

# LIGHT TRUST 2017-1

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## Portfolio Summary as at 31 March 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	96,459,862.66	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,201,801.23	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	9,495,841.69	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,189,341.92	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,234,315.69	0.49%
Class D Notes	NR / NR	6.00%	558,578.93	
<b>Total</b>			<b>115,139,742.12</b>	

\*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	19.22%
Excess Spread	0.89%

### Underlying collateral summary

No. of Loans (Consolidated):	941
No. of Loans (Unconsolidated):	1,077
Aggregate Pool Current Balance:	\$112,825,058
Total Valuation of Properties	\$326,645,468

Maximum Loan Balance (Consolidated):	\$618,437
Average Loan Balance (Consolidated):	\$119,899
Weighted Average Interest Rate	5.47%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	284.0
WAVG Remaining Term to Maturity (months):	227.5
WAVG Seasoning (months):	119.2

### Loan to Value Ratio (LVR)

Maximum Current LVR:	85.0%
WAVG Current LVR:	49.4%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	481	51.1%	18,729,183.65	16.6%
\$100,000 to \$150,000	151	16.0%	18,866,314.93	16.7%
\$150,000 to \$200,000	137	14.6%	23,968,773.31	21.2%
\$200,000 to \$250,000	68	7.2%	15,168,976.04	13.4%
\$250,000 to \$300,000	41	4.4%	11,151,609.35	9.9%
\$300,000 to \$350,000	24	2.6%	7,963,780.23	7.1%
\$350,000 to \$400,000	17	1.8%	6,412,423.03	5.7%
\$400,000 to \$450,000	8	0.9%	3,373,532.36	3.0%
\$450,000 to \$500,000	7	0.7%	3,273,508.34	2.9%
\$500,000 to \$750,000	7	0.7%	3,916,957.11	3.5%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>941</b>	<b>100%</b>	<b>112,825,058.35</b>	<b>100%</b>

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Current LVR (Consolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0% to 50%	667	70.9%	52,603,221.79	46.6%	
50% to 55%	61	6.5%	10,607,097.08	9.4%	
55% to 60%	65	6.9%	12,937,989.40	11.5%	
60% to 65%	54	5.7%	12,372,857.69	11.0%	
65% to 70%	55	5.8%	13,654,693.80	12.1%	
70% to 75%	24	2.6%	5,915,332.50	5.2%	
75% to 80%	14	1.5%	4,266,136.46	3.8%	
80% to 85%	0	0.0%	-	0.0%	
85% to 90%	1	0.1%	467,729.63	0.4%	
90% to 95%	0	0.0%	-	0.0%	
95%+	0	0.0%	-	0.0%	
<b>Total</b>	<b>941</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

Property Valuation (Consolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
\$0 to \$100,000	33	3.5%	558,880.95	0.5%	
\$100,000 to \$200,000	172	18.3%	8,549,766.33	7.6%	
\$200,000 to \$300,000	258	27.4%	22,292,622.88	19.8%	
\$300,000 to \$400,000	205	21.8%	28,715,758.78	25.5%	
\$400,000 to \$500,000	115	12.2%	17,557,608.01	15.6%	
\$500,000 to \$600,000	70	7.4%	14,229,328.73	12.6%	
\$600,000 to \$700,000	33	3.5%	6,136,036.54	5.4%	
\$700,000 to \$800,000	24	2.6%	5,517,037.27	4.9%	
\$800,000 to \$900,000	15	1.6%	4,839,311.68	4.3%	
\$900,000 to \$1,000,000	9	1.0%	1,723,867.72	1.5%	
\$1,000,000 to \$1,500,000	7	0.7%	2,704,839.46	2.4%	
\$1,500,000+	0	0.0%	-	0.0%	
<b>Total</b>	<b>941</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

Security State (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
ACT	1	0.1%	408,863.92	0.4%	
NSW	21	1.9%	2,336,001.67	2.1%	
NT	99	9.2%	18,911,175.19	16.8%	
QLD	7	0.6%	846,001.89	0.7%	
SA	898	83.4%	84,098,988.58	74.5%	
TAS	0	0.0%	-	0.0%	
VIC	45	4.2%	5,404,541.90	4.8%	
WA	6	0.6%	819,485.20	0.7%	
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

