

LIGHT TRUST 2023-1

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Portfolio Summary as at 31 October 2023

Note Balances	Rating (S&P / Fitch)	Margin (bps)		Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		117	854,058,299.02	8.56%
Class AB Notes	AAA(sf) / NR		200	40,000,000.00	4.28%
Class B Notes	AA(sf) / NR		290	17,000,000.00	2.46%
Class C Notes	A(sf) / NR		340	11,500,000.00	1.23%
Class D Notes	BBB+(sf) / NR		390	5,000,000.00	0.70%
Class E Notes	BB(sf) / NR		570	3,000,000.00	0.37%
Class F Notes	NR / NR		670	3,500,000.00	
Total*				934,058,299.02	

*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	20.82%
Excess Spread (P.A)	0.00%
Excess Spread Captured by Reserve*	338,891.44

*Excess spread captured by Excess Revenue Reserve until target balance is reached

Underlying collateral summary

No. of Loans (Consolidated):	3,470
No. of Loans (Unconsolidated):	3,930
Aggregate Pool Current Balance:	\$914,746,350
Total Valuation of Properties	\$1,839,841,662
Maximum Loan Balance (Consolidated):	\$991,205
Average Loan Balance (Consolidated):	\$263,616
Weighted Average Interest Rate	6.05%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	356.0
WAVG Remaining Term to Maturity (months):	295.1
WAVG Seasoning (months):	42.6
Loan to Value Ratio (LVR)	
Maximum Current LVR:	89.9%
WAVG Current LVR:	60.3%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	587	16.9%	30,351,364.63	3.3%
\$100,000 to \$150,000	370	10.7%	46,958,435.45	5.1%
\$150,000 to \$200,000	449	12.9%	79,088,751.19	8.6%
\$200,000 to \$250,000	442	12.7%	99,584,020.76	10.9%
\$250,000 to \$300,000	373	10.7%	102,718,361.67	11.2%
\$300,000 to \$350,000	316	9.1%	102,717,171.10	11.2%
\$350,000 to \$400,000	270	7.8%	100,929,066.22	11.0%
\$400,000 to \$450,000	198	5.7%	83,911,986.04	9.2%
\$450,000 to \$500,000	136	3.9%	64,263,082.50	7.0%
\$500,000 to \$750,000	280	8.1%	162,003,800.02	17.7%
\$750,000+	49	1.4%	42,220,309.93	4.6%
Total	3470	100%	914,746,349.51	100%

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Current LVR (Consolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0% to 50%	1477	42.6%	238,390,447.25	26.1%	
50% to 55%	228	6.6%	65,426,508.07	7.2%	
55% to 60%	281	8.1%	89,604,523.81	9.8%	
60% to 65%	268	7.7%	86,574,247.56	9.5%	
65% to 70%	334	9.6%	119,037,687.93	13.0%	
70% to 75%	330	9.5%	119,723,490.04	13.1%	
75% to 80%	322	9.3%	111,372,407.08	12.2%	
80% to 85%	126	3.6%	45,126,261.53	4.9%	
85% to 90%	104	3.0%	39,490,776.24	4.3%	
90% to 95%	0	0.0%	-	0.0%	
95%+	0	0.0%	-	0.0%	
Total	3470	100.0%	914,746,349.51	100.0%	

Property Valuation (Consolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
\$0 to \$100,000	0	0.0%	-	0.00%	
\$100,000 to \$200,000	149	4.3%	13,612,094.44	1.5%	
\$200,000 to \$300,000	473	13.6%	62,816,278.52	6.9%	
\$300,000 to \$400,000	708	20.4%	134,044,225.40	14.7%	
\$400,000 to \$500,000	646	18.6%	151,595,391.43	16.6%	
\$500,000 to \$600,000	481	13.9%	143,184,368.17	15.7%	
\$600,000 to \$700,000	310	8.9%	107,401,788.50	11.7%	
\$700,000 to \$800,000	241	6.9%	90,015,915.62	9.8%	
\$800,000 to \$900,000	162	4.7%	65,213,866.04	7.1%	
\$900,000 to \$1,000,000	94	2.7%	39,808,339.02	4.4%	
\$1,000,000 to \$1,500,000	174	5.0%	89,029,795.15	9.7%	
\$1,500,000+	32	0.9%	18,024,287.22	2.0%	
Total	3470	100.0%	914,746,349.51	100.0%	

