

LIGHT TRUST NO. 6



Portfolio Summary as at 31 December 2024

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	49,536,768.28	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,776,862.34	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	3,098,062.80	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,700,463.92	2.17%
Class C Notes	A+(sf) / NR	3.25%	1,049,899.07	0.41%
Class D Notes	NR / NR	5.50%	240,960.43	
Total*			59,403,016.84	

*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	25.67%
Excess Spread	0.52%

Underlying collateral summary

No. of Loans (Consolidated):	725
No. of Loans (Unconsolidated):	778
Aggregate Pool Current Balance:	\$57,793,601
Total Valuation of Properties	\$223,546,663
Maximum Loan Balance (Consolidated):	\$552,985
Average Loan Balance (Consolidated):	\$79,715
Weighted Average Interest Rate	6.84%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	246.0
WAVG Remaining Term to Maturity (months):	196.6
WAVG Seasoning (months):	152.0
Loan to Value Ratio (LVR)	
Maximum Current LVR:	86.2%
WAVG Current LVR:	42.2%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	491	67.7%	16,656,441.20	28.8%
\$100,000 to \$150,000	105	14.5%	13,395,697.44	23.2%
\$150,000 to \$200,000	76	10.5%	13,292,914.05	23.0%
\$200,000 to \$250,000	25	3.4%	5,531,399.11	9.6%
\$250,000 to \$300,000	15	2.1%	4,014,177.09	6.9%
\$300,000 to \$350,000	6	0.8%	1,929,978.86	3.3%
\$350,000 to \$400,000	4	0.6%	1,508,483.76	2.6%
\$400,000 to \$450,000	1	0.1%	426,850.80	0.7%
\$450,000 to \$500,000	1	0.1%	484,673.68	0.8%
\$500,000 to \$750,000	1	0.1%	552,985.26	1.0%
\$750,000+	0	0.0%	-	0.0%
Total	725	100%	57,793,601.25	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	619	85.4%	38,479,313.36	66.6%
50% to 55%	41	5.7%	6,614,060.39	11.4%
55% to 60%	31	4.3%	5,091,422.47	8.8%
60% to 65%	23	3.2%	5,103,245.56	8.8%
65% to 70%	5	0.7%	1,248,077.28	2.2%
70% to 75%	3	0.4%	818,297.79	1.4%
75% to 80%	2	0.3%	266,819.43	0.5%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	172,364.97	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	725	100.0%	57,793,601.25	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	24	3.3%	475,145.91	0.8%
\$100,000 to \$200,000	140	19.3%	6,194,143.84	10.7%
\$200,000 to \$300,000	230	31.7%	14,052,047.23	24.3%
\$300,000 to \$400,000	183	25.2%	15,607,650.93	27.0%
\$400,000 to \$500,000	78	10.8%	8,730,430.44	15.1%
\$500,000 to \$600,000	50	6.9%	7,778,053.32	13.5%
\$600,000 to \$700,000	7	1.0%	1,859,750.44	3.2%
\$700,000 to \$800,000	3	0.4%	651,120.62	1.1%
\$800,000 to \$900,000	6	0.8%	1,143,859.61	2.0%
\$900,000 to \$1,000,000	3	0.4%	926,465.19	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	374,933.72	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	725	100.0%	57,793,601.25	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	189,824.98	0.3%
NSW	11	1.4%	1,516,678.13	2.6%
NT	65	8.4%	9,960,700.63	17.2%
QLD	4	0.5%	304,675.70	0.5%
SA	672	86.4%	43,217,770.57	74.8%
TAS	1	0.1%	123,952.58	0.2%
VIC	20	2.6%	2,272,936.97	3.9%
WA	4	0.5%	207,061.69	0.4%
Total	778	100.0%	57,793,601.25	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	511	65.7%	40,839,359.02	70.7%
Non-metropolitan	267	34.3%	16,954,242.23	29.3%
Total	778	100.0%	57,793,601.25	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	439	56.4%	30,410,009.37	52.6%
SA - Non metropolitan	233	29.9%	12,807,761.20	22.2%
NT - Metropolitan	49	6.3%	7,621,724.29	13.2%
NT - Non metropolitan	16	2.1%	2,338,976.34	4.0%
WA - Metropolitan	4	0.5%	207,061.69	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,345,161.37	2.3%
VIC - Non metropolitan	10	1.3%	927,775.60	1.6%
QLD - Metropolitan	2	0.3%	273,826.52	0.5%
QLD - Non metropolitan	2	0.3%	30,849.18	0.1%
