

LIGHT TRUST 2018-1



Portfolio Summary as at 30 November 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.15%	124,173,654.56	16.00%
Class A2 Notes	AAA(sf) / AAAsf	1.35%	6,209,825.63	11.80%
Class AB Notes	AAA(sf) / NR	1.65%	9,462,591.45	5.40%
Class B Notes	AA(sf) / NR	2.00%	4,731,295.71	2.20%
Class C Notes	A+(sf) / NR	2.90%	2,661,353.85	0.40%
Class D Notes	NR / NR	5.90%	591,411.97	
Total			147,830,133.16	

*N.B principal payments on notes are distributed on the 22nd day of the following month (or next business day if date falls on a weekend)

Conditional Prepayment Rate (CPR)

Current CPR	23.45%
Excess Spread	0.94%

Underlying collateral summary

No. of Loans (Consolidated):	1,001
No. of Loans (Unconsolidated):	1,146
Aggregate Pool Current Balance:	\$144,235,658
Total Valuation of Properties	\$381,783,305
Maximum Loan Balance (Consolidated):	\$695,882
Average Loan Balance (Consolidated):	\$144,092
Weighted Average Interest Rate	4.88%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	296.0
WAVG Remaining Term to Maturity (months):	248.1
WAVG Seasoning (months):	96.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	84.9%
WAVG Current LVR:	51.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	410	41.0%	16,132,209.23	11.2%
\$100,000 to \$150,000	146	14.6%	18,376,100.64	12.7%
\$150,000 to \$200,000	160	16.0%	27,989,590.63	19.4%
\$200,000 to \$250,000	119	11.9%	26,634,528.15	18.5%
\$250,000 to \$300,000	76	7.6%	20,916,061.57	14.5%
\$300,000 to \$350,000	44	4.4%	14,239,345.03	9.9%
\$350,000 to \$400,000	21	2.1%	7,929,317.29	5.5%
\$400,000 to \$450,000	11	1.1%	4,655,815.08	3.2%
\$450,000 to \$500,000	7	0.7%	3,255,822.19	2.3%
\$500,000 to \$750,000	7	0.7%	4,106,868.55	2.8%
\$750,000+	0	0.0%	-	0.0%
Total	1001	100%	144,235,658.36	100%

LIGHT TRUST 2018-1



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	648	64.7%	61,278,930.35	42.5%
50% to 55%	62	6.2%	13,620,705.58	9.4%
55% to 60%	56	5.6%	13,498,623.59	9.4%
60% to 65%	63	6.3%	13,413,280.32	9.3%
65% to 70%	100	10.0%	24,972,517.08	17.3%
70% to 75%	45	4.5%	11,679,576.44	8.1%
75% to 80%	24	2.4%	5,042,149.58	3.5%
80% to 85%	3	0.3%	729,875.42	0.5%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1001	100.0%	144,235,658.36	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	30	3.0%	526,505.05	0.4%
\$100,000 to \$200,000	110	11.0%	6,113,321.31	4.2%
\$200,000 to \$300,000	256	25.6%	26,177,661.85	18.1%
\$300,000 to \$400,000	243	24.3%	35,961,437.60	24.9%
\$400,000 to \$500,000	161	16.1%	28,362,325.13	19.7%
\$500,000 to \$600,000	83	8.3%	16,443,905.44	11.4%
\$600,000 to \$700,000	45	4.5%	10,302,153.45	7.1%
\$700,000 to \$800,000	35	3.5%	9,448,896.85	6.6%
\$800,000 to \$900,000	18	1.8%	5,096,353.07	3.5%
\$900,000 to \$1,000,000	8	0.8%	2,731,293.16	1.9%
\$1,000,000 to \$1,500,000	12	1.2%	3,071,805.45	2.1%
\$1,500,000+	0	0.0%	-	0.0%
Total	1001	100.0%	144,235,658.36	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	2	0.2%	367,515.84	0.3%
NSW	19	1.7%	2,950,948.90	2.0%
NT	134	11.7%	22,627,511.69	15.7%
QLD	12	1.0%	1,699,118.10	1.2%
SA	894	78.0%	104,289,373.96	72.3%
TAS	2	0.2%	174,017.80	0.1%
VIC	72	6.3%	10,479,275.02	7.3%
WA	11	1.0%	1,647,897.05	1.1%
Total	1146	100.0%	144,235,658.36	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	779	68.0%	104,944,828.50	72.8%
Non-metropolitan	363	31.7%	38,126,557.55	26.4%
Inner City	4	0.3%	1,164,272.31	0.8%
Total	1146	100.0%	144,235,658.36	100.0%