Geographic Region (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Metropolitan	707	65.6%	81,926,988.23	72.6%	
Non-metropolitan	369	34.3%	30,836,225.44	27.3%	
Inner City	1	0.1%	61,844.68	0.1%	
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	1	0.1%	61,844.68	0.1%	
SA - Metropolitan	570	52.9%	58,448,555.53	51.8%	
SA - Non metropolitan	327	30.4%	25,588,588.37	22.7%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	81	7.5%	15,846,292.41	14.0%	
NT - Non metropolitan	18	1.7%	3,064,882.78	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	5	0.5%	641,143.97	0.6%	
WA - Non metropolitan	1	0.1%	178,341.23	0.2%	
VIC - Inner City	0	0.0%	-	0.0%	
VIC - Metropolitan	39	3.6%	4,970,764.77	4.4%	
VIC - Non metropolitan	6	0.6%	433,777.13	0.4%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	2	0.2%	425,877.43	0.4%	
QLD - Non metropolitan	5	0.5%	420,124.46	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	9	0.8%	1,185,490.20	1.1%	
NSW - Non metropolitan	12	1.1%	1,150,511.47	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	1	0.1%	408,863.92	0.4%	
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%	
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	51	4.7%	9,247,999.06	8.2%	
2.00% to 2.25%	31	2.9%	5,252,279.33	4.7%	
2.25% to 2.50%	56	5.2%	6,406,110.66	5.7%	
2.50% to 2.75%	18	1.7%	1,729,330.93	1.5%	
2.75% to 3.00%	13	1.2%	2,366,340.12	2.1%	
3.00% to 3.25%	15	1.4%	1,976,293.12	1.8%	
3.25% to 3.50%	7	0.6%	1,108,091.31	1.0%	
3.50% to 3.75%	8	0.7%	825,509.50	0.7%	
3.75% to 4.00%	3	0.3%	262,708.21	0.2%	
4.00% to 4.25%	1	0.1%	65,893.81	0.1%	
4.25% to 4.50%	4	0.4%	606,651.07	0.5%	
4.50% to 4.75%	3	0.3%	152,404.67	0.1%	
4.75% to 5.00%	12	1.1%	1,856,576.05	1.6%	
5.00% to 5.25%	5	0.5%	531,602.10	0.5%	
5.25% to 5.50%	42	3.9%	7,493,729.05	6.6%	
5.50% to 5.75%	67	6.2%	10,570,295.94	9.4%	
5.75% to 6.00%	48	4.5%	7,184,476.75	6.4%	
6.00%+	693	64.3%	55,188,766.67	48.9%	
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>	

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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	0	0.0%	-	0.0%
72+ months	1077	100.0%	112,825,058.35	100.0%
<b>Total</b>	<b>1077</b>	<b>100%</b>	<b>112,825,058.35</b>	<b>100%</b>

## 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	6	0.6%	110,162.85	0.1%
2 to 4 years	18	1.7%	231,355.33	0.2%
4 to 6 years	12	1.1%	145,491.64	0.1%
6 to 8 years	35	3.2%	804,995.05	0.7%
8 to 10 years	52	4.8%	1,666,550.82	1.5%
10 to 12 years	101	9.4%	6,529,635.83	5.8%
12 to 14 years	108	10.0%	7,810,749.82	6.9%
14 to 16 years	71	6.6%	6,144,941.06	5.4%
16 to 18 years	105	9.7%	12,530,606.30	11.1%
18 to 20 years	157	14.6%	17,277,617.98	15.3%
20 to 22 years	196	18.2%	29,871,518.76	26.5%
22 to 24 years	216	20.1%	29,701,432.91	26.3%
24 to 26 years	0	0.0%	-	0.0%
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%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	4	0.4%	635,297.93	0.6%
Principal & Interest	1073	99.6%	112,189,760.42	99.4%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

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## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	2	0.2%	221,762.54	0.2%
12 to 24 months	1	0.1%	224,218.89	0.2%
24 to 36 months	1	0.1%	189,316.50	0.2%
36 to 48 months	0	0.0%	-	0.0%
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	1073	99.6%	112,189,760.42	99.4%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	260	24.1%	38,280,500.11	33.9%
Variable	817	75.9%	74,544,558.24	66.1%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	56	5.2%	8,459,326.41	7.5%
6 to 12 months	72	6.7%	10,223,685.47	9.1%
12 to 24 months	88	8.2%	13,690,161.46	12.1%
24 to 36 months	25	2.3%	3,225,408.62	2.9%
36 to 48 months	15	1.4%	1,934,995.27	1.7%
48 to 60 months	4	0.4%	746,922.88	0.7%
60+ months	0	0.0%	-	0.0%
Variable	817	75.9%	74,544,558.24	66.1%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	942	87.5%	93,368,733.47	82.8%
Investment	135	12.5%	19,456,324.88	17.2%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,077	100.0%	112,825,058.35	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1072	99.5%	112,114,767.37	99.4%
Genworth	5	0.5%	710,290.98	0.6%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1061	98.5%	110,108,982.87	97.6%
1 to 30 days	8	0.7%	1,581,819.89	1.4%
31 to 60 days	1	0.1%	254,568.23	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.6%	879,687.36	0.8%
<b>Total</b>	<b>1077</b>	<b>100.0%</b>	<b>112,825,058.35</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	651,583.00	0.6%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	566,647.66	0.5%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	3	193,912.19	184,702.52	9,209.67

## Disclaimer

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