

LIGHT TRUST 2017-1



Portfolio Summary as at 30 June 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	115,922,901.54	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,646,066.25	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	11,411,850.39	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,034,639.87	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,685,141.27	0.49%
Class D Notes	NR / NR	6.00%	671,285.32	
Total			138,371,884.64	

*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	23.58%
Excess Spread	0.89%

Underlying collateral summary

No. of Loans (Consolidated):	1,050
No. of Loans (Unconsolidated):	1,223
Aggregate Pool Current Balance:	\$134,902,282
Total Valuation of Properties	\$362,930,657
Maximum Loan Balance (Consolidated):	\$630,591
Average Loan Balance (Consolidated):	\$128,478
Weighted Average Interest Rate	3.60%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	293.0
WAVG Remaining Term to Maturity (months):	235.6
WAVG Seasoning (months):	110.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	113.7%
WAVG Current LVR:	51.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	506	48.2%	21,007,070.06	15.6%
\$100,000 to \$150,000	173	16.5%	21,820,281.98	16.2%
\$150,000 to \$200,000	140	13.3%	24,305,616.82	18.0%
\$200,000 to \$250,000	104	9.9%	23,103,362.73	17.1%
\$250,000 to \$300,000	49	4.7%	13,315,033.24	9.9%
\$300,000 to \$350,000	24	2.3%	7,858,540.64	5.8%
\$350,000 to \$400,000	24	2.3%	8,909,645.19	6.6%
\$400,000 to \$450,000	11	1.0%	4,661,415.93	3.5%
\$450,000 to \$500,000	9	0.9%	4,239,994.36	3.1%
\$500,000 to \$750,000	10	1.0%	5,681,320.98	4.2%
\$750,000+	0	0.0%	-	0.0%
Total	1050	100%	134,902,281.93	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	706	67.2%	57,371,168.75	42.5%
50% to 55%	61	5.8%	11,383,210.64	8.4%
55% to 60%	72	6.9%	14,138,837.47	10.5%
60% to 65%	83	7.9%	17,557,947.12	13.0%
65% to 70%	65	6.2%	16,476,711.05	12.2%
70% to 75%	41	3.9%	11,127,141.62	8.2%
75% to 80%	18	1.7%	5,558,129.22	4.1%
80% to 85%	2	0.2%	585,271.52	0.4%
85% to 90%	1	0.1%	476,370.94	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	1	0.1%	227,493.60	0.2%
Total	1050	100.0%	134,902,281.93	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	38	3.6%	620,813.24	0.5%
\$100,000 to \$200,000	187	17.8%	10,083,385.83	7.5%
\$200,000 to \$300,000	284	27.0%	26,254,789.81	19.5%
\$300,000 to \$400,000	240	22.9%	35,198,086.26	26.1%
\$400,000 to \$500,000	129	12.3%	21,353,613.69	15.8%
\$500,000 to \$600,000	77	7.3%	16,553,955.25	12.3%
\$600,000 to \$700,000	34	3.2%	6,451,005.87	4.8%
\$700,000 to \$800,000	27	2.6%	6,902,370.67	5.1%
\$800,000 to \$900,000	18	1.7%	6,687,637.23	5.0%
\$900,000 to \$1,000,000	10	1.0%	2,392,806.41	1.8%
\$1,000,000 to \$1,500,000	6	0.6%	2,403,817.67	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	1050	100.0%	134,902,281.93	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	469,100.93	0.3%
NSW	24	2.0%	2,666,795.87	2.0%
NT	111	9.1%	22,248,366.28	16.5%
QLD	7	0.6%	916,334.04	0.7%
SA	1018	83.2%	100,198,524.97	74.3%
TAS	0	0.0%	-	0.0%
VIC	49	4.0%	6,603,677.41	4.9%
WA	12	1.0%	1,799,482.43	1.3%
Total	1223	100.0%	134,902,281.93	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	800	65.4%	97,900,853.32	72.6%
Non-metropolitan	420	34.3%	36,829,576.15	27.3%
Inner City	3	0.2%	171,852.46	0.1%
Total	1223	100.0%	134,902,281.93	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	3	0.2%	171,852.46	0.1%
SA - Metropolitan	645	52.7%	69,832,565.18	51.8%
SA - Non metropolitan	370	30.3%	30,194,107.33	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	88	7.2%	18,233,249.93	13.5%
NT - Non metropolitan	23	1.9%	4,015,116.35	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	1,619,060.21	1.2%
WA - Non metropolitan	1	0.1%	180,422.22	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	41	3.4%	5,869,201.73	4.4%
VIC - Non metropolitan	8	0.7%	734,475.68	0.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	452,471.84	0.3%
