

LIGHT TRUST 2021-1



Portfolio Summary as at 31 July 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		229,243,115.37	14.86%
Class AB Notes	AAA(sf) / NR		20,000,139.87	7.43%
Class B Notes	AA(sf) / NR		9,000,062.94	4.09%
Class C Notes	A(sf) / NR		5,750,040.21	1.95%
Class D Notes	BBB+(sf) / NR		2,250,015.74	1.11%
Class E Notes	BB(sf) / NR		1,500,010.48	0.56%
Class F Notes	NR / NR		1,500,010.48	
Total*			269,243,395.09	

*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	19.84%
Excess Spread	0.99%

Underlying collateral summary

No. of Loans (Consolidated):	1,354
No. of Loans (Unconsolidated):	1,521
Aggregate Pool Current Balance:	\$263,859,000
Total Valuation of Properties	\$604,980,876
Maximum Loan Balance (Consolidated):	\$863,786
Average Loan Balance (Consolidated):	\$194,874
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):	324.0
WAVG Remaining Term to Maturity (months):	263.7
WAVG Seasoning (months):	69.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	87.3%
WAVG Current LVR:	55.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	401	29.6%	18,018,553.94	6.8%
\$100,000 to \$150,000	173	12.8%	21,977,359.78	8.3%
\$150,000 to \$200,000	203	15.0%	35,687,592.94	13.5%
\$200,000 to \$250,000	162	12.0%	36,508,967.84	13.8%
\$250,000 to \$300,000	148	10.9%	40,431,181.99	15.3%
\$300,000 to \$350,000	80	5.9%	25,877,695.93	9.8%
\$350,000 to \$400,000	68	5.0%	25,360,213.93	9.6%
\$400,000 to \$450,000	46	3.4%	19,293,019.71	7.3%
\$450,000 to \$500,000	22	1.6%	10,470,552.21	4.0%
\$500,000 to \$750,000	47	3.5%	26,914,542.89	10.2%
\$750,000+	4	0.3%	3,319,319.07	1.3%
Total	1354	100%	263,859,000.23	100.0%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	741	54.7%	90,698,938.88	34.4%
50% to 55%	99	7.3%	24,100,188.35	9.1%
55% to 60%	89	6.6%	21,735,825.84	8.2%
60% to 65%	109	8.1%	30,158,755.52	11.4%
65% to 70%	113	8.3%	37,092,056.97	14.1%
70% to 75%	99	7.3%	30,252,912.78	11.5%
75% to 80%	71	5.2%	21,466,503.00	8.1%
80% to 85%	29	2.1%	7,523,370.64	2.9%
85% to 90%	4	0.3%	830,448.25	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1354	100.0%	263,859,000.23	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	26,789.75	0.01%
\$100,000 to \$200,000	125	9.2%	7,759,083.39	2.9%
\$200,000 to \$300,000	272	20.1%	31,684,813.52	12.0%
\$300,000 to \$400,000	293	21.6%	48,067,006.93	18.2%
\$400,000 to \$500,000	226	16.7%	46,047,814.25	17.5%
\$500,000 to \$600,000	171	12.6%	42,086,470.98	16.0%
\$600,000 to \$700,000	108	8.0%	29,549,756.12	11.2%
\$700,000 to \$800,000	61	4.5%	19,642,002.57	7.4%
\$800,000 to \$900,000	38	2.8%	12,481,542.33	4.7%
\$900,000 to \$1,000,000	24	1.8%	10,040,610.17	3.8%
\$1,000,000 to \$1,500,000	32	2.4%	14,508,069.09	5.5%
\$1,500,000+	3	0.2%	1,965,041.13	0.7%
Total	1354	100.0%	263,859,000.23	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.1%	4,370,817.45	1.7%
NSW	25	1.6%	5,865,068.92	2.2%
NT	147	9.7%	31,379,456.01	11.9%
QLD	26	1.7%	5,984,711.28	2.3%
SA	1143	75.1%	177,481,087.46	67.3%
TAS	4	0.3%	509,829.33	0.2%
VIC	150	9.9%	36,375,090.53	13.8%
WA	10	0.7%	1,892,939.25	0.7%
Total	1521	100.0%	263,859,000.23	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1096	72.1%	204,484,035.39	77.5%
Non-metropolitan	422	27.7%	58,897,772.27	22.3%
Inner City	3	0.2%	477,192.57	0.2%
Total	1521	100.0%	263,859,000.23	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%	227,697.28	0.1%
SA - Metropolitan	817	53.7%	137,399,908.36	52.1%
SA - Non metropolitan	324	21.3%	39,853,481.82	15.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	108	7.1%	23,371,098.91	8.9%
NT - Non metropolitan	39	2.6%	8,008,357.10	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	8	0.5%	1,597,112.83	0.6%
WA - Non metropolitan	2	0.1%	295,826.42	0.1%
VIC - Inner City	1	0.1%	249,495.29	0.1%
VIC - Metropolitan	110	7.2%	28,929,313.27	11.0%
VIC - Non metropolitan	39	2.6%	7,196,281.97	2.7%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.4%	5,315,301.24	2.0%
QLD - Non metropolitan	4	0.3%	669,410.04	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	0.9%	3,263,855.92	1.2%
