

# LIGHT TRUST NO. 6

**Heritage Bank**  
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## Portfolio Summary as at 28 February 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	72,608,383.34	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,604,431.13	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,540,977.12	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,423,944.92	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,538,886.71	0.41%
Class D Notes	NR / NR	6.00%	353,187.10	
<b>Total*</b>			<b>87,069,810.33</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	22.46%
Excess Spread	0.38%

### Underlying collateral summary

No. of Loans (Consolidated):	925
No. of Loans (Unconsolidated):	1,003
Aggregate Pool Current Balance:	\$85,018,076
Total Valuation of Properties	\$286,891,067
Maximum Loan Balance (Consolidated):	\$594,874
Average Loan Balance (Consolidated):	\$91,911
Weighted Average Interest Rate	5.78%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	268.0
WAVG Remaining Term to Maturity (months):	217.2
WAVG Seasoning (months):	131.0

### Loan to Value Ratio (LVR)

Maximum Current LVR:	80.3%
WAVG Current LVR:	44.5%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	578	62.5%	22,502,627.45	26.5%
\$100,000 to \$150,000	140	15.1%	17,878,359.77	21.0%
\$150,000 to \$200,000	105	11.4%	18,148,322.84	21.3%
\$200,000 to \$250,000	60	6.5%	13,194,964.98	15.5%
\$250,000 to \$300,000	25	2.7%	6,789,414.73	8.0%
\$300,000 to \$350,000	8	0.9%	2,637,121.16	3.1%
\$350,000 to \$400,000	5	0.5%	1,903,804.05	2.2%
\$400,000 to \$450,000	2	0.2%	851,248.10	1.0%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,112,213.37	1.3%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>925</b>	<b>100%</b>	<b>85,018,076.45</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%	720	77.8%	48,691,458.73	57.3%
50% to 55%	76	8.2%	11,927,730.25	14.0%
55% to 60%	60	6.5%	9,652,451.73	11.4%
60% to 65%	40	4.3%	7,744,364.04	9.1%
65% to 70%	20	2.2%	4,998,060.71	5.9%
70% to 75%	5	0.5%	1,023,983.93	1.2%
75% to 80%	3	0.3%	847,464.73	1.0%
80% to 85%	1	0.1%	132,562.33	0.2%
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>925</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.5%	829,452.53	1.0%
\$100,000 to \$200,000	181	19.6%	8,807,441.95	10.4%
\$200,000 to \$300,000	285	30.8%	21,028,523.73	24.7%
\$300,000 to \$400,000	228	24.6%	23,072,880.33	27.1%
\$400,000 to \$500,000	105	11.4%	13,813,780.15	16.2%
\$500,000 to \$600,000	63	6.8%	10,048,452.50	11.8%
\$600,000 to \$700,000	12	1.3%	2,672,122.71	3.1%
\$700,000 to \$800,000	9	1.0%	1,988,288.18	2.3%
\$800,000 to \$900,000	6	0.6%	1,320,675.11	1.6%
\$900,000 to \$1,000,000	3	0.3%	1,045,612.63	1.2%
\$1,000,000 to \$1,500,000	1	0.1%	390,846.63	0.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>925</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	259,213.09	0.3%
NSW	12	1.2%	1,778,743.99	2.1%
NT	80	8.0%	12,504,257.41	14.7%
QLD	10	1.0%	626,098.87	0.7%
SA	866	86.3%	65,463,073.29	77.0%
TAS	1	0.1%	132,562.33	0.2%
VIC	26	2.6%	3,754,819.89	4.4%
WA	7	0.7%	499,307.58	0.6%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	645	64.3%	59,569,499.10	70.1%
Non-metropolitan	352	35.1%	24,905,701.41	29.3%
Inner City	6	0.6%	542,875.94	0.6%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</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%	288,250.75	0.3%
SA - Metropolitan	557	55.5%	46,027,243.38	54.1%
SA - Non metropolitan	305	30.4%	19,147,579.16	22.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	61	6.1%	9,577,821.52	11.3%
NT - Non metropolitan	19	1.9%	2,926,435.89	3.4%
WA - Inner City	1	0.1%	52,031.17	0.1%
WA - Metropolitan	6	0.6%	447,276.41	0.5%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	202,594.02	0.2%
