

LIGHT TRUST NO. 6

Heritage Bank
People first.

People's Choice
Banking for life

Portfolio Summary as at 30 September 2023

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	63,557,789.33	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,279,790.26	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,974,946.89	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,747,853.24	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,347,065.35	0.41%
Class D Notes	NR / NR	6.00%	309,162.53	
Total*			76,216,607.60	

*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	14.28%
Excess Spread	0.95%

Underlying collateral summary

No. of Loans (Consolidated):	856
No. of Loans (Unconsolidated):	925
Aggregate Pool Current Balance:	\$75,051,248
Total Valuation of Properties	\$264,504,178
Maximum Loan Balance (Consolidated):	\$581,859
Average Loan Balance (Consolidated):	\$87,677
Weighted Average Interest Rate	6.39%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	261.0
WAVG Remaining Term to Maturity (months):	210.4
WAVG Seasoning (months):	137.9

Loan to Value Ratio (LVR)

Maximum Current LVR:	80.5%
WAVG Current LVR:	43.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	546	63.8%	20,104,788.77	26.8%
\$100,000 to \$150,000	126	14.7%	15,962,662.53	21.3%
\$150,000 to \$200,000	103	12.0%	17,696,363.70	23.6%
\$200,000 to \$250,000	44	5.1%	9,577,880.63	12.8%
\$250,000 to \$300,000	20	2.3%	5,335,713.73	7.1%
\$300,000 to \$350,000	9	1.1%	2,934,002.90	3.9%
\$350,000 to \$400,000	5	0.6%	1,909,618.33	2.5%
\$400,000 to \$450,000	1	0.1%	441,132.72	0.6%
\$450,000 to \$500,000	0	0.0%	-	0.0%
\$500,000 to \$750,000	2	0.2%	1,089,085.00	1.5%
\$750,000+	0	0.0%	-	0.0%
Total	856	100%	75,051,248.31	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	693	81.0%	45,472,041.57	60.6%
50% to 55%	60	7.0%	10,623,977.01	14.2%
55% to 60%	46	5.4%	6,720,400.68	9.0%
60% to 65%	36	4.2%	7,112,758.92	9.5%
65% to 70%	13	1.5%	3,459,942.52	4.6%
70% to 75%	3	0.4%	671,550.93	0.9%
75% to 80%	4	0.5%	841,636.08	1.1%
80% to 85%	1	0.1%	148,940.60	0.2%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	856	100.0%	75,051,248.31	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	29	3.4%	702,163.63	0.9%
\$100,000 to \$200,000	167	19.5%	7,716,168.39	10.3%
\$200,000 to \$300,000	269	31.4%	18,922,850.73	25.2%
\$300,000 to \$400,000	212	24.8%	20,299,099.90	27.0%
\$400,000 to \$500,000	94	11.0%	11,862,558.86	15.8%
\$500,000 to \$600,000	58	6.8%	9,036,270.56	12.0%
\$600,000 to \$700,000	10	1.2%	2,325,710.40	3.1%
\$700,000 to \$800,000	7	0.8%	1,544,139.21	2.1%
\$800,000 to \$900,000	6	0.7%	1,243,385.42	1.7%
\$900,000 to \$1,000,000	3	0.4%	1,012,598.36	1.3%
\$1,000,000 to \$1,500,000	1	0.1%	386,302.85	0.5%
\$1,500,000+	0	0.0%	-	0.0%
Total	856	100.0%	75,051,248.31	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	237,830.76	0.3%
NSW	12	1.3%	1,662,057.58	2.2%
NT	76	8.2%	11,834,382.70	15.8%
QLD	6	0.6%	380,814.37	0.5%
SA	801	86.6%	57,359,362.71	76.4%
TAS	1	0.1%	129,783.59	0.2%
VIC	24	2.6%	3,224,980.65	4.3%
WA	4	0.4%	222,035.95	0.3%
Total	925	100.0%	75,051,248.31	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	601	65.0%	53,021,177.02	70.6%
Non-metropolitan	319	34.5%	21,603,610.06	28.8%
Inner City	5	0.5%	426,461.23	0.6%
Total	925	100.0%	75,051,248.31	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%	237,039.69	0.3%
SA - Metropolitan	520	56.2%	40,623,964.03	54.1%
SA - Non metropolitan	277	29.9%	16,498,358.99	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	57	6.2%	8,954,718.25	11.9%
NT - Non metropolitan	19	2.1%	2,879,664.45	3.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.4%	222,035.95	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	189,421.54	0.3%
VIC - Metropolitan	11	1.2%	1,667,903.75	2.2%
VIC - Non metropolitan	12	1.3%	1,367,655.36	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	285,954.84	0.4%
QLD - Non metropolitan	4	0.4%	94,859.53	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,028,769.44	1.4%
NSW - Non metropolitan	6	0.6%	633,288.14	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	237,830.76	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%	129,783.59	0.2%
Total	925	100.0%	75,051,248.31	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	21	2.3%	3,484,655.15	4.6%
2.00% to 2.25%	5	0.5%	429,942.42	0.6%
2.25% to 2.50%	30	3.2%	2,776,179.01	3.7%
2.50% to 2.75%	10	1.1%	1,049,700.07	1.4%
2.75% to 3.00%	10	1.1%	1,084,891.26	1.4%
3.00% to 3.25%	3	0.3%	235,209.13	0.3%
3.25% to 3.50%	6	0.6%	1,095,953.97	1.5%
3.50% to 3.75%	4	0.4%	335,081.25	0.4%
3.75% to 4.00%	3	0.3%	238,217.98	0.3%
4.00% to 4.25%	3	0.3%	247,089.33	0.3%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	3	0.3%	303,342.49	0.4%
4.75% to 5.00%	3	0.3%	545,727.93	0.7%
5.00% to 5.25%	6	0.6%	483,834.29	0.6%
5.25% to 5.50%	5	0.5%	666,573.45	0.9%
5.50% to 5.75%	11	1.2%	1,556,144.77	2.1%
5.75% to 6.00%	83	9.0%	10,977,708.01	14.6%
6.00%+	719	77.7%	49,540,997.80	66.0%
Total	925	100.0%	75,051,248.31	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	925	100.0%	75,051,248.31	100.0%
Total	925	100%	75,051,248.31	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	1	0.1%	24,858.60	0.0%
2 to 4 years	6	0.6%	63,754.18	0.1%
4 to 6 years	15	1.6%	405,356.07	0.5%
6 to 8 years	14	1.5%	332,622.11	0.4%
8 to 10 years	30	3.2%	1,133,765.14	1.5%
10 to 12 years	61	6.6%	3,285,156.95	4.4%
12 to 14 years	112	12.1%	5,302,406.01	7.1%
14 to 16 years	139	15.0%	9,999,885.05	13.3%
16 to 18 years	183	19.8%	15,844,391.25	21.1%
18 to 20 years	226	24.4%	21,519,931.62	28.7%
20 to 22 years	138	14.9%	17,139,121.33	22.8%
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%
Total	925	100.0%	75,051,248.31	100.0%

