

# LIGHT TRUST 2019-1

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## Portfolio Summary as at 31 March 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		160,328,271.90	16.13%
Class AB Notes	AAA(sf) / NR		17,344,526.80	7.06%
Class B Notes	AA(sf) / NR		4,814,959.24	4.54%
Class C Notes	A(sf) / NR		4,435,455.06	2.22%
Class D Notes	BBB+(sf) / NR		1,731,487.82	1.31%
Class E Notes	NR / NR		2,508,285.40	
<b>Total</b>			<b>191,162,986.23</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	20.99%
Excess Spread	0.91%

### Underlying collateral summary

No. of Loans (Consolidated):	1,031
No. of Loans (Unconsolidated):	1,219
Aggregate Pool Current Balance:	\$187,062,674
Total Valuation of Properties	\$472,921,478

Maximum Loan Balance (Consolidated):	\$784,410
Average Loan Balance (Consolidated):	\$181,438
Weighted Average Interest Rate	6.09%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	342.0
WAVG Remaining Term to Maturity (months):	246.1
WAVG Seasoning (months):	97.1

### Loan to Value Ratio (LVR)

Maximum Current LVR:	89.7%
WAVG Current LVR:	51.6%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	318	30.8%	14,324,165.60	7.7%
\$100,000 to \$150,000	156	15.1%	19,217,607.56	10.3%
\$150,000 to \$200,000	155	15.0%	26,952,677.94	14.4%
\$200,000 to \$250,000	141	13.7%	31,609,180.53	16.9%
\$250,000 to \$300,000	94	9.1%	25,680,825.91	13.7%
\$300,000 to \$350,000	58	5.6%	18,807,740.02	10.1%
\$350,000 to \$400,000	33	3.2%	12,338,570.84	6.6%
\$400,000 to \$450,000	30	2.9%	12,704,167.10	6.8%
\$450,000 to \$500,000	15	1.5%	7,074,657.05	3.8%
\$500,000 to \$750,000	30	2.9%	17,568,671.86	9.4%
\$750,000+	1	0.1%	784,410.06	0.4%
<b>Total</b>	<b>1031</b>	<b>100%</b>	<b>187,062,674.47</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%	633	61.4%	82,207,037.03	43.9%
50% to 55%	64	6.2%	14,787,364.43	7.9%
55% to 60%	88	8.5%	22,805,683.28	12.2%
60% to 65%	93	9.0%	23,916,542.14	12.8%
65% to 70%	76	7.4%	22,360,279.97	12.0%
70% to 75%	47	4.6%	13,860,846.28	7.4%
75% to 80%	25	2.4%	6,195,547.90	3.3%
80% to 85%	2	0.2%	398,930.63	0.2%
85% to 90%	3	0.3%	530,442.81	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>187,062,674.47</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%	135,801.60	0.1%
\$100,000 to \$200,000	74	7.2%	5,239,632.23	2.8%
\$200,000 to \$300,000	191	18.5%	19,993,720.20	10.7%
\$300,000 to \$400,000	254	24.6%	38,470,919.74	20.6%
\$400,000 to \$500,000	181	17.6%	33,150,158.41	17.7%
\$500,000 to \$600,000	128	12.4%	28,961,801.77	15.5%
\$600,000 to \$700,000	70	6.8%	18,115,356.31	9.7%
\$700,000 to \$800,000	37	3.6%	9,165,062.29	4.9%
\$800,000 to \$900,000	25	2.4%	7,069,990.60	3.8%
\$900,000 to \$1,000,000	26	2.5%	9,837,885.57	5.3%
\$1,000,000 to \$1,500,000	36	3.5%	15,607,368.86	8.3%
\$1,500,000+	4	0.4%	1,314,976.89	0.7%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	3	0.2%	673,558.99	0.4%
NSW	20	1.6%	4,332,656.49	2.3%
NT	81	6.6%	15,832,569.54	8.5%
QLD	13	1.1%	3,022,133.36	1.6%
SA	939	77.0%	129,385,893.26	69.2%
TAS	4	0.3%	506,727.04	0.3%
VIC	148	12.1%	30,704,619.83	16.4%
WA	11	0.9%	2,604,515.96	1.4%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	896	73.5%	143,080,229.02	76.5%
Non-metropolitan	317	26.0%	42,672,112.77	22.8%
Inner City	6	0.5%	1,310,332.68	0.7%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</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%	738,713.79	0.4%
SA - Metropolitan	697	57.2%	100,381,908.98	53.7%
SA - Non metropolitan	238	19.5%	28,265,270.49	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	47	3.9%	9,289,928.38	5.0%
NT - Non metropolitan	34	2.8%	6,542,641.16	3.5%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	2,604,515.96	1.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	457,716.87	0.2%
VIC - Metropolitan	116	9.5%	24,959,557.75	13.3%
VIC - Non metropolitan	31	2.5%	5,287,345.21	2.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	8	0.7%	2,332,852.20	1.2%
