

LIGHT TRUST 2019-1



Portfolio Summary as at 30 June 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		243,201,274.06	16.13%
Class AB Notes	AAA(sf) / NR		26,309,838.97	7.06%
Class B Notes	AA(sf) / NR		7,303,791.19	4.54%
Class C Notes	A(sf) / NR		6,728,122.92	2.22%
Class D Notes	BBB+(sf) / NR		2,626,486.50	1.31%
Class E Notes	NR / NR		3,804,807.48	
Total			289,974,321.13	

*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	21.22%
Excess Spread	0.72%

Underlying collateral summary

No. of Loans (Consolidated):	1,378
No. of Loans (Unconsolidated):	1,678
Aggregate Pool Current Balance:	\$283,540,086
Total Valuation of Properties	\$629,524,633
Maximum Loan Balance (Consolidated):	\$813,537
Average Loan Balance (Consolidated):	\$205,762
Weighted Average Interest Rate	3.43%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	363.0
WAVG Remaining Term to Maturity (months):	265.2
WAVG Seasoning (months):	76.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.4%
WAVG Current LVR:	55.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	318	23.1%	15,261,328.72	5.4%
\$100,000 to \$150,000	217	15.7%	26,731,125.06	9.4%
\$150,000 to \$200,000	195	14.2%	33,982,663.50	12.0%
\$200,000 to \$250,000	203	14.7%	45,128,714.10	15.9%
\$250,000 to \$300,000	156	11.3%	42,534,089.13	15.0%
\$300,000 to \$350,000	101	7.3%	32,547,574.92	11.5%
\$350,000 to \$400,000	64	4.6%	23,973,954.14	8.5%
\$400,000 to \$450,000	41	3.0%	17,473,428.13	6.2%
\$450,000 to \$500,000	29	2.1%	13,796,068.29	4.9%
\$500,000 to \$750,000	51	3.7%	29,747,803.64	10.5%
\$750,000+	3	0.2%	2,363,336.42	0.8%
Total	1378	100%	283,540,086.05	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	695	50.4%	93,072,324.15	32.8%
50% to 55%	145	10.5%	36,488,159.97	12.9%
55% to 60%	117	8.5%	33,001,331.61	11.6%
60% to 65%	109	7.9%	30,299,292.50	10.7%
65% to 70%	119	8.6%	35,375,262.30	12.5%
70% to 75%	104	7.5%	30,861,319.37	10.9%
75% to 80%	58	4.2%	16,814,187.24	5.9%
80% to 85%	28	2.0%	7,030,380.81	2.5%
85% to 90%	2	0.1%	376,371.41	0.1%
90% to 95%	1	0.1%	221,456.69	0.1%
95%+	0	0.0%	-	0.0%
Total	1378	100.0%	283,540,086.05	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	179,711.96	0.1%
\$100,000 to \$200,000	103	7.5%	8,153,807.06	2.9%
\$200,000 to \$300,000	263	19.1%	32,388,703.97	11.4%
\$300,000 to \$400,000	324	23.5%	53,384,591.57	18.8%
\$400,000 to \$500,000	242	17.6%	50,479,708.03	17.8%
\$500,000 to \$600,000	172	12.5%	44,946,818.43	15.9%
\$600,000 to \$700,000	97	7.0%	28,991,242.44	10.2%
\$700,000 to \$800,000	53	3.8%	17,114,962.98	6.0%
\$800,000 to \$900,000	31	2.2%	10,510,254.57	3.7%
\$900,000 to \$1,000,000	38	2.8%	15,382,469.48	5.4%
\$1,000,000 to \$1,500,000	45	3.3%	20,691,700.96	7.3%
\$1,500,000+	4	0.3%	1,316,114.60	0.5%
Total	1378	100.0%	283,540,086.05	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,227,598.38	0.4%
NSW	29	1.7%	6,884,542.44	2.4%
NT	106	6.3%	22,368,230.53	7.9%
QLD	24	1.4%	5,103,939.80	1.8%
SA	1276	76.0%	194,384,861.20	68.6%
TAS	4	0.2%	760,624.31	0.3%
VIC	222	13.2%	49,453,975.49	17.4%
WA	12	0.7%	3,356,313.90	1.2%
Total	1678	100.0%	283,540,086.05	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1220	72.7%	214,145,268.57	75.5%
Non-metropolitan	450	26.8%	67,437,567.77	23.8%
Inner City	8	0.5%	1,957,249.71	0.7%
Total	1678	100.0%	283,540,086.05	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	6	0.4%	1,331,592.32	0.5%
SA - Metropolitan	945	56.3%	150,861,372.28	53.2%
SA - Non metropolitan	325	19.4%	42,191,896.60	14.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	65	3.9%	13,305,365.59	4.7%
NT - Non metropolitan	41	2.4%	9,062,864.94	3.2%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	3,356,313.90	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	509,251.71	0.2%
VIC - Metropolitan	164	9.8%	38,986,278.12	13.7%
VIC - Non metropolitan	57	3.4%	9,958,445.66	3.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,902,542.65	1.0%
QLD - Non metropolitan	10	0.6%	2,201,397.15	0.8%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	0.9%	3,505,797.65	1.2%
