

LIGHT TRUST NO. 6



Portfolio Summary as at 31 August 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	43,107,230.96	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,546,237.63	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,695,955.21	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,220,168.75	2.17%
Class C Notes	A+(sf) / NR	3.25%	913,629.28	0.41%
Class D Notes	NR / NR	5.50%	209,685.37	
Total*			51,692,907.20	

*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	16.54%
Excess Spread (P.A)	1.11%

Underlying Collateral Summary

No. of Loans (Consolidated):	661
No. of Loans (Unconsolidated):	706
Aggregate Pool Current Balance:	\$50,765,769
Total Valuation of Properties:	\$203,722,163
Maximum Loan Balance (Consolidated):	\$540,322
Average Loan Balance (Consolidated):	\$76,801
Weighted Average Interest Rate (Consolidated):	6.21%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	238.0
WAVG Remaining Term to Maturity (months):	190.3
WAVG Seasoning (months):	159.2

Loan to Value Ratio (LVR)

Maximum Current LVR:	89.2%
WAVG Current LVR:	41.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	450	68.1%	14,469,183.18	28.5%
\$100,000 to \$150,000	106	16.0%	13,297,394.08	26.2%
\$150,000 to \$200,000	61	9.2%	10,714,757.88	21.1%
\$200,000 to \$250,000	20	3.0%	4,572,485.43	9.0%
\$250,000 to \$300,000	13	2.0%	3,511,552.67	6.9%
\$300,000 to \$350,000	4	0.6%	1,290,335.03	2.5%
\$350,000 to \$400,000	4	0.6%	1,478,214.72	2.9%
\$400,000 to \$450,000	1	0.2%	419,799.04	0.8%
\$450,000 to \$500,000	1	0.2%	471,725.56	0.9%
\$500,000 to \$750,000	1	0.2%	540,321.71	1.1%
\$750,000+	0	0.0%	-	0.0%
Total	661	100%	50,765,769.30	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	570	86.2%	34,280,155.04	67.5%
50% to 55%	34	5.1%	5,170,713.15	10.2%
55% to 60%	28	4.2%	4,617,526.84	9.1%
60% to 65%	22	3.3%	5,220,807.25	10.3%
65% to 70%	1	0.2%	229,452.98	0.5%
70% to 75%	4	0.6%	927,546.38	1.8%
75% to 80%	1	0.2%	141,108.82	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.2%	178,458.84	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	661	100.0%	50,765,769.30	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	21	3.2%	424,140.60	0.8%
\$100,000 to \$200,000	129	19.5%	5,430,162.24	10.7%
\$200,000 to \$300,000	208	31.5%	12,250,173.88	24.1%
\$300,000 to \$400,000	170	25.7%	14,219,346.93	28.0%
\$400,000 to \$500,000	67	10.1%	6,810,682.83	13.4%
\$500,000 to \$600,000	49	7.4%	7,347,755.28	14.5%
\$600,000 to \$700,000	6	0.9%	1,660,499.88	3.3%
\$700,000 to \$800,000	2	0.3%	440,602.72	0.9%
\$800,000 to \$900,000	5	0.8%	951,841.56	1.9%
\$900,000 to \$1,000,000	3	0.5%	862,826.64	1.7%
\$1,000,000 to \$1,500,000	1	0.2%	367,736.74	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	661	100.0%	50,765,769.30	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	163,202.67	0.3%
NSW	11	1.6%	1,421,364.97	2.8%
NT	59	8.4%	9,034,200.68	17.8%
QLD	4	0.6%	290,455.88	0.6%
SA	607	86.0%	37,576,020.97	74.0%
TAS	1	0.1%	121,774.04	0.2%
VIC	19	2.7%	1,963,694.83	3.9%
WA	4	0.6%	195,055.26	0.4%
Total	706	100.0%	50,765,769.30	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	455	64.4%	35,734,089.77	70.4%
Non-metropolitan	251	35.6%	15,031,679.53	29.6%
Total	706	100.0%	50,765,769.30	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	388	55.0%	26,103,580.58	51.4%
SA - Non metropolitan	219	31.0%	11,472,440.39	22.6%
NT - Metropolitan	44	6.2%	6,961,121.45	13.7%
NT - Non metropolitan	15	2.1%	2,073,079.23	4.1%
WA - Metropolitan	4	0.6%	195,055.26	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.4%	1,301,730.31	2.6%
VIC - Non metropolitan	9	1.3%	661,964.52	1.3%
