

LIGHT TRUST 2017-1



Portfolio Summary as at 31 December 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	131,157,518.12	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,993,812.94	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	12,911,598.61	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,696,293.49	2.43%
Class C Notes	A+(sf) / NR	3.50%	3,038,023.21	0.49%
Class D Notes	NR / NR	6.00%	759,505.81	
Total			156,556,752.17	

Conditional Prepayment Rate (CPR)

Current CPR	24.14%
Excess Spread	0.85%

Underlying collateral summary

No. of Loans (Consolidated):	1,121
No. of Loans (Unconsolidated):	1,313
Aggregate Pool Current Balance:	\$150,592,712
Total Valuation of Properties	\$390,783,941

Maximum Loan Balance (Consolidated):	\$652,859
Average Loan Balance (Consolidated):	\$134,578
Weighted Average Interest Rate	3.14%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	298.0
WAVG Remaining Term to Maturity (months):	239.8
WAVG Seasoning (months):	105.5

Loan to Value Ratio (LVR)

Maximum Current LVR:	87.8%
WAVG Current LVR:	51.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	518	46.3%	22,814,277.56	15.1%
\$100,000 to \$150,000	185	16.5%	23,051,160.43	15.3%
\$150,000 to \$200,000	151	13.5%	26,214,985.66	17.4%
\$200,000 to \$250,000	112	10.0%	24,949,939.29	16.6%
\$250,000 to \$300,000	59	5.3%	15,984,705.31	10.6%
\$300,000 to \$350,000	32	2.9%	10,375,294.86	6.9%
\$350,000 to \$400,000	27	2.4%	10,095,113.59	6.7%
\$400,000 to \$450,000	13	1.2%	5,517,540.73	3.7%
\$450,000 to \$500,000	9	0.8%	4,258,189.67	2.8%
\$500,000 to \$750,000	13	1.2%	7,331,504.67	4.9%
\$750,000+	0	0.0%	-	0.0%
Total	1119	100%	150,592,711.77	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	727	65.0%	61,099,780.72	40.6%
50% to 55%	73	6.5%	14,142,493.82	9.4%
55% to 60%	82	7.3%	16,551,310.08	11.0%
60% to 65%	85	7.6%	17,355,889.10	11.5%
65% to 70%	79	7.1%	20,869,049.00	13.9%
70% to 75%	41	3.7%	11,060,564.54	7.3%
75% to 80%	24	2.1%	6,973,096.17	4.6%
80% to 85%	6	0.5%	1,850,723.08	1.2%
85% to 90%	2	0.2%	689,805.26	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1119	100.0%	150,592,711.77	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.5%	715,812.65	0.5%
\$100,000 to \$200,000	192	17.2%	10,353,729.89	6.9%
\$200,000 to \$300,000	307	27.4%	30,127,255.62	20.0%
\$300,000 to \$400,000	253	22.6%	37,996,742.77	25.2%
\$400,000 to \$500,000	137	12.2%	23,601,817.58	15.7%
\$500,000 to \$600,000	83	7.4%	18,608,232.41	12.4%
\$600,000 to \$700,000	43	3.8%	8,852,297.12	5.9%
\$700,000 to \$800,000	27	2.4%	7,241,741.24	4.8%
\$800,000 to \$900,000	19	1.7%	7,449,346.81	4.9%
\$900,000 to \$1,000,000	12	1.1%	2,746,292.53	1.8%
\$1,000,000 to \$1,500,000	7	0.6%	2,899,443.15	1.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	1119	100.0%	150,592,711.77	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	807,899.44	0.5%
NSW	25	1.9%	3,030,113.78	2.0%
NT	120	9.1%	24,685,739.42	16.4%
QLD	8	0.6%	1,032,493.76	0.7%
SA	1089	82.9%	111,407,084.94	74.0%
TAS	0	0.0%	-	0.0%
VIC	55	4.2%	7,775,196.88	5.2%
WA	12	0.9%	1,854,183.55	1.2%
Total	1313	100.0%	150,592,711.77	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	858	65.3%	109,016,466.99	72.4%
Non-metropolitan	450	34.3%	41,190,980.77	27.4%
Inner City	5	0.4%	385,264.01	0.3%
Total	1313	100.0%	150,592,711.77	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	5	0.4%	385,264.01	0.3%
SA - Metropolitan	689	52.5%	77,537,822.04	51.5%
SA - Non metropolitan	395	30.1%	33,483,998.89	22.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	94	7.2%	20,003,359.18	13.3%
NT - Non metropolitan	26	2.0%	4,682,380.24	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,671,944.77	1.1%
WA - Non metropolitan	1	0.1%	182,238.78	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	46	3.5%	6,870,677.15	4.6%
VIC - Non metropolitan	9	0.7%	904,519.73	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	646,720.47	0.4%
QLD - Non metropolitan	5	0.4%	385,773.29	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.8%	1,478,043.94	1.0%
