

# LIGHT TRUST 2017-1

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## Portfolio Summary as at 31 May 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	73,135,560.75	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,669,398.68	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	7,199,716.94	6.06%
Class B Notes	AA(sf) / NR	2.40%	3,176,345.71	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,694,051.05	0.49%
Class D Notes	NR / NR	6.00%	423,512.76	
<b>Total</b>			<b>87,298,585.88</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	26.00%
Excess Spread	0.49%

### Underlying collateral summary

No. of Loans (Consolidated):	789
No. of Loans (Unconsolidated):	887
Aggregate Pool Current Balance:	\$84,929,130
Total Valuation of Properties	\$271,337,378
Maximum Loan Balance (Consolidated):	\$600,685
Average Loan Balance (Consolidated):	\$107,641
Weighted Average Interest Rate	6.57%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	270.0
WAVG Remaining Term to Maturity (months):	215.4
WAVG Seasoning (months):	131.3

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.2%
WAVG Current LVR:	47.6%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	437	55.4%	15,528,675.95	18.3%
\$100,000 to \$150,000	134	17.0%	16,886,301.58	19.9%
\$150,000 to \$200,000	95	12.0%	16,520,221.47	19.5%
\$200,000 to \$250,000	54	6.8%	12,036,319.57	14.2%
\$250,000 to \$300,000	21	2.7%	5,587,780.85	6.6%
\$300,000 to \$350,000	20	2.5%	6,594,975.59	7.8%
\$350,000 to \$400,000	15	1.9%	5,539,892.77	6.5%
\$400,000 to \$450,000	4	0.5%	1,675,227.05	2.0%
\$450,000 to \$500,000	5	0.6%	2,299,996.29	2.7%
\$500,000 to \$750,000	4	0.5%	2,259,738.71	2.7%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>789</b>	<b>100%</b>	<b>84,929,129.83</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%	597	75.7%	42,522,531.26	50.1%
50% to 55%	41	5.2%	7,378,376.87	8.7%
55% to 60%	51	6.5%	9,800,393.31	11.5%
60% to 65%	37	4.7%	8,694,892.25	10.2%
65% to 70%	43	5.4%	10,591,264.71	12.5%
70% to 75%	14	1.8%	3,984,176.27	4.7%
75% to 80%	5	0.6%	1,499,686.01	1.8%
80% to 85%	1	0.1%	457,809.15	0.5%
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>789</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	27	3.4%	372,968.14	0.4%
\$100,000 to \$200,000	148	18.8%	6,483,991.36	7.6%
\$200,000 to \$300,000	218	27.6%	17,410,870.51	20.5%
\$300,000 to \$400,000	171	21.7%	22,022,747.37	25.9%
\$400,000 to \$500,000	95	12.0%	13,109,243.10	15.4%
\$500,000 to \$600,000	58	7.4%	10,843,628.19	12.8%
\$600,000 to \$700,000	28	3.5%	4,692,712.22	5.5%
\$700,000 to \$800,000	22	2.8%	4,272,898.56	5.0%
\$800,000 to \$900,000	10	1.3%	2,830,172.26	3.3%
\$900,000 to \$1,000,000	6	0.8%	883,105.47	1.0%
\$1,000,000 to \$1,500,000	6	0.8%	2,006,792.65	2.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>789</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	367,714.44	0.4%
NSW	19	2.1%	1,517,291.89	1.8%
NT	80	9.0%	15,230,573.11	17.9%
QLD	5	0.6%	482,867.43	0.6%
SA	738	83.2%	62,881,576.76	74.0%
TAS	0	0.0%	-	0.0%
VIC	38	4.3%	3,781,491.67	4.5%
WA	6	0.7%	667,614.53	0.8%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	577	65.1%	61,046,227.21	71.9%
Non-metropolitan	309	34.8%	23,826,685.67	28.1%
Inner City	1	0.1%	56,216.95	0.1%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</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%	56,216.95	0.1%
SA - Metropolitan	460	51.9%	42,825,330.70	50.4%
SA - Non metropolitan	277	31.2%	20,000,029.11	23.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	66	7.4%	12,924,937.83	15.2%
NT - Non metropolitan	14	1.6%	2,305,635.28	2.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	5	0.6%	494,877.26	0.6%
