

# LIGHT TRUST 2021-1



## Portfolio Summary as at 30 April 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		445,674,597.60	9.72%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.86%
Class B Notes	AA(sf) / NR		10,800,000.00	2.67%
Class C Notes	A(sf) / NR		6,900,000.00	1.28%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.73%
Class E Notes	BB(sf) / NR		1,800,000.00	0.36%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>493,674,597.60</b>	

\*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	26.39%
Excess Spread	0.87%

### Underlying collateral summary

No. of Loans (Consolidated):	2,045
No. of Loans (Unconsolidated):	2,323
Aggregate Pool Current Balance:	\$480,069,693
Total Valuation of Properties	\$929,147,672
Maximum Loan Balance (Consolidated):	\$918,448
Average Loan Balance (Consolidated):	\$234,958
Weighted Average Interest Rate	2.71%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	351.0
WAVG Remaining Term to Maturity (months):	289.9
WAVG Seasoning (months):	41.1

### Loan to Value Ratio (LVR)

Maximum Current LVR:	89.9%
WAVG Current LVR:	60.7%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	409	20.0%	23,362,574.33	4.9%
\$100,000 to \$150,000	223	10.9%	28,318,857.91	5.9%
\$150,000 to \$200,000	298	14.6%	52,301,525.05	10.9%
\$200,000 to \$250,000	296	14.5%	66,503,944.75	13.9%
\$250,000 to \$300,000	242	11.8%	66,164,491.35	13.8%
\$300,000 to \$350,000	194	9.5%	62,626,936.90	13.0%
\$350,000 to \$400,000	114	5.6%	42,838,590.15	8.9%
\$400,000 to \$450,000	104	5.1%	44,187,237.31	9.2%
\$450,000 to \$500,000	52	2.5%	24,550,322.92	5.1%
\$500,000 to \$750,000	101	4.9%	59,307,618.19	12.4%
\$750,000+	12	0.6%	10,326,648.93	2.2%
<b>Total</b>	<b>2045</b>	<b>100%</b>	<b>480,488,747.79</b>	<b>100%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	843	41.2%	119,191,464.82	24.8%
50% to 55%	163	8.0%	40,519,337.11	8.4%
55% to 60%	139	6.8%	39,802,813.88	8.3%
60% to 65%	178	8.7%	51,348,422.12	10.7%
65% to 70%	172	8.4%	53,491,553.80	11.1%
70% to 75%	209	10.2%	69,906,810.00	14.5%
75% to 80%	186	9.1%	59,773,681.98	12.4%
80% to 85%	121	5.9%	36,305,510.78	7.6%
85% to 90%	34	1.7%	10,149,153.30	2.1%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>2045</b>	<b>100.0%</b>	<b>480,488,747.79</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	117,099.39	0.02%
\$100,000 to \$200,000	177	8.7%	14,049,251.48	2.9%
\$200,000 to \$300,000	387	18.9%	52,567,785.15	10.9%
\$300,000 to \$400,000	435	21.3%	84,224,313.74	17.5%
\$400,000 to \$500,000	370	18.1%	89,561,382.02	18.6%
\$500,000 to \$600,000	269	13.2%	78,419,321.08	16.3%
\$600,000 to \$700,000	161	7.9%	55,457,844.59	11.5%
\$700,000 to \$800,000	88	4.3%	33,224,139.07	6.9%
\$800,000 to \$900,000	61	3.0%	23,649,938.24	4.9%
\$900,000 to \$1,000,000	38	1.9%	17,802,812.52	3.7%
\$1,000,000 to \$1,500,000	51	2.5%	27,589,779.70	5.7%
\$1,500,000+	6	0.3%	3,825,080.81	0.8%
<b>Total</b>	<b>2045</b>	<b>100.0%</b>	<b>480,488,747.79</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	24	1.0%	7,631,982.72	1.6%
NSW	34	1.5%	7,626,860.33	1.6%
NT	205	8.8%	49,962,458.14	10.4%
QLD	45	1.9%	11,559,555.78	2.4%
SA	1728	74.4%	328,154,524.55	68.4%
TAS	5	0.2%	1,048,136.05	0.2%
VIC	265	11.4%	70,398,943.29	14.7%
WA	17	0.7%	3,687,232.39	0.8%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1665	71.7%	366,648,784.40	76.4%
Non-metropolitan	646	27.8%	110,436,720.87	23.0%
Inner City	12	0.5%	2,984,187.98	0.6%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

