

LIGHT TRUST 2017-1



Portfolio Summary as at 30 September 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	68,188,558.23	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,556,477.97	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	6,712,716.94	6.06%
Class B Notes	AA(sf) / NR	2.40%	2,961,492.77	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,579,462.81	0.49%
Class D Notes	NR / NR	6.00%	394,865.70	
Total			81,393,574.43	

*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	15.63%
Excess Spread	0.94%

Underlying collateral summary

No. of Loans (Consolidated):	764
No. of Loans (Unconsolidated):	858
Aggregate Pool Current Balance:	\$80,048,883
Total Valuation of Properties	\$263,257,654
Maximum Loan Balance (Consolidated):	\$595,628
Average Loan Balance (Consolidated):	\$104,776
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):	266.0
WAVG Remaining Term to Maturity (months):	211.0
WAVG Seasoning (months):	135.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	82.7%
WAVG Current LVR:	47.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	432	56.5%	15,154,187.70	18.9%
\$100,000 to \$150,000	132	17.3%	16,664,204.25	20.8%
\$150,000 to \$200,000	86	11.3%	15,018,689.46	18.8%
\$200,000 to \$250,000	53	6.9%	11,918,970.50	14.9%
\$250,000 to \$300,000	17	2.2%	4,591,101.11	5.7%
\$300,000 to \$350,000	18	2.4%	5,880,853.63	7.3%
\$350,000 to \$400,000	14	1.8%	5,125,000.28	6.4%
\$400,000 to \$450,000	5	0.7%	2,156,084.34	2.7%
\$450,000 to \$500,000	4	0.5%	1,839,434.12	2.3%
\$500,000 to \$750,000	3	0.4%	1,700,357.45	2.1%
\$750,000+	0	0.0%	-	0.0%
Total	764	100%	80,048,882.84	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	583	76.3%	39,787,865.19	49.7%
50% to 55%	41	5.4%	7,777,385.93	9.7%
55% to 60%	47	6.2%	9,839,025.66	12.3%
60% to 65%	36	4.7%	7,527,284.27	9.4%
65% to 70%	41	5.4%	10,441,325.34	13.0%
70% to 75%	10	1.3%	2,729,327.43	3.4%
75% to 80%	5	0.7%	1,492,013.08	1.9%
80% to 85%	1	0.1%	454,655.94	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	764	100.0%	80,048,882.84	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	25	3.3%	347,290.98	0.4%
\$100,000 to \$200,000	147	19.2%	6,196,157.76	7.7%
\$200,000 to \$300,000	208	27.2%	16,270,210.49	20.3%
\$300,000 to \$400,000	163	21.3%	20,493,465.57	25.6%
\$400,000 to \$500,000	93	12.2%	12,365,391.98	15.4%
\$500,000 to \$600,000	56	7.3%	10,585,358.81	13.2%
\$600,000 to \$700,000	27	3.5%	4,188,764.69	5.2%
\$700,000 to \$800,000	23	3.0%	4,313,354.53	5.4%
\$800,000 to \$900,000	10	1.3%	2,909,757.76	3.6%
\$900,000 to \$1,000,000	7	0.9%	946,042.07	1.2%
\$1,000,000 to \$1,500,000	5	0.7%	1,433,088.20	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	764	100.0%	80,048,882.84	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	357,600.21	0.4%
NSW	19	2.2%	1,645,544.44	2.1%
NT	75	8.7%	14,147,803.16	17.7%
QLD	5	0.6%	443,005.93	0.6%
SA	714	83.2%	59,056,907.92	73.8%
TAS	0	0.0%	-	0.0%
VIC	38	4.4%	3,755,118.20	4.7%
WA	6	0.7%	642,902.98	0.8%
Total	858	100.0%	80,048,882.84	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	558	65.0%	57,077,461.38	71.3%
Non-metropolitan	299	34.8%	22,916,925.74	28.6%
Inner City	1	0.1%	54,495.72	0.1%
Total	858	100.0%	80,048,882.84	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%	54,495.72	0.1%	
SA - Metropolitan	445	51.9%	39,752,902.49	49.7%	
SA - Non metropolitan	268	31.2%	19,249,509.71	24.0%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	62	7.2%	12,061,679.95	15.1%	
NT - Non metropolitan	13	1.5%	2,086,123.21	2.6%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	5	0.6%	471,965.59	0.6%	
WA - Non metropolitan	1	0.1%	170,937.39	0.2%	
VIC - Inner City	0	0.0%	-	0.0%	
VIC - Metropolitan	34	4.0%	3,419,376.08	4.3%	
VIC - Non metropolitan	4	0.5%	335,742.12	0.4%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	1	0.1%	153,075.61	0.2%	
QLD - Non metropolitan	4	0.5%	289,930.32	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	10	1.2%	860,861.45	1.1%	
NSW - Non metropolitan	9	1.0%	784,682.99	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	1	0.1%	357,600.21	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	858	100.0%	80,048,882.84	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	5	0.6%	951,655.45	1.2%	
2.00% to 2.25%	1	0.1%	204,233.00	0.3%	
2.25% to 2.50%	8	0.9%	527,980.70	0.7%	
2.50% to 2.75%	5	0.6%	331,176.98	0.4%	
2.75% to 3.00%	6	0.7%	947,537.06	1.2%	
3.00% to 3.25%	11	1.3%	979,556.89	1.2%	
3.25% to 3.50%	3	0.3%	742,478.75	0.9%	
3.50% to 3.75%	4	0.5%	252,563.31	0.3%	
3.75% to 4.00%	1	0.1%	29,853.81	0.0%	
4.00% to 4.25%	0	0.0%	-	0.0%	
4.25% to 4.50%	2	0.2%	289,203.84	0.4%	
4.50% to 4.75%	1	0.1%	74,984.68	0.1%	
4.75% to 5.00%	8	0.9%	1,062,179.18	1.3%	
5.00% to 5.25%	2	0.2%	480,071.65	0.6%	
5.25% to 5.50%	4	0.5%	727,907.79	0.9%	
5.50% to 5.75%	11	1.3%	1,983,251.93	2.5%	
5.75% to 6.00%	71	8.3%	10,633,588.25	13.3%	
6.00%+	715	83.3%	59,830,659.57	74.7%	
Total	858	100.0%	80,048,882.84	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	858	100.0%	80,048,882.84	100.0%
Total	858	100%	80,048,882.84	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	13	1.5%	81,502.74	0.1%
2 to 4 years	7	0.8%	57,497.51	0.1%
4 to 6 years	17	2.0%	276,061.92	0.3%
6 to 8 years	34	4.0%	695,489.78	0.9%
8 to 10 years	71	8.3%	3,106,502.06	3.9%
10 to 12 years	102	11.9%	6,065,703.79	7.6%
12 to 14 years	62	7.2%	4,702,576.91	5.9%
14 to 16 years	74	8.6%	7,448,988.78	9.3%
16 to 18 years	124	14.5%	11,455,524.71	14.3%
18 to 20 years	143	16.7%	18,584,083.84	23.2%
20 to 22 years	207	24.1%	27,302,384.89	34.1%
22 to 24 years	4	0.5%	272,565.91	0.3%
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%
Total	858	100.0%	80,048,882.84	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	190,090.95	0.2%
Principal & Interest	857	99.9%	79,858,791.89	99.8%
Total	858	100.0%	80,048,882.84	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%	190,090.95	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	857	99.9%	79,858,791.89	99.8%	
Total	858	100.0%	80,048,882.84	100.0%	