NSW - Metropolitan	6	0.8%	791,750.80	1.4%
NSW - Non metropolitan	5	0.6%	724,927.33	1.3%
ACT - Metropolitan	1	0.1%	189,824.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	123,952.58	0.2%
Total	778	100.0%	57,793,601.25	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	1	0.1%	37,552.72	0.1%
2.00% to 2.50%	5	0.6%	391,262.13	0.7%
2.50% to 3.00%	10	1.3%	883,333.86	1.5%
3.00% to 3.50%	5	0.6%	741,602.97	1.3%
3.50% to 4.00%	4	0.5%	376,379.95	0.7%
4.00% to 4.50%	1	0.1%	95,569.90	0.2%
4.50% to 5.00%	3	0.4%	408,505.14	0.7%
5.00% to 5.50%	4	0.5%	285,956.19	0.5%
5.50% to 6.00%	67	8.6%	8,853,733.82	15.3%
6.00% to 6.50%	141	18.1%	17,758,813.23	30.7%
6.50% to 7.00%	64	8.2%	4,387,139.79	7.6%
7.00% to 7.50%	33	4.2%	2,593,221.44	4.5%
7.50% to 8.00%	57	7.3%	3,937,431.47	6.8%
8.00% +	383	49.2%	17,043,098.64	29.5%
Total	778	100.0%	57,793,601.25	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	0	0.0%	-	0.0%
72+ months	778	100.0%	57,793,601.25	100.0%
Total	778	100%	57,793,601.25	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	5	0.6%	10,651.98	0.0%
2 to 4 years	8	1.0%	90,328.66	0.2%
4 to 6 years	11	1.4%	298,541.03	0.5%
6 to 8 years	19	2.4%	330,553.58	0.6%
8 to 10 years	48	6.2%	2,036,324.88	3.5%
10 to 12 years	68	8.7%	3,384,526.14	5.9%
12 to 14 years	109	14.0%	5,567,120.52	9.6%
14 to 16 years	134	17.2%	9,748,535.89	16.9%
16 to 18 years	164	21.1%	14,492,255.04	25.1%
18 to 20 years	193	24.8%	18,854,390.22	32.6%
20 to 22 years	19	2.4%	2,980,373.31	5.2%
22 to 24 years	0	0.0%	-	0.0%
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	778	100.0%	57,793,601.25	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,384.93	0.6%
Principal & Interest	777	99.9%	57,457,216.32	99.4%
Total	778	100.0%	57,793,601.25	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	1	0.1%	336,384.93	0.6%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
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	777	99.9%	57,457,216.32	99.4%
Total	778	100.0%	57,793,601.25	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	107	13.8%	10,248,994.82	17.7%
Variable	671	86.2%	47,544,606.43	82.3%
Total	778	100.0%	57,793,601.25	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	30	3.9%	2,292,545.69	4.0%
6 to 12 months	20	2.6%	2,294,233.25	4.0%
12 to 24 months	26	3.3%	2,531,999.03	4.4%
24 to 36 months	18	2.3%	1,867,419.63	3.2%
36 to 48 months	7	0.9%	885,232.99	1.5%
48 to 60 months	6	0.8%	377,564.23	0.7%
60+ months	0	0.0%	-	0.0%
Variable	671	86.2%	47,544,606.43	82.3%
Total	778	100.0%	57,793,601.25	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	713	91.6%	50,203,404.60	86.9%
Investment	65	8.4%	7,590,196.65	13.1%
Total	778	100.0%	57,793,601.25	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	778	100.0%	57,793,601.25	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	778	100.0%	57,793,601.25	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	778	100.0%	57,793,601.25	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	778	100.0%	57,793,601.25	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	757	97.3%	55,545,475.10	96.1%
1 to 30 days	11	1.4%	918,155.41	1.6%
31 to 60 days	1	0.1%	162,328.27	0.3%
61 to 90 days	0	0.0%	-	0.0%
91+ days	9	1.2%	1,167,642.47	2.0%
Total	778	100.0%	57,793,601.25	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	9	1.2%	1,157,519.93	2.0%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	0.9%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	4	231,410.18	195,186.95	36,223.23

Risk Retention		
	Risk Retention Pool Balance	Risk Retention Rate
Risk Retention	7,476,969.05	12.9%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust No. 6, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

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