

# LIGHT TRUST 2019-1

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## Portfolio Summary as at 31 March 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		199,268,426.96	16.13%
Class AB Notes	AAA(sf) / NR		21,557,124.84	7.06%
Class B Notes	AA(sf) / NR		5,984,405.26	4.54%
Class C Notes	A(sf) / NR		5,512,727.99	2.22%
Class D Notes	BBB+(sf) / NR		2,152,027.53	1.31%
Class E Notes	NR / NR		3,117,491.89	
<b>Total</b>			<b>237,592,204.47</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	18.99%
Excess Spread	0.80%

### Underlying collateral summary

No. of Loans (Consolidated):	1,200
No. of Loans (Unconsolidated):	1,438
Aggregate Pool Current Balance:	\$232,962,672
Total Valuation of Properties	\$548,203,598
Maximum Loan Balance (Consolidated):	\$770,129
Average Loan Balance (Consolidated):	\$194,136
Weighted Average Interest Rate	5.25%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	354.0
WAVG Remaining Term to Maturity (months):	256.6
WAVG Seasoning (months):	85.4
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	91.0%
WAVG Current LVR:	53.3%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	319	26.6%	15,460,480.72	6.6%
\$100,000 to \$150,000	190	15.8%	23,331,991.16	10.0%
\$150,000 to \$200,000	167	13.9%	29,260,505.76	12.6%
\$200,000 to \$250,000	185	15.4%	41,281,233.94	17.7%
\$250,000 to \$300,000	123	10.3%	33,586,903.41	14.4%
\$300,000 to \$350,000	68	5.7%	21,946,250.42	9.4%
\$350,000 to \$400,000	48	4.0%	17,877,489.42	7.7%
\$400,000 to \$450,000	36	3.0%	15,218,607.00	6.5%
\$450,000 to \$500,000	24	2.0%	11,361,794.62	4.9%
\$500,000 to \$750,000	39	3.3%	22,867,286.82	9.8%
\$750,000+	1	0.1%	770,128.91	0.3%
<b>Total</b>	<b>1200</b>	<b>100%</b>	<b>232,962,672.18</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%	661	55.1%	86,443,743.85	37.1%
50% to 55%	121	10.1%	31,312,812.14	13.4%
55% to 60%	99	8.3%	26,388,354.46	11.3%
60% to 65%	91	7.6%	24,950,358.28	10.7%
65% to 70%	98	8.2%	27,686,333.22	11.9%
70% to 75%	73	6.1%	20,731,510.25	8.9%
75% to 80%	45	3.8%	12,847,772.31	5.5%
80% to 85%	10	0.8%	2,170,743.30	0.9%
85% to 90%	1	0.1%	208,147.17	0.1%
90% to 95%	1	0.1%	222,897.20	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1200</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	170,863.90	0.1%
\$100,000 to \$200,000	89	7.4%	6,827,581.87	2.9%
\$200,000 to \$300,000	228	19.0%	25,582,552.10	11.0%
\$300,000 to \$400,000	288	24.0%	45,927,380.35	19.7%
\$400,000 to \$500,000	207	17.3%	41,189,255.22	17.7%
\$500,000 to \$600,000	148	12.3%	35,695,203.33	15.3%
\$600,000 to \$700,000	80	6.7%	23,215,149.29	10.0%
\$700,000 to \$800,000	48	4.0%	13,886,668.58	6.0%
\$800,000 to \$900,000	32	2.7%	9,644,740.25	4.1%
\$900,000 to \$1,000,000	32	2.7%	12,349,114.22	5.3%
\$1,000,000 to \$1,500,000	39	3.3%	17,604,274.74	7.6%
\$1,500,000+	3	0.3%	869,888.33	0.4%
<b>Total</b>	<b>1200</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	949,570.65	0.4%
NSW	23	1.6%	5,258,138.04	2.3%
NT	96	6.7%	19,460,363.90	8.4%
QLD	15	1.0%	3,608,570.07	1.5%
SA	1095	76.1%	159,371,008.65	68.4%
TAS	4	0.3%	749,471.59	0.3%
VIC	189	13.1%	40,709,281.80	17.5%
WA	12	0.8%	2,856,267.48	1.2%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1043	72.5%	176,100,171.37	75.6%
Non-metropolitan	388	27.0%	55,254,958.22	23.7%
Inner City	7	0.5%	1,607,542.59	0.7%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</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	5	0.3%	1,003,734.01	0.4%	
SA - Metropolitan	814	56.6%	124,364,053.09	53.4%	
SA - Non metropolitan	276	19.2%	34,003,221.55	14.6%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	56	3.9%	11,418,977.95	4.9%	
NT - Non metropolitan	40	2.8%	8,041,385.95	3.5%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	12	0.8%	2,856,267.48	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	488,479.90	0.2%	
VIC - Metropolitan	137	9.5%	31,692,107.22	13.6%	
VIC - Non metropolitan	51	3.5%	8,528,694.68	3.7%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	7	0.5%	1,894,467.58	0.8%	
