

LIGHT TRUST 2021-1



Portfolio Summary as at 31 October 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		367,600,331.76	11.55%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.77%
Class B Notes	AA(sf) / NR		10,800,000.00	3.18%
Class C Notes	A(sf) / NR		6,900,000.00	1.52%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.87%
Class E Notes	BB(sf) / NR		1,800,000.00	0.43%
Class F Notes	NR / NR		1,800,000.00	
Total*			415,600,331.76	

*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	22.10%
Excess Spread	0.99%

Underlying collateral summary

No. of Loans (Consolidated):	1,830
No. of Loans (Unconsolidated):	2,065
Aggregate Pool Current Balance:	\$406,206,009
Total Valuation of Properties	\$823,982,775
Maximum Loan Balance (Consolidated):	\$905,987
Average Loan Balance (Consolidated):	\$221,970
Weighted Average Interest Rate	4.38%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	345.0
WAVG Remaining Term to Maturity (months):	283.4
WAVG Seasoning (months):	47.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.0%
WAVG Current LVR:	59.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	415	22.7%	22,225,527.67	5.5%
\$100,000 to \$150,000	211	11.5%	26,794,469.76	6.6%
\$150,000 to \$200,000	273	14.9%	47,720,790.11	11.7%
\$200,000 to \$250,000	248	13.6%	55,594,229.71	13.7%
\$250,000 to \$300,000	226	12.3%	61,834,514.48	15.2%
\$300,000 to \$350,000	146	8.0%	47,125,498.52	11.6%
\$350,000 to \$400,000	108	5.9%	40,726,215.69	10.0%
\$400,000 to \$450,000	76	4.2%	32,382,065.57	8.0%
\$450,000 to \$500,000	41	2.2%	19,386,545.63	4.8%
\$500,000 to \$750,000	77	4.2%	44,880,338.21	11.0%
\$750,000+	9	0.5%	7,535,813.66	1.9%
Total	1830	100%	406,206,009.01	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	823	45.0%	109,973,253.60	27.1%
50% to 55%	127	6.9%	30,894,360.67	7.6%
55% to 60%	147	8.0%	40,196,241.64	9.9%
60% to 65%	157	8.6%	46,439,980.91	11.4%
65% to 70%	153	8.4%	45,079,920.81	11.1%
70% to 75%	169	9.2%	55,363,708.69	13.6%
75% to 80%	155	8.5%	49,862,522.00	12.3%
80% to 85%	78	4.3%	22,566,351.87	5.6%
85% to 90%	21	1.1%	5,829,668.82	1.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1830	100.0%	406,206,009.01	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	31,158.58	0.01%
\$100,000 to \$200,000	165	9.0%	12,243,721.12	3.0%
\$200,000 to \$300,000	350	19.1%	45,205,118.36	11.1%
\$300,000 to \$400,000	401	21.9%	75,201,072.24	18.5%
\$400,000 to \$500,000	317	17.3%	73,332,125.49	18.1%
\$500,000 to \$600,000	236	12.9%	65,131,329.53	16.0%
\$600,000 to \$700,000	141	7.7%	46,059,229.49	11.3%
\$700,000 to \$800,000	80	4.4%	27,972,162.79	6.9%
\$800,000 to \$900,000	59	3.2%	22,560,348.10	5.6%
\$900,000 to \$1,000,000	32	1.7%	13,894,538.46	3.4%
\$1,000,000 to \$1,500,000	44	2.4%	21,994,605.68	5.4%
\$1,500,000+	4	0.2%	2,580,599.17	0.6%
Total	1830	100.0%	406,206,009.01	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	23	1.1%	7,203,521.86	1.8%
NSW	28	1.4%	6,666,544.01	1.6%
NT	184	8.9%	43,445,555.15	10.7%
QLD	42	2.0%	10,139,268.51	2.5%
SA	1547	74.9%	278,039,171.02	68.4%
TAS	5	0.2%	864,359.93	0.2%
VIC	223	10.8%	57,559,580.80	14.2%
WA	13	0.6%	2,288,007.73	0.6%
Total	2065	100.0%	406,206,009.01	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1479	71.6%	311,815,762.35	76.8%
Non-metropolitan	577	27.9%	92,623,740.29	22.8%
Inner City	9	0.4%	1,766,506.37	0.4%
Total	2065	100.0%	406,206,009.01	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	8	0.4%	1,494,072.57	0.4%	
SA - Metropolitan	1119	54.2%	217,467,121.50	53.5%	
SA - Non metropolitan	420	20.3%	59,077,976.95	14.5%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	134	6.5%	32,068,099.79	7.9%	
NT - Non metropolitan	50	2.4%	11,377,455.36	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.5%	1,969,621.00	0.5%	
WA - Non metropolitan	2	0.1%	318,386.73	0.1%	
VIC - Inner City	1	0.0%	272,433.80	0.1%	
VIC - Metropolitan	158	7.7%	43,785,337.09	10.8%	
VIC - Non metropolitan	64	3.1%	13,501,809.91	3.3%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.8%	4,530,788.14	1.1%	
QLD - Non metropolitan	26	1.3%	5,608,480.37	1.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.8%	4,319,151.56	1.1%	
NSW - Non metropolitan	12	0.6%	2,347,392.45	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	23	1.1%	7,203,521.86	1.8%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	472,121.41	0.1%	
