

# LIGHT TRUST 2021-1



## Portfolio Summary as at 30 June 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		233,204,488.06	14.86%
Class AB Notes	AAA(sf) / NR		20,345,746.79	7.43%
Class B Notes	AA(sf) / NR		9,155,586.06	4.09%
Class C Notes	A(sf) / NR		5,849,402.20	1.95%
Class D Notes	BBB+(sf) / NR		2,288,896.52	1.11%
Class E Notes	BB(sf) / NR		1,525,931.00	0.56%
Class F Notes	NR / NR		1,525,931.00	
<b>Total*</b>			<b>273,895,981.63</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	16.84%
Excess Spread	1.09%

### Underlying collateral summary

No. of Loans (Consolidated):	1,371
No. of Loans (Unconsolidated):	1,541
Aggregate Pool Current Balance:	\$269,243,395
Total Valuation of Properties	\$613,760,801
Maximum Loan Balance (Consolidated):	\$865,259
Average Loan Balance (Consolidated):	\$196,385
Weighted Average Interest Rate	6.21%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	325.0
WAVG Remaining Term to Maturity (months):	264.9
WAVG Seasoning (months):	68.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.5%
WAVG Current LVR:	55.8%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	399	29.1%	18,065,339.72	6.7%
\$100,000 to \$150,000	177	12.9%	22,490,512.30	8.4%
\$150,000 to \$200,000	199	14.5%	34,876,240.51	13.0%
\$200,000 to \$250,000	164	12.0%	36,603,461.05	13.6%
\$250,000 to \$300,000	161	11.7%	43,893,942.40	16.3%
\$300,000 to \$350,000	79	5.8%	25,680,226.55	9.5%
\$350,000 to \$400,000	71	5.2%	26,581,683.88	9.9%
\$400,000 to \$450,000	47	3.4%	19,764,419.89	7.3%
\$450,000 to \$500,000	21	1.5%	9,992,756.01	3.7%
\$500,000 to \$750,000	49	3.6%	27,977,337.43	10.4%
\$750,000+	4	0.3%	3,317,475.35	1.2%
<b>Total</b>	<b>1371</b>	<b>100%</b>	<b>269,243,395.09</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%	744	54.3%	92,240,476.00	34.3%
50% to 55%	102	7.4%	24,417,623.56	9.1%
55% to 60%	89	6.5%	22,161,813.20	8.2%
60% to 65%	111	8.1%	30,084,868.15	11.2%
65% to 70%	116	8.5%	38,292,873.18	14.2%
70% to 75%	101	7.4%	31,026,585.45	11.5%
75% to 80%	74	5.4%	22,512,787.83	8.4%
80% to 85%	30	2.2%	7,675,116.98	2.9%
85% to 90%	4	0.3%	831,250.74	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1371</b>	<b>100.0%</b>	<b>269,243,395.09</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%	26,990.29	0.01%
\$100,000 to \$200,000	127	9.3%	7,995,720.80	3.0%
\$200,000 to \$300,000	273	19.9%	31,962,306.90	11.9%
\$300,000 to \$400,000	297	21.7%	48,929,338.58	18.2%
\$400,000 to \$500,000	228	16.6%	46,807,139.33	17.4%
\$500,000 to \$600,000	174	12.7%	43,247,114.33	16.1%
\$600,000 to \$700,000	108	7.9%	29,890,121.81	11.1%
\$700,000 to \$800,000	63	4.6%	20,116,414.33	7.5%
\$800,000 to \$900,000	39	2.8%	12,983,801.00	4.8%
\$900,000 to \$1,000,000	25	1.8%	10,460,697.95	3.9%
\$1,000,000 to \$1,500,000	33	2.4%	14,850,707.93	5.5%
\$1,500,000+	3	0.2%	1,973,041.84	0.7%
<b>Total</b>	<b>1371</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.0%	4,386,972.47	1.6%
NSW	25	1.6%	5,876,241.58	2.2%
NT	147	9.5%	31,559,320.33	11.7%
QLD	26	1.7%	6,012,510.45	2.2%
SA	1162	75.4%	182,355,866.23	67.7%
TAS	4	0.3%	523,159.87	0.2%
VIC	151	9.8%	36,623,160.71	13.6%
WA	10	0.6%	1,906,163.45	0.7%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1111	72.1%	208,950,403.45	77.6%
Non-metropolitan	427	27.7%	59,812,996.53	22.2%
Inner City	3	0.2%	479,995.11	0.2%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</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%	229,491.66	0.1%
SA - Metropolitan	832	54.0%	141,437,612.44	52.5%
SA - Non metropolitan	328	21.3%	40,688,762.13	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	108	7.0%	23,516,228.80	8.7%
NT - Non metropolitan	39	2.5%	8,043,091.53	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	8	0.5%	1,609,298.63	0.6%
WA - Non metropolitan	2	0.1%	296,864.82	0.1%
VIC - Inner City	1	0.1%	250,503.45	0.1%
VIC - Metropolitan	110	7.1%	29,154,883.06	10.8%
VIC - Non metropolitan	40	2.6%	7,217,774.20	2.7%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.4%	5,341,376.77	2.0%
