

LIGHT TRUST NO. 6



Portfolio Summary as at 31 December 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	75,717,258.67	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,715,945.14	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,735,408.28	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,656,182.13	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,604,777.27	0.41%
Class D Notes	NR / NR	6.00%	368,309.52	
Total*			90,797,881.01	

*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	26.22%
Excess Spread	0.92%

Underlying collateral summary

No. of Loans (Consolidated):	951
No. of Loans (Unconsolidated):	1,033
Aggregate Pool Current Balance:	\$88,290,917
Total Valuation of Properties	\$296,041,067
Maximum Loan Balance (Consolidated):	\$599,115
Average Loan Balance (Consolidated):	\$92,768
Weighted Average Interest Rate	5.60%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	270.0
WAVG Remaining Term to Maturity (months):	219.1
WAVG Seasoning (months):	129.1

Loan to Value Ratio (LVR)

Maximum Current LVR:	80.8%
WAVG Current LVR:	44.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	589	61.9%	23,097,176.65	26.2%
\$100,000 to \$150,000	149	15.7%	18,947,617.25	21.5%
\$150,000 to \$200,000	109	11.5%	18,893,532.72	21.4%
\$200,000 to \$250,000	59	6.2%	13,003,144.84	14.7%
\$250,000 to \$300,000	27	2.8%	7,388,313.43	8.4%
\$300,000 to \$350,000	8	0.8%	2,651,828.13	3.0%
\$350,000 to \$400,000	5	0.5%	1,865,897.01	2.1%
\$400,000 to \$450,000	2	0.2%	805,893.48	0.9%
\$450,000 to \$500,000	1	0.1%	450,569.34	0.5%
\$500,000 to \$750,000	2	0.2%	1,118,699.18	1.3%
\$750,000+	0	0.0%	-	0.0%
Total	951	100%	88,222,672.03	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	733	77.1%	49,315,895.67	55.9%
50% to 55%	78	8.2%	12,586,142.67	14.3%
55% to 60%	65	6.8%	10,465,337.09	11.9%
60% to 65%	45	4.7%	8,611,491.03	9.8%
65% to 70%	21	2.2%	5,234,258.68	5.9%
70% to 75%	4	0.4%	849,069.22	1.0%
75% to 80%	4	0.4%	1,027,110.07	1.2%
80% to 85%	1	0.1%	133,367.60	0.2%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	951	100.0%	88,222,672.03	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.4%	836,336.64	0.9%
\$100,000 to \$200,000	185	19.5%	9,076,846.78	10.3%
\$200,000 to \$300,000	293	30.8%	21,891,367.92	24.8%
\$300,000 to \$400,000	235	24.7%	24,075,689.92	27.3%
\$400,000 to \$500,000	108	11.4%	14,295,635.22	16.2%
\$500,000 to \$600,000	66	6.9%	10,318,283.10	11.7%
\$600,000 to \$700,000	13	1.4%	2,831,520.86	3.2%
\$700,000 to \$800,000	9	0.9%	2,117,137.00	2.4%
\$800,000 to \$900,000	6	0.6%	1,335,042.63	1.5%
\$900,000 to \$1,000,000	3	0.3%	1,052,607.25	1.2%
\$1,000,000 to \$1,500,000	1	0.1%	392,204.71	0.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	951	100.0%	88,222,672.03	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	264,465.55	0.3%
NSW	13	1.3%	1,977,720.54	2.2%
NT	81	7.8%	12,741,196.54	14.4%
QLD	11	1.1%	757,629.55	0.9%
SA	892	86.4%	68,064,935.67	77.2%
TAS	1	0.1%	133,367.60	0.2%
VIC	26	2.5%	3,783,613.86	4.3%
WA	7	0.7%	499,742.72	0.6%
Total	1032	100.0%	88,222,672.03	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	665	64.4%	61,901,624.79	70.2%
Non-metropolitan	361	35.0%	25,775,959.67	29.2%
Inner City	6	0.6%	545,087.57	0.6%
Total	1032	100.0%	88,222,672.03	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%	291,964.06	0.3%
SA - Metropolitan	576	55.8%	48,104,649.95	54.5%
SA - Non metropolitan	312	30.2%	19,668,321.66	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	62	6.0%	9,816,153.49	11.1%
NT - Non metropolitan	19	1.8%	2,925,043.05	3.3%
WA - Inner City	1	0.1%	53,288.39	0.1%
WA - Metropolitan	6	0.6%	446,454.33	0.5%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	199,835.12	0.2%
VIC - Metropolitan	12	1.2%	1,858,825.50	2.1%
VIC - Non metropolitan	13	1.3%	1,724,953.24	2.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	294,624.64	0.3%
