

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 August 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	81,927,826.16	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,938,715.50	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,123,821.35	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,120,119.96	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,736,406.14	0.41%
Class D Notes	NR / NR	6.00%	398,519.43	
<b>Total*</b>			<b>98,245,408.54</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	21.02%
Excess Spread	0.81%

### Underlying collateral summary

No. of Loans (Consolidated):	1,006
No. of Loans (Unconsolidated):	1,092
Aggregate Pool Current Balance:	\$96,053,751
Total Valuation of Properties	\$315,389,567
Maximum Loan Balance (Consolidated):	\$607,042
Average Loan Balance (Consolidated):	\$95,481
Weighted Average Interest Rate	4.67%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	274.0
WAVG Remaining Term to Maturity (months):	223.4
WAVG Seasoning (months):	124.6

### Loan to Value Ratio (LVR)

Maximum Current LVR:	81.8%
WAVG Current LVR:	45.2%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	610	60.6%	23,942,004.48	24.9%
\$100,000 to \$150,000	159	15.8%	20,186,510.16	21.0%
\$150,000 to \$200,000	118	11.7%	20,544,875.79	21.4%
\$200,000 to \$250,000	66	6.6%	14,599,855.62	15.2%
\$250,000 to \$300,000	32	3.2%	8,786,158.72	9.1%
\$300,000 to \$350,000	8	0.8%	2,636,685.03	2.7%
\$350,000 to \$400,000	8	0.8%	2,952,104.31	3.1%
\$400,000 to \$450,000	2	0.2%	816,148.61	0.8%
\$450,000 to \$500,000	1	0.1%	454,969.35	0.5%
\$500,000 to \$750,000	2	0.2%	1,134,439.24	1.2%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1006</b>	<b>100%</b>	<b>96,053,751.31</b>	<b>100%</b>

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## Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	772	76.7%	53,525,258.66	55.7%
50% to 55%	79	7.9%	12,607,565.47	13.1%
55% to 60%	71	7.1%	12,172,604.91	12.7%
60% to 65%	47	4.7%	8,680,932.40	9.0%
65% to 70%	27	2.7%	6,771,567.12	7.0%
70% to 75%	3	0.3%	638,408.31	0.7%
75% to 80%	6	0.6%	1,522,453.88	1.6%
80% to 85%	1	0.1%	134,960.56	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>1006</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	35	3.5%	910,996.58	0.9%
\$100,000 to \$200,000	194	19.3%	9,688,377.45	10.1%
\$200,000 to \$300,000	306	30.4%	23,128,188.95	24.1%
\$300,000 to \$400,000	245	24.4%	25,882,191.21	26.9%
\$400,000 to \$500,000	117	11.6%	15,995,144.80	16.7%
\$500,000 to \$600,000	71	7.1%	11,943,569.63	12.4%
\$600,000 to \$700,000	16	1.6%	3,302,390.58	3.4%
\$700,000 to \$800,000	12	1.2%	2,372,827.12	2.5%
\$800,000 to \$900,000	6	0.6%	1,366,563.89	1.4%
\$900,000 to \$1,000,000	3	0.3%	1,068,943.50	1.1%
\$1,000,000 to \$1,500,000	1	0.1%	394,557.60	0.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1006</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	276,512.01	0.3%
NSW	13	1.2%	1,958,177.70	2.0%
NT	84	7.7%	13,814,945.37	14.4%
QLD	11	1.0%	797,784.92	0.8%
SA	945	86.5%	73,968,386.15	77.0%
TAS	2	0.2%	143,953.18	0.1%
VIC	27	2.5%	3,955,378.93	4.1%
WA	9	0.8%	1,138,613.05	1.2%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	711	65.1%	68,375,694.57	71.2%
Non-metropolitan	375	34.3%	27,118,427.38	28.2%
Inner City	6	0.5%	559,629.36	0.6%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

