

LIGHT TRUST 2021-1



Portfolio Summary as at 31 January 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		483,307,004.68	9.03%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.52%
Class B Notes	AA(sf) / NR		10,800,000.00	2.48%
Class C Notes	A(sf) / NR		6,900,000.00	1.19%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.68%
Class E Notes	BB(sf) / NR		1,800,000.00	0.34%
Class F Notes	NR / NR		1,800,000.00	
Total			531,307,004.68	

Conditional Prepayment Rate (CPR)

Current CPR	20.70%
Excess Spread	0.90%

Underlying collateral summary

No. of Loans (Consolidated):	2,153
No. of Loans (Unconsolidated):	2,450
Aggregate Pool Current Balance:	\$519,909,964
Total Valuation of Properties	\$982,752,391
Maximum Loan Balance (Consolidated):	\$953,413
Average Loan Balance (Consolidated):	\$241,482
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):	293.8
WAVG Seasoning (months):	37.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.4%
WAVG Current LVR:	61.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	395	18.3%	23,066,030.04	4.4%
\$100,000 to \$150,000	233	10.8%	29,402,371.54	5.7%
\$150,000 to \$200,000	312	14.5%	54,650,344.43	10.5%
\$200,000 to \$250,000	319	14.8%	71,382,017.75	13.7%
\$250,000 to \$300,000	263	12.2%	72,061,236.57	13.9%
\$300,000 to \$350,000	210	9.8%	68,136,583.85	13.1%
\$350,000 to \$400,000	114	5.3%	42,668,240.11	8.2%
\$400,000 to \$450,000	120	5.6%	50,957,955.75	9.8%
\$450,000 to \$500,000	62	2.9%	29,371,763.79	5.6%
\$500,000 to \$750,000	109	5.1%	64,316,736.17	12.4%
\$750,000+	16	0.7%	13,896,683.63	2.7%
Total	2153	100%	519,909,963.63	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	848	39.4%	121,907,453.80	23.4%
50% to 55%	165	7.7%	41,805,107.32	8.0%
55% to 60%	145	6.7%	40,953,384.10	7.9%
60% to 65%	192	8.9%	55,165,551.64	10.6%
65% to 70%	188	8.7%	57,938,703.77	11.1%
70% to 75%	207	9.6%	71,536,760.52	13.8%
75% to 80%	217	10.1%	72,390,932.21	13.9%
80% to 85%	141	6.5%	44,037,486.90	8.5%
85% to 90%	49	2.3%	14,014,972.99	2.7%
90% to 95%	1	0.0%	159,610.38	0.0%
95%+	0	0.0%	-	0.0%
Total	2153	100.0%	519,909,963.63	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	116,940.16	0.02%
\$100,000 to \$200,000	180	8.4%	14,649,785.10	2.8%
\$200,000 to \$300,000	412	19.1%	57,782,312.37	11.1%
\$300,000 to \$400,000	459	21.3%	90,806,034.13	17.5%
\$400,000 to \$500,000	386	17.9%	95,724,638.97	18.4%
\$500,000 to \$600,000	279	13.0%	82,618,647.30	15.9%
\$600,000 to \$700,000	173	8.0%	61,281,813.63	11.8%
\$700,000 to \$800,000	98	4.6%	37,702,417.56	7.3%
\$800,000 to \$900,000	64	3.0%	25,810,572.15	5.0%
\$900,000 to \$1,000,000	38	1.8%	17,866,285.15	3.4%
\$1,000,000 to \$1,500,000	55	2.6%	31,156,782.40	6.0%
\$1,500,000+	7	0.3%	4,393,734.71	0.8%
Total	2153	100.0%	519,909,963.63	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	25	1.0%	8,382,501.56	1.6%
NSW	35	1.4%	7,932,433.04	1.5%
NT	212	8.7%	52,178,601.76	10.0%
QLD	49	2.0%	12,594,114.82	2.4%
SA	1823	74.4%	355,114,282.34	68.3%
TAS	5	0.2%	1,224,306.28	0.2%
VIC	284	11.6%	78,807,413.62	15.2%
WA	17	0.7%	3,676,310.21	0.7%
Total	2450	100.0%	519,909,963.63	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1753	71.6%	395,777,200.94	76.1%
Non-metropolitan	684	27.9%	120,901,192.92	23.3%
Inner City	13	0.5%	3,231,569.77	0.6%
Total	2450	100.0%	519,909,963.63	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%	2,584,081.91	0.5%
SA - Metropolitan	1320	53.9%	275,448,943.14	53.0%
SA - Non metropolitan	492	20.1%	77,081,257.29	14.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	153	6.2%	37,540,620.33	7.2%
NT - Non metropolitan	59	2.4%	14,637,981.43	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	15	0.6%	3,342,861.59	0.6%
WA - Non metropolitan	2	0.1%	333,448.62	0.1%
VIC - Inner City	2	0.1%	647,487.86	0.1%
VIC - Metropolitan	204	8.3%	60,704,996.18	11.7%
VIC - Non metropolitan	78	3.2%	17,454,929.58	3.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,086,277.82	1.0%
QLD - Non metropolitan	32	1.3%	7,507,837.00	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	0.7%	4,787,220.04	0.9%
NSW - Non metropolitan	18	0.7%	3,145,213.00	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	25	1.0%	8,382,501.56	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	483,780.28	0.1%
