

LIGHT TRUST NO. 6



Portfolio Summary as at 30 November 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	77,467,217.84	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,778,715.41	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	4,844,851.90	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,786,906.46	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,641,866.50	0.41%
Class D Notes	NR / NR	6.00%	376,821.80	
Total*			92,896,379.91	

*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	21.49%
Excess Spread	0.00%

Underlying collateral summary

No. of Loans (Consolidated):	968
No. of Loans (Unconsolidated):	1,051
Aggregate Pool Current Balance:	\$90,797,881
Total Valuation of Properties	\$302,388,067
Maximum Loan Balance (Consolidated):	\$601,178
Average Loan Balance (Consolidated):	\$93,729
Weighted Average Interest Rate	5.42%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	271.0
WAVG Remaining Term to Maturity (months):	220.6
WAVG Seasoning (months):	127.7
Loan to Value Ratio (LVR)	
Maximum Current LVR:	81.1%
WAVG Current LVR:	44.7%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	599	61.9%	23,731,280.72	26.2%
\$100,000 to \$150,000	148	15.3%	18,826,161.32	20.7%
\$150,000 to \$200,000	112	11.6%	19,379,114.92	21.4%
\$200,000 to \$250,000	61	6.3%	13,523,665.99	14.9%
\$250,000 to \$300,000	28	2.9%	7,689,158.72	8.5%
\$300,000 to \$350,000	8	0.8%	2,623,351.33	2.9%
\$350,000 to \$400,000	7	0.7%	2,576,115.41	2.8%
\$400,000 to \$450,000	2	0.2%	807,582.05	0.9%
\$450,000 to \$500,000	1	0.1%	451,760.08	0.5%
\$500,000 to \$750,000	2	0.2%	1,121,453.54	1.2%
\$750,000+	0	0.0%	-	0.0%
Total	968	100%	90,729,644.08	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	746	77.1%	50,759,816.03	55.9%
50% to 55%	76	7.9%	12,264,300.23	13.5%
55% to 60%	67	6.9%	11,127,104.48	12.3%
60% to 65%	46	4.8%	8,767,466.17	9.7%
65% to 70%	24	2.5%	5,800,318.41	6.4%
70% to 75%	4	0.4%	847,941.12	0.9%
75% to 80%	4	0.4%	1,028,937.30	1.1%
80% to 85%	1	0.1%	133,760.34	0.1%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	968	100.0%	90,729,644.08	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	33	3.4%	850,022.39	0.9%
\$100,000 to \$200,000	187	19.3%	9,241,204.60	10.2%
\$200,000 to \$300,000	298	30.8%	22,384,785.94	24.7%
\$300,000 to \$400,000	237	24.5%	24,309,619.29	26.8%
\$400,000 to \$500,000	110	11.4%	14,614,054.21	16.1%
\$500,000 to \$600,000	68	7.0%	11,204,732.90	12.3%
\$600,000 to \$700,000	15	1.5%	3,203,012.94	3.5%
\$700,000 to \$800,000	10	1.0%	2,127,995.80	2.3%
\$800,000 to \$900,000	6	0.6%	1,343,716.59	1.5%
\$900,000 to \$1,000,000	3	0.3%	1,057,666.71	1.2%
\$1,000,000 to \$1,500,000	1	0.1%	392,832.71	0.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	968	100.0%	90,729,644.08	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	267,098.82	0.3%
NSW	13	1.2%	1,963,327.38	2.2%
NT	82	7.8%	13,406,625.65	14.8%
QLD	11	1.0%	758,807.05	0.8%
SA	908	86.5%	69,869,885.62	77.0%
TAS	2	0.2%	142,219.97	0.2%
VIC	26	2.5%	3,820,908.43	4.2%
WA	7	0.7%	500,771.16	0.6%
Total	1050	100.0%	90,729,644.08	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	679	64.7%	63,912,572.54	70.4%
Non-metropolitan	365	34.8%	26,275,104.11	29.0%
Inner City	6	0.6%	541,967.43	0.6%
Total	1050	100.0%	90,729,644.08	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%	294,335.25	0.3%
SA - Metropolitan	589	56.1%	49,434,026.94	54.5%
SA - Non metropolitan	315	30.0%	20,141,523.43	22.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	63	6.0%	10,476,756.46	11.5%
NT - Non metropolitan	19	1.8%	2,929,869.19	3.2%
WA - Inner City	1	0.1%	53,889.89	0.1%
WA - Metropolitan	6	0.6%	446,881.27	0.5%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	193,742.29	0.2%
VIC - Metropolitan	12	1.1%	1,867,281.64	2.1%
