

LIGHT TRUST 2017-1



Portfolio Summary as at 30 June 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	71,150,517.17	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,624,087.91	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	7,004,302.40	6.06%
Class B Notes	AA(sf) / NR	2.40%	3,090,133.41	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,648,071.15	0.49%
Class D Notes	NR / NR	6.00%	412,017.79	
Total			84,929,129.83	

*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	16.27%
Excess Spread	1.11%

Underlying collateral summary

No. of Loans (Consolidated):	781
No. of Loans (Unconsolidated):	879
Aggregate Pool Current Balance:	\$83,477,173
Total Valuation of Properties	\$267,954,378
Maximum Loan Balance (Consolidated):	\$599,285
Average Loan Balance (Consolidated):	\$106,885
Weighted Average Interest Rate	6.58%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	269.0
WAVG Remaining Term to Maturity (months):	214.1
WAVG Seasoning (months):	132.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	83.1%
WAVG Current LVR:	47.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	434	55.6%	15,416,811.03	18.5%
\$100,000 to \$150,000	136	17.4%	17,170,996.06	20.6%
\$150,000 to \$200,000	95	12.2%	16,630,492.62	19.9%
\$200,000 to \$250,000	50	6.4%	11,229,436.57	13.5%
\$250,000 to \$300,000	20	2.6%	5,310,773.98	6.4%
\$300,000 to \$350,000	18	2.3%	5,901,347.93	7.1%
\$350,000 to \$400,000	15	1.9%	5,525,585.46	6.6%
\$400,000 to \$450,000	3	0.4%	1,270,293.76	1.5%
\$450,000 to \$500,000	6	0.8%	2,765,305.14	3.3%
\$500,000 to \$750,000	4	0.5%	2,256,130.01	2.7%
\$750,000+	0	0.0%	-	0.0%
Total	781	100%	83,477,172.56	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	590	75.5%	41,482,826.02	49.7%
50% to 55%	43	5.5%	7,947,930.78	9.5%
55% to 60%	53	6.8%	10,467,517.87	12.5%
60% to 65%	35	4.5%	7,830,495.00	9.4%
65% to 70%	40	5.1%	9,814,628.49	11.8%
70% to 75%	14	1.8%	3,977,455.94	4.8%
75% to 80%	5	0.6%	1,499,338.84	1.8%
80% to 85%	1	0.1%	456,979.62	0.5%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	781	100.0%	83,477,172.56	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	27	3.5%	374,801.61	0.4%
\$100,000 to \$200,000	148	19.0%	6,443,458.27	7.7%
\$200,000 to \$300,000	216	27.7%	17,354,205.87	20.8%
\$300,000 to \$400,000	169	21.6%	21,531,616.05	25.8%
\$400,000 to \$500,000	94	12.0%	12,764,769.30	15.3%
\$500,000 to \$600,000	56	7.2%	10,672,050.15	12.8%
\$600,000 to \$700,000	27	3.5%	4,271,458.66	5.1%
\$700,000 to \$800,000	22	2.8%	4,248,322.42	5.1%
\$800,000 to \$900,000	10	1.3%	2,942,761.27	3.5%
\$900,000 to \$1,000,000	6	0.8%	877,398.35	1.1%
\$1,000,000 to \$1,500,000	6	0.8%	1,996,330.61	2.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	781	100.0%	83,477,172.56	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	365,097.94	0.4%
NSW	19	2.2%	1,634,645.48	2.0%
NT	77	8.8%	14,576,699.77	17.5%
QLD	5	0.6%	478,455.05	0.6%
SA	733	83.4%	61,963,948.96	74.2%
TAS	0	0.0%	-	0.0%
VIC	38	4.3%	3,798,057.38	4.5%
WA	6	0.7%	660,267.98	0.8%
Total	879	100.0%	83,477,172.56	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	570	64.8%	59,478,982.59	71.3%
Non-metropolitan	308	35.0%	23,942,312.85	28.7%
Inner City	1	0.1%	55,877.12	0.1%
Total	879	100.0%	83,477,172.56	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%	55,877.12	0.1%
SA - Metropolitan	456	51.9%	41,897,131.44	50.2%
SA - Non metropolitan	276	31.4%	20,010,940.40	24.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	63	7.2%	12,276,586.72	14.7%
NT - Non metropolitan	14	1.6%	2,300,113.05	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.6%	487,895.77	0.6%
WA - Non metropolitan	1	0.1%	172,372.21	0.2%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	34	3.9%	3,446,613.64	4.1%