LIGHT TRUST 2018-1



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	2	0.2%	477,119.12	0.3%
SA - Metropolitan	593	51.7%	73,356,518.14	50.9%
SA - Non metropolitan	299	26.1%	30,455,736.70	21.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	105	9.2%	18,580,527.53	12.9%
NT - Non metropolitan	29	2.5%	4,046,984.16	2.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	9	0.8%	1,279,726.48	0.9%
WA - Non metropolitan	2	0.2%	368,170.57	0.3%
VIC - Inner City	2	0.2%	687,153.19	0.5%
VIC - Metropolitan	54	4.7%	8,252,220.93	5.7%
VIC - Non metropolitan	16	1.4%	1,539,900.90	1.1%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	834,218.05	0.6%
QLD - Non metropolitan	9	0.8%	864,900.05	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	11	1.0%	2,100,083.73	1.5%
NSW - Non metropolitan	8	0.7%	850,865.17	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	2	0.2%	367,515.84	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	0	0.0%	-	0.0%
TAS - Metropolitan	2	0.2%	174,017.80	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
Total	1146	100.0%	144,235,658.36	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	69	6.0%	12,499,512.01	8.7%
2.00% to 2.25%	25	2.2%	4,439,419.01	3.1%
2.25% to 2.50%	82	7.2%	11,847,423.48	8.2%
2.50% to 2.75%	12	1.0%	1,849,760.02	1.3%
2.75% to 3.00%	24	2.1%	4,719,316.28	3.3%
3.00% to 3.25%	15	1.3%	1,711,000.33	1.2%
3.25% to 3.50%	12	1.0%	1,499,166.73	1.0%
3.50% to 3.75%	13	1.1%	1,618,539.15	1.1%
3.75% to 4.00%	4	0.3%	431,855.33	0.3%
4.00% to 4.25%	3	0.3%	321,346.85	0.2%
4.25% to 4.50%	7	0.6%	1,426,215.85	1.0%
4.50% to 4.75%	28	2.4%	5,040,599.89	3.5%
4.75% to 5.00%	105	9.2%	16,928,218.27	11.7%
5.00% to 5.25%	41	3.6%	6,641,697.80	4.6%
5.25% to 5.50%	28	2.4%	3,590,146.38	2.5%
5.50% to 5.75%	74	6.5%	10,083,380.82	7.0%
5.75% to 6.00%	173	15.1%	25,305,894.98	17.5%
6.00%+	431	37.6%	34,282,165.18	23.8%
Total	1146	100.0%	144,235,658.36	100.0%

LIGHT TRUST 2018-1



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	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	104	9.1%	13,710,242.92	9.5%
66 to 72 months	216	18.8%	31,077,024.01	21.5%
72+ months	826	72.1%	99,448,391.43	68.9%
Total	1146	100%	144,235,658.36	100%

Remaining Loan Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 years	1	0.1%	6,733.08	0.0%
0 to 2 years	6	0.5%	480,706.35	0.3%
2 to 4 years	21	1.8%	487,398.94	0.3%
4 to 6 years	21	1.8%	416,670.20	0.3%
6 to 8 years	17	1.5%	553,610.09	0.4%
8 to 10 years	43	3.8%	1,467,481.27	1.0%
10 to 12 years	52	4.5%	2,808,318.65	1.9%
12 to 14 years	111	9.7%	6,441,131.66	4.5%
14 to 16 years	112	9.8%	10,366,460.88	7.2%
16 to 18 years	57	5.0%	7,175,584.96	5.0%
18 to 20 years	129	11.3%	17,479,000.91	12.1%
20 to 22 years	114	9.9%	18,770,328.10	13.0%
22 to 24 years	277	24.2%	48,455,127.14	33.6%
24 to 26 years	185	16.1%	29,327,106.13	20.3%
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	1146	100.0%	144,235,658.36	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	16	1.4%	1,738,414.72	1.2%
Principal & Interest	1130	98.6%	142,497,243.64	98.8%
Total	1146	100.0%	144,235,658.36	100.0%

LIGHT TRUST 2018-1



Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	2	0.2%	321,954.82	0.2%
12 to 24 months	4	0.3%	836,771.34	0.6%
24 to 36 months	3	0.3%	194,563.30	0.1%
36 to 48 months	5	0.4%	315,395.36	0.2%
48 to 60 months	2	0.2%	69,729.90	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	1130	98.6%	142,497,243.64	98.8%
Total	1146	100.0%	144,235,658.36	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	307	26.8%	47,484,836.66	32.9%
Variable	839	73.2%	96,750,821.70	67.1%
Total	1146	100.0%	144,235,658.36	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	29	2.5%	4,445,481.11	3.1%
6 to 12 months	88	7.7%	14,678,831.35	10.2%
12 to 24 months	113	9.9%	17,646,860.00	12.2%
24 to 36 months	49	4.3%	6,188,300.72	4.3%
36 to 48 months	18	1.6%	3,025,076.05	2.1%
48 to 60 months	10	0.9%	1,500,287.43	1.0%
60+ months	0	0.0%	-	0.0%
Variable	839	73.2%	96,750,821.70	67.1%
Total	1146	100.0%	144,235,658.36	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1011	88.2%	124,982,227.64	86.7%
Investment	135	11.8%	19,253,430.72	13.3%
Total	1146	100.0%	144,235,658.36	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,146	100.0%	144,235,658.36	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1146	100.0%	144,235,658.36	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1146	100.0%	144,235,658.36	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1146	100.0%	144,235,658.36	100.0%

LIGHT TRUST 2018-1



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1131	98.7%	141,114,015.60	97.8%
1 to 30 days	8	0.7%	1,562,475.48	1.1%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.6%	1,559,167.28	1.1%
Total	1146	100.0%	144,235,658.36	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	585,125.97	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	2	0.2%	480,418.85	0.3%

Losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	158,522.73	158,522.73	-

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