

LIGHT TRUST 2017-1



Portfolio Summary as at 31 October 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	67,062,024.83	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,530,763.62	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	6,601,817.11	6.06%
Class B Notes	AA(sf) / NR	2.40%	2,912,566.37	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,553,368.73	0.49%
Class D Notes	NR / NR	6.00%	388,342.18	
Total			80,048,882.84	

*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	15.46%
Excess Spread	0.93%

Underlying collateral summary

No. of Loans (Consolidated):	753
No. of Loans (Unconsolidated):	844
Aggregate Pool Current Balance:	\$78,738,640
Total Valuation of Properties	\$260,276,351
Maximum Loan Balance (Consolidated):	\$594,305
Average Loan Balance (Consolidated):	\$104,567
Weighted Average Interest Rate	6.60%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	265.0
WAVG Remaining Term to Maturity (months):	210.2
WAVG Seasoning (months):	136.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	82.5%
WAVG Current LVR:	46.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	428	56.8%	15,123,080.31	19.2%
\$100,000 to \$150,000	129	17.1%	16,303,638.20	20.7%
\$150,000 to \$200,000	87	11.6%	15,239,120.36	19.4%
\$200,000 to \$250,000	49	6.5%	11,105,741.65	14.1%
\$250,000 to \$300,000	16	2.1%	4,333,933.06	5.5%
\$300,000 to \$350,000	19	2.5%	6,208,389.53	7.9%
\$350,000 to \$400,000	13	1.7%	4,757,123.51	6.0%
\$400,000 to \$450,000	6	0.8%	2,597,679.42	3.3%
\$450,000 to \$500,000	3	0.4%	1,380,261.49	1.8%
\$500,000 to \$750,000	3	0.4%	1,689,672.50	2.1%
\$750,000+	0	0.0%	-	0.0%
Total	753	100%	78,738,640.03	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	573	76.1%	38,836,638.11	49.3%
50% to 55%	43	5.7%	8,041,918.25	10.2%
55% to 60%	47	6.2%	10,184,762.81	12.9%
60% to 65%	36	4.8%	7,161,666.42	9.1%
65% to 70%	39	5.2%	10,168,845.61	12.9%
70% to 75%	9	1.2%	2,397,261.19	3.0%
75% to 80%	5	0.7%	1,493,656.82	1.9%
80% to 85%	1	0.1%	453,890.82	0.6%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	753	100.0%	78,738,640.03	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	25	3.3%	355,210.74	0.5%
\$100,000 to \$200,000	145	19.3%	6,145,147.61	7.8%
\$200,000 to \$300,000	203	27.0%	15,762,984.07	20.0%
\$300,000 to \$400,000	162	21.5%	20,257,148.09	25.7%
\$400,000 to \$500,000	91	12.1%	12,123,484.07	15.4%
\$500,000 to \$600,000	55	7.3%	10,456,385.19	13.3%
\$600,000 to \$700,000	26	3.5%	4,125,961.97	5.2%
\$700,000 to \$800,000	23	3.1%	4,166,260.57	5.3%
\$800,000 to \$900,000	10	1.3%	2,899,860.00	3.7%
\$900,000 to \$1,000,000	8	1.1%	1,028,611.44	1.3%
\$1,000,000 to \$1,500,000	5	0.7%	1,417,586.28	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	753	100.0%	78,738,640.03	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	353,492.24	0.4%
NSW	19	2.3%	1,646,865.58	2.1%
NT	73	8.6%	13,848,263.08	17.6%
QLD	5	0.6%	439,982.32	0.6%
SA	703	83.3%	58,121,174.14	73.8%
TAS	0	0.0%	-	0.0%
VIC	37	4.4%	3,691,417.57	4.7%
WA	6	0.7%	637,445.10	0.8%
Total	844	100.0%	78,738,640.03	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	549	65.0%	55,924,118.00	71.0%
Non-metropolitan	294	34.8%	22,760,364.92	28.9%
Inner City	1	0.1%	54,157.11	0.1%
Total	844	100.0%	78,738,640.03	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	1	0.1%	54,157.11	0.1%
SA - Metropolitan	439	52.0%	38,960,698.37	49.5%
SA - Non metropolitan	263	31.2%	19,106,318.66	24.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	60	7.1%	11,775,076.69	15.0%
NT - Non metropolitan	13	1.5%	2,073,186.39	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.6%	467,062.18	0.6%
WA - Non metropolitan	1	0.1%	170,382.92	0.2%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	33	3.9%	3,360,781.49	4.3%
