

LIGHT TRUST 2021-1



Portfolio Summary as at 31 October 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		275,089,814.46	14.86%
Class AB Notes	AAA(sf) / NR		24,000,000.00	7.43%
Class B Notes	AA(sf) / NR		10,800,000.00	4.09%
Class C Notes	A(sf) / NR		6,900,000.00	1.95%
Class D Notes	BBB+(sf) / NR		2,700,000.00	1.11%
Class E Notes	BB(sf) / NR		1,800,000.00	0.56%
Class F Notes	NR / NR		1,800,000.00	
Total*			323,089,814.46	

*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	16.73%
Excess Spread	1.02%

Underlying collateral summary

No. of Loans (Consolidated):	1,534
No. of Loans (Unconsolidated):	1,723
Aggregate Pool Current Balance:	\$317,610,190
Total Valuation of Properties	\$688,863,024
Maximum Loan Balance (Consolidated):	\$880,442
Average Loan Balance (Consolidated):	\$207,047
Weighted Average Interest Rate	5.52%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	333.0
WAVG Remaining Term to Maturity (months):	272.2
WAVG Seasoning (months):	60.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	88.0%
WAVG Current LVR:	57.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	413	26.9%	20,197,101.06	6.4%
\$100,000 to \$150,000	180	11.7%	22,844,023.54	7.2%
\$150,000 to \$200,000	220	14.3%	38,142,250.50	12.0%
\$200,000 to \$250,000	198	12.9%	44,164,956.60	13.9%
\$250,000 to \$300,000	180	11.7%	49,071,889.55	15.5%
\$300,000 to \$350,000	104	6.8%	33,576,143.36	10.6%
\$350,000 to \$400,000	83	5.4%	31,190,220.02	9.8%
\$400,000 to \$450,000	66	4.3%	27,945,926.33	8.8%
\$450,000 to \$500,000	25	1.6%	11,782,566.95	3.7%
\$500,000 to \$750,000	59	3.8%	33,763,634.50	10.6%
\$750,000+	6	0.4%	4,931,477.86	1.6%
Total	1534	100%	317,610,190.27	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	777	50.7%	99,272,386.53	31.3%
50% to 55%	111	7.2%	27,462,764.29	8.6%
55% to 60%	115	7.5%	29,392,607.05	9.3%
60% to 65%	110	7.2%	30,752,075.67	9.7%
65% to 70%	146	9.5%	46,183,350.65	14.5%
70% to 75%	125	8.1%	39,961,040.58	12.6%
75% to 80%	92	6.0%	28,216,160.48	8.9%
80% to 85%	49	3.2%	14,422,210.09	4.5%
85% to 90%	9	0.6%	1,947,594.93	0.6%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1534	100.0%	317,610,190.27	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	29,724.36	0.01%
\$100,000 to \$200,000	143	9.3%	9,307,862.77	2.9%
\$200,000 to \$300,000	297	19.4%	36,464,431.29	11.5%
\$300,000 to \$400,000	331	21.6%	57,284,353.24	18.0%
\$400,000 to \$500,000	263	17.1%	56,348,565.72	17.7%
\$500,000 to \$600,000	194	12.6%	50,532,533.72	15.9%
\$600,000 to \$700,000	122	8.0%	37,617,864.81	11.8%
\$700,000 to \$800,000	69	4.5%	22,857,918.52	7.2%
\$800,000 to \$900,000	48	3.1%	16,507,084.79	5.2%
\$900,000 to \$1,000,000	25	1.6%	11,283,605.66	3.6%
\$1,000,000 to \$1,500,000	38	2.5%	17,346,976.69	5.5%
\$1,500,000+	3	0.2%	2,029,268.70	0.6%
Total	1534	100.0%	317,610,190.27	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	18	1.0%	5,371,451.81	1.7%
NSW	28	1.6%	6,414,444.37	2.0%
NT	159	9.2%	35,847,694.45	11.3%
QLD	32	1.9%	7,823,406.14	2.5%
SA	1292	75.0%	215,000,774.76	67.7%
TAS	4	0.2%	640,344.43	0.2%
VIC	177	10.3%	44,410,539.11	14.0%
WA	13	0.8%	2,101,535.20	0.7%
Total	1723	100.0%	317,610,190.27	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1232	71.5%	244,854,822.32	77.1%
Non-metropolitan	487	28.3%	72,071,277.22	22.7%
Inner City	4	0.2%	684,090.73	0.2%
Total	1723	100.0%	317,610,190.27	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	3	0.2%	423,334.95	0.1%	
SA - Metropolitan	925	53.7%	167,399,271.08	52.7%	
SA - Non metropolitan	364	21.1%	47,178,168.73	14.9%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	120	7.0%	27,418,836.68	8.6%	
NT - Non metropolitan	39	2.3%	8,428,857.77	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.6%	1,795,967.76	0.6%	
WA - Non metropolitan	2	0.1%	305,567.44	0.1%	
VIC - Inner City	1	0.1%	260,755.78	0.1%	
VIC - Metropolitan	125	7.3%	34,194,844.73	10.8%	
VIC - Non metropolitan	51	3.0%	9,954,938.60	3.1%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.9%	4,366,647.78	1.4%	
QLD - Non metropolitan	16	0.9%	3,456,758.36	1.1%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.9%	4,055,960.42	1.3%	
