

# LIGHT TRUST 2021-1



## Portfolio Summary as at 31 October 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf	0.70%	215,177,489.44	14.86%
Class AB Notes	AAA(sf) / NR	1.10%	18,772,995.12	7.43%
Class B Notes	AA(sf) / NR	1.25%	8,447,847.80	4.09%
Class C Notes	A(sf) / NR	1.50%	5,397,236.09	1.95%
Class D Notes	BBB+(sf) / NR	2.15%	2,111,961.95	1.11%
Class E Notes	BB(sf) / NR	4.15%	1,407,974.63	0.56%
Class F Notes	NR / NR	5.50%	1,407,974.63	
<b>Total*</b>			<b>252,723,479.66</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	15.57%
Excess Spread	1.03%

### Underlying collateral summary

No. of Loans (Consolidated):	1,300
No. of Loans (Unconsolidated):	1,459
Aggregate Pool Current Balance:	\$248,735,245
Total Valuation of Properties	\$582,641,972
Maximum Loan Balance (Consolidated):	\$856,717
Average Loan Balance (Consolidated):	\$191,335
Weighted Average Interest Rate	6.21%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	321.0
WAVG Remaining Term to Maturity (months):	260.8
WAVG Seasoning (months):	72.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.0%
WAVG Current LVR:	55.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	397	30.5%	17,707,290.26	7.1%
\$100,000 to \$150,000	164	12.6%	20,782,557.51	8.4%
\$150,000 to \$200,000	195	15.0%	34,216,134.76	13.8%
\$200,000 to \$250,000	158	12.2%	35,499,133.96	14.3%
\$250,000 to \$300,000	136	10.5%	37,023,497.19	14.9%
\$300,000 to \$350,000	77	5.9%	24,889,192.91	10.0%
\$350,000 to \$400,000	65	5.0%	24,208,999.86	9.7%
\$400,000 to \$450,000	44	3.4%	18,467,354.20	7.4%
\$450,000 to \$500,000	16	1.2%	7,593,865.80	3.1%
\$500,000 to \$750,000	44	3.4%	25,039,170.84	10.1%
\$750,000+	4	0.3%	3,308,047.67	1.3%
<b>Total</b>	<b>1300</b>	<b>100%</b>	<b>248,735,244.96</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%	732	56.3%	89,055,095.01	35.8%
50% to 55%	95	7.3%	23,452,688.52	9.4%
55% to 60%	81	6.2%	20,757,742.67	8.3%
60% to 65%	103	7.9%	28,153,660.96	11.3%
65% to 70%	108	8.3%	33,580,419.02	13.5%
70% to 75%	92	7.1%	28,846,726.71	11.6%
75% to 80%	61	4.7%	17,941,545.92	7.2%
80% to 85%	25	1.9%	6,371,898.18	2.6%
85% to 90%	3	0.2%	575,467.97	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1300</b>	<b>100.0%</b>	<b>248,735,244.96</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%	26,870.16	0.01%
\$100,000 to \$200,000	119	9.2%	7,232,282.97	2.9%
\$200,000 to \$300,000	261	20.1%	29,873,211.09	12.0%
\$300,000 to \$400,000	286	22.0%	45,965,250.23	18.5%
\$400,000 to \$500,000	213	16.4%	43,140,507.03	17.3%
\$500,000 to \$600,000	163	12.5%	39,057,643.34	15.7%
\$600,000 to \$700,000	104	8.0%	28,270,072.04	11.4%
\$700,000 to \$800,000	58	4.5%	18,139,391.15	7.3%
\$800,000 to \$900,000	38	2.9%	12,309,066.13	4.9%
\$900,000 to \$1,000,000	21	1.6%	8,282,603.66	3.3%
\$1,000,000 to \$1,500,000	33	2.5%	14,498,751.22	5.8%
\$1,500,000+	3	0.2%	1,939,595.94	0.8%
<b>Total</b>	<b>1300</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	15	1.0%	3,986,309.74	1.6%
NSW	24	1.6%	5,380,341.33	2.2%
NT	141	9.7%	29,747,218.97	12.0%
QLD	23	1.6%	4,715,288.32	1.9%
SA	1099	75.3%	168,270,598.65	67.7%
TAS	3	0.2%	500,140.40	0.2%
VIC	145	9.9%	34,392,058.60	13.8%
WA	9	0.6%	1,743,288.95	0.7%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1053	72.2%	192,484,359.55	77.4%
Non-metropolitan	403	27.6%	55,778,204.28	22.4%
Inner City	3	0.2%	472,681.13	0.2%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</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	2	0.1%	227,547.23	0.1%
SA - Metropolitan	788	54.0%	130,282,782.87	52.4%
SA - Non metropolitan	309	21.2%	37,760,268.55	15.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	103	7.1%	21,805,056.93	8.8%
NT - Non metropolitan	38	2.6%	7,942,162.04	3.2%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	7	0.5%	1,451,312.15	0.6%
WA - Non metropolitan	2	0.1%	291,976.80	0.1%
VIC - Inner City	1	0.1%	245,133.90	0.1%
VIC - Metropolitan	106	7.3%	27,413,812.96	11.0%
