

LIGHT TRUST NO. 6



Portfolio Summary as at 30 June 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	55,319,547.59	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,984,288.11	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,459,721.71	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,132,445.39	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,172,461.26	0.41%
Class D Notes	NR / NR	6.00%	269,089.46	
Total*			66,337,553.52	

*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	13.44%
Excess Spread	1.04%

Underlying collateral summary

No. of Loans (Consolidated):	789
No. of Loans (Unconsolidated):	849
Aggregate Pool Current Balance:	\$65,372,176
Total Valuation of Properties	\$243,346,176
Maximum Loan Balance (Consolidated):	\$563,680
Average Loan Balance (Consolidated):	\$82,854
Weighted Average Interest Rate	6.80%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	252.0
WAVG Remaining Term to Maturity (months):	202.6
WAVG Seasoning (months):	146.1
Loan to Value Ratio (LVR)	
Maximum Current LVR:	79.7%
WAVG Current LVR:	42.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	520	65.9%	18,034,780.13	27.6%
\$100,000 to \$150,000	116	14.7%	14,618,298.07	22.4%
\$150,000 to \$200,000	86	10.9%	14,943,132.01	22.9%
\$200,000 to \$250,000	35	4.4%	7,618,937.55	11.7%
\$250,000 to \$300,000	18	2.3%	4,845,223.29	7.4%
\$300,000 to \$350,000	7	0.9%	2,297,915.85	3.5%
\$350,000 to \$400,000	4	0.5%	1,524,445.43	2.3%
\$400,000 to \$450,000	1	0.1%	432,099.54	0.7%
\$450,000 to \$500,000	1	0.1%	493,664.82	0.8%
\$500,000 to \$750,000	1	0.1%	563,679.68	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	789	100%	65,372,176.37	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	660	83.7%	42,084,963.64	64.4%
50% to 55%	50	6.3%	8,025,008.93	12.3%
55% to 60%	42	5.3%	7,075,129.40	10.8%
60% to 65%	25	3.2%	5,438,174.36	8.3%
65% to 70%	6	0.8%	1,490,610.77	2.3%
70% to 75%	3	0.4%	825,512.40	1.3%
75% to 80%	3	0.4%	432,776.87	0.7%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	789	100.0%	65,372,176.37	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	29	3.7%	660,704.16	1.0%
\$100,000 to \$200,000	150	19.0%	6,753,107.34	10.3%
\$200,000 to \$300,000	248	31.4%	15,921,217.42	24.4%
\$300,000 to \$400,000	202	25.6%	18,082,125.16	27.7%
\$400,000 to \$500,000	84	10.6%	9,832,489.09	15.0%
\$500,000 to \$600,000	52	6.6%	8,168,230.43	12.5%
\$600,000 to \$700,000	8	1.0%	2,049,565.08	3.1%
\$700,000 to \$800,000	6	0.8%	1,395,882.34	2.1%
\$800,000 to \$900,000	6	0.8%	1,179,623.64	1.8%
\$900,000 to \$1,000,000	3	0.4%	949,531.99	1.5%
\$1,000,000 to \$1,500,000	1	0.1%	379,699.72	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	789	100.0%	65,372,176.37	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	208,949.98	0.3%
NSW	11	1.3%	1,556,808.38	2.4%
NT	71	8.4%	10,773,294.96	16.5%
QLD	6	0.7%	319,548.62	0.5%
SA	732	86.2%	49,307,888.52	75.4%
TAS	1	0.1%	126,187.15	0.2%
VIC	23	2.7%	2,864,131.40	4.4%
WA	4	0.5%	215,367.36	0.3%
Total	849	100.0%	65,372,176.37	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	555	65.4%	46,115,188.38	70.5%
Non-metropolitan	289	34.0%	18,767,830.26	28.7%
Inner City	5	0.6%	489,157.73	0.7%
Total	849	100.0%	65,372,176.37	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.5%	317,994.09	0.5%
SA - Metropolitan	474	55.8%	34,762,470.97	53.2%
SA - Non metropolitan	254	29.9%	14,227,423.46	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	55	6.5%	8,388,182.69	12.8%
NT - Non metropolitan	16	1.9%	2,385,112.27	3.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.5%	215,367.36	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	171,163.64	0.3%
VIC - Metropolitan	11	1.3%	1,459,556.58	2.2%
VIC - Non metropolitan	11	1.3%	1,233,411.18	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	4	0.5%	283,741.25	0.4%
QLD - Non metropolitan	2	0.2%	35,807.37	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	796,919.55	1.2%
NSW - Non metropolitan	5	0.6%	759,888.83	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	208,949.98	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%	126,187.15	0.2%
Total	849	100.0%	65,372,176.37	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	7	0.8%	1,244,877.15	1.9%
2.00% to 2.25%	2	0.2%	289,136.37	0.4%
2.25% to 2.50%	10	1.2%	784,486.35	1.2%
2.50% to 2.75%	5	0.6%	429,385.69	0.7%
2.75% to 3.00%	6	0.7%	625,800.34	1.0%
3.00% to 3.25%	2	0.2%	220,134.54	0.3%
3.25% to 3.50%	3	0.4%	534,973.32	0.8%
3.50% to 3.75%	3	0.4%	294,801.48	0.5%
3.75% to 4.00%	2	0.2%	142,936.66	0.2%
4.00% to 4.25%	1	0.1%	105,813.51	0.2%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	2	0.2%	180,367.58	0.3%
4.75% to 5.00%	2	0.2%	374,739.34	0.6%
5.00% to 5.25%	2	0.2%	104,048.08	0.2%
5.25% to 5.50%	2	0.2%	219,108.34	0.3%
5.50% to 5.75%	5	0.6%	478,810.04	0.7%
5.75% to 6.00%	51	6.0%	6,763,258.64	10.3%
6.00%+	744	87.6%	52,579,498.94	80.4%
Total	849	100.0%	65,372,176.37	100.0%

