

LIGHT TRUST 2017-1



Portfolio Summary as at 31 May 2021

| Note Balances | Current Invested Amount |
|----------------|-------------------------|
| Class A1 Notes | 154,060,040.36 |
| Class A2 Notes | 3,516,587.90 |
| Class AB Notes | 15,166,201.93 |
| Class B Notes | 6,690,971.43 |
| Class C Notes | 3,568,518.10 |
| Class D Notes | 892,129.53 |
| Total | 183,894,449.25 |

Conditional Prepayment Rate (CPR)

| | |
|-------------|--------|
| Current CPR | 15.60% |
|-------------|--------|

Underlying collateral summary

| | |
|--------------------------------------|---------------|
| No. of Loans (Consolidated): | 1,242 |
| No. of Loans (Unconsolidated): | 1,477 |
| Aggregate Pool Current Balance: | \$179,271,120 |
| Total Valuation of Properties | \$438,116,872 |
| Maximum Loan Balance (Consolidated): | \$746,167 |
| Average Loan Balance (Consolidated): | \$144,918 |

Loan Seasoning / Term to Maturity

| | |
|--|-------|
| Maximum Original Term to Maturity (months): | 361.0 |
| Maximum Remaining Term to Maturity (months): | 306.0 |
| WAVG Remaining Term to Maturity (months): | 247.2 |
| WAVG Seasoning (months): | 97.5 |

Loan to Value Ratio (LVR)

| | |
|----------------------|-------|
| Maximum Current LVR: | 89.5% |
| WAVG Current LVR: | 53.8% |

Current Balance (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 532 | 42.7% | 23,767,957.18 | 13.2% |
| \$100,000 to \$150,000 | 208 | 16.7% | 26,036,512.08 | 14.4% |
| \$150,000 to \$200,000 | 171 | 13.7% | 29,729,930.95 | 16.5% |
| \$200,000 to \$250,000 | 136 | 10.9% | 30,465,047.30 | 16.9% |
| \$250,000 to \$300,000 | 80 | 6.4% | 21,753,985.26 | 12.1% |
| \$300,000 to \$350,000 | 28 | 2.2% | 8,870,742.94 | 4.9% |
| \$350,000 to \$400,000 | 40 | 3.2% | 14,878,676.06 | 8.2% |
| \$400,000 to \$450,000 | 18 | 1.4% | 7,589,671.13 | 4.2% |
| \$450,000 to \$500,000 | 11 | 0.9% | 5,238,942.76 | 2.9% |
| \$500,000 to \$750,000 | 21 | 1.7% | 12,091,420.02 | 6.7% |
| \$750,000+ | 0 | 0.0% | - | 0.0% |
| Total | 1245 | 100% | 180,422,885.68 | 100% |

LIGHT TRUST 2017-1



Current LVR (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| 0% to 50% | 761 | 61.1% | 66,563,663.66 | 36.9% |
| 50% to 55% | 85 | 6.8% | 16,197,128.47 | 9.0% |
| 55% to 60% | 87 | 7.0% | 17,042,711.86 | 9.4% |
| 60% to 65% | 101 | 8.1% | 23,520,677.70 | 13.0% |
| 65% to 70% | 93 | 7.5% | 23,198,590.32 | 12.9% |
| 70% to 75% | 68 | 5.5% | 19,006,154.13 | 10.5% |
| 75% to 80% | 34 | 2.7% | 9,616,119.83 | 5.3% |
| 80% to 85% | 15 | 1.2% | 4,785,435.31 | 2.7% |
| 85% to 90% | 1 | 0.1% | 492,404.40 | 0.3% |
| 90% to 95% | 0 | 0.0% | - | 0.0% |
| 95%+ | 0 | 0.0% | - | 0.0% |
| Total | 1245 | 100.0% | 180,422,885.68 | 100.0% |

Property Valuation (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 41 | 3.3% | 816,476.82 | 0.5% |
| \$100,000 to \$200,000 | 201 | 16.1% | 10,863,985.84 | 6.0% |
| \$200,000 to \$300,000 | 319 | 25.6% | 31,828,462.21 | 17.6% |
| \$300,000 to \$400,000 | 298 | 23.9% | 46,987,506.07 | 26.0% |
| \$400,000 to \$500,000 | 152 | 12.2% | 27,404,747.94 | 15.2% |
| \$500,000 to \$600,000 | 108 | 8.7% | 25,912,073.56 | 14.4% |
| \$600,000 to \$700,000 | 47 | 3.8% | 9,637,510.63 | 5.3% |
| \$700,000 to \$800,000 | 31 | 2.5% | 9,451,679.58 | 5.2% |
| \$800,000 to \$900,000 | 27 | 2.2% | 10,565,509.75 | 5.9% |
| \$900,000 to \$1,000,000 | 9 | 0.7% | 2,177,714.01 | 1.2% |
| \$1,000,000 to \$1,500,000 | 10 | 0.8% | 3,601,365.33 | 2.0% |
| \$1,500,000+ | 2 | 0.2% | 1,175,853.94 | 0.7% |
| Total | 1245 | 100.0% | 180,422,885.68 | 100.0% |

