

# LIGHT TRUST 2021-1



## Portfolio Summary as at 30 June 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		417,040,851.57	10.32%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.16%
Class B Notes	AA(sf) / NR		10,800,000.00	2.84%
Class C Notes	A(sf) / NR		6,900,000.00	1.35%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.77%
Class E Notes	BB(sf) / NR		1,800,000.00	0.39%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>465,040,851.57</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	32.67%
Excess Spread	0.88%

### Underlying collateral summary

No. of Loans (Consolidated):	1,953
No. of Loans (Unconsolidated):	2,211
Aggregate Pool Current Balance:	\$448,773,490
Total Valuation of Properties	\$883,956,324
Maximum Loan Balance (Consolidated):	\$914,888
Average Loan Balance (Consolidated):	\$229,787
Weighted Average Interest Rate	3.22%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	349.0
WAVG Remaining Term to Maturity (months):	287.6
WAVG Seasoning (months):	42.9
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	89.5%
WAVG Current LVR:	59.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	408	20.9%	22,951,663.19	5.1%
\$100,000 to \$150,000	220	11.3%	28,015,997.83	6.2%
\$150,000 to \$200,000	286	14.6%	50,202,952.70	11.2%
\$200,000 to \$250,000	274	14.0%	61,449,787.58	13.7%
\$250,000 to \$300,000	233	11.9%	63,424,242.95	14.1%
\$300,000 to \$350,000	179	9.2%	57,529,614.35	12.8%
\$350,000 to \$400,000	111	5.7%	41,720,250.54	9.3%
\$400,000 to \$450,000	94	4.8%	39,989,082.75	8.9%
\$450,000 to \$500,000	52	2.7%	24,625,573.00	5.5%
\$500,000 to \$750,000	87	4.5%	51,233,290.54	11.4%
\$750,000+	9	0.5%	7,631,034.18	1.7%
<b>Total</b>	<b>1953</b>	<b>100%</b>	<b>448,773,489.61</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%	838	42.9%	116,782,239.93	26.0%
50% to 55%	151	7.7%	37,254,993.24	8.3%
55% to 60%	142	7.3%	39,830,098.98	8.9%
60% to 65%	176	9.0%	52,347,738.59	11.7%
65% to 70%	158	8.1%	46,679,557.70	10.4%
70% to 75%	190	9.7%	63,472,931.41	14.1%
75% to 80%	162	8.3%	51,156,910.99	11.4%
80% to 85%	108	5.5%	32,640,808.90	7.3%
85% to 90%	28	1.4%	8,608,209.87	1.9%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1953</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	27,923.37	0.01%
\$100,000 to \$200,000	171	8.8%	13,246,358.62	3.0%
\$200,000 to \$300,000	370	18.9%	48,933,662.39	10.9%
\$300,000 to \$400,000	420	21.5%	80,798,973.14	18.0%
\$400,000 to \$500,000	350	17.9%	82,749,122.95	18.4%
\$500,000 to \$600,000	256	13.1%	73,604,648.60	16.4%
\$600,000 to \$700,000	151	7.7%	50,519,347.73	11.3%
\$700,000 to \$800,000	86	4.4%	32,305,760.62	7.2%
\$800,000 to \$900,000	61	3.1%	23,298,448.03	5.2%
\$900,000 to \$1,000,000	36	1.8%	16,235,604.55	3.6%
\$1,000,000 to \$1,500,000	46	2.4%	24,129,150.98	5.4%
\$1,500,000+	5	0.3%	2,924,488.63	0.7%
<b>Total</b>	<b>1953</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	24	1.1%	7,572,557.36	1.7%
NSW	33	1.5%	7,341,310.42	1.6%
NT	197	8.9%	46,932,903.94	10.5%
QLD	45	2.0%	11,306,900.54	2.5%
SA	1646	74.4%	307,316,663.00	68.5%
TAS	5	0.2%	876,337.34	0.2%
VIC	247	11.2%	64,800,165.01	14.4%
WA	14	0.6%	2,626,652.00	0.6%
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1589	71.9%	344,901,070.74	76.9%
Non-metropolitan	612	27.7%	101,445,780.48	22.6%
Inner City	10	0.5%	2,426,638.39	0.5%
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</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	9	0.4%	2,151,678.87	0.5%	
SA - Metropolitan	1197	54.1%	241,035,612.54	53.7%	
SA - Non metropolitan	440	19.9%	64,129,371.59	14.3%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	145	6.6%	34,866,273.21	7.8%	
NT - Non metropolitan	52	2.4%	12,066,630.73	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	12	0.5%	2,301,823.43	0.5%	
WA - Non metropolitan	2	0.1%	324,828.57	0.1%	
VIC - Inner City	1	0.0%	274,959.52	0.1%	
VIC - Metropolitan	177	8.0%	49,620,156.82	11.1%	
VIC - Non metropolitan	69	3.1%	14,905,048.67	3.3%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.7%	4,616,752.18	1.0%	
QLD - Non metropolitan	29	1.3%	6,690,148.36	1.5%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.7%	4,410,852.89	1.0%	
NSW - Non metropolitan	17	0.8%	2,930,457.53	0.7%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	24	1.1%	7,572,557.36	1.7%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	477,042.31	0.1%	
