

# LIGHT TRUST 2021-1



## Portfolio Summary as at 31 January 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		336,117,775.99	12.50%
Class AB Notes	AAA(sf) / NR		24,000,000.00	6.25%
Class B Notes	AA(sf) / NR		10,800,000.00	3.44%
Class C Notes	A(sf) / NR		6,900,000.00	1.64%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.94%
Class E Notes	BB(sf) / NR		1,800,000.00	0.47%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>384,117,775.99</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	17.13%
Excess Spread	1.00%

### Underlying collateral summary

No. of Loans (Consolidated):	1,735
No. of Loans (Unconsolidated):	1,954
Aggregate Pool Current Balance:	\$377,419,321
Total Valuation of Properties	\$780,438,423
Maximum Loan Balance (Consolidated):	\$900,596
Average Loan Balance (Consolidated):	\$217,533
Weighted Average Interest Rate	4.72%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	342.0
WAVG Remaining Term to Maturity (months):	280.9
WAVG Seasoning (months):	50.8
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.8%
WAVG Current LVR:	58.6%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	413	23.8%	21,710,855.25	5.8%
\$100,000 to \$150,000	195	11.2%	24,664,047.27	6.5%
\$150,000 to \$200,000	272	15.7%	47,482,070.77	12.6%
\$200,000 to \$250,000	227	13.1%	50,907,513.88	13.5%
\$250,000 to \$300,000	204	11.8%	55,740,424.60	14.8%
\$300,000 to \$350,000	139	8.0%	44,713,202.89	11.8%
\$350,000 to \$400,000	101	5.8%	38,034,542.57	10.1%
\$400,000 to \$450,000	69	4.0%	29,359,714.73	7.8%
\$450,000 to \$500,000	37	2.1%	17,462,581.47	4.6%
\$500,000 to \$750,000	70	4.0%	40,628,183.63	10.8%
\$750,000+	8	0.5%	6,716,184.15	1.8%
<b>Total</b>	<b>1735</b>	<b>100%</b>	<b>377,419,321.21</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%	809	46.6%	107,993,344.36	28.6%
50% to 55%	127	7.3%	30,008,113.50	8.0%
55% to 60%	136	7.8%	35,678,368.94	9.5%
60% to 65%	143	8.2%	41,753,775.09	11.1%
65% to 70%	140	8.1%	43,214,748.27	11.5%
70% to 75%	163	9.4%	52,090,160.45	13.8%
75% to 80%	128	7.4%	41,434,417.44	11.0%
80% to 85%	75	4.3%	21,639,298.11	5.7%
85% to 90%	14	0.8%	3,607,095.05	1.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1735</b>	<b>100.0%</b>	<b>377,419,321.21</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%	30,324.78	0.01%
\$100,000 to \$200,000	161	9.3%	11,422,172.71	3.0%
\$200,000 to \$300,000	334	19.3%	42,649,921.67	11.3%
\$300,000 to \$400,000	377	21.7%	69,336,401.01	18.4%
\$400,000 to \$500,000	297	17.1%	67,811,942.75	18.0%
\$500,000 to \$600,000	219	12.6%	59,369,103.07	15.7%
\$600,000 to \$700,000	140	8.1%	45,181,072.01	12.0%
\$700,000 to \$800,000	75	4.3%	25,843,440.41	6.8%
\$800,000 to \$900,000	54	3.1%	19,873,470.00	5.3%
\$900,000 to \$1,000,000	31	1.8%	13,085,150.12	3.5%
\$1,000,000 to \$1,500,000	42	2.4%	20,259,702.90	5.4%
\$1,500,000+	4	0.2%	2,556,619.78	0.7%
<b>Total</b>	<b>1735</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	23	1.2%	6,759,182.10	1.8%
NSW	28	1.4%	6,617,578.00	1.8%
NT	174	8.9%	40,425,954.35	10.7%
QLD	36	1.8%	8,712,433.76	2.3%
SA	1466	75.0%	258,107,468.55	68.4%
TAS	5	0.3%	863,421.34	0.2%
VIC	209	10.7%	53,749,999.92	14.2%
WA	13	0.7%	2,183,283.19	0.6%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1406	72.0%	291,836,905.23	77.3%
Non-metropolitan	543	27.8%	84,514,184.24	22.4%
Inner City	5	0.3%	1,068,231.74	0.3%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</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	4	0.2%	798,317.98	0.2%
SA - Metropolitan	1059	54.2%	201,959,581.39	53.5%
SA - Non metropolitan	403	20.6%	55,349,569.18	14.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	132	6.8%	31,131,484.08	8.2%
NT - Non metropolitan	42	2.1%	9,294,470.27	2.5%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.6%	1,866,824.90	0.5%
WA - Non metropolitan	2	0.1%	316,458.29	0.1%
VIC - Inner City	1	0.1%	269,913.76	0.1%
VIC - Metropolitan	147	7.5%	40,916,901.47	10.8%
VIC - Non metropolitan	61	3.1%	12,563,184.69	3.3%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	16	0.8%	4,479,462.06	1.2%
QLD - Non metropolitan	20	1.0%	4,232,971.70	1.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.8%	4,256,884.50	1.1%
