

# LIGHT TRUST NO. 6



## Portfolio Summary as at 30 September 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	101,658,681.70	16.27%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,646,452.72	13.26%
Class AB Notes	AAA(sf) / NR	1.90%	6,167,099.07	8.18%
Class B Notes	AA(sf) / NR	2.40%	7,366,257.23	2.12%
Class C Notes	A+(sf) / NR	3.50%	2,089,961.36	0.40%
Class D Notes	NR / NR	6.00%	479,663.26	
<b>Total</b>			<b>121,408,115.34</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	24.30%
Excess Spread	0.80%

### Underlying collateral summary

No. of Loans (Consolidated):	1,140
No. of Loans (Unconsolidated):	1,242
Aggregate Pool Current Balance:	\$118,273,486
Total Valuation of Properties	\$358,304,710
Maximum Loan Balance (Consolidated):	\$627,725
Average Loan Balance (Consolidated):	\$103,749
Weighted Average Interest Rate	3.46%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	285.0
WAVG Remaining Term to Maturity (months):	233.7
WAVG Seasoning (months):	114.0

### Loan to Value Ratio (LVR)

Maximum Current LVR:	88.1%
WAVG Current LVR:	47.3%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	646	56.7%	26,940,219.65	22.8%
\$100,000 to \$150,000	182	16.0%	22,541,376.67	19.1%
\$150,000 to \$200,000	153	13.4%	26,363,043.95	22.3%
\$200,000 to \$250,000	86	7.5%	19,261,160.17	16.3%
\$250,000 to \$300,000	35	3.1%	9,400,307.93	7.9%
\$300,000 to \$350,000	22	1.9%	7,024,976.88	5.9%
\$350,000 to \$400,000	8	0.7%	2,982,520.65	2.5%
\$400,000 to \$450,000	4	0.4%	1,649,814.21	1.4%
\$450,000 to \$500,000	2	0.2%	931,294.47	0.8%
\$500,000 to \$750,000	2	0.2%	1,178,771.86	1.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1140</b>	<b>100%</b>	<b>118,273,486.44</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%	819	71.8%	57,898,213.01	49.0%
50% to 55%	95	8.3%	15,805,882.12	13.4%
55% to 60%	92	8.1%	16,465,291.73	13.9%
60% to 65%	71	6.2%	13,016,865.67	11.0%
65% to 70%	39	3.4%	8,661,888.15	7.3%
70% to 75%	12	1.1%	3,476,496.28	2.9%
75% to 80%	6	0.5%	1,405,599.08	1.2%
80% to 85%	5	0.4%	1,441,934.01	1.2%
85% to 90%	1	0.1%	101,316.39	0.1%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1140</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.2%	952,113.98	0.8%
\$100,000 to \$200,000	201	17.6%	10,583,656.62	8.9%
\$200,000 to \$300,000	335	29.4%	26,936,600.44	22.8%
\$300,000 to \$400,000	307	26.9%	34,623,418.06	29.3%
\$400,000 to \$500,000	139	12.2%	21,021,711.99	17.8%
\$500,000 to \$600,000	78	6.8%	14,102,683.81	11.9%
\$600,000 to \$700,000	21	1.8%	4,290,984.88	3.6%
\$700,000 to \$800,000	13	1.1%	2,621,807.39	2.2%
\$800,000 to \$900,000	6	0.5%	1,908,766.52	1.6%
\$900,000 to \$1,000,000	3	0.3%	827,698.05	0.7%
\$1,000,000 to \$1,500,000	1	0.1%	404,044.70	0.3%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1140</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	307,462.11	0.3%
NSW	17	1.4%	2,461,854.52	2.1%
NT	90	7.2%	15,153,233.70	12.8%
QLD	13	1.0%	1,050,990.16	0.9%
SA	1078	86.8%	92,575,194.55	78.3%
TAS	2	0.2%	151,379.54	0.1%
VIC	31	2.5%	5,076,388.55	4.3%
WA	10	0.8%	1,496,983.31	1.3%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	806	64.9%	84,012,674.11	71.0%
Non-metropolitan	430	34.6%	33,696,915.05	28.5%
Inner City	6	0.5%	563,897.28	0.5%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</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	0.3%	273,616.11	0.2%
SA - Metropolitan	704	56.7%	66,498,065.14	56.2%
SA - Non metropolitan	370	29.8%	25,803,513.30	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.4%	11,614,162.30	9.8%
NT - Non metropolitan	23	1.9%	3,539,071.40	3.0%
WA - Inner City	1	0.1%	69,302.35	0.1%
WA - Metropolitan	8	0.6%	1,143,076.75	1.0%
WA - Non metropolitan	1	0.1%	284,604.21	0.2%
VIC - Inner City	1	0.1%	220,978.82	0.2%
