

LIGHT TRUST 2019-1



Portfolio Summary as at 31 December 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		210,340,736.88	16.13%
Class AB Notes	AAA(sf) / NR		22,754,942.13	7.06%
Class B Notes	AA(sf) / NR		6,316,927.53	4.54%
Class C Notes	A(sf) / NR		5,819,041.61	2.22%
Class D Notes	BBB+(sf) / NR		2,271,604.50	1.31%
Class E Notes	NR / NR		3,290,714.70	
Total			250,793,967.34	

*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	12.97%
Excess Spread	0.86%

Underlying collateral summary

No. of Loans (Consolidated):	1,252
No. of Loans (Unconsolidated):	1,506
Aggregate Pool Current Balance:	\$247,368,949
Total Valuation of Properties	\$571,321,898
Maximum Loan Balance (Consolidated):	\$807,030
Average Loan Balance (Consolidated):	\$197,579
Weighted Average Interest Rate	4.97%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	357.0
WAVG Remaining Term to Maturity (months):	259.4
WAVG Seasoning (months):	82.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	90.9%
WAVG Current LVR:	54.0%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	326	26.0%	15,834,905.00	6.4%
\$100,000 to \$150,000	200	16.0%	24,699,066.74	10.0%
\$150,000 to \$200,000	165	13.2%	28,939,576.79	11.7%
\$200,000 to \$250,000	186	14.9%	41,530,951.35	16.8%
\$250,000 to \$300,000	136	10.9%	36,989,406.34	15.0%
\$300,000 to \$350,000	77	6.2%	24,787,910.79	10.0%
\$350,000 to \$400,000	56	4.5%	20,917,018.37	8.5%
\$400,000 to \$450,000	39	3.1%	16,593,846.14	6.7%
\$450,000 to \$500,000	24	1.9%	11,409,662.48	4.6%
\$500,000 to \$750,000	40	3.2%	23,326,474.48	9.4%
\$750,000+	3	0.2%	2,340,130.86	0.9%
Total	1252	100%	247,368,949.34	100%

LIGHT TRUST 2019-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	681	54.4%	89,435,909.86	36.2%
50% to 55%	129	10.3%	33,583,790.44	13.6%
55% to 60%	91	7.3%	24,278,619.67	9.8%
60% to 65%	93	7.4%	26,032,508.99	10.5%
65% to 70%	113	9.0%	32,386,511.63	13.1%
70% to 75%	79	6.3%	23,832,079.46	9.6%
75% to 80%	50	4.0%	13,946,980.77	5.6%
80% to 85%	14	1.1%	3,437,250.00	1.4%
85% to 90%	1	0.1%	212,492.29	0.1%
90% to 95%	1	0.1%	222,806.23	0.1%
95%+	0	0.0%	-	0.0%
Total	1252	100.0%	247,368,949.34	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	173,247.28	0.1%
\$100,000 to \$200,000	90	7.2%	6,946,770.57	2.8%
\$200,000 to \$300,000	237	18.9%	26,848,842.82	10.9%
\$300,000 to \$400,000	301	24.0%	47,848,710.03	19.3%
\$400,000 to \$500,000	219	17.5%	44,639,337.93	18.0%
\$500,000 to \$600,000	155	12.4%	38,527,623.13	15.6%
\$600,000 to \$700,000	86	6.9%	25,297,311.50	10.2%
\$700,000 to \$800,000	51	4.1%	15,231,202.97	6.2%
\$800,000 to \$900,000	32	2.6%	9,821,326.30	4.0%
\$900,000 to \$1,000,000	32	2.6%	12,525,517.54	5.1%
\$1,000,000 to \$1,500,000	40	3.2%	18,604,164.38	7.5%
\$1,500,000+	3	0.2%	904,894.89	0.4%
Total	1252	100.0%	247,368,949.34	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,180,916.07	0.5%
NSW	24	1.6%	5,682,626.16	2.3%
NT	101	6.7%	21,027,558.10	8.5%
QLD	19	1.3%	4,272,660.71	1.7%
SA	1140	75.7%	167,570,127.05	67.7%
TAS	4	0.3%	755,228.31	0.3%
VIC	201	13.3%	43,988,580.55	17.8%
WA	12	0.8%	2,891,252.39	1.2%
Total	1506	100.0%	247,368,949.34	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1098	72.9%	187,577,152.16	75.8%
Non-metropolitan	401	26.6%	58,155,977.72	23.5%
Inner City	7	0.5%	1,635,819.46	0.7%
Total	1506	100.0%	247,368,949.34	100.0%

