

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 31 May 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		238,124,674.77	14.86%
Class AB Notes	AAA(sf) / NR		20,775,004.71	7.43%
Class B Notes	AA(sf) / NR		9,348,752.12	4.09%
Class C Notes	A(sf) / NR		5,972,813.85	1.95%
Class D Notes	BBB+(sf) / NR		2,337,188.03	1.11%
Class E Notes	BB(sf) / NR		1,558,125.34	0.56%
Class F Notes	NR / NR		1,558,125.34	
<b>Total*</b>			<b>279,674,684.18</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	20.48%
Excess Spread	1.08%

### Underlying collateral summary

No. of Loans (Consolidated):	1,389
No. of Loans (Unconsolidated):	1,559
Aggregate Pool Current Balance:	\$273,895,982
Total Valuation of Properties	\$621,714,801
Maximum Loan Balance (Consolidated):	\$866,849
Average Loan Balance (Consolidated):	\$197,189
Weighted Average Interest Rate	6.14%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	326.0
WAVG Remaining Term to Maturity (months):	265.3
WAVG Seasoning (months):	67.5

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.6%
WAVG Current LVR:	55.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	401	28.9%	18,283,074.52	6.7%
\$100,000 to \$150,000	184	13.2%	23,405,590.61	8.5%
\$150,000 to \$200,000	197	14.2%	34,451,024.25	12.6%
\$200,000 to \$250,000	169	12.2%	37,682,383.39	13.8%
\$250,000 to \$300,000	158	11.4%	43,088,440.94	15.7%
\$300,000 to \$350,000	85	6.1%	27,488,929.31	10.0%
\$350,000 to \$400,000	70	5.0%	26,196,465.47	9.6%
\$400,000 to \$450,000	49	3.5%	20,622,919.12	7.5%
\$450,000 to \$500,000	19	1.4%	8,995,505.82	3.3%
\$500,000 to \$750,000	52	3.7%	29,606,185.94	10.8%
\$750,000+	5	0.4%	4,075,462.26	1.5%
<b>Total</b>	<b>1389</b>	<b>100%</b>	<b>273,895,981.63</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%	746	53.7%	92,181,872.29	33.7%
50% to 55%	108	7.8%	26,691,566.79	9.7%
55% to 60%	88	6.3%	21,310,232.79	7.8%
60% to 65%	112	8.1%	30,600,779.65	11.2%
65% to 70%	119	8.6%	39,484,082.89	14.4%
70% to 75%	109	7.8%	33,012,816.21	12.1%
75% to 80%	72	5.2%	21,894,619.53	8.0%
80% to 85%	30	2.2%	7,624,883.51	2.8%
85% to 90%	5	0.4%	1,095,127.97	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1389</b>	<b>100.0%</b>	<b>273,895,981.63</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%	27,195.54	0.01%
\$100,000 to \$200,000	132	9.5%	8,521,569.64	3.1%
\$200,000 to \$300,000	275	19.8%	32,296,879.14	11.8%
\$300,000 to \$400,000	299	21.5%	49,550,355.56	18.1%
\$400,000 to \$500,000	233	16.8%	48,271,410.06	17.6%
\$500,000 to \$600,000	176	12.7%	43,307,011.04	15.8%
\$600,000 to \$700,000	108	7.8%	30,184,992.79	11.0%
\$700,000 to \$800,000	64	4.6%	20,474,307.56	7.5%
\$800,000 to \$900,000	39	2.8%	13,037,758.97	4.8%
\$900,000 to \$1,000,000	24	1.7%	10,234,742.13	3.7%
\$1,000,000 to \$1,500,000	35	2.5%	16,008,271.60	5.8%
\$1,500,000+	3	0.2%	1,981,487.60	0.7%
<b>Total</b>	<b>1389</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.0%	4,402,740.04	1.6%
NSW	26	1.7%	6,059,996.61	2.2%
NT	147	9.4%	31,661,349.55	11.6%
QLD	27	1.7%	6,775,981.23	2.5%
SA	1177	75.5%	186,080,279.99	67.9%
TAS	4	0.3%	621,497.93	0.2%
VIC	152	9.7%	36,395,719.18	13.3%
WA	10	0.6%	1,898,417.10	0.7%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1123	72.0%	212,033,090.98	77.4%
Non-metropolitan	433	27.8%	61,379,700.21	22.4%
Inner City	3	0.2%	483,190.44	0.2%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</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%	231,320.35	0.1%
SA - Metropolitan	842	54.0%	144,520,160.72	52.8%
SA - Non metropolitan	333	21.4%	41,328,798.92	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	108	6.9%	23,586,106.43	8.6%
NT - Non metropolitan	39	2.5%	8,075,243.12	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	8	0.5%	1,601,198.60	0.6%
WA - Non metropolitan	2	0.1%	297,218.50	0.1%
VIC - Inner City	1	0.1%	251,870.09	0.1%
VIC - Metropolitan	111	7.1%	28,886,419.86	10.5%
VIC - Non metropolitan	40	2.6%	7,257,429.23	2.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.4%	5,349,140.11	2.0%
