

LIGHT TRUST NO. 6



Portfolio Summary as at 31 January 2022

| Note Balances | Rating (S&P / Fitch) | Margin | Current Invested Amount | Subordination |
|----------------|----------------------|--------|-------------------------|---------------|
| Class A1 Notes | AAA(sf) / AAAsf | 1.20% | 92,202,206.76 | 16.61% |
| Class A2 Notes | AAA(sf) / AAAsf | 1.65% | 3,307,253.07 | 13.62% |
| Class AB Notes | AAA(sf) / NR | 1.90% | 5,766,388.03 | 8.40% |
| Class B Notes | AA(sf) / NR | 2.40% | 6,887,630.15 | 2.17% |
| Class C Notes | A+(sf) / NR | 3.50% | 1,954,164.84 | 0.41% |
| Class D Notes | NR / NR | 6.00% | 448,496.84 | |
| Total | | | 110,566,139.69 | |

Conditional Prepayment Rate (CPR)

| | |
|---------------|-------|
| Current CPR | 9.21% |
| Excess Spread | 0.87% |

Underlying collateral summary

| | |
|---------------------------------|---------------|
| No. of Loans (Consolidated): | 1,090 |
| No. of Loans (Unconsolidated): | 1,187 |
| Aggregate Pool Current Balance: | \$110,323,938 |
| Total Valuation of Properties | \$343,228,597 |

| | |
|--------------------------------------|-----------|
| Maximum Loan Balance (Consolidated): | \$621,749 |
| Average Loan Balance (Consolidated): | \$101,963 |
| Weighted Average Interest Rate | 3.41% |

Loan Seasoning / Term to Maturity

| | |
|--|-------|
| Maximum Original Term to Maturity (months): | 360.0 |
| Maximum Remaining Term to Maturity (months): | 281.0 |
| WAVG Remaining Term to Maturity (months): | 230.1 |
| WAVG Seasoning (months): | 117.9 |

Loan to Value Ratio (LVR)

| | |
|----------------------|-------|
| Maximum Current LVR: | 83.5% |
| WAVG Current LVR: | 46.4% |

Current Balance (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 642 | 59.1% | 27,298,419.71 | 24.7% |
| \$100,000 to \$150,000 | 159 | 14.6% | 20,080,013.65 | 18.1% |
| \$150,000 to \$200,000 | 139 | 12.8% | 24,018,832.49 | 21.7% |
| \$200,000 to \$250,000 | 79 | 7.3% | 17,641,944.78 | 15.9% |
| \$250,000 to \$300,000 | 33 | 3.0% | 8,997,729.67 | 8.1% |
| \$300,000 to \$350,000 | 16 | 1.5% | 5,100,124.29 | 4.6% |
| \$350,000 to \$400,000 | 10 | 0.9% | 3,737,102.41 | 3.4% |
| \$400,000 to \$450,000 | 3 | 0.3% | 1,231,413.38 | 1.1% |
| \$450,000 to \$500,000 | 2 | 0.2% | 916,896.19 | 0.8% |
| \$500,000 to \$750,000 | 3 | 0.3% | 1,709,188.06 | 1.5% |
| \$750,000+ | 0 | 0.0% | - | 0.0% |
| Total | 1086 | 100% | 110,731,664.63 | 100% |

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Current LVR (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| 0% to 50% | 804 | 74.0% | 57,799,930.52 | 52.2% |
| 50% to 55% | 85 | 7.8% | 13,555,163.36 | 12.2% |
| 55% to 60% | 81 | 7.5% | 14,740,104.56 | 13.3% |
| 60% to 65% | 66 | 6.1% | 12,031,679.66 | 10.9% |
| 65% to 70% | 34 | 3.1% | 7,947,482.65 | 7.2% |
| 70% to 75% | 9 | 0.8% | 2,668,313.56 | 2.4% |
| 75% to 80% | 5 | 0.5% | 1,495,817.21 | 1.4% |
| 80% to 85% | 2 | 0.2% | 493,173.11 | 0.4% |
| 85% to 90% | 0 | 0.0% | - | 0.0% |
| 90% to 95% | 0 | 0.0% | - | 0.0% |
| 95%+ | 0 | 0.0% | - | 0.0% |
| Total | 1086 | 100.0% | 110,731,664.63 | 100.0% |

