

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 29 February 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		255,884,041.74	14.86%
Class AB Notes	AAA(sf) / NR		22,324,407.07	7.43%
Class B Notes	AA(sf) / NR		10,045,983.18	4.09%
Class C Notes	A(sf) / NR		6,418,267.03	1.95%
Class D Notes	BBB+(sf) / NR		2,511,495.80	1.11%
Class E Notes	BB(sf) / NR		1,674,330.52	0.56%
Class F Notes	NR / NR		1,674,330.52	
<b>Total*</b>			<b>300,532,855.86</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	24.05%
Excess Spread	1.00%

### Underlying collateral summary

No. of Loans (Consolidated):	1,453
No. of Loans (Unconsolidated):	1,636
Aggregate Pool Current Balance:	\$293,192,391
Total Valuation of Properties	\$650,060,722
Maximum Loan Balance (Consolidated):	\$874,241
Average Loan Balance (Consolidated):	\$201,784
Weighted Average Interest Rate	5.88%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	329.0
WAVG Remaining Term to Maturity (months):	268.6
WAVG Seasoning (months):	64.4

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.9%
WAVG Current LVR:	56.5%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	400	27.5%	18,733,941.31	6.4%
\$100,000 to \$150,000	185	12.7%	23,463,383.65	8.0%
\$150,000 to \$200,000	214	14.7%	37,323,471.70	12.7%
\$200,000 to \$250,000	181	12.5%	40,326,140.11	13.8%
\$250,000 to \$300,000	168	11.6%	45,940,436.69	15.7%
\$300,000 to \$350,000	90	6.2%	29,060,372.28	9.9%
\$350,000 to \$400,000	78	5.4%	29,269,805.86	10.0%
\$400,000 to \$450,000	56	3.9%	23,616,598.24	8.1%
\$450,000 to \$500,000	22	1.5%	10,421,440.80	3.6%
\$500,000 to \$750,000	53	3.6%	30,164,300.47	10.3%
\$750,000+	6	0.4%	4,872,500.34	1.7%
<b>Total</b>	<b>1453</b>	<b>100%</b>	<b>293,192,391.45</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%	759	52.2%	94,907,637.13	32.4%
50% to 55%	101	7.0%	24,755,387.32	8.4%
55% to 60%	104	7.2%	26,512,220.91	9.0%
60% to 65%	114	7.8%	32,053,510.77	10.9%
65% to 70%	132	9.1%	43,154,601.97	14.7%
70% to 75%	116	8.0%	34,730,211.39	11.8%
75% to 80%	82	5.6%	25,403,977.55	8.7%
80% to 85%	39	2.7%	10,353,338.33	3.5%
85% to 90%	6	0.4%	1,321,506.08	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1453</b>	<b>100.0%</b>	<b>293,192,391.45</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%	28,782.72	0.01%
\$100,000 to \$200,000	136	9.4%	8,799,855.48	3.0%
\$200,000 to \$300,000	286	19.7%	34,496,390.32	11.8%
\$300,000 to \$400,000	313	21.5%	53,044,108.50	18.1%
\$400,000 to \$500,000	249	17.1%	52,129,354.22	17.8%
\$500,000 to \$600,000	183	12.6%	46,875,103.11	16.0%
\$600,000 to \$700,000	115	7.9%	33,444,202.89	11.4%
\$700,000 to \$800,000	66	4.5%	21,182,723.71	7.2%
\$800,000 to \$900,000	43	3.0%	14,454,977.16	4.9%
\$900,000 to \$1,000,000	23	1.6%	10,096,979.50	3.4%
\$1,000,000 to \$1,500,000	35	2.4%	16,637,129.52	5.7%
\$1,500,000+	3	0.2%	2,002,784.32	0.7%
<b>Total</b>	<b>1453</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.0%	4,572,690.33	1.6%
NSW	27	1.7%	6,309,920.74	2.2%
NT	156	9.5%	34,251,425.22	11.7%
QLD	27	1.7%	6,846,888.87	2.3%
SA	1231	75.2%	199,190,354.77	67.9%
TAS	4	0.2%	630,715.46	0.2%
VIC	162	9.9%	39,353,161.94	13.4%
WA	13	0.8%	2,037,234.12	0.7%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1185	72.4%	228,035,777.16	77.8%
Non-metropolitan	447	27.3%	64,477,507.31	22.0%
Inner City	4	0.2%	679,106.98	0.2%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</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%	423,346.59	0.1%
SA - Metropolitan	882	53.9%	155,083,495.37	52.9%
SA - Non metropolitan	346	21.1%	43,683,512.81	14.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	117	7.2%	25,862,357.94	8.8%
NT - Non metropolitan	39	2.4%	8,389,067.28	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.7%	1,737,024.34	0.6%
WA - Non metropolitan	2	0.1%	300,209.78	0.1%
VIC - Inner City	1	0.1%	255,760.39	0.1%
VIC - Metropolitan	121	7.4%	31,678,293.96	10.8%
VIC - Non metropolitan	40	2.4%	7,419,107.59	2.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.3%	5,393,850.20	1.8%