NSW - Non metropolitan	11	0.7%	2,601,213.00	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.1%	4,370,817.45	1.7%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	236,627.41	0.1%
TAS - Non metropolitan	3	0.2%	273,201.92	0.1%
Total	1521	100.0%	263,859,000.23	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.2%	8,903,178.83	3.4%
2.00% to 2.25%	10	0.7%	2,663,961.48	1.0%
2.25% to 2.50%	10	0.7%	1,990,268.04	0.8%
2.50% to 2.75%	1	0.1%	33,802.91	0.0%
2.75% to 3.00%	9	0.6%	1,932,330.35	0.7%
3.00% to 3.25%	4	0.3%	285,695.88	0.1%
3.25% to 3.50%	5	0.3%	928,579.57	0.4%
3.50% to 3.75%	5	0.3%	540,563.43	0.2%
3.75% to 4.00%	1	0.1%	15,406.49	0.0%
4.00% to 4.25%	4	0.3%	941,056.86	0.4%
4.25% to 4.50%	3	0.2%	615,739.06	0.2%
4.50% to 4.75%	4	0.3%	577,991.90	0.2%
4.75% to 5.00%	12	0.8%	2,916,962.30	1.1%
5.00% to 5.25%	3	0.2%	526,544.44	0.2%
5.25% to 5.50%	5	0.3%	1,176,537.79	0.4%
5.50% to 5.75%	14	0.9%	2,699,924.00	1.0%
5.75% to 6.00%	204	13.4%	43,070,662.24	16.3%
6.00%+	1194	78.5%	194,039,794.66	73.5%
Total	1521	100.0%	263,859,000.23	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	4	0.3%	490,811.60	0.2%
36 to 42 months	176	11.6%	36,790,823.61	13.9%
42 to 48 months	191	12.6%	38,330,345.81	14.5%
48 to 54 months	169	11.1%	31,969,453.73	12.1%
54 to 60 months	142	9.3%	25,926,614.45	9.8%
60 to 66 months	137	9.0%	27,333,995.68	10.4%
66 to 72 months	160	10.5%	29,911,234.35	11.3%
72+ months	542	35.6%	73,105,721.00	27.7%
Total	1521	100%	263,859,000.23	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%	3,566.42	0.0%
2 to 4 years	4	0.3%	148,746.82	0.1%
4 to 6 years	15	1.0%	684,102.52	0.3%
6 to 8 years	19	1.2%	1,191,135.82	0.5%
8 to 10 years	42	2.8%	3,042,957.91	1.2%
10 to 12 years	100	6.6%	8,283,225.93	3.1%
12 to 14 years	95	6.2%	9,018,994.26	3.4%
14 to 16 years	144	9.5%	14,952,978.77	5.7%
16 to 18 years	104	6.8%	14,122,590.19	5.4%
18 to 20 years	78	5.1%	14,552,408.87	5.5%
20 to 22 years	154	10.1%	31,402,571.13	11.9%
22 to 24 years	203	13.3%	42,385,441.98	16.1%
24 to 26 years	388	25.5%	83,032,488.21	31.5%
26 to 28 years	174	11.4%	41,037,791.40	15.6%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1521	100.0%	263,859,000.23	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	11	0.7%	3,409,928.33	1.3%
Principal & Interest	1510	99.3%	260,449,071.90	98.7%
Total	1521	100.0%	263,859,000.23	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%	1,967,931.12	0.7%
12 to 24 months	3	0.2%	1,441,997.21	0.5%
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	1510	99.3%	260,449,071.90	98.7%
Total	1521	100.0%	263,859,000.23	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	194	12.8%	38,079,934.70	14.4%
Variable	1327	87.2%	225,779,065.53	85.6%
Total	1521	100.0%	263,859,000.23	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	61	4.0%	12,778,497.73	4.8%
6 to 12 months	30	2.0%	6,541,448.91	2.5%
12 to 24 months	41	2.7%	6,802,685.53	2.6%
24 to 36 months	50	3.3%	10,281,426.17	3.9%
36 to 48 months	7	0.5%	965,191.33	0.4%
48 to 60 months	5	0.3%	710,685.03	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1327	87.2%	225,779,065.53	85.6%
Total	1521	100.0%	263,859,000.23	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1310	86.1%	223,567,167.08	84.7%
Investment	211	13.9%	40,291,833.15	15.3%
Total	1521	100.0%	263,859,000.23	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,521	100.0%	263,859,000.23	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1521	100.0%	263,859,000.23	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	441	29.0%	70,558,977.42	26.7%
Genworth	0	0.0%	-	0.0%
Uninsured	1080	71.0%	193,300,022.81	73.3%
Total	1521	100.0%	263,859,000.23	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1504	98.9%	259,715,550.25	98.4%
1 to 30 days	11	0.7%	2,702,917.36	1.0%
31 to 60 days	2	0.1%	274,002.23	0.1%
61 to 90 days	1	0.1%	145,931.76	0.1%
91+ days	3	0.2%	1,020,598.63	0.4%
Total	1521	100.0%	263,859,000.23	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.3%	1,324,470.41	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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