

LIGHT TRUST 2021-1



Portfolio Summary as at 30 September 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		376,727,719.74	11.30%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.65%
Class B Notes	AA(sf) / NR		10,800,000.00	3.11%
Class C Notes	A(sf) / NR		6,900,000.00	1.48%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.85%
Class E Notes	BB(sf) / NR		1,800,000.00	0.42%
Class F Notes	NR / NR		1,800,000.00	
Total*			424,727,719.74	

*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	20.95%
Excess Spread	0.91%

Underlying collateral summary

No. of Loans (Consolidated):	1,859
No. of Loans (Unconsolidated):	2,101
Aggregate Pool Current Balance:	\$415,600,332
Total Valuation of Properties	\$837,580,229
Maximum Loan Balance (Consolidated):	\$907,756
Average Loan Balance (Consolidated):	\$223,561
Weighted Average Interest Rate	4.21%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	346.0
WAVG Remaining Term to Maturity (months):	284.3
WAVG Seasoning (months):	46.4
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.0%
WAVG Current LVR:	59.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	415	22.3%	22,602,353.02	5.4%
\$100,000 to \$150,000	213	11.5%	27,113,646.31	6.5%
\$150,000 to \$200,000	282	15.2%	49,391,106.13	11.9%
\$200,000 to \$250,000	249	13.4%	55,910,886.59	13.5%
\$250,000 to \$300,000	226	12.2%	61,855,539.73	14.9%
\$300,000 to \$350,000	153	8.2%	49,389,709.38	11.9%
\$350,000 to \$400,000	105	5.6%	39,431,793.18	9.5%
\$400,000 to \$450,000	86	4.6%	36,545,002.98	8.8%
\$450,000 to \$500,000	43	2.3%	20,330,746.21	4.9%
\$500,000 to \$750,000	78	4.2%	45,474,858.56	10.9%
\$750,000+	9	0.5%	7,554,689.67	1.8%
Total	1859	100%	415,600,331.76	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	834	44.9%	113,095,635.12	27.2%
50% to 55%	126	6.8%	30,774,245.25	7.4%
55% to 60%	144	7.7%	39,127,729.17	9.4%
60% to 65%	161	8.7%	47,669,543.27	11.5%
65% to 70%	156	8.4%	46,715,806.13	11.2%
70% to 75%	177	9.5%	57,337,067.55	13.8%
75% to 80%	154	8.3%	49,631,772.74	11.9%
80% to 85%	86	4.6%	25,201,753.37	6.1%
85% to 90%	21	1.1%	6,046,779.16	1.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1859	100.0%	415,600,331.76	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	30,355.86	0.01%
\$100,000 to \$200,000	166	8.9%	12,388,251.05	3.0%
\$200,000 to \$300,000	354	19.0%	45,866,640.68	11.0%
\$300,000 to \$400,000	409	22.0%	77,253,705.56	18.6%
\$400,000 to \$500,000	322	17.3%	74,896,258.19	18.0%
\$500,000 to \$600,000	241	13.0%	67,294,847.38	16.2%
\$600,000 to \$700,000	146	7.9%	48,071,435.38	11.6%
\$700,000 to \$800,000	80	4.3%	28,404,634.02	6.8%
\$800,000 to \$900,000	59	3.2%	22,324,189.58	5.4%
\$900,000 to \$1,000,000	32	1.7%	13,970,243.97	3.4%
\$1,000,000 to \$1,500,000	45	2.4%	22,510,999.13	5.4%
\$1,500,000+	4	0.2%	2,588,770.96	0.6%
Total	1859	100.0%	415,600,331.76	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	23	1.1%	7,228,314.47	1.7%
NSW	29	1.4%	6,879,672.31	1.7%
NT	189	9.0%	44,616,166.79	10.7%
QLD	42	2.0%	10,230,900.72	2.5%
SA	1569	74.7%	283,847,729.92	68.3%
TAS	5	0.2%	868,106.69	0.2%
VIC	231	11.0%	59,629,940.21	14.3%
WA	13	0.6%	2,299,500.65	0.6%
Total	2101	100.0%	415,600,331.76	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1508	71.8%	319,059,757.74	76.8%
Non-metropolitan	584	27.8%	94,436,993.31	22.7%
Inner City	9	0.4%	2,103,580.71	0.5%
Total	2101	100.0%	415,600,331.76	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%	1,830,393.37	0.4%
SA - Metropolitan	1137	54.1%	222,096,981.19	53.4%
SA - Non metropolitan	424	20.2%	59,920,355.36	14.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	139	6.6%	33,115,261.36	8.0%
NT - Non metropolitan	50	2.4%	11,500,905.43	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.5%	1,979,585.14	0.5%
WA - Non metropolitan	2	0.1%	319,915.51	0.1%
VIC - Inner City	1	0.0%	273,187.34	0.1%
VIC - Metropolitan	164	7.8%	45,264,984.26	10.9%
VIC - Non metropolitan	66	3.1%	14,091,768.61	3.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	16	0.8%	4,558,870.67	1.1%
QLD - Non metropolitan	26	1.2%	5,672,030.05	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.8%	4,342,365.36	1.0%
NSW - Non metropolitan	13	0.6%	2,537,306.95	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	23	1.1%	7,228,314.47	1.7%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	473,395.29	0.1%
