

LIGHT TRUST 2021-1



Portfolio Summary as at 30 September 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf	0.70%	218,424,521.57	14.86%
Class AB Notes	AAA(sf) / NR	1.10%	19,056,279.95	7.43%
Class B Notes	AA(sf) / NR	1.25%	8,575,325.98	4.09%
Class C Notes	A(sf) / NR	1.50%	5,478,680.48	1.95%
Class D Notes	BBB+(sf) / NR	2.15%	2,143,831.50	1.11%
Class E Notes	BB(sf) / NR	4.15%	1,429,220.99	0.56%
Class F Notes	NR / NR	5.50%	1,429,220.99	
Total*			256,537,081.45	

*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	14.63%
Excess Spread	1.07%

Underlying collateral summary

No. of Loans (Consolidated):	1,316
No. of Loans (Unconsolidated):	1,477
Aggregate Pool Current Balance:	\$252,723,480
Total Valuation of Properties	\$587,467,110

Maximum Loan Balance (Consolidated):	\$858,493
Average Loan Balance (Consolidated):	\$192,039
Weighted Average Interest Rate	6.22%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	322.0
WAVG Remaining Term to Maturity (months):	261.5
WAVG Seasoning (months):	71.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	94.4%
WAVG Current LVR:	55.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	400	30.4%	17,849,001.39	7.1%
\$100,000 to \$150,000	166	12.6%	21,071,847.56	8.3%
\$150,000 to \$200,000	195	14.8%	34,246,379.79	13.6%
\$200,000 to \$250,000	162	12.3%	36,403,949.80	14.4%
\$250,000 to \$300,000	139	10.6%	37,832,131.21	15.0%
\$300,000 to \$350,000	76	5.8%	24,546,297.80	9.7%
\$350,000 to \$400,000	68	5.2%	25,324,656.28	10.0%
\$400,000 to \$450,000	43	3.3%	18,017,179.32	7.1%
\$450,000 to \$500,000	19	1.4%	8,996,085.72	3.6%
\$500,000 to \$750,000	44	3.3%	25,125,580.43	9.9%
\$750,000+	4	0.3%	3,310,370.36	1.3%
Total	1316	100%	252,723,479.66	100.0%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	733	55.7%	88,969,670.31	35.2%
50% to 55%	100	7.6%	23,892,157.13	9.5%
55% to 60%	82	6.2%	21,440,526.07	8.5%
60% to 65%	106	8.1%	28,809,755.34	11.4%
65% to 70%	108	8.2%	34,464,862.34	13.6%
70% to 75%	96	7.3%	29,284,751.39	11.6%
75% to 80%	61	4.6%	18,392,183.59	7.3%
80% to 85%	25	1.9%	6,435,825.01	2.5%
85% to 90%	4	0.3%	826,909.73	0.3%
90% to 95%	1	0.1%	206,838.75	0.1%
95%+	0	0.0%	-	0.0%
Total	1316	100.0%	252,723,479.66	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	26,176.46	0.01%
\$100,000 to \$200,000	123	9.3%	7,510,606.47	3.0%
\$200,000 to \$300,000	266	20.2%	30,576,354.98	12.1%
\$300,000 to \$400,000	288	21.9%	46,690,497.23	18.5%
\$400,000 to \$500,000	214	16.3%	43,334,650.53	17.1%
\$500,000 to \$600,000	165	12.5%	39,929,077.05	15.8%
\$600,000 to \$700,000	105	8.0%	28,706,629.27	11.4%
\$700,000 to \$800,000	59	4.5%	18,359,617.89	7.3%
\$800,000 to \$900,000	38	2.9%	12,353,281.32	4.9%
\$900,000 to \$1,000,000	22	1.7%	8,780,311.26	3.5%
\$1,000,000 to \$1,500,000	32	2.4%	14,508,681.45	5.7%
\$1,500,000+	3	0.2%	1,947,595.75	0.8%
Total	1316	100.0%	252,723,479.66	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	15	1.0%	4,017,951.57	1.6%
NSW	24	1.8%	5,402,729.34	2.1%
NT	142	9.6%	30,212,286.48	12.0%
QLD	23	1.6%	4,763,688.99	1.9%
SA	1112	75.3%	170,737,307.38	67.6%
TAS	4	0.3%	503,508.64	0.2%
VIC	148	10.0%	35,331,308.25	14.0%
WA	9	0.6%	1,754,699.01	0.7%
Total	1477	100.0%	252,723,479.66	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1062	71.9%	195,655,505.82	77.4%
Non-metropolitan	412	27.9%	56,593,960.42	22.4%
Inner City	3	0.2%	474,013.42	0.2%
Total	1477	100.0%	252,723,479.66	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	2	0.1%	227,408.11	0.1%
SA - Metropolitan	793	53.7%	131,953,759.50	52.2%
SA - Non metropolitan	317	21.5%	38,556,139.77	15.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	104	7.0%	22,290,358.18	8.8%
NT - Non metropolitan	38	2.6%	7,921,928.30	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	7	0.5%	1,460,778.71	0.6%
WA - Non metropolitan	2	0.1%	293,920.30	0.1%
VIC - Inner City	1	0.1%	246,605.31	0.1%
VIC - Metropolitan	109	7.4%	28,340,585.47	11.2%
VIC - Non metropolitan	38	2.6%	6,744,117.47	2.7%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	19	1.3%	4,099,518.90	1.6%
QLD - Non metropolitan	4	0.3%	664,170.09	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,259,526.08	1.3%
