

LIGHT TRUST 2021-1



Portfolio Summary as at 31 March 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		457,383,236.90	9.50%
Class AB Notes	AAA(sf) / NR		24,000,000.00	4.75%
Class B Notes	AA(sf) / NR		10,800,000.00	2.61%
Class C Notes	A(sf) / NR		6,900,000.00	1.25%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.71%
Class E Notes	BB(sf) / NR		1,800,000.00	0.36%
Class F Notes	NR / NR		1,800,000.00	
Total			505,383,236.90	

Conditional Prepayment Rate (CPR)

Current CPR	22.32%
Excess Spread	0.86%

Underlying collateral summary

No. of Loans (Consolidated):	2,085
No. of Loans (Unconsolidated):	2,369
Aggregate Pool Current Balance:	\$493,674,598
Total Valuation of Properties	\$948,891,607
Maximum Loan Balance (Consolidated):	\$921,639
Average Loan Balance (Consolidated):	\$236,774
Weighted Average Interest Rate	2.71%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	352.0
WAVG Remaining Term to Maturity (months):	291.1
WAVG Seasoning (months):	39.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	90.0%
WAVG Current LVR:	60.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	399	19.1%	22,944,919.26	4.6%
\$100,000 to \$150,000	231	11.1%	29,021,790.61	5.9%
\$150,000 to \$200,000	304	14.6%	53,298,949.15	10.8%
\$200,000 to \$250,000	306	14.7%	68,658,463.51	13.9%
\$250,000 to \$300,000	253	12.1%	69,198,865.28	14.0%
\$300,000 to \$350,000	203	9.7%	65,627,157.49	13.3%
\$350,000 to \$400,000	110	5.3%	41,331,258.28	8.4%
\$400,000 to \$450,000	112	5.4%	47,659,288.33	9.7%
\$450,000 to \$500,000	52	2.5%	24,656,297.79	5.0%
\$500,000 to \$750,000	102	4.9%	60,016,719.18	12.2%
\$750,000+	13	0.6%	11,260,888.72	2.3%
Total	2085	100%	493,674,597.60	100%

LIGHT TRUST 2021-1



Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	852	40.9%	121,624,920.97	24.6%
50% to 55%	162	7.8%	41,074,436.95	8.3%
55% to 60%	140	6.7%	40,607,521.81	8.2%
60% to 65%	182	8.7%	52,036,803.22	10.5%
65% to 70%	178	8.5%	54,570,927.54	11.1%
70% to 75%	203	9.7%	68,622,472.22	13.9%
75% to 80%	199	9.5%	64,533,732.34	13.1%
80% to 85%	131	6.3%	39,665,208.22	8.0%
85% to 90%	37	1.8%	10,779,675.59	2.2%
90% to 95%	1	0.0%	158,898.74	0.0%
95%+	0	0.0%	-	0.0%
Total	2085	100.0%	493,674,597.60	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	2	0.1%	115,674.41	0.02%
\$100,000 to \$200,000	179	8.6%	14,381,293.68	2.9%
\$200,000 to \$300,000	394	18.9%	53,874,170.14	10.9%
\$300,000 to \$400,000	450	21.6%	88,425,841.08	17.9%
\$400,000 to \$500,000	376	18.0%	91,649,994.23	18.6%
\$500,000 to \$600,000	270	12.9%	79,131,360.33	16.0%
\$600,000 to \$700,000	164	7.9%	56,982,659.54	11.5%
\$700,000 to \$800,000	90	4.3%	33,711,444.00	6.8%
\$800,000 to \$900,000	62	3.0%	24,279,155.26	4.9%
\$900,000 to \$1,000,000	37	1.8%	17,106,146.24	3.5%
\$1,000,000 to \$1,500,000	54	2.6%	29,662,058.08	6.0%
\$1,500,000+	7	0.3%	4,354,800.61	0.9%
Total	2085	100.0%	493,674,597.60	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	24	1.0%	7,675,145.99	1.6%
NSW	34	1.4%	7,638,760.25	1.5%
NT	207	8.7%	50,562,686.54	10.2%
QLD	48	2.0%	12,286,050.38	2.5%
SA	1762	74.4%	337,036,254.54	68.3%
TAS	5	0.2%	1,217,371.10	0.2%
VIC	272	11.5%	73,556,124.21	14.9%
WA	17	0.7%	3,702,204.59	0.7%
Total	2369	100.0%	493,674,597.60	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1700	71.8%	376,909,946.94	76.3%
Non-metropolitan	657	27.7%	113,820,296.74	23.1%
Inner City	12	0.5%	2,944,353.92	0.6%
Total	2369	100.0%	493,674,597.60	100.0%

