

# LIGHT TRUST 2021-1



## Portfolio Summary as at 31 August 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A Notes	AAA(sf) / AAAsf		387,047,280.84	11.03%
Class AB Notes	AAA(sf) / NR		24,000,000.00	5.52%
Class B Notes	AA(sf) / NR		10,800,000.00	3.03%
Class C Notes	A(sf) / NR		6,900,000.00	1.45%
Class D Notes	BBB+(sf) / NR		2,700,000.00	0.83%
Class E Notes	BB(sf) / NR		1,800,000.00	0.41%
Class F Notes	NR / NR		1,800,000.00	
<b>Total*</b>			<b>435,047,280.84</b>	

\*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	23.01%
Excess Spread	0.85%

### Underlying collateral summary

No. of Loans (Consolidated):	1,879
No. of Loans (Unconsolidated):	2,125
Aggregate Pool Current Balance:	\$424,727,720
Total Valuation of Properties	\$850,470,123
Maximum Loan Balance (Consolidated):	\$911,371
Average Loan Balance (Consolidated):	\$226,039
Weighted Average Interest Rate	3.88%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	347.0
WAVG Remaining Term to Maturity (months):	285.5
WAVG Seasoning (months):	45.3
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	89.2%
WAVG Current LVR:	59.5%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	413	22.0%	22,942,321.42	5.4%
\$100,000 to \$150,000	214	11.4%	27,369,422.16	6.4%
\$150,000 to \$200,000	274	14.6%	48,019,375.56	11.3%
\$200,000 to \$250,000	262	13.9%	58,771,862.67	13.8%
\$250,000 to \$300,000	218	11.6%	59,469,123.81	14.0%
\$300,000 to \$350,000	165	8.8%	53,045,028.52	12.5%
\$350,000 to \$400,000	107	5.7%	40,109,072.46	9.4%
\$400,000 to \$450,000	92	4.9%	39,118,058.44	9.2%
\$450,000 to \$500,000	44	2.3%	20,861,211.68	4.9%
\$500,000 to \$750,000	81	4.3%	47,436,748.46	11.2%
\$750,000+	9	0.5%	7,585,494.56	1.8%
<b>Total</b>	<b>1879</b>	<b>100%</b>	<b>424,727,719.74</b>	<b>100%</b>

# LIGHT TRUST 2021-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	835	44.4%	115,151,244.92	27.1%
50% to 55%	133	7.1%	32,557,834.87	7.7%
55% to 60%	138	7.3%	38,025,008.06	9.0%
60% to 65%	166	8.8%	48,847,923.80	11.5%
65% to 70%	152	8.1%	44,814,635.45	10.6%
70% to 75%	187	10.0%	62,448,029.05	14.7%
75% to 80%	149	7.9%	47,776,488.02	11.2%
80% to 85%	94	5.0%	27,666,399.26	6.5%
85% to 90%	25	1.3%	7,440,156.31	1.8%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1879</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	1	0.1%	29,400.42	0.01%
\$100,000 to \$200,000	167	8.9%	12,652,313.14	3.0%
\$200,000 to \$300,000	355	18.9%	46,442,715.26	10.9%
\$300,000 to \$400,000	409	21.8%	77,896,462.40	18.3%
\$400,000 to \$500,000	333	17.7%	77,642,345.45	18.3%
\$500,000 to \$600,000	242	12.9%	68,227,810.32	16.1%
\$600,000 to \$700,000	146	7.8%	48,734,187.77	11.5%
\$700,000 to \$800,000	82	4.4%	29,506,278.49	6.9%
\$800,000 to \$900,000	59	3.1%	22,552,923.57	5.3%
\$900,000 to \$1,000,000	33	1.8%	14,642,899.15	3.4%
\$1,000,000 to \$1,500,000	47	2.5%	23,495,647.36	5.5%
\$1,500,000+	5	0.3%	2,904,736.41	0.7%
<b>Total</b>	<b>1879</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	23	1.1%	7,273,283.46	1.7%
NSW	29	1.4%	6,908,710.37	1.6%
NT	190	8.9%	45,152,787.15	10.6%
QLD	42	2.0%	10,471,136.21	2.5%
SA	1589	74.8%	290,587,682.62	68.4%
TAS	5	0.2%	870,596.37	0.2%
VIC	234	11.0%	61,153,403.01	14.4%
WA	13	0.6%	2,310,120.55	0.5%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1528	71.9%	326,204,944.25	76.8%
Non-metropolitan	588	27.7%	96,411,909.78	22.7%
Inner City	9	0.4%	2,110,865.71	0.5%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

