

# LIGHT TRUST 2021-1

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## Portfolio Summary as at 31 March 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		249,634,117.10	14.86%
Class AB Notes	AAA(sf) / NR		21,779,137.19	7.43%
Class B Notes	AA(sf) / NR		9,800,611.73	4.09%
Class C Notes	A(sf) / NR		6,261,501.94	1.95%
Class D Notes	BBB+(sf) / NR		2,450,152.94	1.11%
Class E Notes	BB(sf) / NR		1,633,435.28	0.56%
Class F Notes	NR / NR		1,633,435.28	
<b>Total*</b>			<b>293,192,391.45</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	23.81%
Excess Spread	1.14%

### Underlying collateral summary

No. of Loans (Consolidated):	1,436
No. of Loans (Unconsolidated):	1,614
Aggregate Pool Current Balance:	\$286,105,375
Total Valuation of Properties	\$642,602,519
Maximum Loan Balance (Consolidated):	\$870,433
Average Loan Balance (Consolidated):	\$199,238
Weighted Average Interest Rate	5.96%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	328.0
WAVG Remaining Term to Maturity (months):	267.3
WAVG Seasoning (months):	65.5

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.8%
WAVG Current LVR:	56.3%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	405	28.2%	18,895,332.03	6.6%
\$100,000 to \$150,000	189	13.2%	24,008,167.67	8.4%
\$150,000 to \$200,000	211	14.7%	36,852,416.94	12.9%
\$200,000 to \$250,000	174	12.1%	38,888,125.09	13.6%
\$250,000 to \$300,000	160	11.1%	43,786,968.35	15.3%
\$300,000 to \$350,000	90	6.3%	29,031,326.25	10.1%
\$350,000 to \$400,000	76	5.3%	28,522,672.26	10.0%
\$400,000 to \$450,000	53	3.7%	22,330,159.67	7.8%
\$450,000 to \$500,000	20	1.4%	9,495,914.18	3.3%
\$500,000 to \$750,000	51	3.6%	28,696,606.56	10.0%
\$750,000+	7	0.5%	5,597,685.70	2.0%
<b>Total</b>	<b>1436</b>	<b>100%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	761	53.0%	94,441,615.55	33.0%
50% to 55%	96	6.7%	23,421,999.32	8.2%
55% to 60%	104	7.2%	26,529,125.79	9.3%
60% to 65%	114	7.9%	30,943,046.60	10.8%
65% to 70%	126	8.8%	41,534,782.78	14.5%
70% to 75%	114	7.9%	34,083,983.62	11.9%
75% to 80%	79	5.5%	24,305,196.78	8.5%
80% to 85%	36	2.5%	9,497,520.16	3.3%
85% to 90%	6	0.4%	1,348,104.10	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1436</b>	<b>100.0%</b>	<b>286,105,374.70</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%	28,193.41	0.01%
\$100,000 to \$200,000	135	9.4%	8,779,198.29	3.1%
\$200,000 to \$300,000	284	19.8%	34,074,410.09	11.9%
\$300,000 to \$400,000	309	21.5%	51,817,329.98	18.1%
\$400,000 to \$500,000	245	17.1%	50,650,669.85	17.7%
\$500,000 to \$600,000	179	12.5%	44,535,150.73	15.6%
\$600,000 to \$700,000	114	7.9%	32,890,595.75	11.5%
\$700,000 to \$800,000	66	4.6%	20,963,249.97	7.3%
\$800,000 to \$900,000	41	2.9%	13,777,962.36	4.8%
\$900,000 to \$1,000,000	23	1.6%	10,008,920.34	3.5%
\$1,000,000 to \$1,500,000	36	2.5%	16,582,842.54	5.8%
\$1,500,000+	3	0.2%	1,996,851.39	0.7%
<b>Total</b>	<b>1436</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	16	1.0%	4,532,684.13	1.6%
NSW	26	1.6%	6,051,025.53	2.1%
NT	154	9.5%	33,653,830.15	11.8%
QLD	27	1.7%	6,816,940.66	2.4%
SA	1220	75.6%	194,907,639.11	68.1%
TAS	4	0.2%	627,574.52	0.2%
VIC	156	9.7%	37,588,509.86	13.1%
WA	11	0.7%	1,927,170.74	0.7%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1167	72.3%	221,971,200.66	77.6%
Non-metropolitan	443	27.4%	63,458,221.46	22.2%
Inner City	4	0.2%	675,952.58	0.2%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</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	3	0.2%	421,471.91	0.1%
SA - Metropolitan	874	54.2%	151,467,999.01	52.9%
SA - Non metropolitan	343	21.3%	43,018,168.19	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	115	7.1%	25,301,944.01	8.8%
NT - Non metropolitan	39	2.4%	8,351,886.14	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.6%	1,627,645.87	0.6%
WA - Non metropolitan	2	0.1%	299,524.87	0.1%
VIC - Inner City	1	0.1%	254,480.67	0.1%
VIC - Metropolitan	115	7.1%	29,961,684.00	10.5%
VIC - Non metropolitan	40	2.5%	7,372,345.19	2.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	22	1.4%	5,374,846.58	1.9%
