

LIGHT TRUST NO. 6



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%	86,781,878.00	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,112,828.24	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,427,397.02	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,482,724.23	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,839,284.55	0.41%
Class D Notes	NR / NR	6.00%	422,130.88	
Total*			104,066,242.91	

*N.B principal payments on notes are distributed on the 21st day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	14.46%
Excess Spread	0.78%

Underlying collateral summary

No. of Loans (Consolidated):	1,045
No. of Loans (Unconsolidated):	1,138
Aggregate Pool Current Balance:	\$102,399,413
Total Valuation of Properties	\$328,362,934
Maximum Loan Balance (Consolidated):	\$614,477
Average Loan Balance (Consolidated):	\$97,990
Weighted Average Interest Rate	3.57%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	277.0
WAVG Remaining Term to Maturity (months):	226.2
WAVG Seasoning (months):	121.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	82.5%
WAVG Current LVR:	45.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	626	59.9%	25,227,626.33	24.6%
\$100,000 to \$150,000	156	14.9%	19,548,404.90	19.1%
\$150,000 to \$200,000	131	12.5%	22,551,755.33	22.0%
\$200,000 to \$250,000	71	6.8%	15,701,282.62	15.3%
\$250,000 to \$300,000	35	3.3%	9,580,174.59	9.4%
\$300,000 to \$350,000	11	1.1%	3,580,800.61	3.5%
\$350,000 to \$400,000	9	0.9%	3,336,025.34	3.3%
\$400,000 to \$450,000	3	0.3%	1,266,860.92	1.2%
\$450,000 to \$500,000	1	0.1%	458,315.94	0.4%
\$500,000 to \$750,000	2	0.2%	1,148,166.66	1.1%
\$750,000+	0	0.0%	-	0.0%
Total	1045	100%	102,399,413.24	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	789	75.5%	55,312,189.65	54.0%
50% to 55%	81	7.8%	12,856,345.98	12.6%
55% to 60%	74	7.1%	13,055,448.95	12.7%
60% to 65%	56	5.4%	10,141,589.16	9.9%
65% to 70%	31	3.0%	6,998,030.85	6.8%
70% to 75%	6	0.6%	2,012,840.57	2.0%
75% to 80%	6	0.6%	1,735,923.64	1.7%
80% to 85%	2	0.2%	287,044.44	0.3%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1045	100.0%	102,399,413.24	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	3.5%	956,417.44	0.9%
\$100,000 to \$200,000	201	19.2%	10,308,839.67	10.1%
\$200,000 to \$300,000	312	29.9%	24,103,222.78	23.5%
\$300,000 to \$400,000	260	24.9%	28,139,950.83	27.5%
\$400,000 to \$500,000	121	11.6%	17,056,747.23	16.7%
\$500,000 to \$600,000	74	7.1%	12,961,991.46	12.7%
\$600,000 to \$700,000	18	1.7%	3,399,530.12	3.3%
\$700,000 to \$800,000	12	1.1%	2,443,800.45	2.4%
\$800,000 to \$900,000	7	0.7%	1,835,153.97	1.8%
\$900,000 to \$1,000,000	2	0.2%	797,041.94	0.8%
\$1,000,000 to \$1,500,000	1	0.1%	396,717.35	0.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	1045	100.0%	102,399,413.24	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	284,234.61	0.3%
NSW	14	1.2%	2,156,147.97	2.1%
NT	85	7.5%	13,985,568.40	13.7%
QLD	11	1.0%	837,211.79	0.8%
SA	987	86.7%	79,284,835.50	77.4%
TAS	2	0.2%	145,633.61	0.1%
VIC	29	2.5%	4,538,092.50	4.4%
WA	9	0.8%	1,167,688.86	1.1%
Total	1138	100.0%	102,399,413.24	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	745	65.5%	72,986,787.06	71.3%
Non-metropolitan	387	34.0%	28,905,044.55	28.2%
Inner City	6	0.5%	507,581.63	0.5%
Total	1138	100.0%	102,399,413.24	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.4%	238,940.42	0.2%
SA - Metropolitan	647	56.9%	56,524,940.73	55.2%
SA - Non metropolitan	336	29.5%	22,520,954.35	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	66	5.8%	11,045,516.77	10.8%
NT - Non metropolitan	19	1.7%	2,940,051.63	2.9%
WA - Inner City	1	0.1%	63,954.81	0.1%
WA - Metropolitan	8	0.7%	1,103,734.05	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	204,686.40	0.2%
VIC - Metropolitan	14	1.2%	2,405,571.95	2.3%