QLD - Non metropolitan	5	0.3%	1,426,841.12	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	1.0%	3,447,097.81	1.3%
NSW - Non metropolitan	11	0.7%	2,612,898.80	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.0%	4,402,740.04	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	240,227.41	0.1%
TAS - Non metropolitan	3	0.2%	381,270.52	0.1%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	58	3.7%	15,236,738.67	5.6%
2.00% to 2.25%	13	0.8%	3,329,655.74	1.2%
2.25% to 2.50%	12	0.8%	2,622,269.00	1.0%
2.50% to 2.75%	1	0.1%	35,051.31	0.0%
2.75% to 3.00%	10	0.6%	2,269,059.97	0.8%
3.00% to 3.25%	4	0.3%	290,724.69	0.1%
3.25% to 3.50%	6	0.4%	1,342,125.19	0.5%
3.50% to 3.75%	5	0.3%	546,970.32	0.2%
3.75% to 4.00%	1	0.1%	17,287.98	0.0%
4.00% to 4.25%	4	0.3%	945,673.22	0.3%
4.25% to 4.50%	3	0.2%	619,773.39	0.2%
4.50% to 4.75%	6	0.4%	980,055.63	0.4%
4.75% to 5.00%	12	0.8%	2,928,275.63	1.1%
5.00% to 5.25%	3	0.2%	520,579.77	0.2%
5.25% to 5.50%	5	0.3%	1,181,003.13	0.4%
5.50% to 5.75%	16	1.0%	3,051,778.05	1.1%
5.75% to 6.00%	179	11.5%	37,882,965.09	13.8%
6.00%+	1221	78.3%	200,095,994.85	73.1%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</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	18	1.2%	3,618,938.28	1.3%
36 to 42 months	283	18.2%	61,163,231.39	22.3%
42 to 48 months	133	8.5%	25,749,762.67	9.4%
48 to 54 months	174	11.2%	31,980,253.82	11.7%
54 to 60 months	139	8.9%	25,750,537.53	9.4%
60 to 66 months	156	10.0%	30,907,779.77	11.3%
66 to 72 months	133	8.5%	25,506,570.33	9.3%
72+ months	523	33.5%	69,218,907.84	25.3%
<b>Total</b>	<b>1559</b>	<b>100%</b>	<b>273,895,981.63</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%	6,738.31	0.0%
2 to 4 years	5	0.3%	185,090.07	0.1%
4 to 6 years	12	0.8%	556,866.26	0.2%
6 to 8 years	21	1.3%	1,412,787.74	0.5%
8 to 10 years	38	2.4%	2,634,778.73	1.0%
10 to 12 years	97	6.2%	9,034,608.35	3.3%
12 to 14 years	102	6.5%	9,340,639.71	3.4%
14 to 16 years	148	9.5%	16,079,126.16	5.9%
16 to 18 years	107	6.9%	14,668,565.23	5.4%
18 to 20 years	72	4.6%	13,002,121.68	4.7%
20 to 22 years	160	10.3%	33,581,536.07	12.3%
22 to 24 years	190	12.2%	38,795,213.17	14.2%
24 to 26 years	415	26.6%	89,559,441.43	32.7%
26 to 28 years	191	12.3%	45,038,468.72	16.4%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.8%	3,765,998.68	1.4%
Principal & Interest	1547	99.2%	270,129,982.95	98.6%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</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%	2,251,685.49	0.8%
12 to 24 months	4	0.3%	1,514,313.19	0.6%
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	1547	99.2%	270,129,982.95	98.6%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	229	14.7%	46,823,429.54	17.1%
Variable	1330	85.3%	227,072,552.09	82.9%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	57	3.7%	12,422,859.66	4.5%
6 to 12 months	62	4.0%	14,968,898.26	5.5%
12 to 24 months	40	2.6%	6,416,705.82	2.3%
24 to 36 months	53	3.4%	10,606,262.44	3.9%
36 to 48 months	10	0.6%	1,381,714.45	0.5%
48 to 60 months	7	0.4%	1,026,988.91	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1330	85.3%	227,072,552.09	82.9%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1340	86.0%	231,564,796.00	84.5%
Investment	219	14.0%	42,331,185.63	15.5%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,559	100.0%	273,895,981.63	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	451	28.9%	73,292,304.60	26.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1108	71.1%	200,603,677.03	73.2%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1538	98.7%	268,833,370.36	98.2%
1 to 30 days	14	0.9%	3,020,220.23	1.1%
31 to 60 days	3	0.2%	929,165.25	0.3%
61 to 90 days	1	0.1%	145,843.31	0.1%
91+ days	3	0.2%	967,382.48	0.4%
<b>Total</b>	<b>1559</b>	<b>100.0%</b>	<b>273,895,981.63</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	124,991.14	0.0%

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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