%
70% to 75%	149	9.4%	46,874,143.62	13.5%
75% to 80%	87	5.5%	26,242,944.67	7.6%
80% to 85%	62	3.9%	16,926,911.11	4.9%
85% to 90%	3	0.2%	600,879.01	0.2%
90% to 95%	1	0.1%	221,034.99	0.1%
95%+	0	0.0%	-	0.0%
Total	1589	100.0%	347,335,849.20	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	189,039.96	0.1%
\$100,000 to \$200,000	102	6.4%	7,951,337.68	2.3%
\$200,000 to \$300,000	284	17.9%	37,297,700.89	10.7%
\$300,000 to \$400,000	375	23.6%	64,647,602.11	18.6%
\$400,000 to \$500,000	292	18.4%	64,404,192.22	18.5%
\$500,000 to \$600,000	201	12.6%	53,588,685.39	15.4%
\$600,000 to \$700,000	123	7.7%	38,894,324.84	11.2%
\$700,000 to \$800,000	69	4.3%	22,475,410.44	6.5%
\$800,000 to \$900,000	46	2.9%	17,215,800.43	5.0%
\$900,000 to \$1,000,000	35	2.2%	15,502,311.89	4.5%
\$1,000,000 to \$1,500,000	51	3.2%	23,817,383.64	6.9%
\$1,500,000+	5	0.3%	1,352,059.71	0.4%
Total	1589	100.0%	347,335,849.20	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,293,378.18	0.4%
NSW	34	1.7%	8,992,518.60	2.6%
NT	113	5.8%	24,307,499.43	7.0%
QLD	27	1.4%	5,714,657.21	1.6%
SA	1504	76.6%	242,956,399.23	69.9%
TAS	4	0.2%	773,800.43	0.2%
VIC	263	13.4%	59,603,962.16	17.2%
WA	14	0.7%	3,693,633.96	1.1%
Total	1964	100.0%	347,335,849.20	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1429	72.8%	262,956,228.52	75.7%
Non-metropolitan	526	26.8%	81,893,906.38	23.6%
Inner City	9	0.5%	2,485,714.30	0.7%
Total	1964	100.0%	347,335,849.20	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	7	0.4%	1,839,641.80	0.5%
SA - Metropolitan	1118	56.9%	189,751,670.28	54.6%
SA - Non metropolitan	379	19.3%	51,365,087.15	14.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	71	3.6%	14,728,067.26	4.2%
NT - Non metropolitan	42	2.1%	9,579,432.17	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	14	0.7%	3,693,633.96	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	527,449.26	0.2%
VIC - Metropolitan	189	9.6%	45,508,537.24	13.1%
VIC - Non metropolitan	73	3.7%	13,567,975.66	3.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.7%	2,991,881.39	0.9%
QLD - Non metropolitan	13	0.7%	2,722,775.82	0.8%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	18	0.9%	4,989,060.21	1.4%
NSW - Non metropolitan	16	0.8%	4,003,458.39	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,293,378.18	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	118,623.24	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	655,177.19	0.2%
Total	1964	100.0%	347,335,849.20	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	126	6.4%	28,419,750.18	8.2%
2.00% to 2.25%	96	4.9%	19,611,243.57	5.6%
2.25% to 2.50%	165	8.4%	32,535,765.35	9.4%
2.50% to 2.75%	70	3.6%	16,117,686.24	4.6%
2.75% to 3.00%	383	19.5%	72,647,196.12	20.9%
3.00% to 3.25%	439	22.4%	81,324,852.24	23.4%
3.25% to 3.50%	123	6.3%	20,049,514.27	5.8%
3.50% to 3.75%	224	11.4%	34,688,527.74	10.0%
3.75% to 4.00%	201	10.2%	25,623,320.27	7.4%
4.00% to 4.25%	41	2.1%	5,929,922.48	1.7%
4.25% to 4.50%	22	1.1%	4,146,907.16	1.2%
4.50% to 4.75%	63	3.2%	5,219,110.98	1.5%
4.75% to 5.00%	4	0.2%	586,281.76	0.2%
5.00% to 5.25%	6	0.3%	383,564.86	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	52,205.98	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1964	100.0%	347,335,849.20	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	8	0.4%	684,214.72	0.2%