QLD - Non metropolitan	5	0.3%	1,453,038.67	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	0.9%	3,462,437.61	1.2%
NSW - Non metropolitan	12	0.7%	2,847,483.13	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.0%	4,572,690.33	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	245,627.41	0.1%
TAS - Non metropolitan	3	0.2%	385,088.05	0.1%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	119	7.3%	30,201,393.03	10.3%
2.00% to 2.25%	27	1.7%	7,708,097.75	2.6%
2.25% to 2.50%	22	1.3%	4,646,222.97	1.6%
2.50% to 2.75%	3	0.2%	562,735.30	0.2%
2.75% to 3.00%	15	0.9%	3,232,378.94	1.1%
3.00% to 3.25%	9	0.6%	1,532,012.27	0.5%
3.25% to 3.50%	13	0.8%	2,461,207.72	0.8%
3.50% to 3.75%	6	0.4%	609,547.48	0.2%
3.75% to 4.00%	1	0.1%	20,585.06	0.0%
4.00% to 4.25%	4	0.2%	954,555.55	0.3%
4.25% to 4.50%	4	0.2%	697,545.39	0.2%
4.50% to 4.75%	7	0.4%	1,224,114.07	0.4%
4.75% to 5.00%	12	0.7%	2,951,415.77	1.0%
5.00% to 5.25%	3	0.2%	626,292.62	0.2%
5.25% to 5.50%	5	0.3%	1,194,598.51	0.4%
5.50% to 5.75%	22	1.3%	4,341,460.73	1.5%
5.75% to 6.00%	104	6.4%	22,430,412.97	7.7%
6.00%+	1260	77.0%	207,797,815.32	70.9%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</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	159	9.7%	34,637,893.84	11.8%
36 to 42 months	220	13.4%	47,006,603.59	16.0%
42 to 48 months	168	10.3%	31,660,680.60	10.8%
48 to 54 months	161	9.8%	29,423,801.22	10.0%
54 to 60 months	150	9.2%	31,551,230.76	10.8%
60 to 66 months	176	10.8%	33,363,416.64	11.4%
66 to 72 months	100	6.1%	20,621,994.17	7.0%
72+ months	502	30.7%	64,926,770.63	22.1%
<b>Total</b>	<b>1636</b>	<b>100%</b>	<b>293,192,391.45</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%	12,227.67	0.0%
2 to 4 years	7	0.4%	475,495.25	0.2%
4 to 6 years	6	0.4%	331,081.38	0.1%
6 to 8 years	25	1.5%	1,575,107.87	0.5%
8 to 10 years	36	2.2%	2,497,551.51	0.9%
10 to 12 years	100	6.1%	9,337,545.25	3.2%
12 to 14 years	97	5.9%	8,828,765.99	3.0%
14 to 16 years	140	8.6%	14,863,744.24	5.1%
16 to 18 years	127	7.8%	17,641,730.66	6.0%
18 to 20 years	77	4.7%	13,757,487.83	4.7%
20 to 22 years	156	9.5%	32,063,476.97	10.9%
22 to 24 years	177	10.8%	37,262,791.84	12.7%
24 to 26 years	420	25.7%	91,412,524.14	31.2%
26 to 28 years	267	16.3%	63,132,860.85	21.5%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.8%	3,889,540.36	1.3%
Principal & Interest	1623	99.2%	289,302,851.09	98.7%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</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	5	0.3%	1,788,425.68	0.6%
12 to 24 months	6	0.4%	1,159,003.67	0.4%
24 to 36 months	2	0.1%	942,111.01	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	1623	99.2%	289,302,851.09	98.7%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	326	19.9%	71,061,764.98	24.2%
Variable	1310	80.1%	222,130,626.47	75.8%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	154	9.4%	35,717,768.69	12.2%
6 to 12 months	69	4.2%	16,156,154.09	5.5%
12 to 24 months	39	2.4%	7,161,442.30	2.4%
24 to 36 months	47	2.9%	9,326,858.09	3.2%
36 to 48 months	13	0.8%	2,294,438.00	0.8%
48 to 60 months	4	0.2%	405,103.81	0.1%
60+ months	0	0.0%	-	0.0%
Variable	1310	80.1%	222,130,626.47	75.8%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1400	85.6%	246,702,587.57	84.1%
Investment	236	14.4%	46,489,803.88	15.9%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,636	100.0%	293,192,391.45	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	468	28.6%	77,822,261.22	26.5%
Genworth	0	0.0%	-	0.0%
Uninsured	1168	71.4%	215,370,130.23	73.5%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1613	98.6%	287,412,220.65	98.0%
1 to 30 days	16	1.0%	3,650,686.95	1.2%
31 to 60 days	2	0.1%	702,982.43	0.2%
61 to 90 days	2	0.1%	706,552.26	0.2%
91+ days	3	0.2%	719,949.16	0.2%
<b>Total</b>	<b>1636</b>	<b>100.0%</b>	<b>293,192,391.45</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.2%	920,140.41	0.3%

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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