

# LIGHT TRUST 2017-1



## Portfolio Summary as at 30 September 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	141,941,885.06	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,239,977.84	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	13,973,248.90	6.06%
Class B Notes	AA(sf) / NR	2.40%	6,164,668.62	2.43%
Class C Notes	A+(sf) / NR	3.50%	3,287,823.27	0.49%
Class D Notes	NR / NR	6.00%	821,955.82	
<b>Total</b>			<b>169,429,559.52</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	24.33%
Excess Spread	0.80%

### Underlying collateral summary

No. of Loans (Consolidated):	1,178
No. of Loans (Unconsolidated):	1,394
Aggregate Pool Current Balance:	\$165,067,940
Total Valuation of Properties	\$415,382,822
Maximum Loan Balance (Consolidated):	\$665,259
Average Loan Balance (Consolidated):	\$140,126
Weighted Average Interest Rate	3.22%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	302.0
WAVG Remaining Term to Maturity (months):	243.7
WAVG Seasoning (months):	101.4
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	88.6%
WAVG Current LVR:	52.9%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	523	44.4%	23,249,272.11	14.1%
\$100,000 to \$150,000	202	17.1%	25,305,121.10	15.3%
\$150,000 to \$200,000	158	13.4%	27,603,583.77	16.7%
\$200,000 to \$250,000	121	10.3%	27,262,686.49	16.5%
\$250,000 to \$300,000	65	5.5%	17,605,094.99	10.7%
\$300,000 to \$350,000	34	2.9%	10,990,485.25	6.7%
\$350,000 to \$400,000	33	2.8%	12,341,695.08	7.5%
\$400,000 to \$450,000	14	1.2%	5,942,171.42	3.6%
\$450,000 to \$500,000	13	1.1%	6,188,404.86	3.7%
\$500,000 to \$750,000	15	1.3%	8,579,425.40	5.2%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1178</b>	<b>100%</b>	<b>165,067,940.47</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%	736	62.5%	62,567,848.40	37.9%
50% to 55%	81	6.9%	15,078,708.27	9.1%
55% to 60%	80	6.8%	15,839,093.84	9.6%
60% to 65%	101	8.6%	23,037,838.81	14.0%
65% to 70%	86	7.3%	21,096,525.24	12.8%
70% to 75%	60	5.1%	17,506,518.52	10.6%
75% to 80%	23	2.0%	6,127,619.81	3.7%
80% to 85%	9	0.8%	3,123,795.86	1.9%
85% to 90%	2	0.2%	689,991.72	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1178</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.3%	717,979.47	0.4%
\$100,000 to \$200,000	195	16.6%	10,530,243.98	6.4%
\$200,000 to \$300,000	306	26.0%	30,189,101.88	18.3%
\$300,000 to \$400,000	276	23.4%	42,469,973.89	25.7%
\$400,000 to \$500,000	146	12.4%	25,281,687.98	15.3%
\$500,000 to \$600,000	98	8.3%	23,099,686.48	14.0%
\$600,000 to \$700,000	46	3.9%	9,418,921.13	5.7%
\$700,000 to \$800,000	28	2.4%	8,458,843.04	5.1%
\$800,000 to \$900,000	24	2.0%	8,836,557.48	5.4%
\$900,000 to \$1,000,000	9	0.8%	2,121,774.48	1.3%
\$1,000,000 to \$1,500,000	9	0.8%	2,790,053.95	1.7%
\$1,500,000+	2	0.2%	1,153,116.71	0.7%
<b>Total</b>	<b>1178</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	4	0.3%	824,305.57	0.5%
NSW	26	1.9%	3,433,070.93	2.1%
NT	125	9.0%	25,926,657.60	15.7%
QLD	8	0.6%	1,066,252.25	0.6%
SA	1159	83.1%	123,222,057.16	74.6%
TAS	0	0.0%	-	0.0%
VIC	60	4.3%	8,704,791.81	5.3%
WA	12	0.9%	1,890,805.15	1.1%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	911	65.4%	119,567,304.51	72.4%
Non-metropolitan	476	34.1%	44,980,499.33	27.2%
Inner City	7	0.5%	520,136.63	0.3%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</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	7	0.5%	520,136.63	0.3%
SA - Metropolitan	734	52.7%	86,001,665.73	52.1%
SA - Non metropolitan	418	30.0%	36,700,254.80	22.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	99	7.1%	21,131,840.20	12.8%
NT - Non metropolitan	26	1.9%	4,794,817.40	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.8%	1,706,813.19	1.0%
WA - Non metropolitan	1	0.1%	183,991.96	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	48	3.4%	7,367,770.62	4.5%
VIC - Non metropolitan	12	0.9%	1,337,021.19	0.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	660,510.51	0.4%
