

LIGHT TRUST NO. 6



Portfolio Summary as at 31 October 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	99,033,962.24	16.27%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,552,305.17	13.26%
Class AB Notes	AAA(sf) / NR	1.90%	6,007,871.11	8.18%
Class B Notes	AA(sf) / NR	2.40%	7,176,068.28	2.12%
Class C Notes	A+(sf) / NR	3.50%	2,036,000.77	0.40%
Class D Notes	NR / NR	6.00%	467,278.86	
Total			118,273,486.43	

Conditional Prepayment Rate (CPR)

Current CPR	14.75%
Excess Spread	0.90%

Underlying collateral summary

No. of Loans (Consolidated):	1,127
No. of Loans (Unconsolidated):	1,229
Aggregate Pool Current Balance:	\$116,362,667
Total Valuation of Properties	\$355,183,709
Maximum Loan Balance (Consolidated):	\$626,562
Average Loan Balance (Consolidated):	\$103,249
Weighted Average Interest Rate	3.45%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	284.0
WAVG Remaining Term to Maturity (months):	232.8
WAVG Seasoning (months):	114.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	84.2%
WAVG Current LVR:	47.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	649	57.6%	27,476,414.37	23.6%
\$100,000 to \$150,000	172	15.3%	21,448,960.48	18.4%
\$150,000 to \$200,000	151	13.4%	26,058,835.75	22.4%
\$200,000 to \$250,000	84	7.5%	18,801,015.17	16.2%
\$250,000 to \$300,000	33	2.9%	8,860,817.66	7.6%
\$300,000 to \$350,000	22	2.0%	6,994,893.65	6.0%
\$350,000 to \$400,000	8	0.7%	2,972,704.46	2.6%
\$400,000 to \$450,000	4	0.4%	1,643,957.85	1.4%
\$450,000 to \$500,000	2	0.2%	927,757.97	0.8%
\$500,000 to \$750,000	2	0.2%	1,175,795.27	1.0%
\$750,000+	0	0.0%	-	0.0%
Total	1127	100%	116,361,152.63	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	818	72.6%	58,298,201.99	50.1%
50% to 55%	95	8.4%	15,542,700.42	13.4%
55% to 60%	87	7.7%	15,793,913.36	13.6%
60% to 65%	68	6.0%	12,390,118.00	10.6%
65% to 70%	37	3.3%	8,287,967.69	7.1%
70% to 75%	13	1.2%	3,696,238.49	3.2%
75% to 80%	4	0.4%	914,351.08	0.8%
80% to 85%	5	0.4%	1,437,661.60	1.2%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1127	100.0%	116,361,152.63	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.2%	944,529.73	0.8%
\$100,000 to \$200,000	198	17.6%	10,285,116.74	8.8%
\$200,000 to \$300,000	328	29.1%	26,176,984.78	22.5%
\$300,000 to \$400,000	302	26.8%	33,909,283.13	29.1%
\$400,000 to \$500,000	141	12.5%	21,028,231.35	18.1%
\$500,000 to \$600,000	78	6.9%	14,011,997.96	12.0%
\$600,000 to \$700,000	21	1.9%	4,275,119.76	3.7%
\$700,000 to \$800,000	13	1.2%	2,601,715.86	2.2%
\$800,000 to \$900,000	6	0.5%	1,900,779.27	1.6%
\$900,000 to \$1,000,000	3	0.3%	824,283.15	0.7%
\$1,000,000 to \$1,500,000	1	0.1%	403,110.90	0.3%
\$1,500,000+	0	0.0%	-	0.0%
Total	1127	100.0%	116,361,152.63	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	304,787.09	0.3%
NSW	16	1.3%	2,436,540.44	2.1%
NT	89	7.2%	14,891,895.49	12.8%
QLD	13	1.1%	1,043,016.15	0.9%
SA	1066	86.8%	90,999,106.11	78.2%
TAS	2	0.2%	150,135.05	0.1%
VIC	31	2.5%	5,046,742.18	4.3%
WA	10	0.8%	1,488,930.12	1.3%
Total	1228	100.0%	116,361,152.63	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	802	65.3%	82,857,565.12	71.2%
Non-metropolitan	420	34.2%	32,947,556.05	28.3%
Inner City	6	0.5%	556,031.46	0.5%
Total	1228	100.0%	116,361,152.63	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	268,743.56	0.2%
SA - Metropolitan	700	57.0%	65,467,142.13	56.3%
SA - Non metropolitan	362	29.5%	25,263,220.42	21.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.5%	11,518,430.32	9.9%
NT - Non metropolitan	22	1.8%	3,373,465.17	2.9%
WA - Inner City	1	0.1%	68,689.47	0.1%
WA - Metropolitan	8	0.7%	1,137,959.68	1.0%
WA - Non metropolitan	1	0.1%	282,280.97	0.2%
VIC - Inner City	1	0.1%	218,598.43	0.2%
VIC - Metropolitan	15	1.2%	2,704,880.70	2.3%
VIC - Non metropolitan	15	1.2%	2,123,263.05	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	330,653.36	0.3%
QLD - Non metropolitan	10	0.8%	712,362.79	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.7%	1,393,711.84	1.2%
NSW - Non metropolitan	8	0.7%	1,042,828.60	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	304,787.09	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	2	0.2%	150,135.05	0.1%
Total	1228	100.0%	116,361,152.63	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	32	2.6%	6,198,661.47	5.3%
2.00% to 2.25%	25	2.0%	3,998,952.10	3.4%
2.25% to 2.50%	95	7.7%	11,144,253.82	9.6%
2.50% to 2.75%	23	1.9%	3,198,896.68	2.7%
2.75% to 3.00%	75	6.1%	10,201,767.43	8.8%
3.00% to 3.25%	72	5.9%	8,100,159.26	7.0%
3.25% to 3.50%	54	4.4%	5,611,075.43	4.8%
3.50% to 3.75%	91	7.4%	10,361,226.96	8.9%
3.75% to 4.00%	529	43.0%	41,446,964.60	35.6%
4.00% to 4.25%	27	2.2%	2,682,981.52	2.3%
4.25% to 4.50%	18	1.5%	2,359,106.88	2.0%
4.50% to 4.75%	172	14.0%	9,897,093.00	8.5%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	16	1.3%	1,161,527.48	1.0%
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%
Total	1229	100.0%	116,362,666.63	100.0%

