

# LIGHT TRUST 2017-1

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## Portfolio Summary as at 30 June 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	91,045,903.24	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,078,221.72	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	8,962,872.85	6.06%
Class B Notes	AA(sf) / NR	2.40%	3,954,208.60	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,108,911.26	0.49%
Class D Notes	NR / NR	6.00%	527,227.82	
<b>Total</b>			<b>108,677,345.49</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	20.00%
Excess Spread	0.67%

### Underlying collateral summary

No. of Loans (Consolidated):	905
No. of Loans (Unconsolidated):	1,031
Aggregate Pool Current Balance:	\$106,411,595
Total Valuation of Properties	\$313,232,180
Maximum Loan Balance (Consolidated):	\$614,498
Average Loan Balance (Consolidated):	\$117,582
Weighted Average Interest Rate	5.87%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	281.0
WAVG Remaining Term to Maturity (months):	225.0
WAVG Seasoning (months):	121.7
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	84.6%
WAVG Current LVR:	49.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	464	51.3%	17,527,274.91	16.5%
\$100,000 to \$150,000	155	17.1%	19,346,167.74	18.2%
\$150,000 to \$200,000	125	13.8%	21,837,863.03	20.5%
\$200,000 to \$250,000	67	7.4%	14,986,644.60	14.1%
\$250,000 to \$300,000	36	4.0%	9,772,055.76	9.2%
\$300,000 to \$350,000	21	2.3%	6,916,310.89	6.5%
\$350,000 to \$400,000	18	2.0%	6,798,744.14	6.4%
\$400,000 to \$450,000	7	0.8%	2,993,349.79	2.8%
\$450,000 to \$500,000	5	0.6%	2,345,094.55	2.2%
\$500,000 to \$750,000	7	0.8%	3,888,089.78	3.7%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>905</b>	<b>100%</b>	<b>106,411,595.19</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%	653	72.2%	51,019,179.04	47.9%
50% to 55%	53	5.9%	9,305,810.93	8.7%
55% to 60%	61	6.7%	11,711,404.15	11.0%
60% to 65%	50	5.5%	11,835,327.51	11.1%
65% to 70%	50	5.5%	12,246,446.93	11.5%
70% to 75%	27	3.0%	6,700,439.57	6.3%
75% to 80%	10	1.1%	3,127,424.18	2.9%
80% to 85%	1	0.1%	465,562.88	0.4%
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>905</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.5%	513,945.95	0.5%
\$100,000 to \$200,000	164	18.1%	8,072,689.46	7.6%
\$200,000 to \$300,000	252	27.8%	21,411,016.43	20.1%
\$300,000 to \$400,000	199	22.0%	27,524,110.63	25.9%
\$400,000 to \$500,000	109	12.0%	16,403,610.50	15.4%
\$500,000 to \$600,000	65	7.2%	13,022,866.80	12.2%
\$600,000 to \$700,000	31	3.4%	5,851,329.08	5.5%
\$700,000 to \$800,000	23	2.5%	4,946,810.45	4.6%
\$800,000 to \$900,000	15	1.7%	4,313,835.97	4.1%
\$900,000 to \$1,000,000	8	0.9%	1,681,599.34	1.6%
\$1,000,000 to \$1,500,000	7	0.8%	2,669,780.58	2.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>905</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	399,263.07	0.4%
NSW	20	1.9%	2,098,922.49	2.0%
NT	94	9.1%	18,096,768.94	17.0%
QLD	7	0.7%	822,427.69	0.8%
SA	861	83.5%	79,211,221.33	74.4%
TAS	0	0.0%	-	0.0%
VIC	42	4.1%	4,972,870.50	4.7%
WA	6	0.6%	810,121.17	0.8%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	670	65.0%	76,436,695.97	71.8%
Non-metropolitan	360	34.9%	29,914,412.65	28.1%
Inner City	1	0.1%	60,486.57	0.1%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</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%	60,486.57	0.1%
SA - Metropolitan	541	52.5%	54,345,838.12	51.1%
SA - Non metropolitan	319	30.9%	24,804,896.64	23.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	76	7.4%	15,087,413.36	14.2%
NT - Non metropolitan	18	1.7%	3,009,355.58	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.5%	632,419.31	0.6%
