

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 October 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	79,052,327.91	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,835,572.62	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,943,985.75	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,905,316.33	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,675,461.86	0.41%
Class D Notes	NR / NR	6.00%	384,532.21	
<b>Total*</b>			<b>94,797,196.69</b>	

\*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	18.98%
Excess Spread	0.99%

### Underlying collateral summary

No. of Loans (Consolidated):	979
No. of Loans (Unconsolidated):	1,063
Aggregate Pool Current Balance:	\$92,896,380
Total Valuation of Properties	\$305,999,567
Maximum Loan Balance (Consolidated):	\$603,698
Average Loan Balance (Consolidated):	\$94,889
Weighted Average Interest Rate	5.20%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	272.0
WAVG Remaining Term to Maturity (months):	221.7
WAVG Seasoning (months):	126.5
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	81.3%
WAVG Current LVR:	45.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	602	61.5%	23,981,086.73	25.8%
\$100,000 to \$150,000	148	15.1%	18,869,924.64	20.3%
\$150,000 to \$200,000	115	11.7%	19,927,078.97	21.5%
\$200,000 to \$250,000	63	6.4%	13,959,134.94	15.0%
\$250,000 to \$300,000	30	3.1%	8,218,375.90	8.8%
\$300,000 to \$350,000	10	1.0%	3,318,745.81	3.6%
\$350,000 to \$400,000	6	0.6%	2,233,146.89	2.4%
\$400,000 to \$450,000	2	0.2%	810,702.71	0.9%
\$450,000 to \$500,000	1	0.1%	452,846.44	0.5%
\$500,000 to \$750,000	2	0.2%	1,125,336.88	1.2%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>979</b>	<b>100%</b>	<b>92,896,379.91</b>	<b>100%</b>

# LIGHT TRUST NO. 6



## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	749	76.5%	51,212,304.72	55.1%
50% to 55%	79	8.1%	12,702,671.08	13.7%
55% to 60%	68	6.9%	11,539,964.99	12.4%
60% to 65%	46	4.7%	8,449,312.39	9.1%
65% to 70%	27	2.8%	6,637,217.48	7.1%
70% to 75%	4	0.4%	850,077.49	0.9%
75% to 80%	5	0.5%	1,370,662.67	1.5%
80% to 85%	1	0.1%	134,169.09	0.1%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>979</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	33	3.4%	852,899.54	0.9%
\$100,000 to \$200,000	189	19.3%	9,385,927.66	10.1%
\$200,000 to \$300,000	300	30.6%	22,538,277.42	24.3%
\$300,000 to \$400,000	241	24.6%	25,149,568.88	27.1%
\$400,000 to \$500,000	112	11.4%	15,283,584.36	16.5%
\$500,000 to \$600,000	69	7.0%	11,527,919.52	12.4%
\$600,000 to \$700,000	15	1.5%	3,215,411.67	3.5%
\$700,000 to \$800,000	10	1.0%	2,136,645.97	2.3%
\$800,000 to \$900,000	6	0.6%	1,352,367.52	1.5%
\$900,000 to \$1,000,000	3	0.3%	1,060,382.15	1.1%
\$1,000,000 to \$1,500,000	1	0.1%	393,395.22	0.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>979</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	269,736.82	0.3%
NSW	13	1.2%	1,965,379.00	2.1%
NT	83	7.8%	13,709,056.24	14.8%
QLD	11	1.0%	764,603.43	0.8%
SA	919	86.5%	71,371,891.89	76.8%
TAS	2	0.2%	142,772.13	0.2%
VIC	26	2.4%	3,831,837.10	4.1%
WA	8	0.8%	841,103.30	0.9%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	690	64.9%	65,726,019.57	70.8%
Non-metropolitan	367	34.5%	26,623,384.73	28.7%
Inner City	6	0.6%	546,975.61	0.6%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

