

# LIGHT TRUST NO. 6

Heritage Bank  
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## Portfolio Summary as at 31 October 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	62,585,984.59	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,244,932.05	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,914,169.57	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,675,258.11	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,326,468.59	0.41%
Class D Notes	NR / NR	6.00%	304,435.40	
<b>Total*</b>			<b>75,051,248.31</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	11.40%
Excess Spread	0.26%

### Underlying collateral summary

No. of Loans (Consolidated):	852
No. of Loans (Unconsolidated):	920
Aggregate Pool Current Balance:	\$74,106,118
Total Valuation of Properties	\$262,989,178
Maximum Loan Balance (Consolidated):	\$580,660
Average Loan Balance (Consolidated):	\$86,979
Weighted Average Interest Rate	6.42%
<b>Loan Seasoning / Term to Maturity</b>	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	260.0
WAVG Remaining Term to Maturity (months):	209.5
WAVG Seasoning (months):	138.9
<b>Loan to Value Ratio (LVR)</b>	
Maximum Current LVR:	81.2%
WAVG Current LVR:	43.5%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	547	64.2%	20,054,354.16	27.1%
\$100,000 to \$150,000	127	14.9%	16,142,741.76	21.8%
\$150,000 to \$200,000	99	11.6%	17,083,714.37	23.1%
\$200,000 to \$250,000	42	4.9%	9,150,369.22	12.3%
\$250,000 to \$300,000	20	2.3%	5,317,095.08	7.2%
\$300,000 to \$350,000	9	1.1%	2,925,407.85	3.9%
\$350,000 to \$400,000	5	0.6%	1,905,820.09	2.6%
\$400,000 to \$450,000	1	0.1%	440,078.44	0.6%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,086,537.52	1.5%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>852</b>	<b>100%</b>	<b>74,106,118.49</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%	690	81.0%	44,809,340.74	60.5%
50% to 55%	63	7.4%	10,791,845.46	14.6%
55% to 60%	42	4.9%	6,294,049.60	8.5%
60% to 65%	36	4.2%	7,095,761.94	9.6%
65% to 70%	13	1.5%	3,453,022.96	4.7%
70% to 75%	3	0.4%	669,982.75	0.9%
75% to 80%	4	0.5%	841,907.83	1.1%
80% to 85%	1	0.1%	150,207.21	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>852</b>	<b>100.0%</b>	<b>74,106,118.49</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%	698,920.69	0.9%
\$100,000 to \$200,000	167	19.6%	7,661,547.28	10.3%
\$200,000 to \$300,000	268	31.5%	18,759,496.32	25.3%
\$300,000 to \$400,000	211	24.8%	19,934,240.26	26.9%
\$400,000 to \$500,000	93	10.9%	11,763,392.54	15.9%
\$500,000 to \$600,000	57	6.7%	8,808,061.52	11.9%
\$600,000 to \$700,000	10	1.2%	2,316,631.57	3.1%
\$700,000 to \$800,000	7	0.8%	1,540,748.34	2.1%
\$800,000 to \$900,000	6	0.7%	1,232,749.22	1.7%
\$900,000 to \$1,000,000	3	0.4%	1,004,803.40	1.4%
\$1,000,000 to \$1,500,000	1	0.1%	385,527.35	0.5%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>852</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	235,065.49	0.3%
NSW	12	1.3%	1,651,637.40	2.2%
NT	76	8.3%	11,795,304.46	15.9%
QLD	6	0.7%	378,363.27	0.5%
SA	796	86.5%	56,486,796.17	76.2%
TAS	1	0.1%	129,391.96	0.2%
VIC	24	2.6%	3,208,956.34	4.3%
WA	4	0.4%	220,603.40	0.3%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	599	65.1%	52,632,902.80	71.0%
Non-metropolitan	316	34.3%	21,050,240.85	28.4%
Inner City	5	0.5%	422,974.84	0.6%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</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%	235,367.83	0.3%
SA - Metropolitan	518	56.3%	40,284,652.76	54.4%
SA - Non metropolitan	274	29.8%	15,966,775.58	21.5%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	57	6.2%	8,923,683.86	12.0%
NT - Non metropolitan	19	2.1%	2,871,620.60	3.9%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.4%	220,603.40	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	187,607.01	0.3%