VIC - Metropolitan	12	1.2%	1,845,086.04	2.2%
VIC - Non metropolitan	13	1.3%	1,707,139.83	2.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	292,983.42	0.3%
QLD - Non metropolitan	8	0.8%	333,115.45	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,119,875.24	1.3%
NSW - Non metropolitan	6	0.6%	658,868.75	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	259,213.09	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	1	0.1%	132,562.33	0.2%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	28	2.8%	4,804,617.94	5.7%
2.00% to 2.25%	10	1.0%	1,363,917.63	1.6%
2.25% to 2.50%	52	5.2%	5,092,364.15	6.0%
2.50% to 2.75%	13	1.3%	1,454,320.94	1.7%
2.75% to 3.00%	11	1.1%	1,149,762.43	1.4%
3.00% to 3.25%	5	0.5%	446,641.30	0.5%
3.25% to 3.50%	10	1.0%	1,392,364.19	1.6%
3.50% to 3.75%	4	0.4%	353,541.54	0.4%
3.75% to 4.00%	6	0.6%	721,777.52	0.8%
4.00% to 4.25%	4	0.4%	322,833.38	0.4%
4.25% to 4.50%	1	0.1%	176,546.99	0.2%
4.50% to 4.75%	8	0.8%	717,097.72	0.8%
4.75% to 5.00%	5	0.5%	875,173.87	1.0%
5.00% to 5.25%	35	3.5%	4,443,976.20	5.2%
5.25% to 5.50%	45	4.5%	5,645,887.84	6.6%
5.50% to 5.75%	26	2.6%	3,125,255.19	3.7%
5.75% to 6.00%	42	4.2%	4,505,425.33	5.3%
6.00%+	698	69.6%	48,426,572.29	57.0%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</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	1003	100.0%	85,018,076.45	100.0%
<b>Total</b>	<b>1003</b>	<b>100%</b>	<b>85,018,076.45</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	4	0.4%	13,755.41	0.0%
2 to 4 years	6	0.6%	57,459.82	0.1%
4 to 6 years	15	1.5%	360,047.35	0.4%
6 to 8 years	12	1.2%	505,896.55	0.6%
8 to 10 years	23	2.3%	536,719.40	0.6%
10 to 12 years	59	5.9%	2,934,697.22	3.5%
12 to 14 years	90	9.0%	5,465,052.62	6.4%
14 to 16 years	146	14.6%	8,648,096.88	10.2%
16 to 18 years	186	18.5%	16,226,636.38	19.1%
18 to 20 years	219	21.8%	22,147,059.44	26.0%
20 to 22 years	225	22.4%	25,050,079.06	29.5%
22 to 24 years	18	1.8%	3,072,576.32	3.6%
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>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,498.02	0.4%
Principal & Interest	1002	99.9%	84,682,578.43	99.6%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</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	0	0.0%	-	0.0%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,498.02	0.4%
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	1002	99.9%	84,682,578.43	99.6%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	189	18.8%	22,227,786.63	26.1%
Variable	814	81.2%	62,790,289.82	73.9%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	42	4.2%	4,679,989.07	5.5%
6 to 12 months	47	4.7%	5,560,005.43	6.5%
12 to 24 months	60	6.0%	7,542,675.27	8.9%
24 to 36 months	27	2.7%	3,355,749.10	3.9%
36 to 48 months	5	0.5%	568,370.03	0.7%
48 to 60 months	8	0.8%	520,997.73	0.6%
60+ months	0	0.0%	-	0.0%
Variable	814	81.2%	62,790,289.82	73.9%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	909	90.6%	73,779,251.15	86.8%
Investment	94	9.4%	11,238,825.30	13.2%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,003	100.0%	85,018,076.45	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1003	100.0%	85,018,076.45	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1003</b>	<b>100.0%</b>	<b>85,018,076.45</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	984	98.1%	82,528,266.12	97.1%
1 to 30 days	10	1.0%	1,418,527.71	1.7%
31 to 60 days	4	0.4%	426,403.56	0.5%
61 to 90 days	2	0.2%	349,334.82	0.4%
91+ days	3	0.3%	295,544.24	0.3%
Total	1003	100.0%	85,018,076.45	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	577,592.26	0.7%

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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