

# LIGHT TRUST 2019-1

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## Portfolio Summary as at 31 January 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		166,909,113.57	16.13%
Class AB Notes	AAA(sf) / NR		18,056,451.05	7.06%
Class B Notes	AA(sf) / NR		5,012,594.28	4.54%
Class C Notes	A(sf) / NR		4,617,512.95	2.22%
Class D Notes	BBB+(sf) / NR		1,802,558.55	1.31%
Class E Notes	NR / NR		2,611,240.60	
<b>Total</b>			<b>199,009,471.00</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	18.89%
Excess Spread	0.78%

### Underlying collateral summary

No. of Loans (Consolidated):	1,063
No. of Loans (Unconsolidated):	1,262
Aggregate Pool Current Balance:	\$195,170,165
Total Valuation of Properties	\$486,847,995
Maximum Loan Balance (Consolidated):	\$759,184
Average Loan Balance (Consolidated):	\$183,603
Weighted Average Interest Rate	6.01%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	344.0
WAVG Remaining Term to Maturity (months):	247.6
WAVG Seasoning (months):	95.1

### Loan to Value Ratio (LVR)

Maximum Current LVR:	90.1%
WAVG Current LVR:	52.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	317	29.8%	14,176,757.09	7.3%
\$100,000 to \$150,000	166	15.6%	20,563,013.34	10.5%
\$150,000 to \$200,000	157	14.8%	27,531,233.87	14.1%
\$200,000 to \$250,000	149	14.0%	33,422,409.16	17.1%
\$250,000 to \$300,000	98	9.2%	26,665,510.31	13.7%
\$300,000 to \$350,000	59	5.6%	19,023,815.72	9.7%
\$350,000 to \$400,000	39	3.7%	14,516,364.24	7.4%
\$400,000 to \$450,000	29	2.7%	12,251,732.17	6.3%
\$450,000 to \$500,000	17	1.6%	8,028,622.79	4.1%
\$500,000 to \$750,000	31	2.9%	18,231,521.71	9.3%
\$750,000+	1	0.1%	759,184.46	0.4%
<b>Total</b>	<b>1063</b>	<b>100%</b>	<b>195,170,164.86</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%	641	60.3%	83,265,192.13	42.7%
50% to 55%	74	7.0%	18,128,112.92	9.3%
55% to 60%	88	8.3%	23,254,641.05	11.9%
60% to 65%	92	8.7%	23,992,589.01	12.3%
65% to 70%	84	7.9%	23,879,867.16	12.2%
70% to 75%	48	4.5%	13,539,224.09	6.9%
75% to 80%	27	2.5%	7,385,608.48	3.8%
80% to 85%	6	0.6%	1,193,552.81	0.6%
85% to 90%	2	0.2%	310,610.94	0.2%
90% to 95%	1	0.1%	220,766.27	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	5	0.5%	136,966.47	0.1%
\$100,000 to \$200,000	77	7.2%	5,591,645.93	2.9%
\$200,000 to \$300,000	195	18.3%	20,454,275.07	10.5%
\$300,000 to \$400,000	264	24.8%	40,803,085.42	20.9%
\$400,000 to \$500,000	189	17.8%	35,089,160.72	18.0%
\$500,000 to \$600,000	130	12.2%	29,607,808.61	15.2%
\$600,000 to \$700,000	72	6.8%	19,009,453.97	9.7%
\$700,000 to \$800,000	37	3.5%	9,206,947.31	4.7%
\$800,000 to \$900,000	27	2.5%	7,913,276.84	4.1%
\$900,000 to \$1,000,000	27	2.5%	10,327,291.58	5.3%
\$1,000,000 to \$1,500,000	36	3.4%	15,805,408.36	8.1%
\$1,500,000+	4	0.4%	1,224,844.58	0.6%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	865,959.34	0.4%
NSW	21	1.7%	4,592,219.62	2.4%
NT	85	6.7%	16,445,294.44	8.4%
QLD	13	1.0%	3,039,758.52	1.6%
SA	968	76.7%	134,934,284.74	69.1%
TAS	4	0.3%	508,124.00	0.3%
VIC	156	12.4%	32,063,397.69	16.4%
WA	11	0.9%	2,721,126.51	1.4%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	915	72.5%	146,918,450.11	75.3%
Non-metropolitan	341	27.0%	46,928,146.25	24.0%
Inner City	6	0.5%	1,323,568.50	0.7%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</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	4	0.3%	748,088.86	0.4%
SA - Metropolitan	720	57.1%	104,869,244.31	53.7%
SA - Non metropolitan	244	19.3%	29,316,951.57	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	50	4.0%	9,586,665.27	4.9%
NT - Non metropolitan	35	2.8%	6,858,629.17	3.5%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	2,721,126.51	1.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	461,251.78	0.2%
VIC - Metropolitan	112	8.9%	24,844,684.46	12.7%
VIC - Non metropolitan	43	3.4%	6,757,461.45	3.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	6	0.5%	1,611,156.97	0.8%
QLD - Non metropolitan	7	0.6%	1,428,601.55	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	1.0%	2,419,613.25	1.2%
