

LIGHT TRUST NO. 6



Portfolio Summary as at 31 July 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	83,493,039.04	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,994,859.01	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,221,710.82	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,237,043.49	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,769,579.79	0.41%
Class D Notes	NR / NR	6.00%	406,133.06	
Total*			100,122,365.20	

*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	17.41%
Excess Spread	0.95%

Underlying collateral summary

No. of Loans (Consolidated):	1,016
No. of Loans (Unconsolidated):	1,106
Aggregate Pool Current Balance:	\$98,245,409
Total Valuation of Properties	\$319,238,113
Maximum Loan Balance (Consolidated):	\$609,154
Average Loan Balance (Consolidated):	\$96,698
Weighted Average Interest Rate	4.30%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	275.0
WAVG Remaining Term to Maturity (months):	224.5
WAVG Seasoning (months):	123.5
Loan to Value Ratio (LVR)	
Maximum Current LVR:	82.0%
WAVG Current LVR:	45.5%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	611	60.1%	24,070,398.88	24.5%
\$100,000 to \$150,000	159	15.6%	20,079,393.93	20.4%
\$150,000 to \$200,000	124	12.2%	21,551,953.57	21.9%
\$200,000 to \$250,000	66	6.5%	14,643,766.06	14.9%
\$250,000 to \$300,000	33	3.2%	9,089,876.48	9.3%
\$300,000 to \$350,000	9	0.9%	2,995,782.47	3.0%
\$350,000 to \$400,000	8	0.8%	2,961,034.26	3.0%
\$400,000 to \$450,000	3	0.3%	1,258,136.98	1.3%
\$450,000 to \$500,000	1	0.1%	456,022.57	0.5%
\$500,000 to \$750,000	2	0.2%	1,139,043.35	1.2%
\$750,000+	0	0.0%	-	0.0%
Total	1016	100%	98,245,408.55	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	775	76.3%	54,022,688.45	55.0%
50% to 55%	82	8.1%	12,955,825.66	13.2%
55% to 60%	71	7.0%	12,618,766.73	12.8%
60% to 65%	48	4.7%	8,748,321.44	8.9%
65% to 70%	28	2.8%	6,639,454.46	6.8%
70% to 75%	4	0.4%	1,248,882.23	1.3%
75% to 80%	6	0.6%	1,727,164.72	1.8%
80% to 85%	2	0.2%	284,304.86	0.3%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1016	100.0%	98,245,408.55	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.5%	921,543.83	0.9%
\$100,000 to \$200,000	195	19.2%	9,811,432.86	10.0%
\$200,000 to \$300,000	306	30.1%	23,406,215.97	23.8%
\$300,000 to \$400,000	249	24.5%	26,499,975.33	27.0%
\$400,000 to \$500,000	120	11.8%	16,401,127.03	16.7%
\$500,000 to \$600,000	72	7.1%	12,482,650.17	12.7%
\$600,000 to \$700,000	16	1.6%	3,318,405.52	3.4%
\$700,000 to \$800,000	12	1.2%	2,403,722.37	2.4%
\$800,000 to \$900,000	6	0.6%	1,373,388.58	1.4%
\$900,000 to \$1,000,000	2	0.2%	790,103.90	0.8%
\$1,000,000 to \$1,500,000	2	0.2%	836,842.99	0.9%
\$1,500,000+	0	0.0%	-	0.0%
Total	1016	100.0%	98,245,408.55	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	279,161.17	0.3%
NSW	14	1.3%	2,129,170.90	2.2%
NT	85	7.7%	13,908,431.97	14.2%
QLD	11	1.0%	804,002.51	0.8%
SA	956	86.4%	75,507,635.84	76.9%
TAS	2	0.2%	144,491.29	0.1%
VIC	28	2.5%	4,324,808.17	4.4%
WA	9	0.8%	1,147,706.70	1.2%
Total	1106	100.0%	98,245,408.55	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	724	65.5%	70,330,770.39	71.6%
Non-metropolitan	376	34.0%	27,428,103.11	27.9%
Inner City	6	0.5%	486,535.05	0.5%
Total	1106	100.0%	98,245,408.55	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%	229,533.38	0.2%
SA - Metropolitan	626	56.6%	54,022,901.24	55.0%
SA - Non metropolitan	326	29.5%	21,255,201.22	21.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	66	6.0%	10,952,906.68	11.1%
NT - Non metropolitan	19	1.7%	2,955,525.29	3.0%
WA - Inner City	1	0.1%	56,245.93	0.1%
WA - Metropolitan	8	0.7%	1,091,460.77	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	200,755.74	0.2%
VIC - Metropolitan	14	1.3%	2,377,788.81	2.4%
