

LIGHT TRUST 2019-1



Portfolio Summary as at 30 November 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		295,335,849.20	14.97%
Class AB Notes	AAA(sf) / NR		29,250,000.00	6.55%
Class B Notes	AA(sf) / NR		8,120,000.00	4.21%
Class C Notes	A(sf) / NR		7,480,000.00	2.06%
Class D Notes	BBB+(sf) / NR		2,920,000.00	1.22%
Class E Notes	NR / NR		4,230,000.00	
Total			347,335,849.20	

Conditional Prepayment Rate (CPR)

Current CPR	22.35%
Excess Spread	0.67%

Underlying collateral summary

No. of Loans (Consolidated):	1,565
No. of Loans (Unconsolidated):	1,931
Aggregate Pool Current Balance:	\$339,249,879
Total Valuation of Properties	\$715,211,289
Maximum Loan Balance (Consolidated):	\$911,486
Average Loan Balance (Consolidated):	\$216,773
Weighted Average Interest Rate	3.00%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	370.0
WAVG Remaining Term to Maturity (months):	271.8
WAVG Seasoning (months):	69.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	57.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	317	20.3%	16,096,329.80	4.7%
\$100,000 to \$150,000	239	15.3%	29,705,854.56	8.8%
\$150,000 to \$200,000	223	14.2%	39,143,983.94	11.5%
\$200,000 to \$250,000	232	14.8%	51,891,164.48	15.3%
\$250,000 to \$300,000	194	12.4%	52,862,482.32	15.6%
\$300,000 to \$350,000	126	8.1%	40,593,313.84	12.0%
\$350,000 to \$400,000	80	5.1%	29,783,045.62	8.8%
\$400,000 to \$450,000	46	2.9%	19,552,918.94	5.8%
\$450,000 to \$500,000	44	2.8%	20,848,005.41	6.1%
\$500,000 to \$750,000	60	3.8%	35,472,756.25	10.5%
\$750,000+	4	0.3%	3,300,023.72	1.0%
Total	1565	100%	339,249,878.88	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	731	46.7%	102,391,988.64	30.2%
50% to 55%	137	8.8%	34,303,863.80	10.1%
55% to 60%	138	8.8%	39,016,521.48	11.5%
60% to 65%	136	8.7%	38,619,441.77	11.4%
65% to 70%	138	8.8%	39,347,727.71	11.6%
70% to 75%	140	8.9%	44,026,099.76	13.0%
75% to 80%	84	5.4%	25,350,864.30	7.5%
80% to 85%	57	3.6%	15,373,050.54	4.5%
85% to 90%	3	0.2%	599,315.91	0.2%
90% to 95%	1	0.1%	221,004.97	0.1%
95%+	0	0.0%	-	0.0%
Total	1565	100.0%	339,249,878.88	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	191,309.31	0.1%
\$100,000 to \$200,000	112	7.2%	9,215,172.50	2.7%
\$200,000 to \$300,000	292	18.7%	38,337,761.42	11.3%
\$300,000 to \$400,000	370	23.6%	64,571,768.12	19.0%
\$400,000 to \$500,000	283	18.1%	62,668,702.59	18.5%
\$500,000 to \$600,000	200	12.8%	54,435,467.33	16.0%
\$600,000 to \$700,000	112	7.2%	34,687,152.56	10.2%
\$700,000 to \$800,000	61	3.9%	20,604,276.24	6.1%
\$800,000 to \$900,000	38	2.4%	13,985,631.09	4.1%
\$900,000 to \$1,000,000	38	2.4%	15,995,255.06	4.7%
\$1,000,000 to \$1,500,000	48	3.1%	23,196,602.21	6.8%
\$1,500,000+	5	0.3%	1,360,780.45	0.4%
Total	1565	100.0%	339,249,878.88	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,284,754.97	0.4%
NSW	34	1.8%	8,949,893.03	2.6%
NT	113	5.9%	24,251,430.63	7.1%
QLD	25	1.3%	5,447,374.54	1.6%
SA	1477	76.5%	236,036,518.28	69.6%
TAS	4	0.2%	772,463.52	0.2%
VIC	259	13.4%	58,828,068.57	17.3%
WA	14	0.7%	3,679,375.34	1.1%
Total	1931	100.0%	339,249,878.88	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1403	72.7%	256,315,121.35	75.6%
Non-metropolitan	520	26.9%	80,914,041.42	23.9%
Inner City	8	0.4%	2,020,716.11	0.6%
Total	1931	100.0%	339,249,878.88	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	6	0.3%	1,377,240.30	0.4%
SA - Metropolitan	1096	56.8%	184,136,117.72	54.3%
SA - Non metropolitan	375	19.4%	50,523,160.26	14.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	71	3.7%	14,667,551.10	4.3%
NT - Non metropolitan	42	2.2%	9,583,879.53	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	14	0.7%	3,679,375.34	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	525,135.92	0.2%
VIC - Metropolitan	185	9.6%	44,604,554.99	13.1%
VIC - Non metropolitan	73	3.8%	13,698,377.66	4.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.7%	2,977,833.90	0.9%
QLD - Non metropolitan	11	0.6%	2,469,540.64	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	18	0.9%	4,964,933.33	1.5%
NSW - Non metropolitan	16	0.8%	3,984,959.70	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,284,754.97	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	118,339.89	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	654,123.63	0.2%