LIGHT TRUST NO. 6



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	1229	100.0%	116,362,666.63	100.0%
Total	1229	100%	116,362,666.63	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	0.7%	102,556.12	0.1%
2 to 4 years	3	0.2%	72,906.28	0.1%
4 to 6 years	10	0.8%	190,822.67	0.2%
6 to 8 years	20	1.6%	809,068.76	0.7%
8 to 10 years	20	1.6%	577,818.81	0.5%
10 to 12 years	47	3.8%	2,261,415.78	1.9%
12 to 14 years	73	5.9%	4,448,054.26	3.8%
14 to 16 years	145	11.8%	8,744,445.25	7.5%
16 to 18 years	179	14.6%	15,159,165.45	13.0%
18 to 20 years	242	19.7%	24,345,764.69	20.9%
20 to 22 years	303	24.7%	34,839,641.71	29.9%
22 to 24 years	178	14.5%	24,811,006.85	21.3%
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	1229	100.0%	116,362,666.63	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	4	0.3%	1,123,404.91	1.0%
Principal & Interest	1225	99.7%	115,239,261.72	99.0%
Total	1229	100.0%	116,362,666.63	100.0%

LIGHT TRUST NO. 6



Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	2	0.2%	489,528.63	0.4%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	1	0.1%	335,196.47	0.3%
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	1225	99.8%	115,239,261.72	99.3%
Total	1228	100.0%	116,063,986.82	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	230	18.7%	30,290,615.19	26.0%
Variable	999	81.3%	86,072,051.44	74.0%
Total	1229	100.0%	116,362,666.63	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	31	2.5%	3,771,095.95	3.2%
6 to 12 months	52	4.2%	6,336,748.28	5.4%
12 to 24 months	73	5.9%	9,913,160.52	8.5%
24 to 36 months	41	3.3%	6,007,594.97	5.2%
36 to 48 months	29	2.4%	3,836,263.93	3.3%
48 to 60 months	4	0.3%	425,751.54	0.4%
60+ months	0	0.0%	-	0.0%
Variable	999	81.3%	86,072,051.44	74.0%
Total	1229	100.0%	116,362,666.63	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1104	89.8%	101,113,996.07	86.9%
Investment	125	10.2%	15,248,670.56	13.1%
Total	1229	100.0%	116,362,666.63	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,229	100.0%	116,362,666.63	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1229	100.0%	116,362,666.63	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1228	99.9%	116,361,152.63	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	1,514.00	0.0%
Total	1229	100.0%	116,362,666.63	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1217	99.0%	114,187,836.69	98.1%
1 to 30 days	6	0.5%	1,217,883.09	1.0%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	2	0.2%	340,528.10	0.3%
91+ days	4	0.3%	616,418.75	0.5%
Total	1229	100.0%	116,362,666.63	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	473,254.76	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	4	0.3%	547,555.13	0.5%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

Disclaimer

This document is restricted to “wholesale clients” only as defined in the Corporations Act 2001 (Cth)(**Corporations Act**) to whom a disclosure is not required under Part 6D.2 of the Corporations Act. If you are not such an investor you may not consider the document and must return it immediately.

Information regarding securities issued in respect of the Light Trust Series is contained in the relevant prospectus or Information Memorandum. The relevant prospectus or Information Memorandum contain important information which is critical to any decision to subscribe for these securities.

The information contained in this document does not constitute and is not intended to constitute an offer or invitation in relation to the issue, sale or purchase of any securities or financial products, as those terms are used in the Corporations Act, and is not intended to constitute financial product advice or a recommendation. In providing the information contained in this document, People’s Choice has not taken into account the investment objectives, financial situation and particular needs of any particular investor. Before making an investment decision, you should consider whether it is appropriate in light of your particular investment needs, objectives and financial circumstances. We recommend that you consult with your professional adviser before making any investment.

This document may include estimates and projections and involves significant elements of subjective judgment and analysis. People’s Choice does not give any express or implied warranty of accuracy or completeness of the information contained herein. Any information is subject to change without notice.