

LIGHT TRUST 2021-1



Portfolio Summary as at 30 November 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		552,000,000.00	8.00%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.00%
Class B Notes	AA(sf) / NR		10,800,000.00	2.20%
Class C Notes	A(sf) / NR		6,900,000.00	1.05%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.60%
Class E Notes	BB(sf) / NR		1,800,000.00	0.30%
Class F Notes	NR / NR		1,800,000.00	
Total			600,000,000.00	

Conditional Prepayment Rate (CPR)

Current CPR	N/A
Excess Spread	0.87%

Underlying collateral summary

No. of Loans (Consolidated):	2,242
No. of Loans (Unconsolidated):	2,555
Aggregate Pool Current Balance:	\$549,643,569
Total Valuation of Properties	\$1,026,841,550
Maximum Loan Balance (Consolidated):	\$957,127
Average Loan Balance (Consolidated):	\$245,335
Weighted Average Interest Rate	2.76%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	356.0
WAVG Remaining Term to Maturity (months):	295.7
WAVG Seasoning (months):	35.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.7%
WAVG Current LVR:	61.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	393	17.5%	23,818,695.55	4.3%
\$100,000 to \$150,000	228	10.2%	28,647,092.22	5.2%
\$150,000 to \$200,000	333	14.9%	58,136,535.83	10.6%
\$200,000 to \$250,000	342	15.3%	76,816,085.30	14.0%
\$250,000 to \$300,000	279	12.4%	76,672,929.66	13.9%
\$300,000 to \$350,000	220	9.8%	71,553,365.57	13.0%
\$350,000 to \$400,000	128	5.7%	47,900,078.11	8.7%
\$400,000 to \$450,000	117	5.2%	49,806,136.40	9.1%
\$450,000 to \$500,000	63	2.8%	29,707,736.75	5.4%
\$500,000 to \$750,000	121	5.4%	71,459,318.69	13.0%
\$750,000+	18	0.8%	15,523,733.87	2.8%
Total	2242	100%	550,041,707.95	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	858	38.3%	127,911,439.04	23.3%
50% to 55%	172	7.7%	42,031,544.58	7.6%
55% to 60%	151	6.7%	43,953,540.88	8.0%
60% to 65%	187	8.3%	54,694,892.77	9.9%
65% to 70%	206	9.2%	63,436,363.07	11.5%
70% to 75%	220	9.8%	74,551,233.43	13.6%
75% to 80%	240	10.7%	80,630,870.43	14.7%
80% to 85%	144	6.4%	44,571,442.56	8.1%
85% to 90%	63	2.8%	18,100,296.52	3.3%
90% to 95%	1	0.0%	160,084.67	0.0%
95%+	0	0.0%	-	0.0%
Total	2242	100.0%	550,041,707.95	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	117,158.76	0.02%
\$100,000 to \$200,000	187	8.3%	15,591,875.62	2.8%
\$200,000 to \$300,000	427	19.0%	60,861,613.80	11.1%
\$300,000 to \$400,000	480	21.4%	96,760,050.46	17.6%
\$400,000 to \$500,000	401	17.9%	101,501,317.06	18.5%
\$500,000 to \$600,000	293	13.1%	88,057,817.27	16.0%
\$600,000 to \$700,000	174	7.8%	61,785,553.62	11.2%
\$700,000 to \$800,000	100	4.5%	38,307,339.47	7.0%
\$800,000 to \$900,000	68	3.0%	28,259,024.37	5.1%
\$900,000 to \$1,000,000	41	1.8%	18,859,857.00	3.4%
\$1,000,000 to \$1,500,000	61	2.7%	34,680,584.55	6.3%
\$1,500,000+	8	0.4%	5,259,515.97	1.0%
Total	2242	100.0%	550,041,707.95	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	25	1.0%	8,693,150.20	1.6%
NSW	40	1.6%	9,190,654.59	1.7%
NT	218	8.5%	54,503,092.28	9.9%
QLD	49	1.9%	12,706,809.04	2.3%
SA	1893	74.1%	373,747,824.23	68.0%
TAS	5	0.2%	1,232,616.64	0.2%
VIC	307	12.0%	85,515,442.66	15.6%
WA	18	0.7%	4,053,979.46	0.7%
Total	2555	100.0%	549,643,569.10	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1822	71.3%	417,085,660.29	75.9%
Non-metropolitan	720	28.2%	129,400,309.32	23.5%
Inner City	13	0.5%	3,157,599.49	0.6%
Total	2555	100.0%	549,643,569.10	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	11	0.4%	2,507,052.33	0.5%
SA - Metropolitan	1368	53.5%	288,882,486.12	52.6%
SA - Non metropolitan	514	20.1%	82,358,285.78	15.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	156	6.1%	38,839,236.73	7.1%
NT - Non metropolitan	62	2.4%	15,663,855.55	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	16	0.6%	3,717,367.98	0.7%
WA - Non metropolitan	2	0.1%	336,611.48	0.1%
VIC - Inner City	2	0.1%	650,547.16	0.1%
VIC - Metropolitan	221	8.6%	66,473,087.22	12.1%
VIC - Non metropolitan	84	3.3%	18,391,808.28	3.3%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,121,715.74	0.9%
QLD - Non metropolitan	32	1.3%	7,585,093.30	1.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	17	0.7%	4,872,070.78	0.9%
NSW - Non metropolitan	23	0.9%	4,318,583.81	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	25	1.0%	8,693,150.20	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	486,545.52	0.1%
TAS - Non metropolitan	3	0.1%	746,071.12	0.1%
Total	2555	100.0%	549,643,569.10	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	229	9.0%	64,440,895.69	11.7%
2.00% to 2.25%	172	6.7%	44,773,553.55	8.1%
2.25% to 2.50%	393	15.4%	99,832,980.00	18.2%
2.50% to 2.75%	245	9.6%	57,957,186.57	10.5%
2.75% to 3.00%	748	29.3%	162,478,901.43	29.6%
3.00% to 3.25%	236	9.2%	45,616,424.36	8.3%
3.25% to 3.50%	102	4.0%	20,461,856.87	3.7%
3.50% to 3.75%	143	5.6%	23,126,777.48	4.2%
3.75% to 4.00%	173	6.8%	19,184,546.83	3.5%
4.00% to 4.25%	15	0.6%	2,023,369.76	0.4%
4.25% to 4.50%	18	0.7%	3,241,034.57	0.6%
4.50% to 4.75%	77	3.0%	6,075,272.78	1.1%
4.75% to 5.00%	1	0.0%	196,994.91	0.0%
5.00% to 5.25%	3	0.1%	233,774.30	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	2555	100.0%	549,643,569.10	100.0%

