

# LIGHT TRUST NO. 6

**Heritage Bank**  
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**People's Choice**  
Banking for life

## Portfolio Summary as at 30 June 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	67,552,479.68	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,423,078.07	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,224,777.51	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,046,262.04	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,431,730.17	0.41%
Class D Notes	NR / NR	6.00%	328,593.80	
<b>Total*</b>			<b>81,006,921.27</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	19.64%
Excess Spread	0.68%

### Underlying collateral summary

No. of Loans (Consolidated):	891
No. of Loans (Unconsolidated):	963
Aggregate Pool Current Balance:	\$79,339,750
Total Valuation of Properties	\$275,262,567
Maximum Loan Balance (Consolidated):	\$588,039
Average Loan Balance (Consolidated):	\$89,046
Weighted Average Interest Rate	6.32%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	264.0
WAVG Remaining Term to Maturity (months):	213.4
WAVG Seasoning (months):	135.0

### Loan to Value Ratio (LVR)

Maximum Current LVR:	79.4%
WAVG Current LVR:	44.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	563	63.2%	21,085,049.79	26.6%
\$100,000 to \$150,000	134	15.0%	16,909,347.47	21.3%
\$150,000 to \$200,000	103	11.6%	17,726,281.13	22.3%
\$200,000 to \$250,000	55	6.2%	12,019,088.71	15.1%
\$250,000 to \$300,000	19	2.1%	5,170,680.14	6.5%
\$300,000 to \$350,000	8	0.9%	2,607,104.99	3.3%
\$350,000 to \$400,000	6	0.7%	2,278,433.71	2.9%
\$400,000 to \$450,000	1	0.1%	444,320.96	0.6%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,099,443.45	1.4%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>891</b>	<b>100%</b>	<b>79,339,750.35</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%	703	78.9%	46,200,148.18	58.2%
50% to 55%	73	8.2%	11,819,738.07	14.9%
55% to 60%	53	5.9%	8,191,413.62	10.3%
60% to 65%	39	4.4%	7,682,517.35	9.7%
65% to 70%	15	1.7%	3,712,938.89	4.7%
70% to 75%	4	0.4%	888,797.43	1.1%
75% to 80%	4	0.4%	844,196.81	1.1%
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%
<b>Total</b>	<b>891</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	29	3.3%	719,056.08	0.9%
\$100,000 to \$200,000	175	19.6%	8,409,632.50	10.6%
\$200,000 to \$300,000	278	31.2%	19,920,792.22	25.1%
\$300,000 to \$400,000	220	24.7%	21,238,823.36	26.8%
\$400,000 to \$500,000	102	11.4%	13,209,113.44	16.6%
\$500,000 to \$600,000	59	6.6%	9,223,445.10	11.6%
\$600,000 to \$700,000	11	1.2%	2,401,934.02	3.0%
\$700,000 to \$800,000	7	0.8%	1,531,964.89	1.9%
\$800,000 to \$900,000	6	0.7%	1,267,030.63	1.6%
\$900,000 to \$1,000,000	3	0.3%	1,029,012.76	1.3%
\$1,000,000 to \$1,500,000	1	0.1%	388,945.35	0.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>891</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	247,111.08	0.3%
NSW	12	1.2%	1,742,113.99	2.2%
NT	78	8.1%	12,193,295.88	15.4%
QLD	7	0.7%	511,277.14	0.6%
SA	834	86.6%	60,719,505.45	76.5%
TAS	1	0.1%	130,975.33	0.2%
VIC	24	2.5%	3,305,650.98	4.2%
WA	6	0.6%	489,820.50	0.6%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	623	64.7%	55,688,584.12	70.2%
Non-metropolitan	334	34.7%	23,125,552.17	29.1%
Inner City	6	0.6%	525,614.06	0.7%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</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%	279,729.56	0.4%
SA - Metropolitan	539	56.0%	42,630,852.21	53.7%
SA - Non metropolitan	291	30.2%	17,808,923.68	22.4%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	59	6.1%	9,301,776.42	11.7%
NT - Non metropolitan	19	2.0%	2,891,519.46	3.6%
WA - Inner City	1	0.1%	50,380.60	0.1%
