

# LIGHT TRUST 2019-1



## Portfolio Summary as at 30 September 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		-	
Class AR Notes	AAA(EXP)sf / AAA(EXP)sf	1.00%	143,588,072.73	16.13%
Class AB Notes	AAA(sf) / NR	1.80%	15,533,549.68	7.06%
Class B Notes	AA(sf) / NR	2.00%	4,312,219.60	4.54%
Class C Notes	A(sf) / NR	2.65%	3,972,340.23	2.22%
Class D Notes	BBB+(sf) / NR	3.25%	1,550,699.68	1.31%
Class E Notes	NR / NR	6.00%	2,246,390.25	
<b>Total</b>			<b>171,203,272.16</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)

\*\*A Note refinanced 21st August 2024

### Conditional Prepayment Rate (CPR)

Current CPR	12.85%
Excess Spread	0.74%

### Underlying collateral summary

No. of Loans (Consolidated):	950
No. of Loans (Unconsolidated):	1,124
Aggregate Pool Current Balance:	\$168,904,322
Total Valuation of Properties	\$438,669,855
Maximum Loan Balance (Consolidated):	\$779,574
Average Loan Balance (Consolidated):	\$177,794
Weighted Average Interest Rate	6.30%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	336.0
WAVG Remaining Term to Maturity (months):	240.5
WAVG Seasoning (months):	103.0
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.7%
WAVG Current LVR:	50.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	302	31.8%	12,966,651.36	7.7%
\$100,000 to \$150,000	149	15.7%	18,357,294.87	10.9%
\$150,000 to \$200,000	139	14.6%	24,270,275.51	14.4%
\$200,000 to \$250,000	125	13.2%	27,859,400.60	16.5%
\$250,000 to \$300,000	81	8.5%	22,053,835.38	13.1%
\$300,000 to \$350,000	56	5.9%	18,006,347.12	10.7%
\$350,000 to \$400,000	32	3.4%	12,022,256.31	7.1%
\$400,000 to \$450,000	25	2.6%	10,597,873.64	6.3%
\$450,000 to \$500,000	12	1.3%	5,650,240.47	3.3%
\$500,000 to \$750,000	28	2.9%	16,340,572.75	9.7%
\$750,000+	1	0.1%	779,574.24	0.5%
<b>Total</b>	<b>950</b>	<b>100%</b>	<b>168,904,322.25</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%	598	62.9%	77,123,600.57	45.7%
50% to 55%	56	5.9%	12,618,748.94	7.5%
55% to 60%	81	8.5%	20,324,919.56	12.0%
60% to 65%	91	9.6%	22,961,655.60	13.6%
65% to 70%	62	6.5%	19,029,469.27	11.3%
70% to 75%	39	4.1%	11,160,297.46	6.6%
75% to 80%	18	1.9%	4,749,801.56	2.8%
80% to 85%	3	0.3%	615,493.35	0.4%
85% to 90%	2	0.2%	320,335.94	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>950</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	4	0.4%	106,201.08	0.1%
\$100,000 to \$200,000	68	7.2%	4,664,809.41	2.8%
\$200,000 to \$300,000	179	18.8%	17,682,635.74	10.5%
\$300,000 to \$400,000	233	24.5%	34,897,718.27	20.7%
\$400,000 to \$500,000	162	17.1%	29,623,642.51	17.5%
\$500,000 to \$600,000	119	12.5%	25,615,798.69	15.2%
\$600,000 to \$700,000	61	6.4%	16,006,323.99	9.5%
\$700,000 to \$800,000	35	3.7%	7,920,757.14	4.7%
\$800,000 to \$900,000	23	2.4%	6,043,569.17	3.6%
\$900,000 to \$1,000,000	26	2.7%	10,057,175.63	6.0%
\$1,000,000 to \$1,500,000	36	3.8%	14,959,739.50	8.9%
\$1,500,000+	4	0.4%	1,325,951.12	0.8%
<b>Total</b>	<b>950</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	458,180.73	0.3%
NSW	19	1.7%	3,774,466.59	2.2%
NT	76	6.8%	15,078,020.10	8.9%
QLD	13	1.2%	2,922,882.87	1.7%
SA	865	77.0%	115,583,149.81	68.4%
TAS	2	0.2%	122,393.87	0.1%
VIC	139	12.4%	28,926,683.98	17.1%
WA	8	0.7%	2,038,544.30	1.2%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	821	73.0%	128,603,165.51	76.1%
Non-metropolitan	297	26.4%	39,040,741.18	23.1%
Inner City	6	0.5%	1,260,415.56	0.7%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</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	0.4%	708,115.72	0.4%	
SA - Metropolitan	637	56.7%	89,229,114.53	52.8%	
SA - Non metropolitan	224	19.9%	25,645,919.56	15.2%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	43	3.8%	8,422,303.72	5.0%	
NT - Non metropolitan	33	2.9%	6,655,716.38	3.9%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	8	0.7%	2,038,544.30	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	439,956.59	0.3%	
VIC - Metropolitan	109	9.7%	23,381,815.21	13.8%	
