

LIGHT TRUST 2017-1



Portfolio Summary as at 30 June 2021

Note Balances	Current Invested Amount
Class A1 Notes	150,186,784.13
Class A2 Notes	3,428,176.62
Class AB Notes	14,784,905.22
Class B Notes	6,522,752.29
Class C Notes	3,478,801.23
Class D Notes	869,700.31
Total	179,271,119.80

Conditional Prepayment Rate (CPR)

Current CPR	16.36%
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Underlying collateral summary

No. of Loans (Consolidated):	1,228
No. of Loans (Unconsolidated):	1,457
Aggregate Pool Current Balance:	\$176,130,692
Total Valuation of Properties	\$433,051,872
Maximum Loan Balance (Consolidated):	\$744,951
Average Loan Balance (Consolidated):	\$143,663

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	305.0
WAVG Remaining Term to Maturity (months):	246.2
WAVG Seasoning (months):	98.5

Loan to Value Ratio (LVR)

Maximum Current LVR:	89.3%
WAVG Current LVR:	53.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	527	43.0%	23,389,983.52	13.3%
\$100,000 to \$150,000	207	16.9%	25,828,700.40	14.7%
\$150,000 to \$200,000	171	13.9%	29,731,023.07	16.9%
\$200,000 to \$250,000	129	10.5%	28,937,511.85	16.4%
\$250,000 to \$300,000	75	6.1%	20,288,377.99	11.5%
\$300,000 to \$350,000	30	2.4%	9,578,218.93	5.4%
\$350,000 to \$400,000	38	3.1%	14,119,295.64	8.0%
\$400,000 to \$450,000	17	1.4%	7,149,152.78	4.1%
\$450,000 to \$500,000	12	1.0%	5,668,211.97	3.2%
\$500,000 to \$750,000	20	1.6%	11,440,215.85	6.5%
\$750,000+	0	0.0%	-	0.0%
Total	1226	100%	176,130,692.00	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	751	61.3%	64,470,125.57	36.6%
50% to 55%	88	7.2%	17,245,296.64	9.8%
55% to 60%	84	6.9%	16,503,164.26	9.4%
60% to 65%	100	8.2%	23,177,758.75	13.2%
65% to 70%	91	7.4%	22,374,040.12	12.7%
70% to 75%	66	5.4%	18,884,924.00	10.7%
75% to 80%	31	2.5%	8,453,308.48	4.8%
80% to 85%	14	1.1%	4,531,174.52	2.6%
85% to 90%	1	0.1%	490,899.66	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1226	100.0%	176,130,692.00	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	40	3.3%	773,857.52	0.4%
\$100,000 to \$200,000	203	16.6%	10,951,656.02	6.2%
\$200,000 to \$300,000	316	25.8%	31,557,980.81	17.9%
\$300,000 to \$400,000	289	23.6%	45,237,986.59	25.7%
\$400,000 to \$500,000	153	12.5%	27,601,881.77	15.7%
\$500,000 to \$600,000	103	8.4%	24,645,565.50	14.0%
\$600,000 to \$700,000	46	3.8%	9,911,830.97	5.6%
\$700,000 to \$800,000	29	2.4%	8,619,371.57	4.9%
\$800,000 to \$900,000	26	2.1%	9,920,821.48	5.6%
\$900,000 to \$1,000,000	9	0.7%	2,162,315.97	1.2%
\$1,000,000 to \$1,500,000	10	0.8%	3,577,120.29	2.0%
\$1,500,000+	2	0.2%	1,170,303.51	0.7%
Total	1226	100.0%	176,130,692.00	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	834,978.71	0.5%
NSW	26	1.8%	3,372,968.84	1.9%
NT	132	9.1%	27,537,447.16	15.6%
QLD	8	0.5%	1,069,964.82	0.6%
SA	1213	83.3%	132,270,145.65	75.1%
TAS	0	0.0%	-	0.0%
VIC	62	4.3%	9,125,499.38	5.2%
WA	12	0.8%	1,919,687.44	1.1%
Total	1457	100.0%	176,130,692.00	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	952	65.3%	127,362,556.39	72.3%
Non-metropolitan	498	34.2%	48,228,473.17	27.4%
Inner City	7	0.5%	539,662.44	0.3%
Total	1457	100.0%	176,130,692.00	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	7	0.5%	539,662.44	0.3%	
SA - Metropolitan	770	52.8%	92,728,706.22	52.6%	
SA - Non metropolitan	436	29.9%	39,001,776.99	22.1%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	103	7.1%	21,994,956.80	12.5%	
NT - Non metropolitan	29	2.0%	5,542,490.36	3.1%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.8%	1,734,058.61	1.0%	
WA - Non metropolitan	1	0.1%	185,628.83	0.1%	
VIC - Inner City	0	0.0%	-	0.0%	
VIC - Metropolitan	49	3.4%	7,551,471.68	4.3%	
VIC - Non metropolitan	13	0.9%	1,574,027.70	0.9%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	3	0.2%	647,691.89	0.4%	
QLD - Non metropolitan	5	0.3%	422,272.93	0.2%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	12	0.8%	1,870,692.48	1.1%	