VIC - Metropolitan	15	1.2%	2,713,951.19	2.3%
VIC - Non metropolitan	15	1.2%	2,141,458.54	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	332,205.85	0.3%
QLD - Non metropolitan	10	0.8%	718,784.31	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.6%	1,403,750.77	1.2%
NSW - Non metropolitan	9	0.7%	1,058,103.75	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	307,462.11	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%	151,379.54	0.1%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	31	2.5%	6,195,645.60	5.2%
2.00% to 2.25%	26	2.1%	4,593,299.90	3.9%
2.25% to 2.50%	93	7.5%	10,831,002.86	9.2%
2.50% to 2.75%	18	1.4%	2,478,915.79	2.1%
2.75% to 3.00%	72	5.8%	9,589,544.38	8.1%
3.00% to 3.25%	79	6.4%	9,196,829.83	7.8%
3.25% to 3.50%	55	4.4%	5,685,376.09	4.8%
3.50% to 3.75%	91	7.3%	10,438,855.93	8.8%
3.75% to 4.00%	538	43.3%	42,095,790.40	35.6%
4.00% to 4.25%	30	2.4%	3,369,538.18	2.8%
4.25% to 4.50%	20	1.6%	2,523,697.93	2.1%
4.50% to 4.75%	173	13.9%	10,119,529.76	8.6%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	16	1.3%	1,155,459.79	1.0%
5.25% to 5.50%	0	0.0%	-	0.0%
5.50% to 5.75%	0	0.0%	-	0.0%
5.75% to 6.00%	0	0.0%	-	0.0%
6.00%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</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	1242	100.0%	118,273,486.44	100.0%
<b>Total</b>	<b>1242</b>	<b>100%</b>	<b>118,273,486.44</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	10	0.8%	111,950.59	0.1%
2 to 4 years	3	0.2%	75,051.65	0.1%
4 to 6 years	9	0.7%	170,723.24	0.1%
6 to 8 years	21	1.7%	837,638.52	0.7%
8 to 10 years	21	1.7%	599,240.60	0.5%
10 to 12 years	41	3.3%	1,700,792.16	1.4%
12 to 14 years	78	6.3%	5,072,486.84	4.3%
14 to 16 years	133	10.7%	8,109,043.77	6.9%
16 to 18 years	191	15.4%	15,951,121.89	13.5%
18 to 20 years	240	19.3%	24,519,093.74	20.7%
20 to 22 years	306	24.6%	34,241,010.00	29.0%
22 to 24 years	189	15.2%	26,885,333.44	22.7%
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>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	4	0.3%	1,122,588.63	0.9%
Principal & Interest	1238	99.7%	117,150,897.81	99.1%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</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	3	0.2%	787,423.66	0.7%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	1	0.1%	335,164.97	0.3%
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	1238	99.7%	117,150,897.81	99.1%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	234	18.8%	31,224,436.71	26.4%
Variable	1008	81.2%	87,049,049.73	73.6%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</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	2.8%	4,377,304.67	3.7%
6 to 12 months	52	4.2%	6,712,883.61	5.7%
12 to 24 months	69	5.6%	9,626,851.94	8.1%
24 to 36 months	46	3.7%	6,430,497.31	5.4%
36 to 48 months	28	2.3%	3,647,316.47	3.1%
48 to 60 months	4	0.3%	429,582.71	0.4%
60+ months	0	0.0%	-	0.0%
Variable	1008	81.2%	87,049,049.73	73.6%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1115	89.8%	102,565,388.87	86.7%
Investment	127	10.2%	15,708,097.57	13.3%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,242	100.0%	118,273,486.44	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1242	100.0%	118,273,486.44	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1228	98.9%	115,684,584.33	97.8%
1 to 30 days	7	0.6%	1,414,997.41	1.2%
31 to 60 days	1	0.1%	220,787.32	0.2%
61 to 90 days	1	0.1%	118,545.07	0.1%
91+ days	5	0.4%	834,572.31	0.7%
<b>Total</b>	<b>1242</b>	<b>100.0%</b>	<b>118,273,486.44</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	250,877.11	0.2%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	547,197.13	0.5%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

## Disclaimer

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