

LIGHT TRUST 2017-1



Portfolio Summary as at 28 February 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	125,334,434.70	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,860,894.73	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	12,338,354.19	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,443,391.54	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,903,142.16	0.49%
Class D Notes	NR / NR	6.00%	725,785.55	
Total			149,606,002.87	

Conditional Prepayment Rate (CPR)

Current CPR	10.62%
Excess Spread	0.70%

Underlying collateral summary

No. of Loans (Consolidated):	1,111
No. of Loans (Unconsolidated):	1,298
Aggregate Pool Current Balance:	\$147,775,100
Total Valuation of Properties	\$386,701,733
Maximum Loan Balance (Consolidated):	\$652,259
Average Loan Balance (Consolidated):	\$133,251
Weighted Average Interest Rate	3.12%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	297.0
WAVG Remaining Term to Maturity (months):	238.9
WAVG Seasoning (months):	106.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	88.4%
WAVG Current LVR:	51.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	524	47.2%	23,149,502.81	15.7%
\$100,000 to \$150,000	174	15.7%	21,798,207.02	14.8%
\$150,000 to \$200,000	155	14.0%	26,868,197.52	18.2%
\$200,000 to \$250,000	109	9.8%	24,257,155.04	16.4%
\$250,000 to \$300,000	56	5.0%	15,201,910.37	10.3%
\$300,000 to \$350,000	28	2.5%	9,042,310.41	6.1%
\$350,000 to \$400,000	28	2.5%	10,408,298.43	7.0%
\$400,000 to \$450,000	13	1.2%	5,497,537.01	3.7%
\$450,000 to \$500,000	9	0.8%	4,242,843.36	2.9%
\$500,000 to \$750,000	13	1.2%	7,309,137.89	4.9%
\$750,000+	0	0.0%	-	0.0%
Total	1109	100%	147,775,099.86	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	725	65.4%	60,495,700.87	40.9%
50% to 55%	71	6.4%	14,119,989.47	9.6%
55% to 60%	80	7.2%	15,587,821.63	10.5%
60% to 65%	87	7.8%	18,044,690.74	12.2%
65% to 70%	75	6.8%	19,470,161.66	13.2%
70% to 75%	41	3.7%	10,913,469.50	7.4%
75% to 80%	22	2.0%	6,316,333.04	4.3%
80% to 85%	6	0.5%	2,136,006.44	1.4%
85% to 90%	2	0.2%	690,926.51	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1109	100.0%	147,775,099.86	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.5%	674,476.21	0.5%
\$100,000 to \$200,000	192	17.3%	10,295,420.19	7.0%
\$200,000 to \$300,000	303	27.3%	29,517,670.09	20.0%
\$300,000 to \$400,000	253	22.8%	37,672,780.13	25.5%
\$400,000 to \$500,000	135	12.2%	22,803,931.10	15.4%
\$500,000 to \$600,000	81	7.3%	17,913,513.49	12.1%
\$600,000 to \$700,000	40	3.6%	8,500,686.30	5.8%
\$700,000 to \$800,000	27	2.4%	7,053,024.51	4.8%
\$800,000 to \$900,000	20	1.8%	7,727,235.61	5.2%
\$900,000 to \$1,000,000	12	1.1%	2,730,155.51	1.8%
\$1,000,000 to \$1,500,000	7	0.6%	2,886,206.72	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	1109	100.0%	147,775,099.86	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	803,366.15	0.5%
NSW	24	1.8%	2,748,757.97	1.9%
NT	119	9.2%	24,389,002.91	16.5%
QLD	8	0.6%	1,021,975.40	0.7%
SA	1076	82.9%	109,358,527.65	74.0%
TAS	0	0.0%	-	0.0%
VIC	55	4.2%	7,610,171.30	5.1%
WA	12	0.9%	1,843,298.48	1.2%
Total	1298	100.0%	147,775,099.86	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	851	65.6%	106,957,553.14	72.4%
Non-metropolitan	442	34.1%	40,441,910.02	27.4%
Inner City	5	0.4%	375,636.70	0.3%
Total	1298	100.0%	147,775,099.86	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%	375,636.70	0.3%
SA - Metropolitan	683	52.6%	75,928,601.83	51.4%
SA - Non metropolitan	388	29.9%	33,054,289.12	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	93	7.2%	19,744,739.38	13.4%
NT - Non metropolitan	26	2.0%	4,644,263.53	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,661,378.01	1.1%
WA - Non metropolitan	1	0.1%	181,920.47	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	46	3.5%	6,713,152.46	4.5%
VIC - Non metropolitan	9	0.7%	897,018.84	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	640,980.29	0.4%
