

# LIGHT TRUST 2017-1



## Portfolio Summary as at 31 May 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	118,757,153.02	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,710,761.12	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	11,690,863.89	6.06%
Class B Notes	AA(sf) / NR	2.40%	5,157,734.06	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,750,791.51	0.49%
Class D Notes	NR / NR	6.00%	687,697.88	
<b>Total</b>			<b>141,755,001.47</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	22.40%
Excess Spread	0.53%

### Underlying collateral summary

No. of Loans (Consolidated):	1,069
No. of Loans (Unconsolidated):	1,245
Aggregate Pool Current Balance:	\$138,371,885
Total Valuation of Properties	\$370,439,657
Maximum Loan Balance (Consolidated):	\$632,716
Average Loan Balance (Consolidated):	\$129,440
Weighted Average Interest Rate	3.27%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	294.0
WAVG Remaining Term to Maturity (months):	236.4
WAVG Seasoning (months):	109.4
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	90.9%
WAVG Current LVR:	51.2%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	518	48.5%	22,143,655.09	16.0%
\$100,000 to \$150,000	172	16.1%	21,728,572.45	15.7%
\$150,000 to \$200,000	141	13.2%	24,412,203.93	17.6%
\$200,000 to \$250,000	105	9.8%	23,308,970.98	16.8%
\$250,000 to \$300,000	52	4.9%	14,140,076.32	10.2%
\$300,000 to \$350,000	22	2.1%	7,142,515.47	5.2%
\$350,000 to \$400,000	26	2.4%	9,579,600.49	6.9%
\$400,000 to \$450,000	13	1.2%	5,494,780.31	4.0%
\$450,000 to \$500,000	10	0.9%	4,723,503.30	3.4%
\$500,000 to \$750,000	10	0.9%	5,698,006.30	4.1%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1069</b>	<b>100%</b>	<b>138,371,884.64</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%	713	66.7%	57,966,761.66	41.9%
50% to 55%	62	5.8%	12,039,519.85	8.7%
55% to 60%	80	7.5%	15,637,532.09	11.3%
60% to 65%	85	8.0%	17,919,512.20	13.0%
65% to 70%	64	6.0%	16,251,201.63	11.7%
70% to 75%	40	3.7%	10,717,395.28	7.7%
75% to 80%	20	1.9%	6,161,401.27	4.5%
80% to 85%	3	0.3%	985,571.00	0.7%
85% to 90%	1	0.1%	477,651.11	0.3%
90% to 95%	1	0.1%	215,338.55	0.2%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1069</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	39	3.6%	633,318.14	0.5%
\$100,000 to \$200,000	189	17.7%	10,089,475.14	7.3%
\$200,000 to \$300,000	290	27.1%	27,282,398.47	19.7%
\$300,000 to \$400,000	244	22.8%	35,761,819.01	25.8%
\$400,000 to \$500,000	129	12.1%	21,436,346.59	15.5%
\$500,000 to \$600,000	80	7.5%	17,281,194.05	12.5%
\$600,000 to \$700,000	35	3.3%	6,925,879.08	5.0%
\$700,000 to \$800,000	28	2.6%	6,958,619.97	5.0%
\$800,000 to \$900,000	18	1.7%	6,720,637.84	4.9%
\$900,000 to \$1,000,000	10	0.9%	2,410,306.13	1.7%
\$1,000,000 to \$1,500,000	7	0.7%	2,871,890.22	2.1%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1069</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	472,986.60	0.3%
NSW	24	1.9%	2,689,668.38	1.9%
NT	114	9.2%	23,161,015.72	16.7%
QLD	8	0.6%	818,994.02	0.6%
SA	1034	83.1%	102,379,494.37	74.0%
TAS	0	0.0%	-	0.0%
VIC	51	4.1%	7,039,263.37	5.1%
WA	12	1.0%	1,810,462.18	1.3%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	815	65.5%	100,596,410.49	72.7%
Non-metropolitan	427	34.3%	37,596,676.46	27.2%
Inner City	3	0.2%	178,797.69	0.1%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</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	0.2%	178,797.69	0.1%
SA - Metropolitan	654	52.5%	71,154,482.95	51.4%
SA - Non metropolitan	377	30.3%	31,046,213.73	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	91	7.3%	19,149,662.92	13.8%
NT - Non metropolitan	23	1.8%	4,011,352.80	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	1,629,695.24	1.2%
WA - Non metropolitan	1	0.1%	180,766.94	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	43	3.5%	6,298,181.42	4.6%
VIC - Non metropolitan	8	0.6%	741,081.95	0.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	455,567.79	0.3%
QLD - Non metropolitan	5	0.4%	363,426.23	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,435,833.57	1.0%
NSW - Non metropolitan	13	1.0%	1,253,834.81	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	472,986.60	0.3%
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>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	55	4.4%	10,948,395.68	7.9%
2.00% to 2.25%	36	2.9%	6,574,697.03	4.8%
2.25% to 2.50%	121	9.7%	18,133,355.63	13.1%
2.50% to 2.75%	66	5.3%	8,428,793.96	6.1%
2.75% to 3.00%	49	3.9%	7,962,581.81	5.8%
3.00% to 3.25%	137	11.0%	17,863,414.04	12.9%
3.25% to 3.50%	94	7.6%	13,768,230.45	10.0%
3.50% to 3.75%	78	6.3%	9,077,448.99	6.6%
3.75% to 4.00%	115	9.2%	11,766,598.53	8.5%
4.00% to 4.25%	305	24.5%	22,321,000.21	16.1%
4.25% to 4.50%	28	2.2%	3,130,100.46	2.3%
4.50% to 4.75%	7	0.6%	514,679.81	0.4%
4.75% to 5.00%	146	11.7%	7,381,976.09	5.3%
5.00% to 5.25%	2	0.2%	189,542.98	0.1%
5.25% to 5.50%	6	0.5%	311,068.97	0.2%
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>1245</b>	<b>100.0%</b>	<b>138,371,884.64</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	3	0.2%	285,760.74	0.2%
66 to 72 months	83	6.7%	9,217,866.00	6.7%
72+ months	1159	93.1%	128,868,257.90	93.1%
<b>Total</b>	<b>1245</b>	<b>100%</b>	<b>138,371,884.64</b>	<b>100%</b>

## Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	653.87	0.0%
0 to 2 years	7	0.6%	111,280.33	0.1%
2 to 4 years	23	1.8%	289,159.46	0.2%
4 to 6 years	17	1.4%	336,710.50	0.2%
6 to 8 years	21	1.7%	552,683.52	0.4%
8 to 10 years	49	3.9%	1,666,641.91	1.2%
10 to 12 years	80	6.4%	4,206,747.96	3.0%
12 to 14 years	151	12.1%	11,042,177.72	8.0%
14 to 16 years	99	8.0%	8,323,401.73	6.0%
16 to 18 years	96	7.7%	12,403,669.34	9.0%
18 to 20 years	138	11.1%	16,068,964.19	11.6%
20 to 22 years	219	17.6%	30,830,704.68	22.3%
22 to 24 years	317	25.5%	49,142,446.44	35.5%
24 to 26 years	27	2.2%	3,396,642.99	2.5%
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>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	9	0.7%	1,694,747.52	1.2%
Principal & Interest	1236	99.3%	136,677,137.12	98.8%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</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	0.2%	581,191.38	0.4%
12 to 24 months	1	0.1%	93,163.91	0.1%
24 to 36 months	4	0.3%	797,747.27	0.6%
36 to 48 months	0	0.0%	-	0.0%
48 to 60 months	1	0.1%	222,644.96	0.2%
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	1236	99.3%	136,677,137.12	98.8%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	305	24.5%	47,546,293.35	34.4%
Variable	940	75.5%	90,825,591.29	65.6%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	50	4.0%	7,432,973.71	5.4%
6 to 12 months	42	3.4%	7,587,837.97	5.5%
12 to 24 months	143	11.5%	22,427,060.33	16.2%
24 to 36 months	51	4.1%	7,793,548.93	5.6%
36 to 48 months	12	1.0%	1,533,397.95	1.1%
48 to 60 months	7	0.6%	771,474.46	0.6%
60+ months	0	0.0%	-	0.0%
Variable	940	75.5%	90,825,591.29	65.6%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1086	87.2%	113,874,574.79	82.3%
Investment	159	12.8%	24,497,309.85	17.7%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,245	100.0%	138,371,884.64	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1238	99.4%	137,052,380.90	99.0%
Genworth	7	0.6%	1,319,503.74	1.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1227	98.6%	136,231,406.93	98.5%
1 to 30 days	7	0.6%	1,065,881.97	0.8%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	3	0.2%	134,948.79	0.1%
91+ days	8	0.6%	939,646.95	0.7%
<b>Total</b>	<b>1245</b>	<b>100.0%</b>	<b>138,371,884.64</b>	<b>100.0%</b>

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.5%	832,199.43	0.6%

## Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	545,429.18	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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