

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 30 June 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		299,765,804.17	13.80%
Class AB Notes	AAA(sf) / NR		24,000,000.00	6.90%
Class B Notes	AA(sf) / NR		10,800,000.00	3.80%
Class C Notes	A(sf) / NR		6,900,000.00	1.81%
Class D Notes	BBB+(sf) / NR		2,700,000.00	1.04%
Class E Notes	BB(sf) / NR		1,800,000.00	0.52%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>347,765,804.17</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	21.30%
Excess Spread	0.93%

### Underlying collateral summary

No. of Loans (Consolidated):	1,610
No. of Loans (Unconsolidated):	1,811
Aggregate Pool Current Balance:	\$340,256,700
Total Valuation of Properties	\$723,007,366
Maximum Loan Balance (Consolidated):	\$889,544
Average Loan Balance (Consolidated):	\$211,340
Weighted Average Interest Rate	5.39%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	337.0
WAVG Remaining Term to Maturity (months):	275.5
WAVG Seasoning (months):	56.1
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.5%
WAVG Current LVR:	57.8%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	410	25.5%	20,787,163.78	6.1%
\$100,000 to \$150,000	191	11.9%	24,347,274.37	7.2%
\$150,000 to \$200,000	235	14.6%	40,989,791.79	12.0%
\$200,000 to \$250,000	216	13.4%	48,240,958.44	14.2%
\$250,000 to \$300,000	193	12.0%	52,813,770.57	15.5%
\$300,000 to \$350,000	108	6.7%	34,885,528.96	10.3%
\$350,000 to \$400,000	88	5.5%	32,973,125.48	9.7%
\$400,000 to \$450,000	70	4.3%	29,670,064.86	8.7%
\$450,000 to \$500,000	31	1.9%	14,614,102.93	4.3%
\$500,000 to \$750,000	61	3.8%	35,187,634.52	10.3%
\$750,000+	7	0.4%	5,747,284.61	1.7%
<b>Total</b>	<b>1610</b>	<b>100%</b>	<b>340,256,700.31</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%	782	48.6%	100,630,259.37	29.6%
50% to 55%	122	7.6%	30,379,689.96	8.9%
55% to 60%	125	7.8%	31,215,858.68	9.2%
60% to 65%	119	7.4%	34,264,360.10	10.1%
65% to 70%	152	9.4%	47,537,951.38	14.0%
70% to 75%	135	8.4%	43,546,145.27	12.8%
75% to 80%	107	6.6%	33,018,908.65	9.7%
80% to 85%	57	3.5%	17,195,941.90	5.1%
85% to 90%	11	0.7%	2,467,585.00	0.7%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1610</b>	<b>100.0%</b>	<b>340,256,700.31</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%	29,097.63	0.01%
\$100,000 to \$200,000	148	9.2%	9,875,131.94	2.9%
\$200,000 to \$300,000	312	19.4%	39,312,320.96	11.6%
\$300,000 to \$400,000	349	21.7%	62,258,183.74	18.3%
\$400,000 to \$500,000	274	17.0%	60,640,219.79	17.8%
\$500,000 to \$600,000	209	13.0%	55,065,583.16	16.2%
\$600,000 to \$700,000	128	8.0%	40,510,583.49	11.9%
\$700,000 to \$800,000	71	4.4%	23,412,464.51	6.9%
\$800,000 to \$900,000	48	3.0%	16,891,625.24	5.0%
\$900,000 to \$1,000,000	29	1.8%	12,183,508.84	3.6%
\$1,000,000 to \$1,500,000	38	2.4%	18,021,153.53	5.3%
\$1,500,000+	3	0.2%	2,056,827.48	0.6%
<b>Total</b>	<b>1610</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	21	1.2%	5,995,431.92	1.8%
NSW	28	1.5%	6,528,981.95	1.9%
NT	166	9.2%	38,035,488.10	11.2%
QLD	34	1.9%	8,128,937.19	2.4%
SA	1354	74.8%	230,592,675.64	67.8%
TAS	5	0.3%	851,338.31	0.3%
VIC	190	10.5%	47,987,081.91	14.1%
WA	13	0.7%	2,136,765.29	0.6%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1299	71.7%	263,128,501.33	77.3%
Non-metropolitan	508	28.1%	76,441,766.14	22.5%
Inner City	4	0.2%	686,432.84	0.2%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</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%	421,373.64	0.1%	
SA - Metropolitan	975	53.8%	180,497,442.12	53.0%	
SA - Non metropolitan	376	20.8%	49,673,859.88	14.6%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	125	6.9%	29,247,248.51	8.6%	
NT - Non metropolitan	41	2.3%	8,788,239.59	2.6%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.6%	1,828,824.81	0.5%	
WA - Non metropolitan	2	0.1%	307,940.48	0.1%	
VIC - Inner City	1	0.1%	265,059.20	0.1%	
VIC - Metropolitan	133	7.3%	36,549,092.32	10.7%	
VIC - Non metropolitan	56	3.1%	11,172,930.39	3.3%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.9%	4,396,095.94	1.3%	
QLD - Non metropolitan	18	1.0%	3,732,841.25	1.1%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.9%	4,155,542.73	1.2%	
