

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 31 May 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		305,663,985.80	13.57%
Class AB Notes	AAA(sf) / NR		24,000,000.00	6.79%
Class B Notes	AA(sf) / NR		10,800,000.00	3.73%
Class C Notes	A(sf) / NR		6,900,000.00	1.78%
Class D Notes	BBB+(sf) / NR		2,700,000.00	1.02%
Class E Notes	BB(sf) / NR		1,800,000.00	0.51%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>353,663,985.80</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	16.39%
Excess Spread	0.91%

### Underlying collateral summary

No. of Loans (Consolidated):	1,639
No. of Loans (Unconsolidated):	1,846
Aggregate Pool Current Balance:	\$347,765,804
Total Valuation of Properties	\$736,686,988
Maximum Loan Balance (Consolidated):	\$891,405
Average Loan Balance (Consolidated):	\$212,182
Weighted Average Interest Rate	5.22%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	338.0
WAVG Remaining Term to Maturity (months):	276.7
WAVG Seasoning (months):	55.0
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.5%
WAVG Current LVR:	57.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	413	25.2%	21,005,275.17	6.0%
\$100,000 to \$150,000	194	11.8%	24,684,970.02	7.1%
\$150,000 to \$200,000	242	14.8%	42,193,823.83	12.1%
\$200,000 to \$250,000	216	13.2%	48,097,217.89	13.8%
\$250,000 to \$300,000	195	11.9%	53,395,705.45	15.4%
\$300,000 to \$350,000	115	7.0%	37,137,930.46	10.7%
\$350,000 to \$400,000	93	5.7%	34,866,626.71	10.0%
\$400,000 to \$450,000	70	4.3%	29,747,378.89	8.6%
\$450,000 to \$500,000	32	2.0%	15,077,049.23	4.3%
\$500,000 to \$750,000	62	3.8%	35,787,830.48	10.3%
\$750,000+	7	0.4%	5,771,996.04	1.7%
<b>Total</b>	<b>1639</b>	<b>100%</b>	<b>347,765,804.17</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%	796	48.6%	103,313,761.05	29.7%
50% to 55%	117	7.1%	29,266,064.73	8.4%
55% to 60%	133	8.1%	33,341,403.69	9.6%
60% to 65%	119	7.3%	34,189,859.64	9.8%
65% to 70%	152	9.3%	47,984,246.51	13.8%
70% to 75%	138	8.4%	44,717,219.15	12.9%
75% to 80%	114	7.0%	34,643,062.82	10.0%
80% to 85%	58	3.5%	17,510,012.98	5.0%
85% to 90%	12	0.7%	2,800,173.60	0.8%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1639</b>	<b>100.0%</b>	<b>347,765,804.17</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%	29,497.75	0.01%
\$100,000 to \$200,000	151	9.2%	10,244,210.12	2.9%
\$200,000 to \$300,000	315	19.2%	39,672,112.61	11.4%
\$300,000 to \$400,000	356	21.7%	63,525,616.05	18.3%
\$400,000 to \$500,000	281	17.1%	62,546,831.83	18.0%
\$500,000 to \$600,000	212	12.9%	56,120,624.40	16.1%
\$600,000 to \$700,000	129	7.9%	40,880,604.24	11.8%
\$700,000 to \$800,000	73	4.5%	24,332,998.64	7.0%
\$800,000 to \$900,000	49	3.0%	17,311,124.74	5.0%
\$900,000 to \$1,000,000	30	1.8%	12,646,230.73	3.6%
\$1,000,000 to \$1,500,000	39	2.4%	18,391,315.35	5.3%
\$1,500,000+	3	0.2%	2,064,637.71	0.6%
<b>Total</b>	<b>1639</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	22	1.2%	6,366,632.22	1.8%
NSW	28	1.5%	6,551,341.97	1.9%
NT	167	9.0%	38,325,453.75	11.0%
QLD	35	1.9%	8,166,253.00	2.3%
SA	1382	74.9%	236,249,991.08	67.9%
TAS	5	0.3%	854,707.81	0.2%
VIC	194	10.5%	49,096,084.82	14.1%
WA	13	0.7%	2,155,339.52	0.6%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1327	71.9%	269,009,575.33	77.4%
Non-metropolitan	514	27.8%	77,699,023.31	22.3%
Inner City	5	0.3%	1,057,205.53	0.3%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</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	4	0.2%	791,092.58	0.2%	
SA - Metropolitan	997	54.0%	184,651,940.38	53.1%	
SA - Non metropolitan	381	20.6%	50,806,958.12	14.6%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	126	6.8%	29,495,479.92	8.5%	
NT - Non metropolitan	41	2.2%	8,829,973.83	2.5%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.6%	1,845,810.94	0.5%	
WA - Non metropolitan	2	0.1%	309,528.58	0.1%	
VIC - Inner City	1	0.1%	266,112.95	0.1%	
VIC - Metropolitan	137	7.4%	37,603,540.45	10.8%	
VIC - Non metropolitan	56	3.0%	11,226,431.42	3.2%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.9%	4,410,592.86	1.3%	
QLD - Non metropolitan	19	1.0%	3,755,660.14	1.1%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.9%	4,175,497.52	1.2%	