QLD - Non metropolitan	9	0.9%	463,004.91	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,116,451.33	1.3%
NSW - Non metropolitan	7	0.7%	861,269.21	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	264,465.55	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	1	0.1%	133,367.60	0.2%
Total	1032	100.0%	88,222,672.03	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	30	2.9%	5,210,705.39	5.9%
2.00% to 2.25%	13	1.3%	1,689,621.34	1.9%
2.25% to 2.50%	54	5.2%	5,504,277.34	6.2%
2.50% to 2.75%	14	1.4%	1,580,975.20	1.8%
2.75% to 3.00%	12	1.2%	1,221,223.31	1.4%
3.00% to 3.25%	6	0.6%	517,549.55	0.6%
3.25% to 3.50%	10	1.0%	1,401,560.31	1.6%
3.50% to 3.75%	4	0.4%	358,205.27	0.4%
3.75% to 4.00%	6	0.6%	730,854.97	0.8%
4.00% to 4.25%	4	0.4%	331,018.27	0.4%
4.25% to 4.50%	1	0.1%	177,664.87	0.2%
4.50% to 4.75%	10	1.0%	827,333.14	0.9%
4.75% to 5.00%	16	1.5%	2,689,237.90	3.0%
5.00% to 5.25%	51	4.9%	6,048,195.21	6.9%
5.25% to 5.50%	27	2.6%	2,848,998.70	3.2%
5.50% to 5.75%	29	2.8%	3,183,600.35	3.6%
5.75% to 6.00%	48	4.6%	5,378,504.10	6.1%
6.00%+	698	67.6%	48,591,391.74	55.0%
Total	1033	100.0%	88,290,916.96	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	1033	100.0%	88,290,916.96	100.0%
Total	1033	100%	88,290,916.96	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	5	0.5%	21,906.01	0.0%
2 to 4 years	6	0.6%	61,292.12	0.1%
4 to 6 years	13	1.3%	342,147.09	0.4%
6 to 8 years	14	1.4%	501,068.02	0.6%
8 to 10 years	21	2.0%	435,421.70	0.5%
10 to 12 years	59	5.7%	3,123,791.97	3.5%
12 to 14 years	84	8.1%	4,982,272.50	5.6%
14 to 16 years	145	14.0%	8,747,062.80	9.9%
16 to 18 years	190	18.4%	15,577,787.60	17.6%
18 to 20 years	217	21.0%	22,490,438.26	25.5%
20 to 22 years	254	24.6%	28,073,906.68	31.8%
22 to 24 years	25	2.4%	3,933,822.21	4.5%
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	1033	100.0%	88,290,916.96	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,592.63	0.4%
Principal & Interest	1032	99.9%	87,955,324.33	99.6%
Total	1033	100.0%	88,290,916.96	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	0	0.0%	-	0.0%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,592.63	0.4%
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	1032	99.9%	87,955,324.33	99.6%
Total	1033	100.0%	88,290,916.96	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	193	18.7%	22,851,820.47	25.9%
Variable	840	81.3%	65,439,096.49	74.1%
Total	1033	100.0%	88,290,916.96	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	27	2.6%	2,916,761.65	3.3%
6 to 12 months	56	5.4%	6,603,851.86	7.5%
12 to 24 months	63	6.1%	8,235,865.87	9.3%
24 to 36 months	32	3.1%	3,709,846.10	4.2%
36 to 48 months	5	0.5%	752,301.41	0.9%
48 to 60 months	10	1.0%	633,193.58	0.7%
60+ months	0	0.0%	-	0.0%
Variable	840	81.3%	65,439,096.49	74.1%
Total	1033	100.0%	88,290,916.96	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	939	90.9%	77,083,928.38	87.3%
Investment	94	9.1%	11,206,988.58	12.7%
Total	1033	100.0%	88,290,916.96	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,033	100.0%	88,290,916.96	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1033	100.0%	88,290,916.96	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1033	100.0%	88,290,916.96	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1033	100.0%	88,290,916.96	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1002	97.0%	84,663,658.86	95.9%
1 to 30 days	22	2.1%	2,649,922.73	3.0%
31 to 60 days	5	0.5%	510,261.35	0.6%
61 to 90 days	2	0.2%	205,686.19	0.2%
91+ days	2	0.2%	261,387.83	0.3%
Total	1033	100.0%	88,290,916.96	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	497,398.04	0.6%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	547,555.13	0.6%

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

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