

LIGHT TRUST 2019-1



Portfolio Summary as at 31 May 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		248,685,722.15	16.13%
Class AB Notes	AAA(sf) / NR		26,903,153.90	7.06%
Class B Notes	AA(sf) / NR		7,468,499.47	4.54%
Class C Notes	A(sf) / NR		6,879,849.27	2.22%
Class D Notes	BBB+(sf) / NR		2,685,716.56	1.31%
Class E Notes	NR / NR		3,890,609.95	
Total			296,513,551.31	

*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	21.06%
Excess Spread	0.66%

Underlying collateral summary

No. of Loans (Consolidated):	1,404
No. of Loans (Unconsolidated):	1,710
Aggregate Pool Current Balance:	\$289,974,321
Total Valuation of Properties	\$641,120,134
Maximum Loan Balance (Consolidated):	\$814,947
Average Loan Balance (Consolidated):	\$206,534
Weighted Average Interest Rate	3.10%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	364.0
WAVG Remaining Term to Maturity (months):	266.4
WAVG Seasoning (months):	75.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.2%
WAVG Current LVR:	55.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	316	22.5%	15,084,375.65	5.2%
\$100,000 to \$150,000	231	16.5%	28,598,827.72	9.9%
\$150,000 to \$200,000	193	13.7%	33,746,961.64	11.6%
\$200,000 to \$250,000	209	14.9%	46,615,025.79	16.1%
\$250,000 to \$300,000	159	11.3%	43,337,103.34	14.9%
\$300,000 to \$350,000	104	7.4%	33,414,592.49	11.5%
\$350,000 to \$400,000	65	4.6%	24,303,518.55	8.4%
\$400,000 to \$450,000	41	2.9%	17,461,445.84	6.0%
\$450,000 to \$500,000	31	2.2%	14,727,999.67	5.1%
\$500,000 to \$750,000	52	3.7%	30,316,395.47	10.5%
\$750,000+	3	0.2%	2,368,074.97	0.8%
Total	1404	100%	289,974,321.13	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	708	50.4%	95,569,742.48	33.0%
50% to 55%	140	10.0%	35,420,820.73	12.2%
55% to 60%	117	8.3%	32,628,454.39	11.3%
60% to 65%	113	8.0%	31,752,266.27	11.0%
65% to 70%	124	8.8%	36,650,752.43	12.6%
70% to 75%	108	7.7%	31,854,299.56	11.0%
75% to 80%	61	4.3%	18,101,708.99	6.2%
80% to 85%	30	2.1%	7,398,298.60	2.6%
85% to 90%	2	0.1%	376,924.60	0.1%
90% to 95%	1	0.1%	221,053.08	0.1%
95%+	0	0.0%	-	0.0%
Total	1404	100.0%	289,974,321.13	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	180,215.23	0.1%
\$100,000 to \$200,000	104	7.4%	8,205,257.20	2.8%
\$200,000 to \$300,000	266	18.9%	32,959,179.04	11.4%
\$300,000 to \$400,000	330	23.5%	54,963,159.44	19.0%
\$400,000 to \$500,000	251	17.9%	52,721,590.61	18.2%
\$500,000 to \$600,000	175	12.5%	45,565,987.32	15.7%
\$600,000 to \$700,000	100	7.1%	29,743,565.91	10.3%
\$700,000 to \$800,000	53	3.8%	17,211,782.27	5.9%
\$800,000 to \$900,000	32	2.3%	10,846,208.37	3.7%
\$900,000 to \$1,000,000	38	2.7%	15,482,736.72	5.3%
\$1,000,000 to \$1,500,000	45	3.2%	20,770,298.70	7.2%
\$1,500,000+	4	0.3%	1,324,340.32	0.5%
Total	1404	100.0%	289,974,321.13	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,232,741.05	0.4%
NSW	31	1.8%	7,448,591.74	2.6%
NT	106	6.2%	22,463,724.40	7.7%
QLD	24	1.4%	5,136,667.05	1.8%
SA	1302	76.1%	199,014,948.31	68.6%
TAS	4	0.2%	762,277.00	0.3%
VIC	226	13.2%	50,538,301.51	17.4%
WA	12	0.7%	3,377,070.07	1.2%
Total	1710	100.0%	289,974,321.13	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1242	72.6%	218,625,131.02	75.4%
Non-metropolitan	460	26.9%	69,381,445.71	23.9%
Inner City	8	0.5%	1,967,744.40	0.7%
Total	1710	100.0%	289,974,321.13	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%	1,339,533.46	0.5%
SA - Metropolitan	964	56.4%	154,260,378.79	53.2%
SA - Non metropolitan	332	19.4%	43,415,036.06	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	65	3.8%	13,348,406.05	4.6%
NT - Non metropolitan	41	2.4%	9,115,318.35	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	3,377,070.07	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	511,555.90	0.2%
VIC - Metropolitan	167	9.8%	39,954,212.17	13.8%
VIC - Non metropolitan	58	3.4%	10,072,533.44	3.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,932,677.01	1.0%
QLD - Non metropolitan	10	0.6%	2,203,990.04	0.8%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	0.9%	3,519,645.88	1.2%
NSW - Non metropolitan	16	0.9%	3,928,945.86	1.4%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,232,741.05	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	116,655.04	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	645,621.96	0.2%