QLD - Non metropolitan	5	0.4%	380,995.11	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.8%	1,465,335.02	1.0%
NSW - Non metropolitan	13	1.0%	1,283,422.95	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	803,366.15	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	1298	100.0%	147,775,099.86	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	56	4.3%	11,331,321.55	7.7%
2.00% to 2.25%	59	4.5%	11,114,365.02	7.5%
2.25% to 2.50%	146	11.2%	20,350,270.53	13.8%
2.50% to 2.75%	50	3.9%	5,711,793.68	3.9%
2.75% to 3.00%	136	10.5%	20,155,186.50	13.6%
3.00% to 3.25%	121	9.3%	17,795,064.03	12.0%
3.25% to 3.50%	86	6.6%	10,738,225.12	7.3%
3.50% to 3.75%	125	9.6%	13,327,009.22	9.0%
3.75% to 4.00%	329	25.3%	25,518,561.73	17.3%
4.00% to 4.25%	23	1.8%	2,192,250.60	1.5%
4.25% to 4.50%	7	0.5%	1,099,111.74	0.7%
4.50% to 4.75%	151	11.6%	7,748,350.44	5.2%
4.75% to 5.00%	3	0.2%	370,673.36	0.3%
5.00% to 5.25%	6	0.5%	322,916.34	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	1298	100.0%	147,775,099.86	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	15	1.2%	1,028,440.68	0.7%
66 to 72 months	130	10.0%	15,886,053.95	10.8%
72+ months	1153	88.8%	130,860,605.23	88.6%
Total	1298	100%	147,775,099.86	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%	301,731.97	0.2%
2 to 4 years	20	1.5%	265,175.98	0.2%
4 to 6 years	21	1.6%	443,315.00	0.3%
6 to 8 years	21	1.6%	488,055.71	0.3%
8 to 10 years	47	3.6%	1,633,343.23	1.1%
10 to 12 years	69	5.3%	3,325,413.97	2.3%
12 to 14 years	152	11.7%	11,816,154.05	8.0%
14 to 16 years	115	8.9%	9,003,570.36	6.1%
16 to 18 years	93	7.2%	12,270,250.78	8.3%
18 to 20 years	149	11.5%	18,510,653.42	12.5%
20 to 22 years	221	17.0%	30,607,708.52	20.7%
22 to 24 years	307	23.7%	47,994,844.92	32.5%
24 to 26 years	74	5.7%	11,114,881.95	7.5%
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	1298	100.0%	147,775,099.86	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.9%	2,214,526.02	1.5%
Principal & Interest	1286	99.1%	145,560,573.84	98.5%
Total	1298	100.0%	147,775,099.86	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	5	0.4%	976,221.45	0.7%
12 to 24 months	2	0.2%	218,681.49	0.1%
24 to 36 months	3	0.2%	608,158.32	0.4%
36 to 48 months	1	0.1%	188,867.09	0.1%
48 to 60 months	1	0.1%	222,597.67	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	1286	99.1%	145,560,573.84	98.5%
Total	1298	100.0%	147,775,099.86	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	335	25.8%	52,260,469.80	35.4%
Variable	963	74.2%	95,514,630.06	64.6%
Total	1298	100.0%	147,775,099.86	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	71	5.5%	10,795,159.95	7.3%
6 to 12 months	54	4.2%	8,792,041.57	5.9%
12 to 24 months	116	8.9%	19,112,238.93	12.9%
24 to 36 months	75	5.8%	11,417,945.34	7.7%
36 to 48 months	13	1.0%	1,417,837.47	1.0%
48 to 60 months	6	0.5%	725,246.54	0.5%
60+ months	0	0.0%	-	0.0%
Variable	963	74.2%	95,514,630.06	64.6%
Total	1298	100.0%	147,775,099.86	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1131	87.1%	121,668,663.66	82.3%
Investment	167	12.9%	26,106,436.20	17.7%
Total	1298	100.0%	147,775,099.86	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,298	100.0%	147,775,099.86	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1298	100.0%	147,775,099.86	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1290	99.4%	146,434,791.18	99.1%
Genworth	8	0.6%	1,340,308.68	0.9%
Uninsured	0	0.0%	-	0.0%
Total	1298	100.0%	147,775,099.86	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1281	98.7%	145,609,136.97	98.5%
1 to 30 days	8	0.6%	1,040,908.80	0.7%
31 to 60 days	1	0.1%	80,899.38	0.1%
61 to 90 days	1	0.1%	138,559.26	0.1%
91+ days	7	0.5%	905,595.45	0.6%
Total	1298	100.0%	147,775,099.86	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.5%	679,652.16	0.5%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	539,599.34	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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