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## Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.4%	305,015.07	0.3%
SA - Metropolitan	616	56.4%	52,694,515.81	54.9%
SA - Non metropolitan	325	29.8%	20,968,855.27	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	65	6.0%	10,863,346.09	11.3%
NT - Non metropolitan	19	1.7%	2,951,599.28	3.1%
WA - Inner City	1	0.1%	55,660.75	0.1%
WA - Metropolitan	8	0.7%	1,082,952.30	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	198,953.54	0.2%
VIC - Metropolitan	13	1.2%	2,018,146.07	2.1%
VIC - Non metropolitan	13	1.2%	1,738,279.32	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	297,661.28	0.3%
QLD - Non metropolitan	9	0.8%	500,123.64	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.5%	1,142,561.01	1.2%
NSW - Non metropolitan	7	0.6%	815,616.69	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	276,512.01	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%	143,953.18	0.1%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	32	2.9%	6,035,387.71	6.3%
2.00% to 2.25%	16	1.5%	2,257,674.79	2.4%
2.25% to 2.50%	66	6.0%	7,316,875.03	7.6%
2.50% to 2.75%	14	1.3%	1,607,417.37	1.7%
2.75% to 3.00%	15	1.4%	1,905,268.74	2.0%
3.00% to 3.25%	8	0.7%	589,819.35	0.6%
3.25% to 3.50%	11	1.0%	1,561,148.17	1.6%
3.50% to 3.75%	6	0.5%	549,850.60	0.6%
3.75% to 4.00%	32	2.9%	4,212,285.94	4.4%
4.00% to 4.25%	27	2.5%	3,017,808.50	3.1%
4.25% to 4.50%	29	2.7%	3,423,740.14	3.6%
4.50% to 4.75%	55	5.0%	5,843,078.63	6.1%
4.75% to 5.00%	39	3.6%	4,609,991.59	4.8%
5.00% to 5.25%	46	4.2%	4,256,788.31	4.4%
5.25% to 5.50%	63	5.8%	6,529,876.71	6.8%
5.50% to 5.75%	447	40.9%	31,062,084.06	32.3%
5.75% to 6.00%	25	2.3%	2,591,159.93	2.7%
6.00%+	161	14.7%	8,683,495.74	9.0%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

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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	0	0.0%	-	0.0%
72+ months	1092	100.0%	96,053,751.31	100.0%
<b>Total</b>	<b>1092</b>	<b>100%</b>	<b>96,053,751.31</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	0.5%	42,083.37	0.0%
2 to 4 years	5	0.5%	45,107.02	0.0%
4 to 6 years	12	1.1%	278,926.69	0.3%
6 to 8 years	16	1.5%	674,669.98	0.7%
8 to 10 years	18	1.6%	346,408.01	0.4%
10 to 12 years	61	5.6%	3,129,713.09	3.3%
12 to 14 years	77	7.1%	4,527,243.42	4.7%
14 to 16 years	151	13.8%	9,289,384.31	9.7%
16 to 18 years	182	16.7%	15,019,438.87	15.6%
18 to 20 years	212	19.4%	20,868,544.24	21.7%
20 to 22 years	292	26.7%	33,266,436.90	34.6%
22 to 24 years	60	5.5%	8,565,795.41	8.9%
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>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	2	0.2%	585,378.74	0.6%
Principal & Interest	1090	99.8%	95,468,372.57	99.4%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

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## Interest Only Remaining Term (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	1	0.1%	249,786.11	0.3%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,592.63	0.3%
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	1090	99.8%	95,468,372.57	99.4%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	207	19.0%	25,767,301.57	26.8%
Variable	885	81.0%	70,286,449.74	73.2%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	28	2.6%	3,441,922.54	3.6%
6 to 12 months	46	4.2%	5,560,232.36	5.8%
12 to 24 months	77	7.1%	10,174,521.23	10.6%
24 to 36 months	36	3.3%	4,460,885.24	4.6%
36 to 48 months	12	1.1%	1,588,422.31	1.7%
48 to 60 months	8	0.7%	541,317.89	0.6%
60+ months	0	0.0%	-	0.0%
Variable	885	81.0%	70,286,449.74	73.2%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	984	90.1%	83,456,267.19	86.9%
Investment	108	9.9%	12,597,484.12	13.1%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,092	100.0%	96,053,751.31	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1092	100.0%	96,053,751.31	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

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## Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1073	98.3%	93,607,266.78	97.5%
1 to 30 days	15	1.4%	1,820,682.36	1.9%
31 to 60 days	1	0.1%	144,342.49	0.2%
61 to 90 days	1	0.1%	112,902.04	0.1%
91+ days	2	0.2%	368,557.64	0.4%
<b>Total</b>	<b>1092</b>	<b>100.0%</b>	<b>96,053,751.31</b>	<b>100.0%</b>

## Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	144,342.49	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

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