TAS - Non metropolitan	3	0.1%	394,711.40	0.1%
Total	2101	100.0%	415,600,331.76	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	212	10.1%	56,739,938.18	13.7%
2.00% to 2.25%	90	4.3%	23,013,511.13	5.5%
2.25% to 2.50%	137	6.5%	31,187,280.73	7.5%
2.50% to 2.75%	26	1.2%	5,553,973.38	1.3%
2.75% to 3.00%	33	1.6%	7,755,883.15	1.9%
3.00% to 3.25%	18	0.9%	2,954,177.78	0.7%
3.25% to 3.50%	24	1.1%	5,617,064.38	1.4%
3.50% to 3.75%	10	0.5%	1,539,017.35	0.4%
3.75% to 4.00%	2	0.1%	254,844.40	0.1%
4.00% to 4.25%	12	0.6%	3,285,325.60	0.8%
4.25% to 4.50%	185	8.8%	40,552,758.49	9.8%
4.50% to 4.75%	234	11.1%	54,473,481.95	13.1%
4.75% to 5.00%	175	8.3%	34,189,836.60	8.2%
5.00% to 5.25%	467	22.2%	88,769,156.64	21.4%
5.25% to 5.50%	136	6.5%	23,513,868.92	5.7%
5.50% to 5.75%	55	2.6%	9,006,371.99	2.2%
5.75% to 6.00%	88	4.2%	12,523,163.51	3.0%
6.00%+	197	9.4%	14,670,677.58	3.5%
Total	2101	100.0%	415,600,331.76	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	146	6.9%	34,981,046.57	8.4%
18 to 24 months	321	15.3%	77,445,167.07	18.6%
24 to 30 months	229	10.9%	47,309,680.39	11.4%
30 to 36 months	189	9.0%	39,727,675.17	9.6%
36 to 42 months	220	10.5%	49,123,352.49	11.8%
42 to 48 months	218	10.4%	45,331,979.47	10.9%
48 to 54 months	148	7.0%	31,847,560.76	7.7%
54 to 60 months	102	4.9%	23,180,759.44	5.6%
60 to 66 months	62	3.0%	12,566,169.72	3.0%
66 to 72 months	27	1.3%	5,079,962.53	1.2%
72+ months	439	20.9%	49,006,978.15	11.8%
Total	2101	100%	415,600,331.76	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%	61,713.38	0.0%
2 to 4 years	3	0.1%	63,103.31	0.0%
4 to 6 years	9	0.4%	856,076.85	0.2%
6 to 8 years	28	1.3%	2,061,856.54	0.5%
8 to 10 years	25	1.2%	1,833,492.69	0.4%
10 to 12 years	69	3.3%	6,974,374.55	1.7%
12 to 14 years	135	6.4%	14,404,461.64	3.5%
14 to 16 years	123	5.9%	13,511,081.75	3.3%
16 to 18 years	201	9.6%	26,925,377.60	6.5%
18 to 20 years	124	5.9%	20,713,006.00	5.0%
20 to 22 years	115	5.5%	23,698,907.48	5.7%
22 to 24 years	205	9.8%	46,319,919.36	11.1%
24 to 26 years	319	15.2%	73,921,345.13	17.8%
26 to 28 years	518	24.7%	124,994,597.85	30.1%
28 to 30 years	224	10.7%	59,261,017.63	14.3%
30+ years	0	0.0%	-	0.0%
Total	2101	100.0%	415,600,331.76	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	25	1.2%	6,867,553.32	1.7%
Principal & Interest	2076	98.8%	408,732,778.44	98.3%
Total	2101	100.0%	415,600,331.76	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	6	0.3%	1,541,157.60	0.4%
12 to 24 months	7	0.3%	1,642,462.63	0.4%
24 to 36 months	8	0.4%	2,088,007.19	0.5%
36 to 48 months	4	0.2%	1,595,925.90	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	2076	98.8%	408,732,778.44	98.3%
Total	2101	100.0%	415,600,331.76	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	606	28.8%	144,952,745.03	34.9%
Variable	1495	71.2%	270,647,586.73	65.1%
Total	2101	100.0%	415,600,331.76	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	91	4.3%	21,194,338.36	5.1%
6 to 12 months	123	5.9%	26,857,456.84	6.5%
12 to 24 months	279	13.3%	69,385,218.27	16.7%
24 to 36 months	84	4.0%	22,175,507.40	5.3%
36 to 48 months	12	0.6%	1,928,509.36	0.5%
48 to 60 months	17	0.8%	3,411,714.80	0.8%
60+ months	0	0.0%	-	0.0%
Variable	1495	71.2%	270,647,586.73	65.1%
Total	2101	100.0%	415,600,331.76	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1791	85.2%	347,947,000.70	83.7%
Investment	310	14.8%	67,653,331.06	16.3%
Total	2101	100.0%	415,600,331.76	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,101	100.0%	415,600,331.76	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2101	100.0%	415,600,331.76	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	577	27.5%	106,049,785.52	25.5%
Genworth	0	0.0%	-	0.0%
Uninsured	1524	72.5%	309,550,546.24	74.5%
Total	2101	100.0%	415,600,331.76	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2076	98.8%	409,865,859.51	98.6%
1 to 30 days	19	0.9%	4,453,905.96	1.1%
31 to 60 days	3	0.1%	725,058.84	0.2%
61 to 90 days	2	0.1%	369,256.47	0.1%
91+ days	1	0.0%	186,250.98	0.0%
Total	2101	100.0%	415,600,331.76	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,125,769.23	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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