QLD - Non metropolitan	5	0.3%	1,442,094.08	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	15	0.9%	3,460,569.65	1.2%
NSW - Non metropolitan	11	0.7%	2,590,455.88	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	16	1.0%	4,532,684.13	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	243,827.41	0.1%
TAS - Non metropolitan	3	0.2%	383,747.11	0.1%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	98	6.1%	25,402,568.35	8.9%
2.00% to 2.25%	22	1.4%	6,247,000.78	2.2%
2.25% to 2.50%	17	1.1%	3,477,819.03	1.2%
2.50% to 2.75%	2	0.1%	334,402.30	0.1%
2.75% to 3.00%	12	0.7%	2,893,793.99	1.0%
3.00% to 3.25%	8	0.5%	1,400,374.42	0.5%
3.25% to 3.50%	13	0.8%	2,454,843.33	0.9%
3.50% to 3.75%	6	0.4%	605,103.93	0.2%
3.75% to 4.00%	1	0.1%	19,156.59	0.0%
4.00% to 4.25%	4	0.2%	952,134.84	0.3%
4.25% to 4.50%	4	0.2%	694,441.60	0.2%
4.50% to 4.75%	6	0.4%	985,707.03	0.3%
4.75% to 5.00%	12	0.7%	2,943,067.28	1.0%
5.00% to 5.25%	3	0.2%	623,561.43	0.2%
5.25% to 5.50%	5	0.3%	1,188,904.89	0.4%
5.50% to 5.75%	20	1.2%	3,830,790.41	1.3%
5.75% to 6.00%	128	7.9%	27,154,118.91	9.5%
6.00%+	1253	77.6%	204,897,585.59	71.6%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</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	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	115	7.1%	25,060,768.33	8.8%
36 to 42 months	242	15.0%	51,807,383.19	18.1%
42 to 48 months	167	10.3%	30,770,418.00	10.8%
48 to 54 months	139	8.6%	25,887,396.15	9.0%
54 to 60 months	158	9.8%	31,378,753.56	11.0%
60 to 66 months	177	11.0%	34,454,316.41	12.0%
66 to 72 months	109	6.8%	20,907,590.84	7.3%
72+ months	507	31.4%	65,838,748.22	23.0%
<b>Total</b>	<b>1614</b>	<b>100%</b>	<b>286,105,374.70</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	1	0.1%	10,271.42	0.0%
2 to 4 years	7	0.4%	459,251.02	0.2%
4 to 6 years	9	0.6%	466,676.01	0.2%
6 to 8 years	23	1.4%	1,442,687.66	0.5%
8 to 10 years	39	2.4%	2,720,078.25	1.0%
10 to 12 years	97	6.0%	9,108,488.04	3.2%
12 to 14 years	100	6.2%	8,922,696.76	3.1%
14 to 16 years	139	8.6%	14,748,006.46	5.2%
16 to 18 years	123	7.6%	17,448,946.41	6.1%
18 to 20 years	74	4.6%	13,120,907.34	4.6%
20 to 22 years	169	10.5%	34,887,913.17	12.2%
22 to 24 years	170	10.5%	34,909,483.53	12.2%
24 to 26 years	415	25.7%	89,512,719.19	31.3%
26 to 28 years	248	15.4%	58,347,249.44	20.4%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.8%	3,890,756.96	1.4%
Principal & Interest	1601	99.2%	282,214,617.74	98.6%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</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	8	0.5%	2,172,649.08	0.8%
12 to 24 months	4	0.2%	1,144,594.60	0.4%
24 to 36 months	1	0.1%	573,513.28	0.2%
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	1601	99.2%	282,214,617.74	98.6%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	297	18.4%	64,214,876.79	22.4%
Variable	1317	81.6%	221,890,497.91	77.6%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	119	7.4%	27,471,227.78	9.6%
6 to 12 months	67	4.2%	16,278,258.11	5.7%
12 to 24 months	43	2.7%	7,408,179.02	2.6%
24 to 36 months	47	2.9%	9,817,598.43	3.4%
36 to 48 months	12	0.7%	2,134,827.42	0.7%
48 to 60 months	7	0.4%	1,034,892.42	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1317	81.7%	221,890,497.91	77.6%
<b>Total</b>	<b>1612</b>	<b>100.0%</b>	<b>286,035,481.09</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1387	85.9%	242,223,651.57	84.7%
Investment	227	14.1%	43,881,723.13	15.3%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,614	100.0%	286,105,374.70	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	466	28.9%	77,305,782.78	27.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1148	71.1%	208,799,591.92	73.0%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1581	98.0%	278,335,135.77	97.3%
1 to 30 days	25	1.5%	5,260,048.04	1.8%
31 to 60 days	4	0.2%	1,261,127.04	0.4%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.2%	1,249,063.85	0.4%
<b>Total</b>	<b>1614</b>	<b>100.0%</b>	<b>286,105,374.70</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	525,072.71	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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