NSW - Non metropolitan	10	0.7%	2,143,203.26	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	15	1.0%	4,017,951.57	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	233,027.41	0.1%
TAS - Non metropolitan	3	0.2%	270,481.23	0.1%
Total	1477	100.0%	252,723,479.66	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.2%	8,826,444.89	3.5%
2.00% to 2.25%	7	0.5%	2,168,232.95	0.9%
2.25% to 2.50%	10	0.7%	1,972,749.59	0.8%
2.50% to 2.75%	1	0.1%	32,198.56	0.0%
2.75% to 3.00%	9	0.6%	1,906,392.33	0.8%
3.00% to 3.25%	3	0.2%	256,392.84	0.1%
3.25% to 3.50%	5	0.3%	920,893.56	0.4%
3.50% to 3.75%	4	0.3%	454,159.63	0.2%
3.75% to 4.00%	1	0.1%	13,011.83	0.0%
4.00% to 4.25%	3	0.2%	827,686.19	0.3%
4.25% to 4.50%	3	0.2%	612,299.88	0.2%
4.50% to 4.75%	4	0.3%	572,101.59	0.2%
4.75% to 5.00%	12	0.8%	2,903,844.63	1.1%
5.00% to 5.25%	3	0.2%	521,573.08	0.2%
5.25% to 5.50%	5	0.3%	1,168,535.75	0.5%
5.50% to 5.75%	14	0.9%	2,683,038.21	1.1%
5.75% to 6.00%	202	13.7%	41,833,652.18	16.6%
6.00%+	1158	78.4%	185,050,271.97	73.2%
Total	1477	100.0%	252,723,479.66	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	0	0.0%	-	0.0%
30 to 36 months	0	0.0%	-	0.0%
36 to 42 months	102	6.9%	21,653,709.34	8.6%
42 to 48 months	229	15.5%	46,266,464.59	18.3%
48 to 54 months	152	10.3%	27,268,794.73	10.8%
54 to 60 months	128	8.7%	23,531,908.21	9.3%
60 to 66 months	145	9.8%	27,159,411.97	10.7%
66 to 72 months	161	10.9%	30,279,386.48	12.0%
72+ months	560	37.9%	76,563,804.34	30.3%
Total	1477	100%	252,723,479.66	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%	2,943.42	0.0%
2 to 4 years	3	0.2%	137,133.23	0.1%
4 to 6 years	17	1.2%	756,089.86	0.3%
6 to 8 years	19	1.3%	1,031,349.46	0.4%
8 to 10 years	51	3.5%	3,803,040.13	1.5%
10 to 12 years	93	6.3%	7,712,083.77	3.1%
12 to 14 years	93	6.3%	8,413,854.51	3.3%
14 to 16 years	148	10.0%	16,041,970.07	6.3%
16 to 18 years	90	6.1%	12,448,444.06	4.9%
18 to 20 years	89	6.0%	16,142,001.19	6.4%
20 to 22 years	142	9.6%	29,555,783.67	11.7%
22 to 24 years	218	14.8%	45,191,308.10	17.9%
24 to 26 years	360	24.4%	76,397,344.93	30.2%
26 to 28 years	153	10.4%	35,090,133.26	13.9%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1477	100.0%	252,723,479.66	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	0.7%	2,936,715.26	1.2%
Principal & Interest	1467	99.3%	249,786,764.40	98.8%
Total	1477	100.0%	252,723,479.66	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	0.5%	1,991,260.28	0.8%
12 to 24 months	2	0.1%	945,454.98	0.4%
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	1467	99.3%	249,786,764.40	98.8%
Total	1477	100.0%	252,723,479.66	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	186	12.6%	36,994,918.06	14.6%
Variable	1291	87.4%	215,728,561.60	85.4%
Total	1477	100.0%	252,723,479.66	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	62	4.2%	14,453,062.55	5.7%
6 to 12 months	25	1.7%	4,400,123.32	1.7%
12 to 24 months	43	2.9%	7,150,239.62	2.8%
24 to 36 months	44	3.0%	9,332,237.37	3.7%
36 to 48 months	8	0.5%	988,964.51	0.4%
48 to 60 months	4	0.3%	670,290.69	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1291	87.4%	215,728,561.60	85.4%
Total	1477	100.0%	252,723,479.66	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1276	86.4%	214,680,074.30	84.9%
Investment	201	13.6%	38,043,405.36	15.1%
Total	1477	100.0%	252,723,479.66	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,477	100.0%	252,723,479.66	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1477	100.0%	252,723,479.66	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	431	29.2%	68,544,076.19	27.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1046	70.8%	184,179,403.47	72.9%
Total	1477	100.0%	252,723,479.66	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1455	98.5%	247,210,295.69	97.8%
1 to 30 days	18	1.2%	4,771,859.40	1.9%
31 to 60 days	1	0.1%	123,110.93	0.0%
61 to 90 days	2	0.1%	294,189.77	0.1%
91+ days	1	0.1%	324,023.87	0.1%
Total	1477	100.0%	252,723,479.66	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	627,203.44	0.2%

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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