LIGHT TRUST 2019-1



Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	5	0.3%	1,021,694.53	0.4%	
SA - Metropolitan	849	56.4%	130,774,587.55	52.9%	
SA - Non metropolitan	286	19.0%	35,773,844.97	14.5%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	60	4.0%	12,202,747.28	4.9%	
NT - Non metropolitan	41	2.7%	8,824,810.82	3.6%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	12	0.8%	2,891,252.39	1.2%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	498,394.39	0.2%	
VIC - Metropolitan	147	9.8%	34,652,873.31	14.0%	
VIC - Non metropolitan	53	3.5%	8,837,312.85	3.6%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	11	0.7%	2,544,580.19	1.0%	
QLD - Non metropolitan	8	0.5%	1,728,080.52	0.7%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	14	0.9%	3,330,195.37	1.3%	
NSW - Non metropolitan	10	0.7%	2,352,430.79	1.0%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	5	0.3%	1,180,916.07	0.5%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	1	0.1%	115,730.54	0.0%	
TAS - Metropolitan	0	0.0%	-	0.0%	
TAS - Non metropolitan	3	0.2%	639,497.77	0.3%	
Total	1506	100.0%	247,368,949.34	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	121	8.0%	25,670,709.21	10.4%	
2.00% to 2.25%	51	3.4%	9,280,760.18	3.8%	
2.25% to 2.50%	85	5.6%	17,474,623.07	7.1%	
2.50% to 2.75%	25	1.7%	3,971,983.05	1.6%	
2.75% to 3.00%	25	1.7%	4,839,975.28	2.0%	
3.00% to 3.25%	10	0.7%	1,443,329.93	0.6%	
3.25% to 3.50%	17	1.1%	3,254,896.26	1.3%	
3.50% to 3.75%	8	0.5%	776,730.94	0.3%	
3.75% to 4.00%	8	0.5%	1,770,563.53	0.7%	
4.00% to 4.25%	8	0.5%	948,738.30	0.4%	
4.25% to 4.50%	9	0.6%	1,028,681.89	0.4%	
4.50% to 4.75%	11	0.7%	2,553,890.62	1.0%	
4.75% to 5.00%	59	3.9%	12,445,524.98	5.0%	
5.00% to 5.25%	146	9.7%	30,111,602.98	12.2%	
5.25% to 5.50%	80	5.3%	16,327,377.67	6.6%	
5.50% to 5.75%	38	2.5%	5,522,187.63	2.2%	
5.75% to 6.00%	175	11.6%	26,006,280.02	10.5%	
6.00%+	630	41.8%	83,941,093.80	33.9%	
Total	1506	100.0%	247,368,949.34	100.0%	

LIGHT TRUST 2019-1



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	21	1.4%	2,468,635.97	1.0%
48 to 54 months	82	5.4%	12,091,281.33	4.9%
54 to 60 months	200	13.3%	32,764,135.95	13.2%
60 to 66 months	252	16.7%	44,991,277.81	18.2%
66 to 72 months	122	8.1%	21,989,651.58	8.9%
72+ months	829	55.0%	133,063,966.70	53.8%
Total	1506	100%	247,368,949.34	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	6	0.4%	36,621.81	0.0%
2 to 4 years	10	0.7%	273,020.10	0.1%
4 to 6 years	19	1.3%	727,647.88	0.3%
6 to 8 years	20	1.3%	783,578.86	0.3%
8 to 10 years	30	2.0%	2,310,047.48	0.9%
10 to 12 years	51	3.4%	4,130,792.30	1.7%
12 to 14 years	61	4.1%	7,320,638.42	3.0%
14 to 16 years	135	9.0%	15,465,127.77	6.3%
16 to 18 years	99	6.6%	13,064,958.67	5.3%
18 to 20 years	131	8.7%	20,719,726.79	8.4%
20 to 22 years	159	10.6%	26,500,049.43	10.7%
22 to 24 years	383	25.4%	74,051,563.60	29.9%
24 to 26 years	396	26.3%	80,581,060.47	32.6%
26 to 28 years	5	0.3%	1,099,223.18	0.4%
28 to 30 years	1	0.1%	304,892.58	0.1%
30+ years	0	0.0%	-	0.0%
Total	1506	100.0%	247,368,949.34	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	17	1.1%	4,601,037.00	1.9%
Principal & Interest	1489	98.9%	242,767,912.34	98.1%
Total	1506	100.0%	247,368,949.34	100.0%

LIGHT TRUST 2019-1



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	7	0.5%	2,030,303.16	0.8%
12 to 24 months	3	0.2%	1,179,950.25	0.5%
24 to 36 months	3	0.2%	575,273.08	0.2%
36 to 48 months	4	0.3%	815,510.51	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	1489	98.9%	242,767,912.34	98.1%
Total	1506	100.0%	247,368,949.34	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	427	28.4%	80,106,304.44	32.4%
Variable	1079	71.6%	167,262,644.90	67.6%
Total	1506	100.0%	247,368,949.34	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	47	3.1%	8,440,077.15	3.4%
6 to 12 months	119	7.9%	21,947,066.89	8.9%
12 to 24 months	192	12.7%	37,829,377.96	15.3%
24 to 36 months	46	3.1%	7,696,324.70	3.1%
36 to 48 months	18	1.2%	3,640,737.76	1.5%
48 to 60 months	5	0.3%	552,719.98	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1079	71.6%	167,262,644.90	67.6%
Total	1506	100.0%	247,368,949.34	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1296	86.1%	204,042,273.70	82.5%
Investment	210	13.9%	43,326,675.64	17.5%
Total	1506	100.0%	247,368,949.34	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,506	100.0%	247,368,949.34	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1506	100.0%	247,368,949.34	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	360	23.9%	57,626,046.87	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	1146	76.1%	189,742,902.47	76.7%
Total	1506	100.0%	247,368,949.34	100.0%

LIGHT TRUST 2019-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1472	97.7%	241,378,482.80	97.6%
1 to 30 days	20	1.3%	3,392,937.74	1.4%
31 to 60 days	4	0.3%	617,725.17	0.2%
61 to 90 days	3	0.2%	375,743.91	0.2%
91+ days	7	0.5%	1,604,059.72	0.6%
Total	1506	100.0%	247,368,949.34	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.5%	1,700,596.35	0.7%

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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