TAS - Non metropolitan	3	0.1%	392,238.52	0.1%	
Total	2065	100.0%	406,206,009.01	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	209	10.1%	55,960,694.20	13.8%	
2.00% to 2.25%	80	3.9%	20,888,640.53	5.1%	
2.25% to 2.50%	127	6.2%	28,504,053.68	7.0%	
2.50% to 2.75%	25	1.2%	5,394,865.47	1.3%	
2.75% to 3.00%	29	1.4%	6,729,596.89	1.7%	
3.00% to 3.25%	16	0.8%	2,752,466.32	0.7%	
3.25% to 3.50%	23	1.1%	5,169,254.65	1.3%	
3.50% to 3.75%	10	0.5%	1,534,142.05	0.4%	
3.75% to 4.00%	2	0.1%	253,517.80	0.1%	
4.00% to 4.25%	7	0.3%	1,542,894.88	0.4%	
4.25% to 4.50%	34	1.6%	9,556,909.46	2.4%	
4.50% to 4.75%	197	9.5%	42,759,052.90	10.5%	
4.75% to 5.00%	229	11.1%	53,273,679.39	13.1%	
5.00% to 5.25%	167	8.1%	31,164,592.37	7.7%	
5.25% to 5.50%	449	21.7%	84,148,704.31	20.7%	
5.50% to 5.75%	131	6.3%	22,102,472.18	5.4%	
5.75% to 6.00%	54	2.6%	8,473,587.68	2.1%	
6.00%+	276	13.4%	25,996,884.25	6.4%	
Total	2065	100.0%	406,206,009.01	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	82	4.0%	19,136,497.98	4.7%
18 to 24 months	353	17.1%	85,088,435.88	20.9%
24 to 30 months	214	10.4%	46,065,213.16	11.3%
30 to 36 months	188	9.1%	38,614,362.08	9.5%
36 to 42 months	203	9.8%	44,799,320.37	11.0%
42 to 48 months	231	11.2%	46,313,829.91	11.4%
48 to 54 months	146	7.1%	32,138,988.80	7.9%
54 to 60 months	119	5.8%	26,916,049.30	6.6%
60 to 66 months	66	3.2%	13,214,542.44	3.3%
66 to 72 months	30	1.5%	5,475,992.20	1.3%
72+ months	433	21.0%	48,442,776.89	11.9%
Total	2065	100%	406,206,009.01	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%	57,375.03	0.0%
2 to 4 years	3	0.1%	63,716.78	0.0%
4 to 6 years	11	0.5%	883,778.32	0.2%
6 to 8 years	26	1.3%	2,060,378.87	0.5%
8 to 10 years	25	1.2%	1,740,590.23	0.4%
10 to 12 years	69	3.3%	6,805,635.12	1.7%
12 to 14 years	135	6.5%	14,492,974.55	3.6%
14 to 16 years	126	6.1%	13,895,193.95	3.4%
16 to 18 years	202	9.8%	27,505,424.17	6.8%
18 to 20 years	108	5.2%	17,779,967.80	4.4%
20 to 22 years	117	5.7%	24,350,319.16	6.0%
22 to 24 years	199	9.6%	44,335,218.42	10.9%
24 to 26 years	336	16.3%	76,783,056.11	18.9%
26 to 28 years	500	24.2%	122,043,719.85	30.0%
28 to 30 years	205	9.9%	53,408,660.65	13.1%
30+ years	0	0.0%	-	0.0%
Total	2065	100.0%	406,206,009.01	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	25	1.2%	6,862,015.23	1.7%
Principal & Interest	2040	98.8%	399,343,993.78	98.3%
Total	2065	100.0%	406,206,009.01	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%	2,212,604.34	0.5%
12 to 24 months	5	0.2%	970,801.31	0.2%
24 to 36 months	8	0.4%	2,082,881.59	0.5%
36 to 48 months	4	0.2%	1,595,727.99	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	2040	98.8%	399,343,993.78	98.3%
Total	2065	100.0%	406,206,009.01	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	585	28.3%	138,999,007.52	34.2%
Variable	1480	71.7%	267,207,001.49	65.8%
Total	2065	100.0%	406,206,009.01	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	77	3.7%	17,597,139.36	4.3%
6 to 12 months	137	6.6%	31,829,120.41	7.8%
12 to 24 months	258	12.5%	62,461,910.07	15.4%
24 to 36 months	85	4.1%	22,152,621.42	5.5%
36 to 48 months	11	0.5%	1,811,220.59	0.4%
48 to 60 months	17	0.8%	3,146,995.67	0.8%
60+ months	0	0.0%	-	0.0%
Variable	1480	71.7%	267,207,001.49	65.8%
Total	2065	100.0%	406,206,009.01	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1760	85.2%	340,158,813.18	83.7%
Investment	305	14.8%	66,047,195.83	16.3%
Total	2065	100.0%	406,206,009.01	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,065	100.0%	406,206,009.01	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2065	100.0%	406,206,009.01	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	571	27.7%	104,663,574.55	25.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1494	72.3%	301,542,434.46	74.2%
Total	2065	100.0%	406,206,009.01	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2037	98.6%	399,968,776.74	98.5%
1 to 30 days	23	1.1%	5,116,629.47	1.3%
31 to 60 days	1	0.0%	322,212.77	0.1%
61 to 90 days	3	0.1%	612,301.74	0.2%
91+ days	1	0.0%	186,088.29	0.0%
Total	2065	100.0%	406,206,009.01	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.3%	1,297,312.44	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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