Security State (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
ACT	21	0.5%	7,345,772.41	0.8%	
NSW	74	1.9%	23,921,131.33	2.6%	
NT	424	10.8%	115,059,408.91	12.6%	
QLD	98	2.5%	25,401,625.35	2.8%	
SA	2763	70.3%	569,881,425.56	62.3%	
TAS	14	0.4%	3,128,510.26	0.3%	
VIC	512	13.0%	164,361,256.79	18.0%	
WA	24	0.6%	5,647,218.90	0.6%	
Total	3930	100.0%	914,746,349.51	100.0%	

Geographic Region (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
Metropolitan	2693	68.5%	663,111,829.96	72.5%	
Non-metropolitan	1224	31.1%	247,445,919.46	27.1%	
Inner City	13	0.3%	4,188,600.09	0.5%	
Total	3930	100.0%	914,746,349.51	100.0%	

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	7	0.2%	2,193,464.42	0.2%
SA - Metropolitan	1945	49.5%	428,437,143.25	46.8%
SA - Non metropolitan	811	20.6%	139,250,817.89	15.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	287	7.3%	79,859,816.53	8.7%
NT - Non metropolitan	137	3.5%	35,199,592.38	3.8%
WA - Inner City	2	0.1%	743,524.27	0.1%
WA - Metropolitan	16	0.4%	3,311,283.55	0.4%
WA - Non metropolitan	6	0.2%	1,592,411.08	0.2%
VIC - Inner City	4	0.1%	1,251,611.40	0.1%
VIC - Metropolitan	346	8.8%	118,700,923.55	13.0%
VIC - Non metropolitan	162	4.1%	44,408,721.84	4.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	29	0.7%	8,773,868.00	1.0%
QLD - Non metropolitan	69	1.8%	16,627,757.35	1.8%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	38	1.0%	14,175,266.58	1.5%
NSW - Non metropolitan	36	0.9%	9,745,864.75	1.1%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	21	0.5%	7,345,772.41	0.8%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	11	0.3%	2,507,756.09	0.3%
TAS - Non metropolitan	3	0.1%	620,754.17	0.1%
Total	3930	100.0%	914,746,349.51	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	97	2.5%	22,567,997.80	2.5%
2.00% to 2.25%	24	0.6%	7,183,964.05	0.8%
2.25% to 2.50%	26	0.7%	4,970,254.11	0.5%
2.50% to 2.75%	9	0.2%	1,906,896.22	0.2%
2.75% to 3.00%	9	0.2%	1,901,110.89	0.2%
3.00% to 3.25%	3	0.1%	896,964.88	0.1%
3.25% to 3.50%	6	0.2%	1,487,238.00	0.2%
3.50% to 3.75%	3	0.1%	798,698.84	0.1%
3.75% to 4.00%	5	0.1%	993,546.28	0.1%
4.00% to 4.25%	9	0.2%	1,864,598.16	0.2%
4.25% to 4.50%	10	0.3%	1,856,252.65	0.2%
4.50% to 4.75%	5	0.1%	1,132,240.63	0.1%
4.75% to 5.00%	61	1.6%	18,518,772.91	2.0%
5.00% to 5.25%	35	0.9%	10,068,105.15	1.1%
5.25% to 5.50%	80	2.0%	23,708,190.47	2.6%
5.50% to 5.75%	216	5.5%	67,589,940.61	7.4%
5.75% to 6.00%	859	21.9%	230,267,580.15	25.2%
6.00%+	2473	62.9%	517,033,997.71	56.5%
Total	3930	100.0%	914,746,349.51	100.0%