NSW - Non metropolitan	12	0.7%	2,358,483.95	0.7%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	18	1.0%	5,371,451.81	1.7%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	1	0.1%	251,842.06	0.1%	
TAS - Non metropolitan	3	0.2%	388,502.37	0.1%	
Total	1723	100.0%	317,610,190.27	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	162	9.4%	41,794,709.61	13.2%	
2.00% to 2.25%	40	2.3%	10,863,009.74	3.4%	
2.25% to 2.50%	43	2.5%	8,954,622.04	2.8%	
2.50% to 2.75%	10	0.6%	2,262,214.74	0.7%	
2.75% to 3.00%	15	0.9%	3,295,233.62	1.0%	
3.00% to 3.25%	9	0.5%	1,559,616.22	0.5%	
3.25% to 3.50%	13	0.8%	2,491,870.75	0.8%	
3.50% to 3.75%	6	0.3%	625,390.59	0.2%	
3.75% to 4.00%	1	0.1%	24,272.82	0.0%	
4.00% to 4.25%	4	0.2%	966,680.33	0.3%	
4.25% to 4.50%	4	0.2%	710,183.76	0.2%	
4.50% to 4.75%	7	0.4%	1,240,398.14	0.4%	
4.75% to 5.00%	15	0.9%	3,736,804.80	1.2%	
5.00% to 5.25%	4	0.2%	687,889.91	0.2%	
5.25% to 5.50%	20	1.2%	4,644,985.82	1.5%	
5.50% to 5.75%	51	3.0%	13,375,779.07	4.2%	
5.75% to 6.00%	289	16.8%	66,465,395.42	20.9%	
6.00%+	1030	59.8%	153,911,132.89	48.5%	
Total	1723	100.0%	317,610,190.27	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	0	0.0%	-	0.0%
18 to 24 months	0	0.0%	-	0.0%
24 to 30 months	67	3.9%	15,052,883.69	4.7%
30 to 36 months	296	17.2%	66,188,022.86	20.8%
36 to 42 months	167	9.7%	33,626,002.83	10.6%
42 to 48 months	156	9.1%	29,849,327.54	9.4%
48 to 54 months	161	9.3%	33,996,266.29	10.7%
54 to 60 months	198	11.5%	37,076,751.57	11.7%
60 to 66 months	120	7.0%	25,275,294.71	8.0%
66 to 72 months	99	5.7%	21,100,383.02	6.6%
72+ months	459	26.6%	55,445,257.76	17.5%
Total	1723	100%	317,610,190.27	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	1	0.1%	5,172.16	0.0%
2 to 4 years	5	0.3%	165,724.63	0.1%
4 to 6 years	8	0.5%	532,608.90	0.2%
6 to 8 years	27	1.6%	1,893,942.05	0.6%
8 to 10 years	23	1.3%	1,453,011.82	0.5%
10 to 12 years	98	5.7%	8,673,090.92	2.7%
12 to 14 years	107	6.2%	10,327,105.65	3.3%
14 to 16 years	145	8.4%	16,029,327.65	5.0%
16 to 18 years	148	8.6%	20,753,288.06	6.5%
18 to 20 years	63	3.7%	11,099,913.37	3.5%
20 to 22 years	146	8.5%	30,170,171.19	9.5%
22 to 24 years	176	10.2%	36,574,088.47	11.5%
24 to 26 years	425	24.7%	95,571,767.72	30.1%
26 to 28 years	351	20.4%	84,360,977.68	26.6%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1723	100.0%	317,610,190.27	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	18	1.0%	4,954,569.57	1.6%
Principal & Interest	1705	99.0%	312,655,620.70	98.4%
Total	1723	100.0%	317,610,190.27	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	4	0.2%	828,656.00	0.3%
12 to 24 months	8	0.5%	1,975,967.91	0.6%
24 to 36 months	3	0.2%	1,437,063.27	0.5%
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	1705	99.1%	312,655,620.70	98.7%
Total	1720	100.0%	316,897,307.88	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	415	24.1%	94,211,760.59	29.7%
Variable	1308	75.9%	223,398,429.68	70.3%
Total	1723	100.0%	317,610,190.27	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	180	10.4%	43,552,640.00	13.7%
6 to 12 months	84	4.9%	17,752,007.88	5.6%
12 to 24 months	88	5.1%	20,946,581.31	6.6%
24 to 36 months	38	2.2%	6,859,229.57	2.2%
36 to 48 months	20	1.2%	4,467,417.93	1.4%
48 to 60 months	5	0.3%	633,883.90	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1308	75.9%	223,398,429.68	70.3%
Total	1723	100.0%	317,610,190.27	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1479	85.8%	268,076,277.39	84.4%
Investment	244	14.2%	49,533,912.88	15.6%
Total	1723	100.0%	317,610,190.27	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,723	100.0%	317,610,190.27	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1723	100.0%	317,610,190.27	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	494	28.7%	85,071,552.28	26.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1229	71.3%	232,538,637.99	73.2%
Total	1723	100.0%	317,610,190.27	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1692	98.2%	310,444,616.95	97.7%
1 to 30 days	24	1.4%	5,411,806.18	1.7%
31 to 60 days	4	0.2%	1,032,142.49	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.2%	721,624.65	0.2%
Total	1723	100.0%	317,610,190.27	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.3%	1,228,029.03	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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