QLD - Non metropolitan	4	0.3%	671,133.68	0.2%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,265,603.87	1.2%
NSW - Non metropolitan	11	0.7%	2,610,637.71	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.0%	4,386,972.47	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	238,427.41	0.1%
TAS - Non metropolitan	3	0.2%	284,732.46	0.1%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	39	2.5%	10,035,541.32	3.7%
2.00% to 2.25%	11	0.7%	2,942,577.94	1.1%
2.25% to 2.50%	11	0.7%	2,038,011.15	0.8%
2.50% to 2.75%	1	0.1%	34,426.63	0.0%
2.75% to 3.00%	9	0.6%	1,946,548.14	0.7%
3.00% to 3.25%	4	0.3%	287,978.71	0.1%
3.25% to 3.50%	5	0.3%	951,405.41	0.4%
3.50% to 3.75%	5	0.3%	543,620.36	0.2%
3.75% to 4.00%	1	0.1%	16,348.01	0.0%
4.00% to 4.25%	4	0.3%	943,515.17	0.4%
4.25% to 4.50%	3	0.2%	618,448.92	0.2%
4.50% to 4.75%	5	0.3%	828,108.73	0.3%
4.75% to 5.00%	12	0.8%	2,922,397.15	1.1%
5.00% to 5.25%	3	0.2%	508,657.64	0.2%
5.25% to 5.50%	5	0.3%	1,178,372.68	0.4%
5.50% to 5.75%	14	0.9%	2,707,731.25	1.0%
5.75% to 6.00%	196	12.7%	42,046,973.18	15.6%
6.00%+	1213	78.7%	198,692,732.70	73.8%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</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	13	0.8%	2,659,467.54	1.0%
36 to 42 months	245	15.9%	51,974,978.51	19.3%
42 to 48 months	132	8.6%	25,677,562.54	9.5%
48 to 54 months	177	11.5%	34,013,558.33	12.6%
54 to 60 months	145	9.4%	26,287,011.08	9.8%
60 to 66 months	143	9.3%	28,224,797.81	10.5%
66 to 72 months	150	9.7%	27,961,730.71	10.4%
72+ months	536	34.8%	72,444,288.57	26.9%
<b>Total</b>	<b>1541</b>	<b>100%</b>	<b>269,243,395.09</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%	5,158.78	0.0%
2 to 4 years	4	0.3%	152,759.89	0.1%
4 to 6 years	15	1.0%	699,806.40	0.3%
6 to 8 years	18	1.2%	1,204,978.83	0.4%
8 to 10 years	39	2.5%	2,710,371.19	1.0%
10 to 12 years	98	6.4%	8,317,910.08	3.1%
12 to 14 years	100	6.5%	9,436,125.15	3.5%
14 to 16 years	144	9.3%	15,392,981.63	5.7%
16 to 18 years	106	6.9%	14,306,314.36	5.3%
18 to 20 years	74	4.8%	13,753,390.14	5.1%
20 to 22 years	162	10.5%	33,011,380.07	12.3%
22 to 24 years	190	12.3%	39,307,999.57	14.6%
24 to 26 years	406	26.3%	88,107,986.53	32.7%
26 to 28 years	184	11.9%	42,836,232.47	15.9%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	11	0.7%	3,412,304.74	1.3%
Principal & Interest	1530	99.3%	265,831,090.35	98.7%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</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%	1,972,405.22	0.7%
12 to 24 months	3	0.2%	1,439,899.52	0.5%
24 to 36 months	0	0.0%	-	0.0%
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	1530	99.3%	265,831,090.35	98.7%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	208	13.5%	41,275,596.51	15.3%
Variable	1333	86.5%	227,967,798.58	84.7%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	55	3.6%	11,581,612.70	4.3%
6 to 12 months	46	3.0%	9,770,021.66	3.6%
12 to 24 months	38	2.5%	6,324,371.01	2.3%
24 to 36 months	57	3.7%	11,937,342.55	4.4%
36 to 48 months	6	0.4%	902,490.13	0.3%
48 to 60 months	6	0.4%	759,758.46	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1333	86.5%	227,967,798.58	84.7%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1324	85.9%	228,092,778.89	84.7%
Investment	217	14.1%	41,150,616.20	15.3%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,541	100.0%	269,243,395.09	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	447	29.0%	72,389,595.91	26.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1094	71.0%	196,853,799.18	73.1%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1511	98.1%	261,527,416.48	97.1%
1 to 30 days	24	1.6%	5,937,393.10	2.2%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	4	0.3%	1,077,190.96	0.4%
91+ days	2	0.1%	701,394.55	0.3%
<b>Total</b>	<b>1541</b>	<b>100.0%</b>	<b>269,243,395.09</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	1,143,858.36	0.4%

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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