

# LIGHT TRUST 2019-1



## Portfolio Summary as at 30 April 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		254,516,283.34	16.13%
Class AB Notes	AAA(sf) / NR		27,533,911.81	7.06%
Class B Notes	AA(sf) / NR		7,643,602.18	4.54%
Class C Notes	A(sf) / NR		7,041,150.78	2.22%
Class D Notes	BBB+(sf) / NR		2,748,684.53	1.31%
Class E Notes	NR / NR		3,981,827.25	
<b>Total</b>			<b>303,465,459.89</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	21.93%
Excess Spread	0.75%

### Underlying collateral summary

No. of Loans (Consolidated):	1,427
No. of Loans (Unconsolidated):	1,740
Aggregate Pool Current Balance:	\$296,513,551
Total Valuation of Properties	\$651,503,750
Maximum Loan Balance (Consolidated):	\$901,785
Average Loan Balance (Consolidated):	\$207,788
Weighted Average Interest Rate	2.94%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	365.0
WAVG Remaining Term to Maturity (months):	267.5
WAVG Seasoning (months):	74.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	55.8%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	320	22.4%	15,249,570.93	5.1%
\$100,000 to \$150,000	230	16.1%	28,438,539.42	9.6%
\$150,000 to \$200,000	198	13.9%	34,669,148.96	11.7%
\$200,000 to \$250,000	211	14.8%	47,072,254.19	15.9%
\$250,000 to \$300,000	166	11.6%	45,292,038.15	15.3%
\$300,000 to \$350,000	106	7.4%	34,133,699.02	11.5%
\$350,000 to \$400,000	65	4.6%	24,235,354.76	8.2%
\$400,000 to \$450,000	43	3.0%	18,297,323.41	6.2%
\$450,000 to \$500,000	31	2.2%	14,722,141.84	5.0%
\$500,000 to \$750,000	53	3.7%	31,127,766.77	10.5%
\$750,000+	4	0.3%	3,275,713.86	1.1%
<b>Total</b>	<b>1427</b>	<b>100%</b>	<b>296,513,551.31</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%	709	49.7%	95,474,858.58	32.2%
50% to 55%	140	9.8%	34,909,567.76	11.8%
55% to 60%	123	8.6%	34,611,201.10	11.7%
60% to 65%	116	8.1%	32,094,708.89	10.8%
65% to 70%	123	8.6%	35,980,369.08	12.1%
70% to 75%	110	7.7%	33,092,670.03	11.2%
75% to 80%	67	4.7%	20,161,510.50	6.8%
80% to 85%	36	2.5%	9,589,751.87	3.2%
85% to 90%	2	0.1%	377,907.82	0.1%
90% to 95%	1	0.1%	221,005.68	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1427</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	181,890.32	0.1%
\$100,000 to \$200,000	106	7.4%	8,363,307.68	2.8%
\$200,000 to \$300,000	267	18.7%	33,359,627.63	11.3%
\$300,000 to \$400,000	338	23.7%	56,589,613.63	19.1%
\$400,000 to \$500,000	257	18.0%	54,067,907.27	18.2%
\$500,000 to \$600,000	177	12.4%	46,174,042.64	15.6%
\$600,000 to \$700,000	101	7.1%	30,274,266.57	10.2%
\$700,000 to \$800,000	53	3.7%	17,282,904.86	5.8%
\$800,000 to \$900,000	34	2.4%	11,434,270.65	3.9%
\$900,000 to \$1,000,000	38	2.7%	15,713,529.41	5.3%
\$1,000,000 to \$1,500,000	46	3.2%	21,739,556.07	7.3%
\$1,500,000+	4	0.3%	1,332,634.58	0.4%
<b>Total</b>	<b>1427</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,243,362.29	0.4%
NSW	32	1.8%	8,081,464.75	2.7%
NT	106	6.1%	22,583,455.62	7.6%
QLD	24	1.4%	5,155,031.21	1.7%
SA	1327	76.3%	203,834,700.71	68.7%
TAS	4	0.2%	763,958.61	0.3%
VIC	230	13.2%	51,465,556.24	17.4%
WA	12	0.7%	3,386,021.88	1.1%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1264	72.6%	223,550,156.16	75.4%
Non-metropolitan	468	26.9%	70,985,036.11	23.9%
Inner City	8	0.5%	1,978,359.04	0.7%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</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	6	0.3%	1,347,660.13	0.5%
SA - Metropolitan	983	56.5%	158,039,527.28	53.3%
SA - Non metropolitan	338	19.4%	44,447,513.30	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	65	3.7%	13,473,263.12	4.5%
NT - Non metropolitan	41	2.4%	9,110,192.50	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	3,386,021.88	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	513,776.66	0.2%
VIC - Metropolitan	169	9.7%	40,324,334.60	13.6%
VIC - Non metropolitan	60	3.4%	10,627,444.98	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,941,651.92	1.0%
QLD - Non metropolitan	10	0.6%	2,213,379.29	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.9%	4,141,995.07	1.4%
