

LIGHT TRUST 2017-1



Portfolio Summary as at 30 November 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	134,263,680.44	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,064,714.47	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	13,217,379.95	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,831,197.02	2.43%
Class C Notes	A+(sf) / NR	3.50%	3,109,971.76	0.49%
Class D Notes	NR / NR	6.00%	777,492.94	
Total			160,264,436.58	

Conditional Prepayment Rate (CPR)

Current CPR	21.81%
Excess Spread	0.71%

Underlying collateral summary

No. of Loans (Consolidated):	1,148
No. of Loans (Unconsolidated):	1,350
Aggregate Pool Current Balance:	\$156,556,752
Total Valuation of Properties	\$401,336,218
Maximum Loan Balance (Consolidated):	\$654,059
Average Loan Balance (Consolidated):	\$136,611
Weighted Average Interest Rate	3.17%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	300.0
WAVG Remaining Term to Maturity (months):	241.1
WAVG Seasoning (months):	103.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	88.2%
WAVG Current LVR:	52.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	520	45.4%	22,815,585.34	14.6%
\$100,000 to \$150,000	196	17.1%	24,347,367.52	15.6%
\$150,000 to \$200,000	156	13.6%	27,180,000.35	17.4%
\$200,000 to \$250,000	114	9.9%	25,585,599.57	16.3%
\$250,000 to \$300,000	59	5.1%	16,005,608.85	10.2%
\$300,000 to \$350,000	32	2.8%	10,370,808.68	6.6%
\$350,000 to \$400,000	31	2.7%	11,608,941.68	7.4%
\$400,000 to \$450,000	13	1.1%	5,531,887.51	3.5%
\$450,000 to \$500,000	11	1.0%	5,203,879.52	3.3%
\$500,000 to \$750,000	14	1.2%	7,907,073.15	5.1%
\$750,000+	0	0.0%	-	0.0%
Total	1146	100%	156,556,752.17	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	729	63.6%	60,692,594.44	38.8%
50% to 55%	81	7.1%	15,487,598.21	9.9%
55% to 60%	84	7.3%	16,386,088.98	10.5%
60% to 65%	89	7.8%	19,742,295.03	12.6%
65% to 70%	81	7.1%	20,945,111.84	13.4%
70% to 75%	48	4.2%	13,359,981.32	8.5%
75% to 80%	26	2.3%	7,099,316.94	4.5%
80% to 85%	6	0.5%	2,152,500.61	1.4%
85% to 90%	2	0.2%	691,264.80	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1146	100.0%	156,556,752.17	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	40	3.5%	726,994.97	0.5%
\$100,000 to \$200,000	197	17.2%	10,539,598.66	6.7%
\$200,000 to \$300,000	314	27.4%	31,284,595.87	20.0%
\$300,000 to \$400,000	258	22.5%	39,177,945.19	25.0%
\$400,000 to \$500,000	140	12.2%	24,398,091.78	15.6%
\$500,000 to \$600,000	85	7.4%	19,579,173.88	12.5%
\$600,000 to \$700,000	44	3.8%	9,346,409.36	6.0%
\$700,000 to \$800,000	30	2.6%	8,309,292.97	5.3%
\$800,000 to \$900,000	20	1.7%	7,924,609.39	5.1%
\$900,000 to \$1,000,000	11	1.0%	2,348,054.16	1.5%
\$1,000,000 to \$1,500,000	6	0.5%	2,390,482.32	1.5%
\$1,500,000+	1	0.1%	531,503.62	0.3%
Total	1146	100.0%	156,556,752.17	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	816,429.82	0.5%
NSW	25	1.9%	3,057,002.93	2.0%
NT	124	9.2%	25,670,437.77	16.4%
QLD	8	0.6%	1,048,869.65	0.7%
SA	1120	83.0%	116,195,082.26	74.2%
TAS	0	0.0%	-	0.0%
VIC	57	4.2%	7,896,101.38	5.0%
WA	12	0.9%	1,872,828.36	1.2%
Total	1350	100.0%	156,556,752.17	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	886	65.6%	113,517,500.94	72.5%
Non-metropolitan	459	34.0%	42,642,106.62	27.2%
Inner City	5	0.4%	397,144.61	0.3%
Total	1350	100.0%	156,556,752.17	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%	397,144.61	0.3%
SA - Metropolitan	713	52.8%	81,272,607.26	51.9%
SA - Non metropolitan	402	29.8%	34,525,330.39	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	98	7.3%	20,935,524.86	13.4%
NT - Non metropolitan	26	1.9%	4,734,912.91	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,689,213.67	1.1%
WA - Non metropolitan	1	0.1%	183,614.69	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	46	3.4%	6,652,553.96	4.2%
VIC - Non metropolitan	11	0.8%	1,243,547.42	0.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	654,777.00	0.4%
