

# LIGHT TRUST NO. 6

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## Portfolio Summary as at 31 January 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	60,188,886.47	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,158,949.18	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,764,253.44	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,496,191.62	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,275,663.68	0.41%
Class D Notes	NR / NR	6.00%	292,775.26	
<b>Total*</b>			<b>72,176,719.65</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	18.69%
Excess Spread	0.96%

### Underlying collateral summary

No. of Loans (Consolidated):	829
No. of Loans (Unconsolidated):	894
Aggregate Pool Current Balance:	\$70,760,942
Total Valuation of Properties	\$256,009,177
Maximum Loan Balance (Consolidated):	\$575,017
Average Loan Balance (Consolidated):	\$85,357
Weighted Average Interest Rate	6.63%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	257.0
WAVG Remaining Term to Maturity (months):	206.8
WAVG Seasoning (months):	141.5
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	81.0%
WAVG Current LVR:	43.4%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	537	64.8%	19,126,709.08	27.0%
\$100,000 to \$150,000	125	15.1%	15,888,813.00	22.5%
\$150,000 to \$200,000	94	11.3%	16,376,679.21	23.1%
\$200,000 to \$250,000	38	4.6%	8,301,027.84	11.7%
\$250,000 to \$300,000	19	2.3%	5,072,725.99	7.2%
\$300,000 to \$350,000	9	1.1%	2,945,993.48	4.2%
\$350,000 to \$400,000	4	0.5%	1,535,881.83	2.2%
\$400,000 to \$450,000	1	0.1%	436,606.17	0.6%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,076,505.16	1.5%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>829</b>	<b>100%</b>	<b>70,760,941.76</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%	675	81.4%	43,139,935.10	61.0%
50% to 55%	60	7.2%	10,065,805.68	14.2%
55% to 60%	44	5.3%	6,964,933.56	9.8%
60% to 65%	33	4.0%	6,582,606.59	9.3%
65% to 70%	9	1.1%	2,351,338.25	3.3%
70% to 75%	4	0.5%	1,058,304.97	1.5%
75% to 80%	3	0.4%	448,151.57	0.6%
80% to 85%	1	0.1%	149,866.04	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>829</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	29	3.5%	684,229.94	1.0%
\$100,000 to \$200,000	162	19.5%	7,253,185.80	10.3%
\$200,000 to \$300,000	260	31.4%	17,795,447.18	25.1%
\$300,000 to \$400,000	207	25.0%	19,311,019.49	27.3%
\$400,000 to \$500,000	88	10.6%	10,731,096.86	15.2%
\$500,000 to \$600,000	56	6.8%	8,582,699.51	12.1%
\$600,000 to \$700,000	10	1.2%	2,290,567.48	3.2%
\$700,000 to \$800,000	7	0.8%	1,524,762.00	2.2%
\$800,000 to \$900,000	6	0.7%	1,211,496.54	1.7%
\$900,000 to \$1,000,000	3	0.4%	993,107.48	1.4%
\$1,000,000 to \$1,500,000	1	0.1%	383,329.48	0.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>829</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	226,626.23	0.3%
NSW	11	1.2%	1,608,807.79	2.3%
NT	74	8.3%	11,480,962.41	16.2%
QLD	6	0.7%	334,795.91	0.5%
SA	773	86.5%	53,659,053.34	75.8%
TAS	1	0.1%	128,198.01	0.2%
VIC	24	2.7%	3,102,549.02	4.4%
WA	4	0.4%	219,949.05	0.3%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	584	65.3%	50,506,208.38	71.4%
Non-metropolitan	305	34.1%	19,752,102.29	27.9%
Inner City	5	0.6%	502,631.09	0.7%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</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%	321,497.48	0.5%
SA - Metropolitan	503	56.3%	38,240,214.41	54.0%
SA - Non metropolitan	266	29.8%	15,097,341.45	21.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	57	6.4%	8,879,454.16	12.5%
NT - Non metropolitan	17	1.9%	2,601,508.25	3.7%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.4%	219,949.05	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	181,133.61	0.3%