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	924	99.9%	74,715,291.10	99.6%
Total	925	100.0%	75,051,248.31	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	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	924	99.9%	74,715,291.10	99.6%
Total	925	100.0%	75,051,248.31	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	162	17.5%	17,999,601.30	24.0%
Variable	763	82.5%	57,051,647.01	76.0%
Total	925	100.0%	75,051,248.31	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	37	4.0%	4,059,429.63	5.4%
6 to 12 months	36	3.9%	4,740,449.72	6.3%
12 to 24 months	49	5.3%	5,036,727.51	6.7%
24 to 36 months	23	2.5%	2,304,306.59	3.1%
36 to 48 months	10	1.1%	1,052,191.56	1.4%
48 to 60 months	7	0.8%	806,496.29	1.1%
60+ months	0	0.0%	-	0.0%
Variable	763	82.5%	57,051,647.01	76.0%
Total	925	100.0%	75,051,248.31	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	841	90.9%	65,007,471.79	86.6%
Investment	84	9.1%	10,043,776.52	13.4%
Total	925	100.0%	75,051,248.31	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	925	100.0%	75,051,248.31	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	925	100.0%	75,051,248.31	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	925	100.0%	75,051,248.31	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	925	100.0%	75,051,248.31	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	901	97.4%	71,886,051.42	95.8%
1 to 30 days	16	1.7%	2,386,895.50	3.2%
31 to 60 days	3	0.3%	158,474.24	0.2%
61 to 90 days	2	0.2%	174,652.95	0.2%
91+ days	3	0.3%	445,174.20	0.6%
Total	925	100.0%	75,051,248.31	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.4%	451,465.35	0.6%

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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