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## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	11	0.5%	2,707,542.32	0.6%
SA - Metropolitan	1256	54.1%	256,482,304.81	53.4%
SA - Non metropolitan	461	19.8%	68,964,677.42	14.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	147	6.3%	35,885,478.56	7.5%
NT - Non metropolitan	58	2.5%	14,076,979.58	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	15	0.6%	3,357,742.36	0.7%
WA - Non metropolitan	2	0.1%	329,490.03	0.1%
VIC - Inner City	1	0.0%	276,645.66	0.1%
VIC - Metropolitan	188	8.1%	53,320,378.99	11.1%
VIC - Non metropolitan	76	3.3%	16,801,918.64	3.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,008,813.26	1.0%
QLD - Non metropolitan	28	1.2%	6,550,742.52	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.7%	4,482,218.97	0.9%
NSW - Non metropolitan	18	0.8%	3,144,641.36	0.7%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	24	1.0%	7,631,982.72	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	479,864.73	0.1%
TAS - Non metropolitan	3	0.1%	568,271.32	0.1%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	224	9.6%	61,582,073.02	12.8%
2.00% to 2.25%	213	9.2%	52,246,620.84	10.9%
2.25% to 2.50%	416	17.9%	101,258,112.69	21.1%
2.50% to 2.75%	220	9.5%	48,529,143.07	10.1%
2.75% to 3.00%	603	26.0%	124,261,436.83	25.9%
3.00% to 3.25%	192	8.3%	34,434,630.59	7.2%
3.25% to 3.50%	86	3.7%	16,584,200.75	3.5%
3.50% to 3.75%	125	5.4%	18,646,693.19	3.9%
3.75% to 4.00%	147	6.3%	13,922,143.53	2.9%
4.00% to 4.25%	10	0.4%	1,015,547.98	0.2%
4.25% to 4.50%	14	0.6%	2,551,639.66	0.5%
4.50% to 4.75%	70	3.0%	4,821,741.21	1.0%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	3	0.1%	215,709.89	0.0%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

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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	93	4.0%	22,885,647.66	4.8%
12 to 18 months	398	17.1%	101,639,310.34	21.2%
18 to 24 months	249	10.7%	55,301,073.70	11.5%
24 to 30 months	212	9.1%	46,320,195.23	9.6%
30 to 36 months	233	10.0%	53,920,802.41	11.2%
36 to 42 months	258	11.1%	53,989,434.04	11.2%
42 to 48 months	162	7.0%	36,455,791.71	7.6%
48 to 54 months	131	5.6%	29,979,689.69	6.2%
54 to 60 months	79	3.4%	15,835,183.15	3.3%
60 to 66 months	34	1.5%	6,402,312.59	1.3%
66 to 72 months	26	1.1%	4,507,520.87	0.9%
72+ months	448	19.3%	52,832,731.86	11.0%
<b>Total</b>	<b>2323</b>	<b>100%</b>	<b>480,069,693.25</b>	<b>100%</b>

## 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%	83,751.90	0.0%
2 to 4 years	4	0.2%	125,116.04	0.0%
4 to 6 years	9	0.4%	1,025,706.56	0.2%
6 to 8 years	23	1.0%	1,780,533.89	0.4%
8 to 10 years	30	1.3%	2,920,909.13	0.6%
10 to 12 years	56	2.4%	5,743,931.57	1.2%
12 to 14 years	139	6.0%	16,369,328.36	3.4%
14 to 16 years	131	5.6%	13,942,250.27	2.9%
16 to 18 years	201	8.7%	26,404,263.94	5.5%
18 to 20 years	161	6.9%	27,983,366.32	5.8%
20 to 22 years	101	4.3%	19,588,342.05	4.1%
22 to 24 years	236	10.2%	57,795,128.94	12.0%
24 to 26 years	273	11.8%	60,520,271.02	12.6%
26 to 28 years	612	26.3%	151,221,900.94	31.5%
28 to 30 years	344	14.8%	94,564,892.32	19.7%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	31	1.3%	8,498,879.99	1.8%
Principal & Interest	2292	98.7%	471,570,813.26	98.2%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

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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%	1,629,873.16	0.3%
12 to 24 months	8	0.3%	1,961,946.20	0.4%
24 to 36 months	10	0.4%	2,667,374.82	0.6%
36 to 48 months	5	0.2%	1,414,642.49	0.3%
48 to 60 months	2	0.1%	825,043.32	0.2%
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	2292	98.7%	471,570,813.26	98.2%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	677	29.1%	165,656,544.65	34.5%
Variable	1646	70.9%	314,413,148.60	65.5%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	128	5.5%	28,011,871.58	5.8%
6 to 12 months	95	4.1%	21,923,383.98	4.6%
12 to 24 months	292	12.6%	74,334,910.86	15.5%
24 to 36 months	138	5.9%	37,136,044.04	7.7%
36 to 48 months	16	0.7%	2,780,992.52	0.6%
48 to 60 months	8	0.3%	1,469,341.67	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1646	70.9%	314,413,148.60	65.5%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1977	85.1%	400,543,832.69	83.4%
Investment	346	14.9%	79,525,860.56	16.6%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,323	100.0%	480,069,693.25	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	636	27.4%	121,305,393.63	25.3%
Genworth	0	0.0%	-	0.0%
Uninsured	1687	72.6%	358,764,299.62	74.7%
<b>Total</b>	<b>2323</b>	<b>100.0%</b>	<b>480,069,693.25</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2301	99.1%	475,387,874.38	99.0%
1 to 30 days	15	0.6%	3,103,223.98	0.6%
31 to 60 days	2	0.1%	425,451.08	0.1%
61 to 90 days	3	0.1%	586,149.35	0.1%
91+ days	2	0.1%	566,994.46	0.1%
Total	2323	100.0%	480,069,693.25	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,237,498.74	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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