QLD - Non metropolitan	5	0.4%	394,092.65	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.8%	1,496,394.37	1.0%
NSW - Non metropolitan	14	1.0%	1,560,608.56	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	816,429.82	0.5%
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	1350	100.0%	156,556,752.17	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	54	4.0%	11,426,187.04	7.3%
2.00% to 2.25%	57	4.2%	10,789,184.22	6.9%
2.25% to 2.50%	129	9.6%	16,842,330.56	10.8%
2.50% to 2.75%	36	2.7%	4,318,274.12	2.8%
2.75% to 3.00%	143	10.6%	22,764,901.78	14.5%
3.00% to 3.25%	144	10.7%	21,176,855.02	13.5%
3.25% to 3.50%	96	7.1%	12,495,974.14	8.0%
3.50% to 3.75%	135	10.0%	14,705,165.68	9.4%
3.75% to 4.00%	354	26.2%	29,024,067.54	18.5%
4.00% to 4.25%	25	1.9%	2,724,676.20	1.7%
4.25% to 4.50%	8	0.6%	1,152,693.45	0.7%
4.50% to 4.75%	159	11.8%	8,409,022.39	5.4%
4.75% to 5.00%	3	0.2%	385,353.46	0.2%
5.00% to 5.25%	7	0.5%	342,066.57	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	1350	100.0%	156,556,752.17	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	4	0.3%	420,223.68	0.3%
60 to 66 months	87	6.4%	9,914,683.58	6.3%
66 to 72 months	141	10.4%	18,830,437.12	12.0%
72+ months	1118	82.8%	127,391,407.79	81.4%
Total	1350	100%	156,556,752.17	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	9	0.7%	335,912.21	0.2%
2 to 4 years	16	1.2%	207,767.47	0.1%
4 to 6 years	26	1.9%	570,550.73	0.4%
6 to 8 years	18	1.3%	365,972.12	0.2%
8 to 10 years	46	3.4%	1,685,568.92	1.1%
10 to 12 years	67	5.0%	3,077,862.37	2.0%
12 to 14 years	154	11.4%	12,330,542.43	7.9%
14 to 16 years	118	8.7%	9,481,639.79	6.1%
16 to 18 years	103	7.6%	12,318,668.41	7.9%
18 to 20 years	145	10.7%	19,833,427.78	12.7%
20 to 22 years	220	16.3%	28,386,965.23	18.1%
22 to 24 years	295	21.9%	47,955,984.01	30.6%
24 to 26 years	133	9.9%	20,005,890.70	12.8%
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	1350	100.0%	156,556,752.17	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	12	0.9%	2,229,145.06	1.4%
Principal & Interest	1338	99.1%	154,327,607.11	98.6%
Total	1350	100.0%	156,556,752.17	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%	722,745.99	0.5%
12 to 24 months	3	0.2%	486,568.08	0.3%
24 to 36 months	2	0.1%	319,484.90	0.2%
36 to 48 months	2	0.1%	477,716.89	0.3%
48 to 60 months	1	0.1%	222,629.20	0.1%
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	1338	99.1%	154,327,607.11	98.6%
Total	1350	100.0%	156,556,752.17	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	357	26.4%	57,233,874.11	36.6%
Variable	993	73.6%	99,322,878.06	63.4%
Total	1350	100.0%	156,556,752.17	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	81	6.0%	13,227,990.06	8.4%
6 to 12 months	58	4.3%	8,518,365.45	5.4%
12 to 24 months	118	8.7%	20,392,871.88	13.0%
24 to 36 months	67	5.0%	10,583,347.66	6.8%
36 to 48 months	27	2.0%	3,628,799.38	2.3%
48 to 60 months	6	0.4%	882,499.68	0.6%
60+ months	0	0.0%	-	0.0%
Variable	993	73.6%	99,322,878.06	63.4%
Total	1350	100.0%	156,556,752.17	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1180	87.4%	129,731,720.30	82.9%
Investment	170	12.6%	26,825,031.87	17.1%
Total	1350	100.0%	156,556,752.17	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,350	100.0%	156,556,752.17	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1350	100.0%	156,556,752.17	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1341	99.3%	155,034,930.57	99.0%
Genworth	9	0.7%	1,521,821.60	1.0%
Uninsured	0	0.0%	-	0.0%
Total	1350	100.0%	156,556,752.17	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1332	98.7%	153,911,702.53	98.3%
1 to 30 days	8	0.6%	1,233,988.55	0.8%
31 to 60 days	3	0.2%	489,256.29	0.3%
61 to 90 days	2	0.1%	137,350.49	0.1%
91+ days	5	0.4%	784,454.31	0.5%
Total	1350	100.0%	156,556,752.17	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.3%	495,808.70	0.3%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.1%	330,090.63	0.2%

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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