

LIGHT TRUST 2019-1



Portfolio Summary as at 31 January 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		279,477,048.92	15.69%
Class AB Notes	AAA(sf) / NR		29,250,000.00	6.86%
Class B Notes	AA(sf) / NR		8,120,000.00	4.41%
Class C Notes	A(sf) / NR		7,480,000.00	2.16%
Class D Notes	BBB+(sf) / NR		2,920,000.00	1.28%
Class E Notes	NR / NR		4,230,000.00	
Total			331,477,048.92	

Conditional Prepayment Rate (CPR)

Current CPR	26.22%
Excess Spread	0.71%

Underlying collateral summary

No. of Loans (Consolidated):	1,513
No. of Loans (Unconsolidated):	1,858
Aggregate Pool Current Balance:	\$322,379,354
Total Valuation of Properties	\$690,503,920
Maximum Loan Balance (Consolidated):	\$905,668
Average Loan Balance (Consolidated):	\$213,073
Weighted Average Interest Rate	2.97%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	368.0
WAVG Remaining Term to Maturity (months):	270.1
WAVG Seasoning (months):	71.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.2%
WAVG Current LVR:	56.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	319	21.1%	15,787,427.42	4.9%
\$100,000 to \$150,000	236	15.6%	29,343,738.86	9.1%
\$150,000 to \$200,000	216	14.3%	37,892,450.66	11.8%
\$200,000 to \$250,000	224	14.8%	50,135,759.40	15.6%
\$250,000 to \$300,000	182	12.0%	49,653,699.33	15.4%
\$300,000 to \$350,000	117	7.7%	37,681,440.24	11.7%
\$350,000 to \$400,000	77	5.1%	28,766,991.04	8.9%
\$400,000 to \$450,000	43	2.8%	18,298,788.03	5.7%
\$450,000 to \$500,000	39	2.6%	18,425,823.88	5.7%
\$500,000 to \$750,000	56	3.7%	33,110,264.29	10.3%
\$750,000+	4	0.3%	3,282,970.83	1.0%
Total	1513	100%	322,379,353.98	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	724	47.9%	99,626,351.76	30.9%
50% to 55%	138	9.1%	34,260,664.78	10.6%
55% to 60%	137	9.1%	39,008,591.23	12.1%
60% to 65%	116	7.7%	32,115,210.73	10.0%
65% to 70%	132	8.7%	37,558,907.71	11.7%
70% to 75%	136	9.0%	43,191,314.59	13.4%
75% to 80%	83	5.5%	24,622,786.44	7.6%
80% to 85%	44	2.9%	11,394,246.51	3.5%
85% to 90%	2	0.1%	380,245.24	0.1%
90% to 95%	1	0.1%	221,034.99	0.1%
95%+	0	0.0%	-	0.0%
Total	1513	100.0%	322,379,353.98	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.4%	186,737.68	0.1%
\$100,000 to \$200,000	110	7.3%	8,929,151.25	2.8%
\$200,000 to \$300,000	281	18.6%	36,177,427.16	11.2%
\$300,000 to \$400,000	363	24.0%	62,081,739.96	19.3%
\$400,000 to \$500,000	273	18.0%	59,994,389.78	18.6%
\$500,000 to \$600,000	191	12.6%	51,606,411.59	16.0%
\$600,000 to \$700,000	106	7.0%	32,555,541.32	10.1%
\$700,000 to \$800,000	57	3.8%	18,712,440.26	5.8%
\$800,000 to \$900,000	35	2.3%	11,931,718.99	3.7%
\$900,000 to \$1,000,000	39	2.6%	16,156,700.57	5.0%
\$1,000,000 to \$1,500,000	47	3.1%	22,684,276.46	7.0%
\$1,500,000+	5	0.3%	1,362,818.96	0.4%
Total	1513	100.0%	322,379,353.98	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,265,893.60	0.4%
NSW	33	1.8%	8,615,670.38	2.7%
NT	113	6.1%	24,117,407.91	7.5%
QLD	24	1.3%	5,220,610.96	1.6%
SA	1416	76.2%	222,587,950.85	69.0%
TAS	4	0.2%	768,981.90	0.2%
VIC	250	13.5%	56,267,915.50	17.5%
WA	13	0.7%	3,534,922.88	1.1%
Total	1858	100.0%	322,379,353.98	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1351	72.7%	243,851,469.08	75.6%
Non-metropolitan	499	26.9%	76,526,773.40	23.7%
Inner City	8	0.4%	2,001,111.50	0.6%
Total	1858	100.0%	322,379,353.98	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%	1,366,065.18	0.4%
SA - Metropolitan	1049	56.5%	173,495,790.96	53.8%
SA - Non metropolitan	361	19.4%	47,726,094.71	14.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	71	3.8%	14,599,653.32	4.5%
NT - Non metropolitan	42	2.3%	9,517,754.59	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	13	0.7%	3,534,922.88	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	517,252.07	0.2%
VIC - Metropolitan	182	9.8%	43,345,156.96	13.4%
VIC - Non metropolitan	67	3.6%	12,405,506.47	3.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	2,960,270.54	0.9%
QLD - Non metropolitan	10	0.5%	2,260,340.42	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	0.9%	4,649,780.82	1.4%
NSW - Non metropolitan	16	0.9%	3,965,889.56	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,265,893.60	0.4%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	117,794.25	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	651,187.65	0.2%
