

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 31 January 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		261,419,473.23	14.86%
Class AB Notes	AAA(sf) / NR		22,807,341.55	7.43%
Class B Notes	AA(sf) / NR		10,263,303.70	4.09%
Class C Notes	A(sf) / NR		6,557,110.69	1.95%
Class D Notes	BBB+(sf) / NR		2,565,825.93	1.11%
Class E Notes	BB(sf) / NR		1,710,550.61	0.56%
Class F Notes	NR / NR		1,710,550.61	
<b>Total*</b>			<b>307,034,156.32</b>	

\*N.B principal payments on notes are distributed on the 20th day of the following month (or next business day if date falls on a weekend)

### Conditional Prepayment Rate (CPR)

Current CPR	20.96%
Excess Spread	0.73%

### Underlying collateral summary

No. of Loans (Consolidated):	1,474
No. of Loans (Unconsolidated):	1,660
Aggregate Pool Current Balance:	\$300,532,856
Total Valuation of Properties	\$661,707,465
Maximum Loan Balance (Consolidated):	\$876,017
Average Loan Balance (Consolidated):	\$203,889
Weighted Average Interest Rate	5.81%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	330.0
WAVG Remaining Term to Maturity (months):	270.0
WAVG Seasoning (months):	63.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.9%
WAVG Current LVR:	56.8%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	402	27.3%	18,965,523.60	6.3%
\$100,000 to \$150,000	186	12.6%	23,617,609.41	7.9%
\$150,000 to \$200,000	211	14.3%	36,748,598.70	12.2%
\$200,000 to \$250,000	185	12.6%	41,264,125.72	13.7%
\$250,000 to \$300,000	172	11.7%	47,076,582.69	15.7%
\$300,000 to \$350,000	94	6.4%	30,396,162.69	10.1%
\$350,000 to \$400,000	81	5.5%	30,456,641.38	10.1%
\$400,000 to \$450,000	58	3.9%	24,549,992.85	8.2%
\$450,000 to \$500,000	24	1.6%	11,336,907.92	3.8%
\$500,000 to \$750,000	55	3.7%	31,232,887.45	10.4%
\$750,000+	6	0.4%	4,887,823.45	1.6%
<b>Total</b>	<b>1474</b>	<b>100%</b>	<b>300,532,855.86</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%	765	51.9%	96,555,846.04	32.1%
50% to 55%	101	6.9%	25,144,312.18	8.4%
55% to 60%	111	7.5%	28,331,647.25	9.4%
60% to 65%	110	7.5%	31,065,810.57	10.3%
65% to 70%	132	9.0%	41,901,980.55	13.9%
70% to 75%	121	8.2%	38,389,661.50	12.8%
75% to 80%	84	5.7%	25,620,328.17	8.5%
80% to 85%	42	2.8%	11,826,316.94	3.9%
85% to 90%	8	0.5%	1,696,952.66	0.6%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1474</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	27,688.54	0.01%
\$100,000 to \$200,000	137	9.3%	8,769,133.43	2.9%
\$200,000 to \$300,000	286	19.4%	34,688,145.15	11.5%
\$300,000 to \$400,000	318	21.6%	54,202,002.38	18.0%
\$400,000 to \$500,000	251	17.0%	53,038,598.54	17.6%
\$500,000 to \$600,000	188	12.8%	48,000,537.84	16.0%
\$600,000 to \$700,000	119	8.1%	35,196,747.13	11.7%
\$700,000 to \$800,000	68	4.6%	22,534,086.52	7.5%
\$800,000 to \$900,000	43	2.9%	14,527,570.67	4.8%
\$900,000 to \$1,000,000	24	1.6%	10,581,658.99	3.5%
\$1,000,000 to \$1,500,000	36	2.4%	16,958,109.41	5.6%
\$1,500,000+	3	0.2%	2,008,577.26	0.7%
<b>Total</b>	<b>1474</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	17	1.0%	5,098,491.19	1.7%
NSW	27	1.6%	6,348,113.13	2.1%
NT	158	9.5%	35,181,269.56	11.7%
QLD	27	1.6%	6,861,661.56	2.3%
SA	1247	75.1%	203,337,444.94	67.7%
TAS	4	0.2%	634,175.02	0.2%
VIC	167	10.1%	41,023,736.97	13.7%
WA	13	0.8%	2,047,963.49	0.7%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1193	71.9%	232,312,399.41	77.3%
Non-metropolitan	463	27.9%	67,538,250.96	22.5%
Inner City	4	0.2%	682,205.49	0.2%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</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	3	0.2%	425,151.77	0.1%
SA - Metropolitan	896	54.0%	158,918,347.01	52.9%
SA - Non metropolitan	348	21.0%	43,993,946.16	14.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	119	7.2%	26,768,384.97	8.9%
NT - Non metropolitan	39	2.3%	8,412,884.59	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.7%	1,745,922.92	0.6%
WA - Non metropolitan	2	0.1%	302,040.57	0.1%
VIC - Inner City	1	0.1%	257,053.72	0.1%
VIC - Metropolitan	119	7.2%	31,645,015.40	10.5%
VIC - Non metropolitan	47	2.8%	9,121,667.85	3.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	14	0.8%	3,908,395.98	1.3%
