

LIGHT TRUST 2017-1



Portfolio Summary as at 31 January 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	100,140,500.10	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,285,815.78	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	9,858,176.34	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,349,195.44	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,319,570.91	0.49%
Class D Notes	NR / NR	6.00%	579,892.73	
Total			119,533,151.30	

*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	17.98%
Excess Spread	0.93%

Underlying collateral summary

No. of Loans (Consolidated):	962
No. of Loans (Unconsolidated):	1,107
Aggregate Pool Current Balance:	\$117,277,042
Total Valuation of Properties	\$334,252,309
Maximum Loan Balance (Consolidated):	\$622,438
Average Loan Balance (Consolidated):	\$121,909
Weighted Average Interest Rate	5.15%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	286.0
WAVG Remaining Term to Maturity (months):	229.5
WAVG Seasoning (months):	117.1
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	50.6%	19,223,330.48	16.4%
\$100,000 to \$150,000	152	15.8%	18,985,457.44	16.2%
\$150,000 to \$200,000	138	14.3%	23,959,388.80	20.4%
\$200,000 to \$250,000	76	7.9%	16,809,300.11	14.3%
\$250,000 to \$300,000	43	4.5%	11,678,615.57	10.0%
\$300,000 to \$350,000	24	2.5%	7,980,609.40	6.8%
\$350,000 to \$400,000	16	1.7%	6,007,300.47	5.1%
\$400,000 to \$450,000	9	0.9%	3,789,581.83	3.2%
\$450,000 to \$500,000	8	0.8%	3,756,458.76	3.2%
\$500,000 to \$750,000	9	0.9%	5,086,520.08	4.3%
\$750,000+	0	0.0%	-	0.0%
Total	962	100%	117,276,562.94	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	671	69.8%	52,310,154.69	44.6%
50% to 55%	63	6.5%	11,417,833.26	9.7%
55% to 60%	65	6.8%	13,013,778.21	11.1%
60% to 65%	63	6.5%	14,069,853.88	12.0%
65% to 70%	51	5.3%	12,510,725.14	10.7%
70% to 75%	34	3.5%	9,102,294.38	7.8%
75% to 80%	13	1.4%	4,094,418.79	3.5%
80% to 85%	1	0.1%	288,841.43	0.2%
85% to 90%	1	0.1%	468,663.16	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	962	100.0%	117,276,562.94	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	34	3.5%	562,047.96	0.5%
\$100,000 to \$200,000	174	18.1%	8,801,684.52	7.5%
\$200,000 to \$300,000	261	27.1%	23,164,928.01	19.8%
\$300,000 to \$400,000	213	22.1%	29,874,189.90	25.5%
\$400,000 to \$500,000	117	12.2%	18,131,711.75	15.5%
\$500,000 to \$600,000	72	7.5%	14,469,332.35	12.3%
\$600,000 to \$700,000	34	3.5%	6,236,655.37	5.3%
\$700,000 to \$800,000	25	2.6%	5,994,263.14	5.1%
\$800,000 to \$900,000	17	1.8%	5,973,467.51	5.1%
\$900,000 to \$1,000,000	9	0.9%	1,743,145.43	1.5%
\$1,000,000 to \$1,500,000	6	0.6%	2,325,137.00	2.0%
\$1,500,000+	0	0.0%	-	0.0%
Total	962	100.0%	117,276,562.94	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	456,925.26	0.4%
NSW	24	2.2%	2,524,769.65	2.2%
NT	105	9.5%	20,468,931.55	17.5%
QLD	7	0.6%	860,841.16	0.7%
SA	918	83.0%	86,548,703.78	73.8%
TAS	0	0.0%	-	0.0%
VIC	44	4.0%	5,588,821.44	4.8%
WA	6	0.5%	827,570.10	0.7%
Total	1106	100.0%	117,276,562.94	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	728	65.8%	85,143,263.97	72.6%
Non-metropolitan	377	34.1%	32,070,742.42	27.3%
Inner City	1	0.1%	62,556.55	0.1%
Total	1106	100.0%	117,276,562.94	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%	62,556.55	0.1%
SA - Metropolitan	584	52.8%	60,273,209.51	51.4%
SA - Non metropolitan	333	30.1%	26,212,937.72	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	85	7.7%	16,834,363.65	14.4%
NT - Non metropolitan	20	1.8%	3,634,567.90	3.1%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.5%	649,119.21	0.6%
WA - Non metropolitan	1	0.1%	178,450.89	0.2%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	39	3.5%	5,145,323.03	4.4%
VIC - Non metropolitan	5	0.5%	443,498.41	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	431,839.40	0.4%