# LIGHT TRUST 2021-1



Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	8	0.4%	1,836,925.87	0.4%	
SA - Metropolitan	1153	54.3%	227,306,951.84	53.5%	
SA - Non metropolitan	428	20.1%	61,443,804.91	14.5%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	140	6.6%	33,558,323.49	7.9%	
NT - Non metropolitan	50	2.4%	11,594,463.66	2.7%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	11	0.5%	1,987,789.20	0.5%	
WA - Non metropolitan	2	0.1%	322,331.35	0.1%	
VIC - Inner City	1	0.0%	273,939.84	0.1%	
VIC - Metropolitan	167	7.9%	46,655,539.62	11.0%	
VIC - Non metropolitan	66	3.1%	14,223,923.55	3.3%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	16	0.8%	4,577,660.60	1.1%	
QLD - Non metropolitan	26	1.2%	5,893,475.61	1.4%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	16	0.8%	4,370,961.88	1.0%	
NSW - Non metropolitan	13	0.6%	2,537,748.49	0.6%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	23	1.1%	7,273,283.46	1.7%	
ACT - Non metropolitan	0	0.0%	-	0.0%	
TAS - Inner City	0	0.0%	-	0.0%	
TAS - Metropolitan	2	0.1%	474,434.16	0.1%	
TAS - Non metropolitan	3	0.1%	396,162.21	0.1%	
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	213	10.0%	57,213,475.12	13.5%	
2.00% to 2.25%	92	4.3%	23,496,865.66	5.5%	
2.25% to 2.50%	146	6.9%	33,200,764.62	7.8%	
2.50% to 2.75%	26	1.2%	5,568,889.15	1.3%	
2.75% to 3.00%	34	1.6%	8,013,222.83	1.9%	
3.00% to 3.25%	19	0.9%	3,272,705.03	0.8%	
3.25% to 3.50%	24	1.1%	5,636,487.57	1.3%	
3.50% to 3.75%	14	0.7%	2,781,376.37	0.7%	
3.75% to 4.00%	166	7.8%	36,619,923.14	8.6%	
4.00% to 4.25%	232	10.9%	55,015,466.06	13.0%	
4.25% to 4.50%	177	8.3%	35,520,575.32	8.4%	
4.50% to 4.75%	487	22.9%	94,208,998.00	22.2%	
4.75% to 5.00%	145	6.8%	25,722,445.33	6.1%	
5.00% to 5.25%	59	2.8%	9,724,909.83	2.3%	
5.25% to 5.50%	89	4.2%	12,694,398.35	3.0%	
5.50% to 5.75%	127	6.0%	10,126,896.72	2.4%	
5.75% to 6.00%	10	0.5%	1,480,635.17	0.3%	
6.00%+	65	3.1%	4,429,685.47	1.0%	
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>	

# 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	0	0.0%	-	0.0%
12 to 18 months	209	9.8%	50,791,104.11	12.0%
18 to 24 months	286	13.5%	67,963,224.06	16.0%
24 to 30 months	230	10.8%	48,629,916.73	11.4%
30 to 36 months	221	10.4%	45,829,347.24	10.8%
36 to 42 months	212	10.0%	49,510,436.85	11.7%
42 to 48 months	207	9.7%	42,373,398.76	10.0%
48 to 54 months	136	6.4%	30,499,907.52	7.2%
54 to 60 months	103	4.8%	23,252,165.42	5.5%
60 to 66 months	61	2.9%	12,520,434.05	2.9%
66 to 72 months	28	1.3%	5,779,310.81	1.4%
72+ months	432	20.3%	47,578,474.19	11.2%
<b>Total</b>	<b>2125</b>	<b>100%</b>	<b>424,727,719.74</b>	<b>100%</b>

## 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%	66,544.85	0.0%
2 to 4 years	3	0.1%	50,074.38	0.0%
4 to 6 years	9	0.4%	892,970.12	0.2%
6 to 8 years	27	1.3%	1,988,991.84	0.5%
8 to 10 years	26	1.2%	1,888,157.77	0.4%
10 to 12 years	65	3.1%	6,695,882.88	1.6%
12 to 14 years	137	6.4%	14,852,602.30	3.5%
14 to 16 years	122	5.7%	13,599,199.21	3.2%
16 to 18 years	195	9.2%	25,743,689.85	6.1%
18 to 20 years	136	6.4%	23,045,114.81	5.4%
20 to 22 years	109	5.1%	22,510,475.08	5.3%
22 to 24 years	212	10.0%	48,693,405.14	11.5%
24 to 26 years	301	14.2%	68,945,288.51	16.2%
26 to 28 years	537	25.3%	131,017,868.00	30.8%
28 to 30 years	243	11.4%	64,737,455.00	15.2%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	26	1.2%	7,120,161.16	1.7%
Principal & Interest	2099	98.8%	417,607,558.58	98.3%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

# LIGHT TRUST 2021-1



## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	4	0.2%	1,092,896.49	0.3%
12 to 24 months	8	0.4%	1,982,317.87	0.5%
24 to 36 months	9	0.4%	2,196,021.14	0.5%
36 to 48 months	5	0.2%	1,848,925.66	0.4%
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	2099	98.8%	417,607,558.58	98.3%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	612	28.8%	147,524,493.88	34.7%
Variable	1513	71.2%	277,203,225.86	65.3%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	94	4.4%	22,120,641.23	5.2%
6 to 12 months	100	4.7%	21,326,281.08	5.0%
12 to 24 months	302	14.2%	75,886,844.98	17.9%
24 to 36 months	84	4.0%	21,940,122.90	5.2%
36 to 48 months	15	0.7%	2,822,491.51	0.7%
48 to 60 months	17	0.8%	3,428,112.18	0.8%
60+ months	0	0.0%	-	0.0%
Variable	1513	71.2%	277,203,225.86	65.3%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1814	85.4%	356,174,110.18	83.9%
Investment	311	14.6%	68,553,609.56	16.1%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	2,125	100.0%	424,727,719.74	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	581	27.3%	108,022,728.22	25.4%
Genworth	0	0.0%	-	0.0%
Uninsured	1544	72.7%	316,704,991.52	74.6%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

# LIGHT TRUST 2021-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	2102	98.9%	419,502,318.35	98.8%
1 to 30 days	18	0.8%	4,032,396.94	0.9%
31 to 60 days	2	0.1%	626,827.43	0.1%
61 to 90 days	1	0.0%	155,881.10	0.0%
91+ days	2	0.1%	410,295.92	0.1%
<b>Total</b>	<b>2125</b>	<b>100.0%</b>	<b>424,727,719.74</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.2%	1,135,054.21	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	-	-	-

## Disclaimer

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