

LIGHT TRUST 2019-1



Portfolio Summary as at 28 February 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		270,379,353.98	16.13%
Class AB Notes	AAA(sf) / NR		29,250,000.00	7.06%
Class B Notes	AA(sf) / NR		8,120,000.00	4.54%
Class C Notes	A(sf) / NR		7,480,000.00	2.22%
Class D Notes	BBB+(sf) / NR		2,920,000.00	1.31%
Class E Notes	NR / NR		4,230,000.00	
Total			322,379,353.98	

Conditional Prepayment Rate (CPR)

Current CPR	29.98%
Excess Spread	0.66%

Underlying collateral summary

No. of Loans (Consolidated):	1,482
No. of Loans (Unconsolidated):	1,816
Aggregate Pool Current Balance:	\$312,160,952
Total Valuation of Properties	\$676,088,579
Maximum Loan Balance (Consolidated):	\$902,127
Average Loan Balance (Consolidated):	\$210,736
Weighted Average Interest Rate	2.96%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	367.0
WAVG Remaining Term to Maturity (months):	269.1
WAVG Seasoning (months):	72.3

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	56.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	318	21.5%	15,312,738.97	4.9%
\$100,000 to \$150,000	238	16.1%	29,553,441.63	9.5%
\$150,000 to \$200,000	203	13.7%	35,547,943.15	11.4%
\$200,000 to \$250,000	226	15.2%	50,445,961.69	16.2%
\$250,000 to \$300,000	176	11.9%	48,016,150.91	15.4%
\$300,000 to \$350,000	115	7.8%	37,092,873.97	11.9%
\$350,000 to \$400,000	68	4.6%	25,451,402.51	8.2%
\$400,000 to \$450,000	44	3.0%	18,744,783.34	6.0%
\$450,000 to \$500,000	36	2.4%	17,076,016.88	5.5%
\$500,000 to \$750,000	54	3.6%	31,795,953.88	10.2%
\$750,000+	4	0.3%	3,273,695.00	1.0%
Total	1482	100%	312,310,961.93	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	725	48.9%	99,307,426.85	31.8%
50% to 55%	134	9.0%	33,506,937.96	10.7%
55% to 60%	133	9.0%	37,192,916.37	11.9%
60% to 65%	119	8.0%	32,923,837.66	10.5%
65% to 70%	119	8.0%	33,707,914.91	10.8%
70% to 75%	127	8.6%	40,351,007.78	12.9%
75% to 80%	82	5.5%	24,135,290.13	7.7%
80% to 85%	40	2.7%	10,584,737.37	3.4%
85% to 90%	2	0.1%	379,945.84	0.1%
90% to 95%	1	0.1%	220,947.06	0.1%
95%+	0	0.0%	-	0.0%
Total	1482	100.0%	312,310,961.93	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	185,299.22	0.1%
\$100,000 to \$200,000	109	7.4%	8,666,892.46	2.8%
\$200,000 to \$300,000	278	18.8%	35,355,825.04	11.3%
\$300,000 to \$400,000	353	23.8%	59,987,555.97	19.2%
\$400,000 to \$500,000	265	17.9%	57,349,305.01	18.4%
\$500,000 to \$600,000	186	12.6%	49,762,533.29	15.9%
\$600,000 to \$700,000	105	7.1%	31,731,927.28	10.2%
\$700,000 to \$800,000	56	3.8%	18,399,935.52	5.9%
\$800,000 to \$900,000	35	2.4%	11,829,006.14	3.8%
\$900,000 to \$1,000,000	38	2.6%	15,802,723.35	5.1%
\$1,000,000 to \$1,500,000	46	3.1%	21,886,402.69	7.0%
\$1,500,000+	5	0.3%	1,353,555.96	0.4%
Total	1482	100.0%	312,310,961.93	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,260,164.19	0.4%
NSW	32	1.8%	8,129,408.56	2.6%
NT	107	5.9%	22,891,055.24	7.3%
QLD	24	1.3%	5,212,036.20	1.7%
SA	1389	76.5%	216,687,928.11	69.4%
TAS	4	0.2%	767,102.33	0.2%
VIC	242	13.3%	53,690,909.00	17.2%
WA	13	0.7%	3,522,348.07	1.1%
Total	1816	100.0%	312,160,951.70	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1320	72.7%	236,064,877.80	75.6%
Non-metropolitan	488	26.9%	74,100,386.97	23.7%
Inner City	8	0.4%	1,995,686.93	0.6%
Total	1816	100.0%	312,160,951.70	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	6	0.3%	1,363,299.32	0.4%
SA - Metropolitan	1028	56.6%	168,428,840.79	54.0%
SA - Non metropolitan	355	19.5%	46,895,788.00	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	66	3.6%	13,741,872.88	4.4%
NT - Non metropolitan	41	2.3%	9,149,182.36	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	13	0.7%	3,522,348.07	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	514,902.70	0.2%
VIC - Metropolitan	178	9.8%	41,965,931.86	13.4%
VIC - Non metropolitan	63	3.5%	11,210,074.44	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,966,587.74	1.0%
QLD - Non metropolitan	10	0.6%	2,245,448.46	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.9%	4,179,132.27	1.3%
NSW - Non metropolitan	16	0.9%	3,950,276.29	1.3%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,260,164.19	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	117,484.91	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	649,617.42	0.2%
