

LIGHT TRUST NO. 6



Portfolio Summary as at 30 September 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	80,100,181.34	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	2,873,158.67	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,009,519.21	8.40%
Class B Notes	AA(sf) / NR	2.40%	5,983,592.41	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,697,670.42	0.41%
Class D Notes	NR / NR	6.00%	389,629.26	
Total*			96,053,751.31	

*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	11.70%
Excess Spread	0.85%

Underlying collateral summary

No. of Loans (Consolidated):	996
No. of Loans (Unconsolidated):	1,080
Aggregate Pool Current Balance:	\$94,797,197
Total Valuation of Properties	\$312,163,567
Maximum Loan Balance (Consolidated):	\$604,954
Average Loan Balance (Consolidated):	\$95,178
Weighted Average Interest Rate	5.03%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	273.0
WAVG Remaining Term to Maturity (months):	222.5
WAVG Seasoning (months):	125.7
Loan to Value Ratio (LVR)	
Maximum Current LVR:	81.6%
WAVG Current LVR:	45.1%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	608	61.0%	24,020,806.98	25.3%
\$100,000 to \$150,000	154	15.5%	19,589,291.61	20.7%
\$150,000 to \$200,000	117	11.7%	20,296,938.23	21.4%
\$200,000 to \$250,000	64	6.4%	14,169,714.76	14.9%
\$250,000 to \$300,000	32	3.2%	8,756,513.59	9.2%
\$300,000 to \$350,000	9	0.9%	2,978,352.57	3.1%
\$350,000 to \$400,000	7	0.7%	2,590,656.63	2.7%
\$400,000 to \$450,000	2	0.2%	812,925.24	0.9%
\$450,000 to \$500,000	1	0.1%	453,883.71	0.5%
\$500,000 to \$750,000	2	0.2%	1,128,113.37	1.2%
\$750,000+	0	0.0%	-	0.0%
Total	996	100%	94,797,196.69	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	761	76.4%	52,280,651.21	55.1%
50% to 55%	80	8.0%	12,623,268.94	13.3%
55% to 60%	71	7.1%	12,127,890.67	12.8%
60% to 65%	45	4.5%	8,327,787.92	8.8%
65% to 70%	29	2.9%	7,148,373.33	7.5%
70% to 75%	3	0.3%	636,525.00	0.7%
75% to 80%	6	0.6%	1,518,137.84	1.6%
80% to 85%	1	0.1%	134,561.78	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	996	100.0%	94,797,196.69	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	34	3.4%	881,262.09	0.9%
\$100,000 to \$200,000	192	19.3%	9,568,924.61	10.1%
\$200,000 to \$300,000	304	30.5%	22,827,006.37	24.1%
\$300,000 to \$400,000	243	24.4%	25,658,102.50	27.1%
\$400,000 to \$500,000	116	11.6%	15,873,234.95	16.7%
\$500,000 to \$600,000	70	7.0%	11,593,985.02	12.2%
\$600,000 to \$700,000	15	1.5%	3,224,773.48	3.4%
\$700,000 to \$800,000	12	1.2%	2,353,516.44	2.5%
\$800,000 to \$900,000	6	0.6%	1,359,160.46	1.4%
\$900,000 to \$1,000,000	3	0.3%	1,063,254.20	1.1%
\$1,000,000 to \$1,500,000	1	0.1%	393,976.57	0.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	996	100.0%	94,797,196.69	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	272,362.41	0.3%
NSW	13	1.2%	1,965,987.42	2.1%
NT	83	7.7%	13,745,104.27	14.5%
QLD	11	1.0%	791,052.55	0.8%
SA	934	86.5%	72,776,076.11	76.8%
TAS	2	0.2%	143,407.82	0.2%
VIC	27	2.5%	3,969,485.45	4.2%
WA	9	0.8%	1,133,720.66	1.2%
Total	1080	100.0%	94,797,196.69	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	704	65.2%	67,393,368.12	71.1%
Non-metropolitan	370	34.3%	26,852,554.15	28.3%
Inner City	6	0.6%	551,274.42	0.6%
Total	1080	100.0%	94,797,196.69	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%	297,795.15	0.3%
SA - Metropolitan	610	56.5%	51,782,813.05	54.6%
SA - Non metropolitan	320	29.6%	20,695,467.91	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	64	5.9%	10,803,272.52	11.4%
NT - Non metropolitan	19	1.8%	2,941,831.75	3.1%
WA - Inner City	1	0.1%	55,083.82	0.1%
WA - Metropolitan	8	0.7%	1,078,636.84	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	198,395.45	0.2%