VIC - Non metropolitan	13	1.2%	1,746,263.62	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	298,235.80	0.3%
QLD - Non metropolitan	9	0.8%	505,766.71	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,308,315.92	1.3%
NSW - Non metropolitan	7	0.6%	820,854.98	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	279,161.17	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%	144,491.29	0.1%
Total	1106	100.0%	98,245,408.55	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	3.0%	6,125,453.84	6.2%
2.00% to 2.25%	18	1.6%	2,800,081.97	2.9%
2.25% to 2.50%	69	6.2%	7,459,131.87	7.6%
2.50% to 2.75%	14	1.3%	1,613,544.00	1.6%
2.75% to 3.00%	15	1.4%	1,917,465.74	2.0%
3.00% to 3.25%	8	0.7%	595,524.19	0.6%
3.25% to 3.50%	31	2.8%	4,155,726.36	4.2%
3.50% to 3.75%	28	2.5%	2,881,237.64	2.9%
3.75% to 4.00%	35	3.2%	4,773,567.07	4.9%
4.00% to 4.25%	51	4.6%	5,876,833.75	6.0%
4.25% to 4.50%	41	3.7%	4,749,774.86	4.8%
4.50% to 4.75%	52	4.7%	4,892,698.92	5.0%
4.75% to 5.00%	63	5.7%	6,736,919.96	6.9%
5.00% to 5.25%	461	41.7%	32,493,853.65	33.1%
5.25% to 5.50%	20	1.8%	1,835,298.55	1.9%
5.50% to 5.75%	14	1.3%	1,441,381.88	1.5%
5.75% to 6.00%	139	12.6%	6,943,852.42	7.1%
6.00%+	14	1.3%	953,061.88	1.0%
Total	1106	100.0%	98,245,408.55	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	1106	100.0%	98,245,408.55	100.0%
Total	1106	100%	98,245,408.55	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	7	0.6%	50,299.00	0.1%
2 to 4 years	5	0.5%	46,453.46	0.0%
4 to 6 years	12	1.1%	285,198.06	0.3%
6 to 8 years	16	1.4%	686,847.80	0.7%
8 to 10 years	18	1.6%	355,653.75	0.4%
10 to 12 years	61	5.5%	3,063,075.37	3.1%
12 to 14 years	77	7.0%	4,654,059.24	4.7%
14 to 16 years	149	13.5%	9,086,906.98	9.2%
16 to 18 years	186	16.8%	15,366,661.80	15.6%
18 to 20 years	209	18.9%	20,439,978.56	20.8%
20 to 22 years	305	27.6%	35,057,372.10	35.7%
22 to 24 years	61	5.5%	9,152,902.43	9.3%
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	1106	100.0%	98,245,408.55	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	821,252.90	0.8%
Principal & Interest	1103	99.7%	97,424,155.65	99.2%
Total	1106	100.0%	98,245,408.55	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%	485,660.27	0.5%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,592.63	0.3%
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	1103	99.7%	97,424,155.65	99.2%
Total	1106	100.0%	98,245,408.55	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	208	18.8%	25,700,356.23	26.2%
Variable	898	81.2%	72,545,052.32	73.8%
Total	1106	100.0%	98,245,408.55	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	29	2.6%	3,616,077.79	3.7%
6 to 12 months	40	3.6%	5,153,320.60	5.2%
12 to 24 months	85	7.7%	10,760,347.03	11.0%
24 to 36 months	33	3.0%	3,854,618.65	3.9%
36 to 48 months	15	1.4%	1,864,335.94	1.9%
48 to 60 months	6	0.5%	451,656.22	0.5%
60+ months	0	0.0%	-	0.0%
Variable	898	81.2%	72,545,052.32	73.8%
Total	1106	100.0%	98,245,408.55	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	996	90.1%	85,130,466.78	86.7%
Investment	110	9.9%	13,114,941.77	13.3%
Total	1106	100.0%	98,245,408.55	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,106	100.0%	98,245,408.55	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1106	100.0%	98,245,408.55	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1106	100.0%	98,245,408.55	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1106	100.0%	98,245,408.55	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1082	97.8%	94,825,198.16	96.5%
1 to 30 days	21	1.9%	2,939,307.11	3.0%
31 to 60 days	1	0.1%	112,382.98	0.1%
61 to 90 days	0	0.0%	-	0.0%
91+ days	2	0.2%	368,520.30	0.4%
Total	1106	100.0%	98,245,408.55	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	0	0.0%	-	0.0%

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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