

LIGHT TRUST 2017-1



Portfolio Summary as at 31 October 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	106,571,106.15	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,432,601.36	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	10,491,227.39	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,628,482.66	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,468,524.09	0.49%
Class D Notes	NR / NR	6.00%	617,131.03	
Total			127,209,072.68	

*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	12.16%
Excess Spread	0.92%

Underlying collateral summary

No. of Loans (Consolidated):	1,004
No. of Loans (Unconsolidated):	1,155
Aggregate Pool Current Balance:	\$125,511,354
Total Valuation of Properties	\$348,761,157
Maximum Loan Balance (Consolidated):	\$624,911
Average Loan Balance (Consolidated):	\$125,011
Weighted Average Interest Rate	4.79%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	289.0
WAVG Remaining Term to Maturity (months):	232.1
WAVG Seasoning (months):	114.3
Loan to Value Ratio (LVR)	
Maximum Current LVR:	130.5%
WAVG Current LVR:	50.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	496	49.4%	20,011,629.04	15.9%
\$100,000 to \$150,000	161	16.0%	20,125,762.44	16.0%
\$150,000 to \$200,000	139	13.8%	24,042,144.44	19.2%
\$200,000 to \$250,000	92	9.2%	20,339,500.42	16.2%
\$250,000 to \$300,000	44	4.4%	11,938,877.66	9.5%
\$300,000 to \$350,000	25	2.5%	8,301,874.63	6.6%
\$350,000 to \$400,000	18	1.8%	6,760,557.91	5.4%
\$400,000 to \$450,000	11	1.1%	4,641,392.80	3.7%
\$450,000 to \$500,000	8	0.8%	3,738,608.72	3.0%
\$500,000 to \$750,000	10	1.0%	5,611,006.32	4.5%
\$750,000+	0	0.0%	-	0.0%
Total	1004	100%	125,511,354.38	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	689	68.6%	54,563,054.66	43.5%
50% to 55%	64	6.4%	11,753,091.11	9.4%
55% to 60%	69	6.9%	13,667,878.32	10.9%
60% to 65%	69	6.9%	15,265,165.55	12.2%
65% to 70%	60	6.0%	14,999,687.48	12.0%
70% to 75%	35	3.5%	9,417,652.24	7.5%
75% to 80%	15	1.5%	4,849,754.10	3.9%
80% to 85%	1	0.1%	288,841.43	0.2%
85% to 90%	1	0.1%	471,315.03	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	1	0.1%	234,914.46	0.2%
Total	1004	100.0%	125,511,354.38	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	3.5%	568,002.35	0.5%
\$100,000 to \$200,000	181	18.0%	9,466,796.97	7.5%
\$200,000 to \$300,000	271	27.0%	24,232,272.91	19.3%
\$300,000 to \$400,000	226	22.5%	32,340,334.76	25.8%
\$400,000 to \$500,000	122	12.2%	19,433,761.22	15.5%
\$500,000 to \$600,000	75	7.5%	15,759,310.65	12.6%
\$600,000 to \$700,000	34	3.4%	6,333,681.24	5.0%
\$700,000 to \$800,000	26	2.6%	6,377,013.73	5.1%
\$800,000 to \$900,000	18	1.8%	6,577,915.30	5.2%
\$900,000 to \$1,000,000	10	1.0%	2,076,914.69	1.7%
\$1,000,000 to \$1,500,000	6	0.6%	2,345,350.56	1.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	1004	100.0%	125,511,354.38	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	461,641.31	0.4%
NSW	24	2.1%	2,575,148.65	2.1%
NT	108	9.4%	21,784,924.97	17.4%
QLD	7	0.6%	883,205.85	0.7%
SA	961	83.2%	92,627,099.99	73.8%
TAS	0	0.0%	-	0.0%
VIC	46	4.0%	5,962,589.14	4.8%
WA	7	0.6%	1,216,744.47	1.0%
Total	1155	100.0%	125,511,354.38	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	757	65.5%	91,175,621.48	72.6%
Non-metropolitan	396	34.3%	34,223,339.60	27.3%
Inner City	2	0.2%	112,393.30	0.1%
Total	1155	100.0%	125,511,354.38	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	2	0.2%	112,393.30	0.1%
SA - Metropolitan	609	52.7%	64,499,182.85	51.4%
SA - Non metropolitan	350	30.3%	28,015,523.84	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	87	7.5%	18,037,078.99	14.4%
NT - Non metropolitan	21	1.8%	3,747,845.98	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	6	0.5%	1,037,617.77	0.8%
WA - Non metropolitan	1	0.1%	179,126.70	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	40	3.5%	5,329,089.89	4.2%
VIC - Non metropolitan	6	0.5%	633,499.25	0.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	441,238.94	0.4%