Security State (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| ACT | 4 | 0.3% | 838,197.07 | 0.5% |
| NSW | 26 | 1.8% | 3,446,094.26 | 1.9% |
| NT | 133 | 9.0% | 27,791,077.85 | 15.5% |
| QLD | 8 | 0.5% | 1,080,585.20 | 0.6% |
| SA | 1232 | 83.4% | 134,872,905.09 | 75.2% |
| TAS | 0 | 0.0% | - | 0.0% |
| VIC | 62 | 4.2% | 9,307,520.94 | 5.2% |
| WA | 12 | 0.8% | 1,934,739.39 | 1.1% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Geographic Region (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------|-----------------|-------------------|-----------------------|----------------------|
| Metropolitan | 966 | 65.4% | 129,639,188.01 | 72.3% |
| Non-metropolitan | 504 | 34.1% | 49,085,695.59 | 27.4% |
| Inner City | 7 | 0.5% | 546,236.20 | 0.3% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

LIGHT TRUST 2017-1



Geographic Distribution (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| SA - Inner City | 7 | 0.5% | 546,236.20 | 0.3% |
| SA - Metropolitan | 783 | 53.0% | 94,671,943.05 | 52.8% |
| SA - Non metropolitan | 442 | 29.9% | 39,654,725.84 | 22.1% |
| NT - Inner City | 0 | 0.0% | - | 0.0% |
| NT - Metropolitan | 104 | 7.0% | 22,221,001.81 | 12.4% |
| NT - Non metropolitan | 29 | 2.0% | 5,570,076.04 | 3.1% |
| WA - Inner City | 0 | 0.0% | - | 0.0% |
| WA - Metropolitan | 11 | 0.7% | 1,748,719.28 | 1.0% |
| WA - Non metropolitan | 1 | 0.1% | 186,020.11 | 0.1% |
| VIC - Inner City | 0 | 0.0% | - | 0.0% |
| VIC - Metropolitan | 49 | 3.3% | 7,623,180.96 | 4.3% |
| VIC - Non metropolitan | 13 | 0.9% | 1,684,339.98 | 0.9% |
| QLD - Inner City | 0 | 0.0% | - | 0.0% |
| QLD - Metropolitan | 3 | 0.2% | 653,316.97 | 0.4% |
| QLD - Non metropolitan | 5 | 0.3% | 427,268.23 | 0.2% |
| NSW - Inner City | 0 | 0.0% | - | 0.0% |
| NSW - Metropolitan | 12 | 0.8% | 1,882,828.87 | 1.1% |
| NSW - Non metropolitan | 14 | 0.9% | 1,563,265.39 | 0.9% |
| ACT - Inner City | 0 | 0.0% | - | 0.0% |
| ACT - Metropolitan | 4 | 0.3% | 838,197.07 | 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% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Interest Rate (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| 0.00% to 2.00% | 27 | 1.8% | 5,303,963.80 | 3.0% |
| 2.00% to 2.25% | 36 | 2.4% | 7,770,698.30 | 4.3% |
| 2.25% to 2.50% | 122 | 8.3% | 16,415,611.00 | 9.2% |
| 2.50% to 2.75% | 30 | 2.0% | 4,477,396.80 | 2.5% |
| 2.75% to 3.00% | 136 | 9.2% | 24,410,571.86 | 13.6% |
| 3.00% to 3.25% | 169 | 11.4% | 26,523,732.11 | 14.8% |
| 3.25% to 3.50% | 123 | 8.3% | 15,885,748.14 | 8.9% |
| 3.50% to 3.75% | 171 | 11.6% | 20,299,497.25 | 11.3% |
| 3.75% to 4.00% | 410 | 27.8% | 38,728,243.82 | 21.6% |
| 4.00% to 4.25% | 53 | 3.6% | 6,773,895.79 | 3.8% |
| 4.25% to 4.50% | 15 | 1.0% | 2,216,228.43 | 1.2% |
| 4.50% to 4.75% | 171 | 11.6% | 9,317,110.22 | 5.2% |
| 4.75% to 5.00% | 5 | 0.3% | 610,429.38 | 0.3% |
| 5.00% to 5.25% | 9 | 0.6% | 537,992.90 | 0.3% |
| 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 | 1477 | 100.0% | 179,271,119.80 | 100.0% |