Property Valuation (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 36 | 3.3% | 933,630.46 | 0.8% |
| \$100,000 to \$200,000 | 205 | 18.9% | 10,803,858.80 | 9.8% |
| \$200,000 to \$300,000 | 323 | 29.7% | 25,592,820.46 | 23.1% |
| \$300,000 to \$400,000 | 273 | 25.1% | 30,553,622.09 | 27.6% |
| \$400,000 to \$500,000 | 129 | 11.9% | 18,738,969.08 | 16.9% |
| \$500,000 to \$600,000 | 79 | 7.3% | 14,353,446.60 | 13.0% |
| \$600,000 to \$700,000 | 18 | 1.7% | 3,597,961.99 | 3.2% |
| \$700,000 to \$800,000 | 12 | 1.1% | 2,524,435.62 | 2.3% |
| \$800,000 to \$900,000 | 7 | 0.6% | 1,875,181.95 | 1.7% |
| \$900,000 to \$1,000,000 | 3 | 0.3% | 1,357,486.80 | 1.2% |
| \$1,000,000 to \$1,500,000 | 1 | 0.1% | 400,250.78 | 0.4% |
| \$1,500,000+ | 0 | 0.0% | - | 0.0% |
| Total | 1086 | 100.0% | 110,731,664.63 | 100.0% |

Security State (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| ACT | 1 | 0.1% | 296,697.46 | 0.3% |
| NSW | 14 | 1.2% | 2,215,332.26 | 2.0% |
| NT | 89 | 7.5% | 14,679,722.38 | 13.3% |
| QLD | 12 | 1.0% | 886,210.07 | 0.8% |
| SA | 1031 | 86.9% | 86,265,546.04 | 78.2% |
| TAS | 2 | 0.2% | 148,279.45 | 0.1% |
| VIC | 29 | 2.4% | 4,640,151.07 | 4.2% |
| WA | 9 | 0.8% | 1,191,999.26 | 1.1% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Geographic Region (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------|-----------------|-------------------|-----------------------|----------------------|
| Metropolitan | 777 | 65.5% | 78,920,879.29 | 71.5% |
| Non-metropolitan | 404 | 34.0% | 30,867,369.70 | 28.0% |
| Inner City | 6 | 0.5% | 535,689.00 | 0.5% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

