

LIGHT TRUST 2017-1



Portfolio Summary as at 31 January 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	127,797,153.48	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,917,108.96	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	12,580,792.72	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,550,349.72	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,960,186.53	0.49%
Class D Notes	NR / NR	6.00%	740,046.64	
Total			152,545,638.04	

Conditional Prepayment Rate (CPR)

Current CPR	17.98%
Excess Spread	0.84%

Underlying collateral summary

No. of Loans (Consolidated):	1,117
No. of Loans (Unconsolidated):	1,307
Aggregate Pool Current Balance:	\$149,606,003
Total Valuation of Properties	\$388,888,941

Maximum Loan Balance (Consolidated):	\$652,859
Average Loan Balance (Consolidated):	\$134,203
Weighted Average Interest Rate	3.13%

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):	239.9
WAVG Seasoning (months):	105.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	88.1%
WAVG Current LVR:	51.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	519	46.4%	22,800,817.13	15.2%
\$100,000 to \$150,000	182	16.3%	22,687,877.73	15.1%
\$150,000 to \$200,000	155	13.9%	26,922,447.80	17.9%
\$200,000 to \$250,000	111	9.9%	24,686,817.22	16.5%
\$250,000 to \$300,000	56	5.0%	15,128,416.93	10.1%
\$300,000 to \$350,000	33	3.0%	10,668,967.37	7.1%
\$350,000 to \$400,000	28	2.5%	10,468,071.42	7.0%
\$400,000 to \$450,000	11	1.0%	4,624,374.51	3.1%
\$450,000 to \$500,000	10	0.9%	4,716,724.16	3.1%
\$500,000 to \$750,000	13	1.2%	7,333,967.98	4.9%
\$750,000+	0	0.0%	-	0.0%
Total	1118	100%	150,038,482.25	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	729	65.2%	61,392,598.07	40.9%
50% to 55%	71	6.4%	13,803,062.38	9.2%
55% to 60%	83	7.4%	16,681,819.03	11.1%
60% to 65%	85	7.6%	17,480,527.36	11.7%
65% to 70%	79	7.1%	20,785,422.38	13.9%
70% to 75%	40	3.6%	10,626,985.12	7.1%
75% to 80%	23	2.1%	6,435,461.75	4.3%
80% to 85%	6	0.5%	2,141,071.33	1.4%
85% to 90%	2	0.2%	691,534.83	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1118	100.0%	150,038,482.25	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.5%	687,587.80	0.5%
\$100,000 to \$200,000	190	17.0%	10,219,445.14	6.8%
\$200,000 to \$300,000	305	27.3%	29,935,750.92	20.0%
\$300,000 to \$400,000	255	22.8%	38,150,615.20	25.4%
\$400,000 to \$500,000	136	12.2%	23,158,575.93	15.4%
\$500,000 to \$600,000	85	7.6%	18,863,095.46	12.6%
\$600,000 to \$700,000	41	3.7%	8,120,086.58	5.4%
\$700,000 to \$800,000	29	2.6%	7,805,651.30	5.2%
\$800,000 to \$900,000	19	1.7%	7,452,130.13	5.0%
\$900,000 to \$1,000,000	12	1.1%	2,745,600.15	1.8%
\$1,000,000 to \$1,500,000	7	0.6%	2,899,943.64	1.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	1118	100.0%	150,038,482.25	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	807,359.44	0.5%
NSW	24	1.8%	2,769,795.57	1.9%
NT	120	9.2%	24,624,523.42	16.5%
QLD	8	0.6%	1,028,129.84	0.7%
SA	1084	82.9%	110,761,746.55	74.0%
TAS	0	0.0%	-	0.0%
VIC	55	4.2%	7,760,876.23	5.2%
WA	12	0.9%	1,853,571.82	1.2%
Total	1307	100.0%	149,606,002.87	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	855	65.4%	108,457,376.08	72.5%
Non-metropolitan	447	34.2%	40,765,948.30	27.2%
Inner City	5	0.4%	382,678.49	0.3%
Total	1307	100.0%	149,606,002.87	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%	382,678.49	0.3%
SA - Metropolitan	686	52.5%	77,045,480.95	51.5%
SA - Non metropolitan	393	30.1%	33,333,587.11	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	94	7.2%	19,953,059.96	13.3%
NT - Non metropolitan	26	2.0%	4,671,463.46	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,671,211.19	1.1%
WA - Non metropolitan	1	0.1%	182,360.63	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	46	3.5%	6,857,772.81	4.6%
VIC - Non metropolitan	9	0.7%	903,103.42	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	645,688.77	0.4%
