

# LIGHT TRUST 2017-1



## Portfolio Summary as at 30 September 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	108,711,559.31	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,481,459.53	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	10,701,940.98	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,721,444.54	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,518,103.76	0.49%
Class D Notes	NR / NR	6.00%	629,525.94	
<b>Total</b>			<b>129,764,034.07</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	18.61%
Excess Spread	0.83%

### Underlying collateral summary

No. of Loans (Consolidated):	1,016
No. of Loans (Unconsolidated):	1,174
Aggregate Pool Current Balance:	\$127,209,073
Total Valuation of Properties	\$352,686,157
Maximum Loan Balance (Consolidated):	\$628,573
Average Loan Balance (Consolidated):	\$125,206
Weighted Average Interest Rate	4.63%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	290.0
WAVG Remaining Term to Maturity (months):	232.9
WAVG Seasoning (months):	113.4

### Loan to Value Ratio (LVR)

Maximum Current LVR:	129.8%
WAVG Current LVR:	50.7%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	504	49.6%	20,523,235.96	16.1%
\$100,000 to \$150,000	161	15.8%	20,201,461.35	15.9%
\$150,000 to \$200,000	139	13.7%	24,064,334.44	18.9%
\$200,000 to \$250,000	94	9.3%	20,784,787.53	16.3%
\$250,000 to \$300,000	46	4.5%	12,496,905.41	9.8%
\$300,000 to \$350,000	23	2.3%	7,634,738.13	6.0%
\$350,000 to \$400,000	19	1.9%	7,077,708.17	5.6%
\$400,000 to \$450,000	13	1.3%	5,505,169.38	4.3%
\$450,000 to \$500,000	7	0.7%	3,296,034.12	2.6%
\$500,000 to \$750,000	10	1.0%	5,624,698.19	4.4%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1016</b>	<b>100%</b>	<b>127,209,072.68</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%	695	68.4%	54,679,778.65	43.0%
50% to 55%	67	6.6%	12,592,610.58	9.9%
55% to 60%	73	7.2%	14,430,706.08	11.3%
60% to 65%	65	6.4%	14,470,738.92	11.4%
65% to 70%	62	6.1%	15,412,886.19	12.1%
70% to 75%	35	3.4%	9,557,882.47	7.5%
75% to 80%	16	1.6%	5,069,529.01	4.0%
80% to 85%	1	0.1%	288,814.29	0.2%
85% to 90%	1	0.1%	472,575.33	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	1	0.1%	233,551.16	0.2%
<b>Total</b>	<b>1016</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.5%	579,251.88	0.5%
\$100,000 to \$200,000	181	17.8%	9,521,510.27	7.5%
\$200,000 to \$300,000	275	27.1%	24,594,595.13	19.3%
\$300,000 to \$400,000	228	22.4%	32,753,135.98	25.7%
\$400,000 to \$500,000	126	12.4%	20,083,680.82	15.8%
\$500,000 to \$600,000	76	7.5%	15,852,192.46	12.5%
\$600,000 to \$700,000	34	3.3%	6,364,211.59	5.0%
\$700,000 to \$800,000	26	2.6%	6,414,441.10	5.0%
\$800,000 to \$900,000	18	1.8%	6,602,581.69	5.2%
\$900,000 to \$1,000,000	10	1.0%	2,085,705.18	1.6%
\$1,000,000 to \$1,500,000	6	0.6%	2,357,766.58	1.9%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1016</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	463,269.71	0.4%
NSW	24	2.0%	2,589,727.32	2.0%
NT	110	9.4%	21,819,953.42	17.2%
QLD	7	0.6%	890,153.16	0.7%
SA	978	83.3%	94,224,133.15	74.1%
TAS	0	0.0%	-	0.0%
VIC	46	3.9%	5,998,077.06	4.7%
WA	7	0.6%	1,223,758.86	1.0%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	769	65.5%	92,290,276.38	72.6%
Non-metropolitan	402	34.2%	34,768,208.79	27.3%
Inner City	3	0.3%	150,587.51	0.1%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</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	3	0.3%	150,587.51	0.1%
SA - Metropolitan	620	52.8%	65,592,545.24	51.6%
SA - Non metropolitan	355	30.2%	28,481,000.40	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	88	7.5%	18,011,004.74	14.2%
NT - Non metropolitan	22	1.9%	3,808,948.68	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	6	0.5%	1,044,467.77	0.8%
WA - Non metropolitan	1	0.1%	179,291.09	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	40	3.4%	5,360,340.14	4.2%
