

LIGHT TRUST 2017-1



Portfolio Summary as at 31 December 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	102,655,641.60	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,343,226.62	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	10,105,775.55	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,458,430.38	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,377,829.54	0.49%
Class D Notes	NR / NR	6.00%	594,457.39	
Total			122,535,361.09	

*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	23.41%
Excess Spread	0.94%

Underlying collateral summary

No. of Loans (Consolidated):	971
No. of Loans (Unconsolidated):	1,119
Aggregate Pool Current Balance:	\$119,533,151
Total Valuation of Properties	\$336,986,309
Maximum Loan Balance (Consolidated):	\$622,354
Average Loan Balance (Consolidated):	\$123,018
Weighted Average Interest Rate	5.11%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	287.0
WAVG Remaining Term to Maturity (months):	230.2
WAVG Seasoning (months):	116.4
Loan to Value Ratio (LVR)	
Maximum Current LVR:	85.2%
WAVG Current LVR:	50.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	487	50.2%	19,582,793.64	16.4%
\$100,000 to \$150,000	154	15.9%	19,226,040.72	16.1%
\$150,000 to \$200,000	139	14.3%	24,039,829.54	20.1%
\$200,000 to \$250,000	82	8.4%	18,147,326.77	15.2%
\$250,000 to \$300,000	42	4.3%	11,416,632.60	9.6%
\$300,000 to \$350,000	23	2.4%	7,624,257.20	6.4%
\$350,000 to \$400,000	18	1.9%	6,743,024.54	5.6%
\$400,000 to \$450,000	9	0.9%	3,803,674.17	3.2%
\$450,000 to \$500,000	7	0.7%	3,264,687.88	2.7%
\$500,000 to \$750,000	10	1.0%	5,602,515.93	4.7%
\$750,000+	0	0.0%	-	0.0%
Total	971	100%	119,450,782.99	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	675	69.5%	53,168,449.93	44.5%
50% to 55%	62	6.4%	11,454,595.00	9.6%
55% to 60%	64	6.6%	12,512,987.04	10.5%
60% to 65%	67	6.9%	15,036,137.50	12.6%
65% to 70%	54	5.6%	13,193,395.61	11.0%
70% to 75%	35	3.6%	9,478,574.61	7.9%
75% to 80%	12	1.2%	3,849,044.12	3.2%
80% to 85%	1	0.1%	288,841.43	0.2%
85% to 90%	1	0.1%	468,757.75	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	971	100.0%	119,450,782.99	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	34	3.5%	570,739.83	0.5%
\$100,000 to \$200,000	175	18.0%	8,918,956.33	7.5%
\$200,000 to \$300,000	264	27.2%	23,430,045.86	19.6%
\$300,000 to \$400,000	217	22.3%	30,587,721.73	25.6%
\$400,000 to \$500,000	118	12.2%	18,545,133.12	15.5%
\$500,000 to \$600,000	72	7.4%	14,649,981.16	12.3%
\$600,000 to \$700,000	34	3.5%	6,251,238.90	5.2%
\$700,000 to \$800,000	25	2.6%	6,138,529.95	5.1%
\$800,000 to \$900,000	17	1.8%	6,032,581.26	5.1%
\$900,000 to \$1,000,000	9	0.9%	1,986,057.74	1.7%
\$1,000,000 to \$1,500,000	6	0.6%	2,339,797.11	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	971	100.0%	119,450,782.99	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	457,818.39	0.4%
NSW	24	2.1%	2,541,192.24	2.1%
NT	106	9.5%	20,859,739.49	17.5%
QLD	7	0.6%	868,740.48	0.7%
SA	929	83.1%	88,267,266.31	73.9%
TAS	0	0.0%	-	0.0%
VIC	44	3.9%	5,622,980.78	4.7%
WA	6	0.5%	833,045.30	0.7%
Total	1118	100.0%	119,450,782.99	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	737	65.9%	86,862,007.83	72.7%
Non-metropolitan	380	34.0%	32,525,875.26	27.2%
Inner City	1	0.1%	62,899.90	0.1%
Total	1118	100.0%	119,450,782.99	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%	62,899.90	0.1%
SA - Metropolitan	593	53.0%	61,652,310.85	51.6%
SA - Non metropolitan	335	30.0%	26,552,055.56	22.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	85	7.6%	17,129,813.70	14.3%
NT - Non metropolitan	21	1.9%	3,729,925.79	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.4%	654,433.73	0.5%
WA - Non metropolitan	1	0.1%	178,611.57	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	39	3.5%	5,175,439.64	4.3%
VIC - Non metropolitan	5	0.4%	447,541.14	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	434,596.32	0.4%
