

LIGHT TRUST 2017-1



Portfolio Summary as at 31 March 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	123,800,571.16	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,825,882.63	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	12,187,355.37	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,376,774.42	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,867,613.03	0.49%
Class D Notes	NR / NR	6.00%	716,903.26	
Total			147,775,099.86	

Conditional Prepayment Rate (CPR)

Current CPR	20.17%
Excess Spread	0.78%

Underlying collateral summary

No. of Loans (Consolidated):	1,099
No. of Loans (Unconsolidated):	1,280
Aggregate Pool Current Balance:	\$144,594,196
Total Valuation of Properties	\$381,674,470
Maximum Loan Balance (Consolidated):	\$651,659
Average Loan Balance (Consolidated):	\$131,996
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):	296.0
WAVG Remaining Term to Maturity (months):	238.2
WAVG Seasoning (months):	107.7
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.9%
WAVG Current LVR:	51.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	519	47.3%	22,513,783.00	15.5%
\$100,000 to \$150,000	178	16.2%	22,321,738.60	15.4%
\$150,000 to \$200,000	149	13.6%	25,906,742.25	17.9%
\$200,000 to \$250,000	108	9.8%	24,010,742.50	16.6%
\$250,000 to \$300,000	55	5.0%	14,890,922.55	10.3%
\$300,000 to \$350,000	26	2.4%	8,361,041.53	5.8%
\$350,000 to \$400,000	27	2.5%	9,978,208.42	6.9%
\$400,000 to \$450,000	15	1.4%	6,331,457.16	4.4%
\$450,000 to \$500,000	10	0.9%	4,767,882.06	3.3%
\$500,000 to \$750,000	10	0.9%	5,717,462.69	3.9%
\$750,000+	0	0.0%	-	0.0%
Total	1097	100%	144,799,980.76	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	721	65.7%	59,582,374.48	41.1%
50% to 55%	68	6.2%	13,349,560.79	9.2%
55% to 60%	81	7.4%	15,831,680.08	10.9%
60% to 65%	89	8.1%	18,918,830.61	13.1%
65% to 70%	68	6.2%	17,234,393.16	11.9%
70% to 75%	41	3.7%	11,143,558.19	7.7%
75% to 80%	23	2.1%	6,584,869.97	4.5%
80% to 85%	4	0.4%	1,461,396.50	1.0%
85% to 90%	2	0.2%	693,316.98	0.5%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1097	100.0%	144,799,980.76	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.6%	656,624.00	0.5%
\$100,000 to \$200,000	191	17.4%	10,248,087.30	7.1%
\$200,000 to \$300,000	301	27.4%	28,919,000.32	20.0%
\$300,000 to \$400,000	249	22.7%	37,232,482.79	25.7%
\$400,000 to \$500,000	132	12.0%	22,164,683.94	15.3%
\$500,000 to \$600,000	81	7.4%	17,785,534.99	12.3%
\$600,000 to \$700,000	39	3.6%	8,182,299.76	5.7%
\$700,000 to \$800,000	28	2.6%	7,235,886.04	5.0%
\$800,000 to \$900,000	18	1.6%	6,778,728.69	4.7%
\$900,000 to \$1,000,000	12	1.1%	2,715,849.02	1.9%
\$1,000,000 to \$1,500,000	7	0.6%	2,880,803.91	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	1097	100.0%	144,799,980.76	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	477,943.81	0.3%
NSW	24	1.9%	2,721,551.96	1.9%
NT	117	9.1%	23,832,234.57	16.5%
QLD	8	0.6%	1,012,394.65	0.7%
SA	1063	83.0%	107,161,461.96	74.1%
TAS	0	0.0%	-	0.0%
VIC	54	4.2%	7,553,327.09	5.2%
WA	12	0.9%	1,835,281.52	1.3%
Total	1280	100.0%	144,594,195.56	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	835	65.2%	104,449,033.04	72.2%
Non-metropolitan	440	34.4%	39,776,591.41	27.5%
Inner City	5	0.4%	368,571.11	0.3%
Total	1280	100.0%	144,594,195.56	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%	368,571.11	0.3%
SA - Metropolitan	671	52.4%	74,177,557.72	51.3%
SA - Non metropolitan	387	30.2%	32,615,333.13	22.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	92	7.2%	19,390,018.92	13.4%
NT - Non metropolitan	25	2.0%	4,442,215.65	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	1,653,741.86	1.1%
WA - Non metropolitan	1	0.1%	181,539.66	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	45	3.5%	6,662,926.28	4.6%
VIC - Non metropolitan	9	0.7%	890,400.81	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	636,410.40	0.4%