TAS - Non metropolitan	3	0.1%	740,526.00	0.1%
Total	2450	100.0%	519,909,963.63	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	226	9.2%	63,177,045.02	12.2%
2.00% to 2.25%	184	7.5%	47,061,618.06	9.1%
2.25% to 2.50%	407	16.6%	103,117,082.66	19.8%
2.50% to 2.75%	236	9.6%	54,060,178.53	10.4%
2.75% to 3.00%	685	28.0%	144,971,577.07	27.9%
3.00% to 3.25%	224	9.1%	42,171,527.46	8.1%
3.25% to 3.50%	92	3.8%	17,980,637.00	3.5%
3.50% to 3.75%	135	5.5%	21,339,615.14	4.1%
3.75% to 4.00%	157	6.4%	16,595,109.67	3.2%
4.00% to 4.25%	10	0.4%	1,044,280.18	0.2%
4.25% to 4.50%	17	0.7%	2,964,277.44	0.6%
4.50% to 4.75%	74	3.0%	5,203,728.00	1.0%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	3	0.1%	223,287.40	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	2450	100.0%	519,909,963.63	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%	520,743.36	0.1%
6 to 12 months	298	12.2%	77,111,795.75	14.8%
12 to 18 months	327	13.3%	83,125,629.97	16.0%
18 to 24 months	269	11.0%	57,803,750.17	11.1%
24 to 30 months	249	10.2%	56,994,836.16	11.0%
30 to 36 months	245	10.0%	58,123,431.51	11.2%
36 to 42 months	242	9.9%	53,407,244.66	10.3%
42 to 48 months	149	6.1%	33,186,551.13	6.4%
48 to 54 months	103	4.2%	22,922,052.53	4.4%
54 to 60 months	62	2.5%	12,809,228.61	2.5%
60 to 66 months	29	1.2%	5,923,451.85	1.1%
66 to 72 months	40	1.6%	7,244,853.92	1.4%
72+ months	433	17.7%	50,736,394.01	9.8%
Total	2450	100%	519,909,963.63	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%	44,679.22	0.0%
2 to 4 years	4	0.2%	146,152.91	0.0%
4 to 6 years	10	0.4%	975,198.38	0.2%
6 to 8 years	18	0.7%	1,538,600.95	0.3%
8 to 10 years	35	1.4%	3,286,756.89	0.6%
10 to 12 years	46	1.9%	4,694,962.86	0.9%
12 to 14 years	139	5.7%	17,078,598.92	3.3%
14 to 16 years	134	5.5%	14,436,772.27	2.8%
16 to 18 years	204	8.3%	27,287,155.49	5.2%
18 to 20 years	176	7.2%	29,664,667.27	5.7%
20 to 22 years	100	4.1%	20,526,449.47	3.9%
22 to 24 years	217	8.9%	51,969,374.04	10.0%
24 to 26 years	286	11.7%	65,956,459.50	12.7%
26 to 28 years	626	25.6%	156,540,858.18	30.1%
28 to 30 years	454	18.5%	125,763,277.28	24.2%
30+ years	0	0.0%	-	0.0%
Total	2450	100.0%	519,909,963.63	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	34	1.4%	9,207,793.08	1.8%
Principal & Interest	2416	98.6%	510,702,170.55	98.2%
Total	2450	100.0%	519,909,963.63	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	8	0.3%	2,182,739.92	0.4%
12 to 24 months	9	0.4%	2,112,545.76	0.4%
24 to 36 months	5	0.2%	1,548,094.73	0.3%
36 to 48 months	8	0.3%	2,003,345.75	0.4%
48 to 60 months	4	0.2%	1,361,066.92	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	2416	98.6%	510,702,170.55	98.2%
Total	2450	100.0%	519,909,963.63	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	727	29.7%	180,565,165.14	34.7%
Variable	1723	70.3%	339,344,798.49	65.3%
Total	2450	100.0%	519,909,963.63	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	131	5.3%	29,427,142.44	5.7%
6 to 12 months	118	4.8%	27,627,244.26	5.3%
12 to 24 months	217	8.9%	53,189,311.87	10.2%
24 to 36 months	229	9.3%	62,008,040.42	11.9%
36 to 48 months	26	1.1%	7,108,952.71	1.4%
48 to 60 months	6	0.2%	1,204,473.44	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1723	70.3%	339,344,798.49	65.3%
Total	2450	100.0%	519,909,963.63	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	2088	85.2%	435,451,303.24	83.8%
Investment	362	14.8%	84,458,660.39	16.2%
Total	2450	100.0%	519,909,963.63	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,450	100.0%	519,909,963.63	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2450	100.0%	519,909,963.63	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	663	27.1%	130,583,355.50	25.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1787	72.9%	389,326,608.13	74.9%
Total	2450	100.0%	519,909,963.63	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2426	99.0%	513,438,268.38	98.8%
1 to 30 days	17	0.7%	4,919,700.28	0.9%
31 to 60 days	3	0.1%	519,595.33	0.1%
61 to 90 days	2	0.1%	465,173.04	0.1%
91+ days	2	0.1%	567,226.60	0.1%
Total	2450	100.0%	519,909,963.63	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,174,951.65	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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