

LIGHT TRUST 2019-1



Portfolio Summary as at 31 May 2021

Note Balances	Current Invested Amount
Class A Notes	356,025,462.73
Class AB Notes	29,250,000.00
Class B Notes	8,120,000.00
Class C Notes	7,480,000.00
Class D Notes	2,920,000.00
Class E Notes	4,230,000.00
Total	408,025,462.73

Conditional Prepayment Rate (CPR)

Current CPR	27.32%
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Underlying collateral summary

No. of Loans (Consolidated):	1,723
No. of Loans (Unconsolidated):	2,164
Aggregate Pool Current Balance:	\$398,339,630
Total Valuation of Properties	\$796,762,384
Maximum Loan Balance (Consolidated):	\$928,792
Average Loan Balance (Consolidated):	\$231,221

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	376.0
WAVG Remaining Term to Maturity (months):	278.6
WAVG Seasoning (months):	63.0

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.1%
WAVG Current LVR:	58.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	300	17.4%	15,987,660.91	4.0%
\$100,000 to \$150,000	248	14.4%	30,973,100.48	7.8%
\$150,000 to \$200,000	241	14.0%	42,165,960.69	10.6%
\$200,000 to \$250,000	264	15.3%	59,115,855.74	14.8%
\$250,000 to \$300,000	213	12.4%	58,171,893.70	14.6%
\$300,000 to \$350,000	155	9.0%	50,117,138.63	12.6%
\$350,000 to \$400,000	98	5.7%	36,457,233.99	9.2%
\$400,000 to \$450,000	57	3.3%	24,109,053.66	6.1%
\$450,000 to \$500,000	52	3.0%	24,535,521.52	6.2%
\$500,000 to \$750,000	86	5.0%	49,972,607.04	12.5%
\$750,000+	8	0.5%	6,556,413.47	1.6%
Total	1722	100%	398,162,439.83	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	723	42.0%	103,646,201.11	26.0%
50% to 55%	147	8.5%	38,375,377.44	9.6%
55% to 60%	170	9.9%	47,861,507.50	12.0%
60% to 65%	146	8.5%	43,971,723.87	11.0%
65% to 70%	163	9.5%	49,408,461.47	12.4%
70% to 75%	169	9.8%	55,283,200.96	13.9%
75% to 80%	121	7.0%	36,944,089.61	9.3%
80% to 85%	75	4.4%	20,569,095.14	5.2%
85% to 90%	7	0.4%	1,882,124.29	0.5%
90% to 95%	1	0.1%	220,658.44	0.1%
95%+	0	0.0%	-	0.0%
Total	1722	100.0%	398,162,439.83	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.3%	194,993.95	0.0%
\$100,000 to \$200,000	103	6.0%	8,274,095.51	2.1%
\$200,000 to \$300,000	299	17.4%	40,620,381.48	10.2%
\$300,000 to \$400,000	409	23.8%	73,409,025.50	18.4%
\$400,000 to \$500,000	308	17.9%	70,258,366.85	17.6%
\$500,000 to \$600,000	221	12.8%	60,957,635.75	15.3%
\$600,000 to \$700,000	141	8.2%	46,770,507.22	11.7%
\$700,000 to \$800,000	75	4.4%	26,927,043.70	6.8%
\$800,000 to \$900,000	59	3.4%	22,993,412.88	5.8%
\$900,000 to \$1,000,000	39	2.3%	18,261,614.08	4.6%
\$1,000,000 to \$1,500,000	56	3.3%	27,357,849.55	6.9%
\$1,500,000+	6	0.3%	2,137,513.36	0.5%
Total	1722	100.0%	398,162,439.83	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	7	0.3%	1,759,243.36	0.4%
NSW	40	1.8%	11,073,142.43	2.8%
NT	123	5.7%	27,764,116.56	7.0%
QLD	29	1.3%	6,820,333.92	1.7%
SA	1650	76.2%	276,798,743.66	69.5%
TAS	5	0.2%	1,212,996.85	0.3%
VIC	293	13.5%	68,286,012.07	17.1%
WA	17	0.8%	4,625,041.52	1.2%
Total	2164	100.0%	398,339,630.37	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1584	73.2%	302,756,019.57	76.0%
Non-metropolitan	571	26.4%	93,051,639.06	23.4%
Inner City	9	0.4%	2,531,971.74	0.6%
Total	2164	100.0%	398,339,630.37	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%	1,873,858.06	0.5%
SA - Metropolitan	1232	56.9%	217,051,823.23	54.5%
SA - Non metropolitan	411	19.0%	57,873,062.37	14.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	78	3.6%	16,508,281.36	4.1%
NT - Non metropolitan	45	2.1%	11,255,835.20	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	17	0.8%	4,625,041.52	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.0%	538,515.06	0.1%
VIC - Metropolitan	212	9.8%	52,416,149.49	13.2%
VIC - Non metropolitan	80	3.7%	15,331,347.52	3.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	16	0.7%	4,047,148.56	1.0%
QLD - Non metropolitan	13	0.6%	2,773,185.36	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	22	1.0%	6,348,332.05	1.6%
NSW - Non metropolitan	18	0.8%	4,724,810.38	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	7	0.3%	1,759,243.36	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.0%	119,598.62	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	4	0.2%	1,093,398.23	0.3%