QLD - Non metropolitan	5	0.4%	375,984.25	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,450,434.05	1.0%
NSW - Non metropolitan	13	1.0%	1,271,117.91	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	477,943.81	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	1280	100.0%	144,594,195.56	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	57	4.5%	11,746,732.10	8.1%
2.00% to 2.25%	57	4.5%	10,376,436.58	7.2%
2.25% to 2.50%	150	11.7%	21,407,628.53	14.8%
2.50% to 2.75%	50	3.9%	5,308,104.88	3.7%
2.75% to 3.00%	136	10.6%	19,726,649.65	13.6%
3.00% to 3.25%	115	9.0%	16,670,986.11	11.5%
3.25% to 3.50%	83	6.5%	10,465,711.20	7.2%
3.50% to 3.75%	123	9.6%	12,987,837.54	9.0%
3.75% to 4.00%	322	25.2%	24,517,334.38	17.0%
4.00% to 4.25%	23	1.8%	2,165,761.60	1.5%
4.25% to 4.50%	7	0.5%	1,093,792.34	0.8%
4.50% to 4.75%	149	11.6%	7,613,204.68	5.3%
4.75% to 5.00%	2	0.2%	188,225.55	0.1%
5.00% to 5.25%	6	0.5%	325,790.42	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	1280	100.0%	144,594,195.56	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	11	0.9%	902,959.51	0.6%
66 to 72 months	111	8.7%	13,613,288.15	9.4%
72+ months	1158	90.5%	130,077,947.90	90.0%
Total	1280	100%	144,594,195.56	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	8	0.6%	111,507.45	0.1%
2 to 4 years	22	1.7%	274,355.98	0.2%
4 to 6 years	18	1.4%	401,843.64	0.3%
6 to 8 years	22	1.7%	568,161.73	0.4%
8 to 10 years	46	3.6%	1,548,315.41	1.1%
10 to 12 years	74	5.8%	3,985,748.01	2.8%
12 to 14 years	150	11.7%	11,171,582.32	7.7%
14 to 16 years	110	8.6%	8,694,951.73	6.0%
16 to 18 years	96	7.5%	12,546,907.97	8.7%
18 to 20 years	149	11.6%	18,184,850.82	12.6%
20 to 22 years	216	16.9%	30,156,952.93	20.9%
22 to 24 years	308	24.1%	48,023,610.37	33.2%
24 to 26 years	61	4.8%	8,925,407.20	6.2%
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	1280	100.0%	144,594,195.56	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	11	0.9%	2,032,942.22	1.4%
Principal & Interest	1269	99.1%	142,561,253.34	98.6%
Total	1280	100.0%	144,594,195.56	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%	793,050.83	0.5%
12 to 24 months	2	0.2%	219,829.03	0.2%
24 to 36 months	3	0.2%	608,497.05	0.4%
36 to 48 months	1	0.1%	188,920.35	0.1%
48 to 60 months	1	0.1%	222,644.96	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	1269	99.1%	142,561,253.34	98.6%
Total	1280	100.0%	144,594,195.56	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	328	25.6%	50,649,881.78	35.0%
Variable	952	74.4%	93,944,313.78	65.0%
Total	1280	100.0%	144,594,195.56	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	65	5.1%	9,838,187.39	6.8%
6 to 12 months	54	4.2%	8,096,931.53	5.6%
12 to 24 months	125	9.8%	20,632,608.21	14.3%
24 to 36 months	65	5.1%	9,852,714.24	6.8%
36 to 48 months	13	1.0%	1,506,566.28	1.0%
48 to 60 months	6	0.5%	722,874.13	0.5%
60+ months	0	0.0%	-	0.0%
Variable	952	74.4%	93,944,313.78	65.0%
Total	1280	100.0%	144,594,195.56	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1118	87.3%	119,325,667.43	82.5%
Investment	162	12.7%	25,268,528.13	17.5%
Total	1280	100.0%	144,594,195.56	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,280	100.0%	144,594,195.56	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1280	100.0%	144,594,195.56	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1272	99.4%	143,262,801.71	99.1%
Genworth	8	0.6%	1,331,393.85	0.9%
Uninsured	0	0.0%	-	0.0%
Total	1280	100.0%	144,594,195.56	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1261	98.5%	142,323,839.85	98.4%
1 to 30 days	9	0.7%	1,067,227.95	0.7%
31 to 60 days	1	0.1%	72,087.30	0.0%
61 to 90 days	1	0.1%	81,129.11	0.1%
91+ days	8	0.6%	1,049,911.35	0.7%
Total	1280	100.0%	144,594,195.56	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.5%	820,244.48	0.6%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	543,232.99	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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