Interest Rate Type (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Fixed	129	15.0%	15,574,512.24	19.5%	
Variable	729	85.0%	64,474,370.60	80.5%	
Total	858	100.0%	80,048,882.84	100.0%	

Remaining Fixed Period (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 6 months	45	5.2%	6,298,405.38	7.9%	
6 to 12 months	26	3.0%	2,792,866.38	3.5%	
12 to 24 months	28	3.3%	2,729,559.45	3.4%	
24 to 36 months	22	2.6%	2,882,996.08	3.6%	
36 to 48 months	3	0.3%	524,619.95	0.7%	
48 to 60 months	5	0.6%	346,065.00	0.4%	
60+ months	0	0.0%	-	0.0%	
Variable	729	85.0%	64,474,370.60	80.5%	
Total	858	100.0%	80,048,882.84	100.0%	

Occupancy (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Owner Occupier	772	90.0%	68,012,521.53	85.0%	
Investment	86	10.0%	12,036,361.31	15.0%	
Total	858	100.0%	80,048,882.84	100.0%	

Loan Documentation (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Full Documentation	858	100.0%	80,048,882.84	100.0%	
Low Documentation	0	0.0%	-	0.0%	
Total	858	100.0%	80,048,882.84	100.0%	

Mortgage Insurer (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
QBE	853	99.4%	79,394,754.19	99.2%	
Genworth	5	0.6%	654,128.65	0.8%	
Uninsured	0	0.0%	-	0.0%	
Total	858	100.0%	80,048,882.84	100.0%	

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	835	97.3%	76,389,393.59	95.4%
1 to 30 days	17	2.0%	2,675,327.36	3.3%
31 to 60 days	1	0.1%	289,947.38	0.4%
61 to 90 days	3	0.3%	365,561.92	0.5%
91+ days	2	0.2%	328,652.59	0.4%
Total	858	100.0%	80,048,882.84	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.7%	836,442.06	1.0%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	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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