

LIGHT TRUST 2021-1



Portfolio Summary as at 30 November 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		358,206,009.01	11.82%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.91%
Class B Notes	AA(sf) / NR		10,800,000.00	3.25%
Class C Notes	A(sf) / NR		6,900,000.00	1.55%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.89%
Class E Notes	BB(sf) / NR		1,800,000.00	0.44%
Class F Notes	NR / NR		1,800,000.00	
Total*			406,206,009.01	

*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	28.31%
Excess Spread	0.63%

Underlying collateral summary

No. of Loans (Consolidated):	1,788
No. of Loans (Unconsolidated):	2,016
Aggregate Pool Current Balance:	\$394,300,505
Total Valuation of Properties	\$804,782,148
Maximum Loan Balance (Consolidated):	\$904,156
Average Loan Balance (Consolidated):	\$220,526
Weighted Average Interest Rate	4.55%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	344.0
WAVG Remaining Term to Maturity (months):	282.6
WAVG Seasoning (months):	48.7
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.0%
WAVG Current LVR:	59.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	411	23.0%	21,897,096.34	5.6%
\$100,000 to \$150,000	211	11.8%	26,724,079.79	6.8%
\$150,000 to \$200,000	268	15.0%	46,882,375.83	11.9%
\$200,000 to \$250,000	241	13.5%	54,036,431.97	13.7%
\$250,000 to \$300,000	211	11.8%	57,693,824.79	14.6%
\$300,000 to \$350,000	145	8.1%	46,668,463.27	11.8%
\$350,000 to \$400,000	107	6.0%	40,357,404.81	10.2%
\$400,000 to \$450,000	68	3.8%	28,901,684.45	7.3%
\$450,000 to \$500,000	42	2.3%	19,830,458.67	5.0%
\$500,000 to \$750,000	75	4.2%	43,797,229.38	11.1%
\$750,000+	9	0.5%	7,511,455.69	1.9%
Total	1788	100%	394,300,504.99	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	815	45.6%	108,263,959.20	27.5%
50% to 55%	123	6.9%	30,212,413.14	7.7%
55% to 60%	149	8.3%	39,624,234.68	10.0%
60% to 65%	147	8.2%	43,338,280.26	11.0%
65% to 70%	143	8.0%	43,295,643.55	11.0%
70% to 75%	168	9.4%	54,608,693.62	13.8%
75% to 80%	145	8.1%	47,120,764.72	12.0%
80% to 85%	78	4.4%	22,135,952.24	5.6%
85% to 90%	20	1.1%	5,700,563.58	1.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1788	100.0%	394,300,504.99	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	30,939.86	0.01%
\$100,000 to \$200,000	163	9.1%	11,884,885.80	3.0%
\$200,000 to \$300,000	344	19.2%	44,428,522.64	11.3%
\$300,000 to \$400,000	390	21.8%	72,854,744.93	18.5%
\$400,000 to \$500,000	308	17.2%	70,857,528.47	18.0%
\$500,000 to \$600,000	229	12.8%	62,741,539.23	15.9%
\$600,000 to \$700,000	139	7.8%	45,291,109.09	11.5%
\$700,000 to \$800,000	79	4.4%	27,307,871.92	6.9%
\$800,000 to \$900,000	56	3.1%	21,085,172.46	5.3%
\$900,000 to \$1,000,000	32	1.8%	13,761,962.93	3.5%
\$1,000,000 to \$1,500,000	43	2.4%	21,483,372.37	5.4%
\$1,500,000+	4	0.2%	2,572,855.29	0.7%
Total	1788	100.0%	394,300,504.99	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	23	1.1%	6,822,218.50	1.7%
NSW	28	1.4%	6,648,023.53	1.7%
NT	179	8.9%	42,299,477.45	10.7%
QLD	37	1.8%	9,035,345.30	2.3%
SA	1515	75.1%	270,663,312.37	68.6%
TAS	5	0.2%	861,626.05	0.2%
VIC	216	10.7%	55,773,947.81	14.1%
WA	13	0.6%	2,196,553.98	0.6%
Total	2016	100.0%	394,300,504.99	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1452	72.0%	304,791,663.80	77.3%
Non-metropolitan	556	27.6%	87,745,739.00	22.3%
Inner City	8	0.4%	1,763,102.19	0.4%
Total	2016	100.0%	394,300,504.99	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	7	0.3%	1,491,478.14	0.4%	
SA - Metropolitan	1097	54.4%	212,173,616.41	53.8%	
SA - Non metropolitan	411	20.4%	56,998,217.82	14.5%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	134	6.6%	31,991,380.07	8.1%	
NT - Non metropolitan	45	2.2%	10,308,097.38	2.6%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.5%	1,878,970.64	0.5%	
WA - Non metropolitan	2	0.1%	317,583.34	0.1%	
VIC - Inner City	1	0.0%	271,624.05	0.1%	
VIC - Metropolitan	153	7.6%	42,650,669.49	10.8%	
VIC - Non metropolitan	62	3.1%	12,851,654.27	3.3%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.8%	4,510,411.21	1.1%	
QLD - Non metropolitan	21	1.0%	4,524,934.09	1.1%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.8%	4,293,431.23	1.1%	
NSW - Non metropolitan	12	0.6%	2,354,592.30	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	23	1.1%	6,822,218.50	1.7%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	470,966.25	0.1%	
TAS - Non metropolitan	3	0.1%	390,659.80	0.1%	
Total	2016	100.0%	394,300,504.99	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	207	10.3%	55,298,541.35	14.0%	
2.00% to 2.25%	76	3.8%	19,646,597.77	5.0%	
2.25% to 2.50%	117	5.8%	26,091,153.55	6.6%	
2.50% to 2.75%	24	1.2%	5,058,236.76	1.3%	
2.75% to 3.00%	24	1.2%	5,464,685.84	1.4%	
3.00% to 3.25%	16	0.8%	2,742,094.01	0.7%	
3.25% to 3.50%	23	1.1%	5,150,444.86	1.3%	
3.50% to 3.75%	10	0.5%	1,528,799.41	0.4%	
3.75% to 4.00%	2	0.1%	252,159.49	0.1%	
4.00% to 4.25%	5	0.2%	1,063,375.73	0.3%	
4.25% to 4.50%	10	0.5%	2,229,984.07	0.6%	
4.50% to 4.75%	68	3.4%	14,927,933.44	3.8%	
4.75% to 5.00%	204	10.1%	45,652,292.14	11.6%	
5.00% to 5.25%	202	10.0%	45,966,989.35	11.7%	
5.25% to 5.50%	160	7.9%	30,294,387.79	7.7%	
5.50% to 5.75%	421	20.9%	78,454,938.34	19.9%	
5.75% to 6.00%	129	6.4%	21,860,913.48	5.5%	
6.00%+	318	15.8%	32,616,977.61	8.3%	
Total	2016	100.0%	394,300,504.99	100.0%	

