

# LIGHT TRUST 2018-1



## Summary Pool Statistics as at Data Date: 31/01/2021

No. of Loans (Consolidated):	1,409
No. of Loans (Unconsolidated):	1,660
Aggregate Pool Current Balance:	\$244,479,191
Total Valuation of Properties	\$551,109,802
Maximum Loan Balance (Consolidated):	\$855,629
Average Loan Balance (Consolidated):	\$173,513

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	361.0
Maximum Remaining Term to Maturity (months):	318.0
WAVG Remaining Term to Maturity (months):	268.2
WAVG Seasoning (months):	73.8

### Loan to Value Ratio (LVR)

Maximum Current LVR:	90.1%
WAVG Current LVR:	56.4%

## Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	461	32.7%	19,978,447.40	8.2%
\$100,000 to \$150,000	184	13.1%	23,131,495.41	9.5%
\$150,000 to \$200,000	222	15.8%	38,542,125.97	15.8%
\$200,000 to \$250,000	183	13.0%	40,729,492.36	16.7%
\$250,000 to \$300,000	143	10.1%	39,113,064.27	16.0%
\$300,000 to \$350,000	99	7.0%	31,937,744.84	13.1%
\$350,000 to \$400,000	52	3.7%	19,102,438.64	7.8%
\$400,000 to \$450,000	28	2.0%	11,767,711.81	4.8%
\$450,000 to \$500,000	15	1.1%	7,092,328.14	2.9%
\$500,000 to \$750,000	20	1.4%	11,451,148.79	4.7%
\$750,000+	2	0.1%	1,633,193.27	0.7%
<b>Total</b>	<b>1409</b>	<b>100%</b>	<b>244,479,190.90</b>	<b>100%</b>

## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	778	55.2%	84,161,202.47	34.4%
50% to 55%	98	7.0%	22,467,548.71	9.2%
55% to 60%	70	5.0%	17,602,553.39	7.2%
60% to 65%	86	6.1%	21,864,246.72	8.9%
65% to 70%	112	7.9%	29,822,483.89	12.2%
70% to 75%	153	10.9%	40,253,649.76	16.5%
75% to 80%	63	4.5%	16,576,494.96	6.8%
80% to 85%	44	3.1%	10,414,651.41	4.3%
85% to 90%	4	0.3%	978,320.66	0.4%
90% to 95%	1	0.1%	338,038.93	0.1%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1409</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

# LIGHT TRUST 2018-1



## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	40	2.8%	974,740.57	0.4%
\$100,000 to \$200,000	147	10.4%	9,147,074.77	3.7%
\$200,000 to \$300,000	325	23.1%	36,689,912.88	15.0%
\$300,000 to \$400,000	341	24.2%	58,363,970.01	23.9%
\$400,000 to \$500,000	234	16.6%	49,457,701.79	20.2%
\$500,000 to \$600,000	127	9.0%	30,065,821.47	12.3%
\$600,000 to \$700,000	77	5.5%	19,570,419.46	8.0%
\$700,000 to \$800,000	54	3.8%	16,360,245.44	6.7%
\$800,000 to \$900,000	28	2.0%	10,671,072.08	4.4%
\$900,000 to \$1,000,000	13	0.9%	4,520,401.37	1.8%
\$1,000,000 to \$1,500,000	23	1.6%	8,657,831.06	3.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1409</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	7	0.4%	1,436,438.93	0.6%
NSW	34	2.0%	5,732,739.13	2.3%
NT	183	11.0%	34,432,799.70	14.1%
QLD	14	0.8%	1,986,368.86	0.8%
SA	1307	78.7%	181,241,120.77	74.1%
TAS	3	0.2%	453,542.56	0.2%
VIC	98	5.9%	16,510,105.67	6.8%
WA	14	0.8%	2,686,075.28	1.1%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	1132	68.2%	178,519,663.41	73.0%
Non-metropolitan	520	31.3%	64,179,860.78	26.3%
Inner City	8	0.5%	1,779,666.71	0.7%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