QLD - Non metropolitan	5	0.4%	441,966.91	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.0%	1,369,771.73	1.1%
NSW - Non metropolitan	13	1.1%	1,205,376.92	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	461,641.31	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	1155	100.0%	125,511,354.38	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	52	4.5%	9,789,893.38	7.8%
2.00% to 2.25%	33	2.9%	5,769,288.46	4.6%
2.25% to 2.50%	71	6.1%	8,949,844.73	7.1%
2.50% to 2.75%	24	2.1%	2,106,647.03	1.7%
2.75% to 3.00%	22	1.9%	4,500,258.76	3.6%
3.00% to 3.25%	19	1.6%	2,453,064.25	2.0%
3.25% to 3.50%	10	0.9%	1,972,304.90	1.6%
3.50% to 3.75%	8	0.7%	844,819.45	0.7%
3.75% to 4.00%	3	0.3%	271,390.92	0.2%
4.00% to 4.25%	1	0.1%	67,859.09	0.1%
4.25% to 4.50%	13	1.1%	2,881,642.86	2.3%
4.50% to 4.75%	51	4.4%	7,056,110.43	5.6%
4.75% to 5.00%	56	4.8%	8,136,328.66	6.5%
5.00% to 5.25%	31	2.7%	3,219,677.11	2.6%
5.25% to 5.50%	92	8.0%	11,948,933.26	9.5%
5.50% to 5.75%	73	6.3%	11,101,338.91	8.8%
5.75% to 6.00%	64	5.5%	7,653,933.48	6.1%
6.00%+	532	46.1%	36,788,018.70	29.3%
Total	1155	100.0%	125,511,354.38	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	7	0.6%	619,001.67	0.5%
72+ months	1148	99.4%	124,892,352.71	99.5%
Total	1155	100%	125,511,354.38	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	670.34	0.0%
0 to 2 years	5	0.4%	106,028.94	0.1%
2 to 4 years	24	2.1%	296,538.74	0.2%
4 to 6 years	9	0.8%	143,494.39	0.1%
6 to 8 years	26	2.3%	614,670.57	0.5%
8 to 10 years	50	4.3%	1,494,972.65	1.2%
10 to 12 years	94	8.1%	5,310,777.10	4.2%
12 to 14 years	141	12.2%	10,293,801.50	8.2%
14 to 16 years	76	6.6%	6,625,085.94	5.3%
16 to 18 years	97	8.4%	12,063,706.64	9.6%
18 to 20 years	162	14.0%	18,368,383.79	14.6%
20 to 22 years	185	16.0%	28,310,482.65	22.6%
22 to 24 years	283	24.5%	41,770,372.92	33.3%
24 to 26 years	2	0.2%	112,368.21	0.1%
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	1155	100.0%	125,511,354.38	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	6	0.5%	1,184,619.42	0.9%
Principal & Interest	1149	99.5%	124,326,734.96	99.1%
Total	1155	100.0%	125,511,354.38	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%	482,425.89	0.4%
12 to 24 months	1	0.1%	224,035.60	0.2%
24 to 36 months	2	0.2%	478,157.93	0.4%
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	1149	99.5%	124,326,734.96	99.1%
Total	1155	100.0%	125,511,354.38	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	277	24.0%	42,202,005.58	33.6%
Variable	878	76.0%	83,309,348.80	66.4%
Total	1155	100.0%	125,511,354.38	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	44	3.8%	7,439,409.97	5.9%
6 to 12 months	71	6.1%	11,145,831.00	8.9%
12 to 24 months	96	8.3%	14,578,018.84	11.6%
24 to 36 months	49	4.2%	6,778,899.16	5.4%
36 to 48 months	12	1.0%	1,467,616.42	1.2%
48 to 60 months	5	0.4%	792,230.19	0.6%
60+ months	0	0.0%	-	0.0%
Variable	878	76.0%	83,309,348.80	66.4%
Total	1155	100.0%	125,511,354.38	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1011	87.5%	103,430,013.96	82.4%
Investment	144	12.5%	22,081,340.42	17.6%
Total	1155	100.0%	125,511,354.38	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,155	100.0%	125,511,354.38	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1155	100.0%	125,511,354.38	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1149	99.5%	124,445,485.35	99.2%
Genworth	6	0.5%	1,065,869.03	0.8%
Uninsured	0	0.0%	-	0.0%
Total	1155	100.0%	125,511,354.38	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1136	98.4%	123,031,930.76	98.0%
1 to 30 days	9	0.8%	1,301,850.79	1.0%
31 to 60 days	2	0.2%	465,744.48	0.4%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	711,828.35	0.6%
Total	1155	100.0%	125,511,354.38	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.4%	702,906.68	0.6%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	565,005.09	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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