

LIGHT TRUST NO. 6



Portfolio Summary as at 30 June 2021

Note Balances	Current Invested Amount
Class A1 Notes	109,434,703.38
Class A2 Notes	3,925,375.23
Class AB Notes	6,638,829.53
Class B Notes	7,929,713.06
Class C Notes	2,249,825.57
Class D Notes	516,353.40
Total	130,694,800.16

Conditional Prepayment Rate (CPR)

Current CPR	24.37%
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Underlying collateral summary

No. of Loans (Consolidated):	1,185
No. of Loans (Unconsolidated):	1,291
Aggregate Pool Current Balance:	\$127,318,241
Total Valuation of Properties	\$372,414,711
Maximum Loan Balance (Consolidated):	\$630,297
Average Loan Balance (Consolidated):	\$107,623

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	288.0
WAVG Remaining Term to Maturity (months):	236.2
WAVG Seasoning (months):	111.3

Loan to Value Ratio (LVR)

Maximum Current LVR:	93.6%
WAVG Current LVR:	47.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	644	54.4%	27,511,117.18	21.6%
\$100,000 to \$150,000	205	17.3%	25,563,065.41	20.1%
\$150,000 to \$200,000	163	13.8%	28,257,306.84	22.2%
\$200,000 to \$250,000	91	7.7%	20,400,284.47	16.0%
\$250,000 to \$300,000	39	3.3%	10,513,550.16	8.3%
\$300,000 to \$350,000	21	1.8%	6,750,238.48	5.3%
\$350,000 to \$400,000	9	0.8%	3,275,375.16	2.6%
\$400,000 to \$450,000	7	0.6%	2,918,087.41	2.3%
\$450,000 to \$500,000	2	0.2%	942,082.39	0.7%
\$500,000 to \$750,000	2	0.2%	1,186,783.64	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	1183	100%	127,317,891.14	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	831	70.2%	60,949,077.94	47.9%
50% to 55%	99	8.4%	15,951,166.76	12.5%
55% to 60%	96	8.1%	17,765,841.64	14.0%
60% to 65%	75	6.3%	13,861,326.28	10.9%
65% to 70%	53	4.5%	11,038,390.78	8.7%
70% to 75%	17	1.4%	4,781,458.37	3.8%
75% to 80%	5	0.4%	1,160,796.48	0.9%
80% to 85%	5	0.4%	1,570,456.81	1.2%
85% to 90%	1	0.1%	141,053.44	0.1%
90% to 95%	1	0.1%	98,322.64	0.1%
95%+	0	0.0%	-	0.0%
Total	1183	100.0%	127,317,891.14	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.0%	977,045.87	0.8%
\$100,000 to \$200,000	208	17.6%	11,213,129.22	8.8%
\$200,000 to \$300,000	352	29.8%	29,757,581.45	23.4%
\$300,000 to \$400,000	314	26.5%	36,868,184.20	29.0%
\$400,000 to \$500,000	145	12.3%	22,086,810.28	17.3%
\$500,000 to \$600,000	81	6.8%	15,119,775.07	11.9%
\$600,000 to \$700,000	21	1.8%	4,462,250.08	3.5%
\$700,000 to \$800,000	14	1.2%	3,122,484.98	2.5%
\$800,000 to \$900,000	8	0.7%	2,465,872.90	1.9%
\$900,000 to \$1,000,000	3	0.3%	837,887.98	0.7%
\$1,000,000 to \$1,500,000	1	0.1%	406,869.11	0.3%
\$1,500,000+	0	0.0%	-	0.0%
Total	1183	100.0%	127,317,891.14	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	316,571.28	0.2%
NSW	17	1.3%	2,487,557.89	2.0%
NT	92	7.1%	15,984,776.32	12.6%
QLD	16	1.2%	1,651,902.45	1.3%
SA	1119	86.7%	99,733,138.57	78.3%
TAS	2	0.2%	153,385.08	0.1%
VIC	32	2.5%	5,290,178.36	4.2%
WA	11	0.9%	1,700,381.19	1.3%
Total	1290	100.0%	127,317,891.14	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	835	64.7%	90,145,751.50	70.8%
Non-metropolitan	449	34.8%	36,648,580.17	28.8%
Inner City	6	0.5%	523,559.47	0.4%
Total	1290	100.0%	127,317,891.14	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	288,459.44	0.2%
SA - Metropolitan	730	56.6%	71,543,992.52	56.2%
SA - Non metropolitan	385	29.8%	27,900,686.61	21.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	69	5.3%	12,394,968.41	9.7%
NT - Non metropolitan	23	1.8%	3,589,807.91	2.8%
WA - Inner City	1	0.1%	6,344.44	0.0%
WA - Metropolitan	9	0.7%	1,405,334.66	1.1%
WA - Non metropolitan	1	0.1%	288,702.09	0.2%
VIC - Inner City	1	0.1%	228,755.59	0.2%
VIC - Metropolitan	15	1.2%	2,746,082.51	2.2%
VIC - Non metropolitan	16	1.2%	2,315,340.26	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	334,450.81	0.3%
QLD - Non metropolitan	13	1.0%	1,317,451.64	1.0%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.6%	1,404,351.31	1.1%
NSW - Non metropolitan	9	0.7%	1,083,206.58	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	316,571.28	0.2%
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%	153,385.08	0.1%
Total	1290	100.0%	127,317,891.14	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	20	1.5%	4,118,075.25	3.2%
2.00% to 2.25%	25	1.9%	4,489,932.85	3.5%
2.25% to 2.50%	93	7.2%	12,049,909.79	9.5%
2.50% to 2.75%	17	1.3%	2,400,478.28	1.9%
2.75% to 3.00%	62	4.8%	9,062,309.11	7.1%
3.00% to 3.25%	91	7.0%	11,152,569.80	8.8%
3.25% to 3.50%	67	5.2%	7,019,796.06	5.5%
3.50% to 3.75%	98	7.6%	11,490,899.36	9.0%
3.75% to 4.00%	558	43.2%	45,349,252.33	35.6%
4.00% to 4.25%	35	2.7%	3,944,344.58	3.1%
4.25% to 4.50%	25	1.9%	3,511,311.25	2.8%
4.50% to 4.75%	184	14.3%	11,541,698.67	9.1%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	16	1.2%	1,187,663.84	0.9%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
Total	1291	100.0%	127,318,241.17	100.0%

