

LIGHT TRUST 2021-1



Portfolio Summary as at 31 May 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		432,069,693.25	10.00%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.00%
Class B Notes	AA(sf) / NR		10,800,000.00	2.75%
Class C Notes	A(sf) / NR		6,900,000.00	1.31%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.75%
Class E Notes	BB(sf) / NR		1,800,000.00	0.37%
Class F Notes	NR / NR		1,800,000.00	

Total* **480,069,693.25**

*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	29.71%
Excess Spread	0.90%

Underlying collateral summary

No. of Loans (Consolidated):	1,999
No. of Loans (Unconsolidated):	2,267
Aggregate Pool Current Balance:	\$465,040,852
Total Valuation of Properties	\$908,471,967
Maximum Loan Balance (Consolidated):	\$916,700
Average Loan Balance (Consolidated):	\$232,637
Weighted Average Interest Rate	2.88%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	350.0
WAVG Remaining Term to Maturity (months):	288.7
WAVG Seasoning (months):	42.0
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.6%
WAVG Current LVR:	60.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	407	20.4%	22,975,603.36	4.9%
\$100,000 to \$150,000	223	11.2%	28,224,413.79	6.1%
\$150,000 to \$200,000	290	14.5%	50,940,002.58	11.0%
\$200,000 to \$250,000	282	14.1%	63,279,012.15	13.6%
\$250,000 to \$300,000	241	12.1%	65,750,544.20	14.1%
\$300,000 to \$350,000	190	9.5%	61,256,422.14	13.2%
\$350,000 to \$400,000	109	5.5%	40,898,543.04	8.8%
\$400,000 to \$450,000	99	5.0%	42,068,928.17	9.0%
\$450,000 to \$500,000	52	2.6%	24,558,367.66	5.3%
\$500,000 to \$750,000	95	4.8%	55,692,588.11	12.0%
\$750,000+	11	0.6%	9,396,426.37	2.0%
Total	1999	100%	465,040,851.57	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	840	42.0%	118,878,526.05	25.6%
50% to 55%	160	8.0%	38,792,254.15	8.3%
55% to 60%	138	6.9%	39,095,426.51	8.4%
60% to 65%	177	8.9%	52,835,293.25	11.4%
65% to 70%	160	8.0%	48,735,517.45	10.5%
70% to 75%	204	10.2%	67,601,944.84	14.5%
75% to 80%	174	8.7%	55,096,633.42	11.8%
80% to 85%	116	5.8%	34,752,793.07	7.5%
85% to 90%	30	1.5%	9,252,462.83	2.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1999	100.0%	465,040,851.57	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	28,608.98	0.01%
\$100,000 to \$200,000	174	8.7%	13,699,011.86	2.9%
\$200,000 to \$300,000	375	18.8%	50,226,231.27	10.8%
\$300,000 to \$400,000	427	21.4%	82,503,139.70	17.7%
\$400,000 to \$500,000	362	18.1%	86,371,843.98	18.6%
\$500,000 to \$600,000	261	13.1%	75,146,602.36	16.2%
\$600,000 to \$700,000	159	8.0%	54,192,443.57	11.7%
\$700,000 to \$800,000	88	4.4%	33,086,100.26	7.1%
\$800,000 to \$900,000	61	3.1%	23,590,688.55	5.1%
\$900,000 to \$1,000,000	37	1.9%	16,662,518.20	3.6%
\$1,000,000 to \$1,500,000	48	2.4%	25,756,032.20	5.5%
\$1,500,000+	6	0.3%	3,777,630.64	0.8%
Total	1999	100.0%	465,040,851.57	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	24	1.1%	7,611,387.56	1.6%
NSW	33	1.5%	7,387,685.77	1.6%
NT	202	8.9%	48,822,977.39	10.5%
QLD	45	2.0%	11,461,862.24	2.5%
SA	1685	74.3%	317,442,181.88	68.3%
TAS	5	0.2%	879,536.71	0.2%
VIC	258	11.4%	68,635,036.18	14.8%
WA	15	0.7%	2,800,183.84	0.6%
Total	2267	100.0%	465,040,851.57	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1625	71.7%	355,983,808.63	76.5%
Non-metropolitan	632	27.9%	106,623,043.81	22.9%
Inner City	10	0.4%	2,433,999.13	0.5%
Total	2267	100.0%	465,040,851.57	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	9	0.4%	2,158,210.68	0.5%
SA - Metropolitan	1225	54.0%	248,544,281.14	53.4%
SA - Non metropolitan	451	19.9%	66,739,690.06	14.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	146	6.4%	35,590,832.79	7.7%
NT - Non metropolitan	56	2.5%	13,232,144.60	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	13	0.6%	2,472,251.83	0.5%
WA - Non metropolitan	2	0.1%	327,932.01	0.1%
VIC - Inner City	1	0.0%	275,788.45	0.1%
VIC - Metropolitan	182	8.0%	51,849,250.41	11.1%
VIC - Non metropolitan	75	3.3%	16,509,997.32	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	4,989,416.68	1.1%
QLD - Non metropolitan	28	1.2%	6,472,445.56	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.7%	4,448,043.32	1.0%
NSW - Non metropolitan	17	0.7%	2,939,642.45	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	24	1.1%	7,611,387.56	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	478,344.90	0.1%
TAS - Non metropolitan	3	0.1%	401,191.81	0.1%
Total	2267	100.0%	465,040,851.57	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	220	9.7%	60,279,362.52	13.0%
2.00% to 2.25%	108	4.8%	27,944,678.77	6.0%
2.25% to 2.50%	277	12.2%	62,847,725.85	13.5%
2.50% to 2.75%	250	11.0%	62,772,977.89	13.5%
2.75% to 3.00%	222	9.8%	49,190,056.02	10.6%
3.00% to 3.25%	563	24.8%	113,260,673.34	24.4%
3.25% to 3.50%	193	8.5%	36,296,929.98	7.8%
3.50% to 3.75%	86	3.8%	14,708,804.39	3.2%
3.75% to 4.00%	106	4.7%	15,855,387.04	3.4%
4.00% to 4.25%	144	6.4%	13,088,444.83	2.8%
4.25% to 4.50%	15	0.7%	2,537,650.88	0.5%
4.50% to 4.75%	13	0.6%	1,734,974.76	0.4%
4.75% to 5.00%	66	2.9%	4,239,159.07	0.9%
5.00% to 5.25%	0	0.0%	-	0.0%
5.25% to 5.50%	4	0.2%	284,026.23	0.1%
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	2267	100.0%	465,040,851.57	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	25	1.1%	5,907,246.25	1.3%
12 to 18 months	413	18.2%	105,068,697.17	22.6%
18 to 24 months	217	9.6%	48,750,674.00	10.5%
24 to 30 months	247	10.9%	52,377,628.78	11.3%
30 to 36 months	224	9.9%	50,273,627.54	10.8%
36 to 42 months	240	10.6%	53,293,513.63	11.5%
42 to 48 months	180	7.9%	39,607,891.07	8.5%
48 to 54 months	134	5.9%	29,933,637.97	6.4%
54 to 60 months	80	3.5%	16,443,059.39	3.5%
60 to 66 months	38	1.7%	7,327,019.79	1.6%
66 to 72 months	28	1.2%	4,942,373.05	1.1%
72+ months	441	19.5%	51,115,482.93	11.0%
Total	2267	100%	465,040,851.57	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	3	0.1%	79,610.72	0.0%
2 to 4 years	4	0.2%	117,881.44	0.0%
4 to 6 years	9	0.4%	993,541.37	0.2%
6 to 8 years	24	1.1%	1,792,704.33	0.4%
8 to 10 years	29	1.3%	2,815,656.79	0.6%
10 to 12 years	57	2.5%	5,867,780.17	1.3%
12 to 14 years	137	6.0%	15,614,905.71	3.4%
14 to 16 years	131	5.8%	14,052,885.58	3.0%
16 to 18 years	199	8.8%	27,150,687.52	5.8%
18 to 20 years	154	6.8%	26,063,612.89	5.6%
20 to 22 years	101	4.5%	19,864,820.32	4.3%
22 to 24 years	231	10.2%	56,179,775.07	12.1%
24 to 26 years	286	12.6%	63,627,797.82	13.7%
26 to 28 years	603	26.6%	148,456,242.75	31.9%
28 to 30 years	299	13.2%	82,362,949.09	17.7%
30+ years	0	0.0%	-	0.0%
Total	2267	100.0%	465,040,851.57	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	31	1.4%	8,496,152.59	1.8%
Principal & Interest	2236	98.6%	456,544,698.98	98.2%
Total	2267	100.0%	465,040,851.57	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	7	0.3%	1,997,818.60	0.4%	
12 to 24 months	8	0.4%	1,981,810.05	0.4%	
24 to 36 months	9	0.4%	2,277,205.62	0.5%	
36 to 48 months	7	0.3%	2,239,318.32	0.5%	
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	2236	98.6%	456,544,698.98	98.2%	
Total	2267	100.0%	465,040,851.57	100.0%	