LIGHT TRUST NO. 6



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	849	100.0%	65,372,176.37	100.0%
Total	849	100%	65,372,176.37	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	3	0.4%	14,111.91	0.0%
2 to 4 years	9	1.1%	100,399.56	0.2%
4 to 6 years	16	1.9%	372,426.28	0.6%
6 to 8 years	13	1.5%	246,016.87	0.4%
8 to 10 years	48	5.7%	2,059,617.37	3.2%
10 to 12 years	63	7.4%	3,087,806.55	4.7%
12 to 14 years	108	12.7%	5,446,602.79	8.3%
14 to 16 years	137	16.1%	9,768,675.82	14.9%
16 to 18 years	162	19.1%	13,903,488.58	21.3%
18 to 20 years	235	27.7%	22,898,999.04	35.0%
20 to 22 years	55	6.5%	7,474,031.60	11.4%
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%
Total	849	100.0%	65,372,176.37	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,353.32	0.5%
Principal & Interest	848	99.9%	65,035,823.05	99.5%
Total	849	100.0%	65,372,176.37	100.0%

LIGHT TRUST NO. 6



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	1	0.1%	336,353.32	0.5%
12 to 24 months	0	0.0%	-	0.0%
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	848	99.9%	65,035,823.05	99.5%
Total	849	100.0%	65,372,176.37	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	127	15.0%	13,380,146.95	20.5%
Variable	722	85.0%	51,992,029.42	79.5%
Total	849	100.0%	65,372,176.37	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	27	3.2%	3,452,567.40	5.3%
6 to 12 months	31	3.7%	2,523,136.86	3.9%
12 to 24 months	32	3.8%	3,662,520.70	5.6%
24 to 36 months	21	2.5%	2,346,123.14	3.6%
36 to 48 months	9	1.1%	826,712.30	1.3%
48 to 60 months	7	0.8%	569,086.55	0.9%
60+ months	0	0.0%	-	0.0%
Variable	722	85.0%	51,992,029.42	79.5%
Total	849	100.0%	65,372,176.37	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	772	90.9%	56,419,505.79	86.3%
Investment	77	9.1%	8,952,670.58	13.7%
Total	849	100.0%	65,372,176.37	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	849	100.0%	65,372,176.37	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	849	100.0%	65,372,176.37	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	849	100.0%	65,372,176.37	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	849	100.0%	65,372,176.37	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	830	97.8%	63,533,992.17	97.2%
1 to 30 days	8	0.9%	626,505.16	1.0%
31 to 60 days	1	0.1%	164,754.21	0.3%
61 to 90 days	1	0.1%	51,391.10	0.1%
91+ days	9	1.1%	995,533.73	1.5%
Total	849	100.0%	65,372,176.37	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.4%	269,874.71	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	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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