

LIGHT TRUST 2021-1



Portfolio Summary as at 31 August 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf	0.70%	224,658,655.82	14.86%
Class AB Notes	AAA(sf) / NR	1.10%	19,600,172.21	7.43%
Class B Notes	AA(sf) / NR	1.25%	8,820,077.49	4.09%
Class C Notes	A(sf) / NR	1.50%	5,635,049.51	1.95%
Class D Notes	BBB+(sf) / NR	2.15%	2,205,019.38	1.11%
Class E Notes	BB(sf) / NR	4.15%	1,470,012.91	0.56%
Class F Notes	NR / NR	5.50%	1,470,012.91	
Total*			263,859,000.23	

*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	27.12%
Excess Spread	1.05%

Underlying collateral summary

No. of Loans (Consolidated):	1,330
No. of Loans (Unconsolidated):	1,492
Aggregate Pool Current Balance:	\$256,537,081
Total Valuation of Properties	\$593,826,099
Maximum Loan Balance (Consolidated):	\$860,145
Average Loan Balance (Consolidated):	\$192,885
Weighted Average Interest Rate	6.21%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	323.0
WAVG Remaining Term to Maturity (months):	262.5
WAVG Seasoning (months):	70.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	87.2%
WAVG Current LVR:	55.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	401	30.2%	17,883,315.45	7.0%
\$100,000 to \$150,000	169	12.7%	21,425,892.77	8.4%
\$150,000 to \$200,000	198	14.9%	34,762,115.84	13.6%
\$200,000 to \$250,000	163	12.3%	36,632,360.43	14.3%
\$250,000 to \$300,000	142	10.7%	38,769,672.44	15.1%
\$300,000 to \$350,000	77	5.8%	24,923,613.41	9.7%
\$350,000 to \$400,000	66	5.0%	24,623,058.06	9.6%
\$400,000 to \$450,000	45	3.4%	18,820,172.32	7.3%
\$450,000 to \$500,000	20	1.5%	9,483,121.13	3.7%
\$500,000 to \$750,000	45	3.4%	25,897,546.33	10.1%
\$750,000+	4	0.3%	3,316,213.27	1.3%
Total	1330	100%	256,537,081.45	100.0%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	741	55.7%	90,406,653.15	35.2%
50% to 55%	97	7.3%	23,230,782.33	9.1%
55% to 60%	83	6.2%	21,149,747.09	8.2%
60% to 65%	107	8.0%	29,204,583.80	11.4%
65% to 70%	107	8.0%	35,147,575.66	13.7%
70% to 75%	98	7.4%	29,376,728.99	11.5%
75% to 80%	68	5.1%	20,757,914.59	8.1%
80% to 85%	25	1.9%	6,435,487.64	2.5%
85% to 90%	4	0.3%	827,608.20	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1330	100.0%	256,537,081.45	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	26,587.43	0.01%
\$100,000 to \$200,000	125	9.4%	7,710,013.50	3.0%
\$200,000 to \$300,000	268	20.2%	30,724,940.36	12.0%
\$300,000 to \$400,000	289	21.7%	47,071,968.11	18.3%
\$400,000 to \$500,000	218	16.4%	44,380,842.41	17.3%
\$500,000 to \$600,000	167	12.6%	40,740,071.29	15.9%
\$600,000 to \$700,000	107	8.0%	28,921,976.30	11.3%
\$700,000 to \$800,000	59	4.4%	18,466,398.89	7.2%
\$800,000 to \$900,000	38	2.9%	12,413,681.73	4.8%
\$900,000 to \$1,000,000	23	1.7%	9,528,774.25	3.7%
\$1,000,000 to \$1,500,000	32	2.4%	14,595,690.44	5.7%
\$1,500,000+	3	0.2%	1,956,136.74	0.8%
Total	1330	100.0%	256,537,081.45	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	15	1.0%	4,055,892.73	1.6%
NSW	24	1.6%	5,431,952.01	2.1%
NT	142	9.5%	30,455,389.84	11.9%
QLD	24	1.6%	5,476,519.39	2.1%
SA	1123	75.3%	172,832,133.70	67.4%
TAS	4	0.3%	506,693.99	0.2%
VIC	150	10.1%	35,900,104.64	14.0%
WA	10	0.7%	1,878,395.15	0.7%
Total	1492	100.0%	256,537,081.45	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1073	71.9%	198,656,480.34	77.4%
Non-metropolitan	416	27.9%	57,403,688.46	22.4%
Inner City	3	0.2%	476,912.65	0.2%
Total	1492	100.0%	256,537,081.45	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%	228,841.74	0.1%
SA - Metropolitan	801	53.7%	133,491,534.68	52.0%
SA - Non metropolitan	320	21.4%	39,111,757.28	15.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	104	7.0%	22,501,184.11	8.8%
NT - Non metropolitan	38	2.5%	7,954,205.73	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	8	0.5%	1,583,704.10	0.6%
WA - Non metropolitan	2	0.1%	294,691.05	0.1%
VIC - Inner City	1	0.1%	248,070.91	0.1%
VIC - Metropolitan	110	7.4%	28,714,367.05	11.2%
VIC - Non metropolitan	39	2.6%	6,937,666.68	2.7%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	20	1.3%	4,810,491.37	1.9%
QLD - Non metropolitan	4	0.3%	666,028.02	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,264,478.89	1.3%