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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	9	0.7%	1,245,958.18	1.0%
72+ months	1282	99.3%	126,072,282.99	99.0%
Total	1291	100%	127,318,241.17	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	6	0.5%	45,467.86	0.0%
2 to 4 years	8	0.6%	187,403.80	0.1%
4 to 6 years	8	0.6%	140,610.80	0.1%
6 to 8 years	20	1.5%	688,300.66	0.5%
8 to 10 years	19	1.5%	778,955.84	0.6%
10 to 12 years	37	2.9%	1,266,927.98	1.0%
12 to 14 years	83	6.4%	5,298,840.85	4.2%
14 to 16 years	129	10.0%	8,468,480.98	6.7%
16 to 18 years	189	14.6%	16,525,246.82	13.0%
18 to 20 years	256	19.8%	25,978,251.09	20.4%
20 to 22 years	286	22.2%	33,080,077.58	26.0%
22 to 24 years	250	19.4%	34,859,676.91	27.4%
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	1291	100.0%	127,318,241.17	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	5	0.4%	1,258,396.70	1.0%
Principal & Interest	1286	99.6%	126,059,844.47	99.0%
Total	1291	100.0%	127,318,241.17	100.0%

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Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	2	0.2%	435,093.26	0.3%
12 to 24 months	2	0.2%	488,138.47	0.4%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	1	0.1%	335,164.97	0.3%
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	1286	99.6%	126,059,844.47	99.0%
Total	1291	100.0%	127,318,241.17	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	241	18.7%	32,649,756.77	25.6%
Variable	1050	81.3%	94,668,484.40	74.4%
Total	1291	100.0%	127,318,241.17	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	54	4.2%	7,386,831.75	5.8%
6 to 12 months	44	3.4%	5,758,398.56	4.5%
12 to 24 months	61	4.7%	8,354,771.47	6.6%
24 to 36 months	55	4.3%	7,409,562.09	5.8%
36 to 48 months	21	1.6%	2,946,512.62	2.3%
48 to 60 months	6	0.5%	793,680.28	0.6%
60+ months	0	0.0%	-	0.0%
Variable	1050	81.3%	94,668,484.40	74.4%
Total	1291	100.0%	127,318,241.17	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1150	89.1%	108,695,973.23	85.4%
Investment	141	10.9%	18,622,267.94	14.6%
Total	1291	100.0%	127,318,241.17	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,291	100.0%	127,318,241.17	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1291	100.0%	127,318,241.17	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1290	99.9%	127,317,891.14	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	350.03	0.0%
Total	1291	100.0%	127,318,241.17	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1270	98.4%	124,201,115.82	97.6%
1 to 30 days	11	0.9%	1,577,863.38	1.2%
31 to 60 days	5	0.4%	895,020.61	0.7%
61 to 90 days	3	0.2%	297,534.25	0.2%
91+ days	2	0.2%	346,707.11	0.3%
Total	1291	100.0%	127,318,241.17	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	382,162.56	0.3%

Mortgages in Possession

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	544,203.38	0.4%

Cumulative losses

	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

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