QLD - Metropolitan	2	0.3%	265,534.55	0.5%
QLD - Non metropolitan	2	0.3%	24,921.33	0.0%
NSW - Metropolitan	6	0.8%	743,864.95	1.5%
NSW - Non metropolitan	5	0.7%	677,500.02	1.3%
ACT - Metropolitan	1	0.1%	163,202.67	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	121,774.04	0.2%
Total	706	100.0%	50,765,769.30	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	0	0.0%	-	0.0%
2.00% to 2.50%	0	0.0%	-	0.0%
2.50% to 3.00%	7	1.0%	626,453.62	1.2%
3.00% to 3.50%	0	0.0%	-	0.0%
3.50% to 4.00%	2	0.3%	203,272.89	0.4%
4.00% to 4.50%	0	0.0%	-	0.0%
4.50% to 5.00%	2	0.3%	357,656.51	0.7%
5.00% to 5.50%	118	16.7%	16,128,190.95	31.8%
5.50% to 6.00%	113	16.0%	10,738,045.93	21.2%
6.00% to 6.50%	70	9.9%	4,921,902.94	9.7%
6.50% to 7.00%	30	4.2%	1,685,247.92	3.3%
7.00% to 7.50%	264	37.4%	12,739,504.48	25.1%
7.50% to 8.00%	12	1.7%	761,462.58	1.5%
8.00% +	88	12.5%	2,604,031.48	5.1%
Total	706	100.0%	50,765,769.30	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	706	100.0%	50,765,769.30	100.0%
Total	706	100%	50,765,769.30	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	3	0.4%	1,531.61	0.0%
2 to 4 years	10	1.4%	199,316.01	0.4%
4 to 6 years	9	1.3%	156,023.51	0.3%
6 to 8 years	23	3.3%	648,784.30	1.3%
8 to 10 years	48	6.8%	2,077,383.74	4.1%
10 to 12 years	85	12.0%	3,125,249.96	6.2%
12 to 14 years	100	14.2%	6,248,782.68	12.3%
14 to 16 years	137	19.4%	10,221,785.46	20.1%
16 to 18 years	174	24.6%	14,096,730.88	27.8%
18 to 20 years	117	16.6%	13,990,181.15	27.6%
20 to 22 years	0	0.0%	-	0.0%
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	706	100.0%	50,765,769.30	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	0	0.0%	-	0.0%
Principal & Interest	706	100.0%	50,765,769.30	100.0%
Total	706	100.0%	50,765,769.30	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	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	706	100.0%	50,765,769.30	100.0%
Total	706	100.0%	50,765,769.30	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	84	11.9%	7,468,500.17	14.7%
Variable	622	88.1%	43,297,269.13	85.3%
Total	706	100.0%	50,765,769.30	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	19	2.7%	2,013,890.66	4.0%
6 to 12 months	15	2.1%	1,000,123.90	2.0%
12 to 24 months	27	3.8%	2,669,551.50	5.3%
24 to 36 months	12	1.7%	1,043,060.57	2.1%
36 to 48 months	7	1.0%	458,611.85	0.9%
48 to 60 months	4	0.6%	283,261.69	0.6%
60+ months	0	0.0%	-	0.0%
Variable	622	88.1%	43,297,269.13	85.3%
Total	706	100.0%	50,765,769.30	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	648	91.8%	44,233,807.77	87.1%
Investment	58	8.2%	6,531,961.53	12.9%
Total	706	100.0%	50,765,769.30	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	706	100.0%	50,765,769.30	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	706	100.0%	50,765,769.30	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	706	100.0%	50,765,769.30	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	706	100.0%	50,765,769.30	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	690	97.7%	48,528,698.33	95.6%
1 to 30 days	10	1.4%	1,617,111.21	3.2%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	6	0.8%	619,959.76	1.2%
Total	706	100.0%	50,765,769.30	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.4%	199,257.25	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	1.1%

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

Risk Retention			Risk Retention Pool Balance	Risk Retention Rate
Risk Retention			6,378,840.50	12.6%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust No. 6, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

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