QLD - Non metropolitan	5	0.4%	382,441.07	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.8%	1,476,802.96	1.0%
NSW - Non metropolitan	13	1.0%	1,292,992.61	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	807,359.44	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	1307	100.0%	149,606,002.87	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	56	4.3%	11,379,185.16	7.6%
2.00% to 2.25%	58	4.4%	10,778,354.09	7.2%
2.25% to 2.50%	140	10.7%	19,438,251.16	13.0%
2.50% to 2.75%	41	3.1%	4,799,395.70	3.2%
2.75% to 3.00%	141	10.8%	21,188,641.04	14.2%
3.00% to 3.25%	129	9.9%	18,932,327.04	12.7%
3.25% to 3.50%	88	6.7%	11,275,395.45	7.5%
3.50% to 3.75%	126	9.6%	13,561,319.35	9.1%
3.75% to 4.00%	336	25.7%	26,207,975.48	17.5%
4.00% to 4.25%	23	1.8%	2,217,831.18	1.5%
4.25% to 4.50%	7	0.5%	1,104,459.12	0.7%
4.50% to 4.75%	153	11.7%	8,018,842.30	5.4%
4.75% to 5.00%	3	0.2%	374,978.46	0.3%
5.00% to 5.25%	6	0.5%	329,047.34	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	1307	100.0%	149,606,002.87	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	1.5%	1,567,117.79	1.0%
66 to 72 months	152	11.6%	18,948,686.64	12.7%
72+ months	1136	86.9%	129,090,198.44	86.3%
Total	1307	100%	149,606,002.87	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%	308,178.77	0.2%
2 to 4 years	20	1.5%	278,406.26	0.2%
4 to 6 years	21	1.6%	449,806.39	0.3%
6 to 8 years	20	1.5%	453,530.99	0.3%
8 to 10 years	47	3.6%	1,645,011.41	1.1%
10 to 12 years	65	5.0%	3,022,364.62	2.0%
12 to 14 years	150	11.5%	11,830,729.87	7.9%
14 to 16 years	116	8.9%	8,719,965.06	5.8%
16 to 18 years	95	7.3%	11,867,192.69	7.9%
18 to 20 years	148	11.3%	19,624,559.83	13.1%
20 to 22 years	228	17.4%	30,787,784.68	20.6%
22 to 24 years	301	23.0%	48,142,934.22	32.2%
24 to 26 years	87	6.7%	12,475,538.08	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	1307	100.0%	149,606,002.87	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.9%	2,218,927.37	1.5%
Principal & Interest	1295	99.1%	147,387,075.50	98.5%
Total	1307	100.0%	149,606,002.87	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%	713,981.41	0.5%
12 to 24 months	3	0.2%	485,073.30	0.3%
24 to 36 months	3	0.2%	608,307.35	0.4%
36 to 48 months	1	0.1%	188,920.35	0.1%
48 to 60 months	1	0.1%	222,644.96	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	1295	99.1%	147,387,075.50	98.5%
Total	1307	100.0%	149,606,002.87	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	334	25.6%	52,680,933.98	35.2%
Variable	973	74.4%	96,925,068.89	64.8%
Total	1307	100.0%	149,606,002.87	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	69	5.3%	10,429,312.32	7.0%
6 to 12 months	57	4.4%	9,611,356.31	6.4%
12 to 24 months	108	8.3%	17,673,641.14	11.8%
24 to 36 months	78	6.0%	12,515,355.61	8.4%
36 to 48 months	15	1.1%	1,543,528.25	1.0%
48 to 60 months	7	0.5%	907,740.35	0.6%
60+ months	0	0.0%	-	0.0%
Variable	973	74.4%	96,925,068.89	64.8%
Total	1307	100.0%	149,606,002.87	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1141	87.3%	123,520,672.39	82.6%
Investment	166	12.7%	26,085,330.48	17.4%
Total	1307	100.0%	149,606,002.87	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,307	100.0%	149,606,002.87	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1307	100.0%	149,606,002.87	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1299	99.4%	148,263,415.06	99.1%
Genworth	8	0.6%	1,342,587.81	0.9%
Uninsured	0	0.0%	0.00	0.0%
Total	1307	100.0%	149,606,002.87	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1286	98.4%	147,052,784.55	98.3%
1 to 30 days	11	0.8%	1,500,458.71	1.0%
31 to 60 days	3	0.2%	149,824.34	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.5%	902,935.27	0.6%
Total	1307	100.0%	149,606,002.87	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	545,254.87	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	538,877.00	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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