QLD - Non metropolitan	13	0.8%	2,953,265.58	1.0%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	1.0%	3,980,414.53	1.3%
NSW - Non metropolitan	11	0.7%	2,367,698.60	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	17	1.0%	5,098,491.19	1.7%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	247,427.41	0.1%
TAS - Non metropolitan	3	0.2%	386,747.61	0.1%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	136	8.2%	34,707,792.04	11.5%
2.00% to 2.25%	27	1.6%	7,734,459.27	2.6%
2.25% to 2.50%	28	1.7%	6,138,700.60	2.0%
2.50% to 2.75%	3	0.2%	564,424.35	0.2%
2.75% to 3.00%	15	0.9%	3,246,827.19	1.1%
3.00% to 3.25%	9	0.5%	1,538,460.52	0.5%
3.25% to 3.50%	13	0.8%	2,469,447.08	0.8%
3.50% to 3.75%	6	0.4%	613,856.45	0.2%
3.75% to 4.00%	1	0.1%	21,514.47	0.0%
4.00% to 4.25%	4	0.2%	957,778.38	0.3%
4.25% to 4.50%	4	0.2%	701,307.14	0.2%
4.50% to 4.75%	7	0.4%	1,229,520.38	0.4%
4.75% to 5.00%	12	0.7%	2,958,903.02	1.0%
5.00% to 5.25%	3	0.2%	627,838.99	0.2%
5.25% to 5.50%	8	0.5%	1,824,661.63	0.6%
5.50% to 5.75%	23	1.4%	4,894,732.39	1.6%
5.75% to 6.00%	81	4.9%	17,450,349.95	5.8%
6.00%+	1280	77.1%	212,852,282.01	70.8%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</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	4	0.2%	499,593.63	0.2%
30 to 36 months	198	11.9%	43,500,387.71	14.5%
36 to 42 months	206	12.4%	43,191,553.80	14.4%
42 to 48 months	182	11.0%	35,129,791.89	11.7%
48 to 54 months	158	9.5%	30,389,756.00	10.1%
54 to 60 months	150	9.0%	31,629,657.64	10.5%
60 to 66 months	174	10.5%	33,810,736.00	11.3%
66 to 72 months	101	6.1%	20,355,770.68	6.8%
72+ months	487	29.3%	62,025,608.51	20.6%
<b>Total</b>	<b>1660</b>	<b>100%</b>	<b>300,532,855.86</b>	<b>100%</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	1	0.1%	13,778.31	0.0%
2 to 4 years	7	0.4%	490,646.26	0.2%
4 to 6 years	6	0.4%	336,368.14	0.1%
6 to 8 years	25	1.5%	1,603,587.55	0.5%
8 to 10 years	34	2.0%	2,281,944.18	0.8%
10 to 12 years	100	6.0%	9,349,024.45	3.1%
12 to 14 years	96	5.8%	8,587,556.40	2.9%
14 to 16 years	144	8.7%	15,353,406.55	5.1%
16 to 18 years	129	7.8%	17,658,766.09	5.9%
18 to 20 years	73	4.4%	13,464,701.25	4.5%
20 to 22 years	156	9.4%	31,980,135.93	10.6%
22 to 24 years	180	10.8%	38,052,083.48	12.7%
24 to 26 years	424	25.5%	93,587,592.04	31.1%
26 to 28 years	285	17.2%	67,773,265.23	22.6%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	15	0.9%	4,232,434.95	1.4%
Principal & Interest	1645	99.1%	296,300,420.91	98.6%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</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	4	0.2%	1,409,089.15	0.5%
12 to 24 months	7	0.4%	1,549,941.90	0.5%
24 to 36 months	2	0.1%	942,229.01	0.3%
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	1645	99.2%	296,300,420.91	98.7%
<b>Total</b>	<b>1658</b>	<b>100.0%</b>	<b>300,201,680.97</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	355	21.4%	78,997,334.48	26.3%
Variable	1305	78.6%	221,535,521.38	73.7%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	176	10.6%	42,099,667.88	14.0%
6 to 12 months	66	4.0%	14,662,719.17	4.9%
12 to 24 months	45	2.7%	9,293,332.99	3.1%
24 to 36 months	49	3.0%	10,020,105.40	3.3%
36 to 48 months	15	0.9%	2,514,542.88	0.8%
48 to 60 months	4	0.2%	406,966.16	0.1%
60+ months	0	0.0%	-	0.0%
Variable	1305	78.6%	221,535,521.38	73.7%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1421	85.6%	252,919,139.05	84.2%
Investment	239	14.4%	47,613,716.81	15.8%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,660	100.0%	300,532,855.86	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	475	28.6%	80,321,844.71	26.7%
Genworth	0	0.0%	-	0.0%
Uninsured	1185	71.4%	220,211,011.15	73.3%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1633	98.4%	294,009,213.09	97.8%
1 to 30 days	18	1.1%	3,812,912.18	1.3%
31 to 60 days	3	0.2%	1,011,264.47	0.3%
61 to 90 days	2	0.1%	705,784.85	0.2%
91+ days	4	0.2%	993,681.27	0.3%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>300,532,855.86</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	526,568.13	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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