VIC - Metropolitan	11	1.2%	1,662,535.11	2.2%
VIC - Non metropolitan	12	1.3%	1,358,814.22	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	285,205.13	0.4%
QLD - Non metropolitan	4	0.4%	93,158.14	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	1,021,157.05	1.4%
NSW - Non metropolitan	6	0.7%	630,480.35	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	235,065.49	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%	129,391.96	0.2%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	20	2.2%	3,338,739.42	4.5%
2.00% to 2.25%	3	0.3%	352,489.76	0.5%
2.25% to 2.50%	28	3.0%	2,411,726.95	3.3%
2.50% to 2.75%	10	1.1%	1,044,446.47	1.4%
2.75% to 3.00%	10	1.1%	1,079,348.46	1.5%
3.00% to 3.25%	3	0.3%	233,546.25	0.3%
3.25% to 3.50%	6	0.7%	1,093,454.81	1.5%
3.50% to 3.75%	3	0.3%	277,447.60	0.4%
3.75% to 4.00%	3	0.3%	236,251.03	0.3%
4.00% to 4.25%	3	0.3%	243,359.55	0.3%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	3	0.3%	302,173.36	0.4%
4.75% to 5.00%	3	0.3%	542,178.48	0.7%
5.00% to 5.25%	4	0.4%	310,895.84	0.4%
5.25% to 5.50%	5	0.5%	665,191.76	0.9%
5.50% to 5.75%	11	1.2%	1,551,899.43	2.1%
5.75% to 6.00%	84	9.1%	11,052,055.42	14.9%
6.00%+	721	78.4%	49,370,913.90	66.6%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</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	920	100.0%	74,106,118.49	100.0%
<b>Total</b>	<b>920</b>	<b>100%</b>	<b>74,106,118.49</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%	23,804.50	0.0%
2 to 4 years	7	0.8%	78,710.14	0.1%
4 to 6 years	15	1.6%	375,961.28	0.5%
6 to 8 years	13	1.4%	329,002.36	0.4%
8 to 10 years	35	3.8%	1,507,991.63	2.0%
10 to 12 years	57	6.2%	2,869,510.73	3.9%
12 to 14 years	119	12.9%	5,517,620.40	7.4%
14 to 16 years	132	14.3%	9,671,664.04	13.1%
16 to 18 years	185	20.1%	15,909,586.96	21.5%
18 to 20 years	223	24.2%	21,659,108.92	29.2%
20 to 22 years	133	14.5%	16,163,157.53	21.8%
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>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	335,988.78	0.5%
Principal & Interest	919	99.9%	73,770,129.71	99.5%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</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%	335,988.78	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	919	99.9%	73,770,129.71	99.5%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	160	17.4%	17,635,249.44	23.8%
Variable	760	82.6%	56,470,869.05	76.2%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	35	3.8%	4,390,477.36	5.9%
6 to 12 months	33	3.6%	3,995,200.75	5.4%
12 to 24 months	50	5.4%	5,092,879.07	6.9%
24 to 36 months	24	2.6%	2,480,960.70	3.3%
36 to 48 months	10	1.1%	827,328.74	1.1%
48 to 60 months	7	0.8%	832,931.48	1.1%
60+ months	0	0.0%	-	0.0%
Variable	760	82.7%	56,470,869.05	76.2%
<b>Total</b>	<b>919</b>	<b>100.0%</b>	<b>74,090,647.15</b>	<b>100.0%</b>

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	839	91.2%	64,514,743.11	87.1%
Investment	81	8.8%	9,591,375.38	12.9%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	920	100.0%	74,106,118.49	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	920	100.0%	74,106,118.49	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>920</b>	<b>100.0%</b>	<b>74,106,118.49</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	895	97.3%	71,040,609.03	95.9%
1 to 30 days	16	1.7%	2,091,919.53	2.8%
31 to 60 days	2	0.2%	266,651.33	0.4%
61 to 90 days	2	0.2%	83,629.23	0.1%
91+ days	5	0.5%	623,309.37	0.8%
Total	920	100.0%	74,106,118.49	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	313,348.96	0.4%

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

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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