

LIGHT TRUST 2017-1



Portfolio Summary as at 31 October 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	138,287,579.28	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,156,564.34	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	13,613,506.43	6.06%
Class B Notes	AA(sf) / NR	2.40%	6,005,958.71	2.43%
Class C Notes	A+(sf) / NR	3.50%	3,203,177.99	0.49%
Class D Notes	NR / NR	6.00%	800,794.50	
Total			165,067,581.25	

Conditional Prepayment Rate (CPR)

Current CPR	27.37%
Excess Spread	0.89%

Underlying collateral summary

No. of Loans (Consolidated):	1,162
No. of Loans (Unconsolidated):	1,370
Aggregate Pool Current Balance:	\$160,264,796
Total Valuation of Properties	\$407,656,488
Maximum Loan Balance (Consolidated):	\$654,659
Average Loan Balance (Consolidated):	\$138,159
Weighted Average Interest Rate	3.19%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	301.0
WAVG Remaining Term to Maturity (months):	242.1
WAVG Seasoning (months):	102.8
Loan to Value Ratio (LVR)	
Maximum Current LVR:	88.4%
WAVG Current LVR:	52.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	520	44.8%	22,898,670.63	14.3%
\$100,000 to \$150,000	198	17.1%	24,657,886.61	15.4%
\$150,000 to \$200,000	160	13.8%	27,844,900.60	17.4%
\$200,000 to \$250,000	114	9.8%	25,638,215.41	16.0%
\$250,000 to \$300,000	63	5.4%	17,044,387.58	10.6%
\$300,000 to \$350,000	33	2.8%	10,715,422.62	6.7%
\$350,000 to \$400,000	33	2.8%	12,347,767.56	7.7%
\$400,000 to \$450,000	13	1.1%	5,517,983.61	3.4%
\$450,000 to \$500,000	12	1.0%	5,675,416.11	3.5%
\$500,000 to \$750,000	14	1.2%	7,924,145.07	4.9%
\$750,000+	0	0.0%	-	0.0%
Total	1160	100%	160,264,795.80	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	732	63.1%	61,746,628.60	38.5%
50% to 55%	82	7.1%	15,162,893.32	9.5%
55% to 60%	87	7.5%	17,114,981.20	10.7%
60% to 65%	91	7.8%	20,768,599.37	13.0%
65% to 70%	82	7.1%	20,817,735.17	13.0%
70% to 75%	52	4.5%	14,691,156.76	9.2%
75% to 80%	25	2.2%	6,707,641.85	4.2%
80% to 85%	7	0.6%	2,565,489.85	1.6%
85% to 90%	2	0.2%	689,669.68	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1160	100.0%	160,264,795.80	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.4%	706,215.77	0.4%
\$100,000 to \$200,000	194	16.7%	10,354,466.12	6.5%
\$200,000 to \$300,000	302	26.0%	29,314,475.84	18.3%
\$300,000 to \$400,000	268	23.1%	40,761,770.80	25.4%
\$400,000 to \$500,000	142	12.2%	24,413,729.51	15.2%
\$500,000 to \$600,000	99	8.5%	23,201,963.31	14.5%
\$600,000 to \$700,000	46	4.0%	9,399,709.15	5.9%
\$700,000 to \$800,000	27	2.3%	7,922,791.95	4.9%
\$800,000 to \$900,000	24	2.1%	8,785,512.50	5.5%
\$900,000 to \$1,000,000	9	0.8%	2,105,343.01	1.3%
\$1,000,000 to \$1,500,000	9	0.8%	2,769,383.22	1.7%
\$1,500,000+	1	0.1%	529,434.62	0.3%
Total	1160	100.0%	160,264,795.80	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	820,806.12	0.5%
NSW	26	1.9%	3,433,649.16	2.1%
NT	124	9.1%	25,790,260.40	16.1%
QLD	8	0.6%	1,060,873.55	0.7%
SA	1137	83.0%	119,298,692.05	74.4%
TAS	0	0.0%	-	0.0%
VIC	59	4.3%	7,980,241.50	5.0%
WA	12	0.9%	1,880,273.02	1.2%
Total	1370	100.0%	160,264,795.80	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	898	65.5%	116,187,569.61	72.5%
Non-metropolitan	465	33.9%	43,566,530.27	27.2%
Inner City	7	0.5%	510,695.92	0.3%
Total	1370	100.0%	160,264,795.80	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%	510,695.92	0.3%
SA - Metropolitan	723	52.8%	83,407,931.80	52.0%
SA - Non metropolitan	407	29.7%	35,380,064.33	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	98	7.2%	21,018,460.91	13.1%
NT - Non metropolitan	26	1.9%	4,771,799.49	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,696,656.31	1.1%
WA - Non metropolitan	1	0.1%	183,616.71	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	47	3.4%	6,712,552.23	4.2%
VIC - Non metropolitan	12	0.9%	1,267,689.27	0.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	660,466.08	0.4%