Total	1710	100.0%	289,974,321.13	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	133	7.8%	29,283,327.57	10.1%
2.00% to 2.25%	70	4.1%	12,799,623.68	4.4%
2.25% to 2.50%	203	11.9%	40,165,002.47	13.9%
2.50% to 2.75%	103	6.0%	20,597,255.55	7.1%
2.75% to 3.00%	79	4.6%	16,848,820.59	5.8%
3.00% to 3.25%	258	15.1%	42,157,163.04	14.5%
3.25% to 3.50%	335	19.6%	59,061,411.86	20.4%
3.50% to 3.75%	98	5.7%	14,529,528.83	5.0%
3.75% to 4.00%	161	9.4%	23,831,051.56	8.2%
4.00% to 4.25%	164	9.6%	18,867,622.99	6.5%
4.25% to 4.50%	30	1.8%	4,543,033.78	1.6%
4.50% to 4.75%	20	1.2%	3,308,089.56	1.1%
4.75% to 5.00%	48	2.8%	3,375,060.68	1.2%
5.00% to 5.25%	2	0.1%	265,649.17	0.1%
5.25% to 5.50%	5	0.3%	301,838.99	0.1%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	1	0.1%	39,840.81	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1710	100.0%	289,974,321.13	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	3	0.2%	122,417.99	0.0%
36 to 42 months	22	1.3%	2,808,439.54	1.0%
42 to 48 months	122	7.1%	19,818,211.65	6.8%
48 to 54 months	249	14.6%	42,289,032.79	14.6%
54 to 60 months	265	15.5%	49,291,218.61	17.0%
60 to 66 months	158	9.2%	31,228,564.04	10.8%
66 to 72 months	182	10.6%	35,013,641.10	12.1%
72+ months	709	41.5%	109,402,795.41	37.7%
Total	1710	100%	289,974,321.13	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	58.30	0.0%
0 to 2 years	4	0.2%	18,438.22	0.0%
2 to 4 years	11	0.6%	226,676.00	0.1%
4 to 6 years	21	1.2%	633,908.09	0.2%
6 to 8 years	24	1.4%	1,272,359.65	0.4%
8 to 10 years	23	1.3%	1,683,623.34	0.6%
10 to 12 years	57	3.3%	4,898,228.54	1.7%
12 to 14 years	45	2.6%	4,140,522.56	1.4%
14 to 16 years	155	9.1%	19,564,468.69	6.7%
16 to 18 years	114	6.7%	14,591,757.02	5.0%
18 to 20 years	119	7.0%	19,489,491.35	6.7%
20 to 22 years	169	9.9%	29,142,710.07	10.1%
22 to 24 years	337	19.7%	61,828,877.50	21.3%
24 to 26 years	581	34.0%	122,045,828.17	42.1%
26 to 28 years	48	2.8%	10,128,839.05	3.5%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	308,534.58	0.1%
Total	1710	100.0%	289,974,321.13	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	29	1.7%	8,476,047.82	2.9%
Principal & Interest	1681	98.3%	281,498,273.31	97.1%
Total	1710	100.0%	289,974,321.13	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	12	0.7%	3,855,752.14	1.3%
12 to 24 months	5	0.3%	1,417,364.56	0.5%
24 to 36 months	3	0.2%	1,357,820.32	0.5%
36 to 48 months	4	0.2%	747,316.87	0.3%
48 to 60 months	4	0.2%	1,057,953.12	0.4%
60 to 72 months	1	0.1%	39,840.81	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	1681	98.3%	281,498,273.31	97.1%
Total	1710	100.0%	289,974,321.13	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	496	29.0%	96,970,210.56	33.4%
Variable	1214	71.0%	193,004,110.57	66.6%
Total	1710	100.0%	289,974,321.13	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	86	5.0%	16,342,771.90	5.6%
6 to 12 months	52	3.0%	9,251,367.61	3.2%
12 to 24 months	225	13.2%	46,604,071.14	16.1%
24 to 36 months	107	6.3%	20,805,661.50	7.2%
36 to 48 months	20	1.2%	2,995,315.38	1.0%
48 to 60 months	6	0.4%	971,023.03	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1214	71.0%	193,004,110.57	66.6%
Total	1710	100.0%	289,974,321.13	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1465	85.7%	240,090,096.13	82.8%
Investment	245	14.3%	49,884,225.00	17.2%
Total	1710	100.0%	289,974,321.13	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,710	100.0%	289,974,321.13	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1710	100.0%	289,974,321.13	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	420	24.6%	69,766,806.03	24.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1290	75.4%	220,207,515.10	75.9%
Total	1710	100.0%	289,974,321.13	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1686	98.6%	285,873,178.40	98.6%
1 to 30 days	13	0.8%	2,273,510.13	0.8%
31 to 60 days	2	0.1%	417,613.14	0.1%
61 to 90 days	3	0.2%	407,204.68	0.1%
91+ days	6	0.4%	1,002,814.78	0.3%
Total	1710	100.0%	289,974,321.13	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	12	0.7%	1,971,580.79	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	-	-	-

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