Total	2164	100.0%	398,339,630.37	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	88	4.1%	20,043,674.13	5.0%
2.00% to 2.25%	84	3.9%	19,245,728.42	4.8%
2.25% to 2.50%	157	7.3%	32,323,334.69	8.1%
2.50% to 2.75%	52	2.4%	12,058,997.01	3.0%
2.75% to 3.00%	407	18.8%	84,615,877.44	21.2%
3.00% to 3.25%	513	23.7%	98,824,632.09	24.8%
3.25% to 3.50%	174	8.0%	29,142,052.19	7.3%
3.50% to 3.75%	266	12.3%	42,897,538.36	10.8%
3.75% to 4.00%	251	11.6%	34,847,450.92	8.7%
4.00% to 4.25%	63	2.9%	10,619,105.55	2.7%
4.25% to 4.50%	34	1.6%	6,739,210.29	1.7%
4.50% to 4.75%	64	3.0%	5,920,367.32	1.5%
4.75% to 5.00%	4	0.2%	591,750.86	0.1%
5.00% to 5.25%	6	0.3%	385,138.12	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.0%	84,772.98	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	2164	100.0%	398,339,630.37	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	3	0.1%	137,142.35	0.0%
24 to 30 months	30	1.4%	3,602,276.75	0.9%
30 to 36 months	157	7.3%	27,392,541.74	6.9%
36 to 42 months	317	14.6%	58,453,991.28	14.7%
42 to 48 months	339	15.7%	70,005,976.68	17.6%
48 to 54 months	203	9.4%	42,883,128.60	10.8%
54 to 60 months	232	10.7%	47,488,225.00	11.9%
60 to 66 months	180	8.3%	34,814,885.31	8.7%
66 to 72 months	120	5.5%	21,493,940.52	5.4%
72+ months	583	26.9%	92,067,522.14	23.1%
Total	2164	100%	398,339,630.37	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	9	0.4%	143,840.37	0.0%
2 to 4 years	8	0.4%	140,594.86	0.0%
4 to 6 years	15	0.7%	442,164.56	0.1%
6 to 8 years	30	1.4%	1,679,216.68	0.4%
8 to 10 years	25	1.2%	1,646,338.90	0.4%
10 to 12 years	57	2.6%	5,467,068.68	1.4%
12 to 14 years	59	2.7%	5,207,803.17	1.3%
14 to 16 years	111	5.1%	15,714,661.50	3.9%
16 to 18 years	162	7.5%	20,990,751.08	5.3%
18 to 20 years	139	6.4%	22,484,824.40	5.6%
20 to 22 years	205	9.5%	37,322,303.46	9.4%
22 to 24 years	264	12.2%	49,303,305.11	12.4%
24 to 26 years	582	26.9%	125,835,748.44	31.6%
26 to 28 years	497	23.0%	111,645,694.74	28.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.0%	315,314.42	0.1%
Total	2164	100.0%	398,339,630.37	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	54	2.5%	14,875,737.28	3.7%
Principal & Interest	2110	97.5%	383,463,893.09	96.3%
Total	2164	100.0%	398,339,630.37	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	21	1.0%	6,751,322.15	1.7%
12 to 24 months	14	0.6%	4,242,010.51	1.1%
24 to 36 months	6	0.3%	1,382,985.32	0.3%
36 to 48 months	2	0.1%	474,643.52	0.1%
48 to 60 months	5	0.2%	1,071,095.07	0.3%
60 to 72 months	1	0.0%	62,653.22	0.0%
72 to 84 months	1	0.0%	84,772.98	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	2110	97.7%	383,463,893.09	96.5%
Total	2160	100.0%	397,533,375.86	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	645	29.8%	132,612,874.34	33.3%
Variable	1519	70.2%	265,726,756.03	66.7%
Total	2164	100.0%	398,339,630.37	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	163	7.5%	32,483,478.13	8.2%
6 to 12 months	120	5.5%	24,123,407.74	6.1%
12 to 24 months	157	7.3%	31,906,897.35	8.0%
24 to 36 months	132	6.1%	29,475,287.95	7.4%
36 to 48 months	57	2.6%	11,752,180.60	3.0%
48 to 60 months	15	0.7%	2,379,076.48	0.6%
60+ months	0	0.0%	-	0.0%
Variable	1519	70.2%	265,726,756.03	66.8%
Total	2163	100.0%	397,847,084.28	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1853	85.6%	332,143,461.44	83.4%
Investment	311	14.4%	66,196,168.93	16.6%
Total	2164	100.0%	398,339,630.37	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,164	100.0%	398,339,630.37	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2164	100.0%	398,339,630.37	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	559	25.8%	99,433,676.60	25.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1605	74.2%	298,905,953.77	75.0%
Total	2164	100.0%	398,339,630.37	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2139	98.8%	392,684,053.60	98.6%
1 to 30 days	17	0.8%	3,676,012.60	0.9%
31 to 60 days	3	0.1%	548,505.23	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	5	0.2%	1,431,058.94	0.4%
Total	2164	100.0%	398,339,630.37	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	764,120.53	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	-	-	-

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