QLD - Non metropolitan	5	0.4%	400,407.47	0.2%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	0.9%	1,870,696.16	1.2%
NSW - Non metropolitan	14	1.0%	1,562,953.00	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	820,806.12	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	1370	100.0%	160,264,795.80	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	48	3.5%	10,059,541.02	6.3%
2.00% to 2.25%	60	4.4%	11,432,244.38	7.1%
2.25% to 2.50%	131	9.6%	16,739,334.36	10.4%
2.50% to 2.75%	34	2.5%	4,229,379.11	2.6%
2.75% to 3.00%	146	10.7%	24,365,820.94	15.2%
3.00% to 3.25%	145	10.6%	21,342,060.47	13.3%
3.25% to 3.50%	97	7.1%	12,634,124.41	7.9%
3.50% to 3.75%	137	10.0%	14,913,107.40	9.3%
3.75% to 4.00%	367	26.8%	30,565,905.81	19.1%
4.00% to 4.25%	27	2.0%	3,193,208.40	2.0%
4.25% to 4.50%	9	0.7%	1,527,680.09	1.0%
4.50% to 4.75%	159	11.6%	8,526,882.36	5.3%
4.75% to 5.00%	3	0.2%	387,348.77	0.2%
5.00% to 5.25%	7	0.5%	348,158.28	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	1370	100.0%	160,264,795.80	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	10	0.7%	1,045,665.47	0.7%
60 to 66 months	100	7.3%	11,665,324.17	7.3%
66 to 72 months	147	10.7%	19,876,396.09	12.4%
72+ months	1113	81.2%	127,677,410.07	79.7%
Total	1370	100%	160,264,795.80	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%	340,142.64	0.2%
2 to 4 years	15	1.1%	202,156.70	0.1%
4 to 6 years	27	2.0%	603,446.32	0.4%
6 to 8 years	20	1.5%	484,560.44	0.3%
8 to 10 years	45	3.3%	1,636,326.99	1.0%
10 to 12 years	66	4.8%	3,000,996.12	1.9%
12 to 14 years	151	11.0%	12,293,454.70	7.7%
14 to 16 years	122	8.9%	9,746,177.87	6.1%
16 to 18 years	103	7.5%	12,212,475.17	7.6%
18 to 20 years	150	10.9%	20,750,495.82	12.9%
20 to 22 years	218	15.9%	27,809,684.39	17.4%
22 to 24 years	297	21.7%	48,524,452.26	30.3%
24 to 26 years	147	10.7%	22,660,426.38	14.1%
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	1370	100.0%	160,264,795.80	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.9%	2,231,304.28	1.4%
Principal & Interest	1358	99.1%	158,033,491.52	98.6%
Total	1370	100.0%	160,264,795.80	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%	724,641.39	0.5%
12 to 24 months	3	0.2%	486,780.06	0.3%
24 to 36 months	2	0.1%	319,476.09	0.2%
36 to 48 months	2	0.1%	477,761.78	0.3%
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	1358	99.1%	158,033,491.52	98.6%
Total	1370	100.0%	160,264,795.80	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	368	26.9%	58,935,930.77	36.8%
Variable	1002	73.1%	101,328,865.03	63.2%
Total	1370	100.0%	160,264,795.80	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	76	5.5%	13,066,850.80	8.2%
6 to 12 months	74	5.4%	11,333,489.48	7.1%
12 to 24 months	115	8.4%	18,733,213.72	11.7%
24 to 36 months	64	4.7%	10,036,924.83	6.3%
36 to 48 months	33	2.4%	4,879,915.44	3.0%
48 to 60 months	6	0.4%	885,536.50	0.6%
60+ months	0	0.0%	-	0.0%
Variable	1002	73.1%	101,328,865.03	63.2%
Total	1370	100.0%	160,264,795.80	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1198	87.4%	132,714,883.89	82.8%
Investment	172	12.6%	27,549,911.91	17.2%
Total	1370	100.0%	160,264,795.80	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,370	100.0%	160,264,795.80	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1370	100.0%	160,264,795.80	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1361	99.3%	158,735,786.57	99.0%
Genworth	0	0.0%	-	0.0%
Uninsured	9	0.7%	1,529,009.23	1.0%
Total	1370	100.0%	160,264,795.80	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1351	98.6%	157,513,354.20	98.3%
1 to 30 days	8	0.6%	1,376,667.63	0.9%
31 to 60 days	3	0.2%	430,829.04	0.3%
61 to 90 days	1	0.1%	57,335.93	0.0%
91+ days	7	0.5%	886,609.00	0.6%
Total	1370	100.0%	160,264,795.80	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.2%	355,653.88	0.2%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.1%	330,090.63	0.2%

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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