VIC - Metropolitan	13	1.2%	2,023,161.55	2.1%
VIC - Non metropolitan	13	1.2%	1,747,928.45	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	296,335.07	0.3%
QLD - Non metropolitan	9	0.8%	494,717.48	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.6%	1,136,786.68	1.2%
NSW - Non metropolitan	7	0.6%	829,200.74	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	272,362.41	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%	143,407.82	0.2%
Total	1080	100.0%	94,797,196.69	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	32	3.0%	6,002,579.49	6.3%
2.00% to 2.25%	15	1.4%	2,129,225.59	2.2%
2.25% to 2.50%	62	5.7%	6,679,821.51	7.0%
2.50% to 2.75%	14	1.3%	1,600,598.17	1.7%
2.75% to 3.00%	15	1.4%	1,892,889.90	2.0%
3.00% to 3.25%	8	0.7%	587,519.82	0.6%
3.25% to 3.50%	11	1.0%	1,554,706.91	1.6%
3.50% to 3.75%	4	0.4%	366,267.99	0.4%
3.75% to 4.00%	8	0.7%	1,064,727.96	1.1%
4.00% to 4.25%	5	0.5%	514,416.75	0.5%
4.25% to 4.50%	31	2.9%	4,287,786.86	4.5%
4.50% to 4.75%	36	3.3%	4,026,070.00	4.2%
4.75% to 5.00%	28	2.6%	3,229,835.61	3.4%
5.00% to 5.25%	52	4.8%	5,797,323.32	6.1%
5.25% to 5.50%	36	3.3%	3,985,520.44	4.2%
5.50% to 5.75%	40	3.7%	3,834,832.06	4.0%
5.75% to 6.00%	68	6.3%	7,410,469.19	7.8%
6.00%+	615	56.9%	39,832,605.12	42.0%
Total	1080	100.0%	94,797,196.69	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	1080	100.0%	94,797,196.69	100.0%
Total	1080	100%	94,797,196.69	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	6	0.6%	36,864.61	0.0%
2 to 4 years	5	0.5%	43,142.94	0.0%
4 to 6 years	12	1.1%	271,935.22	0.3%
6 to 8 years	16	1.5%	667,078.23	0.7%
8 to 10 years	15	1.4%	279,304.53	0.3%
10 to 12 years	61	5.6%	3,241,000.78	3.4%
12 to 14 years	78	7.2%	4,627,049.63	4.9%
14 to 16 years	149	13.8%	9,010,436.62	9.5%
16 to 18 years	183	16.9%	14,839,386.34	15.7%
18 to 20 years	219	20.3%	21,737,257.86	22.9%
20 to 22 years	284	26.3%	32,588,546.99	34.4%
22 to 24 years	52	4.8%	7,455,192.94	7.9%
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	1080	100.0%	94,797,196.69	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	1079	99.9%	94,461,635.60	99.6%
Total	1080	100.0%	94,797,196.69	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	1079	99.9%	94,461,635.60	99.6%
Total	1080	100.0%	94,797,196.69	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	204	18.9%	25,108,873.65	26.5%
Variable	876	81.1%	69,688,323.04	73.5%
Total	1080	100.0%	94,797,196.69	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	23	2.1%	2,847,658.50	3.0%
6 to 12 months	54	5.0%	6,675,760.78	7.0%
12 to 24 months	70	6.5%	9,004,470.25	9.5%
24 to 36 months	41	3.8%	4,835,227.45	5.1%
36 to 48 months	8	0.7%	1,208,088.96	1.3%
48 to 60 months	8	0.7%	537,667.71	0.6%
60+ months	0	0.0%	-	0.0%
Variable	876	81.1%	69,688,323.04	73.5%
Total	1080	100.0%	94,797,196.69	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	976	90.4%	82,634,818.54	87.2%
Investment	104	9.6%	12,162,378.15	12.8%
Total	1080	100.0%	94,797,196.69	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,080	100.0%	94,797,196.69	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1080	100.0%	94,797,196.69	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1080	100.0%	94,797,196.69	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1080	100.0%	94,797,196.69	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1069	99.0%	93,397,334.93	98.5%
1 to 30 days	7	0.6%	774,196.91	0.8%
31 to 60 days	1	0.1%	111,740.83	0.1%
61 to 90 days	1	0.1%	145,046.10	0.2%
91+ days	2	0.2%	368,877.92	0.4%
Total	1080	100.0%	94,797,196.69	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	145,046.10	0.2%

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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