

LIGHT TRUST 2019-1



Portfolio Summary as at 31 August 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		324,816,598.51	13.80%
Class AB Notes	AAA(sf) / NR		29,250,000.00	6.04%
Class B Notes	AA(sf) / NR		8,120,000.00	3.88%
Class C Notes	A(sf) / NR		7,480,000.00	1.90%
Class D Notes	BBB+(sf) / NR		2,920,000.00	1.12%
Class E Notes	NR / NR		4,230,000.00	
Total			376,816,598.51	

Conditional Prepayment Rate (CPR)

Current CPR	21.20%
Excess Spread	0.65%

Underlying collateral summary

No. of Loans (Consolidated):	1,644
No. of Loans (Unconsolidated):	2,045
Aggregate Pool Current Balance:	\$368,510,661
Total Valuation of Properties	\$755,716,218
Maximum Loan Balance (Consolidated):	\$920,978
Average Loan Balance (Consolidated):	\$224,155
Weighted Average Interest Rate	3.06%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	373.0
WAVG Remaining Term to Maturity (months):	275.3
WAVG Seasoning (months):	66.0

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	58.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	315	19.2%	16,787,909.68	4.6%
\$100,000 to \$150,000	239	14.5%	29,937,126.58	8.1%
\$150,000 to \$200,000	230	14.0%	40,337,563.52	10.9%
\$200,000 to \$250,000	249	15.1%	55,648,422.78	15.1%
\$250,000 to \$300,000	200	12.2%	54,353,731.21	14.7%
\$300,000 to \$350,000	144	8.8%	46,324,624.82	12.6%
\$350,000 to \$400,000	87	5.3%	32,322,817.43	8.8%
\$400,000 to \$450,000	53	3.2%	22,424,882.51	6.1%
\$450,000 to \$500,000	48	2.9%	22,701,089.87	6.2%
\$500,000 to \$750,000	73	4.4%	42,810,621.19	11.6%
\$750,000+	6	0.4%	4,861,871.77	1.3%
Total	1644	100%	368,510,661.36	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	731	44.5%	104,758,329.71	28.4%
50% to 55%	145	8.8%	36,987,888.75	10.0%
55% to 60%	160	9.7%	44,868,808.14	12.2%
60% to 65%	140	8.5%	41,589,157.66	11.3%
65% to 70%	140	8.5%	41,021,978.88	11.1%
70% to 75%	155	9.4%	49,437,264.11	13.4%
75% to 80%	93	5.7%	28,452,810.57	7.7%
80% to 85%	74	4.5%	19,700,456.29	5.3%
85% to 90%	5	0.3%	1,472,932.26	0.4%
90% to 95%	1	0.1%	221,034.99	0.1%
95%+	0	0.0%	-	0.0%
Total	1644	100.0%	368,510,661.36	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	192,074.79	0.1%
\$100,000 to \$200,000	103	6.3%	8,150,845.13	2.2%
\$200,000 to \$300,000	291	17.7%	38,870,692.01	10.5%
\$300,000 to \$400,000	386	23.5%	67,857,523.07	18.4%
\$400,000 to \$500,000	298	18.1%	66,751,075.45	18.1%
\$500,000 to \$600,000	208	12.7%	55,927,934.75	15.2%
\$600,000 to \$700,000	136	8.3%	43,386,884.21	11.8%
\$700,000 to \$800,000	71	4.3%	24,088,614.22	6.5%
\$800,000 to \$900,000	48	2.9%	18,188,419.33	4.9%
\$900,000 to \$1,000,000	39	2.4%	18,092,476.20	4.9%
\$1,000,000 to \$1,500,000	53	3.2%	25,626,740.14	7.0%
\$1,500,000+	5	0.3%	1,377,382.06	0.4%
Total	1644	100.0%	368,510,661.36	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.2%	1,312,971.17	0.4%
NSW	36	1.8%	9,946,961.85	2.7%
NT	114	5.6%	25,252,450.62	6.9%
QLD	29	1.4%	6,755,518.48	1.8%
SA	1563	76.4%	255,898,578.88	69.4%
TAS	4	0.2%	776,690.05	0.2%
VIC	278	13.6%	64,336,489.96	17.5%
WA	16	0.8%	4,231,000.35	1.1%
Total	2045	100.0%	368,510,661.36	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1489	72.8%	279,195,724.43	75.8%
Non-metropolitan	547	26.7%	86,813,155.83	23.6%
Inner City	9	0.4%	2,501,781.10	0.7%
Total	2045	100.0%	368,510,661.36	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	7	0.3%	1,853,885.21	0.5%	
SA - Metropolitan	1160	56.7%	199,524,727.42	54.1%	
SA - Non metropolitan	396	19.4%	54,519,966.25	14.8%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	71	3.5%	14,886,308.95	4.0%	
NT - Non metropolitan	43	2.1%	10,366,141.67	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	16	0.8%	4,231,000.35	1.1%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.0%	528,720.28	0.1%	
VIC - Metropolitan	202	9.9%	49,855,933.07	13.5%	
VIC - Non metropolitan	75	3.7%	13,951,836.61	3.8%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.8%	4,003,997.28	1.1%	
QLD - Non metropolitan	13	0.6%	2,751,521.20	0.7%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	19	0.9%	5,380,786.19	1.5%	
NSW - Non metropolitan	17	0.8%	4,566,175.66	1.2%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	5	0.2%	1,312,971.17	0.4%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.0%	119,175.61	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.1%	657,514.44	0.2%	
Total	2045	100.0%	368,510,661.36	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	111	5.4%	24,472,075.97	6.6%	
2.00% to 2.25%	89	4.4%	19,337,377.30	5.2%	
2.25% to 2.50%	151	7.4%	29,928,938.90	8.1%	
2.50% to 2.75%	61	3.0%	14,038,239.64	3.8%	
2.75% to 3.00%	413	20.2%	82,955,563.72	22.5%	
3.00% to 3.25%	473	23.1%	88,088,237.71	23.9%	
3.25% to 3.50%	145	7.1%	24,799,077.60	6.7%	
3.50% to 3.75%	238	11.6%	37,239,318.87	10.1%	
3.75% to 4.00%	220	10.8%	29,531,071.12	8.0%	
4.00% to 4.25%	45	2.2%	6,616,811.96	1.8%	
4.25% to 4.50%	24	1.2%	4,854,526.23	1.3%	
4.50% to 4.75%	64	3.1%	5,594,879.85	1.5%	
4.75% to 5.00%	4	0.2%	586,373.87	0.2%	
5.00% to 5.25%	6	0.3%	379,518.62	0.1%	
5.25% to 5.50%	0	0.0%	-	0.0%	
5.50% to 5.75%	1	0.0%	88,650.00	0.0%	
5.75% to 6.00%	0	0.0%	-	0.0%	
6.00%+	0	0.0%	-	0.0%	
Total	2045	100.0%	368,510,661.36	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	26	1.3%	2,986,360.10	0.8%
30 to 36 months	54	2.6%	7,732,059.51	2.1%
36 to 42 months	241	11.8%	42,627,880.84	11.6%
42 to 48 months	355	17.4%	67,326,160.57	18.3%
48 to 54 months	199	9.7%	41,435,741.88	11.2%
54 to 60 months	241	11.8%	48,370,117.61	13.1%
60 to 66 months	188	9.2%	38,498,881.18	10.4%
66 to 72 months	133	6.5%	24,587,106.02	6.7%
72+ months	608	29.7%	94,946,353.65	25.8%
Total	2045	100%	368,510,661.36	100%