WA - Non metropolitan	1	0.1%	177,701.86	0.2%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	37	3.6%	4,559,456.40	4.3%
VIC - Non metropolitan	5	0.5%	413,414.10	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	414,746.22	0.4%
QLD - Non metropolitan	5	0.5%	407,681.47	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.8%	997,559.49	0.9%
NSW - Non metropolitan	12	1.2%	1,101,363.00	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	399,263.07	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>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	48	4.7%	8,539,239.64	8.0%
2.00% to 2.25%	29	2.8%	4,937,138.16	4.6%
2.25% to 2.50%	39	3.8%	3,722,720.02	3.5%
2.50% to 2.75%	14	1.4%	1,254,640.93	1.2%
2.75% to 3.00%	10	1.0%	1,695,408.31	1.6%
3.00% to 3.25%	14	1.4%	1,761,378.37	1.7%
3.25% to 3.50%	6	0.6%	1,000,053.31	0.9%
3.50% to 3.75%	7	0.7%	774,656.81	0.7%
3.75% to 4.00%	1	0.1%	30,215.36	0.0%
4.00% to 4.25%	1	0.1%	65,101.09	0.1%
4.25% to 4.50%	4	0.4%	598,216.29	0.6%
4.50% to 4.75%	3	0.3%	149,118.54	0.1%
4.75% to 5.00%	12	1.2%	1,839,651.15	1.7%
5.00% to 5.25%	5	0.5%	524,389.01	0.5%
5.25% to 5.50%	14	1.4%	2,537,401.35	2.4%
5.50% to 5.75%	21	2.0%	3,894,196.44	3.7%
5.75% to 6.00%	65	6.3%	10,010,231.92	9.4%
6.00%+	738	71.6%	63,077,838.49	59.3%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</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	1031	100.0%	106,411,595.19	100.0%
<b>Total</b>	<b>1031</b>	<b>100%</b>	<b>106,411,595.19</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	6	0.6%	18,609.00	0.0%
2 to 4 years	17	1.6%	217,954.14	0.2%
4 to 6 years	12	1.2%	117,512.42	0.1%
6 to 8 years	36	3.5%	880,091.39	0.8%
8 to 10 years	52	5.0%	1,771,058.34	1.7%
10 to 12 years	104	10.1%	6,623,737.36	6.2%
12 to 14 years	102	9.9%	6,971,836.69	6.6%
14 to 16 years	76	7.4%	7,157,032.89	6.7%
16 to 18 years	105	10.2%	12,446,598.46	11.7%
18 to 20 years	150	14.5%	16,156,715.46	15.2%
20 to 22 years	209	20.3%	31,327,269.31	29.4%
22 to 24 years	162	15.7%	22,723,179.73	21.4%
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>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	2	0.2%	413,964.42	0.4%
Principal & Interest	1029	99.8%	105,997,630.77	99.6%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</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	0	0.0%	-	0.0%
12 to 24 months	2	0.2%	413,964.42	0.4%
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	1029	99.8%	105,997,630.77	99.6%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	239	23.2%	34,320,821.37	32.3%
Variable	792	76.8%	72,090,773.82	67.7%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	74	7.2%	10,462,324.86	9.8%
6 to 12 months	61	5.9%	8,168,742.01	7.7%
12 to 24 months	60	5.8%	9,830,422.09	9.2%
24 to 36 months	29	2.8%	3,788,965.59	3.6%
36 to 48 months	15	1.5%	2,070,366.82	1.9%
48 to 60 months	0	0.0%	-	0.0%
60+ months	0	0.0%	-	0.0%
Variable	792	76.8%	72,090,773.82	67.7%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	911	88.4%	88,941,527.69	83.6%
Investment	120	11.6%	17,470,067.50	16.4%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,031	100.0%	106,411,595.19	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1026	99.5%	105,710,423.14	99.3%
Genworth	5	0.5%	701,172.05	0.7%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1017	98.6%	104,206,167.14	97.9%
1 to 30 days	8	0.8%	1,324,021.00	1.2%
31 to 60 days	2	0.2%	547,157.57	0.5%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.4%	334,249.48	0.3%
<b>Total</b>	<b>1031</b>	<b>100.0%</b>	<b>106,411,595.19</b>	<b>100.0%</b>

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.5%	831,545.23	0.8%

## 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	3	193,912.19	184,702.52	9,209.67

## Disclaimer

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