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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	23	1.1%	5,358,617.58	1.4%
18 to 24 months	371	18.4%	88,936,245.75	22.6%
24 to 30 months	176	8.7%	38,898,951.71	9.9%
30 to 36 months	219	10.9%	43,638,811.11	11.1%
36 to 42 months	189	9.4%	39,837,181.48	10.1%
42 to 48 months	211	10.5%	45,505,384.52	11.5%
48 to 54 months	167	8.3%	35,882,642.76	9.1%
54 to 60 months	121	6.0%	26,474,374.49	6.7%
60 to 66 months	71	3.5%	14,833,269.02	3.8%
66 to 72 months	34	1.7%	6,348,297.14	1.6%
72+ months	434	21.5%	48,586,729.43	12.3%
Total	2016	100%	394,300,504.99	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	3	0.1%	53,047.53	0.0%
2 to 4 years	4	0.2%	103,653.94	0.0%
4 to 6 years	11	0.5%	930,439.77	0.2%
6 to 8 years	27	1.3%	2,097,215.24	0.5%
8 to 10 years	20	1.0%	1,423,992.17	0.4%
10 to 12 years	72	3.6%	7,342,635.47	1.9%
12 to 14 years	131	6.5%	13,846,157.69	3.5%
14 to 16 years	131	6.5%	14,574,424.55	3.7%
16 to 18 years	197	9.8%	26,735,166.28	6.8%
18 to 20 years	97	4.8%	16,408,052.32	4.2%
20 to 22 years	120	6.0%	24,884,827.62	6.3%
22 to 24 years	189	9.4%	41,281,904.86	10.5%
24 to 26 years	361	17.9%	81,423,939.02	20.7%
26 to 28 years	476	23.6%	117,947,548.84	29.9%
28 to 30 years	177	8.8%	45,247,499.69	11.5%
30+ years	0	0.0%	-	0.0%
Total	2016	100.0%	394,300,504.99	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	24	1.2%	6,718,263.20	1.7%
Principal & Interest	1992	98.8%	387,582,241.79	98.3%
Total	2016	100.0%	394,300,504.99	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	0.4%	2,213,253.69	0.6%
12 to 24 months	5	0.2%	1,196,204.05	0.3%
24 to 36 months	7	0.3%	1,713,931.56	0.4%
36 to 48 months	4	0.2%	1,594,873.90	0.4%
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	1992	98.8%	387,582,241.79	98.3%
Total	2016	100.0%	394,300,504.99	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	574	28.5%	136,496,800.11	34.6%
Variable	1442	71.5%	257,803,704.88	65.4%
Total	2016	100.0%	394,300,504.99	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	71	3.5%	16,071,144.35	4.1%
6 to 12 months	151	7.5%	34,536,249.37	8.8%
12 to 24 months	239	11.9%	58,485,303.58	14.8%
24 to 36 months	81	4.0%	20,790,397.87	5.3%
36 to 48 months	14	0.7%	3,250,813.48	0.8%
48 to 60 months	18	0.9%	3,362,891.46	0.9%
60+ months	0	0.0%	-	0.0%
Variable	1442	71.5%	257,803,704.88	65.4%
Total	2016	100.0%	394,300,504.99	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1719	85.3%	330,392,932.13	83.8%
Investment	297	14.7%	63,907,572.86	16.2%
Total	2016	100.0%	394,300,504.99	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,016	100.0%	394,300,504.99	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2016	100.0%	394,300,504.99	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	562	27.9%	102,691,649.52	26.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1454	72.1%	291,608,855.47	74.0%
Total	2016	100.0%	394,300,504.99	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1991	98.8%	389,132,182.86	98.7%
1 to 30 days	19	0.9%	3,982,242.41	1.0%
31 to 60 days	3	0.1%	544,384.29	0.1%
61 to 90 days	2	0.1%	427,708.70	0.1%
91+ days	1	0.0%	213,986.73	0.1%
Total	2016	100.0%	394,300,504.99	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.3%	1,105,602.14	0.3%

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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