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Geographic Distribution (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| SA - Inner City | 4 | 0.3% | 256,939.10 | 0.2% |
| SA - Metropolitan | 677 | 57.0% | 62,009,465.83 | 56.2% |
| SA - Non metropolitan | 350 | 29.5% | 23,999,141.11 | 21.8% |
| NT - Inner City | 0 | 0.0% | - | 0.0% |
| NT - Metropolitan | 67 | 5.6% | 11,355,746.69 | 10.3% |
| NT - Non metropolitan | 22 | 1.9% | 3,323,975.69 | 3.0% |
| WA - Inner City | 1 | 0.1% | 66,479.99 | 0.1% |
| WA - Metropolitan | 8 | 0.7% | 1,125,519.27 | 1.0% |
| WA - Non metropolitan | 0 | 0.0% | - | 0.0% |
| VIC - Inner City | 1 | 0.1% | 212,269.91 | 0.2% |
| VIC - Metropolitan | 14 | 1.2% | 2,448,661.52 | 2.2% |
| VIC - Non metropolitan | 14 | 1.2% | 1,979,219.64 | 1.8% |
| QLD - Inner City | 0 | 0.0% | - | 0.0% |
| QLD - Metropolitan | 3 | 0.3% | 328,712.38 | 0.3% |
| QLD - Non metropolitan | 9 | 0.8% | 557,497.69 | 0.5% |
| NSW - Inner City | 0 | 0.0% | - | 0.0% |
| NSW - Metropolitan | 7 | 0.6% | 1,356,076.14 | 1.2% |
| NSW - Non metropolitan | 7 | 0.6% | 859,256.12 | 0.8% |
| ACT - Inner City | 0 | 0.0% | - | 0.0% |
| ACT - Metropolitan | 1 | 0.1% | 296,697.46 | 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% | 148,279.45 | 0.1% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Interest Rate (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| 0.00% to 2.00% | 33 | 2.8% | 6,319,645.71 | 5.7% |
| 2.00% to 2.25% | 26 | 2.2% | 3,940,511.87 | 3.6% |
| 2.25% to 2.50% | 105 | 8.8% | 11,852,605.67 | 10.7% |
| 2.50% to 2.75% | 31 | 2.6% | 4,075,244.05 | 3.7% |
| 2.75% to 3.00% | 69 | 5.8% | 8,965,007.41 | 8.1% |
| 3.00% to 3.25% | 64 | 5.4% | 7,166,507.38 | 6.5% |
| 3.25% to 3.50% | 50 | 4.2% | 5,136,407.66 | 4.7% |
| 3.50% to 3.75% | 85 | 7.2% | 9,414,930.65 | 8.5% |
| 3.75% to 4.00% | 511 | 43.0% | 38,984,340.14 | 35.3% |
| 4.00% to 4.25% | 25 | 2.1% | 2,549,258.17 | 2.3% |
| 4.25% to 4.50% | 14 | 1.2% | 1,690,674.67 | 1.5% |
| 4.50% to 4.75% | 159 | 13.4% | 9,132,544.11 | 8.3% |
| 4.75% to 5.00% | 0 | 0.0% | - | 0.0% |
| 5.00% to 5.25% | 15 | 1.3% | 1,096,260.50 | 1.0% |
| 5.25% to 5.50% | 0 | 0.0% | - | 0.0% |
| 5.50% to 5.75% | 0 | 0.0% | - | 0.0% |
| 5.75% to 6.00% | 0 | 0.0% | - | 0.0% |
| 6.00%+ | 0 | 0.0% | - | 0.0% |
| Total | 1187 | 100.0% | 110,323,937.99 | 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 | 1187 | 100.0% | 110,323,937.99 | 100.0% |
| Total | 1187 | 100% | 110,323,937.99 | 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 | 10 | 0.8% | 83,505.71 | 0.1% |
| 2 to 4 years | 1 | 0.1% | 45,109.22 | 0.0% |
| 4 to 6 years | 13 | 1.1% | 188,631.98 | 0.2% |
| 6 to 8 years | 17 | 1.4% | 779,380.96 | 0.7% |
| 8 to 10 years | 20 | 1.7% | 479,386.07 | 0.4% |
| 10 to 12 years | 50 | 4.2% | 2,486,699.75 | 2.3% |
| 12 to 14 years | 67 | 5.6% | 4,321,035.22 | 3.9% |
| 14 to 16 years | 150 | 12.6% | 9,179,609.51 | 8.3% |
| 16 to 18 years | 184 | 15.5% | 15,051,661.58 | 13.6% |
| 18 to 20 years | 228 | 19.2% | 22,748,840.34 | 20.6% |
| 20 to 22 years | 320 | 27.0% | 37,375,748.80 | 33.9% |
| 22 to 24 years | 127 | 10.7% | 17,584,328.85 | 15.9% |
| 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% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Repayment Method (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------|-----------------|-------------------|-----------------------|----------------------|
| Interest Only | 3 | 0.3% | 823,986.04 | 0.7% |
| Principal & Interest | 1184 | 99.7% | 109,499,951.95 | 99.3% |
| Total | 1187 | 100.0% | 110,323,937.99 | 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 | 2 | 0.2% | 488,789.57 | 0.4% |
| 12 to 24 months | 0 | 0.0% | - | 0.0% |
| 24 to 36 months | 0 | 0.0% | - | 0.0% |
| 36 to 48 months | 1 | 0.1% | 335,196.47 | 0.3% |
| 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 | 1184 | 99.7% | 109,499,951.95 | 99.3% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Interest Rate Type (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| Fixed | 225 | 19.0% | 28,642,769.68 | 26.0% |
| Variable | 962 | 81.0% | 81,681,168.31 | 74.0% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Remaining Fixed Period (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|-----------------|-----------------|-------------------|-----------------------|----------------------|
| 0 to 6 months | 48 | 4.0% | 5,630,701.60 | 5.1% |
| 6 to 12 months | 34 | 2.9% | 4,179,728.32 | 3.8% |
| 12 to 24 months | 69 | 5.8% | 9,038,333.47 | 8.2% |
| 24 to 36 months | 52 | 4.4% | 7,167,405.24 | 6.5% |
| 36 to 48 months | 19 | 1.6% | 2,432,528.58 | 2.2% |
| 48 to 60 months | 3 | 0.3% | 194,072.47 | 0.2% |
| 60+ months | 0 | 0.0% | - | 0.0% |
| Variable | 962 | 81.0% | 81,681,168.31 | 74.0% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Occupancy (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| Owner Occupier | 1071 | 90.2% | 96,037,646.07 | 87.1% |
| Investment | 116 | 9.8% | 14,286,291.92 | 12.9% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Loan Documentation (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------------|-----------------|-------------------|-----------------------|----------------------|
| Full Documentation | 1,187 | 100.0% | 110,323,937.99 | 100.0% |
| Low Documentation | 0 | 0.0% | - | 0.0% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Mortgage Insurer (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| QBE | 1187 | 100.0% | 110,323,937.99 | 100.0% |
| Genworth | 0 | 0.0% | - | 0.0% |
| Uninsured | 0 | 0.0% | - | 0.0% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

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Arrears

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|---------------|-----------------|-------------------|-----------------------|----------------------|
| 0 days | 1167 | 98.3% | 107,389,787.54 | 97.3% |
| 1 to 30 days | 12 | 1.0% | 1,724,994.39 | 1.6% |
| 31 to 60 days | 3 | 0.3% | 334,268.04 | 0.3% |
| 61 to 90 days | 3 | 0.3% | 503,893.83 | 0.5% |
| 91+ days | 2 | 0.2% | 370,994.19 | 0.3% |
| Total | 1187 | 100.0% | 110,323,937.99 | 100.0% |

Hardships

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|-------------------|-----------------|-------------------|-----------------|----------------------|
| Current hardships | 2 | 0.2% | 370,994.19 | 0.3% |

Mortgages in Possession

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|---------------------|-----------------|-------------------|-----------------|----------------------|
| Current possessions | 3 | 0.3% | 547,555.13 | 0.5% |

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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