

LIGHT TRUST 2019-1



Portfolio Summary as at 31 August 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		231,308,161.81	16.13%
Class AB Notes	AAA(sf) / NR		25,023,226.19	7.06%
Class B Notes	AA(sf) / NR		6,946,618.69	4.54%
Class C Notes	A(sf) / NR		6,399,101.94	2.22%
Class D Notes	BBB+(sf) / NR		2,498,045.16	1.31%
Class E Notes	NR / NR		3,618,743.47	
Total			275,793,897.27	

*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	23.60%
Excess Spread	0.44%

Underlying collateral summary

No. of Loans (Consolidated):	1,326
No. of Loans (Unconsolidated):	1,608
Aggregate Pool Current Balance:	\$269,032,876
Total Valuation of Properties	\$605,906,026
Maximum Loan Balance (Consolidated):	\$810,924
Average Loan Balance (Consolidated):	\$202,891
Weighted Average Interest Rate	4.12%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	361.0
WAVG Remaining Term to Maturity (months):	263.2
WAVG Seasoning (months):	78.3
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.5%
WAVG Current LVR:	54.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	316	23.8%	15,256,342.04	5.7%
\$100,000 to \$150,000	206	15.5%	25,435,793.51	9.5%
\$150,000 to \$200,000	193	14.6%	33,676,239.48	12.5%
\$200,000 to \$250,000	196	14.8%	43,642,190.02	16.2%
\$250,000 to \$300,000	143	10.8%	38,911,776.31	14.5%
\$300,000 to \$350,000	97	7.3%	31,214,398.21	11.6%
\$350,000 to \$400,000	59	4.4%	22,118,389.89	8.2%
\$400,000 to \$450,000	40	3.0%	17,008,161.63	6.3%
\$450,000 to \$500,000	28	2.1%	13,265,009.31	4.9%
\$500,000 to \$750,000	45	3.4%	26,151,518.53	9.7%
\$750,000+	3	0.2%	2,353,057.00	0.9%
Total	1326	100%	269,032,875.93	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	681	51.4%	90,042,764.76	33.5%
50% to 55%	145	10.9%	38,293,819.13	14.2%
55% to 60%	99	7.5%	26,584,485.70	9.9%
60% to 65%	107	8.1%	29,683,108.91	11.0%
65% to 70%	120	9.0%	35,225,688.53	13.1%
70% to 75%	97	7.3%	28,294,439.40	10.5%
75% to 80%	52	3.9%	14,682,144.51	5.5%
80% to 85%	22	1.7%	5,628,121.78	2.1%
85% to 90%	2	0.2%	376,609.25	0.1%
90% to 95%	1	0.1%	221,693.96	0.1%
95%+	0	0.0%	-	0.0%
Total	1326	100.0%	269,032,875.93	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	176,049.91	0.1%
\$100,000 to \$200,000	96	7.2%	7,616,306.55	2.8%
\$200,000 to \$300,000	254	19.2%	30,429,219.32	11.3%
\$300,000 to \$400,000	314	23.7%	51,250,634.33	19.0%
\$400,000 to \$500,000	233	17.6%	48,718,945.62	18.1%
\$500,000 to \$600,000	163	12.3%	41,561,640.27	15.4%
\$600,000 to \$700,000	93	7.0%	27,744,949.42	10.3%
\$700,000 to \$800,000	53	4.0%	16,761,309.80	6.2%
\$800,000 to \$900,000	32	2.4%	10,603,983.97	3.9%
\$900,000 to \$1,000,000	37	2.8%	14,361,963.44	5.3%
\$1,000,000 to \$1,500,000	41	3.1%	18,548,040.80	6.9%
\$1,500,000+	4	0.3%	1,259,832.50	0.5%
Total	1326	100.0%	269,032,875.93	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,219,131.40	0.5%
NSW	26	1.6%	6,388,787.21	2.4%
NT	105	6.5%	21,948,467.65	8.2%
QLD	21	1.3%	4,758,670.30	1.8%
SA	1223	76.1%	184,354,738.08	68.5%
TAS	4	0.2%	756,504.63	0.3%
VIC	212	13.2%	46,270,705.41	17.2%
WA	12	0.7%	3,335,871.25	1.2%
Total	1608	100.0%	269,032,875.93	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1168	72.6%	203,607,230.33	75.7%
Non-metropolitan	433	26.9%	63,763,503.81	23.7%
Inner City	7	0.4%	1,662,141.79	0.6%
Total	1608	100.0%	269,032,875.93	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%	1,043,700.62	0.4%	
SA - Metropolitan	907	56.4%	143,675,290.58	53.4%	
SA - Non metropolitan	311	19.3%	39,635,746.88	14.7%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	64	4.0%	13,065,941.29	4.9%	
NT - Non metropolitan	41	2.5%	8,882,526.36	3.3%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	12	0.7%	3,335,871.25	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	502,026.73	0.2%	
VIC - Metropolitan	155	9.6%	36,338,824.09	13.5%	
VIC - Non metropolitan	56	3.5%	9,429,854.59	3.5%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	11	0.7%	2,586,373.29	1.0%	
QLD - Non metropolitan	10	0.6%	2,172,297.01	0.8%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	14	0.9%	3,385,798.43	1.3%	