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Loan Seasoning (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	58	1.5%	17,458,794.99	1.9%
6 to 12 months	356	9.1%	100,777,123.75	11.0%
12 to 18 months	487	12.4%	146,095,913.16	16.0%
18 to 24 months	461	11.7%	121,909,987.59	13.3%
24 to 30 months	376	9.6%	88,333,756.05	9.7%
30 to 36 months	252	6.4%	54,428,824.78	6.0%
36 to 42 months	316	8.0%	71,110,339.88	7.8%
42 to 48 months	162	4.1%	33,944,812.16	3.7%
48 to 54 months	152	3.9%	34,805,560.70	3.8%
54 to 60 months	167	4.2%	36,523,298.65	4.0%
60 to 66 months	139	3.5%	32,688,281.92	3.6%
66 to 72 months	101	2.6%	22,192,952.15	2.4%
72+ months	903	23.0%	154,476,703.73	16.9%
Total	3930	100%	914,746,349.51	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	1	0.0%	5,235.88	0.0%
2 to 4 years	9	0.2%	345,229.45	0.0%
4 to 6 years	26	0.7%	1,297,006.13	0.1%
6 to 8 years	37	0.9%	3,047,210.95	0.3%
8 to 10 years	59	1.5%	4,302,126.75	0.5%
10 to 12 years	79	2.0%	7,103,140.13	0.8%
12 to 14 years	164	4.2%	18,825,159.33	2.1%
14 to 16 years	180	4.6%	23,461,420.57	2.6%
16 to 18 years	291	7.4%	42,513,569.90	4.6%
18 to 20 years	292	7.4%	47,097,953.14	5.1%
20 to 22 years	324	8.2%	70,571,223.48	7.7%
22 to 24 years	476	12.1%	108,162,877.24	11.8%
24 to 26 years	489	12.4%	132,643,731.14	14.5%
26 to 28 years	711	18.1%	191,202,446.56	20.9%
28 to 30 years	792	20.2%	264,168,018.86	28.9%
30+ years	0	0.0%	-	0.0%
Total	3930	100.0%	914,746,349.51	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	130	3.3%	45,024,185.37	4.9%
Principal & Interest	3800	96.7%	869,722,164.14	95.1%
Total	3930	100.0%	914,746,349.51	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	24	0.6%	9,084,669.80	1.0%
12 to 24 months	26	0.7%	8,651,661.55	0.9%
24 to 36 months	21	0.5%	5,683,141.09	0.6%
36 to 48 months	43	1.1%	14,984,378.99	1.6%
48 to 60 months	16	0.4%	6,620,333.94	0.7%
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	3800	96.7%	869,722,164.14	95.1%
Total	3930	100.0%	914,746,349.51	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	573	14.6%	139,255,686.19	15.2%
Variable	3357	85.4%	775,490,663.32	84.8%
Total	3930	100.0%	914,746,349.51	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	211	5.4%	58,933,572.92	6.4%
6 to 12 months	65	1.7%	13,544,907.94	1.5%
12 to 24 months	134	3.4%	30,426,093.26	3.3%
24 to 36 months	105	2.7%	23,358,012.53	2.6%
36 to 48 months	42	1.1%	10,106,962.52	1.1%
48 to 60 months	15	0.4%	2,797,691.53	0.3%
60+ months	0	0.0%	-	0.0%
Variable	3357	85.4%	775,490,663.32	84.8%
Total	3929	100.0%	914,657,904.02	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	3209	81.7%	713,096,170.04	78.0%
Investment	721	18.3%	201,650,179.47	22.0%
Total	3930	100.0%	914,746,349.51	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	3,930	100.0%	914,746,349.51	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	3930	100.0%	914,746,349.51	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	783	19.9%	188,123,815.23	20.6%
Genworth	0	0.0%	-	0.0%
Uninsured	3147	80.1%	726,622,534.28	79.4%
Total	3930	100.0%	914,746,349.51	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	3854	98.1%	893,028,011.58	97.6%
1 to 30 days	70	1.8%	20,015,398.41	2.2%
31 to 60 days	3	0.1%	966,008.94	0.1%
61 to 90 days	2	0.1%	306,049.32	0.0%
91+ days	1	0.0%	430,881.26	0.0%
Total	3930	100.0%	914,746,349.51	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.2%	1,847,739.25	0.2%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	0	0.0%	0.00	0.0%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	0	-	-	-

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