Total	1816	100.0%	312,160,951.70	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	136	7.5%	30,161,507.69	9.7%
2.00% to 2.25%	126	6.9%	24,700,458.63	7.9%
2.25% to 2.50%	211	11.6%	41,934,405.80	13.4%
2.50% to 2.75%	71	3.9%	14,000,588.67	4.5%
2.75% to 3.00%	315	17.3%	56,436,233.34	18.1%
3.00% to 3.25%	367	20.2%	65,351,017.37	20.9%
3.25% to 3.50%	102	5.6%	15,227,289.89	4.9%
3.50% to 3.75%	195	10.7%	30,147,302.50	9.7%
3.75% to 4.00%	177	9.7%	21,294,463.55	6.8%
4.00% to 4.25%	31	1.7%	4,706,714.27	1.5%
4.25% to 4.50%	19	1.0%	2,978,872.40	1.0%
4.50% to 4.75%	55	3.0%	4,232,257.12	1.4%
4.75% to 5.00%	4	0.2%	548,120.99	0.2%
5.00% to 5.25%	6	0.3%	385,810.70	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	55,908.78	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1816	100.0%	312,160,951.70	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	21	1.2%	2,518,663.78	0.8%
36 to 42 months	44	2.4%	4,984,265.51	1.6%
42 to 48 months	218	12.0%	37,104,646.39	11.9%
48 to 54 months	316	17.4%	56,100,706.45	18.0%
54 to 60 months	174	9.6%	35,013,714.99	11.2%
60 to 66 months	210	11.6%	40,013,211.41	12.8%
66 to 72 months	167	9.2%	33,231,324.74	10.6%
72+ months	666	36.7%	103,194,418.43	33.1%
Total	1816	100%	312,160,951.70	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%	88,951.36	0.0%
2 to 4 years	11	0.6%	200,223.86	0.1%
4 to 6 years	19	1.0%	645,534.54	0.2%
6 to 8 years	26	1.4%	1,332,135.13	0.4%
8 to 10 years	21	1.2%	1,539,830.98	0.5%
10 to 12 years	62	3.4%	5,436,719.06	1.7%
12 to 14 years	47	2.6%	3,945,241.46	1.3%
14 to 16 years	149	8.2%	19,107,921.08	6.1%
16 to 18 years	130	7.2%	15,847,618.11	5.1%
18 to 20 years	123	6.8%	20,733,536.79	6.6%
20 to 22 years	184	10.1%	32,174,096.20	10.3%
22 to 24 years	309	17.0%	57,446,514.62	18.4%
24 to 26 years	609	33.5%	128,724,994.34	41.2%
26 to 28 years	120	6.6%	24,627,080.58	7.9%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	310,553.59	0.1%
Total	1816	100.0%	312,160,951.70	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	32	1.8%	8,750,090.88	2.8%
Principal & Interest	1784	98.2%	303,410,860.82	97.2%
Total	1816	100.0%	312,160,951.70	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	12	0.7%	3,587,118.88	1.1%
12 to 24 months	7	0.4%	1,712,831.69	0.5%
24 to 36 months	4	0.2%	1,602,969.30	0.5%
36 to 48 months	3	0.2%	573,178.67	0.2%
48 to 60 months	5	0.3%	1,218,083.56	0.4%
60 to 72 months	1	0.1%	55,908.78	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	1784	98.2%	303,410,860.82	97.2%
Total	1816	100.0%	312,160,951.70	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	531	29.2%	105,184,999.75	33.7%
Variable	1285	70.8%	206,975,951.95	66.3%
Total	1816	100.0%	312,160,951.70	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	97	5.3%	19,594,179.51	6.3%
6 to 12 months	77	4.2%	13,362,434.49	4.3%
12 to 24 months	183	10.1%	37,095,761.86	11.9%
24 to 36 months	142	7.8%	29,829,935.90	9.6%
36 to 48 months	24	1.3%	3,919,082.60	1.3%
48 to 60 months	8	0.4%	1,383,605.39	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1285	70.8%	206,975,951.95	66.3%
Total	1816	100.0%	312,160,951.70	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1557	85.7%	259,855,367.78	83.2%
Investment	259	14.3%	52,305,583.92	16.8%
Total	1816	100.0%	312,160,951.70	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,816	100.0%	312,160,951.70	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1816	100.0%	312,160,951.70	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	454	25.0%	77,536,340.75	24.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1362	75.0%	234,624,610.95	75.2%
Total	1816	100.0%	312,160,951.70	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1781	98.1%	306,016,143.98	98.0%
1 to 30 days	25	1.4%	4,707,919.84	1.5%
31 to 60 days	3	0.2%	499,525.60	0.2%
61 to 90 days	3	0.2%	373,400.49	0.1%
91+ days	4	0.2%	563,961.79	0.2%
Total	1816	100.0%	312,160,951.70	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	0.5%	1,310,635.67	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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