# LIGHT TRUST 2018-1



## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.2%	841,325.83	0.3%
SA - Metropolitan	874	52.7%	128,803,611.25	52.7%
SA - Non metropolitan	429	25.8%	51,596,183.69	21.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	141	8.5%	27,988,556.62	11.4%
NT - Non metropolitan	42	2.5%	6,444,243.08	2.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	12	0.7%	2,298,164.71	0.9%
WA - Non metropolitan	2	0.1%	387,910.57	0.2%
VIC - Inner City	3	0.2%	726,279.35	0.3%
VIC - Metropolitan	70	4.2%	12,642,294.31	5.2%
VIC - Non metropolitan	25	1.5%	3,141,532.01	1.3%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	883,719.96	0.4%
QLD - Non metropolitan	11	0.7%	1,102,648.90	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	23	1.4%	4,225,396.60	1.7%
NSW - Non metropolitan	11	0.7%	1,507,342.53	0.6%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	7	0.4%	1,436,438.93	0.6%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Inner City	1	0.1%	212,061.53	0.1%
TAS - Metropolitan	2	0.1%	241,481.03	0.1%
TAS - Non metropolitan	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	17	1.0%	2,590,576.37	1.1%
2.00% to 2.25%	53	3.2%	12,515,544.60	5.1%
2.25% to 2.50%	104	6.3%	18,926,014.11	7.7%
2.50% to 2.75%	19	1.1%	3,355,486.10	1.4%
2.75% to 3.00%	149	9.0%	32,971,000.38	13.5%
3.00% to 3.25%	395	23.8%	68,290,078.86	27.9%
3.25% to 3.50%	109	6.6%	16,537,776.08	6.8%
3.50% to 3.75%	206	12.4%	28,428,036.69	11.6%
3.75% to 4.00%	346	20.8%	39,696,266.22	16.2%
4.00% to 4.25%	51	3.1%	7,529,022.71	3.1%
4.25% to 4.50%	26	1.6%	3,655,725.43	1.5%
4.50% to 4.75%	150	9.0%	7,642,720.26	3.1%
4.75% to 5.00%	15	0.9%	862,652.16	0.4%
5.00% to 5.25%	12	0.7%	840,609.40	0.3%
5.25% to 5.50%	1	0.1%	40,157.54	0.0%
5.50% to 5.75%	7	0.4%	597,523.99	0.2%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

# 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	42	2.5%	6,380,155.88	2.6%
42 to 48 months	326	19.6%	53,184,776.32	21.8%
48 to 54 months	205	12.3%	36,362,066.12	14.9%
54 to 60 months	153	9.2%	26,328,953.72	10.8%
60 to 66 months	130	7.8%	24,799,301.05	10.1%
66 to 72 months	114	6.9%	20,381,640.65	8.3%
72+ months	690	41.6%	77,042,297.16	31.5%
<b>Total</b>	<b>1660</b>	<b>100%</b>	<b>244,479,190.90</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	9	0.5%	280,689.04	0.1%
2 to 4 years	15	0.9%	754,576.73	0.3%
4 to 6 years	40	2.4%	1,681,323.32	0.7%
6 to 8 years	25	1.5%	753,068.78	0.3%
8 to 10 years	25	1.5%	1,389,262.61	0.6%
10 to 12 years	70	4.2%	3,210,815.53	1.3%
12 to 14 years	67	4.0%	4,344,236.84	1.8%
14 to 16 years	163	9.8%	13,779,837.00	5.6%
16 to 18 years	145	8.7%	15,115,516.29	6.2%
18 to 20 years	84	5.1%	12,577,288.73	5.1%
20 to 22 years	184	11.1%	30,652,440.22	12.5%
22 to 24 years	177	10.7%	32,788,278.84	13.4%
24 to 26 years	459	27.7%	93,297,069.60	38.2%
26 to 28 years	197	11.9%	33,854,787.37	13.8%
28 to 30 years	0	0.0%	-	0.0%
30+ years	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	50	3.0%	7,410,570.86	3.0%
Principal & Interest	1610	97.0%	237,068,620.04	97.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

# LIGHT TRUST 2018-1



## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	16	1.0%	3,303,935.61	1.4%
12 to 24 months	6	0.4%	463,963.10	0.2%
24 to 36 months	4	0.2%	753,108.35	0.3%
36 to 48 months	8	0.5%	1,602,259.59	0.7%
48 to 60 months	4	0.2%	166,589.86	0.1%
60 to 72 months	8	0.5%	705,076.75	0.3%
72 to 84 months	3	0.2%	158,099.65	0.1%
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	1610	97.0%	237,068,620.04	97.1%
<b>Total</b>	<b>1659</b>	<b>100.0%</b>	<b>244,221,652.95</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	455	27.4%	84,930,932.80	34.7%
Variable	1205	72.6%	159,548,258.10	65.3%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	102	6.1%	17,926,843.26	7.3%
6 to 12 months	98	5.9%	20,481,084.54	8.4%
12 to 24 months	145	8.7%	27,223,719.87	11.1%
24 to 36 months	69	4.2%	12,923,380.21	5.3%
36 to 48 months	24	1.4%	4,153,433.33	1.7%
48 to 60 months	17	1.0%	2,222,471.59	0.9%
60+ months	0	0.0%	-	0.0%
Variable	1205	72.6%	159,548,258.10	65.3%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1429	86.1%	206,446,384.19	84.4%
Investment	231	13.9%	38,032,806.71	15.6%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,660	100.0%	244,479,190.90	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1660	100.0%	244,479,190.90	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1660</b>	<b>100.0%</b>	<b>244,479,190.90</b>	<b>100.0%</b>

# LIGHT TRUST 2018-1



## 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.