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Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	28	1.1%	6,674,628.74	1.2%
6 to 12 months	490	19.2%	130,421,149.17	23.7%
12 to 18 months	240	9.4%	55,600,803.49	10.1%
18 to 24 months	272	10.6%	59,200,925.37	10.8%
24 to 30 months	252	9.9%	59,387,033.68	10.8%
30 to 36 months	267	10.5%	61,786,092.09	11.2%
36 to 42 months	209	8.2%	47,516,004.02	8.6%
42 to 48 months	149	5.8%	34,277,149.57	6.2%
48 to 54 months	95	3.7%	19,913,934.66	3.6%
54 to 60 months	42	1.6%	8,799,936.28	1.6%
60 to 66 months	33	1.3%	5,786,867.40	1.1%
66 to 72 months	41	1.6%	8,395,158.24	1.5%
72+ months	437	17.1%	51,883,886.39	9.4%
Total	2555	100%	549,643,569.10	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	0	0.0%	-	0.0%
2 to 4 years	5	0.2%	206,963.95	0.0%
4 to 6 years	9	0.4%	842,328.01	0.2%
6 to 8 years	17	0.7%	1,521,141.63	0.3%
8 to 10 years	36	1.4%	3,479,331.79	0.6%
10 to 12 years	37	1.4%	3,772,072.81	0.7%
12 to 14 years	130	5.1%	15,169,835.62	2.8%
14 to 16 years	147	5.8%	17,677,302.33	3.2%
16 to 18 years	208	8.1%	28,783,368.58	5.2%
18 to 20 years	196	7.7%	32,965,880.20	6.0%
20 to 22 years	98	3.8%	19,677,903.25	3.6%
22 to 24 years	207	8.1%	50,502,081.59	9.2%
24 to 26 years	289	11.3%	67,043,862.67	12.2%
26 to 28 years	641	25.1%	160,994,142.54	29.3%
28 to 30 years	535	20.9%	147,007,354.13	26.7%
30+ years	0	0.0%	-	0.0%
Total	2555	100.0%	549,643,569.10	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	38	1.5%	10,293,306.86	1.9%
Principal & Interest	2517	98.5%	539,350,262.24	98.1%
Total	2555	100.0%	549,643,569.10	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%	1,698,668.63	0.3%
12 to 24 months	11	0.4%	3,028,744.27	0.6%
24 to 36 months	6	0.2%	1,337,325.18	0.2%
36 to 48 months	8	0.3%	2,056,978.32	0.4%
48 to 60 months	6	0.2%	2,171,590.46	0.4%
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	2517	98.5%	539,350,262.24	98.1%
Total	2555	100.0%	549,643,569.10	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	774	30.3%	193,410,033.98	35.2%
Variable	1781	69.7%	356,233,535.12	64.8%
Total	2555	100.0%	549,643,569.10	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	129	5.0%	28,908,419.43	5.3%
6 to 12 months	144	5.6%	33,714,692.89	6.1%
12 to 24 months	216	8.5%	52,721,595.93	9.6%
24 to 36 months	211	8.3%	57,337,432.64	10.4%
36 to 48 months	70	2.7%	20,006,810.63	3.6%
48 to 60 months	4	0.2%	721,082.46	0.1%
60+ months	0	0.0%	-	0.0%
Variable	1781	69.7%	356,233,535.12	64.8%
Total	2555	100.0%	549,643,569.10	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	2173	85.0%	459,395,721.11	83.6%
Investment	382	15.0%	90,247,847.99	16.4%
Total	2555	100.0%	549,643,569.10	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,555	100.0%	549,643,569.10	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2555	100.0%	549,643,569.10	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	684	26.8%	136,195,334.68	24.8%
Genworth	0	0.0%	-	0.0%
Uninsured	1871	73.2%	413,448,234.42	75.2%
Total	2555	100.0%	549,643,569.10	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2545	99.6%	547,044,637.42	99.5%
1 to 30 days	8	0.3%	2,031,761.55	0.4%
31 to 60 days	2	0.1%	567,170.13	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	0	0.0%	-	0.0%
Total	2555	100.0%	549,643,569.10	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.2%	988,702.44	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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