LIGHT TRUST 2017-1



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 | 5 | 0.3% | 630,651.61 | 0.4% |
| 54 to 60 months | 94 | 6.4% | 11,352,814.10 | 6.3% |
| 60 to 66 months | 160 | 10.8% | 22,635,736.57 | 12.6% |
| 66 to 72 months | 194 | 13.1% | 27,676,197.29 | 15.4% |
| 72+ months | 1024 | 69.3% | 116,975,720.23 | 65.3% |
| Total | 1477 | 100% | 179,271,119.80 | 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 | 8 | 0.5% | 250,814.45 | 0.1% |
| 2 to 4 years | 12 | 0.8% | 228,686.11 | 0.1% |
| 4 to 6 years | 34 | 2.3% | 797,679.07 | 0.4% |
| 6 to 8 years | 18 | 1.2% | 501,434.49 | 0.3% |
| 8 to 10 years | 46 | 3.1% | 1,899,927.00 | 1.1% |
| 10 to 12 years | 70 | 4.7% | 3,055,389.54 | 1.7% |
| 12 to 14 years | 131 | 8.9% | 10,197,949.52 | 5.7% |
| 14 to 16 years | 146 | 9.9% | 12,727,882.63 | 7.1% |
| 16 to 18 years | 104 | 7.0% | 11,659,919.11 | 6.5% |
| 18 to 20 years | 155 | 10.5% | 22,708,935.69 | 12.7% |
| 20 to 22 years | 225 | 15.2% | 27,954,073.19 | 15.6% |
| 22 to 24 years | 262 | 17.7% | 43,643,376.45 | 24.3% |
| 24 to 26 years | 266 | 18.0% | 43,645,052.55 | 24.3% |
| 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% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Repayment Method (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------|-----------------|-------------------|-----------------------|----------------------|
| Interest Only | 14 | 0.9% | 2,781,942.48 | 1.6% |
| Principal & Interest | 1463 | 99.1% | 176,489,177.32 | 98.4% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

LIGHT TRUST 2017-1



Interest Only Remaining Term (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------|-----------------|-------------------|-----------------------|----------------------|
| 0 to 12 months | 6 | 0.4% | 1,205,939.95 | 0.7% |
| 12 to 24 months | 2 | 0.1% | 393,261.57 | 0.2% |
| 24 to 36 months | 1 | 0.1% | 90,877.82 | 0.1% |
| 36 to 48 months | 5 | 0.3% | 1,091,863.14 | 0.6% |
| 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 | 1463 | 99.1% | 176,489,177.32 | 98.4% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Interest Rate Type (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| Fixed | 399 | 27.0% | 64,695,165.93 | 36.1% |
| Variable | 1078 | 73.0% | 114,575,953.87 | 63.9% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Remaining Fixed Period (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|-----------------|-----------------|-------------------|-----------------------|----------------------|
| 0 to 6 months | 106 | 7.2% | 17,200,932.16 | 9.6% |
| 6 to 12 months | 95 | 6.4% | 16,053,972.69 | 9.0% |
| 12 to 24 months | 87 | 5.9% | 15,050,459.53 | 8.4% |
| 24 to 36 months | 80 | 5.4% | 11,943,552.83 | 6.7% |
| 36 to 48 months | 23 | 1.6% | 3,355,234.10 | 1.9% |
| 48 to 60 months | 8 | 0.5% | 1,091,014.62 | 0.6% |
| 60+ months | 0 | 0.0% | - | 0.0% |
| Variable | 1078 | 73.0% | 114,575,953.87 | 63.9% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Occupancy (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| Owner Occupier | 1290 | 87.3% | 148,781,046.75 | 83.0% |
| Investment | 187 | 12.7% | 30,490,073.05 | 17.0% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Loan Documentation (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------------|-----------------|-------------------|-----------------------|----------------------|
| Full Documentation | 1,477 | 100.0% | 179,271,119.80 | 100.0% |
| Low Documentation | 0 | 0.0% | - | 0.0% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Mortgage Insurer (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| QBE | 1465 | 99.2% | 177,293,771.89 | 98.9% |
| Genworth | 0 | 0.0% | - | 0.0% |
| Uninsured | 12 | 0.8% | 1,977,347.91 | 1.1% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

LIGHT TRUST 2017-1



Arrears

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|---------------|-----------------|-------------------|-----------------|----------------------|
| 0 days | 1453 | 98.4% | 175,662,511.24 | 98.0% |
| 1 to 30 days | 13 | 0.9% | 1,940,337.19 | 1.1% |
| 31 to 60 days | 1 | 0.1% | 383,133.17 | 0.2% |
| 61 to 90 days | 0 | 0.0% | - | 0.0% |
| 91+ days | 10 | 0.7% | 1,285,138.20 | 0.7% |
| Total | 1477 | 100.0% | 179,271,119.80 | 100.0% |

Hardships

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|-------------------|-----------------|-------------------|-----------------|----------------------|
| Current hardships | 1 | 0.1% | 219,046.95 | 0.1% |

Mortgages in Possession

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|---------------------|-----------------|-------------------|-----------------|----------------------|
| Current possessions | 1 | 0.1% | 261,410.78 | 0.1% |

Cumulative losses

| | No. of Accounts | Losses on sale of property | Losses covered by LMI | Losses covered by excess spread |
|--------------|-----------------|----------------------------|-----------------------|---------------------------------|
| Total losses | 1 | 103,206.72 | 94,835.14 | 8,371.58 |

Disclaimer

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