WA - Metropolitan	5	0.5%	439,439.90	0.6%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	195,503.90	0.2%
VIC - Metropolitan	11	1.1%	1,684,704.69	2.1%
VIC - Non metropolitan	12	1.2%	1,425,442.39	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	289,114.94	0.4%
QLD - Non metropolitan	5	0.5%	222,162.20	0.3%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,095,584.88	1.4%
NSW - Non metropolitan	6	0.6%	646,529.11	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	247,111.08	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%	130,975.33	0.2%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	28	2.9%	4,687,956.94	5.9%
2.00% to 2.25%	9	0.9%	1,060,431.85	1.3%
2.25% to 2.50%	41	4.3%	3,985,321.73	5.0%
2.50% to 2.75%	11	1.1%	1,212,301.34	1.5%
2.75% to 3.00%	10	1.0%	1,105,728.72	1.4%
3.00% to 3.25%	3	0.3%	240,428.22	0.3%
3.25% to 3.50%	6	0.6%	1,104,262.16	1.4%
3.50% to 3.75%	4	0.4%	342,560.36	0.4%
3.75% to 4.00%	3	0.3%	244,801.15	0.3%
4.00% to 4.25%	4	0.4%	307,421.23	0.4%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	5	0.5%	406,216.57	0.5%
4.75% to 5.00%	4	0.4%	751,548.69	0.9%
5.00% to 5.25%	10	1.0%	910,318.19	1.1%
5.25% to 5.50%	5	0.5%	678,228.19	0.9%
5.50% to 5.75%	9	0.9%	1,252,650.12	1.6%
5.75% to 6.00%	69	7.2%	8,618,635.39	10.9%
6.00%+	742	77.1%	52,430,939.50	66.1%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</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	963	100.0%	79,339,750.35	100.0%
<b>Total</b>	<b>963</b>	<b>100%</b>	<b>79,339,750.35</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	3	0.3%	29,163.16	0.0%
2 to 4 years	5	0.5%	46,234.95	0.1%
4 to 6 years	16	1.7%	372,548.30	0.5%
6 to 8 years	14	1.5%	471,144.64	0.6%
8 to 10 years	26	2.7%	749,982.87	0.9%
10 to 12 years	59	6.1%	3,092,150.40	3.9%
12 to 14 years	109	11.3%	5,494,497.79	6.9%
14 to 16 years	130	13.5%	9,143,259.59	11.5%
16 to 18 years	198	20.6%	16,533,685.29	20.8%
18 to 20 years	215	22.3%	21,621,350.59	27.3%
20 to 22 years	188	19.5%	21,785,732.77	27.5%
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>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,957.21	0.4%
Principal & Interest	962	99.9%	79,003,793.14	99.6%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</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%	335,957.21	0.4%
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	962	99.9%	79,003,793.14	99.6%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	176	18.3%	20,282,369.36	25.6%
Variable	787	81.7%	59,057,380.99	74.4%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	49	5.1%	5,822,740.65	7.3%
6 to 12 months	41	4.3%	5,047,687.46	6.4%
12 to 24 months	46	4.8%	4,866,491.67	6.1%
24 to 36 months	26	2.7%	3,014,345.49	3.8%
36 to 48 months	4	0.4%	638,092.94	0.8%
48 to 60 months	10	1.0%	893,011.15	1.1%
60+ months	0	0.0%	-	0.0%
Variable	787	81.7%	59,057,380.99	74.4%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	875	90.9%	68,916,111.53	86.9%
Investment	88	9.1%	10,423,638.82	13.1%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	963	100.0%	79,339,750.35	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	963	100.0%	79,339,750.35	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	940	97.6%	76,566,594.85	96.5%
1 to 30 days	13	1.3%	1,619,989.35	2.0%
31 to 60 days	2	0.2%	290,624.35	0.4%
61 to 90 days	3	0.3%	196,715.60	0.2%
91+ days	5	0.5%	665,826.20	0.8%
<b>Total</b>	<b>963</b>	<b>100.0%</b>	<b>79,339,750.35</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	5	0.5%	562,996.67	0.7%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	547,555.13	0.7%

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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