Interest Rate Type (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Fixed	659	29.1%	160,802,118.64	34.6%	
Variable	1608	70.9%	304,238,732.93	65.4%	
Total	2267	100.0%	465,040,851.57	100.0%	

Remaining Fixed Period (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 6 months	112	4.9%	24,475,874.69	5.3%	
6 to 12 months	80	3.5%	18,359,126.34	3.9%	
12 to 24 months	320	14.1%	80,897,447.74	17.4%	
24 to 36 months	118	5.2%	31,776,650.35	6.8%	
36 to 48 months	16	0.7%	2,825,615.00	0.6%	
48 to 60 months	13	0.6%	2,467,404.52	0.5%	
60+ months	0	0.0%	-	0.0%	
Variable	1608	70.9%	304,238,732.93	65.4%	
Total	2267	100.0%	465,040,851.57	100.0%	

Occupancy (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Owner Occupier	1932	85.2%	389,243,474.62	83.7%	
Investment	335	14.8%	75,797,376.95	16.3%	
Total	2267	100.0%	465,040,851.57	100.0%	

Loan Documentation (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Full Documentation	2,267	100.0%	465,040,851.57	100.0%	
Low Documentation	0	0.0%	-	0.0%	
Total	2267	100.0%	465,040,851.57	100.0%	

Mortgage Insurer (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
QBE	620	27.3%	117,748,389.88	25.3%	
Genworth	0	0.0%	-	0.0%	
Uninsured	1647	72.7%	347,292,461.69	74.7%	
Total	2267	100.0%	465,040,851.57	100.0%	

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2247	99.1%	459,834,349.23	98.9%
1 to 30 days	15	0.7%	4,028,816.34	0.9%
31 to 60 days	1	0.0%	155,217.54	0.0%
61 to 90 days	1	0.0%	270,085.29	0.1%
91+ days	3	0.1%	752,383.17	0.2%
Total	2267	100.0%	465,040,851.57	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.3%	1,390,793.66	0.3%

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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