

LIGHT TRUST 2017-1



Portfolio Summary as at 28 February 2026

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	48,541,435.57	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,108,011.04	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	4,778,586.39	6.06%
Class B Notes	AA(sf) / NR	2.40%	2,108,199.90	2.43%
Class C Notes	A+(sf) / NR	3.50%	1,124,373.27	0.49%
Class D Notes	NR / NR	6.00%	281,093.29	
Total			57,941,699.46	

*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	12.22%
Excess Spread (P.A)	0.87%

Underlying Collateral Summary

No. of Loans (Consolidated):	634
No. of Loans (Unconsolidated):	700
Aggregate Pool Current Balance:	\$57,144,817.96
Total Valuation of Properties:	\$215,705,571
Maximum Loan Balance (Consolidated):	\$542,013
Average Loan Balance (Consolidated):	\$90,134
Weighted Average Interest Rate (Consolidated):	6.23%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	285.0
WAVG Remaining Term to Maturity (months):	196.7
WAVG Seasoning (months):	151.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.6%
WAVG Current LVR:	44.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	394	62.1%	12,452,958.39	21.8%
\$100,000 to \$150,000	100	15.8%	12,317,547.64	21.6%
\$150,000 to \$200,000	62	9.8%	10,628,605.30	18.6%
\$200,000 to \$250,000	34	5.4%	7,555,507.17	13.2%
\$250,000 to \$300,000	16	2.5%	4,361,524.31	7.6%
\$300,000 to \$350,000	17	2.7%	5,434,987.32	9.5%
\$350,000 to \$400,000	8	1.3%	2,994,311.10	5.2%
\$400,000 to \$450,000	2	0.3%	857,363.58	1.5%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	1	0.2%	542,013.15	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	634	100%	57,144,817.96	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	512	80.8%	31,531,989.69	55.2%
50% to 55%	36	5.7%	6,423,086.86	11.2%
55% to 60%	29	4.6%	5,461,976.29	9.6%
60% to 65%	33	5.2%	7,749,691.24	13.6%
65% to 70%	14	2.2%	2,893,861.78	5.1%
70% to 75%	6	0.9%	1,840,496.54	3.2%
75% to 80%	3	0.5%	978,841.02	1.7%
80% to 85%	1	0.2%	264,874.54	0.5%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	634	100.0%	57,144,817.96	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	19	3.0%	294,505.09	0.5%
\$100,000 to \$200,000	125	19.7%	4,578,167.73	8.0%
\$200,000 to \$300,000	178	28.1%	11,967,195.29	20.9%
\$300,000 to \$400,000	131	20.7%	14,961,543.51	26.2%
\$400,000 to \$500,000	79	12.5%	9,341,220.63	16.3%
\$500,000 to \$600,000	45	7.1%	7,574,624.46	13.3%
\$600,000 to \$700,000	24	3.8%	3,311,718.71	5.8%
\$700,000 to \$800,000	17	2.7%	2,232,522.93	3.9%
\$800,000 to \$900,000	7	1.1%	1,548,079.40	2.7%
\$900,000 to \$1,000,000	6	0.9%	863,482.94	1.5%
\$1,000,000 to \$1,500,000	3	0.5%	471,757.27	0.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	634	100.0%	57,144,817.96	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	305,688.05	0.5%
NSW	14	2.0%	967,063.00	1.7%
NT	60	8.6%	10,048,049.62	17.6%
QLD	5	0.7%	362,846.80	0.6%
SA	591	84.4%	43,255,873.52	75.7%
TAS	0	0.0%	-	0.0%
VIC	23	3.3%	1,616,983.04	2.8%
WA	6	0.9%	588,313.93	1.0%
Total	700	100.0%	57,144,817.96	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	445	63.6%	39,847,064.72	69.7%
Non-metropolitan	255	36.4%	17,297,753.24	30.3%
Total	700	100.0%	57,144,817.96	100.0%

