

LIGHT TRUST 2017-1



Portfolio Summary as at 31 July 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	113,016,195.35	16.22%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,579,717.52	14.31%
Class AB Notes	AAA(sf) / NR	1.90%	11,125,704.21	6.06%
Class B Notes	AA(sf) / NR	2.40%	4,908,398.91	2.43%
Class C Notes	A+(sf) / NR	3.50%	2,617,812.76	0.49%
Class D Notes	NR / NR	6.00%	654,453.19	
Total			134,902,281.93	

*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	17.45%
Excess Spread	0.91%

Underlying collateral summary

No. of Loans (Consolidated):	1,039
No. of Loans (Unconsolidated):	1,210
Aggregate Pool Current Balance:	\$132,379,024
Total Valuation of Properties	\$360,093,657
Maximum Loan Balance (Consolidated):	\$629,773
Average Loan Balance (Consolidated):	\$127,410
Weighted Average Interest Rate	3.95%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	292.0
WAVG Remaining Term to Maturity (months):	234.5
WAVG Seasoning (months):	111.6
Loan to Value Ratio (LVR)	
Maximum Current LVR:	120.3%
WAVG Current LVR:	51.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	503	48.4%	20,573,331.55	15.5%
\$100,000 to \$150,000	175	16.8%	22,055,475.64	16.7%
\$150,000 to \$200,000	134	12.9%	23,279,378.31	17.6%
\$200,000 to \$250,000	103	9.9%	22,789,837.06	17.2%
\$250,000 to \$300,000	48	4.6%	13,058,713.89	9.9%
\$300,000 to \$350,000	24	2.3%	7,924,085.81	6.0%
\$350,000 to \$400,000	22	2.1%	8,178,310.38	6.2%
\$400,000 to \$450,000	12	1.2%	5,094,421.32	3.8%
\$450,000 to \$500,000	8	0.8%	3,772,529.50	2.8%
\$500,000 to \$750,000	10	1.0%	5,652,940.15	4.3%
\$750,000+	0	0.0%	-	0.0%
Total	1039	100%	132,379,023.61	100%

LIGHT TRUST 2017-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	704	67.8%	56,756,666.39	42.9%
50% to 55%	67	6.4%	12,551,129.58	9.5%
55% to 60%	64	6.2%	12,667,835.10	9.6%
60% to 65%	77	7.4%	16,534,752.19	12.5%
65% to 70%	65	6.3%	16,140,890.54	12.2%
70% to 75%	40	3.8%	10,950,620.33	8.3%
75% to 80%	18	1.7%	5,488,941.25	4.1%
80% to 85%	2	0.2%	584,519.82	0.4%
85% to 90%	1	0.1%	475,117.99	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	1	0.1%	228,550.42	0.2%
Total	1039	100.0%	132,379,023.61	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	3.6%	606,132.57	0.5%
\$100,000 to \$200,000	184	17.7%	9,935,559.09	7.5%
\$200,000 to \$300,000	282	27.1%	25,715,525.59	19.4%
\$300,000 to \$400,000	236	22.7%	34,371,071.65	26.0%
\$400,000 to \$500,000	128	12.3%	20,740,916.92	15.7%
\$500,000 to \$600,000	77	7.4%	16,318,995.65	12.3%
\$600,000 to \$700,000	34	3.3%	6,417,093.72	4.8%
\$700,000 to \$800,000	27	2.6%	6,854,691.61	5.2%
\$800,000 to \$900,000	18	1.7%	6,662,096.23	5.0%
\$900,000 to \$1,000,000	10	1.0%	2,380,179.48	1.8%
\$1,000,000 to \$1,500,000	6	0.6%	2,376,761.10	1.8%
\$1,500,000+	0	0.0%	-	0.0%
Total	1039	100.0%	132,379,023.61	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	467,302.35	0.4%
NSW	24	2.0%	2,632,444.81	2.0%
NT	111	9.2%	22,162,965.70	16.7%
QLD	7	0.6%	907,099.75	0.7%
SA	1006	83.1%	98,249,436.30	74.2%
TAS	0	0.0%	-	0.0%
VIC	48	4.0%	6,171,603.26	4.7%
WA	12	1.0%	1,788,171.44	1.4%
Total	1210	100.0%	132,379,023.61	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	790	65.3%	95,720,855.65	72.3%
Non-metropolitan	417	34.5%	36,492,723.95	27.6%
Inner City	3	0.2%	165,444.01	0.1%
Total	1210	100.0%	132,379,023.61	100.0%