NSW - Non metropolitan	12	0.6%	2,360,693.50	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	23	1.2%	6,759,182.10	1.8%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	466,584.73	0.1%
TAS - Non metropolitan	3	0.2%	396,836.61	0.1%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	203	10.4%	53,838,450.75	14.3%
2.00% to 2.25%	62	3.2%	15,891,951.85	4.2%
2.25% to 2.50%	104	5.3%	22,704,723.00	6.0%
2.50% to 2.75%	19	1.0%	4,096,554.67	1.1%
2.75% to 3.00%	20	1.0%	4,601,107.32	1.2%
3.00% to 3.25%	15	0.8%	2,462,731.95	0.7%
3.25% to 3.50%	21	1.1%	4,355,111.56	1.2%
3.50% to 3.75%	9	0.5%	1,360,669.78	0.4%
3.75% to 4.00%	2	0.1%	249,416.19	0.1%
4.00% to 4.25%	5	0.3%	1,058,550.32	0.3%
4.25% to 4.50%	9	0.5%	1,993,062.22	0.5%
4.50% to 4.75%	18	0.9%	3,735,449.63	1.0%
4.75% to 5.00%	130	6.7%	31,962,379.54	8.5%
5.00% to 5.25%	194	9.9%	41,098,810.49	10.9%
5.25% to 5.50%	186	9.5%	42,172,781.50	11.2%
5.50% to 5.75%	137	7.0%	25,211,924.12	6.7%
5.75% to 6.00%	393	20.1%	70,186,515.97	18.6%
6.00%+	427	21.9%	50,439,130.35	13.4%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</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	4	0.2%	525,875.59	0.1%
18 to 24 months	230	11.8%	54,234,866.94	14.4%
24 to 30 months	244	12.5%	57,103,937.39	15.1%
30 to 36 months	215	11.0%	42,812,368.39	11.3%
36 to 42 months	183	9.4%	38,250,289.80	10.1%
42 to 48 months	189	9.7%	41,228,162.02	10.9%
48 to 54 months	202	10.3%	41,170,485.48	10.9%
54 to 60 months	120	6.1%	25,834,018.16	6.8%
60 to 66 months	84	4.3%	17,920,144.78	4.7%
66 to 72 months	45	2.3%	9,283,205.49	2.5%
72+ months	438	22.4%	49,055,967.17	13.0%
<b>Total</b>	<b>1954</b>	<b>100%</b>	<b>377,419,321.21</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	3	0.2%	44,342.89	0.0%
2 to 4 years	4	0.2%	107,520.45	0.0%
4 to 6 years	11	0.6%	687,628.11	0.2%
6 to 8 years	24	1.2%	1,882,272.40	0.5%
8 to 10 years	21	1.1%	1,341,440.16	0.4%
10 to 12 years	75	3.8%	7,328,169.27	1.9%
12 to 14 years	128	6.6%	12,898,136.93	3.4%
14 to 16 years	132	6.8%	14,617,233.11	3.9%
16 to 18 years	204	10.4%	28,944,760.54	7.7%
18 to 20 years	79	4.0%	13,308,904.32	3.5%
20 to 22 years	132	6.8%	27,429,339.52	7.3%
22 to 24 years	172	8.8%	36,897,485.11	9.8%
24 to 26 years	373	19.1%	83,130,877.11	22.0%
26 to 28 years	498	25.5%	124,277,714.06	32.9%
28 to 30 years	98	5.0%	24,523,497.23	6.5%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	23	1.2%	6,282,693.98	1.7%
Principal & Interest	1931	98.8%	371,136,627.23	98.3%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</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	9	0.5%	2,110,845.83	0.6%
12 to 24 months	4	0.2%	1,406,852.05	0.4%
24 to 36 months	7	0.4%	1,665,710.54	0.4%
36 to 48 months	3	0.2%	1,099,285.56	0.3%
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	1931	98.8%	371,136,627.23	98.3%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	544	27.8%	127,033,939.99	33.7%
Variable	1410	72.2%	250,385,381.22	66.3%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	85	4.4%	18,239,145.13	4.8%
6 to 12 months	145	7.4%	34,754,021.52	9.2%
12 to 24 months	242	12.4%	58,471,602.41	15.5%
24 to 36 months	40	2.0%	9,101,935.82	2.4%
36 to 48 months	16	0.8%	3,749,697.36	1.0%
48 to 60 months	16	0.8%	2,717,537.75	0.7%
60+ months	0	0.0%	-	0.0%
Variable	1410	72.2%	250,385,381.22	66.3%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1675	85.7%	318,609,655.80	84.4%
Investment	279	14.3%	58,809,665.41	15.6%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,954	100.0%	377,419,321.21	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	549	28.1%	98,523,463.99	26.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1405	71.9%	278,895,857.22	73.9%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1929	98.7%	372,546,405.37	98.7%
1 to 30 days	21	1.1%	3,995,383.06	1.1%
31 to 60 days	3	0.2%	623,616.08	0.2%
61 to 90 days	1	0.1%	253,916.70	0.1%
91+ days	0	0.0%	-	0.0%
<b>Total</b>	<b>1954</b>	<b>100.0%</b>	<b>377,419,321.21</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.2%	769,535.42	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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