NSW - Non metropolitan	14	0.8%	3,378,744.79	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,227,598.38	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,405.68	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	644,218.63	0.2%
Total	1678	100.0%	283,540,086.05	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	133	7.9%	29,232,991.85	10.3%
2.00% to 2.25%	69	4.1%	12,517,860.39	4.4%
2.25% to 2.50%	132	7.9%	26,033,006.04	9.2%
2.50% to 2.75%	32	1.9%	5,958,309.35	2.1%
2.75% to 3.00%	115	6.9%	23,221,160.17	8.2%
3.00% to 3.25%	96	5.7%	19,233,216.11	6.8%
3.25% to 3.50%	61	3.6%	12,591,147.68	4.4%
3.50% to 3.75%	240	14.3%	38,496,997.70	13.6%
3.75% to 4.00%	303	18.1%	53,052,529.01	18.7%
4.00% to 4.25%	87	5.2%	12,105,319.27	4.3%
4.25% to 4.50%	159	9.5%	22,469,022.48	7.9%
4.50% to 4.75%	162	9.7%	18,829,933.04	6.6%
4.75% to 5.00%	26	1.5%	4,216,846.98	1.5%
5.00% to 5.25%	12	0.7%	2,124,115.06	0.7%
5.25% to 5.50%	45	2.7%	2,982,565.63	1.1%
5.50% to 5.75%	2	0.1%	266,676.42	0.1%
5.75% to 6.00%	4	0.2%	208,388.87	0.1%
6.00%+	0	0.0%	-	0.0%
Total	1678	100.0%	283,540,086.05	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	25	1.5%	2,917,770.49	1.0%
42 to 48 months	88	5.2%	13,837,223.98	4.9%
48 to 54 months	228	13.6%	39,080,097.31	13.8%
54 to 60 months	279	16.6%	51,108,556.93	18.0%
60 to 66 months	139	8.3%	25,974,517.00	9.2%
66 to 72 months	201	12.0%	40,112,910.59	14.1%
72+ months	718	42.8%	110,509,009.75	39.0%
Total	1678	100%	283,540,086.05	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	4	0.2%	16,245.00	0.0%
2 to 4 years	12	0.7%	222,984.88	0.1%
4 to 6 years	20	1.2%	658,770.48	0.2%
6 to 8 years	22	1.3%	1,154,263.38	0.4%
8 to 10 years	22	1.3%	1,657,870.66	0.6%
10 to 12 years	57	3.4%	4,775,265.82	1.7%
12 to 14 years	49	2.9%	4,496,859.39	1.6%
14 to 16 years	159	9.5%	20,616,006.94	7.3%
16 to 18 years	108	6.4%	13,340,698.80	4.7%
18 to 20 years	127	7.6%	20,829,496.45	7.3%
20 to 22 years	166	9.9%	28,765,495.56	10.1%
22 to 24 years	338	20.1%	62,999,926.62	22.2%
24 to 26 years	557	33.2%	116,277,639.64	41.0%
26 to 28 years	36	2.1%	7,420,534.38	2.6%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	308,028.05	0.1%
Total	1678	100.0%	283,540,086.05	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	26	1.5%	7,713,037.79	2.7%
Principal & Interest	1652	98.5%	275,827,048.26	97.3%
Total	1678	100.0%	283,540,086.05	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	11	0.7%	3,399,565.25	1.2%
12 to 24 months	5	0.3%	1,529,402.44	0.5%
24 to 36 months	3	0.2%	996,775.49	0.4%
36 to 48 months	3	0.2%	728,693.81	0.3%
48 to 60 months	4	0.2%	1,058,600.80	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	1652	98.5%	275,827,048.26	97.3%
Total	1678	100.0%	283,540,086.05	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	489	29.1%	95,000,348.92	33.5%
Variable	1189	70.9%	188,539,737.13	66.5%
Total	1678	100.0%	283,540,086.05	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	91	5.4%	16,797,749.52	5.9%
6 to 12 months	51	3.0%	9,688,264.06	3.4%
12 to 24 months	230	13.7%	46,801,884.96	16.5%
24 to 36 months	95	5.7%	18,585,844.88	6.6%
36 to 48 months	15	0.9%	2,089,147.96	0.7%
48 to 60 months	7	0.4%	1,037,457.54	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1189	70.9%	188,539,737.13	66.5%
Total	1678	100.0%	283,540,086.05	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1437	85.6%	234,419,872.00	82.7%
Investment	241	14.4%	49,120,214.05	17.3%
Total	1678	100.0%	283,540,086.05	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,678	100.0%	283,540,086.05	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1678	100.0%	283,540,086.05	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	411	24.5%	67,575,920.50	23.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1267	75.5%	215,964,165.55	76.2%
Total	1678	100.0%	283,540,086.05	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1652	98.5%	278,261,247.47	98.1%
1 to 30 days	15	0.9%	3,395,433.57	1.2%
31 to 60 days	1	0.1%	228,512.40	0.1%
61 to 90 days	3	0.2%	585,254.51	0.2%
91+ days	7	0.4%	1,069,638.10	0.4%
Total	1678	100.0%	283,540,086.05	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	14	0.8%	2,296,704.60	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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