# LIGHT TRUST NO. 6



## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.4%	296,061.38	0.3%
SA - Metropolitan	598	56.3%	50,594,356.93	54.5%
SA - Non metropolitan	317	29.8%	20,481,473.58	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	64	6.0%	10,774,216.12	11.6%
NT - Non metropolitan	19	1.8%	2,934,840.12	3.2%
WA - Inner City	1	0.1%	54,492.52	0.1%
WA - Metropolitan	7	0.7%	786,610.78	0.8%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	196,421.71	0.2%
VIC - Metropolitan	12	1.1%	1,873,790.78	2.0%
VIC - Non metropolitan	13	1.2%	1,761,624.61	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	295,920.59	0.3%
QLD - Non metropolitan	9	0.8%	468,682.84	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,131,387.55	1.2%
NSW - Non metropolitan	7	0.7%	833,991.45	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	269,736.82	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	2	0.2%	142,772.13	0.2%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	31	2.9%	5,687,923.15	6.1%
2.00% to 2.25%	15	1.4%	2,117,811.50	2.3%
2.25% to 2.50%	59	5.6%	6,367,093.38	6.9%
2.50% to 2.75%	14	1.3%	1,594,470.31	1.7%
2.75% to 3.00%	15	1.4%	1,882,236.76	2.0%
3.00% to 3.25%	7	0.7%	584,221.23	0.6%
3.25% to 3.50%	11	1.0%	1,549,429.55	1.7%
3.50% to 3.75%	4	0.4%	363,767.20	0.4%
3.75% to 4.00%	7	0.7%	913,814.96	1.0%
4.00% to 4.25%	5	0.5%	455,473.89	0.5%
4.25% to 4.50%	3	0.3%	544,562.21	0.6%
4.50% to 4.75%	41	3.9%	5,033,598.81	5.4%
4.75% to 5.00%	26	2.4%	3,360,415.78	3.6%
5.00% to 5.25%	41	3.9%	4,281,186.65	4.6%
5.25% to 5.50%	45	4.2%	4,982,435.12	5.4%
5.50% to 5.75%	34	3.2%	3,818,940.88	4.1%
5.75% to 6.00%	46	4.3%	4,614,089.83	5.0%
6.00%+	659	62.0%	44,744,908.70	48.2%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

# 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	1063	100.0%	92,896,379.91	100.0%
<b>Total</b>	<b>1063</b>	<b>100%</b>	<b>92,896,379.91</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	6	0.6%	32,445.64	0.0%
2 to 4 years	7	0.7%	73,641.94	0.1%
4 to 6 years	11	1.0%	262,312.99	0.3%
6 to 8 years	15	1.4%	613,442.55	0.7%
8 to 10 years	18	1.7%	325,748.95	0.4%
10 to 12 years	56	5.3%	3,111,108.86	3.3%
12 to 14 years	79	7.4%	4,754,650.92	5.1%
14 to 16 years	148	13.9%	8,672,082.60	9.3%
16 to 18 years	183	17.2%	14,737,211.88	15.9%
18 to 20 years	224	21.1%	22,381,166.23	24.1%
20 to 22 years	272	25.6%	31,739,479.02	34.2%
22 to 24 years	44	4.1%	6,193,088.33	6.7%
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%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## 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	1062	99.9%	92,560,787.28	99.6%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

# 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	1062	99.9%	92,560,787.28	99.6%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	202	19.0%	24,679,256.32	26.6%
Variable	861	81.0%	68,217,123.59	73.4%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	24	2.3%	3,062,359.68	3.3%
6 to 12 months	58	5.5%	7,048,404.14	7.6%
12 to 24 months	63	5.9%	8,189,569.47	8.8%
24 to 36 months	41	3.9%	4,805,415.08	5.2%
36 to 48 months	7	0.7%	1,006,466.55	1.1%
48 to 60 months	9	0.8%	567,041.40	0.6%
60+ months	0	0.0%	-	0.0%
Variable	861	81.0%	68,217,123.59	73.4%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	965	90.8%	81,335,202.83	87.6%
Investment	98	9.2%	11,561,177.08	12.4%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,063	100.0%	92,896,379.91	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1063	100.0%	92,896,379.91	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

# LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1042	98.0%	89,867,820.04	96.7%
1 to 30 days	16	1.5%	2,231,901.67	2.4%
31 to 60 days	2	0.2%	282,323.10	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	514,335.10	0.6%
<b>Total</b>	<b>1063</b>	<b>100.0%</b>	<b>92,896,379.91</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	145,829.32	0.2%

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

## Disclaimer

This document is restricted to “wholesale clients” only as defined in the Corporations Act 2001 (Cth)(**Corporations Act**) to whom a disclosure is not required under Part 6D.2 of the Corporations Act. If you are not such an investor you may not consider the document and must return it immediately.

Information regarding securities issued in respect of the Light Trust Series is contained in the relevant prospectus or Information Memorandum. The relevant prospectus or Information Memorandum contain important information which is critical to any decision to subscribe for these securities.

The information contained in this document does not constitute and is not intended to constitute an offer or invitation in relation to the issue, sale or purchase of any securities or financial products, as those terms are used in the Corporations Act, and is not intended to constitute financial product advice or a recommendation. In providing the information contained in this document, People’s Choice has not taken into account the investment objectives, financial situation and particular needs of any particular investor. Before making an investment decision, you should consider whether it is appropriate in light of your particular investment needs, objectives and financial circumstances. We recommend that you consult with your professional adviser before making any investment.

This document may include estimates and projections and involves significant elements of subjective judgment and analysis. People’s Choice does not give any express or implied warranty of accuracy or completeness of the information contained herein. Any information is subject to change without notice.