VIC - Non metropolitan	4	0.5%	351,443.74	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	1	0.1%	153,559.85	0.2%
QLD - Non metropolitan	4	0.5%	324,895.20	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	10	1.1%	852,097.23	1.0%
NSW - Non metropolitan	9	1.0%	782,548.25	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	365,097.94	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	879	100.0%	83,477,172.56	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	7	0.8%	1,204,901.23	1.4%
2.00% to 2.25%	4	0.5%	907,143.95	1.1%
2.25% to 2.50%	8	0.9%	544,380.01	0.7%
2.50% to 2.75%	5	0.6%	340,285.28	0.4%
2.75% to 3.00%	6	0.7%	961,873.03	1.2%
3.00% to 3.25%	11	1.3%	1,055,217.02	1.3%
3.25% to 3.50%	3	0.3%	749,940.48	0.9%
3.50% to 3.75%	4	0.5%	269,316.17	0.3%
3.75% to 4.00%	1	0.1%	30,218.81	0.0%
4.00% to 4.25%	0	0.0%	-	0.0%
4.25% to 4.50%	2	0.2%	291,672.76	0.3%
4.50% to 4.75%	1	0.1%	75,784.76	0.1%
4.75% to 5.00%	8	0.9%	1,077,404.10	1.3%
5.00% to 5.25%	2	0.2%	487,161.99	0.6%
5.25% to 5.50%	4	0.5%	735,808.48	0.9%
5.50% to 5.75%	13	1.5%	2,249,918.40	2.7%
5.75% to 6.00%	62	7.1%	9,033,449.65	10.8%
6.00%+	738	84.0%	63,462,696.44	76.0%
Total	879	100.0%	83,477,172.56	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	879	100.0%	83,477,172.56	100.0%
Total	879	100%	83,477,172.56	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	11	1.3%	62,373.22	0.1%
2 to 4 years	10	1.1%	98,207.11	0.1%
4 to 6 years	17	1.9%	300,556.01	0.4%
6 to 8 years	34	3.9%	794,917.48	1.0%
8 to 10 years	68	7.7%	3,077,783.25	3.7%
10 to 12 years	100	11.4%	5,523,641.43	6.6%
12 to 14 years	68	7.7%	5,168,971.93	6.2%
14 to 16 years	71	8.1%	7,363,372.46	8.8%
16 to 18 years	113	12.9%	10,824,975.81	13.0%
18 to 20 years	148	16.8%	17,731,534.06	21.2%
20 to 22 years	234	26.6%	32,147,006.00	38.5%
22 to 24 years	5	0.6%	383,833.80	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%
Total	879	100.0%	83,477,172.56	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	190,090.57	0.2%
Principal & Interest	878	99.9%	83,287,081.99	99.8%
Total	879	100.0%	83,477,172.56	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	1	0.1%	190,090.57	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	878	99.9%	83,287,081.99	99.8%
Total	879	100.0%	83,477,172.56	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	133	15.1%	16,744,251.19	20.1%
Variable	746	84.9%	66,732,921.37	79.9%
Total	879	100.0%	83,477,172.56	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	34	3.9%	5,155,478.74	6.2%
6 to 12 months	36	4.1%	5,057,963.14	6.1%
12 to 24 months	30	3.4%	2,627,504.96	3.1%
24 to 36 months	26	3.0%	3,073,557.54	3.7%
36 to 48 months	2	0.2%	199,715.46	0.2%
48 to 60 months	5	0.6%	630,031.35	0.8%
60+ months	0	0.0%	-	0.0%
Variable	746	84.9%	66,732,921.37	79.9%
Total	879	100.0%	83,477,172.56	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	790	89.9%	70,807,085.64	84.8%
Investment	89	10.1%	12,670,086.92	15.2%
Total	879	100.0%	83,477,172.56	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	879	100.0%	83,477,172.56	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	879	100.0%	83,477,172.56	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	874	99.4%	82,811,233.94	99.2%
Genworth	5	0.6%	665,938.62	0.8%
Uninsured	0	0.0%	-	0.0%
Total	879	100.0%	83,477,172.56	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	859	97.7%	80,352,950.08	96.3%
1 to 30 days	15	1.7%	2,529,429.18	3.0%
31 to 60 days	1	0.1%	242,244.95	0.3%
61 to 90 days	2	0.2%	213,897.40	0.3%
91+ days	2	0.2%	138,650.95	0.2%
Total	879	100.0%	83,477,172.56	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	325,508.91	0.4%

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

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

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