

LIGHT TRUST 2017-1



Portfolio Summary as at 31 August 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	110,902,301.86	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,531,465.61	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	10,917,605.24	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,816,590.54	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,568,848.29	0.49%
Class D Notes	NR / NR	6.00%	642,212.08	
Total			132,379,023.62	

*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	18.59%
Excess Spread	0.78%

Underlying collateral summary

No. of Loans (Consolidated):	1,023
No. of Loans (Unconsolidated):	1,186
Aggregate Pool Current Balance:	\$129,764,034
Total Valuation of Properties	\$355,201,592
Maximum Loan Balance (Consolidated):	\$629,173
Average Loan Balance (Consolidated):	\$126,847
Weighted Average Interest Rate	4.28%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	291.0
WAVG Remaining Term to Maturity (months):	233.8
WAVG Seasoning (months):	112.4

Loan to Value Ratio (LVR)

Maximum Current LVR:	121.6%
WAVG Current LVR:	50.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	502	49.1%	20,631,929.49	15.9%
\$100,000 to \$150,000	162	15.8%	20,400,936.83	15.7%
\$150,000 to \$200,000	140	13.7%	24,276,102.49	18.7%
\$200,000 to \$250,000	96	9.4%	21,229,098.55	16.4%
\$250,000 to \$300,000	48	4.7%	13,011,800.96	10.0%
\$300,000 to \$350,000	25	2.4%	8,280,061.62	6.4%
\$350,000 to \$400,000	20	2.0%	7,455,957.16	5.7%
\$400,000 to \$450,000	13	1.3%	5,527,933.50	4.3%
\$450,000 to \$500,000	7	0.7%	3,310,070.84	2.6%
\$500,000 to \$750,000	10	1.0%	5,640,142.62	4.3%
\$750,000+	0	0.0%	-	0.0%
Total	1023	100%	129,764,034.06	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	694	67.8%	55,767,990.77	43.0%
50% to 55%	63	6.2%	11,699,131.66	9.0%
55% to 60%	73	7.1%	14,460,144.71	11.1%
60% to 65%	70	6.8%	14,883,160.52	11.5%
65% to 70%	65	6.4%	16,352,402.00	12.6%
70% to 75%	36	3.5%	9,840,938.75	7.6%
75% to 80%	19	1.9%	5,766,516.00	4.4%
80% to 85%	1	0.1%	288,841.43	0.2%
85% to 90%	1	0.1%	473,862.61	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	1	0.1%	231,045.61	0.2%
Total	1023	100.0%	129,764,034.06	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.5%	590,432.49	0.5%
\$100,000 to \$200,000	183	17.9%	9,758,144.20	7.5%
\$200,000 to \$300,000	277	27.1%	25,158,956.33	19.4%
\$300,000 to \$400,000	231	22.6%	33,699,607.11	26.0%
\$400,000 to \$500,000	125	12.2%	20,027,010.20	15.4%
\$500,000 to \$600,000	76	7.4%	15,963,436.61	12.3%
\$600,000 to \$700,000	34	3.3%	6,395,182.28	4.9%
\$700,000 to \$800,000	26	2.5%	6,493,792.47	5.0%
\$800,000 to \$900,000	18	1.8%	6,633,064.55	5.1%
\$900,000 to \$1,000,000	11	1.1%	2,675,550.13	2.1%
\$1,000,000 to \$1,500,000	6	0.6%	2,368,857.69	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	1023	100.0%	129,764,034.06	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	465,356.42	0.4%
NSW	24	2.0%	2,602,109.18	2.0%
NT	111	9.4%	21,947,096.38	16.9%
QLD	7	0.6%	897,918.83	0.7%
SA	987	83.2%	96,269,134.59	74.2%
TAS	0	0.0%	-	0.0%
VIC	46	3.9%	6,043,847.69	4.7%
WA	9	0.8%	1,538,570.97	1.2%
Total	1186	100.0%	129,764,034.06	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	778	65.6%	94,259,921.61	72.6%
Non-metropolitan	405	34.1%	35,345,048.99	27.2%
Inner City	3	0.3%	159,063.46	0.1%
Total	1186	100.0%	129,764,034.06	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	3	0.3%	159,063.46	0.1%
SA - Metropolitan	627	52.9%	67,094,147.37	51.7%
SA - Non metropolitan	357	30.1%	29,015,923.76	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	88	7.4%	18,114,521.14	14.0%
NT - Non metropolitan	23	1.9%	3,832,575.24	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	8	0.7%	1,359,052.97	1.0%
WA - Non metropolitan	1	0.1%	179,518.00	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	40	3.4%	5,398,567.86	4.2%
VIC - Non metropolitan	6	0.5%	645,279.83	0.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	446,297.01	0.3%
