

LIGHT TRUST 2019-1



Portfolio Summary as at 31 January 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		207,468,176.51	16.13%
Class AB Notes	AAA(sf) / NR		22,444,184.71	7.06%
Class B Notes	AA(sf) / NR		6,230,659.15	4.54%
Class C Notes	A(sf) / NR		5,739,572.70	2.22%
Class D Notes	BBB+(sf) / NR		2,240,581.88	1.31%
Class E Notes	NR / NR		3,245,774.40	
Total			247,368,949.34	

*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	17.80%
Excess Spread	0.72%

Underlying collateral summary

No. of Loans (Consolidated):	1,237
No. of Loans (Unconsolidated):	1,485
Aggregate Pool Current Balance:	\$242,840,641
Total Valuation of Properties	\$564,130,397
Maximum Loan Balance (Consolidated):	\$805,087
Average Loan Balance (Consolidated):	\$196,314
Weighted Average Interest Rate	4.94%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	420.0
Maximum Remaining Term to Maturity (months):	356.0
WAVG Remaining Term to Maturity (months):	258.4
WAVG Seasoning (months):	83.2
Loan to Value Ratio (LVR)	
Maximum Current LVR:	91.0%
WAVG Current LVR:	53.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	324	26.2%	15,611,672.09	6.4%
\$100,000 to \$150,000	197	15.9%	24,321,451.30	10.0%
\$150,000 to \$200,000	166	13.4%	29,089,596.38	12.0%
\$200,000 to \$250,000	188	15.2%	41,939,309.89	17.3%
\$250,000 to \$300,000	132	10.7%	35,932,683.98	14.8%
\$300,000 to \$350,000	72	5.8%	23,199,323.69	9.6%
\$350,000 to \$400,000	55	4.4%	20,558,728.20	8.5%
\$400,000 to \$450,000	39	3.2%	16,607,876.38	6.8%
\$450,000 to \$500,000	23	1.9%	10,977,996.21	4.5%
\$500,000 to \$750,000	38	3.1%	22,268,094.59	9.2%
\$750,000+	3	0.2%	2,333,908.52	1.0%
Total	1237	100%	242,840,641.23	100%

