

LIGHT TRUST 2021-1



Portfolio Summary as at 31 December 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		501,675,450.45	8.73%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.37%
Class B Notes	AA(sf) / NR		10,800,000.00	2.40%
Class C Notes	A(sf) / NR		6,900,000.00	1.15%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.65%
Class E Notes	BB(sf) / NR		1,800,000.00	0.33%
Class F Notes	NR / NR		1,800,000.00	
Total			549,675,450.45	

Conditional Prepayment Rate (CPR)

Current CPR	31.55%
Excess Spread	0.85%

Underlying collateral summary

No. of Loans (Consolidated):	2,169
No. of Loans (Unconsolidated):	2,471
Aggregate Pool Current Balance:	\$524,770,937
Total Valuation of Properties	\$990,620,916
Maximum Loan Balance (Consolidated):	\$951,448
Average Loan Balance (Consolidated):	\$241,941
Weighted Average Interest Rate	2.74%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	354.0
WAVG Remaining Term to Maturity (months):	293.6
WAVG Seasoning (months):	37.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.3%
WAVG Current LVR:	61.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	397	18.3%	23,303,273.59	4.4%
\$100,000 to \$150,000	232	10.7%	29,285,632.39	5.6%
\$150,000 to \$200,000	310	14.3%	54,188,061.13	10.3%
\$200,000 to \$250,000	323	14.9%	72,211,065.98	13.8%
\$250,000 to \$300,000	269	12.4%	73,624,959.11	14.0%
\$300,000 to \$350,000	214	9.9%	69,391,444.38	13.2%
\$350,000 to \$400,000	116	5.3%	43,409,156.58	8.3%
\$400,000 to \$450,000	120	5.5%	51,008,452.80	9.7%
\$450,000 to \$500,000	61	2.8%	28,920,614.62	5.5%
\$500,000 to \$750,000	111	5.1%	65,539,225.03	12.5%
\$750,000+	16	0.7%	13,889,051.13	2.6%
Total	2169	100%	524,770,936.74	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	845	39.0%	121,633,226.34	23.2%
50% to 55%	168	7.7%	42,508,604.27	8.1%
55% to 60%	152	7.0%	43,153,357.32	8.2%
60% to 65%	188	8.7%	54,061,259.47	10.3%
65% to 70%	198	9.1%	61,006,851.48	11.6%
70% to 75%	205	9.5%	71,174,247.91	13.6%
75% to 80%	222	10.2%	73,446,099.60	14.0%
80% to 85%	142	6.5%	43,900,323.31	8.4%
85% to 90%	48	2.2%	13,727,674.02	2.6%
90% to 95%	1	0.0%	159,293.02	0.0%
95%+	0	0.0%	-	0.0%
Total	2169	100.0%	524,770,936.74	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	116,850.39	0.02%
\$100,000 to \$200,000	181	8.3%	14,814,387.14	2.8%
\$200,000 to \$300,000	414	19.1%	58,022,033.44	11.1%
\$300,000 to \$400,000	463	21.3%	91,820,933.92	17.5%
\$400,000 to \$500,000	390	18.0%	97,085,458.97	18.5%
\$500,000 to \$600,000	283	13.0%	84,155,008.43	16.0%
\$600,000 to \$700,000	172	7.9%	60,553,904.09	11.5%
\$700,000 to \$800,000	98	4.5%	37,705,086.31	7.2%
\$800,000 to \$900,000	64	3.0%	25,827,235.72	4.9%
\$900,000 to \$1,000,000	38	1.8%	17,855,424.01	3.4%
\$1,000,000 to \$1,500,000	57	2.6%	32,372,149.17	6.2%
\$1,500,000+	7	0.3%	4,442,465.15	0.8%
Total	2169	100.0%	524,770,936.74	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	25	1.0%	8,388,661.78	1.6%
NSW	37	1.5%	8,186,306.15	1.6%
NT	213	8.6%	52,546,696.89	10.0%
QLD	49	2.0%	12,596,601.92	2.4%
SA	1841	74.5%	359,336,947.84	68.5%
TAS	5	0.2%	1,224,678.85	0.2%
VIC	284	11.5%	78,810,643.61	15.0%
WA	17	0.7%	3,680,399.70	0.7%
Total	2471	100.0%	524,770,936.74	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1769	71.6%	399,831,443.50	76.2%
Non-metropolitan	689	27.9%	121,708,102.11	23.2%
Inner City	13	0.5%	3,231,391.13	0.6%
Total	2471	100.0%	524,770,936.74	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	11	0.4%	2,583,719.35	0.5%
SA - Metropolitan	1335	54.0%	279,114,601.15	53.2%
SA - Non metropolitan	495	20.0%	77,638,627.34	14.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	154	6.2%	37,896,460.96	7.2%
NT - Non metropolitan	59	2.4%	14,650,235.93	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	15	0.6%	3,346,990.61	0.6%
WA - Non metropolitan	2	0.1%	333,409.09	0.1%
VIC - Inner City	2	0.1%	647,671.78	0.1%
VIC - Metropolitan	204	8.3%	60,722,272.71	11.6%
VIC - Non metropolitan	78	3.2%	17,440,699.12	3.3%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,086,593.69	1.0%
QLD - Non metropolitan	32	1.3%	7,510,008.23	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	0.7%	4,792,535.78	0.9%
NSW - Non metropolitan	20	0.8%	3,393,770.37	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	25	1.0%	8,388,661.78	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	483,326.82	0.1%
TAS - Non metropolitan	3	0.1%	741,352.03	0.1%
Total	2471	100.0%	524,770,936.74	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	225	9.1%	62,839,097.30	12.0%
2.00% to 2.25%	177	7.2%	45,840,314.52	8.7%
2.25% to 2.50%	406	16.4%	103,057,507.24	19.6%
2.50% to 2.75%	239	9.7%	54,907,393.90	10.5%
2.75% to 3.00%	705	28.5%	149,226,210.76	28.4%
3.00% to 3.25%	226	9.1%	42,828,439.62	8.2%
3.25% to 3.50%	92	3.7%	17,975,195.91	3.4%
3.50% to 3.75%	136	5.5%	21,394,026.93	4.1%
3.75% to 4.00%	162	6.6%	17,407,804.92	3.3%
4.00% to 4.25%	11	0.4%	1,089,930.61	0.2%
4.25% to 4.50%	17	0.7%	2,959,482.93	0.6%
4.50% to 4.75%	72	2.9%	5,020,721.34	1.0%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	3	0.1%	224,810.76	0.0%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	2471	100.0%	524,770,936.74	100.0%