VIC - Non metropolitan	14	1.2%	1,927,834.15	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	299,722.57	0.3%
QLD - Non metropolitan	9	0.8%	537,489.22	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,323,066.38	1.3%
NSW - Non metropolitan	7	0.6%	833,081.59	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	284,234.61	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%	145,633.61	0.1%
Total	1138	100.0%	102,399,413.24	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.9%	6,204,394.52	6.1%
2.00% to 2.25%	18	1.6%	2,830,459.96	2.8%
2.25% to 2.50%	100	8.8%	11,249,328.92	11.0%
2.50% to 2.75%	31	2.7%	3,492,818.81	3.4%
2.75% to 3.00%	37	3.3%	4,874,470.78	4.8%
3.00% to 3.25%	59	5.2%	6,741,339.91	6.6%
3.25% to 3.50%	55	4.8%	6,702,488.77	6.5%
3.50% to 3.75%	51	4.5%	5,176,885.11	5.1%
3.75% to 4.00%	70	6.2%	7,427,514.09	7.3%
4.00% to 4.25%	480	42.2%	34,562,357.01	33.8%
4.25% to 4.50%	23	2.0%	2,394,124.58	2.3%
4.50% to 4.75%	24	2.1%	2,217,479.14	2.2%
4.75% to 5.00%	140	12.3%	7,289,933.96	7.1%
5.00% to 5.25%	1	0.1%	64,690.15	0.1%
5.25% to 5.50%	16	1.4%	1,171,127.53	1.1%
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	1138	100.0%	102,399,413.24	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	1138	100.0%	102,399,413.24	100.0%
Total	1138	100%	102,399,413.24	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	0.8%	64,301.43	0.1%
2 to 4 years	2	0.2%	39,630.41	0.0%
4 to 6 years	14	1.2%	209,173.10	0.2%
6 to 8 years	19	1.7%	818,855.79	0.8%
8 to 10 years	16	1.4%	279,890.51	0.3%
10 to 12 years	57	5.0%	2,905,998.25	2.8%
12 to 14 years	74	6.5%	4,808,820.62	4.7%
14 to 16 years	149	13.1%	9,459,027.41	9.2%
16 to 18 years	195	17.1%	15,729,092.53	15.4%
18 to 20 years	201	17.7%	18,858,295.36	18.4%
20 to 22 years	318	27.9%	37,378,788.67	36.5%
22 to 24 years	84	7.4%	11,847,539.16	11.6%
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	1138	100.0%	102,399,413.24	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	822,665.20	0.8%
Principal & Interest	1135	99.7%	101,576,748.04	99.2%
Total	1138	100.0%	102,399,413.24	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%	487,072.57	0.5%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,592.63	0.3%
36 to 48 months	0	0.0%	-	0.0%
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	1135	99.7%	101,576,748.04	99.2%
Total	1138	100.0%	102,399,413.24	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	208	18.3%	26,152,686.23	25.5%
Variable	930	81.7%	76,246,727.01	74.5%
Total	1138	100.0%	102,399,413.24	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	43	3.8%	5,028,703.40	4.9%
6 to 12 months	22	1.9%	2,301,483.77	2.2%
12 to 24 months	85	7.5%	11,231,564.55	11.0%
24 to 36 months	39	3.4%	5,228,267.43	5.1%
36 to 48 months	17	1.5%	2,266,860.30	2.2%
48 to 60 months	2	0.2%	95,806.78	0.1%
60+ months	0	0.0%	-	0.0%
Variable	930	81.7%	76,246,727.01	74.5%
Total	1138	100.0%	102,399,413.24	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1023	89.9%	88,486,303.45	86.4%
Investment	115	10.1%	13,913,109.79	13.6%
Total	1138	100.0%	102,399,413.24	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,138	100.0%	102,399,413.24	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1138	100.0%	102,399,413.24	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1138	100.0%	102,399,413.24	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1138	100.0%	102,399,413.24	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1123	98.7%	100,085,177.75	97.7%
1 to 30 days	11	1.0%	1,590,700.70	1.6%
31 to 60 days	1	0.1%	172,426.58	0.2%
61 to 90 days	1	0.1%	180,765.78	0.2%
91+ days	2	0.2%	370,342.43	0.4%
Total	1138	100.0%	102,399,413.24	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	298,016.79	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	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	3	163,157.25	161,199.88	1,957.37

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.