NSW - Non metropolitan	10	0.7%	2,167,473.12	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	15	1.0%	4,055,892.73	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	234,827.41	0.1%
TAS - Non metropolitan	3	0.2%	271,866.58	0.1%
Total	1492	100.0%	256,537,081.45	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.2%	8,863,854.06	3.5%
2.00% to 2.25%	9	0.6%	2,431,166.36	0.9%
2.25% to 2.50%	10	0.7%	1,980,109.70	0.8%
2.50% to 2.75%	1	0.1%	33,177.66	0.0%
2.75% to 3.00%	9	0.6%	1,922,815.65	0.7%
3.00% to 3.25%	4	0.3%	282,881.04	0.1%
3.25% to 3.50%	5	0.3%	924,278.30	0.4%
3.50% to 3.75%	5	0.3%	535,104.79	0.2%
3.75% to 4.00%	1	0.1%	13,961.50	0.0%
4.00% to 4.25%	4	0.3%	937,987.90	0.4%
4.25% to 4.50%	3	0.2%	613,489.65	0.2%
4.50% to 4.75%	4	0.3%	574,167.07	0.2%
4.75% to 5.00%	12	0.8%	2,908,024.81	1.1%
5.00% to 5.25%	3	0.2%	523,432.03	0.2%
5.25% to 5.50%	5	0.3%	1,171,363.40	0.5%
5.50% to 5.75%	14	0.9%	2,691,179.78	1.0%
5.75% to 6.00%	200	13.4%	41,984,366.84	16.4%
6.00%+	1170	78.4%	188,145,720.91	73.3%
Total	1492	100.0%	256,537,081.45	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	141	9.5%	28,678,188.29	11.2%
42 to 48 months	205	13.7%	41,611,528.55	16.2%
48 to 54 months	153	10.3%	29,115,749.25	11.3%
54 to 60 months	150	10.1%	26,374,957.11	10.3%
60 to 66 months	135	9.0%	26,830,251.96	10.5%
66 to 72 months	161	10.8%	28,969,793.11	11.3%
72+ months	547	36.7%	74,956,613.18	29.2%
Total	1492	100%	256,537,081.45	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%	4,540.38	0.0%
2 to 4 years	3	0.2%	143,236.33	0.1%
4 to 6 years	16	1.1%	677,292.07	0.3%
6 to 8 years	20	1.3%	1,137,876.12	0.4%
8 to 10 years	49	3.3%	3,465,298.00	1.4%
10 to 12 years	96	6.4%	8,166,370.49	3.2%
12 to 14 years	93	6.2%	8,617,251.56	3.4%
14 to 16 years	144	9.7%	15,330,917.73	6.0%
16 to 18 years	98	6.6%	13,309,708.86	5.2%
18 to 20 years	83	5.6%	14,879,625.41	5.8%
20 to 22 years	148	9.9%	31,277,742.27	12.2%
22 to 24 years	204	13.7%	41,088,178.01	16.0%
24 to 26 years	373	25.0%	80,179,975.65	31.3%
26 to 28 years	164	11.0%	38,259,068.57	14.9%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1492	100.0%	256,537,081.45	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	0.7%	2,937,154.49	1.1%
Principal & Interest	1482	99.3%	253,599,926.96	98.9%
Total	1492	100.0%	256,537,081.45	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%	1,991,531.02	0.8%
12 to 24 months	2	0.1%	945,623.47	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	1482	99.3%	253,599,926.96	98.9%
Total	1492	100.0%	256,537,081.45	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	191	12.8%	37,597,434.69	14.7%
Variable	1301	87.2%	218,939,646.76	85.3%
Total	1492	100.0%	256,537,081.45	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	66	4.4%	14,787,581.21	5.8%
6 to 12 months	22	1.5%	3,971,434.61	1.5%
12 to 24 months	46	3.1%	7,564,033.31	2.9%
24 to 36 months	45	3.0%	9,609,234.20	3.7%
36 to 48 months	7	0.5%	959,260.41	0.4%
48 to 60 months	5	0.3%	705,890.95	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1301	87.2%	218,939,646.76	85.3%
Total	1492	100.0%	256,537,081.45	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1289	86.4%	218,163,015.20	85.0%
Investment	203	13.6%	38,374,066.25	15.0%
Total	1492	100.0%	256,537,081.45	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,492	100.0%	256,537,081.45	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1492	100.0%	256,537,081.45	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	436	29.2%	69,287,419.94	27.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1056	70.8%	187,249,661.51	73.0%
Total	1492	100.0%	256,537,081.45	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1473	98.7%	251,896,499.25	98.2%
1 to 30 days	14	0.9%	3,702,019.67	1.4%
31 to 60 days	2	0.1%	272,986.84	0.1%
61 to 90 days	1	0.1%	144,740.05	0.1%
91+ days	2	0.1%	520,835.64	0.2%
Total	1492	100.0%	256,537,081.45	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.3%	1,324,648.02	0.5%

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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