

# LIGHT TRUST 2017-1



## Portfolio Summary as at 31 July 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	69,934,120.50	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,596,322.33	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	6,884,556.11	6.06%
Class B Notes	AA(sf) / NR	2.40%	3,037,304.17	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,619,895.56	0.49%
Class D Notes	NR / NR	6.00%	404,973.89	
<b>Total</b>			<b>83,477,172.56</b>	

\*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	15.47%
Excess Spread	0.93%

### Underlying collateral summary

No. of Loans (Consolidated):	775
No. of Loans (Unconsolidated):	872
Aggregate Pool Current Balance:	\$82,113,545
Total Valuation of Properties	\$265,563,378
Maximum Loan Balance (Consolidated):	\$597,982
Average Loan Balance (Consolidated):	\$105,953
Weighted Average Interest Rate	6.59%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	268.0
WAVG Remaining Term to Maturity (months):	213.2
WAVG Seasoning (months):	133.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.0%
WAVG Current LVR:	47.4%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	432	55.7%	15,186,718.13	18.5%
\$100,000 to \$150,000	134	17.3%	16,915,765.63	20.6%
\$150,000 to \$200,000	95	12.3%	16,601,275.24	20.2%
\$200,000 to \$250,000	50	6.5%	11,226,547.87	13.7%
\$250,000 to \$300,000	19	2.5%	5,056,739.24	6.2%
\$300,000 to \$350,000	19	2.5%	6,233,226.90	7.6%
\$350,000 to \$400,000	14	1.8%	5,162,549.35	6.3%
\$400,000 to \$450,000	3	0.4%	1,266,995.11	1.5%
\$450,000 to \$500,000	6	0.8%	2,758,222.28	3.4%
\$500,000 to \$750,000	3	0.4%	1,705,505.67	2.1%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>775</b>	<b>100%</b>	<b>82,113,545.42</b>	<b>100%</b>

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	587	75.7%	40,625,542.59	49.5%
50% to 55%	42	5.4%	7,840,869.14	9.5%
55% to 60%	50	6.5%	10,009,514.35	12.2%
60% to 65%	38	4.9%	8,303,842.44	10.1%
65% to 70%	40	5.2%	9,935,846.59	12.1%
70% to 75%	12	1.5%	3,446,551.65	4.2%
75% to 80%	5	0.6%	1,495,151.15	1.8%
80% to 85%	1	0.1%	456,227.51	0.6%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>775</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	26	3.4%	357,666.04	0.4%
\$100,000 to \$200,000	147	19.0%	6,328,247.36	7.7%
\$200,000 to \$300,000	213	27.5%	16,995,407.86	20.7%
\$300,000 to \$400,000	169	21.8%	21,454,499.76	26.1%
\$400,000 to \$500,000	94	12.1%	12,615,511.71	15.4%
\$500,000 to \$600,000	56	7.2%	10,646,106.86	13.0%
\$600,000 to \$700,000	27	3.5%	4,250,757.15	5.2%
\$700,000 to \$800,000	22	2.8%	4,219,608.17	5.1%
\$800,000 to \$900,000	10	1.3%	2,932,187.35	3.6%
\$900,000 to \$1,000,000	6	0.8%	871,141.74	1.1%
\$1,000,000 to \$1,500,000	5	0.6%	1,442,411.42	1.8%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>775</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	362,844.37	0.4%
NSW	19	2.2%	1,640,587.56	2.0%
NT	77	8.8%	14,537,512.56	17.7%
QLD	5	0.6%	452,278.39	0.6%
SA	726	83.3%	60,684,372.38	73.9%
TAS	0	0.0%	-	0.0%
VIC	38	4.4%	3,781,401.88	4.6%
WA	6	0.7%	654,548.28	0.8%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	567	65.0%	58,505,899.31	71.2%
Non-metropolitan	304	34.9%	23,552,098.39	28.7%
Inner City	1	0.1%	55,547.72	0.1%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	1	0.1%	55,547.72	0.1%	
SA - Metropolitan	453	51.9%	40,983,728.71	49.9%	
SA - Non metropolitan	272	31.2%	19,645,095.95	23.9%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	63	7.2%	12,243,046.53	14.9%	
NT - Non metropolitan	14	1.6%	2,294,466.03	2.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	5	0.6%	482,512.77	0.6%	
WA - Non metropolitan	1	0.1%	172,035.51	0.2%	
VIC - Inner City	0	0.0%	-	0.0%	
VIC - Metropolitan	34	3.9%	3,434,643.53	4.2%	
VIC - Non metropolitan	4	0.5%	346,758.35	0.4%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	1	0.1%	153,881.33	0.2%	
QLD - Non metropolitan	4	0.5%	298,397.06	0.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	10	1.1%	845,242.07	1.0%	
NSW - Non metropolitan	9	1.0%	795,345.49	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	1	0.1%	362,844.37	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%	
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	5	0.6%	960,407.52	1.2%	
2.00% to 2.25%	3	0.3%	706,549.55	0.9%	
2.25% to 2.50%	8	0.9%	538,376.56	0.7%	
2.50% to 2.75%	5	0.6%	336,910.86	0.4%	
2.75% to 3.00%	6	0.7%	957,936.17	1.2%	
3.00% to 3.25%	11	1.3%	1,044,201.62	1.3%	
3.25% to 3.50%	3	0.3%	748,082.44	0.9%	
3.50% to 3.75%	4	0.5%	264,424.61	0.3%	
3.75% to 4.00%	1	0.1%	30,098.63	0.0%	
4.00% to 4.25%	0	0.0%	-	0.0%	
4.25% to 4.50%	2	0.2%	290,903.51	0.4%	
4.50% to 4.75%	1	0.1%	75,522.53	0.1%	
4.75% to 5.00%	8	0.9%	1,073,229.73	1.3%	
5.00% to 5.25%	2	0.2%	485,195.68	0.6%	
5.25% to 5.50%	4	0.5%	732,855.95	0.9%	
5.50% to 5.75%	13	1.5%	2,241,318.96	2.7%	
5.75% to 6.00%	66	7.6%	9,736,130.66	11.9%	
6.00%+	730	83.7%	61,891,400.44	75.4%	
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>	