QLD - Non metropolitan	8	0.6%	1,714,102.49	0.7%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	13	0.9%	2,924,727.40	1.3%	
NSW - Non metropolitan	10	0.7%	2,333,410.64	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	4	0.3%	949,570.65	0.4%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	115,328.68	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.2%	634,142.91	0.3%	
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	118	8.2%	24,798,969.62	10.6%	
2.00% to 2.25%	51	3.5%	9,162,657.74	3.9%	
2.25% to 2.50%	75	5.2%	15,518,724.78	6.7%	
2.50% to 2.75%	19	1.3%	3,188,088.70	1.4%	
2.75% to 3.00%	19	1.3%	3,726,466.04	1.6%	
3.00% to 3.25%	7	0.5%	1,116,512.63	0.5%	
3.25% to 3.50%	16	1.1%	3,073,363.95	1.3%	
3.50% to 3.75%	7	0.5%	712,242.55	0.3%	
3.75% to 4.00%	8	0.6%	1,752,789.05	0.8%	
4.00% to 4.25%	8	0.6%	941,122.94	0.4%	
4.25% to 4.50%	8	0.6%	856,113.09	0.4%	
4.50% to 4.75%	5	0.3%	992,642.94	0.4%	
4.75% to 5.00%	21	1.5%	4,139,776.17	1.8%	
5.00% to 5.25%	20	1.4%	4,169,253.29	1.8%	
5.25% to 5.50%	103	7.2%	20,747,489.20	8.9%	
5.50% to 5.75%	139	9.7%	27,661,443.54	11.9%	
5.75% to 6.00%	82	5.7%	16,096,676.97	6.9%	
6.00%+	732	50.9%	94,308,338.98	40.5%	
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</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	11	0.8%	1,494,861.10	0.6%
48 to 54 months	25	1.7%	2,415,291.85	1.0%
54 to 60 months	151	10.5%	23,743,524.93	10.2%
60 to 66 months	228	15.9%	39,287,080.22	16.9%
66 to 72 months	160	11.1%	27,988,441.87	12.0%
72+ months	863	60.0%	138,033,472.21	59.3%
<b>Total</b>	<b>1438</b>	<b>100%</b>	<b>232,962,672.18</b>	<b>100%</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	4	0.3%	19,907.85	0.0%
2 to 4 years	13	0.9%	345,433.31	0.1%
4 to 6 years	17	1.2%	699,405.55	0.3%
6 to 8 years	17	1.2%	595,561.96	0.3%
8 to 10 years	37	2.6%	2,762,512.13	1.2%
10 to 12 years	44	3.1%	3,432,922.44	1.5%
12 to 14 years	78	5.4%	9,376,620.36	4.0%
14 to 16 years	115	8.0%	12,120,650.67	5.2%
16 to 18 years	98	6.8%	12,929,940.03	5.6%
18 to 20 years	131	9.1%	21,262,243.55	9.1%
20 to 22 years	158	11.0%	25,726,083.12	11.0%
22 to 24 years	381	26.5%	74,225,532.28	31.9%
24 to 26 years	344	23.9%	69,162,510.65	29.7%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	303,348.28	0.1%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	14	1.0%	3,700,943.09	1.6%
Principal & Interest	1424	99.0%	229,261,729.09	98.4%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</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	5	0.3%	1,332,910.17	0.6%
12 to 24 months	2	0.1%	978,497.80	0.4%
24 to 36 months	4	0.3%	749,270.71	0.3%
36 to 48 months	3	0.2%	640,264.41	0.3%
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	1424	99.0%	229,261,729.09	98.4%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	411	28.6%	77,333,418.62	33.2%
Variable	1027	71.4%	155,629,253.56	66.8%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	85	5.9%	15,425,967.43	6.6%
6 to 12 months	107	7.4%	21,947,369.78	9.4%
12 to 24 months	166	11.5%	31,528,013.22	13.5%
24 to 36 months	30	2.1%	4,157,242.31	1.8%
36 to 48 months	19	1.3%	3,829,924.60	1.6%
48 to 60 months	4	0.3%	444,901.28	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1027	71.4%	155,629,253.56	66.8%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1244	86.5%	192,509,201.30	82.6%
Investment	194	13.5%	40,453,470.88	17.4%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,438	100.0%	232,962,672.18	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	348	24.2%	54,598,154.87	23.4%
Genworth	0	0.0%	-	0.0%
Uninsured	1090	75.8%	178,364,517.31	76.6%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1409	98.0%	226,928,267.42	97.4%
1 to 30 days	15	1.0%	3,471,334.44	1.5%
31 to 60 days	6	0.4%	946,896.06	0.4%
61 to 90 days	1	0.1%	233,540.46	0.1%
91+ days	7	0.5%	1,382,633.80	0.6%
<b>Total</b>	<b>1438</b>	<b>100.0%</b>	<b>232,962,672.18</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.6%	1,528,548.96	0.7%

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	-	-	-

## Disclaimer

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