QLD - Non metropolitan	5	0.4%	405,741.74	0.2%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	12	0.9%	1,874,398.69	1.1%
NSW - Non metropolitan	14	1.0%	1,558,672.24	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	4	0.3%	824,305.57	0.5%
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>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	45	3.2%	9,273,301.83	5.6%
2.00% to 2.25%	53	3.8%	9,964,387.73	6.0%
2.25% to 2.50%	128	9.2%	16,520,782.36	10.0%
2.50% to 2.75%	34	2.4%	5,017,244.51	3.0%
2.75% to 3.00%	150	10.8%	25,127,668.76	15.2%
3.00% to 3.25%	148	10.6%	22,273,345.24	13.5%
3.25% to 3.50%	100	7.2%	13,118,736.62	7.9%
3.50% to 3.75%	144	10.3%	15,997,658.09	9.7%
3.75% to 4.00%	373	26.8%	31,391,150.39	19.0%
4.00% to 4.25%	42	3.0%	5,544,990.70	3.4%
4.25% to 4.50%	9	0.6%	1,533,509.11	0.9%
4.50% to 4.75%	158	11.3%	8,559,933.80	5.2%
4.75% to 5.00%	3	0.2%	387,881.82	0.2%
5.00% to 5.25%	7	0.5%	357,349.51	0.2%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</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	14	1.0%	1,249,755.46	0.8%
60 to 66 months	122	8.8%	15,614,954.22	9.5%
66 to 72 months	154	11.0%	21,523,730.34	13.0%
72+ months	1104	79.2%	126,679,500.45	76.7%
<b>Total</b>	<b>1394</b>	<b>100%</b>	<b>165,067,940.47</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	10	0.7%	343,990.31	0.2%
2 to 4 years	13	0.9%	189,224.75	0.1%
4 to 6 years	28	2.0%	644,094.24	0.4%
6 to 8 years	21	1.5%	486,635.38	0.3%
8 to 10 years	44	3.2%	1,687,957.55	1.0%
10 to 12 years	64	4.6%	2,914,863.48	1.8%
12 to 14 years	154	11.0%	12,428,810.84	7.5%
14 to 16 years	125	9.0%	9,879,709.06	6.0%
16 to 18 years	100	7.2%	11,747,356.79	7.1%
18 to 20 years	149	10.7%	20,724,599.44	12.6%
20 to 22 years	220	15.8%	28,177,679.20	17.1%
22 to 24 years	304	21.8%	50,514,900.98	30.6%
24 to 26 years	162	11.6%	25,328,118.45	15.3%
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>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	13	0.9%	2,480,795.57	1.5%
Principal & Interest	1381	99.1%	162,587,144.90	98.5%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</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	5	0.4%	974,749.79	0.6%
12 to 24 months	3	0.2%	486,186.86	0.3%
24 to 36 months	1	0.1%	95,877.94	0.1%
36 to 48 months	3	0.2%	701,351.78	0.4%
48 to 60 months	1	0.1%	222,629.20	0.1%
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	1381	99.1%	162,587,144.90	98.5%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	376	27.0%	60,153,647.43	36.4%
Variable	1018	73.0%	104,914,293.04	63.6%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	86	6.2%	15,697,464.99	9.5%
6 to 12 months	78	5.6%	11,935,039.19	7.2%
12 to 24 months	109	7.8%	17,267,812.17	10.5%
24 to 36 months	70	5.0%	10,625,146.67	6.4%
36 to 48 months	28	2.0%	3,920,604.02	2.4%
48 to 60 months	5	0.4%	707,580.39	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1018	73.0%	104,914,293.04	63.6%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1220	87.5%	136,892,149.12	82.9%
Investment	174	12.5%	28,175,791.35	17.1%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,394	100.0%	165,067,940.47	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1384	99.3%	163,529,287.88	99.1%
Genworth	0	0.0%	-	0.0%
Uninsured	10	0.7%	1,538,652.59	0.9%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1371	98.4%	161,608,012.25	97.9%
1 to 30 days	13	0.9%	2,088,502.60	1.3%
31 to 60 days	1	0.1%	57,145.19	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	9	0.6%	1,314,280.43	0.8%
<b>Total</b>	<b>1394</b>	<b>100.0%</b>	<b>165,067,940.47</b>	<b>100.0%</b>

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.1%	275,926.34	0.2%

## Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.1%	330,090.63	0.2%

## 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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