VIC - Non metropolitan	29	2.6%	5,104,912.18	3.0%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	8	0.7%	2,307,120.82	1.4%	
QLD - Non metropolitan	5	0.4%	615,762.05	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	14	1.2%	2,766,086.20	1.6%	
NSW - Non metropolitan	5	0.4%	1,008,380.39	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	2	0.2%	458,180.73	0.3%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	112,343.25	0.1%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	1	0.1%	10,050.62	0.0%	
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	21	1.9%	3,835,527.33	2.3%	
2.00% to 2.25%	13	1.2%	2,292,838.22	1.4%	
2.25% to 2.50%	7	0.6%	1,335,487.67	0.8%	
2.50% to 2.75%	6	0.5%	567,171.32	0.3%	
2.75% to 3.00%	14	1.2%	2,297,466.91	1.4%	
3.00% to 3.25%	2	0.2%	368,777.18	0.2%	
3.25% to 3.50%	5	0.4%	954,011.76	0.6%	
3.50% to 3.75%	2	0.2%	310,975.35	0.2%	
3.75% to 4.00%	4	0.4%	587,528.35	0.3%	
4.00% to 4.25%	4	0.4%	443,891.27	0.3%	
4.25% to 4.50%	0	0.0%	-	0.0%	
4.50% to 4.75%	0	0.0%	-	0.0%	
4.75% to 5.00%	7	0.6%	1,381,456.76	0.8%	
5.00% to 5.25%	0	0.0%	-	0.0%	
5.25% to 5.50%	5	0.4%	1,323,308.66	0.8%	
5.50% to 5.75%	2	0.2%	629,360.26	0.4%	
5.75% to 6.00%	139	12.4%	27,401,940.26	16.2%	
6.00%+	893	79.4%	125,174,580.95	74.1%	
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</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	0	0.0%	-	0.0%
60 to 66 months	9	0.8%	1,232,196.56	0.7%
66 to 72 months	22	2.0%	1,744,577.89	1.0%
72+ months	1093	97.2%	165,927,547.80	98.2%
<b>Total</b>	<b>1124</b>	<b>100%</b>	<b>168,904,322.25</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	7	0.6%	45,647.05	0.0%
2 to 4 years	13	1.2%	336,579.72	0.2%
4 to 6 years	10	0.9%	356,137.06	0.2%
6 to 8 years	19	1.7%	1,175,159.57	0.7%
8 to 10 years	38	3.4%	2,541,036.78	1.5%
10 to 12 years	45	4.0%	3,873,794.42	2.3%
12 to 14 years	109	9.7%	10,525,097.34	6.2%
14 to 16 years	70	6.2%	7,919,216.85	4.7%
16 to 18 years	90	8.0%	12,987,103.59	7.7%
18 to 20 years	114	10.1%	17,831,351.45	10.6%
20 to 22 years	268	23.8%	44,912,598.29	26.6%
22 to 24 years	333	29.6%	64,838,892.91	38.4%
24 to 26 years	7	0.6%	1,266,280.55	0.7%
26 to 28 years	1	0.1%	295,426.67	0.2%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	6	0.5%	1,888,707.26	1.1%
Principal & Interest	1118	99.5%	167,015,614.99	98.9%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</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%	972,369.63	0.6%
12 to 24 months	2	0.2%	311,247.89	0.2%
24 to 36 months	2	0.2%	605,089.74	0.4%
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	1118	99.5%	167,015,614.99	98.9%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	169	15.0%	26,647,243.39	15.8%
Variable	955	85.0%	142,257,078.86	84.2%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	67	6.0%	10,963,730.01	6.5%
6 to 12 months	25	2.2%	3,163,888.92	1.9%
12 to 24 months	34	3.0%	6,007,343.17	3.6%
24 to 36 months	25	2.2%	3,690,006.53	2.2%
36 to 48 months	8	0.7%	1,024,396.25	0.6%
48 to 60 months	10	0.9%	1,797,878.51	1.1%
60+ months	0	0.0%	-	0.0%
Variable	955	85.0%	142,257,078.86	84.2%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	966	85.9%	137,478,475.02	81.4%
Investment	158	14.1%	31,425,847.23	18.6%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,124	100.0%	168,904,322.25	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	267	23.8%	39,418,235.50	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	857	76.2%	129,486,086.75	76.7%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1095	97.4%	164,223,480.23	97.2%
1 to 30 days	20	1.8%	2,975,465.20	1.8%
31 to 60 days	5	0.4%	862,940.58	0.5%
61 to 90 days	1	0.1%	111,186.05	0.1%
91+ days	3	0.3%	731,250.19	0.4%
<b>Total</b>	<b>1124</b>	<b>100.0%</b>	<b>168,904,322.25</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	381,214.52	0.2%

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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