QLD - Non metropolitan	5	0.4%	451,621.82	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,381,978.84	1.1%
NSW - Non metropolitan	13	1.1%	1,220,130.34	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	465,356.42	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	1186	100.0%	129,764,034.06	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	52	4.4%	9,895,105.48	7.6%
2.00% to 2.25%	33	2.8%	5,841,136.69	4.5%
2.25% to 2.50%	80	6.7%	10,409,148.51	8.0%
2.50% to 2.75%	25	2.1%	2,145,088.32	1.7%
2.75% to 3.00%	25	2.1%	5,072,008.16	3.9%
3.00% to 3.25%	25	2.1%	3,462,731.26	2.7%
3.25% to 3.50%	10	0.8%	1,988,952.65	1.5%
3.50% to 3.75%	9	0.8%	1,317,452.53	1.0%
3.75% to 4.00%	43	3.6%	6,176,530.35	4.8%
4.00% to 4.25%	44	3.7%	6,525,647.92	5.0%
4.25% to 4.50%	33	2.8%	4,436,529.96	3.4%
4.50% to 4.75%	103	8.7%	13,071,096.80	10.1%
4.75% to 5.00%	81	6.8%	11,671,330.39	9.0%
5.00% to 5.25%	64	5.4%	7,658,306.13	5.9%
5.25% to 5.50%	104	8.8%	10,684,366.42	8.2%
5.50% to 5.75%	291	24.5%	20,122,205.31	15.5%
5.75% to 6.00%	20	1.7%	2,129,705.80	1.6%
6.00%+	144	12.1%	7,156,691.38	5.5%
Total	1186	100.0%	129,764,034.06	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	12	1.0%	840,627.50	0.6%
72+ months	1174	99.0%	128,923,406.56	99.4%
Total	1186	100%	129,764,034.06	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	662.94	0.0%
0 to 2 years	7	0.6%	117,370.98	0.1%
2 to 4 years	24	2.0%	278,196.12	0.2%
4 to 6 years	12	1.0%	253,952.01	0.2%
6 to 8 years	23	1.9%	545,679.44	0.4%
8 to 10 years	50	4.2%	1,441,410.84	1.1%
10 to 12 years	93	7.8%	5,335,699.68	4.1%
12 to 14 years	134	11.3%	9,454,213.31	7.3%
14 to 16 years	88	7.4%	7,834,652.63	6.0%
16 to 18 years	98	8.3%	12,187,346.88	9.4%
18 to 20 years	159	13.4%	18,396,271.26	14.2%
20 to 22 years	194	16.4%	28,933,168.55	22.3%
22 to 24 years	298	25.1%	44,579,515.81	34.4%
24 to 26 years	5	0.4%	405,893.61	0.3%
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	1186	100.0%	129,764,034.06	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	1,407,646.14	1.1%
Principal & Interest	1179	99.4%	128,356,387.92	98.9%
Total	1186	100.0%	129,764,034.06	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	3	0.3%	482,337.90	0.4%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	3	0.3%	702,031.63	0.5%
36 to 48 months	1	0.1%	223,276.61	0.2%
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	1179	99.4%	128,356,387.92	98.9%
Total	1186	100.0%	129,764,034.06	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	287	24.2%	44,096,977.65	34.0%
Variable	899	75.8%	85,667,056.41	66.0%
Total	1186	100.0%	129,764,034.06	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	52	4.4%	8,419,640.59	6.5%
6 to 12 months	54	4.6%	8,265,160.14	6.4%
12 to 24 months	116	9.8%	18,368,812.59	14.2%
24 to 36 months	48	4.0%	6,816,290.49	5.3%
36 to 48 months	10	0.8%	1,185,866.82	0.9%
48 to 60 months	7	0.6%	1,041,207.02	0.8%
60+ months	0	0.0%	-	0.0%
Variable	899	75.8%	85,667,056.41	66.0%
Total	1186	100.0%	129,764,034.06	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1036	87.4%	106,783,425.85	82.3%
Investment	150	12.6%	22,980,608.21	17.7%
Total	1186	100.0%	129,764,034.06	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,186	100.0%	129,764,034.06	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1186	100.0%	129,764,034.06	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1180	99.5%	128,685,853.18	99.2%
Genworth	6	0.5%	1,078,180.88	0.8%
Uninsured	0	0.0%	0.00	0.0%
Total	1186	100.0%	129,764,034.06	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1164	98.1%	126,882,130.46	97.8%
1 to 30 days	13	1.1%	1,914,330.09	1.5%
31 to 60 days	2	0.2%	336,617.95	0.3%
61 to 90 days	3	0.3%	235,144.66	0.2%
91+ days	4	0.3%	395,810.90	0.3%
Total	1186	100.0%	129,764,034.06	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.4%	589,965.67	0.5%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	561,136.24	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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