NSW - Non metropolitan	12	0.7%	2,373,439.22	0.7%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	21	1.2%	5,995,431.92	1.8%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	458,822.98	0.1%	
TAS - Non metropolitan	3	0.2%	392,515.33	0.1%	
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	196	10.8%	50,574,947.55	14.9%	
2.00% to 2.25%	50	2.8%	12,616,629.18	3.7%	
2.25% to 2.50%	73	4.0%	16,596,637.00	4.9%	
2.50% to 2.75%	14	0.8%	3,137,014.44	0.9%	
2.75% to 3.00%	15	0.8%	3,359,605.90	1.0%	
3.00% to 3.25%	9	0.5%	1,586,573.94	0.5%	
3.25% to 3.50%	13	0.7%	2,521,846.20	0.7%	
3.50% to 3.75%	8	0.4%	1,134,976.17	0.3%	
3.75% to 4.00%	1	0.1%	28,404.82	0.0%	
4.00% to 4.25%	5	0.3%	1,044,601.00	0.3%	
4.25% to 4.50%	5	0.3%	1,000,635.86	0.3%	
4.50% to 4.75%	9	0.5%	1,626,992.75	0.5%	
4.75% to 5.00%	24	1.3%	5,438,212.20	1.6%	
5.00% to 5.25%	8	0.4%	1,047,342.34	0.3%	
5.25% to 5.50%	22	1.2%	4,991,427.08	1.5%	
5.50% to 5.75%	49	2.7%	12,840,219.46	3.8%	
5.75% to 6.00%	203	11.2%	46,885,187.33	13.8%	
6.00%+	1107	61.1%	173,825,447.09	51.1%	
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</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	14	0.8%	2,874,923.69	0.8%
24 to 30 months	291	16.1%	66,564,764.23	19.6%
30 to 36 months	156	8.6%	33,851,602.70	9.9%
36 to 42 months	205	11.3%	41,207,010.36	12.1%
42 to 48 months	174	9.6%	35,028,693.56	10.3%
48 to 54 months	172	9.5%	35,528,830.85	10.4%
54 to 60 months	175	9.7%	34,971,639.59	10.3%
60 to 66 months	110	6.1%	23,736,673.21	7.0%
66 to 72 months	75	4.1%	15,533,073.32	4.6%
72+ months	439	24.2%	50,959,488.80	15.0%
<b>Total</b>	<b>1811</b>	<b>100%</b>	<b>340,256,700.31</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	3	0.2%	18,112.88	0.0%
2 to 4 years	7	0.4%	217,400.43	0.1%
4 to 6 years	9	0.5%	658,766.23	0.2%
6 to 8 years	26	1.4%	1,904,048.27	0.6%
8 to 10 years	19	1.0%	1,301,720.27	0.4%
10 to 12 years	94	5.2%	9,344,168.30	2.7%
12 to 14 years	111	6.1%	11,164,029.54	3.3%
14 to 16 years	138	7.6%	15,160,207.67	4.5%
16 to 18 years	183	10.1%	25,478,046.04	7.5%
18 to 20 years	61	3.4%	11,168,643.18	3.3%
20 to 22 years	137	7.6%	28,163,354.26	8.3%
22 to 24 years	174	9.6%	36,673,917.15	10.8%
24 to 26 years	408	22.5%	92,467,059.83	27.2%
26 to 28 years	439	24.2%	106,394,655.97	31.3%
28 to 30 years	2	0.1%	142,570.29	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	19	1.0%	5,452,303.94	1.6%
Principal & Interest	1792	99.0%	334,804,396.37	98.4%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</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	7	0.4%	1,829,949.35	0.5%
12 to 24 months	9	0.5%	2,185,383.99	0.6%
24 to 36 months	3	0.2%	1,436,970.60	0.4%
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	1792	99.0%	334,804,396.37	98.4%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	495	27.3%	114,303,621.30	33.6%
Variable	1316	72.7%	225,953,079.01	66.4%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	141	7.8%	32,625,306.91	9.6%
6 to 12 months	193	10.7%	46,438,884.83	13.6%
12 to 24 months	98	5.4%	23,052,275.88	6.8%
24 to 36 months	32	1.8%	5,601,460.77	1.6%
36 to 48 months	26	1.4%	5,652,950.46	1.7%
48 to 60 months	5	0.3%	932,742.45	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1316	72.7%	225,953,079.01	66.4%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1557	86.0%	288,137,743.78	84.7%
Investment	254	14.0%	52,118,956.53	15.3%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,811	100.0%	340,256,700.31	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	511	28.2%	89,491,098.22	26.3%
Genworth	0	0.0%	-	0.0%
Uninsured	1300	71.8%	250,765,602.09	73.7%
<b>Total</b>	<b>1811</b>	<b>100.0%</b>	<b>340,256,700.31</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1790	98.8%	335,054,968.07	98.5%
1 to 30 days	14	0.8%	3,703,883.57	1.1%
31 to 60 days	4	0.2%	767,967.40	0.2%
61 to 90 days	1	0.1%	213,036.22	0.1%
91+ days	2	0.1%	516,845.05	0.2%
Total	1811	100.0%	340,256,700.31	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.4%	1,534,165.14	0.5%

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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