

LIGHT TRUST 2017-1



Portfolio Summary as at 30 April 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	121,135,725.94	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,765,054.64	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	11,925,018.81	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,261,037.70	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,805,886.78	0.49%
Class D Notes	NR / NR	6.00%	701,471.70	
Total			144,594,195.56	

*N.B principal payments on notes are distributed on the 20th day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	18.28%
Excess Spread	0.42%

Underlying collateral summary

No. of Loans (Consolidated):	1,089
No. of Loans (Unconsolidated):	1,265
Aggregate Pool Current Balance:	\$141,755,001
Total Valuation of Properties	\$377,194,097
Maximum Loan Balance (Consolidated):	\$651,059
Average Loan Balance (Consolidated):	\$130,409
Weighted Average Interest Rate	3.10%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	295.0
WAVG Remaining Term to Maturity (months):	237.2
WAVG Seasoning (months):	108.8
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.3%
WAVG Current LVR:	51.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	522	48.0%	22,790,708.53	16.1%
\$100,000 to \$150,000	177	16.3%	22,330,932.82	15.8%
\$150,000 to \$200,000	144	13.2%	24,947,104.19	17.6%
\$200,000 to \$250,000	109	10.0%	24,190,886.52	17.1%
\$250,000 to \$300,000	53	4.9%	14,416,746.96	10.2%
\$300,000 to \$350,000	22	2.0%	7,116,921.78	5.0%
\$350,000 to \$400,000	27	2.5%	9,965,337.74	7.0%
\$400,000 to \$450,000	13	1.2%	5,516,950.97	3.9%
\$450,000 to \$500,000	10	0.9%	4,744,024.38	3.3%
\$500,000 to \$750,000	10	0.9%	5,735,387.58	4.0%
\$750,000+	0	0.0%	-	0.0%
Total	1087	100%	141,755,001.47	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	720	66.2%	59,256,756.22	41.8%
50% to 55%	67	6.2%	12,607,208.34	8.9%
55% to 60%	80	7.4%	16,022,604.43	11.3%
60% to 65%	88	8.1%	18,396,416.82	13.0%
65% to 70%	67	6.2%	16,868,358.73	11.9%
70% to 75%	39	3.6%	10,480,655.66	7.4%
75% to 80%	21	1.9%	6,442,603.04	4.5%
80% to 85%	3	0.3%	987,566.61	0.7%
85% to 90%	1	0.1%	478,899.17	0.3%
90% to 95%	1	0.1%	213,932.45	0.2%
95%+	0	0.0%	-	0.0%
Total	1087	100.0%	141,755,001.47	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.6%	646,887.05	0.5%
\$100,000 to \$200,000	190	17.5%	10,286,262.95	7.3%
\$200,000 to \$300,000	298	27.4%	28,439,408.31	20.1%
\$300,000 to \$400,000	247	22.7%	36,442,379.28	25.7%
\$400,000 to \$500,000	132	12.1%	22,062,478.48	15.6%
\$500,000 to \$600,000	81	7.5%	17,464,705.06	12.3%
\$600,000 to \$700,000	36	3.3%	7,137,623.41	5.0%
\$700,000 to \$800,000	28	2.6%	7,185,390.61	5.1%
\$800,000 to \$900,000	18	1.7%	6,761,342.54	4.8%
\$900,000 to \$1,000,000	11	1.0%	2,425,448.49	1.7%
\$1,000,000 to \$1,500,000	7	0.6%	2,903,075.29	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	1087	100.0%	141,755,001.47	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	475,432.05	0.3%
NSW	24	1.9%	2,707,661.74	1.9%
NT	115	9.1%	23,525,478.16	16.6%
QLD	8	0.6%	1,001,339.34	0.7%
SA	1052	83.2%	105,014,830.71	74.1%
TAS	0	0.0%	-	0.0%
VIC	52	4.1%	7,208,373.20	5.1%
WA	12	0.9%	1,821,886.27	1.3%
Total	1265	100.0%	141,755,001.47	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	825	65.2%	102,589,459.75	72.4%
Non-metropolitan	435	34.4%	38,806,185.56	27.4%
Inner City	5	0.4%	359,356.16	0.3%
Total	1265	100.0%	141,755,001.47	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%	359,356.16	0.3%
SA - Metropolitan	664	52.5%	72,788,871.60	51.3%
SA - Non metropolitan	383	30.3%	31,866,602.95	22.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	91	7.2%	19,286,092.39	13.6%
NT - Non metropolitan	24	1.9%	4,239,385.77	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	1,640,749.17	1.2%
WA - Non metropolitan	1	0.1%	181,137.10	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	43	3.4%	6,325,010.42	4.5%
VIC - Non metropolitan	9	0.7%	883,362.78	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	630,780.61	0.4%