NSW - Non metropolitan	14	1.1%	1,552,069.84	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	807,899.44	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1313	100.0%	150,592,711.77	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	56	4.3%	11,394,154.96	7.6%
2.00% to 2.25%	56	4.3%	10,447,646.09	6.9%
2.25% to 2.50%	139	10.6%	19,363,939.43	12.9%
2.50% to 2.75%	39	3.0%	4,538,422.41	3.0%
2.75% to 3.00%	142	10.8%	21,571,855.22	14.3%
3.00% to 3.25%	130	9.9%	19,127,304.31	12.7%
3.25% to 3.50%	91	6.9%	11,661,823.42	7.7%
3.50% to 3.75%	130	9.9%	13,938,612.69	9.3%
3.75% to 4.00%	337	25.7%	26,443,286.22	17.6%
4.00% to 4.25%	24	1.8%	2,276,140.06	1.5%
4.25% to 4.50%	7	0.5%	1,106,334.31	0.7%
4.50% to 4.75%	153	11.7%	8,012,639.63	5.3%
4.75% to 5.00%	3	0.2%	379,619.46	0.3%
5.00% to 5.25%	6	0.5%	330,933.56	0.2%
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	1313	100.0%	150,592,711.77	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	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	0	0.0%	-	0.0%
42 to 48 months	0	0.0%	-	0.0%
48 to 54 months	0	0.0%	-	0.0%
54 to 60 months	0	0.0%	-	0.0%
60 to 66 months	19	1.4%	1,568,902.04	1.0%
66 to 72 months	152	11.6%	19,022,409.47	12.6%
72+ months	1142	87.0%	130,001,400.26	86.3%
Total	1313	100%	150,592,711.77	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	9	0.7%	318,966.92	0.2%
2 to 4 years	20	1.5%	285,211.49	0.2%
4 to 6 years	21	1.6%	452,119.22	0.3%
6 to 8 years	20	1.5%	457,899.02	0.3%
8 to 10 years	47	3.6%	1,648,861.50	1.1%
10 to 12 years	65	5.0%	3,036,258.85	2.0%
12 to 14 years	152	11.6%	12,230,077.67	8.1%
14 to 16 years	116	8.8%	8,717,977.48	5.8%
16 to 18 years	95	7.2%	11,882,409.84	7.9%
18 to 20 years	148	11.3%	19,669,313.54	13.1%
20 to 22 years	230	17.5%	30,840,377.12	20.5%
22 to 24 years	303	23.1%	48,517,616.20	32.2%
24 to 26 years	87	6.6%	12,535,622.92	8.3%
26 to 28 years	0	0.0%	-	0.0%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
Total	1313	100.0%	150,592,711.77	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.9%	2,218,691.84	1.5%
Principal & Interest	1301	99.1%	148,374,019.93	98.5%
Total	1313	100.0%	150,592,711.77	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	4	0.3%	716,672.86	0.5%
12 to 24 months	3	0.2%	484,725.32	0.3%
24 to 36 months	2	0.2%	318,767.38	0.2%
36 to 48 months	2	0.2%	476,370.00	0.3%
48 to 60 months	1	0.1%	222,156.28	0.1%
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	1301	99.1%	148,374,019.93	98.5%
Total	1313	100.0%	150,592,711.77	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	336	25.6%	53,157,972.75	35.3%
Variable	977	74.4%	97,434,739.02	64.7%
Total	1313	100.0%	150,592,711.77	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	70	5.3%	10,466,019.84	6.9%
6 to 12 months	54	4.1%	8,970,455.82	6.0%
12 to 24 months	111	8.5%	18,291,229.35	12.1%
24 to 36 months	77	5.9%	12,538,316.35	8.3%
36 to 48 months	18	1.4%	2,016,036.29	1.3%
48 to 60 months	6	0.5%	875,915.10	0.6%
60+ months	0	0.0%	-	0.0%
Variable	977	74.4%	97,434,739.02	64.7%
Total	1313	100.0%	150,592,711.77	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1149	87.5%	124,694,123.55	82.8%
Investment	164	12.5%	25,898,588.22	17.2%
Total	1313	100.0%	150,592,711.77	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,313	100.0%	150,592,711.77	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1313	100.0%	150,592,711.77	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1304	99.3%	148,979,368.99	98.9%
Genworth	8	0.6%	1,346,398.09	0.9%
Uninsured	1	0.1%	266,944.69	0.2%
Total	1313	100.0%	150,592,711.77	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1291	98.3%	147,917,925.88	98.2%
1 to 30 days	14	1.1%	1,764,972.83	1.2%
31 to 60 days	1	0.1%	9,988.85	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.5%	899,824.21	0.6%
Total	1313	100.0%	150,592,711.77	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	543,595.35	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	538,080.31	0.4%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	111,543.88	102,813.08	8,730.80

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