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Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Metropolitan	361	51.6%	28,426,221.24	49.7%	
SA - Non metropolitan	230	32.9%	14,829,652.28	26.0%	
NT - Metropolitan	50	7.1%	8,562,346.76	15.0%	
NT - Non metropolitan	10	1.4%	1,485,702.86	2.6%	
WA - Metropolitan	5	0.7%	420,825.59	0.7%	
WA - Non metropolitan	1	0.1%	167,488.34	0.3%	
VIC - Metropolitan	19	2.7%	1,374,797.55	2.4%	
VIC - Non metropolitan	4	0.6%	242,185.49	0.4%	
QLD - Metropolitan	1	0.1%	150,550.05	0.3%	
QLD - Non metropolitan	4	0.6%	212,296.75	0.4%	
NSW - Metropolitan	8	1.1%	606,635.48	1.1%	
NSW - Non metropolitan	6	0.9%	360,427.52	0.6%	
ACT - Metropolitan	1	0.1%	305,688.05	0.5%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	0	0.0%	-	0.0%	
Total	700	100.0%	57,144,817.96	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	0	0.0%	-	0.0%	
2.00% to 2.50%	0	0.0%	-	0.0%	
2.50% to 3.00%	1	0.1%	111,475.83	0.2%	
3.00% to 3.50%	3	0.4%	219,372.53	0.4%	
3.50% to 4.00%	1	0.1%	28,564.97	0.0%	
4.00% to 4.50%	1	0.1%	135,950.71	0.2%	
4.50% to 5.00%	8	1.1%	989,632.88	1.7%	
5.00% to 5.50%	96	13.7%	11,171,012.32	19.5%	
5.50% to 6.00%	183	26.1%	21,814,061.98	38.2%	
6.00% to 6.50%	68	9.7%	4,625,102.97	8.1%	
6.50% to 7.00%	48	6.9%	3,800,107.26	6.6%	
7.00% to 7.50%	67	9.6%	5,382,024.43	9.4%	
7.50% to 8.00%	145	20.7%	6,798,991.24	11.9%	
8.00% +	79	11.3%	2,068,520.84	3.6%	
Total	700	100.0%	57,144,817.96	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	0	0.0%	-	0.0%
72+ months	700	100.0%	57,144,817.96	100.0%
Total	700	100%	57,144,817.96	100%

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	1.3%	13,573.65	0.0%
2 to 4 years	11	1.6%	62,089.80	0.1%
4 to 6 years	25	3.6%	392,321.26	0.7%
6 to 8 years	42	6.0%	1,205,079.37	2.1%
8 to 10 years	88	12.6%	3,824,898.59	6.7%
10 to 12 years	63	9.0%	3,374,061.64	5.9%
12 to 14 years	50	7.1%	4,651,796.52	8.1%
14 to 16 years	84	12.0%	6,696,834.97	11.7%
16 to 18 years	124	17.7%	12,288,466.68	21.5%
18 to 20 years	162	23.1%	19,715,323.28	34.5%
20 to 22 years	41	5.9%	4,747,116.15	8.3%
22 to 24 years	1	0.1%	173,256.05	0.3%
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%
Total	700	100.0%	57,144,817.96	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	0	0.0%	-	0.0%
Principal & Interest	700	100.0%	57,144,817.96	100.0%
Total	700	100.0%	57,144,817.96	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	0	0.0%	-	0.0%	
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	700	100.0%	57,144,817.96	100.0%	
Total	700	100.0%	57,144,817.96	100.0%	

Interest Rate Type (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Fixed	74	10.6%	7,223,263.99	12.6%	
Variable	626	89.4%	49,921,553.97	87.4%	
Total	700	100.0%	57,144,817.96	100.0%	

Remaining Fixed Period (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0 to 6 months	21	3.0%	1,774,127.43	3.1%	
6 to 12 months	16	2.3%	1,735,807.18	3.0%	
12 to 24 months	19	2.7%	2,065,451.96	3.6%	
24 to 36 months	15	2.1%	1,399,617.35	2.4%	
36 to 48 months	1	0.1%	37,012.07	0.1%	
48 to 60 months	2	0.3%	211,248.00	0.4%	
60+ months	0	0.0%	-	0.0%	
Variable	626	89.4%	49,921,553.97	87.4%	
Total	700	100.0%	57,144,817.96	100.0%	

Occupancy (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Owner Occupier	633	90.4%	49,267,905.62	86.2%	
Investment	67	9.6%	7,876,912.34	13.8%	
Total	700	100.0%	57,144,817.96	100.0%	

Loan Documentation (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Full Documentation	700	100.0%	57,144,817.96	100.0%	
Low Documentation	0	0.0%	-	0.0%	
Total	700	100.0%	57,144,817.96	100.0%	

Mortgage Insurer (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
QBE	696	99.4%	56,761,508.66	99.3%	
Genworth	4	0.6%	383,309.30	0.7%	
Uninsured	0	0.0%	-	0.0%	
Total	700	100.0%	57,144,817.96	100.0%	

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	690	98.6%	55,678,464.18	97.4%
1 to 30 days	5	0.7%	761,878.81	1.3%
31 to 60 days	3	0.4%	387,856.41	0.7%
61 to 90 days	2	0.3%	316,618.56	0.6%
91+ days	0	0.0%	-	0.0%
Total	700	100.0%	57,144,817.96	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	0	0.0%	-	0.0%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	566,647.66	1.0%

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

Risk Retention		
	Risk Retention Pool Balance	Risk Retention Rate
Risk Retention	4,740,228.63	8.3%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust 2017-1, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

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