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Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	4	0.2%	520,612.14	0.1%
6 to 12 months	301	12.2%	77,706,812.73	14.8%
12 to 18 months	330	13.4%	83,826,278.24	16.0%
18 to 24 months	269	10.9%	57,867,385.43	11.0%
24 to 30 months	250	10.1%	57,399,894.09	10.9%
30 to 36 months	249	10.1%	59,133,319.25	11.3%
36 to 42 months	245	9.9%	54,145,260.73	10.3%
42 to 48 months	149	6.0%	33,188,180.10	6.3%
48 to 54 months	103	4.2%	22,986,026.11	4.4%
54 to 60 months	62	2.5%	12,811,018.37	2.4%
60 to 66 months	31	1.3%	6,178,827.91	1.2%
66 to 72 months	40	1.6%	7,231,710.96	1.4%
72+ months	438	17.7%	51,775,610.68	9.9%
Total	2471	100%	524,770,936.74	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	1	0.0%	45,533.64	0.0%
2 to 4 years	4	0.2%	148,729.46	0.0%
4 to 6 years	10	0.4%	982,429.23	0.2%
6 to 8 years	18	0.7%	1,559,744.34	0.3%
8 to 10 years	35	1.4%	3,301,513.20	0.6%
10 to 12 years	47	1.9%	4,959,172.14	0.9%
12 to 14 years	139	5.6%	17,082,258.41	3.3%
14 to 16 years	135	5.5%	14,812,573.53	2.8%
16 to 18 years	207	8.4%	27,879,376.81	5.3%
18 to 20 years	177	7.2%	30,066,978.17	5.7%
20 to 22 years	102	4.1%	20,768,537.56	4.0%
22 to 24 years	219	8.9%	52,564,773.63	10.0%
24 to 26 years	288	11.7%	66,256,433.69	12.6%
26 to 28 years	630	25.5%	157,626,676.35	30.0%
28 to 30 years	459	18.6%	126,716,206.58	24.1%
30+ years	0	0.0%	-	0.0%
Total	2471	100.0%	524,770,936.74	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	35	1.4%	9,529,803.31	1.8%
Principal & Interest	2436	98.6%	515,241,133.43	98.2%
Total	2471	100.0%	524,770,936.74	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	7	0.3%	1,936,375.00	0.4%
12 to 24 months	9	0.4%	2,361,414.29	0.4%
24 to 36 months	7	0.3%	1,874,075.00	0.4%
36 to 48 months	8	0.3%	1,998,277.08	0.4%
48 to 60 months	4	0.2%	1,359,661.94	0.3%
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	2436	98.6%	515,241,133.43	98.2%
Total	2471	100.0%	524,770,936.74	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	738	29.9%	183,426,153.20	35.0%
Variable	1733	70.1%	341,344,783.54	65.0%
Total	2471	100.0%	524,770,936.74	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	139	5.6%	31,226,288.65	6.0%
6 to 12 months	119	4.8%	27,922,001.76	5.3%
12 to 24 months	205	8.3%	49,770,154.79	9.5%
24 to 36 months	238	9.6%	64,972,755.67	12.4%
36 to 48 months	31	1.3%	8,330,172.30	1.6%
48 to 60 months	6	0.2%	1,204,780.03	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1733	70.1%	341,344,783.54	65.0%
Total	2471	100.0%	524,770,936.74	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	2107	85.3%	439,766,352.57	83.8%
Investment	364	14.7%	85,004,584.17	16.2%
Total	2471	100.0%	524,770,936.74	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,471	100.0%	524,770,936.74	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2471	100.0%	524,770,936.74	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	668	27.0%	131,662,383.46	25.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1803	73.0%	393,108,553.28	74.9%
Total	2471	100.0%	524,770,936.74	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2448	99.1%	518,912,342.78	98.9%
1 to 30 days	16	0.6%	4,382,741.09	0.8%
31 to 60 days	3	0.1%	446,007.08	0.1%
61 to 90 days	3	0.1%	686,701.93	0.1%
91+ days	1	0.0%	343,143.86	0.1%
Total	2471	100.0%	524,770,936.74	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.1%	731,648.49	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	-	-	-

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