

# LIGHT TRUST 2017-1



## Portfolio Summary as at 31 July 2021

Note Balances	Current Invested Amount
Class A1 Notes	147,555,848.64
Class A2 Notes	3,368,122.66
Class AB Notes	14,525,906.85
Class B Notes	6,408,488.30
Class C Notes	3,417,860.44
Class D Notes	854,465.11
<b>Total</b>	<b>176,130,692.00</b>

## Conditional Prepayment Rate (CPR)

Current CPR	11.37%
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## Underlying collateral summary

No. of Loans (Consolidated):	1,217
No. of Loans (Unconsolidated):	1,442
Aggregate Pool Current Balance:	\$173,880,595
Total Valuation of Properties	\$430,326,872
Maximum Loan Balance (Consolidated):	\$742,794
Average Loan Balance (Consolidated):	\$143,112

## Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	304.0
WAVG Remaining Term to Maturity (months):	245.6
WAVG Seasoning (months):	99.4

## Loan to Value Ratio (LVR)

Maximum Current LVR:	89.0%
WAVG Current LVR:	53.4%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	529	43.5%	23,714,410.74	13.6%
\$100,000 to \$150,000	199	16.4%	24,910,479.84	14.3%
\$150,000 to \$200,000	172	14.2%	29,865,720.41	17.2%
\$200,000 to \$250,000	127	10.5%	28,476,070.40	16.4%
\$250,000 to \$300,000	71	5.8%	19,144,314.36	11.0%
\$300,000 to \$350,000	34	2.8%	10,936,451.79	6.3%
\$350,000 to \$400,000	34	2.8%	12,663,411.64	7.3%
\$400,000 to \$450,000	17	1.4%	7,126,054.57	4.1%
\$450,000 to \$500,000	14	1.2%	6,643,410.04	3.8%
\$500,000 to \$750,000	18	1.5%	10,400,271.27	6.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1215</b>	<b>100%</b>	<b>173,880,595.06</b>	<b>100%</b>