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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	872	100.0%	82,113,545.42	100.0%
<b>Total</b>	<b>872</b>	<b>100%</b>	<b>82,113,545.42</b>	<b>100%</b>

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	12	1.4%	66,945.66	0.1%
2 to 4 years	10	1.1%	103,846.68	0.1%
4 to 6 years	16	1.8%	277,633.30	0.3%
6 to 8 years	33	3.8%	675,633.36	0.8%
8 to 10 years	67	7.7%	3,088,938.44	3.8%
10 to 12 years	99	11.4%	5,392,679.76	6.6%
12 to 14 years	69	7.9%	5,248,522.75	6.4%
14 to 16 years	70	8.0%	7,121,104.05	8.7%
16 to 18 years	118	13.5%	11,267,725.93	13.7%
18 to 20 years	149	17.1%	18,894,390.86	23.0%
20 to 22 years	224	25.7%	29,594,206.64	36.0%
22 to 24 years	5	0.6%	381,917.99	0.5%
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%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	190,108.81	0.2%
Principal & Interest	871	99.9%	81,923,436.61	99.8%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

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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%	190,108.81	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	871	99.9%	81,923,436.61	99.8%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	132	15.1%	16,465,076.44	20.1%
Variable	740	84.9%	65,648,468.98	79.9%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	40	4.6%	6,100,145.09	7.4%
6 to 12 months	30	3.4%	3,825,099.81	4.7%
12 to 24 months	30	3.4%	2,727,575.75	3.3%
24 to 36 months	24	2.8%	2,935,074.93	3.6%
36 to 48 months	2	0.2%	199,028.57	0.2%
48 to 60 months	6	0.7%	678,152.29	0.8%
60+ months	0	0.0%	-	0.0%
Variable	740	84.9%	65,648,468.98	79.9%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	783	89.8%	69,501,691.43	84.6%
Investment	89	10.2%	12,611,853.99	15.4%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	872	100.0%	82,113,545.42	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	867	99.4%	81,450,330.47	99.2%
Genworth	5	0.6%	663,214.95	0.8%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

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<b>Arrears</b>				
	<b>No. of Accounts</b>	<b>% by No. Accounts</b>	<b>Current Balance</b>	<b>% by Current Balance</b>
0 days	857	98.3%	79,740,039.52	97.1%
1 to 30 days	11	1.3%	1,889,676.69	2.3%
31 to 60 days	1	0.1%	102,538.69	0.1%
61 to 90 days	1	0.1%	242,527.60	0.3%
91+ days	2	0.2%	138,762.92	0.2%
<b>Total</b>	<b>872</b>	<b>100.0%</b>	<b>82,113,545.42</b>	<b>100.0%</b>

<b>Hardships</b>				
	<b>No. of Accounts</b>	<b>% by No. Accounts</b>	<b>Current Balance</b>	<b>% by Current Balance</b>
Current hardships	4	0.5%	580,858.40	0.7%

<b>Mortgages in Possession</b>				
	<b>No. of Accounts</b>	<b>% by No. Accounts</b>	<b>Current Balance</b>	<b>% by Current Balance</b>
Current possessions	3	0.3%	566,647.66	0.7%

<b>Cumulative losses</b>				
	<b>No. of Accounts</b>	<b>Losses on sale of property</b>	<b>Losses covered by LMI</b>	<b>Losses covered by excess spread</b>
Total losses	3	193,912.19	184,702.52	9,209.67

## **Disclaimer**

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