30 to 36 months	31	1.6%	3,608,615.04	1.0%
36 to 42 months	179	9.1%	29,661,666.43	8.5%
42 to 48 months	302	15.4%	54,858,599.44	15.8%
48 to 54 months	261	13.3%	51,338,321.58	14.8%
54 to 60 months	198	10.1%	39,390,964.69	11.3%
60 to 66 months	195	9.9%	39,803,009.68	11.5%
66 to 72 months	162	8.2%	30,157,072.89	8.7%
72+ months	628	32.0%	97,833,384.73	28.2%
Total	1964	100%	347,335,849.20	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	0.3%	91,812.38	0.0%
2 to 4 years	8	0.4%	119,819.87	0.0%
4 to 6 years	17	0.9%	551,681.45	0.2%
6 to 8 years	29	1.5%	1,622,701.63	0.5%
8 to 10 years	24	1.2%	1,850,263.90	0.5%
10 to 12 years	62	3.2%	5,587,476.60	1.6%
12 to 14 years	48	2.4%	4,089,438.76	1.2%
14 to 16 years	137	7.0%	19,537,340.22	5.6%
16 to 18 years	145	7.4%	17,144,150.47	4.9%
18 to 20 years	130	6.6%	21,110,440.25	6.1%
20 to 22 years	195	9.9%	35,432,277.30	10.2%
22 to 24 years	265	13.5%	48,989,180.49	14.1%
24 to 26 years	648	33.0%	138,113,044.29	39.8%
26 to 28 years	249	12.7%	52,783,609.06	15.2%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	312,612.53	0.1%
Total	1964	100.0%	347,335,849.20	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	37	1.9%	10,446,515.80	3.0%
Principal & Interest	1927	98.1%	336,889,333.40	97.0%
Total	1964	100.0%	347,335,849.20	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	13	0.7%	4,441,802.81	1.3%
12 to 24 months	11	0.6%	2,735,085.50	0.8%
24 to 36 months	3	0.2%	831,337.75	0.2%
36 to 48 months	2	0.1%	262,168.23	0.1%
48 to 60 months	3	0.2%	545,389.39	0.2%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	1	0.1%	52,205.98	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	1927	98.3%	336,889,333.40	97.4%
Total	1960	100.0%	345,757,323.06	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	578	29.4%	115,979,324.09	33.4%
Variable	1386	70.6%	231,356,525.11	66.6%
Total	1964	100.0%	347,335,849.20	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	101	5.1%	19,886,778.51	5.7%
6 to 12 months	108	5.5%	22,064,414.76	6.4%
12 to 24 months	174	8.9%	34,085,979.71	9.8%
24 to 36 months	121	6.2%	26,200,305.29	7.5%
36 to 48 months	67	3.4%	12,750,114.28	3.7%
48 to 60 months	7	0.4%	991,731.54	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1386	70.6%	231,356,525.11	66.6%
Total	1964	100.0%	347,335,849.20	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1683	85.7%	289,969,386.38	83.5%
Investment	281	14.3%	57,366,462.82	16.5%
Total	1964	100.0%	347,335,849.20	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,964	100.0%	347,335,849.20	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1964	100.0%	347,335,849.20	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	499	25.4%	86,648,990.65	24.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1465	74.6%	260,686,858.55	75.1%
Total	1964	100.0%	347,335,849.20	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1937	98.6%	342,080,158.78	98.5%
1 to 30 days	16	0.8%	2,968,835.07	0.9%
31 to 60 days	3	0.2%	725,917.38	0.2%
61 to 90 days	2	0.1%	336,314.62	0.1%
91+ days	6	0.3%	1,224,623.35	0.4%
Total	1964	100.0%	347,335,849.20	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.4%	1,254,260.46	0.4%

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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