

# LIGHT TRUST NO. 6

Heritage Bank  
People first.

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## Portfolio Summary as at 30 November 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	61,797,831.41	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,216,661.34	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,864,877.94	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,616,382.00	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,309,764.21	0.41%
Class D Notes	NR / NR	6.00%	300,601.61	
<b>Total*</b>			<b>74,106,118.49</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	15.70%
Excess Spread	0.34%

### Underlying collateral summary

No. of Loans (Consolidated):	845
No. of Loans (Unconsolidated):	911
Aggregate Pool Current Balance:	\$72,869,813
Total Valuation of Properties	\$260,310,178
Maximum Loan Balance (Consolidated):	\$576,729
Average Loan Balance (Consolidated):	\$86,236
Weighted Average Interest Rate	6.62%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	259.0
WAVG Remaining Term to Maturity (months):	208.7
WAVG Seasoning (months):	139.7
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	81.7%
WAVG Current LVR:	43.4%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	544	64.4%	19,707,611.77	27.0%
\$100,000 to \$150,000	128	15.1%	16,261,778.32	22.3%
\$150,000 to \$200,000	96	11.4%	16,586,304.98	22.8%
\$200,000 to \$250,000	41	4.9%	8,923,052.83	12.2%
\$250,000 to \$300,000	19	2.2%	5,054,721.34	6.9%
\$300,000 to \$350,000	9	1.1%	2,915,594.01	4.0%
\$350,000 to \$400,000	5	0.6%	1,901,124.57	2.6%
\$400,000 to \$450,000	1	0.1%	438,977.27	0.6%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,080,648.32	1.5%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>845</b>	<b>100%</b>	<b>72,869,813.41</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%	687	81.3%	44,487,591.26	61.1%
50% to 55%	64	7.6%	10,629,534.05	14.6%
55% to 60%	41	4.9%	6,576,304.53	9.0%
60% to 65%	33	3.9%	6,221,031.31	8.5%
65% to 70%	12	1.4%	3,294,940.42	4.5%
70% to 75%	4	0.5%	1,060,881.43	1.5%
75% to 80%	3	0.4%	448,381.67	0.6%
80% to 85%	1	0.1%	151,148.74	0.2%
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>845</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	29	3.4%	695,312.64	1.0%
\$100,000 to \$200,000	166	19.6%	7,504,570.14	10.3%
\$200,000 to \$300,000	267	31.6%	18,448,014.16	25.3%
\$300,000 to \$400,000	210	24.9%	19,839,265.38	27.2%
\$400,000 to \$500,000	89	10.5%	11,065,808.93	15.2%
\$500,000 to \$600,000	57	6.7%	8,865,112.71	12.2%
\$600,000 to \$700,000	10	1.2%	2,308,389.02	3.2%
\$700,000 to \$800,000	7	0.8%	1,535,175.40	2.1%
\$800,000 to \$900,000	6	0.7%	1,225,070.69	1.7%
\$900,000 to \$1,000,000	3	0.4%	998,370.79	1.4%
\$1,000,000 to \$1,500,000	1	0.1%	384,723.55	0.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>845</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	232,270.73	0.3%
NSW	12	1.3%	1,640,451.58	2.3%
NT	74	8.1%	11,549,878.18	15.9%
QLD	6	0.7%	348,701.97	0.5%
SA	789	86.6%	55,560,052.01	76.2%
TAS	1	0.1%	128,991.88	0.2%
VIC	24	2.6%	3,188,975.21	4.4%
WA	4	0.4%	220,491.85	0.3%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	595	65.3%	52,210,188.53	71.6%
Non-metropolitan	311	34.1%	20,251,477.31	27.8%
Inner City	5	0.5%	408,147.57	0.6%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</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%	223,082.93	0.3%
SA - Metropolitan	514	56.4%	39,873,975.41	54.7%
SA - Non metropolitan	271	29.7%	15,462,993.67	21.2%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	57	6.3%	8,926,927.29	12.3%