VIC - Non metropolitan	38	2.6%	6,733,111.74	2.7%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	19	1.3%	4,053,917.90	1.6%
QLD - Non metropolitan	4	0.3%	661,370.42	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	14	1.0%	3,259,939.59	1.3%
NSW - Non metropolitan	10	0.7%	2,120,401.74	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	15	1.0%	3,986,309.74	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	1	0.1%	231,227.41	0.1%
TAS - Non metropolitan	2	0.1%	268,912.99	0.1%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.3%	8,787,729.92	3.5%
2.00% to 2.50%	15	1.0%	3,799,185.98	1.5%
2.50% to 3.00%	10	0.7%	1,929,911.81	0.8%
3.00% to 3.50%	8	0.5%	1,171,230.59	0.5%
3.50% to 4.00%	5	0.3%	462,891.60	0.2%
4.00% to 4.50%	6	0.4%	1,434,425.31	0.6%
4.50% to 5.00%	15	1.0%	3,442,034.72	1.4%
5.00% to 5.50%	8	0.5%	1,685,697.67	0.7%
5.50% to 6.00%	214	14.7%	44,239,262.66	17.8%
6.00% to 6.50%	532	36.5%	104,432,865.77	42.0%
6.50% to 7.00%	190	13.0%	27,665,569.16	11.1%
7.00% to 7.50%	221	15.1%	33,871,718.32	13.6%
7.50% to 8.00%	70	4.8%	8,606,312.36	3.5%
8.00% +	132	9.0%	7,206,409.09	2.9%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</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	0	0.0%	-	0.0%
36 to 42 months	53	3.6%	11,302,819.79	4.5%
42 to 48 months	256	17.5%	52,468,396.09	21.1%
48 to 54 months	142	9.7%	25,977,207.61	10.4%
54 to 60 months	136	9.3%	24,485,422.02	9.8%
60 to 66 months	133	9.1%	24,993,362.45	10.0%
66 to 72 months	167	11.4%	29,429,365.62	11.8%
72+ months	572	39.2%	80,078,671.38	32.2%
<b>Total</b>	<b>1459</b>	<b>100%</b>	<b>248,735,244.96</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%	3,844.23	0.0%
2 to 4 years	5	0.3%	140,198.40	0.1%
4 to 6 years	16	1.1%	794,257.91	0.3%
6 to 8 years	15	1.0%	800,493.78	0.3%
8 to 10 years	52	3.6%	3,851,999.65	1.5%
10 to 12 years	95	6.5%	7,798,447.60	3.1%
12 to 14 years	93	6.4%	8,391,619.70	3.4%
14 to 16 years	153	10.5%	16,815,342.24	6.8%
16 to 18 years	79	5.4%	10,721,802.35	4.3%
18 to 20 years	89	6.1%	16,109,662.52	6.5%
20 to 22 years	143	9.8%	28,849,853.68	11.6%
22 to 24 years	235	16.1%	48,959,245.49	19.7%
24 to 26 years	342	23.4%	74,131,145.02	29.8%
26 to 28 years	141	9.7%	31,367,332.39	12.6%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	0.7%	2,937,258.18	1.2%
Principal & Interest	1449	99.3%	245,797,986.78	98.8%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</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%	1,991,634.71	0.8%
12 to 24 months	2	0.1%	945,623.47	0.4%
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	1449	99.3%	245,797,986.78	98.8%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	182	12.5%	36,459,609.56	14.7%
Variable	1277	87.5%	212,275,635.40	85.3%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	63	4.3%	14,962,475.18	6.0%
6 to 12 months	25	1.7%	4,269,763.20	1.7%
12 to 24 months	42	2.9%	6,906,933.96	2.8%
24 to 36 months	41	2.8%	8,790,651.67	3.5%
36 to 48 months	7	0.5%	861,655.04	0.3%
48 to 60 months	4	0.3%	668,130.51	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1277	87.5%	212,275,635.40	85.3%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1262	86.5%	211,066,666.59	84.9%
Investment	197	13.5%	37,668,578.37	15.1%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,459	100.0%	248,735,244.96	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	426	29.2%	67,394,730.61	27.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1033	70.8%	181,340,514.35	72.9%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1433	98.2%	242,652,447.07	97.6%
1 to 30 days	23	1.6%	5,414,515.86	2.2%
31 to 60 days	2	0.1%	342,569.09	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	1	0.1%	325,712.94	0.1%
<b>Total</b>	<b>1459</b>	<b>100.0%</b>	<b>248,735,244.96</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	627,203.44	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	-	-	-

## Disclaimer

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