NSW - Non metropolitan	9	0.7%	2,172,606.37	1.1%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	865,959.34	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	114,227.86	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	393,896.14	0.2%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	70	5.5%	13,537,827.82	6.9%
2.00% to 2.25%	27	2.1%	5,589,556.50	2.9%
2.25% to 2.50%	19	1.5%	3,712,316.41	1.9%
2.50% to 2.75%	9	0.7%	1,012,882.61	0.5%
2.75% to 3.00%	18	1.4%	3,353,003.42	1.7%
3.00% to 3.25%	6	0.5%	958,176.40	0.5%
3.25% to 3.50%	14	1.1%	2,737,504.31	1.4%
3.50% to 3.75%	6	0.5%	423,162.83	0.2%
3.75% to 4.00%	7	0.6%	1,422,247.55	0.7%
4.00% to 4.25%	5	0.4%	634,419.96	0.3%
4.25% to 4.50%	5	0.4%	566,442.28	0.3%
4.50% to 4.75%	3	0.2%	698,831.40	0.4%
4.75% to 5.00%	11	0.9%	2,207,996.37	1.1%
5.00% to 5.25%	3	0.2%	630,508.47	0.3%
5.25% to 5.50%	8	0.6%	2,111,581.17	1.1%
5.50% to 5.75%	6	0.5%	1,107,919.91	0.6%
5.75% to 6.00%	66	5.2%	14,251,423.20	7.3%
6.00%+	979	77.6%	140,214,364.25	71.8%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</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	0	0.0%	-	0.0%
36 to 42 months	0	0.0%	-	0.0%
42 to 48 months	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	21	1.7%	2,314,721.68	1.2%
60 to 66 months	48	3.8%	6,328,519.45	3.2%
66 to 72 months	140	11.1%	21,496,388.45	11.0%
72+ months	1053	83.4%	165,030,535.28	84.6%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## 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	0.4%	57,315.43	0.0%
2 to 4 years	16	1.3%	272,383.77	0.1%
4 to 6 years	15	1.2%	634,680.27	0.3%
6 to 8 years	16	1.3%	1,135,314.06	0.6%
8 to 10 years	46	3.6%	3,129,910.06	1.6%
10 to 12 years	28	2.2%	2,060,321.30	1.1%
12 to 14 years	109	8.6%	11,794,934.97	6.0%
14 to 16 years	90	7.1%	8,335,156.18	4.3%
16 to 18 years	92	7.3%	13,460,263.12	6.9%
18 to 20 years	111	8.8%	18,328,653.38	9.4%
20 to 22 years	212	16.8%	34,301,567.11	17.6%
22 to 24 years	427	33.8%	83,443,080.08	42.8%
24 to 26 years	94	7.4%	17,918,318.04	9.2%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	298,267.09	0.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	9	0.7%	2,519,487.02	1.3%
Principal & Interest	1253	99.3%	192,650,677.84	98.7%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</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	3	0.2%	1,156,383.73	0.6%
12 to 24 months	2	0.2%	555,559.73	0.3%
24 to 36 months	3	0.2%	605,237.41	0.3%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	0	0.0%	-	0.0%
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	1253	99.4%	192,650,677.84	98.8%
<b>Total</b>	<b>1261</b>	<b>100.0%</b>	<b>194,967,858.71</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	281	22.3%	49,850,640.21	25.5%
Variable	981	77.7%	145,319,524.65	74.5%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	109	8.6%	21,700,805.34	11.1%
6 to 12 months	74	5.9%	11,590,498.65	5.9%
12 to 24 months	47	3.7%	7,146,899.46	3.7%
24 to 36 months	37	2.9%	7,244,779.53	3.7%
36 to 48 months	5	0.4%	545,765.98	0.3%
48 to 60 months	9	0.7%	1,621,891.25	0.8%
60+ months	0	0.0%	-	0.0%
Variable	981	77.7%	145,319,524.65	74.5%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1095	86.8%	161,333,660.05	82.7%
Investment	167	13.2%	33,836,504.81	17.3%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,262	100.0%	195,170,164.86	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	298	23.6%	45,653,354.17	23.4%
Genworth	0	0.0%	-	0.0%
Uninsured	964	76.4%	149,516,810.69	76.6%
<b>Total</b>	<b>1262</b>	<b>100.0%</b>	<b>195,170,164.86</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1223	96.9%	188,962,098.00	96.8%
1 to 30 days	26	2.1%	4,449,006.65	2.3%
31 to 60 days	3	0.2%	348,170.91	0.2%
61 to 90 days	1	0.1%	314,758.22	0.2%
91+ days	9	0.7%	1,096,131.08	0.6%
Total	1262	100.0%	195,170,164.86	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.2%	356,635.61	0.2%

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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