VIC - Metropolitan	11	1.2%	1,648,160.51	2.3%
VIC - Non metropolitan	12	1.3%	1,273,254.90	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	283,453.59	0.4%
QLD - Non metropolitan	4	0.4%	51,342.32	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	1,008,350.43	1.4%
NSW - Non metropolitan	5	0.6%	600,457.36	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	226,626.23	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%	128,198.01	0.2%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	18	2.0%	3,078,208.71	4.4%
2.00% to 2.25%	2	0.2%	295,813.13	0.4%
2.25% to 2.50%	22	2.5%	1,691,567.78	2.4%
2.50% to 2.75%	7	0.8%	617,757.27	0.9%
2.75% to 3.00%	10	1.1%	1,061,734.82	1.5%
3.00% to 3.25%	3	0.3%	227,597.93	0.3%
3.25% to 3.50%	6	0.7%	1,085,265.60	1.5%
3.50% to 3.75%	3	0.3%	306,152.20	0.4%
3.75% to 4.00%	3	0.3%	232,347.67	0.3%
4.00% to 4.25%	3	0.3%	231,038.52	0.3%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	2	0.2%	183,212.55	0.3%
4.75% to 5.00%	2	0.2%	380,883.54	0.5%
5.00% to 5.25%	3	0.3%	238,027.44	0.3%
5.25% to 5.50%	5	0.6%	660,057.18	0.9%
5.50% to 5.75%	6	0.7%	602,788.14	0.9%
5.75% to 6.00%	36	4.0%	4,225,963.14	6.0%
6.00%+	763	85.3%	55,642,526.14	78.6%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</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	894	100.0%	70,760,941.76	100.0%
<b>Total</b>	<b>894</b>	<b>100%</b>	<b>70,760,941.76</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	1	0.1%	20,043.14	0.0%
2 to 4 years	9	1.0%	65,822.49	0.1%
4 to 6 years	15	1.7%	387,505.11	0.5%
6 to 8 years	12	1.3%	274,459.50	0.4%
8 to 10 years	44	4.9%	1,883,377.61	2.7%
10 to 12 years	56	6.3%	2,955,255.40	4.2%
12 to 14 years	120	13.4%	5,419,489.58	7.7%
14 to 16 years	130	14.5%	9,569,661.52	13.5%
16 to 18 years	174	19.5%	14,724,752.71	20.8%
18 to 20 years	234	26.2%	23,516,107.53	33.2%
20 to 22 years	99	11.1%	11,944,467.17	16.9%
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%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,988.78	0.5%
Principal & Interest	893	99.9%	70,424,952.98	99.5%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</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	1	0.1%	335,988.78	0.5%
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	893	99.9%	70,424,952.98	99.5%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	150	16.8%	16,180,447.04	22.9%
Variable	744	83.2%	54,580,494.72	77.1%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	47	5.3%	5,791,506.95	8.2%
6 to 12 months	30	3.4%	3,164,955.37	4.5%
12 to 24 months	35	3.9%	3,699,544.46	5.2%
24 to 36 months	22	2.5%	2,017,413.63	2.9%
36 to 48 months	10	1.1%	737,286.17	1.0%
48 to 60 months	6	0.7%	769,740.46	1.1%
60+ months	0	0.0%	-	0.0%
Variable	744	83.2%	54,580,494.72	77.1%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	813	90.9%	61,182,208.45	86.5%
Investment	81	9.1%	9,578,733.31	13.5%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	894	100.0%	70,760,941.76	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	894	100.0%	70,760,941.76	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>894</b>	<b>100.0%</b>	<b>70,760,941.76</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	867	97.0%	67,744,637.75	95.7%
1 to 30 days	14	1.6%	1,729,446.83	2.4%
31 to 60 days	5	0.6%	440,010.81	0.6%
61 to 90 days	2	0.2%	180,909.12	0.3%
91+ days	6	0.7%	665,937.25	0.9%
Total	894	100.0%	70,760,941.76	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	415,511.59	0.6%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	547,555.13	0.8%

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

## Disclaimer

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