Total	1931	100.0%	339,249,878.88	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	137	7.1%	31,222,462.69	9.2%
2.00% to 2.25%	100	5.2%	20,031,882.51	5.9%
2.25% to 2.50%	176	9.1%	35,531,389.08	10.5%
2.50% to 2.75%	71	3.7%	15,341,335.30	4.5%
2.75% to 3.00%	359	18.6%	66,674,213.14	19.7%
3.00% to 3.25%	428	22.2%	78,464,636.77	23.1%
3.25% to 3.50%	117	6.1%	18,396,857.67	5.4%
3.50% to 3.75%	217	11.2%	33,374,494.92	9.8%
3.75% to 4.00%	192	9.9%	24,267,119.17	7.2%
4.00% to 4.25%	39	2.0%	5,747,828.32	1.7%
4.25% to 4.50%	22	1.1%	4,136,932.26	1.2%
4.50% to 4.75%	62	3.2%	5,062,920.07	1.5%
4.75% to 5.00%	4	0.2%	563,600.45	0.2%
5.00% to 5.25%	6	0.3%	381,713.70	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	52,492.83	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1931	100.0%	339,249,878.88	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	3	0.2%	129,543.52	0.0%
30 to 36 months	27	1.4%	3,170,355.50	0.9%
36 to 42 months	137	7.1%	22,351,204.59	6.6%
42 to 48 months	283	14.7%	49,052,634.24	14.5%
48 to 54 months	300	15.5%	59,940,969.29	17.7%
54 to 60 months	175	9.1%	34,454,829.12	10.2%
60 to 66 months	207	10.7%	41,197,184.29	12.1%
66 to 72 months	169	8.8%	31,280,345.96	9.2%
72+ months	630	32.6%	97,672,812.37	28.8%
Total	1931	100%	339,249,878.88	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%	88,233.94	0.0%
2 to 4 years	8	0.4%	115,807.62	0.0%
4 to 6 years	17	0.9%	524,054.11	0.2%
6 to 8 years	29	1.5%	1,606,608.61	0.5%
8 to 10 years	25	1.3%	1,962,042.33	0.6%
10 to 12 years	58	3.0%	5,186,876.51	1.5%
12 to 14 years	48	2.5%	4,055,578.15	1.2%
14 to 16 years	144	7.5%	19,989,764.72	5.9%
16 to 18 years	145	7.5%	17,484,904.82	5.2%
18 to 20 years	124	6.4%	21,262,837.15	6.3%
20 to 22 years	192	9.9%	33,343,547.63	9.8%
22 to 24 years	280	14.5%	52,041,865.15	15.3%
24 to 26 years	648	33.6%	137,265,838.93	40.5%
26 to 28 years	206	10.7%	44,009,833.18	13.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	312,086.03	0.1%
Total	1931	100.0%	339,249,878.88	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	36	1.9%	9,965,108.56	2.9%
Principal & Interest	1895	98.1%	329,284,770.32	97.1%
Total	1931	100.0%	339,249,878.88	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	19	1.0%	6,153,297.74	1.8%
12 to 24 months	8	0.4%	2,142,510.89	0.6%
24 to 36 months	3	0.2%	831,270.78	0.2%
36 to 48 months	2	0.1%	262,141.73	0.1%
48 to 60 months	3	0.2%	523,394.59	0.2%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	1	0.1%	52,492.83	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	1895	98.1%	329,284,770.32	97.1%
Total	1931	100.0%	339,249,878.88	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	570	29.5%	114,519,284.12	33.8%
Variable	1361	70.5%	224,730,594.76	66.2%
Total	1931	100.0%	339,249,878.88	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	93	4.8%	17,873,664.83	5.3%
6 to 12 months	100	5.2%	20,497,988.69	6.0%
12 to 24 months	177	9.2%	35,216,087.21	10.4%
24 to 36 months	136	7.0%	29,718,612.46	8.8%
36 to 48 months	58	3.0%	10,281,107.87	3.0%
48 to 60 months	6	0.3%	931,823.06	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1361	70.5%	224,730,594.76	66.2%
Total	1931	100.0%	339,249,878.88	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1655	85.7%	282,891,948.44	83.4%
Investment	276	14.3%	56,357,930.44	16.6%
Total	1931	100.0%	339,249,878.88	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,931	100.0%	339,249,878.88	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1931	100.0%	339,249,878.88	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	489	25.3%	84,266,877.21	24.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1442	74.7%	254,983,001.67	75.2%
Total	1931	100.0%	339,249,878.88	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1900	98.4%	332,952,129.60	98.1%
1 to 30 days	18	0.9%	3,805,564.47	1.1%
31 to 60 days	5	0.3%	934,506.04	0.3%
61 to 90 days	2	0.1%	336,083.59	0.1%
91+ days	6	0.3%	1,221,595.18	0.4%
Total	1931	100.0%	339,249,878.88	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.4%	1,252,947.46	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	-	-	-

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