Total	1858	100.0%	322,379,353.98	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	136	7.3%	30,275,987.15	9.4%
2.00% to 2.25%	118	6.4%	23,393,692.99	7.3%
2.25% to 2.50%	203	10.9%	41,074,394.33	12.7%
2.50% to 2.75%	70	3.8%	14,249,310.49	4.4%
2.75% to 3.00%	324	17.4%	58,285,920.96	18.1%
3.00% to 3.25%	394	21.2%	71,946,422.85	22.3%
3.25% to 3.50%	105	5.7%	16,003,116.83	5.0%
3.50% to 3.75%	206	11.1%	31,544,455.79	9.8%
3.75% to 4.00%	180	9.7%	21,895,904.43	6.8%
4.00% to 4.25%	35	1.9%	5,287,658.41	1.6%
4.25% to 4.50%	19	1.0%	2,993,423.78	0.9%
4.50% to 4.75%	57	3.1%	4,441,578.22	1.4%
4.75% to 5.00%	4	0.2%	553,140.73	0.2%
5.00% to 5.25%	6	0.3%	377,858.51	0.1%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	1	0.1%	56,488.51	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1858	100.0%	322,379,353.98	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	28	1.5%	3,143,439.55	1.0%
36 to 42 months	72	3.9%	10,521,530.12	3.3%
42 to 48 months	219	11.8%	38,609,286.22	12.0%
48 to 54 months	322	17.3%	58,129,404.64	18.0%
54 to 60 months	170	9.1%	33,536,189.55	10.4%
60 to 66 months	225	12.1%	45,135,633.20	14.0%
66 to 72 months	164	8.8%	31,806,307.36	9.9%
72+ months	658	35.4%	101,497,563.34	31.5%
Total	1858	100%	322,379,353.98	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%	82,440.85	0.0%
2 to 4 years	9	0.5%	143,902.48	0.0%
4 to 6 years	20	1.1%	666,059.03	0.2%
6 to 8 years	26	1.4%	1,426,815.10	0.4%
8 to 10 years	22	1.2%	1,670,610.36	0.5%
10 to 12 years	61	3.3%	5,223,363.34	1.6%
12 to 14 years	47	2.5%	4,211,394.23	1.3%
14 to 16 years	148	8.0%	19,392,228.78	6.0%
16 to 18 years	135	7.3%	15,929,464.55	4.9%
18 to 20 years	129	6.9%	22,158,115.32	6.9%
20 to 22 years	183	9.8%	31,953,816.07	9.9%
22 to 24 years	293	15.8%	53,944,502.29	16.7%
24 to 26 years	638	34.3%	136,253,643.25	42.3%
26 to 28 years	140	7.5%	29,011,903.72	9.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	1	0.1%	311,094.61	0.1%
Total	1858	100.0%	322,379,353.98	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	33	1.8%	8,999,972.64	2.8%
Principal & Interest	1825	98.2%	313,379,381.34	97.2%
Total	1858	100.0%	322,379,353.98	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	0.6%	3,652,961.95	1.1%
12 to 24 months	8	0.4%	1,891,032.02	0.6%
24 to 36 months	4	0.2%	1,603,345.69	0.5%
36 to 48 months	3	0.2%	573,608.33	0.2%
48 to 60 months	5	0.3%	1,222,536.14	0.4%
60 to 72 months	0	0.0%	-	0.0%
72 to 84 months	1	0.1%	56,488.51	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	1825	98.2%	313,379,381.34	97.2%
Total	1858	100.0%	322,379,353.98	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	537	28.9%	107,016,934.70	33.2%
Variable	1321	71.1%	215,362,419.28	66.8%
Total	1858	100.0%	322,379,353.98	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	94	5.1%	19,277,111.23	6.0%
6 to 12 months	82	4.4%	14,307,003.85	4.4%
12 to 24 months	175	9.4%	35,751,110.13	11.1%
24 to 36 months	153	8.2%	32,233,310.43	10.0%
36 to 48 months	26	1.4%	4,273,438.37	1.3%
48 to 60 months	7	0.4%	1,174,960.69	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1321	71.1%	215,362,419.28	66.8%
Total	1858	100.0%	322,379,353.98	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1595	85.8%	268,913,818.79	83.4%
Investment	263	14.2%	53,465,535.19	16.6%
Total	1858	100.0%	322,379,353.98	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,858	100.0%	322,379,353.98	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1858	100.0%	322,379,353.98	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	469	25.2%	80,046,977.89	24.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1389	74.8%	242,332,376.09	75.2%
Total	1858	100.0%	322,379,353.98	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1822	98.1%	315,185,391.46	97.8%
1 to 30 days	24	1.3%	5,556,994.75	1.7%
31 to 60 days	5	0.3%	696,924.29	0.2%
61 to 90 days	1	0.1%	97,875.35	0.0%
91+ days	6	0.3%	842,168.13	0.3%
Total	1858	100.0%	322,379,353.98	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	0.5%	1,215,104.24	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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