NT - Non metropolitan	17	1.9%	2,622,950.89	3.6%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.4%	220,491.85	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	185,064.64	0.3%
VIC - Metropolitan	11	1.2%	1,657,556.93	2.3%
VIC - Non metropolitan	12	1.3%	1,346,353.64	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	284,819.46	0.4%
QLD - Non metropolitan	4	0.4%	63,882.51	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	1,014,146.86	1.4%
NSW - Non metropolitan	6	0.7%	626,304.72	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	232,270.73	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%	128,991.88	0.2%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	18	2.0%	3,118,563.38	4.3%
2.00% to 2.25%	2	0.2%	297,846.65	0.4%
2.25% to 2.50%	25	2.7%	2,070,856.85	2.8%
2.50% to 2.75%	10	1.1%	1,039,139.40	1.4%
2.75% to 3.00%	10	1.1%	1,073,241.97	1.5%
3.00% to 3.25%	3	0.3%	231,383.80	0.3%
3.25% to 3.50%	6	0.7%	1,090,693.31	1.5%
3.50% to 3.75%	3	0.3%	275,387.83	0.4%
3.75% to 4.00%	3	0.3%	233,746.06	0.3%
4.00% to 4.25%	3	0.3%	238,832.54	0.3%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	3	0.3%	300,861.38	0.4%
4.75% to 5.00%	3	0.3%	540,504.40	0.7%
5.00% to 5.25%	3	0.3%	242,710.43	0.3%
5.25% to 5.50%	5	0.5%	663,484.62	0.9%
5.50% to 5.75%	6	0.7%	607,430.31	0.8%
5.75% to 6.00%	35	3.8%	4,025,847.59	5.5%
6.00%+	773	84.9%	56,819,282.89	78.0%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</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	911	100.0%	72,869,813.41	100.0%
<b>Total</b>	<b>911</b>	<b>100%</b>	<b>72,869,813.41</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	1	0.1%	22,171.40	0.0%
2 to 4 years	9	1.0%	82,048.96	0.1%
4 to 6 years	13	1.4%	357,517.06	0.5%
6 to 8 years	14	1.5%	323,467.67	0.4%
8 to 10 years	36	4.0%	1,564,154.54	2.1%
10 to 12 years	58	6.4%	2,982,022.72	4.1%
12 to 14 years	120	13.2%	5,254,364.61	7.2%
14 to 16 years	133	14.6%	9,802,715.76	13.5%
16 to 18 years	184	20.2%	15,718,176.53	21.6%
18 to 20 years	220	24.1%	22,294,225.21	30.6%
20 to 22 years	123	13.5%	14,468,948.95	19.9%
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>911</b>	<b>100.0%</b>	<b>72,869,813.41</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	0.5%
Principal & Interest	910	99.9%	72,533,856.20	99.5%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</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	0.5%
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	910	99.9%	72,533,856.20	99.5%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	155	17.0%	16,973,957.92	23.3%
Variable	756	83.0%	55,895,855.49	76.7%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	37	4.1%	4,718,202.65	6.5%
6 to 12 months	31	3.4%	3,745,136.67	5.1%
12 to 24 months	47	5.2%	4,701,055.29	6.5%
24 to 36 months	24	2.6%	2,293,769.95	3.1%
36 to 48 months	10	1.1%	741,809.42	1.0%
48 to 60 months	6	0.7%	773,983.94	1.1%
60+ months	0	0.0%	-	0.0%
Variable	756	83.0%	55,895,855.49	76.7%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	829	91.0%	63,149,661.79	86.7%
Investment	82	9.0%	9,720,151.62	13.3%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	911	100.0%	72,869,813.41	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	911	100.0%	72,869,813.41	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	894	98.1%	70,995,284.20	97.4%
1 to 30 days	8	0.9%	897,915.92	1.2%
31 to 60 days	2	0.2%	266,636.82	0.4%
61 to 90 days	2	0.2%	83,563.33	0.1%
91+ days	5	0.5%	626,413.14	0.9%
<b>Total</b>	<b>911</b>	<b>100.0%</b>	<b>72,869,813.41</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	315,495.58	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	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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