VIC - Non metropolitan	6	0.5%	637,736.92	0.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	443,485.67	0.3%
QLD - Non metropolitan	5	0.4%	446,667.49	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,375,163.11	1.1%
NSW - Non metropolitan	13	1.1%	1,214,564.21	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	463,269.71	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>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	52	4.4%	9,840,514.52	7.7%
2.00% to 2.25%	33	2.8%	5,803,992.79	4.6%
2.25% to 2.50%	77	6.6%	9,433,063.68	7.4%
2.50% to 2.75%	25	2.1%	2,125,278.50	1.7%
2.75% to 3.00%	24	2.0%	4,702,466.74	3.7%
3.00% to 3.25%	24	2.0%	3,069,442.74	2.4%
3.25% to 3.50%	10	0.9%	1,978,375.07	1.6%
3.50% to 3.75%	8	0.7%	849,271.70	0.7%
3.75% to 4.00%	3	0.3%	272,596.03	0.2%
4.00% to 4.25%	2	0.2%	531,351.25	0.4%
4.25% to 4.50%	48	4.1%	7,558,934.10	5.9%
4.50% to 4.75%	47	4.0%	6,583,849.72	5.2%
4.75% to 5.00%	33	2.8%	3,685,164.81	2.9%
5.00% to 5.25%	99	8.4%	12,722,630.01	10.0%
5.25% to 5.50%	74	6.3%	10,886,033.31	8.6%
5.50% to 5.75%	69	5.9%	8,571,887.21	6.7%
5.75% to 6.00%	103	8.8%	10,550,871.35	8.3%
6.00%+	443	37.7%	28,043,349.15	22.0%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</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	9	0.8%	810,133.29	0.6%
72+ months	1165	99.2%	126,398,939.39	99.4%
<b>Total</b>	<b>1174</b>	<b>100%</b>	<b>127,209,072.68</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	666.45	0.0%
0 to 2 years	6	0.5%	108,655.17	0.1%
2 to 4 years	25	2.1%	306,002.10	0.2%
4 to 6 years	11	0.9%	203,380.49	0.2%
6 to 8 years	24	2.0%	524,172.87	0.4%
8 to 10 years	50	4.3%	1,471,100.85	1.2%
10 to 12 years	95	8.1%	5,394,809.76	4.2%
12 to 14 years	138	11.8%	10,050,226.80	7.9%
14 to 16 years	81	6.9%	6,962,917.95	5.5%
16 to 18 years	99	8.4%	12,423,015.21	9.8%
18 to 20 years	161	13.7%	18,033,096.98	14.2%
20 to 22 years	186	15.8%	28,020,538.44	22.0%
22 to 24 years	293	25.0%	43,413,088.66	34.1%
24 to 26 years	4	0.3%	297,400.95	0.2%
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>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	6	0.5%	1,184,594.59	0.9%
Principal & Interest	1168	99.5%	126,024,478.09	99.1%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</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	3	0.3%	482,558.34	0.4%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	3	0.3%	702,036.25	0.6%
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	1168	99.5%	126,024,478.09	99.1%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	286	24.4%	43,502,972.96	34.2%
Variable	888	75.6%	83,706,099.72	65.8%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	51	4.3%	7,458,459.67	5.9%
6 to 12 months	59	5.0%	9,062,576.21	7.1%
12 to 24 months	110	9.4%	17,563,747.15	13.8%
24 to 36 months	49	4.2%	7,203,416.42	5.7%
36 to 48 months	10	0.9%	1,177,412.65	0.9%
48 to 60 months	7	0.6%	1,037,360.86	0.8%
60+ months	0	0.0%	-	0.0%
Variable	888	75.6%	83,706,099.72	65.8%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1026	87.4%	104,822,501.28	82.4%
Investment	148	12.6%	22,386,571.40	17.6%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,174	100.0%	127,209,072.68	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1168	99.5%	126,138,499.40	99.2%
Genworth	6	0.5%	1,070,573.28	0.8%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1174</b>	<b>100.0%</b>	<b>127,209,072.68</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1153	98.2%	124,624,369.91	98.0%
1 to 30 days	12	1.0%	1,786,515.07	1.4%
31 to 60 days	1	0.1%	90,653.59	0.1%
61 to 90 days	2	0.2%	128,609.47	0.1%
91+ days	6	0.5%	578,924.64	0.5%
Total	1174	100.0%	127,209,072.68	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.4%	588,729.41	0.5%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	563,641.79	0.4%

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

## Disclaimer

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