

LIGHT TRUST 2021-1



Portfolio Summary as at 28 February 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		471,909,963.63	9.23%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.62%
Class B Notes	AA(sf) / NR		10,800,000.00	2.54%
Class C Notes	A(sf) / NR		6,900,000.00	1.21%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.69%
Class E Notes	BB(sf) / NR		1,800,000.00	0.35%
Class F Notes	NR / NR		1,800,000.00	
Total			519,909,963.63	

Conditional Prepayment Rate (CPR)

Current CPR	26.77%
Excess Spread	0.82%

Underlying collateral summary

No. of Loans (Consolidated):	2,119
No. of Loans (Unconsolidated):	2,409
Aggregate Pool Current Balance:	\$505,383,237
Total Valuation of Properties	\$966,339,781
Maximum Loan Balance (Consolidated):	\$951,512
Average Loan Balance (Consolidated):	\$239,090
Weighted Average Interest Rate	2.72%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	353.0
WAVG Remaining Term to Maturity (months):	292.3
WAVG Seasoning (months):	38.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.3%
WAVG Current LVR:	61.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	403	19.0%	23,515,028.66	4.7%
\$100,000 to \$150,000	231	10.9%	29,266,597.35	5.8%
\$150,000 to \$200,000	307	14.5%	53,797,117.87	10.6%
\$200,000 to \$250,000	309	14.6%	69,253,423.51	13.7%
\$250,000 to \$300,000	259	12.2%	70,841,500.58	14.0%
\$300,000 to \$350,000	204	9.6%	66,044,663.47	13.1%
\$350,000 to \$400,000	115	5.4%	43,195,368.69	8.5%
\$400,000 to \$450,000	112	5.3%	47,722,117.27	9.4%
\$450,000 to \$500,000	56	2.6%	26,519,484.29	5.2%
\$500,000 to \$750,000	108	5.1%	63,442,705.70	12.6%
\$750,000+	15	0.7%	13,033,365.17	2.6%
Total	2119	100%	506,631,372.56	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	852	40.2%	122,746,897.73	24.2%
50% to 55%	168	7.9%	41,496,625.46	8.2%
55% to 60%	140	6.6%	39,741,580.54	7.8%
60% to 65%	188	8.9%	54,413,559.97	10.7%
65% to 70%	185	8.7%	56,328,204.68	11.1%
70% to 75%	199	9.4%	69,643,956.25	13.7%
75% to 80%	206	9.7%	67,669,629.04	13.4%
80% to 85%	135	6.4%	41,371,643.69	8.2%
85% to 90%	45	2.1%	13,059,951.88	2.6%
90% to 95%	1	0.0%	159,323.32	0.0%
95%+	0	0.0%	-	0.0%
Total	2119	100.0%	506,631,372.56	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	116,239.75	0.02%
\$100,000 to \$200,000	180	8.5%	14,541,225.54	2.9%
\$200,000 to \$300,000	405	19.1%	56,091,183.21	11.1%
\$300,000 to \$400,000	453	21.4%	89,183,420.98	17.6%
\$400,000 to \$500,000	379	17.9%	92,905,002.52	18.3%
\$500,000 to \$600,000	274	12.9%	80,853,489.90	16.0%
\$600,000 to \$700,000	168	7.9%	58,797,277.38	11.6%
\$700,000 to \$800,000	96	4.5%	36,586,145.26	7.2%
\$800,000 to \$900,000	63	3.0%	25,072,118.50	4.9%
\$900,000 to \$1,000,000	38	1.8%	17,846,371.38	3.5%
\$1,000,000 to \$1,500,000	53	2.5%	29,468,701.06	5.8%
\$1,500,000+	8	0.4%	5,170,197.08	1.0%
Total	2119	100.0%	506,631,372.56	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	24	1.0%	7,712,269.67	1.5%
NSW	35	1.5%	7,924,116.43	1.6%
NT	209	8.7%	51,100,426.87	10.1%
QLD	48	2.0%	12,340,332.68	2.4%
SA	1796	74.6%	346,775,671.31	68.6%
TAS	5	0.2%	1,220,739.39	0.2%
VIC	275	11.4%	74,658,508.95	14.8%
WA	17	0.7%	3,651,171.60	0.7%
Total	2409	100.0%	505,383,236.90	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1728	71.7%	385,430,467.36	76.3%
Non-metropolitan	669	27.8%	117,098,401.83	23.2%
Inner City	12	0.5%	2,854,367.71	0.6%
Total	2409	100.0%	505,383,236.90	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	11	0.5%	2,575,975.59	0.5%
SA - Metropolitan	1306	54.2%	270,197,574.14	53.5%
SA - Non metropolitan	479	19.9%	74,002,121.58	14.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	151	6.3%	36,873,733.43	7.3%
NT - Non metropolitan	58	2.4%	14,226,693.44	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	15	0.6%	3,319,379.80	0.7%
WA - Non metropolitan	2	0.1%	331,791.80	0.1%
VIC - Inner City	1	0.0%	278,392.12	0.1%
VIC - Metropolitan	196	8.1%	57,005,530.77	11.3%
VIC - Non metropolitan	78	3.2%	17,374,586.06	3.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,070,367.03	1.0%
QLD - Non metropolitan	31	1.3%	7,269,965.65	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	0.7%	4,769,185.83	0.9%
NSW - Non metropolitan	18	0.7%	3,154,930.60	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	24	1.0%	7,712,269.67	1.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	482,426.69	0.1%