WA - Non metropolitan	1	0.1%	172,737.27	0.2%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	34	3.8%	3,424,969.64	4.0%
VIC - Non metropolitan	4	0.5%	356,522.03	0.4%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	1	0.1%	154,111.63	0.2%
QLD - Non metropolitan	4	0.5%	328,755.80	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	10	1.1%	854,285.71	1.0%
NSW - Non metropolitan	9	1.0%	663,006.18	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	367,714.44	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>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	8	0.9%	1,483,159.54	1.7%
2.00% to 2.25%	4	0.5%	909,651.20	1.1%
2.25% to 2.50%	8	0.9%	547,793.58	0.6%
2.50% to 2.75%	5	0.6%	343,656.42	0.4%
2.75% to 3.00%	6	0.7%	966,358.43	1.1%
3.00% to 3.25%	11	1.2%	1,061,957.07	1.3%
3.25% to 3.50%	3	0.3%	751,485.58	0.9%
3.50% to 3.75%	4	0.5%	271,236.22	0.3%
3.75% to 4.00%	1	0.1%	30,341.67	0.0%
4.00% to 4.25%	0	0.0%	-	0.0%
4.25% to 4.50%	2	0.2%	292,474.06	0.3%
4.50% to 4.75%	1	0.1%	76,055.46	0.1%
4.75% to 5.00%	8	0.9%	1,091,486.78	1.3%
5.00% to 5.25%	2	0.2%	489,502.57	0.6%
5.25% to 5.50%	4	0.5%	738,827.88	0.9%
5.50% to 5.75%	13	1.5%	2,254,279.41	2.7%
5.75% to 6.00%	63	7.1%	9,351,910.79	11.0%
6.00%+	744	83.9%	64,268,953.17	75.7%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</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	887	100.0%	84,929,129.83	100.0%
<b>Total</b>	<b>887</b>	<b>100%</b>	<b>84,929,129.83</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	9	1.0%	47,437.08	0.1%
2 to 4 years	12	1.4%	119,592.29	0.1%
4 to 6 years	16	1.8%	283,532.85	0.3%
6 to 8 years	33	3.7%	791,031.40	0.9%
8 to 10 years	62	7.0%	2,608,008.07	3.1%
10 to 12 years	108	12.2%	6,042,339.33	7.1%
12 to 14 years	69	7.8%	5,005,766.48	5.9%
14 to 16 years	66	7.4%	7,263,313.29	8.6%
16 to 18 years	108	12.2%	9,797,098.27	11.5%
18 to 20 years	157	17.7%	19,183,077.82	22.6%
20 to 22 years	228	25.7%	31,655,323.72	37.3%
22 to 24 years	19	2.1%	2,132,609.23	2.5%
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>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	189,712.66	0.2%
Principal & Interest	886	99.9%	84,739,417.17	99.8%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</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%	189,712.66	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	886	99.9%	84,739,417.17	99.8%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	136	15.3%	17,413,698.60	20.5%
Variable	751	84.7%	67,515,431.23	79.5%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	26	2.9%	3,200,775.06	3.8%
6 to 12 months	43	4.8%	6,991,299.72	8.2%
12 to 24 months	31	3.5%	2,703,749.21	3.2%
24 to 36 months	27	3.0%	3,196,414.31	3.8%
36 to 48 months	3	0.3%	526,218.11	0.6%
48 to 60 months	6	0.7%	795,242.19	0.9%
60+ months	0	0.0%	-	0.0%
Variable	751	84.7%	67,515,431.23	79.5%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	797	89.9%	71,943,072.63	84.7%
Investment	90	10.1%	12,986,057.20	15.3%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	887	100.0%	84,929,129.83	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	882	99.4%	84,260,666.68	99.2%
Genworth	5	0.6%	668,463.15	0.8%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>887</b>	<b>100.0%</b>	<b>84,929,129.83</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	871	98.2%	82,697,080.48	97.4%
1 to 30 days	10	1.1%	1,510,733.87	1.8%
31 to 60 days	3	0.3%	479,621.40	0.6%
61 to 90 days	1	0.1%	103,379.95	0.1%
91+ days	2	0.2%	138,314.13	0.2%
Total	887	100.0%	84,929,129.83	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	324,145.01	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

## Disclaimer

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