

LIGHT TRUST NO. 6



Portfolio Summary as at 31 January 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	73,626,676.34	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,640,956.86	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,604,661.85	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,500,012.79	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,560,468.76	0.41%
Class D Notes	NR / NR	6.00%	358,140.36	
Total*			88,290,916.96	

*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	12.68%
Excess Spread	0.95%

Underlying collateral summary

No. of Loans (Consolidated):	937
No. of Loans (Unconsolidated):	1,017
Aggregate Pool Current Balance:	\$87,069,810
Total Valuation of Properties	\$291,165,067
Maximum Loan Balance (Consolidated):	\$597,048
Average Loan Balance (Consolidated):	\$92,851
Weighted Average Interest Rate	5.59%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	269.0
WAVG Remaining Term to Maturity (months):	218.2
WAVG Seasoning (months):	130.1

Loan to Value Ratio (LVR)

Maximum Current LVR:	80.6%
WAVG Current LVR:	44.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	579	61.8%	22,559,406.72	25.9%
\$100,000 to \$150,000	147	15.7%	18,701,451.99	21.5%
\$150,000 to \$200,000	106	11.3%	18,335,635.78	21.1%
\$200,000 to \$250,000	60	6.4%	13,174,057.71	15.1%
\$250,000 to \$300,000	27	2.9%	7,355,205.33	8.5%
\$300,000 to \$350,000	8	0.9%	2,642,804.29	3.0%
\$350,000 to \$400,000	6	0.6%	2,263,808.07	2.6%
\$400,000 to \$450,000	2	0.2%	853,639.49	1.0%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,115,548.02	1.3%
\$750,000+	0	0.0%	-	0.0%
Total	937	100%	87,001,557.40	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	724	77.3%	49,249,965.70	56.6%
50% to 55%	77	8.2%	12,166,236.64	14.0%
55% to 60%	65	6.9%	10,336,042.58	11.9%
60% to 65%	42	4.5%	8,232,862.61	9.5%
65% to 70%	20	2.1%	5,009,563.40	5.8%
70% to 75%	4	0.4%	848,506.47	1.0%
75% to 80%	4	0.4%	1,025,403.12	1.2%
80% to 85%	1	0.1%	132,976.88	0.2%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	937	100.0%	87,001,557.40	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	32	3.4%	830,056.23	1.0%
\$100,000 to \$200,000	182	19.4%	8,894,739.02	10.2%
\$200,000 to \$300,000	289	30.8%	21,489,742.93	24.7%
\$300,000 to \$400,000	232	24.8%	23,704,811.01	27.2%
\$400,000 to \$500,000	106	11.3%	14,248,768.67	16.4%
\$500,000 to \$600,000	65	6.9%	10,274,326.43	11.8%
\$600,000 to \$700,000	12	1.3%	2,681,906.84	3.1%
\$700,000 to \$800,000	9	1.0%	2,108,429.27	2.4%
\$800,000 to \$900,000	6	0.6%	1,326,958.42	1.5%
\$900,000 to \$1,000,000	3	0.3%	1,050,194.69	1.2%
\$1,000,000 to \$1,500,000	1	0.1%	391,623.89	0.5%
\$1,500,000+	0	0.0%	-	0.0%
Total	937	100.0%	87,001,557.40	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	261,819.81	0.3%
NSW	13	1.3%	1,969,367.50	2.3%
NT	81	8.0%	12,705,786.72	14.6%
QLD	10	1.0%	629,514.58	0.7%
SA	877	86.3%	67,036,247.87	77.1%
TAS	1	0.1%	132,976.88	0.2%
VIC	26	2.6%	3,768,299.35	4.3%
WA	7	0.7%	497,544.69	0.6%
Total	1016	100.0%	87,001,557.40	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	654	64.4%	61,101,457.64	70.2%
Non-metropolitan	356	35.0%	25,354,846.99	29.1%
Inner City	6	0.6%	545,252.77	0.6%
Total	1016	100.0%	87,001,557.40	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.4%	290,215.36	0.3%
SA - Metropolitan	565	55.6%	47,374,879.95	54.5%
SA - Non metropolitan	308	30.3%	19,371,152.56	22.3%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	62	6.1%	9,766,669.25	11.2%
NT - Non metropolitan	19	1.9%	2,939,117.47	3.4%
WA - Inner City	1	0.1%	52,675.17	0.1%
WA - Metropolitan	6	0.6%	444,869.52	0.5%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	202,362.24	0.2%
VIC - Metropolitan	12	1.2%	1,851,405.97	2.1%