LIGHT TRUST 2017-1



Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	3	0.2%	165,444.01	0.1%
SA - Metropolitan	636	52.6%	68,183,161.14	51.5%
SA - Non metropolitan	367	30.3%	29,900,831.15	22.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	88	7.3%	18,168,526.95	13.7%
NT - Non metropolitan	23	1.9%	3,994,438.75	3.0%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	11	0.9%	1,608,490.66	1.2%
WA - Non metropolitan	1	0.1%	179,680.78	0.1%
VIC - Inner City	0	0.0%	-	0.0%
VIC - Metropolitan	40	3.3%	5,442,739.65	4.1%
VIC - Non metropolitan	8	0.7%	728,863.61	0.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	449,585.41	0.3%
QLD - Non metropolitan	5	0.4%	457,514.34	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	0.9%	1,401,049.49	1.1%
NSW - Non metropolitan	13	1.1%	1,231,395.32	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	467,302.35	0.4%
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	1210	100.0%	132,379,023.61	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	52	4.3%	9,939,006.71	7.5%
2.00% to 2.25%	33	2.7%	5,873,008.75	4.4%
2.25% to 2.50%	86	7.1%	11,538,846.86	8.7%
2.50% to 2.75%	27	2.2%	2,523,552.24	1.9%
2.75% to 3.00%	27	2.2%	5,242,426.30	4.0%
3.00% to 3.25%	26	2.1%	3,947,737.99	3.0%
3.25% to 3.50%	47	3.9%	6,944,806.16	5.2%
3.50% to 3.75%	51	4.2%	7,456,091.00	5.6%
3.75% to 4.00%	29	2.4%	3,111,768.10	2.4%
4.00% to 4.25%	106	8.8%	13,545,702.29	10.2%
4.25% to 4.50%	81	6.7%	12,201,407.29	9.2%
4.50% to 4.75%	68	5.6%	7,748,067.77	5.9%
4.75% to 5.00%	108	8.9%	11,107,904.01	8.4%
5.00% to 5.25%	297	24.5%	21,005,336.13	15.9%
5.25% to 5.50%	20	1.7%	2,204,594.90	1.7%
5.50% to 5.75%	6	0.5%	560,659.37	0.4%
5.75% to 6.00%	139	11.5%	7,039,183.77	5.3%
6.00%+	7	0.6%	388,923.97	0.3%
Total	1210	100.0%	132,379,023.61	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	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	17	1.4%	1,198,070.21	0.9%
72+ months	1193	98.6%	131,180,953.40	99.1%
Total	1210	100%	132,379,023.61	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	659.57	0.0%
0 to 2 years	8	0.7%	117,955.33	0.1%
2 to 4 years	23	1.9%	298,113.00	0.2%
4 to 6 years	13	1.1%	266,462.02	0.2%
6 to 8 years	23	1.9%	558,931.36	0.4%
8 to 10 years	51	4.2%	1,457,113.45	1.1%
10 to 12 years	87	7.2%	5,181,131.06	3.9%
12 to 14 years	136	11.2%	9,853,175.95	7.4%
14 to 16 years	96	7.9%	8,212,428.81	6.2%
16 to 18 years	97	8.0%	12,182,529.48	9.2%
18 to 20 years	154	12.7%	18,246,362.18	13.8%
20 to 22 years	201	16.6%	28,612,885.76	21.6%
22 to 24 years	313	25.9%	46,933,789.07	35.5%
24 to 26 years	7	0.6%	457,486.57	0.3%
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	1210	100.0%	132,379,023.61	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	7	0.6%	1,404,907.86	1.1%
Principal & Interest	1203	99.4%	130,974,115.75	98.9%
Total	1210	100.0%	132,379,023.61	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	3	0.2%	480,335.13	0.4%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	3	0.2%	701,927.77	0.5%
36 to 48 months	1	0.1%	222,644.96	0.2%
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	1203	99.4%	130,974,115.75	98.9%
Total	1210	100.0%	132,379,023.61	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	292	24.1%	45,103,408.47	34.1%
Variable	918	75.9%	87,275,615.14	65.9%
Total	1210	100.0%	132,379,023.61	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	56	4.6%	8,758,289.34	6.6%
6 to 12 months	44	3.6%	6,942,959.44	5.2%
12 to 24 months	128	10.6%	20,215,570.29	15.3%
24 to 36 months	44	3.6%	6,739,342.77	5.1%
36 to 48 months	11	0.9%	1,160,652.41	0.9%
48 to 60 months	9	0.7%	1,286,594.22	1.0%
60+ months	0	0.0%	-	0.0%
Variable	918	75.9%	87,275,615.14	65.9%
Total	1210	100.0%	132,379,023.61	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1055	87.2%	108,569,486.68	82.0%
Investment	155	12.8%	23,809,536.93	18.0%
Total	1210	100.0%	132,379,023.61	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,210	100.0%	132,379,023.61	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1210	100.0%	132,379,023.61	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1204	99.5%	131,295,035.65	99.2%
Genworth	6	0.5%	1,083,987.96	0.8%
Uninsured	0	0.0%	-	0.0%
Total	1210	100.0%	132,379,023.61	100.0%

LIGHT TRUST 2017-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1192	98.5%	130,355,146.76	98.5%
1 to 30 days	7	0.6%	1,109,258.26	0.8%
31 to 60 days	3	0.2%	234,201.83	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	8	0.7%	680,416.76	0.5%
Total	1210	100.0%	132,379,023.61	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.6%	714,916.86	0.5%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	558,641.05	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

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