NSW - Non metropolitan	16	0.9%	3,939,469.68	1.3%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,243,362.29	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,922.25	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	647,036.36	0.2%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	135	7.8%	29,561,085.76	10.0%
2.00% to 2.25%	126	7.2%	23,513,159.68	7.9%
2.25% to 2.50%	217	12.5%	43,971,827.70	14.8%
2.50% to 2.75%	70	4.0%	13,961,301.08	4.7%
2.75% to 3.00%	295	17.0%	50,968,512.76	17.2%
3.00% to 3.25%	341	19.6%	60,045,278.58	20.3%
3.25% to 3.50%	98	5.6%	14,615,018.68	4.9%
3.50% to 3.75%	180	10.3%	27,856,379.10	9.4%
3.75% to 4.00%	168	9.7%	19,769,276.13	6.7%
4.00% to 4.25%	26	1.5%	4,218,813.63	1.4%
4.25% to 4.50%	17	1.0%	2,722,447.25	0.9%
4.50% to 4.75%	57	3.3%	4,406,731.56	1.5%
4.75% to 5.00%	4	0.2%	552,982.71	0.2%
5.00% to 5.25%	5	0.3%	303,013.51	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	47,723.18	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</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	6	0.3%	515,246.56	0.2%
36 to 42 months	27	1.6%	3,248,753.53	1.1%
42 to 48 months	155	8.9%	24,936,871.35	8.4%
48 to 54 months	267	15.3%	47,609,526.87	16.1%
54 to 60 months	234	13.4%	43,071,204.06	14.5%
60 to 66 months	178	10.2%	34,995,912.52	11.8%
66 to 72 months	172	9.9%	33,224,543.97	11.2%
72+ months	701	40.3%	108,911,492.45	36.7%
<b>Total</b>	<b>1740</b>	<b>100%</b>	<b>296,513,551.31</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	268.19	0.0%
0 to 2 years	4	0.2%	20,627.65	0.0%
2 to 4 years	11	0.6%	236,403.79	0.1%
4 to 6 years	21	1.2%	635,677.96	0.2%
6 to 8 years	25	1.4%	1,341,328.42	0.5%
8 to 10 years	24	1.4%	1,641,358.61	0.6%
10 to 12 years	58	3.3%	5,137,667.33	1.7%
12 to 14 years	44	2.5%	3,882,501.78	1.3%
14 to 16 years	151	8.7%	19,333,143.11	6.5%
16 to 18 years	118	6.8%	14,996,612.68	5.1%
18 to 20 years	117	6.7%	18,314,251.84	6.2%
20 to 22 years	176	10.1%	30,789,973.36	10.4%
22 to 24 years	333	19.1%	61,147,710.58	20.6%
24 to 26 years	590	33.9%	124,686,489.66	42.1%
26 to 28 years	66	3.8%	14,040,515.68	4.7%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	309,020.67	0.1%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	30	1.7%	8,558,490.96	2.9%
Principal & Interest	1710	98.3%	287,955,060.35	97.1%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</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	11	0.6%	3,509,449.08	1.2%
12 to 24 months	7	0.4%	1,843,286.41	0.6%
24 to 36 months	3	0.2%	1,357,714.23	0.5%
36 to 48 months	4	0.2%	747,179.45	0.3%
48 to 60 months	4	0.2%	1,053,138.61	0.4%
60 to 72 months	1	0.1%	47,723.18	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	1710	98.3%	287,955,060.35	97.1%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	504	29.0%	98,789,752.44	33.3%
Variable	1236	71.0%	197,723,798.87	66.7%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	94	5.4%	17,718,872.19	6.0%
6 to 12 months	59	3.4%	10,364,729.71	3.5%
12 to 24 months	208	12.0%	42,864,399.76	14.5%
24 to 36 months	117	6.7%	23,821,326.45	8.0%
36 to 48 months	20	1.1%	3,045,961.83	1.0%
48 to 60 months	6	0.3%	974,462.50	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1236	71.0%	197,723,798.87	66.7%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1492	85.7%	245,650,789.69	82.8%
Investment	248	14.3%	50,862,761.62	17.2%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,740	100.0%	296,513,551.31	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	434	24.9%	72,684,615.65	24.5%
Genworth	0	0.0%	-	0.0%
Uninsured	1306	75.1%	223,828,935.66	75.5%
<b>Total</b>	<b>1740</b>	<b>100.0%</b>	<b>296,513,551.31</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1699	97.6%	289,307,650.94	97.6%
1 to 30 days	30	1.7%	5,624,159.75	1.9%
31 to 60 days	1	0.1%	72,387.86	0.0%
61 to 90 days	6	0.3%	948,881.32	0.3%
91+ days	4	0.2%	560,471.44	0.2%
Total	1740	100.0%	296,513,551.31	100.0%

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	13	0.7%	2,272,224.12	0.8%

## 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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