

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 30 April 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		243,599,986.54	14.86%
Class AB Notes	AAA(sf) / NR		21,252,694.09	7.43%
Class B Notes	AA(sf) / NR		9,563,712.34	4.09%
Class C Notes	A(sf) / NR		6,110,149.55	1.95%
Class D Notes	BBB+(sf) / NR		2,390,928.09	1.11%
Class E Notes	BB(sf) / NR		1,593,952.05	0.56%
Class F Notes	NR / NR		1,593,952.05	
<b>Total*</b>			<b>286,105,374.70</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	22.21%
Excess Spread	0.98%

### Underlying collateral summary

No. of Loans (Consolidated):	1,412
No. of Loans (Unconsolidated):	1,585
Aggregate Pool Current Balance:	\$279,674,684
Total Valuation of Properties	\$631,994,079
Maximum Loan Balance (Consolidated):	\$868,562
Average Loan Balance (Consolidated):	\$198,070
Weighted Average Interest Rate	6.09%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	327.0
WAVG Remaining Term to Maturity (months):	266.3
WAVG Seasoning (months):	66.4

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.6%
WAVG Current LVR:	56.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	403	28.5%	18,420,845.94	6.6%
\$100,000 to \$150,000	187	13.2%	23,664,114.23	8.5%
\$150,000 to \$200,000	206	14.6%	35,910,446.81	12.8%
\$200,000 to \$250,000	170	12.0%	38,025,300.07	13.6%
\$250,000 to \$300,000	156	11.0%	42,690,918.90	15.3%
\$300,000 to \$350,000	85	6.0%	27,361,274.90	9.8%
\$350,000 to \$400,000	76	5.4%	28,426,900.68	10.2%
\$400,000 to \$450,000	51	3.6%	21,456,122.00	7.7%
\$450,000 to \$500,000	20	1.4%	9,471,422.88	3.4%
\$500,000 to \$750,000	53	3.8%	30,163,299.43	10.8%
\$750,000+	5	0.4%	4,084,038.34	1.5%
<b>Total</b>	<b>1412</b>	<b>100%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	756	53.5%	93,265,441.99	33.3%
50% to 55%	100	7.1%	24,115,315.68	8.6%
55% to 60%	95	6.7%	23,888,041.43	8.5%
60% to 65%	115	8.1%	31,603,699.31	11.3%
65% to 70%	122	8.6%	40,259,431.42	14.4%
70% to 75%	109	7.7%	32,983,814.99	11.8%
75% to 80%	77	5.5%	23,703,080.92	8.5%
80% to 85%	33	2.3%	8,761,891.15	3.1%
85% to 90%	5	0.4%	1,093,967.29	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1412</b>	<b>100.0%</b>	<b>279,674,684.18</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%	27,592.56	0.01%
\$100,000 to \$200,000	132	9.3%	8,570,360.46	3.1%
\$200,000 to \$300,000	280	19.8%	33,045,701.58	11.8%
\$300,000 to \$400,000	305	21.6%	50,641,418.01	18.1%
\$400,000 to \$500,000	238	16.9%	49,234,590.68	17.6%
\$500,000 to \$600,000	178	12.6%	43,822,160.34	15.7%
\$600,000 to \$700,000	112	7.9%	31,966,486.07	11.4%
\$700,000 to \$800,000	65	4.6%	20,771,405.20	7.4%
\$800,000 to \$900,000	39	2.8%	13,107,905.47	4.7%
\$900,000 to \$1,000,000	23	1.6%	9,988,470.21	3.6%
\$1,000,000 to \$1,500,000	36	2.5%	16,509,016.56	5.9%
\$1,500,000+	3	0.2%	1,989,577.04	0.7%
<b>Total</b>	<b>1412</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.0%	4,484,068.66	1.6%
NSW	26	1.6%	6,022,020.68	2.2%
NT	150	9.5%	32,570,790.93	11.6%
QLD	27	1.7%	6,796,946.31	2.4%
SA	1196	75.5%	190,182,394.43	68.0%
TAS	4	0.3%	625,166.37	0.2%
VIC	155	9.8%	37,079,781.29	13.3%
WA	11	0.7%	1,913,515.51	0.7%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1143	72.1%	216,877,069.77	77.5%
Non-metropolitan	439	27.7%	62,311,294.70	22.3%
Inner City	3	0.2%	486,319.71	0.2%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</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	2	0.1%	233,135.42	0.1%
SA - Metropolitan	855	53.9%	147,798,367.86	52.8%
SA - Non metropolitan	339	21.4%	42,150,891.15	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	111	7.0%	24,441,751.48	8.7%
NT - Non metropolitan	39	2.5%	8,129,039.45	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.6%	1,615,049.06	0.6%
WA - Non metropolitan	2	0.1%	298,466.45	0.1%
VIC - Inner City	1	0.1%	253,184.29	0.1%
VIC - Metropolitan	114	7.2%	29,482,759.30	10.5%
VIC - Non metropolitan	40	2.5%	7,343,837.70	2.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.4%	5,362,024.36	1.9%