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	747	61.5%	64,066,275.27	36.8%
50% to 55%	87	7.2%	16,998,883.88	9.8%
55% to 60%	82	6.7%	16,100,477.80	9.3%
60% to 65%	99	8.1%	23,194,989.84	13.3%
65% to 70%	91	7.5%	21,991,029.60	12.6%
70% to 75%	66	5.4%	18,889,865.56	10.9%
75% to 80%	30	2.5%	8,298,000.75	4.8%
80% to 85%	12	1.0%	3,851,397.42	2.2%
85% to 90%	1	0.1%	489,674.94	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1215</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.2%	750,297.54	0.4%
\$100,000 to \$200,000	199	16.4%	10,771,251.46	6.2%
\$200,000 to \$300,000	314	25.8%	31,256,941.69	18.0%
\$300,000 to \$400,000	286	23.5%	44,543,886.24	25.6%
\$400,000 to \$500,000	152	12.5%	27,020,974.21	15.5%
\$500,000 to \$600,000	103	8.5%	24,669,633.63	14.2%
\$600,000 to \$700,000	46	3.8%	9,588,866.47	5.5%
\$700,000 to \$800,000	29	2.4%	8,549,112.12	4.9%
\$800,000 to \$900,000	26	2.1%	9,853,320.01	5.7%
\$900,000 to \$1,000,000	9	0.7%	2,147,774.22	1.2%
\$1,000,000 to \$1,500,000	10	0.8%	3,564,514.08	2.0%
\$1,500,000+	2	0.2%	1,164,023.39	0.7%
<b>Total</b>	<b>1215</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	832,033.69	0.5%
NSW	26	1.8%	3,387,327.58	1.9%
NT	132	9.2%	27,519,298.18	15.8%
QLD	8	0.6%	1,060,877.58	0.6%
SA	1198	83.1%	130,099,962.12	74.8%
TAS	0	0.0%	-	0.0%
VIC	62	4.3%	9,070,628.60	5.2%
WA	12	0.8%	1,910,467.31	1.1%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	943	65.4%	125,770,100.34	72.3%
Non-metropolitan	492	34.1%	47,577,329.16	27.4%
Inner City	7	0.5%	533,165.56	0.3%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</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	7	0.5%	533,165.56	0.3%
SA - Metropolitan	761	52.8%	91,179,662.30	52.4%
SA - Non metropolitan	430	29.8%	38,387,134.26	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	103	7.1%	22,005,593.29	12.7%
NT - Non metropolitan	29	2.0%	5,513,704.89	3.2%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,725,709.85	1.0%
WA - Non metropolitan	1	0.1%	184,757.46	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	49	3.4%	7,507,554.22	4.3%
VIC - Non metropolitan	13	0.9%	1,563,074.38	0.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	643,700.46	0.4%
QLD - Non metropolitan	5	0.3%	417,177.12	0.2%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	0.8%	1,875,846.53	1.1%
NSW - Non metropolitan	14	1.0%	1,511,481.05	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	832,033.69	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%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	36	2.5%	7,086,978.14	4.1%
2.00% to 2.25%	45	3.1%	8,900,341.31	5.1%
2.25% to 2.50%	126	8.7%	16,390,707.45	9.4%
2.50% to 2.75%	35	2.4%	5,360,038.16	3.1%
2.75% to 3.00%	148	10.3%	25,529,151.88	14.7%
3.00% to 3.25%	162	11.2%	25,667,491.76	14.8%
3.25% to 3.50%	116	8.0%	15,042,165.15	8.7%
3.50% to 3.75%	150	10.4%	17,235,610.34	9.9%
3.75% to 4.00%	393	27.3%	35,060,519.87	20.2%
4.00% to 4.25%	45	3.1%	5,995,533.60	3.4%
4.25% to 4.50%	12	0.8%	1,921,550.50	1.1%
4.50% to 4.75%	163	11.3%	8,785,884.54	5.1%
4.75% to 5.00%	3	0.2%	392,496.95	0.2%
5.00% to 5.25%	8	0.6%	512,125.41	0.3%
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%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</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	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	23	1.6%	2,165,413.68	1.2%
60 to 66 months	166	11.5%	22,000,780.78	12.7%
66 to 72 months	183	12.7%	26,845,836.54	15.4%
72+ months	1070	74.2%	122,868,564.06	70.7%
<b>Total</b>	<b>1442</b>	<b>100%</b>	<b>173,880,595.06</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	9	0.6%	334,363.79	0.2%
2 to 4 years	14	1.0%	191,676.98	0.1%
4 to 6 years	31	2.1%	777,406.64	0.4%
6 to 8 years	18	1.2%	374,556.88	0.2%
8 to 10 years	46	3.2%	1,780,952.25	1.0%
10 to 12 years	67	4.6%	2,941,879.62	1.7%
12 to 14 years	150	10.4%	12,228,903.44	7.0%
14 to 16 years	128	8.9%	10,752,736.02	6.2%
16 to 18 years	107	7.4%	12,677,917.86	7.3%
18 to 20 years	147	10.2%	21,098,837.32	12.1%
20 to 22 years	228	15.8%	28,603,942.78	16.5%
22 to 24 years	293	20.3%	49,256,925.08	28.3%
24 to 26 years	204	14.1%	32,860,496.40	18.9%
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%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.9%	2,484,984.98	1.4%
Principal & Interest	1429	99.1%	171,395,610.08	98.6%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</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	5	0.3%	980,970.12	0.6%
12 to 24 months	3	0.2%	484,240.30	0.3%
24 to 36 months	1	0.1%	95,881.40	0.1%
36 to 48 months	3	0.2%	701,418.05	0.4%
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	1429	99.2%	171,395,610.08	98.7%
<b>Total</b>	<b>1441</b>	<b>100.0%</b>	<b>173,658,119.95</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	389	27.0%	62,802,352.51	36.1%
Variable	1053	73.0%	111,078,242.55	63.9%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	107	7.4%	18,773,316.26	10.8%
6 to 12 months	78	5.4%	11,878,116.49	6.8%
12 to 24 months	99	6.9%	16,378,547.43	9.4%
24 to 36 months	75	5.2%	11,473,814.11	6.6%
36 to 48 months	26	1.8%	3,809,126.52	2.2%
48 to 60 months	4	0.3%	489,431.70	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1053	73.0%	111,078,242.55	63.9%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1259	87.3%	144,190,390.39	82.9%
Investment	183	12.7%	29,690,204.67	17.1%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,442	100.0%	173,880,595.06	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1430	99.2%	171,938,020.92	98.9%
Genworth	0	0.0%	-	0.0%
Uninsured	12	0.8%	1,942,574.14	1.1%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1412	97.9%	169,505,436.38	97.5%
1 to 30 days	19	1.3%	2,680,159.26	1.5%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	1	0.1%	221,558.09	0.1%
91+ days	10	0.7%	1,473,441.33	0.8%
<b>Total</b>	<b>1442</b>	<b>100.0%</b>	<b>173,880,595.06</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	439,858.43	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	1	0.1%	261,410.78	0.2%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	1	103,206.72	94,835.14	8,371.58

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