QLD - Non metropolitan	5	0.4%	434,144.16	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.0%	1,357,595.20	1.1%
NSW - Non metropolitan	13	1.2%	1,183,597.04	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	457,818.39	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	1118	100.0%	119,450,782.99	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	53	4.7%	9,778,758.26	8.2%
2.00% to 2.25%	32	2.9%	5,580,000.34	4.7%
2.25% to 2.50%	62	5.5%	7,712,896.72	6.5%
2.50% to 2.75%	22	2.0%	2,008,997.81	1.7%
2.75% to 3.00%	20	1.8%	3,835,978.31	3.2%
3.00% to 3.25%	17	1.5%	2,274,879.34	1.9%
3.25% to 3.50%	9	0.8%	1,585,878.05	1.3%
3.50% to 3.75%	8	0.7%	838,087.93	0.7%
3.75% to 4.00%	3	0.3%	267,422.58	0.2%
4.00% to 4.25%	1	0.1%	66,913.23	0.1%
4.25% to 4.50%	6	0.5%	1,423,638.83	1.2%
4.50% to 4.75%	3	0.3%	155,171.03	0.1%
4.75% to 5.00%	24	2.1%	3,862,228.03	3.2%
5.00% to 5.25%	55	4.9%	8,437,321.17	7.1%
5.25% to 5.50%	47	4.2%	6,764,575.86	5.7%
5.50% to 5.75%	34	3.0%	3,743,826.54	3.1%
5.75% to 6.00%	91	8.1%	11,361,985.51	9.5%
6.00%+	632	56.5%	49,834,591.76	41.7%
Total	1119	100.0%	119,533,151.30	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	1119	100.0%	119,533,151.30	100.0%
Total	1119	100%	119,533,151.30	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	5	0.4%	103,602.52	0.1%
2 to 4 years	22	2.0%	262,576.22	0.2%
4 to 6 years	10	0.9%	161,542.32	0.1%
6 to 8 years	28	2.5%	587,921.98	0.5%
8 to 10 years	50	4.5%	1,609,504.54	1.3%
10 to 12 years	101	9.0%	5,975,322.16	5.0%
12 to 14 years	129	11.5%	9,595,575.65	8.0%
14 to 16 years	71	6.3%	6,026,139.84	5.0%
16 to 18 years	103	9.2%	12,188,523.00	10.2%
18 to 20 years	153	13.7%	16,644,342.64	13.9%
20 to 22 years	192	17.2%	29,816,807.86	24.9%
22 to 24 years	255	22.8%	36,561,292.57	30.6%
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	1119	100.0%	119,533,151.30	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	6	0.5%	1,184,008.31	1.0%
Principal & Interest	1113	99.5%	118,349,142.99	99.0%
Total	1119	100.0%	119,533,151.30	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%	481,723.14	0.4%
12 to 24 months	1	0.1%	224,127.24	0.2%
24 to 36 months	2	0.2%	478,157.93	0.4%
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	1113	99.5%	118,349,142.99	99.0%
Total	1119	100.0%	119,533,151.30	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	275	24.6%	41,557,388.60	34.8%
Variable	844	75.4%	77,975,762.70	65.2%
Total	1119	100.0%	119,533,151.30	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	45	4.0%	7,687,683.89	6.4%
6 to 12 months	80	7.1%	11,665,871.10	9.8%
12 to 24 months	97	8.7%	15,212,555.50	12.7%
24 to 36 months	33	2.9%	4,113,552.16	3.4%
36 to 48 months	15	1.3%	2,092,125.63	1.8%
48 to 60 months	5	0.4%	785,600.32	0.7%
60+ months	0	0.0%	-	0.0%
Variable	844	75.4%	77,975,762.70	65.2%
Total	1119	100.0%	119,533,151.30	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	978	87.4%	98,212,904.83	82.2%
Investment	141	12.6%	21,320,246.47	17.8%
Total	1119	100.0%	119,533,151.30	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,119	100.0%	119,533,151.30	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1119	100.0%	119,533,151.30	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1114	99.6%	118,814,097.07	99.4%
Genworth	5	0.4%	719,054.23	0.6%
Uninsured	0	0.0%	0.00	0.0%
Total	1119	100.0%	119,533,151.30	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1098	98.1%	116,290,055.26	97.3%
1 to 30 days	13	1.2%	2,287,865.30	1.9%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	1	0.1%	261,984.48	0.2%
91+ days	7	0.6%	693,246.26	0.6%
Total	1119	100.0%	119,533,151.30	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.4%	706,388.03	0.6%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	4	0.4%	566,647.66	0.5%

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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