QLD - Non metropolitan	5	0.4%	689,281.16	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.1%	2,837,906.76	1.5%
NSW - Non metropolitan	6	0.5%	1,494,749.73	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	3	0.2%	673,558.99	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	113,902.02	0.1%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	392,825.02	0.2%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	55	4.5%	11,007,805.92	5.9%
2.00% to 2.25%	24	2.0%	4,666,830.30	2.5%
2.25% to 2.50%	13	1.1%	2,506,839.15	1.3%
2.50% to 2.75%	7	0.6%	617,652.60	0.3%
2.75% to 3.00%	17	1.4%	2,877,185.42	1.5%
3.00% to 3.25%	6	0.5%	950,253.88	0.5%
3.25% to 3.50%	14	1.1%	2,714,567.50	1.5%
3.50% to 3.75%	6	0.5%	419,493.86	0.2%
3.75% to 4.00%	7	0.6%	1,412,981.74	0.8%
4.00% to 4.25%	5	0.4%	626,477.82	0.3%
4.25% to 4.50%	5	0.4%	557,947.75	0.3%
4.50% to 4.75%	3	0.2%	693,758.57	0.4%
4.75% to 5.00%	9	0.7%	1,947,091.97	1.0%
5.00% to 5.25%	2	0.2%	334,533.66	0.2%
5.25% to 5.50%	5	0.4%	1,355,214.71	0.7%
5.50% to 5.75%	6	0.5%	1,102,524.05	0.6%
5.75% to 6.00%	80	6.6%	16,796,591.04	9.0%
6.00%+	955	78.3%	136,474,924.53	73.0%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</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	11	0.9%	1,420,355.12	0.8%
60 to 66 months	23	1.9%	2,024,653.93	1.1%
66 to 72 months	126	10.3%	18,140,714.87	9.7%
72+ months	1059	86.9%	165,476,950.55	88.5%
<b>Total</b>	<b>1219</b>	<b>100%</b>	<b>187,062,674.47</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	6	0.5%	37,676.75	0.0%
2 to 4 years	14	1.1%	213,106.06	0.1%
4 to 6 years	14	1.1%	617,646.16	0.3%
6 to 8 years	17	1.4%	1,086,244.47	0.6%
8 to 10 years	41	3.4%	2,922,493.00	1.6%
10 to 12 years	27	2.2%	1,820,269.94	1.0%
12 to 14 years	112	9.2%	11,459,075.72	6.1%
14 to 16 years	88	7.2%	9,102,248.44	4.9%
16 to 18 years	90	7.4%	12,476,517.58	6.7%
18 to 20 years	111	9.1%	18,062,389.31	9.7%
20 to 22 years	229	18.8%	37,449,299.42	20.0%
22 to 24 years	403	33.1%	79,275,737.32	42.4%
24 to 26 years	66	5.4%	12,242,947.39	6.5%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	1	0.1%	297,022.91	0.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1219</b>	<b>100%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	2,162,485.58	1.2%
Principal & Interest	1212	99.4%	184,900,188.89	98.8%
<b>Total</b>	<b>1219</b>	<b>100%</b>	<b>187,062,674.47</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	2	0.2%	982,295.14	0.5%
12 to 24 months	2	0.2%	555,359.49	0.3%
24 to 36 months	3	0.2%	624,830.95	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	1212	99.4%	184,900,188.89	98.8%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	249	20.4%	42,626,387.64	22.8%
Variable	970	79.6%	144,436,286.83	77.2%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	89	7.3%	16,798,987.13	9.0%
6 to 12 months	74	6.1%	12,122,650.42	6.5%
12 to 24 months	36	3.0%	5,040,953.96	2.7%
24 to 36 months	36	3.0%	6,587,556.25	3.5%
36 to 48 months	5	0.4%	521,731.15	0.3%
48 to 60 months	9	0.7%	1,554,508.73	0.8%
60+ months	0	0.0%	-	0.0%
Variable	970	79.6%	144,436,286.83	77.2%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1057	86.7%	154,219,269.25	82.4%
Investment	162	13.3%	32,843,405.22	17.6%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,219	100.0%	187,062,674.47	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	288	23.6%	43,453,140.33	23.2%
Genworth	0	0.0%	-	0.0%
Uninsured	931	76.4%	143,609,534.14	76.8%
<b>Total</b>	<b>1219</b>	<b>100.0%</b>	<b>187,062,674.47</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1176	96.5%	179,033,084.75	95.7%
1 to 30 days	35	2.9%	6,634,033.60	3.5%
31 to 60 days	2	0.2%	565,186.64	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	6	0.5%	830,369.48	0.4%
Total	1219	100.0%	187,062,674.47	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	565,804.91	0.3%

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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