QLD - Non metropolitan	5	0.4%	370,558.73	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,442,523.51	1.0%
NSW - Non metropolitan	13	1.0%	1,265,138.23	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	475,432.05	0.3%
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	1265	100.0%	141,755,001.47	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	57	4.5%	11,668,049.01	8.2%
2.00% to 2.25%	56	4.4%	10,144,790.20	7.2%
2.25% to 2.50%	145	11.5%	20,870,428.01	14.7%
2.50% to 2.75%	49	3.9%	5,292,498.10	3.7%
2.75% to 3.00%	138	10.9%	19,620,749.43	13.8%
3.00% to 3.25%	110	8.7%	15,797,009.64	11.1%
3.25% to 3.50%	85	6.7%	10,836,983.42	7.6%
3.50% to 3.75%	120	9.5%	12,257,806.19	8.6%
3.75% to 4.00%	318	25.1%	24,120,674.61	17.0%
4.00% to 4.25%	23	1.8%	2,149,246.70	1.5%
4.25% to 4.50%	8	0.6%	1,242,931.99	0.9%
4.50% to 4.75%	148	11.7%	7,250,129.03	5.1%
4.75% to 5.00%	2	0.2%	188,083.17	0.1%
5.00% to 5.25%	6	0.5%	315,621.97	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	1265	100.0%	141,755,001.47	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	8	0.6%	705,729.91	0.5%
66 to 72 months	93	7.4%	10,753,508.23	7.6%
72+ months	1164	92.0%	130,295,763.33	91.9%
Total	1265	100%	141,755,001.47	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%	114,442.16	0.1%
2 to 4 years	20	1.6%	242,227.74	0.2%
4 to 6 years	18	1.4%	413,278.58	0.3%
6 to 8 years	22	1.7%	552,187.31	0.4%
8 to 10 years	48	3.8%	1,596,759.89	1.1%
10 to 12 years	76	6.0%	4,071,096.17	2.9%
12 to 14 years	150	11.9%	11,205,299.47	7.9%
14 to 16 years	106	8.4%	8,534,001.79	6.0%
16 to 18 years	97	7.7%	12,740,636.62	9.0%
18 to 20 years	143	11.3%	16,902,691.82	11.9%
20 to 22 years	221	17.5%	30,912,135.80	21.8%
22 to 24 years	307	24.3%	47,561,581.25	33.6%
24 to 26 years	48	3.8%	6,908,662.87	4.9%
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%
Total	1265	100.0%	141,755,001.47	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	10	0.8%	1,793,885.77	1.3%
Principal & Interest	1255	99.2%	139,961,115.70	98.7%
Total	1265	100.0%	141,755,001.47	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	3	0.2%	554,226.16	0.4%
12 to 24 months	2	0.2%	219,379.71	0.2%
24 to 36 months	3	0.2%	608,748.10	0.4%
36 to 48 months	1	0.1%	188,902.60	0.1%
48 to 60 months	1	0.1%	222,629.20	0.2%
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	1255	99.2%	139,961,115.70	98.7%
Total	1265	100.0%	141,755,001.47	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	316	25.0%	48,816,540.22	34.4%
Variable	949	75.0%	92,938,461.25	65.6%
Total	1265	100.0%	141,755,001.47	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	58	4.6%	8,790,501.53	6.2%
6 to 12 months	48	3.8%	7,573,664.09	5.3%
12 to 24 months	132	10.4%	21,534,694.69	15.2%
24 to 36 months	59	4.7%	8,776,146.57	6.2%
36 to 48 months	11	0.9%	1,183,708.63	0.8%
48 to 60 months	8	0.6%	957,824.71	0.7%
60+ months	0	0.0%	-	0.0%
Variable	949	75.0%	92,938,461.25	65.6%
Total	1265	100.0%	141,755,001.47	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1104	87.3%	116,920,233.42	82.5%
Investment	161	12.7%	24,834,768.05	17.5%
Total	1265	100.0%	141,755,001.47	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,265	100.0%	141,755,001.47	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1265	100.0%	141,755,001.47	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1257	99.4%	140,430,851.81	99.1%
Genworth	8	0.6%	1,324,149.66	0.9%
Uninsured	0	0.0%	-	0.0%
Total	1265	100.0%	141,755,001.47	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1241	98.1%	138,938,016.71	98.0%
1 to 30 days	10	0.8%	1,307,611.09	0.9%
31 to 60 days	5	0.4%	376,121.89	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	9	0.7%	1,133,251.78	0.8%
Total	1265	100.0%	141,755,001.47	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.5%	763,700.13	0.5%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	544,023.08	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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