

# LIGHT TRUST 2019-1



## Portfolio Summary as at 31 March 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		261,809,186.65	16.13%
Class AB Notes	AAA(sf) / NR		28,322,867.84	7.06%
Class B Notes	AA(sf) / NR		7,862,621.77	4.54%
Class C Notes	A(sf) / NR		7,242,907.74	2.22%
Class D Notes	BBB+(sf) / NR		2,827,445.27	1.31%
Class E Notes	NR / NR		4,095,922.43	
<b>Total</b>			<b>312,160,951.70</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	26.54%
Excess Spread	0.72%

### Underlying collateral summary

No. of Loans (Consolidated):	1,453
No. of Loans (Unconsolidated):	1,773
Aggregate Pool Current Balance:	\$303,465,460
Total Valuation of Properties	\$662,624,880
Maximum Loan Balance (Consolidated):	\$901,996
Average Loan Balance (Consolidated):	\$208,854
Weighted Average Interest Rate	2.95%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	366.0
WAVG Remaining Term to Maturity (months):	268.2
WAVG Seasoning (months):	73.3

### Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	56.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	320	22.0%	15,441,250.44	5.1%
\$100,000 to \$150,000	234	16.1%	29,038,185.66	9.6%
\$150,000 to \$200,000	200	13.8%	35,070,434.45	11.6%
\$200,000 to \$250,000	224	15.4%	50,003,055.07	16.5%
\$250,000 to \$300,000	169	11.6%	46,189,242.18	15.2%
\$300,000 to \$350,000	107	7.4%	34,536,232.26	11.4%
\$350,000 to \$400,000	66	4.5%	24,681,750.58	8.1%
\$400,000 to \$450,000	42	2.9%	17,897,136.41	5.9%
\$450,000 to \$500,000	34	2.3%	16,134,315.81	5.3%
\$500,000 to \$750,000	54	3.7%	31,956,972.43	10.5%
\$750,000+	3	0.2%	2,516,884.60	0.8%
<b>Total</b>	<b>1453</b>	<b>100%</b>	<b>303,465,459.89</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%	716	49.3%	97,125,291.56	32.0%
50% to 55%	136	9.4%	33,407,424.12	11.0%
55% to 60%	128	8.8%	36,366,073.22	12.0%
60% to 65%	116	8.0%	32,334,729.76	10.7%
65% to 70%	118	8.1%	33,587,179.22	11.1%
70% to 75%	124	8.5%	37,999,976.78	12.5%
75% to 80%	75	5.2%	22,142,751.54	7.3%
80% to 85%	37	2.5%	9,902,270.16	3.3%
85% to 90%	2	0.1%	378,728.54	0.1%
90% to 95%	1	0.1%	221,034.99	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1453</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	183,652.84	0.1%
\$100,000 to \$200,000	107	7.4%	8,626,552.97	2.8%
\$200,000 to \$300,000	273	18.8%	34,618,363.61	11.4%
\$300,000 to \$400,000	347	23.9%	58,480,858.01	19.3%
\$400,000 to \$500,000	262	18.0%	55,883,062.04	18.4%
\$500,000 to \$600,000	180	12.4%	47,201,426.05	15.6%
\$600,000 to \$700,000	102	7.0%	30,856,012.48	10.2%
\$700,000 to \$800,000	53	3.6%	17,391,666.53	5.7%
\$800,000 to \$900,000	34	2.3%	11,338,161.18	3.7%
\$900,000 to \$1,000,000	38	2.6%	15,739,295.37	5.2%
\$1,000,000 to \$1,500,000	46	3.2%	21,799,133.22	7.2%
\$1,500,000+	5	0.3%	1,347,275.59	0.4%
<b>Total</b>	<b>1453</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,249,109.74	0.4%
NSW	32	1.8%	8,109,778.32	2.7%
NT	107	6.0%	22,804,223.91	7.5%
QLD	24	1.4%	5,177,125.64	1.7%
SA	1355	76.4%	209,822,517.98	69.1%
TAS	4	0.2%	765,367.68	0.3%
VIC	234	13.2%	52,138,100.51	17.2%
WA	12	0.7%	3,399,236.11	1.1%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1284	72.4%	228,781,710.87	75.4%
Non-metropolitan	481	27.1%	72,697,054.42	24.0%
Inner City	8	0.5%	1,986,694.60	0.7%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</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	6	0.3%	1,356,823.98	0.4%
SA - Metropolitan	999	56.3%	162,496,198.24	53.5%
SA - Non metropolitan	350	19.7%	45,969,495.76	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	66	3.7%	13,708,772.77	4.5%
NT - Non metropolitan	41	2.3%	9,095,451.14	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	3,399,236.11	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	512,660.77	0.2%
VIC - Metropolitan	172	9.7%	40,816,915.26	13.5%
VIC - Non metropolitan	61	3.4%	10,808,524.48	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,952,356.97	1.0%
QLD - Non metropolitan	10	0.6%	2,224,768.67	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.9%	4,159,121.78	1.4%