VIC - Non metropolitan	13	1.2%	1,759,884.50	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	295,590.92	0.3%
QLD - Non metropolitan	9	0.9%	463,216.13	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,124,936.49	1.2%
NSW - Non metropolitan	7	0.7%	838,390.89	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	267,098.82	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%	142,219.97	0.2%
Total	1050	100.0%	90,729,644.08	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	30	2.9%	5,241,613.41	5.8%
2.00% to 2.25%	13	1.2%	1,698,816.75	1.9%
2.25% to 2.50%	57	5.4%	6,120,613.53	6.7%
2.50% to 2.75%	14	1.3%	1,587,914.56	1.7%
2.75% to 3.00%	13	1.2%	1,375,833.10	1.5%
3.00% to 3.25%	6	0.6%	520,364.94	0.6%
3.25% to 3.50%	10	1.0%	1,407,051.66	1.5%
3.50% to 3.75%	4	0.4%	360,772.27	0.4%
3.75% to 4.00%	6	0.6%	735,877.30	0.8%
4.00% to 4.25%	4	0.4%	335,519.19	0.4%
4.25% to 4.50%	2	0.2%	284,447.71	0.3%
4.50% to 4.75%	19	1.8%	2,262,277.10	2.5%
4.75% to 5.00%	41	3.9%	5,377,802.25	5.9%
5.00% to 5.25%	36	3.4%	4,005,328.51	4.4%
5.25% to 5.50%	33	3.1%	3,358,426.78	3.7%
5.50% to 5.75%	38	3.6%	4,156,599.95	4.6%
5.75% to 6.00%	42	4.0%	5,205,965.52	5.7%
6.00%+	683	65.0%	46,762,656.48	51.5%
Total	1051	100.0%	90,797,881.01	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	1051	100.0%	90,797,881.01	100.0%
Total	1051	100%	90,797,881.01	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%	27,768.89	0.0%
2 to 4 years	7	0.7%	71,624.13	0.1%
4 to 6 years	12	1.1%	293,700.45	0.3%
6 to 8 years	15	1.4%	565,976.48	0.6%
8 to 10 years	20	1.9%	361,248.07	0.4%
10 to 12 years	56	5.3%	3,113,283.84	3.4%
12 to 14 years	83	7.9%	5,015,245.83	5.5%
14 to 16 years	143	13.6%	8,225,515.15	9.1%
16 to 18 years	185	17.6%	15,043,265.23	16.6%
18 to 20 years	230	21.9%	22,903,841.46	25.2%
20 to 22 years	262	24.9%	30,120,355.80	33.2%
22 to 24 years	33	3.1%	5,056,055.68	5.6%
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	1051	100.0%	90,797,881.01	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,561.09	0.4%
Principal & Interest	1050	99.9%	90,462,319.92	99.6%
Total	1051	100.0%	90,797,881.01	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%	335,561.09	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	1050	99.9%	90,462,319.92	99.6%
Total	1051	100.0%	90,797,881.01	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	198	18.8%	23,983,507.46	26.4%
Variable	853	81.2%	66,814,373.55	73.6%
Total	1051	100.0%	90,797,881.01	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	23	2.2%	2,221,760.97	2.4%
6 to 12 months	60	5.7%	7,397,522.44	8.1%
12 to 24 months	61	5.8%	8,179,180.66	9.0%
24 to 36 months	37	3.5%	4,524,067.24	5.0%
36 to 48 months	7	0.7%	1,039,188.95	1.1%
48 to 60 months	10	1.0%	621,787.20	0.7%
60+ months	0	0.0%	-	0.0%
Variable	853	81.2%	66,814,373.55	73.6%
Total	1051	100.0%	90,797,881.01	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	953	90.7%	79,342,850.61	87.4%
Investment	98	9.3%	11,455,030.40	12.6%
Total	1051	100.0%	90,797,881.01	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,051	100.0%	90,797,881.01	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1051	100.0%	90,797,881.01	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1051	100.0%	90,797,881.01	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	1051	100.0%	90,797,881.01	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1031	98.1%	88,687,366.87	97.7%
1 to 30 days	14	1.3%	1,361,616.21	1.5%
31 to 60 days	3	0.3%	375,518.17	0.4%
61 to 90 days	1	0.1%	112,007.43	0.1%
91+ days	2	0.2%	261,372.33	0.3%
Total	1051	100.0%	90,797,881.01	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	309,001.47	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	547,555.13	0.6%

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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