TAS - Non metropolitan	3	0.1%	738,312.70	0.1%
Total	2409	100.0%	505,383,236.90	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	225	9.3%	62,649,033.43	12.4%
2.00% to 2.25%	199	8.3%	50,508,879.43	10.0%
2.25% to 2.50%	419	17.4%	103,920,840.50	20.6%
2.50% to 2.75%	229	9.5%	51,415,590.57	10.2%
2.75% to 3.00%	652	27.1%	135,640,689.87	26.8%
3.00% to 3.25%	210	8.7%	38,926,661.47	7.7%
3.25% to 3.50%	87	3.6%	16,916,706.40	3.3%
3.50% to 3.75%	133	5.5%	20,300,646.76	4.0%
3.75% to 4.00%	156	6.5%	16,168,651.32	3.2%
4.00% to 4.25%	9	0.4%	860,783.37	0.2%
4.25% to 4.50%	16	0.7%	2,868,126.90	0.6%
4.50% to 4.75%	71	2.9%	4,983,953.93	1.0%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	3	0.1%	222,672.95	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%
Total	2409	100.0%	505,383,236.90	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	237	9.8%	61,173,976.05	12.1%
12 to 18 months	342	14.2%	85,112,313.25	16.8%
18 to 24 months	256	10.6%	56,775,362.64	11.2%
24 to 30 months	248	10.3%	53,238,275.62	10.5%
30 to 36 months	252	10.5%	60,330,997.55	11.9%
36 to 42 months	234	9.7%	50,021,813.33	9.9%
42 to 48 months	151	6.3%	34,141,132.24	6.8%
48 to 54 months	116	4.8%	26,573,053.47	5.3%
54 to 60 months	69	2.9%	14,146,641.43	2.8%
60 to 66 months	31	1.3%	6,572,840.63	1.3%
66 to 72 months	35	1.5%	6,088,190.74	1.2%
72+ months	438	18.2%	51,208,639.95	10.1%
Total	2409	100%	505,383,236.90	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	0.0%	42,829.04	0.0%
2 to 4 years	5	0.2%	158,135.89	0.0%
4 to 6 years	9	0.4%	940,950.11	0.2%
6 to 8 years	18	0.7%	1,509,948.51	0.3%
8 to 10 years	35	1.5%	3,258,521.63	0.6%
10 to 12 years	51	2.1%	5,031,102.62	1.0%
12 to 14 years	139	5.8%	16,935,057.40	3.4%
14 to 16 years	135	5.6%	14,547,626.62	2.9%
16 to 18 years	198	8.2%	26,352,792.68	5.2%
18 to 20 years	174	7.2%	29,660,713.10	5.9%
20 to 22 years	104	4.3%	20,951,219.95	4.1%
22 to 24 years	224	9.3%	53,928,378.79	10.7%
24 to 26 years	276	11.5%	63,007,884.49	12.5%
26 to 28 years	614	25.5%	152,050,069.65	30.1%
28 to 30 years	426	17.7%	117,008,006.42	23.2%
30+ years	0	0.0%	-	0.0%
Total	2409	100.0%	505,383,236.90	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	34	1.4%	9,204,976.28	1.8%
Principal & Interest	2375	98.6%	496,178,260.62	98.2%
Total	2409	100.0%	505,383,236.90	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	9	0.4%	2,329,827.65	0.5%
12 to 24 months	8	0.3%	1,963,217.28	0.4%
24 to 36 months	6	0.2%	1,926,356.74	0.4%
36 to 48 months	7	0.3%	1,624,438.66	0.3%
48 to 60 months	4	0.2%	1,361,135.95	0.3%
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	2375	98.6%	496,178,260.62	98.2%
Total	2409	100.0%	505,383,236.90	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	716	29.7%	177,363,258.27	35.1%
Variable	1693	70.3%	328,019,978.63	64.9%
Total	2409	100.0%	505,383,236.90	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	131	5.4%	29,683,153.17	5.9%
6 to 12 months	109	4.5%	26,087,918.89	5.2%
12 to 24 months	233	9.7%	57,304,567.91	11.3%
24 to 36 months	216	9.0%	58,814,827.02	11.6%
36 to 48 months	18	0.7%	3,918,573.09	0.8%
48 to 60 months	9	0.4%	1,554,218.19	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1693	70.3%	328,019,978.63	64.9%
Total	2409	100.0%	505,383,236.90	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	2054	85.3%	423,052,687.90	83.7%
Investment	355	14.7%	82,330,549.00	16.3%
Total	2409	100.0%	505,383,236.90	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,409	100.0%	505,383,236.90	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2409	100.0%	505,383,236.90	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	655	27.2%	127,516,054.91	25.2%
Genworth	0	0.0%	-	0.0%
Uninsured	1754	72.8%	377,867,181.99	74.8%
Total	2409	100.0%	505,383,236.90	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2392	99.3%	502,073,645.64	99.3%
1 to 30 days	9	0.4%	1,671,543.34	0.3%
31 to 60 days	2	0.1%	242,456.42	0.0%
61 to 90 days	2	0.1%	362,059.84	0.1%
91+ days	4	0.2%	1,033,531.66	0.2%
Total	2409	100.0%	505,383,236.90	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,176,074.01	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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