NSW - Non metropolitan	16	0.9%	3,950,656.54	1.3%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,249,109.74	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	117,209.85	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	648,157.83	0.2%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	136	7.7%	30,053,018.65	9.9%
2.00% to 2.25%	129	7.3%	24,967,544.96	8.2%
2.25% to 2.50%	215	12.1%	43,128,446.32	14.2%
2.50% to 2.75%	73	4.1%	14,134,778.48	4.7%
2.75% to 3.00%	294	16.6%	51,092,071.45	16.8%
3.00% to 3.25%	355	20.0%	63,277,265.22	20.9%
3.25% to 3.50%	99	5.6%	14,808,603.18	4.9%
3.50% to 3.75%	186	10.5%	28,686,843.13	9.5%
3.75% to 4.00%	173	9.8%	20,507,610.99	6.8%
4.00% to 4.25%	27	1.5%	4,455,129.94	1.5%
4.25% to 4.50%	19	1.1%	2,970,550.31	1.0%
4.50% to 4.75%	56	3.2%	4,388,496.53	1.4%
4.75% to 5.00%	4	0.2%	548,105.26	0.2%
5.00% to 5.25%	6	0.3%	395,936.27	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	51,059.20	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</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	12	0.7%	1,693,493.28	0.6%
36 to 42 months	34	1.9%	3,330,016.72	1.1%
42 to 48 months	190	10.7%	32,289,773.66	10.6%
48 to 54 months	292	16.5%	51,794,473.71	17.1%
54 to 60 months	195	11.0%	36,969,295.33	12.2%
60 to 66 months	206	11.6%	38,898,598.77	12.8%
66 to 72 months	163	9.2%	32,840,858.66	10.8%
72+ months	681	38.4%	105,648,949.76	34.8%
<b>Total</b>	<b>1773</b>	<b>100%</b>	<b>303,465,459.89</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	6	0.3%	113,640.43	0.0%
2 to 4 years	11	0.6%	233,261.01	0.1%
4 to 6 years	19	1.1%	577,954.31	0.2%
6 to 8 years	26	1.5%	1,308,964.57	0.4%
8 to 10 years	23	1.3%	1,672,935.71	0.6%
10 to 12 years	61	3.4%	5,272,627.60	1.7%
12 to 14 years	43	2.4%	3,795,588.80	1.3%
14 to 16 years	146	8.2%	18,897,063.47	6.2%
16 to 18 years	128	7.2%	16,014,298.21	5.3%
18 to 20 years	122	6.9%	20,027,387.21	6.6%
20 to 22 years	179	10.1%	31,009,203.91	10.2%
22 to 24 years	327	18.4%	60,395,306.34	19.9%
24 to 26 years	596	33.6%	126,407,347.48	41.7%
26 to 28 years	85	4.8%	17,429,810.98	5.7%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	310,069.86	0.1%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	31	1.7%	8,645,543.83	2.8%
Principal & Interest	1742	98.3%	294,819,916.06	97.2%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</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	12	0.7%	3,600,798.00	1.2%
12 to 24 months	6	0.3%	1,597,936.89	0.5%
24 to 36 months	4	0.2%	1,603,338.63	0.5%
36 to 48 months	4	0.2%	746,820.76	0.2%
48 to 60 months	4	0.2%	1,045,590.35	0.3%
60 to 72 months	1	0.1%	51,059.20	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	1742	98.3%	294,819,916.06	97.2%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	516	29.1%	101,740,148.61	33.5%
Variable	1257	70.9%	201,725,311.28	66.5%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	102	5.8%	19,734,598.25	6.5%
6 to 12 months	63	3.6%	11,534,159.82	3.8%
12 to 24 months	191	10.8%	38,871,254.85	12.8%
24 to 36 months	130	7.3%	27,071,145.14	8.9%
36 to 48 months	23	1.3%	3,323,134.10	1.1%
48 to 60 months	7	0.4%	1,205,856.45	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1257	70.9%	201,725,311.28	66.5%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1521	85.8%	252,367,581.43	83.2%
Investment	252	14.2%	51,097,878.46	16.8%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,773	100.0%	303,465,459.89	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	449	25.3%	76,264,133.27	25.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1324	74.7%	227,201,326.62	74.9%
<b>Total</b>	<b>1773</b>	<b>100.0%</b>	<b>303,465,459.89</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1741	98.2%	297,470,016.28	98.0%
1 to 30 days	19	1.1%	4,058,991.90	1.3%
31 to 60 days	7	0.4%	1,109,056.74	0.4%
61 to 90 days	2	0.1%	264,656.36	0.1%
91+ days	4	0.2%	562,738.61	0.2%
Total	1773	100.0%	303,465,459.89	100.0%

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	0.5%	1,311,707.32	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	-	-	-

## Disclaimer

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