QLD - Non metropolitan	5	0.4%	463,862.20	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,425,203.50	1.1%
NSW - Non metropolitan	13	1.1%	1,241,592.37	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	469,100.93	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	1223	100.0%	134,902,281.93	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	53	4.3%	10,231,124.49	7.6%
2.00% to 2.25%	33	2.7%	5,906,697.08	4.4%
2.25% to 2.50%	92	7.5%	13,197,371.39	9.8%
2.50% to 2.75%	28	2.3%	3,007,458.62	2.2%
2.75% to 3.00%	56	4.6%	9,916,957.61	7.4%
3.00% to 3.25%	67	5.5%	9,997,357.03	7.4%
3.25% to 3.50%	38	3.1%	5,036,422.18	3.7%
3.50% to 3.75%	113	9.2%	14,337,195.99	10.6%
3.75% to 4.00%	81	6.6%	11,378,678.89	8.4%
4.00% to 4.25%	69	5.6%	7,879,094.05	5.8%
4.25% to 4.50%	112	9.2%	12,072,805.42	8.9%
4.50% to 4.75%	303	24.8%	21,696,327.40	16.1%
4.75% to 5.00%	23	1.9%	2,158,669.34	1.6%
5.00% to 5.25%	5	0.4%	554,979.06	0.4%
5.25% to 5.50%	143	11.7%	7,133,370.78	5.3%
5.50% to 5.75%	1	0.1%	92,660.74	0.1%
5.75% to 6.00%	6	0.5%	305,111.86	0.2%
6.00%+	0	0.0%	-	0.0%
Total	1223	100.0%	134,902,281.93	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	0	0.0%	-	0.0%
66 to 72 months	51	4.2%	5,249,892.11	3.9%
72+ months	1172	95.8%	129,652,389.82	96.1%
Total	1223	100%	134,902,281.93	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	656.52	0.0%
0 to 2 years	6	0.5%	107,582.36	0.1%
2 to 4 years	24	2.0%	299,434.77	0.2%
4 to 6 years	13	1.1%	254,672.00	0.2%
6 to 8 years	22	1.8%	552,549.87	0.4%
8 to 10 years	50	4.1%	1,555,853.69	1.2%
10 to 12 years	85	7.0%	4,840,228.16	3.6%
12 to 14 years	143	11.7%	10,544,596.99	7.8%
14 to 16 years	96	7.8%	7,973,610.08	5.9%
16 to 18 years	99	8.1%	12,407,000.25	9.2%
18 to 20 years	146	11.9%	17,420,642.19	12.9%
20 to 22 years	202	16.5%	27,881,535.65	20.7%
22 to 24 years	328	26.8%	50,372,981.18	37.3%
24 to 26 years	8	0.7%	690,938.22	0.5%
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	1223	100.0%	134,902,281.93	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	1,405,395.63	1.0%
Principal & Interest	1216	99.4%	133,496,886.30	99.0%
Total	1223	100.0%	134,902,281.93	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%	481,008.53	0.4%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	3	0.2%	701,757.90	0.5%
36 to 48 months	0	0.0%	-	0.0%
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	1216	99.4%	133,496,886.30	99.0%
Total	1223	100.0%	134,902,281.93	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	293	24.0%	45,585,446.54	33.8%
Variable	930	76.0%	89,316,835.39	66.2%
Total	1223	100.0%	134,902,281.93	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	49	4.0%	7,566,866.26	5.6%
6 to 12 months	47	3.8%	8,402,881.75	6.2%
12 to 24 months	133	10.9%	20,538,193.76	15.2%
24 to 36 months	46	3.8%	7,017,870.26	5.2%
36 to 48 months	10	0.8%	1,102,643.41	0.8%
48 to 60 months	8	0.7%	956,991.10	0.7%
60+ months	0	0.0%	-	0.0%
Variable	930	76.0%	89,316,835.39	66.2%
Total	1223	100.0%	134,902,281.93	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1065	87.1%	110,515,016.21	81.9%
Investment	158	12.9%	24,387,265.72	18.1%
Total	1223	100.0%	134,902,281.93	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,223	100.0%	134,902,281.93	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1223	100.0%	134,902,281.93	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1216	99.4%	133,588,964.35	99.0%
Genworth	7	0.6%	1,313,317.58	1.0%
Uninsured	0	0.0%	-	0.0%
Total	1223	100.0%	134,902,281.93	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1201	98.2%	132,650,935.19	98.3%
1 to 30 days	10	0.8%	1,091,859.86	0.8%
31 to 60 days	1	0.1%	71,837.05	0.1%
61 to 90 days	1	0.1%	135,867.19	0.1%
91+ days	10	0.8%	951,782.64	0.7%
Total	1223	100.0%	134,902,281.93	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	0.7%	1,067,025.45	0.8%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	557,584.23	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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