LIGHT TRUST 2021-1



Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	11	0.5%	2,666,827.64	0.5%
SA - Metropolitan	1283	54.2%	263,297,888.35	53.3%
SA - Non metropolitan	468	19.8%	71,071,538.55	14.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	149	6.3%	36,343,618.43	7.4%
NT - Non metropolitan	58	2.4%	14,219,068.11	2.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	15	0.6%	3,372,605.56	0.7%
WA - Non metropolitan	2	0.1%	329,599.03	0.1%
VIC - Inner City	1	0.0%	277,526.28	0.1%
VIC - Metropolitan	194	8.2%	56,205,455.96	11.4%
VIC - Non metropolitan	77	3.3%	17,073,141.97	3.5%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	17	0.7%	5,039,525.98	1.0%
QLD - Non metropolitan	31	1.3%	7,246,524.40	1.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	16	0.7%	4,494,544.39	0.9%
NSW - Non metropolitan	18	0.8%	3,144,215.86	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	24	1.0%	7,675,145.99	1.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.1%	481,162.28	0.1%
TAS - Non metropolitan	3	0.1%	736,208.82	0.1%
Total	2369	100.0%	493,674,597.60	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	225	9.5%	62,073,549.04	12.6%
2.00% to 2.25%	212	8.9%	52,234,627.69	10.6%
2.25% to 2.50%	421	17.8%	102,940,997.35	20.9%
2.50% to 2.75%	229	9.7%	51,028,014.68	10.3%
2.75% to 3.00%	623	26.3%	129,543,442.19	26.2%
3.00% to 3.25%	198	8.4%	36,258,106.41	7.3%
3.25% to 3.50%	85	3.6%	16,594,525.38	3.4%
3.50% to 3.75%	129	5.4%	19,548,850.58	4.0%
3.75% to 4.00%	150	6.3%	14,744,538.79	3.0%
4.00% to 4.25%	10	0.4%	1,028,300.74	0.2%
4.25% to 4.50%	16	0.7%	2,858,979.62	0.6%
4.50% to 4.75%	68	2.9%	4,598,515.26	0.9%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	3	0.1%	222,149.87	0.0%
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	2369	100.0%	493,674,597.60	100.0%

LIGHT TRUST 2021-1



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	163	6.9%	41,020,206.47	8.3%
12 to 18 months	370	15.6%	94,911,822.82	19.2%
18 to 24 months	262	11.1%	56,354,353.49	11.4%
24 to 30 months	214	9.0%	47,246,460.41	9.6%
30 to 36 months	256	10.8%	59,886,469.82	12.1%
36 to 42 months	246	10.4%	53,302,434.97	10.8%
42 to 48 months	163	6.9%	35,537,669.09	7.2%
48 to 54 months	115	4.9%	26,467,792.23	5.4%
54 to 60 months	76	3.2%	15,410,178.70	3.1%
60 to 66 months	29	1.2%	5,552,162.87	1.1%
66 to 72 months	35	1.5%	6,376,300.75	1.3%
72+ months	440	18.6%	51,608,745.98	10.5%
Total	2369	100%	493,674,597.60	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	3	0.1%	88,402.36	0.0%
2 to 4 years	3	0.1%	100,413.00	0.0%
4 to 6 years	10	0.4%	1,074,086.06	0.2%
6 to 8 years	20	0.8%	1,529,801.84	0.3%
8 to 10 years	33	1.4%	3,077,567.53	0.6%
10 to 12 years	55	2.3%	5,613,806.09	1.1%
12 to 14 years	139	5.9%	16,909,232.74	3.4%
14 to 16 years	135	5.7%	14,287,337.86	2.9%
16 to 18 years	194	8.2%	25,772,661.09	5.2%
18 to 20 years	171	7.2%	29,624,746.48	6.0%
20 to 22 years	101	4.3%	19,617,711.59	4.0%
22 to 24 years	238	10.0%	57,869,741.56	11.7%
24 to 26 years	266	11.2%	59,948,502.90	12.1%
26 to 28 years	606	25.6%	149,606,021.36	30.3%
28 to 30 years	395	16.7%	108,554,565.14	22.0%
30+ years	0	0.0%	-	0.0%
Total	2369	100.0%	493,674,597.60	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	33	1.4%	8,952,403.91	1.8%
Principal & Interest	2336	98.6%	484,722,193.69	98.2%
Total	2369	100.0%	493,674,597.60	100.0%

LIGHT TRUST 2021-1



Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	8	0.3%	2,079,807.07	0.4%
12 to 24 months	8	0.3%	1,963,098.58	0.4%
24 to 36 months	10	0.4%	2,667,604.58	0.5%
36 to 48 months	5	0.2%	1,416,798.70	0.3%
48 to 60 months	2	0.1%	825,094.98	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	2336	98.6%	484,722,193.69	98.2%
Total	2369	100.0%	493,674,597.60	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	699	29.5%	171,316,577.16	34.7%
Variable	1670	70.5%	322,358,020.44	65.3%
Total	2369	100.0%	493,674,597.60	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	121	5.1%	26,379,396.27	5.3%
6 to 12 months	105	4.4%	24,824,596.27	5.0%
12 to 24 months	262	11.1%	64,659,159.27	13.1%
24 to 36 months	184	7.8%	50,295,965.88	10.2%
36 to 48 months	18	0.8%	3,618,731.54	0.7%
48 to 60 months	9	0.4%	1,538,727.93	0.3%
60+ months	0	0.0%	-	0.0%
Variable	1670	70.5%	322,358,020.44	65.3%
Total	2369	100.0%	493,674,597.60	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	2016	85.1%	411,753,431.64	83.4%
Investment	353	14.9%	81,921,165.96	16.6%
Total	2369	100.0%	493,674,597.60	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,369	100.0%	493,674,597.60	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	2369	100.0%	493,674,597.60	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	644	27.2%	124,123,015.47	25.1%
Genworth	0	0.0%	-	0.0%
Uninsured	1725	72.8%	369,551,582.13	74.9%
Total	2369	100.0%	493,674,597.60	100.0%

LIGHT TRUST 2021-1



Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2350	99.2%	489,823,008.64	99.2%
1 to 30 days	11	0.5%	2,292,851.79	0.5%
31 to 60 days	4	0.2%	629,056.45	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	4	0.2%	929,680.72	0.2%
Total	2369	100.0%	493,674,597.60	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	6	0.3%	1,366,162.25	0.3%

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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