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%	80,270.86	0.0%
2 to 4 years	10	0.5%	161,205.27	0.0%
4 to 6 years	16	0.8%	487,892.77	0.1%
6 to 8 years	31	1.5%	1,590,075.54	0.4%
8 to 10 years	24	1.2%	1,700,912.53	0.5%
10 to 12 years	60	2.9%	5,850,224.01	1.6%
12 to 14 years	52	2.5%	4,510,381.74	1.2%
14 to 16 years	122	6.0%	16,935,936.82	4.6%
16 to 18 years	156	7.6%	19,846,438.91	5.4%
18 to 20 years	131	6.4%	21,572,323.68	5.9%
20 to 22 years	199	9.7%	36,278,096.15	9.8%
22 to 24 years	276	13.5%	51,082,254.90	13.9%
24 to 26 years	596	29.1%	127,373,799.80	34.6%
26 to 28 years	365	17.8%	80,727,066.91	21.9%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.0%	313,781.47	0.1%
Total	2045	100.0%	368,510,661.36	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	42	2.1%	12,075,181.17	3.3%
Principal & Interest	2003	97.9%	356,435,480.19	96.7%
Total	2045	100.0%	368,510,661.36	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	14	0.7%	4,552,465.44	1.2%
12 to 24 months	11	0.5%	2,881,388.69	0.8%
24 to 36 months	5	0.2%	1,369,895.97	0.4%
36 to 48 months	2	0.1%	262,123.04	0.1%
48 to 60 months	4	0.2%	867,549.32	0.2%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	1	0.0%	88,650.00	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	2003	98.2%	356,435,480.19	97.3%
Total	2040	100.0%	366,457,552.65	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	608	29.7%	123,051,880.69	33.4%
Variable	1437	70.3%	245,458,780.67	66.6%
Total	2045	100.0%	368,510,661.36	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	143	7.0%	28,256,026.85	7.7%
6 to 12 months	110	5.4%	23,245,645.95	6.3%
12 to 24 months	157	7.7%	30,686,295.64	8.3%
24 to 36 months	124	6.1%	26,675,298.61	7.2%
36 to 48 months	64	3.1%	12,482,028.55	3.4%
48 to 60 months	9	0.4%	1,216,344.00	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1437	70.3%	245,458,780.67	66.7%
Total	2044	100.0%	368,020,420.27	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1753	85.7%	307,239,307.57	83.4%
Investment	292	14.3%	61,271,353.79	16.6%
Total	2045	100.0%	368,510,661.36	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,045	100.0%	368,510,661.36	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2045	100.0%	368,510,661.36	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	522	25.5%	91,351,578.90	24.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1523	74.5%	277,159,082.46	75.2%
Total	2045	100.0%	368,510,661.36	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2016	98.6%	362,201,731.40	98.3%
1 to 30 days	20	1.0%	4,395,929.41	1.2%
31 to 60 days	2	0.1%	414,755.77	0.1%
61 to 90 days	3	0.1%	429,038.66	0.1%
91+ days	4	0.2%	1,069,206.12	0.3%
Total	2045	100.0%	368,510,661.36	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.1%	937,107.44	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	-	-	-

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