QLD - Non metropolitan	5	0.5%	429,001.76	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.0%	1,352,483.91	1.2%
NSW - Non metropolitan	13	1.2%	1,172,285.74	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	456,925.26	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	1106	100.0%	117,276,562.94	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	53	4.8%	9,652,491.83	8.2%
2.00% to 2.25%	31	2.8%	5,422,955.22	4.6%
2.25% to 2.50%	60	5.4%	7,213,088.21	6.2%
2.50% to 2.75%	19	1.7%	1,844,256.23	1.6%
2.75% to 3.00%	17	1.5%	2,970,502.73	2.5%
3.00% to 3.25%	16	1.4%	2,067,730.79	1.8%
3.25% to 3.50%	8	0.7%	1,406,789.41	1.2%
3.50% to 3.75%	8	0.7%	834,264.56	0.7%
3.75% to 4.00%	3	0.3%	266,200.98	0.2%
4.00% to 4.25%	1	0.1%	66,582.02	0.1%
4.25% to 4.50%	5	0.5%	1,217,006.38	1.0%
4.50% to 4.75%	3	0.3%	154,273.37	0.1%
4.75% to 5.00%	29	2.6%	4,872,104.97	4.2%
5.00% to 5.25%	57	5.1%	8,271,856.21	7.1%
5.25% to 5.50%	47	4.2%	6,677,701.54	5.7%
5.50% to 5.75%	35	3.2%	4,151,557.73	3.5%
5.75% to 6.00%	91	8.2%	11,269,608.61	9.6%
6.00%+	624	56.4%	48,918,071.02	41.7%
Total	1107	100.0%	117,277,041.81	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	1107	100.0%	117,277,041.81	100.0%
Total	1107	100%	117,277,041.81	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	0.5%	102,591.85	0.1%
2 to 4 years	20	1.8%	251,294.57	0.2%
4 to 6 years	11	1.0%	157,980.13	0.1%
6 to 8 years	30	2.7%	686,953.19	0.6%
8 to 10 years	47	4.2%	1,473,131.23	1.3%
10 to 12 years	104	9.4%	6,118,590.15	5.2%
12 to 14 years	123	11.1%	9,090,601.74	7.8%
14 to 16 years	69	6.2%	6,057,580.78	5.2%
16 to 18 years	103	9.3%	12,105,425.59	10.3%
18 to 20 years	160	14.5%	17,399,954.77	14.8%
20 to 22 years	195	17.6%	29,593,090.50	25.2%
22 to 24 years	240	21.7%	34,239,847.31	29.2%
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	1107	100.0%	117,277,041.81	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	6	0.5%	949,462.71	0.8%
Principal & Interest	1101	99.5%	116,327,579.10	99.2%
Total	1107	100.0%	117,277,041.81	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%	247,148.52	0.2%
12 to 24 months	2	0.2%	512,997.69	0.4%
24 to 36 months	1	0.1%	189,316.50	0.2%
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	1101	99.5%	116,327,579.10	99.2%
Total	1107	100.0%	117,277,041.81	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	266	24.0%	40,207,787.80	34.3%
Variable	841	76.0%	77,069,254.01	65.7%
Total	1107	100.0%	117,277,041.81	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	46	4.2%	6,912,135.87	5.9%
6 to 12 months	71	6.4%	10,700,254.89	9.1%
12 to 24 months	100	9.0%	16,053,039.46	13.7%
24 to 36 months	29	2.6%	3,664,598.02	3.1%
36 to 48 months	16	1.4%	2,125,995.01	1.8%
48 to 60 months	4	0.4%	751,764.55	0.6%
60+ months	0	0.0%	-	0.0%
Variable	841	76.0%	77,069,254.01	65.7%
Total	1107	100.0%	117,277,041.81	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	967	87.4%	96,721,693.07	82.5%
Investment	140	12.6%	20,555,348.74	17.5%
Total	1107	100.0%	117,277,041.81	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,107	100.0%	117,277,041.81	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1107	100.0%	117,277,041.81	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1102	99.5%	116,560,624.63	99.4%
Genworth	5	0.5%	716,417.18	0.6%
Uninsured	0	0.0%	0.00	0.0%
Total	1107	100.0%	117,277,041.81	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1084	97.9%	113,916,572.64	97.1%
1 to 30 days	14	1.3%	2,298,580.83	2.0%
31 to 60 days	1	0.1%	185,648.17	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	876,240.17	0.7%
Total	1107	100.0%	117,277,041.81	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.5%	727,942.08	0.6%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	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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