TAS - Non metropolitan	3	0.1%	399,295.03	0.1%	
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	217	9.8%	59,134,063.06	13.2%	
2.00% to 2.25%	97	4.4%	24,636,212.07	5.5%	
2.25% to 2.50%	165	7.5%	36,826,989.10	8.2%	
2.50% to 2.75%	30	1.4%	6,682,817.23	1.5%	
2.75% to 3.00%	153	6.9%	35,824,136.50	8.0%	
3.00% to 3.25%	241	10.9%	58,323,993.68	13.0%	
3.25% to 3.50%	209	9.5%	44,747,971.08	10.0%	
3.50% to 3.75%	531	24.0%	105,414,435.12	23.5%	
3.75% to 4.00%	164	7.4%	29,586,280.45	6.6%	
4.00% to 4.25%	74	3.3%	12,692,512.97	2.8%	
4.25% to 4.50%	103	4.7%	15,943,241.67	3.6%	
4.50% to 4.75%	140	6.3%	12,000,278.66	2.7%	
4.75% to 5.00%	12	0.5%	1,367,358.55	0.3%	
5.00% to 5.25%	9	0.4%	1,368,612.85	0.3%	
5.25% to 5.50%	62	2.8%	3,933,670.70	0.9%	
5.50% to 5.75%	0	0.0%	-	0.0%	
5.75% to 6.00%	4	0.2%	290,915.92	0.1%	
6.00%+	0	0.0%	-	0.0%	
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</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	17	0.8%	3,912,759.59	0.9%
12 to 18 months	361	16.3%	90,727,178.09	20.2%
18 to 24 months	207	9.4%	46,968,908.66	10.5%
24 to 30 months	250	11.3%	53,800,599.49	12.0%
30 to 36 months	228	10.3%	50,201,338.63	11.2%
36 to 42 months	221	10.0%	49,253,860.45	11.0%
42 to 48 months	198	9.0%	42,341,580.19	9.4%
48 to 54 months	135	6.1%	29,752,656.88	6.6%
54 to 60 months	89	4.0%	19,174,414.10	4.3%
60 to 66 months	42	1.9%	9,071,969.91	2.0%
66 to 72 months	30	1.4%	5,017,295.66	1.1%
72+ months	433	19.6%	48,550,927.96	10.8%
<b>Total</b>	<b>2211</b>	<b>100%</b>	<b>448,773,489.61</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%	75,944.83	0.0%
2 to 4 years	4	0.2%	108,325.82	0.0%
4 to 6 years	9	0.4%	970,322.36	0.2%
6 to 8 years	28	1.3%	2,262,056.37	0.5%
8 to 10 years	25	1.1%	2,205,681.22	0.5%
10 to 12 years	58	2.6%	5,938,759.00	1.3%
12 to 14 years	139	6.3%	15,648,882.70	3.5%
14 to 16 years	131	5.9%	14,217,956.62	3.2%
16 to 18 years	192	8.7%	25,924,086.30	5.8%
18 to 20 years	147	6.6%	24,748,769.29	5.5%
20 to 22 years	103	4.7%	21,322,640.18	4.8%
22 to 24 years	226	10.2%	51,460,116.20	11.5%
24 to 26 years	277	12.5%	62,945,183.49	14.0%
26 to 28 years	591	26.7%	145,553,124.84	32.4%
28 to 30 years	278	12.6%	75,391,640.39	16.8%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	27	1.2%	7,197,531.09	1.6%
Principal & Interest	2184	98.8%	441,575,958.52	98.4%
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</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	5	0.2%	1,146,064.98	0.3%
12 to 24 months	7	0.3%	1,838,720.59	0.4%
24 to 36 months	10	0.5%	2,362,097.81	0.5%
36 to 48 months	5	0.2%	1,850,647.71	0.4%
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	2184	98.8%	441,575,958.52	98.4%
Total	2211	100.0%	448,773,489.61	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	639	28.9%	153,532,377.21	34.2%
Variable	1572	71.1%	295,241,112.40	65.8%
Total	2211	100.0%	448,773,489.61	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	105	4.7%	24,242,203.67	5.4%
6 to 12 months	75	3.4%	15,496,681.70	3.5%
12 to 24 months	328	14.8%	82,383,120.69	18.4%
24 to 36 months	100	4.5%	25,742,919.64	5.7%
36 to 48 months	14	0.6%	2,400,602.68	0.5%
48 to 60 months	17	0.8%	3,266,848.83	0.7%
60+ months	0	0.0%	-	0.0%
Variable	1572	71.1%	295,241,112.40	65.8%
Total	2211	100.0%	448,773,489.61	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1887	85.3%	376,252,281.46	83.8%
Investment	324	14.7%	72,521,208.15	16.2%
Total	2211	100.0%	448,773,489.61	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,211	100.0%	448,773,489.61	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2211	100.0%	448,773,489.61	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	604	27.3%	113,939,258.61	25.4%
Genworth	0	0.0%	-	0.0%
Uninsured	1607	72.7%	334,834,231.00	74.6%
Total	2211	100.0%	448,773,489.61	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2189	99.0%	443,848,548.90	98.9%
1 to 30 days	18	0.8%	4,036,344.05	0.9%
31 to 60 days	2	0.1%	477,981.95	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	2	0.1%	410,614.71	0.1%
<b>Total</b>	<b>2211</b>	<b>100.0%</b>	<b>448,773,489.61</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,104,356.12	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	-	-	-

## Disclaimer

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