VIC - Non metropolitan	13	1.3%	1,714,531.14	2.0%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	293,799.72	0.3%
QLD - Non metropolitan	8	0.8%	335,714.86	0.4%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,108,013.42	1.3%
NSW - Non metropolitan	7	0.7%	861,354.08	1.0%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	261,819.81	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%	132,976.88	0.2%
Total	1016	100.0%	87,001,557.40	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	30	2.9%	5,185,081.04	6.0%
2.00% to 2.25%	11	1.1%	1,596,813.11	1.8%
2.25% to 2.50%	52	5.1%	5,130,642.66	5.9%
2.50% to 2.75%	14	1.4%	1,574,091.70	1.8%
2.75% to 3.00%	11	1.1%	1,156,520.39	1.3%
3.00% to 3.25%	6	0.6%	515,638.38	0.6%
3.25% to 3.50%	10	1.0%	1,397,165.92	1.6%
3.50% to 3.75%	4	0.4%	355,930.14	0.4%
3.75% to 4.00%	6	0.6%	726,789.72	0.8%
4.00% to 4.25%	4	0.4%	326,837.25	0.4%
4.25% to 4.50%	1	0.1%	177,139.58	0.2%
4.50% to 4.75%	9	0.9%	826,156.30	0.9%
4.75% to 5.00%	24	2.4%	3,868,251.54	4.4%
5.00% to 5.25%	52	5.1%	6,220,454.80	7.1%
5.25% to 5.50%	26	2.6%	2,706,282.06	3.1%
5.50% to 5.75%	30	2.9%	3,398,543.77	3.9%
5.75% to 6.00%	45	4.4%	4,492,507.94	5.2%
6.00%+	682	67.1%	47,414,964.03	54.5%
Total	1017	100.0%	87,069,810.33	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	1017	100.0%	87,069,810.33	100.0%
Total	1017	100%	87,069,810.33	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	0.5%	17,148.08	0.0%
2 to 4 years	6	0.6%	59,414.02	0.1%
4 to 6 years	15	1.5%	369,736.48	0.4%
6 to 8 years	12	1.2%	458,188.54	0.5%
8 to 10 years	21	2.1%	425,473.03	0.5%
10 to 12 years	60	5.9%	3,155,706.15	3.6%
12 to 14 years	87	8.6%	5,314,985.00	6.1%
14 to 16 years	141	13.9%	8,349,435.76	9.6%
16 to 18 years	189	18.6%	16,270,502.10	18.7%
18 to 20 years	216	21.2%	22,063,471.11	25.3%
20 to 22 years	245	24.1%	27,285,332.08	31.3%
22 to 24 years	20	2.0%	3,300,417.98	3.8%
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	1017	100.0%	87,069,810.33	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,592.63	0.4%
Principal & Interest	1016	99.9%	86,734,217.70	99.6%
Total	1017	100.0%	87,069,810.33	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	0	0.0%	-	0.0%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,592.63	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	1016	99.9%	86,734,217.70	99.6%
Total	1017	100.0%	87,069,810.33	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	190	18.7%	22,565,393.75	25.9%
Variable	827	81.3%	64,504,416.58	74.1%
Total	1017	100.0%	87,069,810.33	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	36	3.5%	4,315,298.37	5.0%
6 to 12 months	44	4.3%	4,986,043.35	5.7%
12 to 24 months	68	6.7%	8,597,228.04	9.9%
24 to 36 months	28	2.8%	3,364,215.80	3.9%
36 to 48 months	5	0.5%	749,791.59	0.9%
48 to 60 months	9	0.9%	552,816.60	0.6%
60+ months	0	0.0%	-	0.0%
Variable	827	81.3%	64,504,416.58	74.1%
Total	1017	100.0%	87,069,810.33	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	924	90.9%	76,035,262.50	87.3%
Investment	93	9.1%	11,034,547.83	12.7%
Total	1017	100.0%	87,069,810.33	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,017	100.0%	87,069,810.33	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1017	100.0%	87,069,810.33	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1017	100.0%	87,069,810.33	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1017	100.0%	87,069,810.33	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	990	97.3%	83,605,675.84	96.0%
1 to 30 days	19	1.9%	2,471,400.77	2.8%
31 to 60 days	3	0.3%	443,192.35	0.5%
61 to 90 days	2	0.2%	101,146.47	0.1%
91+ days	3	0.3%	448,394.90	0.5%
Total	1017	100.0%	87,069,810.33	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	389,978.39	0.4%

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

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