NSW - Non metropolitan	12	0.7%	2,375,844.45	0.7%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	22	1.2%	6,366,632.22	1.8%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	460,081.04	0.1%	
TAS - Non metropolitan	3	0.2%	394,626.77	0.1%	
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	197	10.7%	50,950,299.91	14.7%	
2.00% to 2.25%	51	2.8%	12,846,506.01	3.7%	
2.25% to 2.50%	83	4.5%	18,261,407.98	5.3%	
2.50% to 2.75%	15	0.8%	3,422,344.80	1.0%	
2.75% to 3.00%	16	0.9%	3,540,035.15	1.0%	
3.00% to 3.25%	10	0.5%	1,732,450.60	0.5%	
3.25% to 3.50%	17	0.9%	3,188,744.00	0.9%	
3.50% to 3.75%	8	0.4%	1,140,784.01	0.3%	
3.75% to 4.00%	2	0.1%	243,366.21	0.1%	
4.00% to 4.25%	5	0.3%	1,046,920.65	0.3%	
4.25% to 4.50%	9	0.5%	1,979,733.83	0.6%	
4.50% to 4.75%	10	0.5%	1,755,337.42	0.5%	
4.75% to 5.00%	24	1.3%	5,456,589.53	1.6%	
5.00% to 5.25%	9	0.5%	1,246,824.51	0.4%	
5.25% to 5.50%	41	2.2%	11,323,515.36	3.3%	
5.50% to 5.75%	186	10.1%	44,478,879.62	12.8%	
5.75% to 6.00%	188	10.2%	37,457,504.80	10.8%	
6.00%+	975	52.8%	147,694,559.78	42.5%	
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</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	22	1.2%	4,893,591.66	1.4%
24 to 30 months	331	17.9%	76,637,214.61	22.0%
30 to 36 months	162	8.8%	34,115,611.48	9.8%
36 to 42 months	206	11.2%	39,955,835.91	11.5%
42 to 48 months	170	9.2%	34,656,399.31	10.0%
48 to 54 months	190	10.3%	39,062,614.12	11.2%
54 to 60 months	157	8.5%	32,105,908.55	9.2%
60 to 66 months	111	6.0%	24,115,790.21	6.9%
66 to 72 months	61	3.3%	12,161,060.01	3.5%
72+ months	436	23.6%	50,061,778.31	14.4%
<b>Total</b>	<b>1846</b>	<b>100%</b>	<b>347,765,804.17</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%	27,215.99	0.0%
2 to 4 years	6	0.3%	205,379.14	0.1%
4 to 6 years	11	0.6%	783,714.78	0.2%
6 to 8 years	24	1.3%	1,749,407.47	0.5%
8 to 10 years	21	1.1%	1,453,925.12	0.4%
10 to 12 years	91	4.9%	9,088,234.34	2.6%
12 to 14 years	111	6.0%	11,124,196.58	3.2%
14 to 16 years	141	7.6%	15,598,905.85	4.5%
16 to 18 years	190	10.3%	26,327,898.21	7.6%
18 to 20 years	57	3.1%	10,088,176.68	2.9%
20 to 22 years	135	7.3%	28,490,405.16	8.2%
22 to 24 years	174	9.4%	36,259,598.48	10.4%
24 to 26 years	410	22.2%	92,252,309.38	26.5%
26 to 28 years	466	25.2%	112,778,443.28	32.4%
28 to 30 years	6	0.3%	1,537,993.71	0.4%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	20	1.1%	5,825,335.76	1.7%
Principal & Interest	1826	98.9%	341,940,468.41	98.3%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</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	0.4%	2,202,729.11	0.6%
12 to 24 months	8	0.4%	2,101,071.16	0.6%
24 to 36 months	4	0.2%	1,521,535.49	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	1826	98.9%	341,940,468.41	98.3%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	505	27.4%	116,369,324.47	33.5%
Variable	1341	72.6%	231,396,479.70	66.5%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	139	7.5%	30,723,928.37	8.8%
6 to 12 months	191	10.3%	46,309,675.24	13.3%
12 to 24 months	115	6.2%	27,953,167.42	8.0%
24 to 36 months	30	1.6%	5,049,411.80	1.5%
36 to 48 months	22	1.2%	4,897,563.66	1.4%
48 to 60 months	8	0.4%	1,435,577.98	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1341	72.6%	231,396,479.70	66.5%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1591	86.2%	295,531,014.91	85.0%
Investment	255	13.8%	52,234,789.26	15.0%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,846	100.0%	347,765,804.17	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1846</b>	<b>100.0%</b>	<b>347,765,804.17</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	515	27.9%	90,146,465.32	25.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1331	72.1%	257,619,338.85	74.1%
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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1821	98.6%	341,642,824.65	98.2%
1 to 30 days	20	1.1%	5,096,264.14	1.5%
31 to 60 days	2	0.1%	299,929.83	0.1%
61 to 90 days	1	0.1%	212,639.91	0.1%
91+ days	2	0.1%	514,145.64	0.1%
Total	1846	100.0%	347,765,804.17	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.4%	1,529,994.69	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	-	-	-

## Disclaimer

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