NSW - Non metropolitan	14	1.0%	1,502,276.36	0.9%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	4	0.3%	834,978.71	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	1457	100.0%	176,130,692.00	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	31	2.1%	6,164,250.78	3.5%	
2.00% to 2.25%	40	2.7%	8,295,035.19	4.7%	
2.25% to 2.50%	126	8.6%	16,742,667.73	9.5%	
2.50% to 2.75%	32	2.2%	4,601,786.79	2.6%	
2.75% to 3.00%	139	9.5%	24,954,018.90	14.2%	
3.00% to 3.25%	167	11.5%	26,055,365.29	14.8%	
3.25% to 3.50%	121	8.3%	15,550,211.45	8.8%	
3.50% to 3.75%	161	11.1%	18,700,711.81	10.6%	
3.75% to 4.00%	399	27.4%	36,795,660.28	20.9%	
4.00% to 4.25%	48	3.3%	6,208,066.47	3.5%	
4.25% to 4.50%	13	0.9%	2,070,343.08	1.2%	
4.50% to 4.75%	168	11.5%	9,067,361.82	5.1%	
4.75% to 5.00%	3	0.2%	393,453.04	0.2%	
5.00% to 5.25%	9	0.6%	531,759.37	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%	
Total	1457	100.0%	176,130,692.00	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	1	0.1%	196,695.15	0.1%
54 to 60 months	57	3.9%	6,462,339.27	3.7%
60 to 66 months	180	12.4%	24,533,693.71	13.9%
66 to 72 months	188	12.9%	27,507,699.04	15.6%
72+ months	1031	70.8%	117,430,264.83	66.7%
Total	1457	100%	176,130,692.00	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	0.6%	337,396.16	0.2%
2 to 4 years	12	0.8%	142,384.28	0.1%
4 to 6 years	34	2.3%	891,831.92	0.5%
6 to 8 years	18	1.2%	370,007.94	0.2%
8 to 10 years	46	3.2%	1,881,339.69	1.1%
10 to 12 years	67	4.6%	2,978,463.23	1.7%
12 to 14 years	140	9.6%	11,212,585.08	6.4%
14 to 16 years	139	9.5%	11,707,036.44	6.6%
16 to 18 years	108	7.4%	13,035,444.86	7.4%
18 to 20 years	153	10.5%	21,518,121.70	12.2%
20 to 22 years	218	15.0%	27,157,830.56	15.4%
22 to 24 years	281	19.3%	46,543,124.92	26.4%
24 to 26 years	232	15.9%	38,355,125.22	21.8%
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	1457	100.0%	176,130,692.00	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.9%	2,485,752.57	1.4%
Principal & Interest	1444	99.1%	173,644,939.43	98.6%
Total	1457	100.0%	176,130,692.00	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	6	0.4%	1,204,078.72	0.7%
12 to 24 months	3	0.2%	484,444.51	0.3%
24 to 36 months	1	0.1%	95,877.94	0.1%
36 to 48 months	3	0.2%	701,351.40	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	1444	99.1%	173,644,939.43	98.6%
Total	1457	100.0%	176,130,692.00	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	397	27.2%	64,063,163.09	36.4%
Variable	1060	72.8%	112,067,528.91	63.6%
Total	1457	100.0%	176,130,692.00	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	110	7.5%	19,066,973.09	10.8%
6 to 12 months	85	5.8%	13,020,328.89	7.4%
12 to 24 months	94	6.5%	16,157,764.38	9.2%
24 to 36 months	76	5.2%	11,363,426.07	6.5%
36 to 48 months	26	1.8%	3,831,808.48	2.2%
48 to 60 months	6	0.4%	622,862.18	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1060	72.8%	112,067,528.91	63.6%
Total	1457	100.0%	176,130,692.00	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1272	87.3%	146,220,717.18	83.0%
Investment	185	12.7%	29,909,974.82	17.0%
Total	1457	100.0%	176,130,692.00	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,457	100.0%	176,130,692.00	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1457	100.0%	176,130,692.00	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1445	99.2%	174,168,530.82	98.9%
Genworth	0	0.0%	-	0.0%
Uninsured	12	0.8%	1,962,161.18	1.1%
Total	1457	100.0%	176,130,692.00	100.0%

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People's
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Banking for life

Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1428	98.0%	171,808,788.78	97.5%
1 to 30 days	17	1.2%	2,498,512.67	1.4%
31 to 60 days	2	0.1%	353,850.88	0.2%
61 to 90 days	1	0.1%	384,090.48	0.2%
91+ days	9	0.6%	1,085,449.19	0.6%
Total	1457	100.0%	176,130,692.00	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	439,951.45	0.2%

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

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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