VIC - Non metropolitan	4	0.5%	330,636.08	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	1	0.1%	153,545.21	0.2%
QLD - Non metropolitan	4	0.5%	286,437.11	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	10	1.2%	853,461.82	1.1%
NSW - Non metropolitan	9	1.1%	793,403.76	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	353,492.24	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%
Total	844	100.0%	78,738,640.03	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	5	0.6%	943,723.93	1.2%
2.00% to 2.50%	9	1.1%	723,050.76	0.9%
2.50% to 3.00%	10	1.2%	1,137,293.90	1.4%
3.00% to 3.50%	13	1.5%	1,707,221.17	2.2%
3.50% to 4.00%	5	0.6%	281,612.63	0.4%
4.00% to 4.50%	2	0.2%	288,078.74	0.4%
4.50% to 5.00%	9	1.1%	1,130,900.09	1.4%
5.00% to 5.50%	6	0.7%	1,202,240.76	1.5%
5.50% to 6.00%	79	9.4%	12,367,044.50	15.7%
6.00% to 6.50%	171	20.3%	23,626,545.39	30.0%
6.50% to 7.00%	69	8.2%	5,770,369.91	7.3%
7.00% to 7.50%	67	7.9%	6,324,842.21	8.0%
7.50% to 8.00%	92	10.9%	8,058,420.75	10.2%
8.00% +	307	36.4%	15,177,295.29	19.3%
Total	844	100.0%	78,738,640.03	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	0	0.0%	-	0.0%
72+ months	844	100.0%	78,738,640.03	100.0%
Total	844	100%	78,738,640.03	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	14	1.7%	83,468.75	0.1%
2 to 4 years	6	0.7%	46,462.41	0.1%
4 to 6 years	20	2.4%	355,636.94	0.5%
6 to 8 years	32	3.8%	627,931.77	0.8%
8 to 10 years	67	7.9%	3,028,394.54	3.8%
10 to 12 years	106	12.6%	6,298,980.08	8.0%
12 to 14 years	58	6.9%	4,500,657.36	5.7%
14 to 16 years	72	8.5%	7,183,902.87	9.1%
16 to 18 years	124	14.7%	11,333,500.92	14.4%
18 to 20 years	140	16.6%	18,738,831.78	23.8%
20 to 22 years	203	24.1%	26,425,946.82	33.6%
22 to 24 years	2	0.2%	114,925.79	0.1%
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%
Total	844	100.0%	78,738,640.03	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	190,108.81	0.2%
Principal & Interest	843	99.9%	78,548,531.22	99.8%
Total	844	100.0%	78,738,640.03	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	1	0.1%	190,108.81	0.2%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
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	843	99.9%	78,548,531.22	99.8%
Total	844	100.0%	78,738,640.03	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	124	14.7%	15,193,366.03	19.3%
Variable	720	85.3%	63,545,274.00	80.7%
Total	844	100.0%	78,738,640.03	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	47	5.6%	7,132,676.57	9.1%
6 to 12 months	24	2.8%	1,886,041.92	2.4%
12 to 24 months	29	3.4%	3,070,189.85	3.9%
24 to 36 months	16	1.9%	2,237,968.96	2.8%
36 to 48 months	5	0.6%	595,302.62	0.8%
48 to 60 months	3	0.4%	271,186.11	0.3%
60+ months	0	0.0%	-	0.0%
Variable	720	85.3%	63,545,274.00	80.7%
Total	844	100.0%	78,738,640.03	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	758	89.8%	66,829,526.10	84.9%
Investment	86	10.2%	11,909,113.93	15.1%
Total	844	100.0%	78,738,640.03	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	844	100.0%	78,738,640.03	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	844	100.0%	78,738,640.03	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	839	99.4%	78,083,458.46	99.2%
Genworth	5	0.6%	655,181.57	0.8%
Uninsured	0	0.0%	0.00	0.0%
Total	844	100.0%	78,738,640.03	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	821	97.3%	75,038,581.68	95.3%
1 to 30 days	18	2.1%	2,829,297.38	3.6%
31 to 60 days	2	0.2%	383,342.17	0.5%
61 to 90 days	1	0.1%	291,847.53	0.4%
91+ days	2	0.2%	195,571.27	0.2%
Total	844	100.0%	78,738,640.03	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.8%	958,032.38	1.2%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	566,647.66	0.7%

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

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