QLD - Non metropolitan	5	0.3%	1,434,921.95	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	0.9%	3,451,021.64	1.2%
NSW - Non metropolitan	11	0.7%	2,570,999.04	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.0%	4,484,068.66	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	242,027.41	0.1%
TAS - Non metropolitan	3	0.2%	383,138.96	0.1%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	71	4.5%	18,214,199.93	6.5%
2.00% to 2.25%	16	1.0%	4,141,976.42	1.5%
2.25% to 2.50%	15	0.9%	3,067,167.95	1.1%
2.50% to 2.75%	1	0.1%	35,671.91	0.0%
2.75% to 3.00%	10	0.6%	2,282,189.76	0.8%
3.00% to 3.25%	7	0.4%	1,198,383.65	0.4%
3.25% to 3.50%	10	0.6%	2,079,640.97	0.7%
3.50% to 3.75%	6	0.4%	601,337.35	0.2%
3.75% to 4.00%	1	0.1%	18,222.94	0.0%
4.00% to 4.25%	4	0.3%	949,341.54	0.3%
4.25% to 4.50%	3	0.2%	622,365.78	0.2%
4.50% to 4.75%	6	0.4%	982,694.54	0.4%
4.75% to 5.00%	12	0.8%	2,937,660.63	1.1%
5.00% to 5.25%	3	0.2%	622,086.75	0.2%
5.25% to 5.50%	5	0.3%	1,185,673.39	0.4%
5.50% to 5.75%	19	1.2%	3,675,085.75	1.3%
5.75% to 6.00%	155	9.8%	33,741,913.21	12.1%
6.00%+	1241	78.3%	203,319,071.71	72.7%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</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	0	0.0%	-	0.0%
30 to 36 months	58	3.7%	12,492,295.22	4.5%
36 to 42 months	273	17.2%	59,130,685.73	21.1%
42 to 48 months	157	9.9%	29,917,943.13	10.7%
48 to 54 months	142	9.0%	26,109,491.63	9.3%
54 to 60 months	148	9.3%	29,170,089.69	10.4%
60 to 66 months	179	11.3%	33,049,826.15	11.8%
66 to 72 months	114	7.2%	22,600,537.54	8.1%
72+ months	514	32.4%	67,203,815.09	24.0%
<b>Total</b>	<b>1585</b>	<b>100%</b>	<b>279,674,684.18</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%	8,708.32	0.0%
2 to 4 years	5	0.3%	198,307.35	0.1%
4 to 6 years	11	0.7%	538,959.11	0.2%
6 to 8 years	22	1.4%	1,456,644.37	0.5%
8 to 10 years	38	2.4%	2,535,900.30	0.9%
10 to 12 years	96	6.1%	9,105,896.50	3.3%
12 to 14 years	101	6.4%	9,220,793.33	3.3%
14 to 16 years	146	9.2%	15,180,249.30	5.4%
16 to 18 years	114	7.2%	16,430,012.16	5.9%
18 to 20 years	73	4.6%	13,073,776.36	4.7%
20 to 22 years	165	10.4%	34,370,513.33	12.3%
22 to 24 years	178	11.2%	35,696,008.67	12.8%
24 to 26 years	419	26.4%	90,838,851.04	32.5%
26 to 28 years	216	13.6%	51,020,064.04	18.2%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.8%	3,580,438.80	1.3%
Principal & Interest	1573	99.2%	276,094,245.38	98.7%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</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	8	0.5%	2,067,208.13	0.7%
12 to 24 months	3	0.2%	939,753.30	0.3%
24 to 36 months	1	0.1%	573,477.37	0.2%
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	1573	99.2%	276,094,245.38	98.7%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	258	16.3%	53,645,275.04	19.2%
Variable	1327	83.7%	226,029,409.14	80.8%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	78	4.9%	16,261,644.26	5.8%
6 to 12 months	69	4.4%	17,122,482.04	6.1%
12 to 24 months	42	2.6%	6,790,513.64	2.4%
24 to 36 months	51	3.2%	10,727,064.57	3.8%
36 to 48 months	11	0.7%	1,712,108.37	0.6%
48 to 60 months	7	0.4%	1,031,462.16	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1327	83.7%	226,029,409.14	80.8%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1362	85.9%	236,565,716.74	84.6%
Investment	223	14.1%	43,108,967.44	15.4%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,585	100.0%	279,674,684.18	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	458	28.9%	75,431,982.27	27.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1127	71.1%	204,242,701.91	73.0%
<b>Total</b>	<b>1585</b>	<b>100.0%</b>	<b>279,674,684.18</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1557	98.2%	273,052,720.59	97.6%
1 to 30 days	18	1.1%	3,628,091.42	1.3%
31 to 60 days	6	0.4%	1,687,829.39	0.6%
61 to 90 days	1	0.1%	261,537.01	0.1%
91+ days	3	0.2%	1,044,505.77	0.4%
Total	1585	100.0%	279,674,684.18	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	345,351.32	0.1%

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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