LIGHT TRUST 2019-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	671	54.2%	87,490,876.40	36.0%
50% to 55%	131	10.6%	33,869,406.27	13.9%
55% to 60%	94	7.6%	25,641,861.17	10.6%
60% to 65%	97	7.8%	26,140,995.78	10.8%
65% to 70%	103	8.3%	29,587,087.46	12.2%
70% to 75%	81	6.5%	23,877,830.43	9.8%
75% to 80%	45	3.6%	12,842,099.87	5.3%
80% to 85%	13	1.1%	2,955,668.22	1.2%
85% to 90%	1	0.1%	211,980.59	0.1%
90% to 95%	1	0.1%	222,835.04	0.1%
95%+	0	0.0%	-	0.0%
Total	1237	100.0%	242,840,641.23	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	6	0.5%	171,616.73	0.1%
\$100,000 to \$200,000	90	7.3%	6,900,724.86	2.8%
\$200,000 to \$300,000	236	19.1%	26,592,069.58	11.0%
\$300,000 to \$400,000	297	24.0%	47,348,408.45	19.5%
\$400,000 to \$500,000	215	17.4%	43,638,345.38	18.0%
\$500,000 to \$600,000	152	12.3%	37,228,778.20	15.3%
\$600,000 to \$700,000	85	6.9%	24,883,547.74	10.2%
\$700,000 to \$800,000	49	4.0%	14,379,158.71	5.9%
\$800,000 to \$900,000	32	2.6%	9,767,378.84	4.0%
\$900,000 to \$1,000,000	32	2.6%	12,484,253.16	5.1%
\$1,000,000 to \$1,500,000	40	3.2%	18,545,497.78	7.6%
\$1,500,000+	3	0.2%	900,861.80	0.4%
Total	1237	100.0%	242,840,641.23	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	5	0.3%	1,173,593.55	0.5%
NSW	23	1.5%	5,301,900.30	2.2%
NT	98	6.6%	20,130,691.39	8.3%
QLD	19	1.3%	4,267,107.30	1.8%
SA	1126	75.8%	164,928,117.04	67.9%
TAS	4	0.3%	753,777.14	0.3%
VIC	198	13.3%	43,404,420.97	17.9%
WA	12	0.8%	2,881,033.54	1.2%
Total	1485	100.0%	242,840,641.23	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1082	72.9%	184,365,499.02	75.9%
Non-metropolitan	396	26.7%	56,851,173.91	23.4%
Inner City	7	0.5%	1,623,968.30	0.7%
Total	1485	100.0%	242,840,641.23	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%	1,016,058.25	0.4%
SA - Metropolitan	839	56.5%	128,866,445.67	53.1%
SA - Non metropolitan	282	19.0%	35,045,613.12	14.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	58	3.9%	11,821,712.81	4.9%
NT - Non metropolitan	40	2.7%	8,308,978.58	3.4%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.8%	2,881,033.54	1.2%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	492,304.60	0.2%
VIC - Metropolitan	144	9.7%	34,125,270.97	14.1%
VIC - Non metropolitan	53	3.6%	8,786,845.40	3.6%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	11	0.7%	2,541,468.38	1.0%
QLD - Non metropolitan	8	0.5%	1,725,638.92	0.7%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	13	0.9%	2,955,974.10	1.2%
NSW - Non metropolitan	10	0.7%	2,345,926.20	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	5	0.3%	1,173,593.55	0.5%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	115,605.45	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	3	0.2%	638,171.69	0.3%
Total	1485	100.0%	242,840,641.23	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	119	8.0%	25,219,231.93	10.4%
2.00% to 2.25%	51	3.4%	9,244,238.78	3.8%
2.25% to 2.50%	82	5.5%	16,801,958.19	6.9%
2.50% to 2.75%	24	1.6%	3,924,567.79	1.6%
2.75% to 3.00%	23	1.5%	4,488,015.60	1.8%
3.00% to 3.25%	10	0.7%	1,438,116.83	0.6%
3.25% to 3.50%	17	1.1%	3,242,372.66	1.3%
3.50% to 3.75%	7	0.5%	717,178.22	0.3%
3.75% to 4.00%	8	0.5%	1,763,581.32	0.7%
4.00% to 4.25%	8	0.5%	947,432.55	0.4%
4.25% to 4.50%	9	0.6%	1,019,978.04	0.4%
4.50% to 4.75%	10	0.7%	2,485,515.06	1.0%
4.75% to 5.00%	80	5.4%	17,447,135.02	7.2%
5.00% to 5.25%	155	10.4%	31,198,349.98	12.8%
5.25% to 5.50%	80	5.4%	16,181,105.58	6.7%
5.50% to 5.75%	34	2.3%	4,627,998.65	1.9%
5.75% to 6.00%	168	11.3%	24,812,918.14	10.2%
6.00%+	600	40.4%	77,280,946.89	31.8%
Total	1485	100.0%	242,840,641.23	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%	2,458,058.44	1.0%
48 to 54 months	54	3.6%	7,766,829.56	3.2%
54 to 60 months	176	11.9%	29,193,799.36	12.0%
60 to 66 months	257	17.3%	43,758,514.55	18.0%
66 to 72 months	134	9.0%	24,626,446.08	10.1%
72+ months	843	56.8%	135,036,993.24	55.6%
Total	1485	100%	242,840,641.23	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%	34,067.47	0.0%
2 to 4 years	10	0.7%	264,547.20	0.1%
4 to 6 years	19	1.3%	716,480.77	0.3%
6 to 8 years	20	1.3%	749,609.81	0.3%
8 to 10 years	31	2.1%	2,345,643.68	1.0%
10 to 12 years	49	3.3%	3,941,710.81	1.6%
12 to 14 years	69	4.6%	8,674,255.59	3.6%
14 to 16 years	128	8.6%	13,963,620.77	5.8%
16 to 18 years	104	7.0%	13,698,953.31	5.6%
18 to 20 years	127	8.6%	20,244,419.54	8.3%
20 to 22 years	155	10.4%	25,363,135.16	10.4%
22 to 24 years	387	26.1%	74,925,956.38	30.9%
24 to 26 years	375	25.3%	76,720,284.84	31.6%
26 to 28 years	4	0.3%	893,557.92	0.4%
28 to 30 years	1	0.1%	304,397.98	0.1%
30+ years	0	0.0%	-	0.0%
Total	1485	100.0%	242,840,641.23	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	16	1.1%	4,141,460.44	1.7%
Principal & Interest	1469	98.9%	238,699,180.79	98.3%
Total	1485	100.0%	242,840,641.23	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%	1,778,509.72	0.7%
12 to 24 months	2	0.1%	978,498.12	0.4%
24 to 36 months	3	0.2%	575,203.48	0.2%
36 to 48 months	4	0.3%	809,249.12	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	1469	98.9%	238,699,180.79	98.3%
Total	1485	100.0%	242,840,641.23	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	420	28.3%	78,909,713.11	32.5%
Variable	1065	71.7%	163,930,928.12	67.5%
Total	1485	100.0%	242,840,641.23	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	56	3.8%	9,853,168.61	4.1%
6 to 12 months	120	8.1%	22,879,254.51	9.4%
12 to 24 months	184	12.4%	36,168,870.66	14.9%
24 to 36 months	37	2.5%	5,673,553.44	2.3%
36 to 48 months	19	1.3%	3,855,020.22	1.6%
48 to 60 months	4	0.3%	479,845.67	0.2%
60+ months	0	0.0%	-	0.0%
Variable	1065	71.7%	163,930,928.12	67.5%
Total	1485	100.0%	242,840,641.23	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1280	86.2%	200,940,329.63	82.7%
Investment	205	13.8%	41,900,311.60	17.3%
Total	1485	100.0%	242,840,641.23	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,485	100.0%	242,840,641.23	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1485	100.0%	242,840,641.23	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	356	24.0%	56,585,272.62	23.3%
Genworth	0	0.0%	-	0.0%
Uninsured	1129	76.0%	186,255,368.61	76.7%
Total	1485	100.0%	242,840,641.23	100.0%

LIGHT TRUST 2019-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1453	97.8%	237,168,083.19	97.7%
1 to 30 days	19	1.3%	3,229,278.72	1.3%
31 to 60 days	2	0.1%	497,796.47	0.2%
61 to 90 days	4	0.3%	406,699.48	0.2%
91+ days	7	0.5%	1,538,783.37	0.6%
Total	1485	100.0%	242,840,641.23	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	0.5%	1,538,020.83	0.6%

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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