NSW - Non metropolitan	12	0.7%	3,002,988.78	1.1%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	5	0.3%	1,219,131.40	0.5%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	116,414.44	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.2%	640,090.19	0.2%	
Total	1608	100.0%	269,032,875.93	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	129	8.0%	27,652,034.93	10.3%	
2.00% to 2.25%	68	4.2%	12,270,569.16	4.6%	
2.25% to 2.50%	103	6.4%	20,271,898.08	7.5%	
2.50% to 2.75%	26	1.6%	4,170,487.81	1.6%	
2.75% to 3.00%	36	2.2%	7,696,629.76	2.9%	
3.00% to 3.25%	15	0.9%	1,948,909.97	0.7%	
3.25% to 3.50%	18	1.1%	3,436,465.96	1.3%	
3.50% to 3.75%	12	0.7%	2,130,994.43	0.8%	
3.75% to 4.00%	126	7.8%	26,301,445.65	9.8%	
4.00% to 4.25%	94	5.8%	19,237,849.41	7.2%	
4.25% to 4.50%	50	3.1%	8,738,290.10	3.2%	
4.50% to 4.75%	210	13.1%	32,639,996.16	12.1%	
4.75% to 5.00%	269	16.7%	45,610,482.16	17.0%	
5.00% to 5.25%	81	5.0%	11,222,825.46	4.2%	
5.25% to 5.50%	140	8.7%	20,306,143.12	7.5%	
5.50% to 5.75%	154	9.6%	16,471,113.74	6.1%	
5.75% to 6.00%	22	1.4%	4,118,566.37	1.5%	
6.00%+	55	3.4%	4,808,173.66	1.8%	
Total	1608	100.0%	269,032,875.93	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	19	1.2%	2,292,371.54	0.9%
42 to 48 months	34	2.1%	4,024,292.62	1.5%
48 to 54 months	188	11.7%	30,886,943.09	11.5%
54 to 60 months	282	17.5%	49,121,953.51	18.3%
60 to 66 months	156	9.7%	29,693,804.93	11.0%
66 to 72 months	187	11.6%	35,512,023.55	13.2%
72+ months	742	46.1%	117,501,486.69	43.7%
Total	1608	100%	269,032,875.93	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%	26,441.15	0.0%
2 to 4 years	11	0.7%	252,648.37	0.1%
4 to 6 years	20	1.2%	827,438.84	0.3%
6 to 8 years	19	1.2%	858,479.15	0.3%
8 to 10 years	25	1.6%	1,869,172.08	0.7%
10 to 12 years	50	3.1%	4,304,470.08	1.6%
12 to 14 years	58	3.6%	6,020,679.83	2.2%
14 to 16 years	153	9.5%	18,927,511.95	7.0%
16 to 18 years	97	6.0%	12,362,313.13	4.6%
18 to 20 years	127	7.9%	20,961,160.09	7.8%
20 to 22 years	168	10.4%	28,994,913.24	10.8%
22 to 24 years	343	21.3%	64,459,382.72	24.0%
24 to 26 years	520	32.3%	107,089,562.13	39.8%
26 to 28 years	11	0.7%	1,771,656.58	0.7%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	307,046.59	0.1%
Total	1608	100.0%	269,032,875.93	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	22	1.4%	6,565,662.22	2.4%
Principal & Interest	1586	98.6%	262,467,213.71	97.6%
Total	1608	100.0%	269,032,875.93	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	10	0.6%	3,197,646.47	1.2%
12 to 24 months	4	0.2%	1,559,985.97	0.6%
24 to 36 months	2	0.1%	261,779.26	0.1%
36 to 48 months	3	0.2%	532,277.49	0.2%
48 to 60 months	3	0.2%	1,013,973.03	0.4%
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	1586	98.6%	262,467,213.71	97.6%
Total	1608	100.0%	269,032,875.93	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	459	28.5%	87,070,007.81	32.4%
Variable	1149	71.5%	181,962,868.12	67.6%
Total	1608	100.0%	269,032,875.93	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	64	4.0%	10,885,323.44	4.0%
6 to 12 months	73	4.5%	13,164,438.37	4.9%
12 to 24 months	215	13.4%	43,925,162.54	16.3%
24 to 36 months	89	5.5%	16,520,296.91	6.1%
36 to 48 months	13	0.8%	1,835,070.56	0.7%
48 to 60 months	5	0.3%	739,715.99	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1149	71.5%	181,962,868.12	67.6%
Total	1608	100.0%	269,032,875.93	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1383	86.0%	222,668,673.66	82.8%
Investment	225	14.0%	46,364,202.27	17.2%
Total	1608	100.0%	269,032,875.93	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,608	100.0%	269,032,875.93	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1608	100.0%	269,032,875.93	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	391	24.3%	63,590,486.96	23.6%
Genworth	0	0.0%	-	0.0%
Uninsured	1217	75.7%	205,442,388.97	76.4%
Total	1608	100.0%	269,032,875.93	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1585	98.6%	264,931,287.61	98.5%
1 to 30 days	14	0.9%	2,454,196.45	0.9%
31 to 60 days	2	0.1%	580,425.98	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.4%	1,066,965.89	0.4%
Total	1608	100.0%	269,032,875.93	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.5%	1,678,185.71	0.6%

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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