

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 July 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	44,090,835.01	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,581,519.08	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,757,470.47	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,293,645.31	2.17%
Class C Notes	A+(sf) / NR	3.25%	934,476.12	0.41%
Class D Notes	NR / NR	5.50%	214,469.89	
<b>Total*</b>			<b>52,872,415.88</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	20.92%
Excess Spread (P.A)	1.07%

### Underlying Collateral Summary

No. of Loans (Consolidated):	669
No. of Loans (Unconsolidated):	714
Aggregate Pool Current Balance:	\$51,692,907
Total Valuation of Properties:	\$206,449,163
Maximum Loan Balance (Consolidated):	\$542,109
Average Loan Balance (Consolidated):	\$77,269
Weighted Average Interest Rate (Consolidated):	6.43%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	239.0
WAVG Remaining Term to Maturity (months):	191.0
WAVG Seasoning (months):	158.3

### Loan to Value Ratio (LVR)

Maximum Current LVR:	87.6%
WAVG Current LVR:	41.7%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	456	68.2%	14,927,986.16	28.9%
\$100,000 to \$150,000	104	15.5%	13,066,675.83	25.3%
\$150,000 to \$200,000	64	9.6%	11,173,078.56	21.6%
\$200,000 to \$250,000	21	3.1%	4,785,802.23	9.3%
\$250,000 to \$300,000	13	1.9%	3,525,431.24	6.8%
\$300,000 to \$350,000	4	0.6%	1,294,407.55	2.5%
\$350,000 to \$400,000	4	0.6%	1,483,368.74	2.9%
\$400,000 to \$450,000	1	0.1%	420,689.67	0.8%
\$450,000 to \$500,000	1	0.1%	473,358.60	0.9%
\$500,000 to \$750,000	1	0.1%	542,108.62	1.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>669</b>	<b>100%</b>	<b>51,692,907.20</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%	575	85.9%	34,524,977.09	66.8%
50% to 55%	36	5.4%	5,693,395.90	11.0%
55% to 60%	28	4.2%	4,566,542.64	8.8%
60% to 65%	23	3.4%	5,428,809.41	10.5%
65% to 70%	1	0.1%	229,981.30	0.4%
70% to 75%	4	0.6%	929,227.35	1.8%
75% to 80%	1	0.1%	144,852.82	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	175,120.69	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	669	100.0%	51,692,907.20	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	21	3.1%	431,052.03	0.8%
\$100,000 to \$200,000	131	19.6%	5,639,641.69	10.9%
\$200,000 to \$300,000	211	31.5%	12,637,709.15	24.4%
\$300,000 to \$400,000	171	25.6%	14,181,277.56	27.4%
\$400,000 to \$500,000	68	10.2%	6,947,313.47	13.4%
\$500,000 to \$600,000	49	7.3%	7,397,238.93	14.3%
\$600,000 to \$700,000	6	0.9%	1,669,793.81	3.2%
\$700,000 to \$800,000	2	0.3%	445,061.44	0.9%
\$800,000 to \$900,000	6	0.9%	1,105,450.31	2.1%
\$900,000 to \$1,000,000	3	0.4%	869,628.78	1.7%
\$1,000,000 to \$1,500,000	1	0.1%	368,740.03	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	669	100.0%	51,692,907.20	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	166,200.69	0.3%
NSW	11	1.5%	1,432,879.13	2.8%
NT	59	8.3%	9,085,642.29	17.6%
QLD	4	0.6%	290,763.79	0.6%
SA	614	86.0%	38,254,173.31	74.0%
TAS	1	0.1%	122,092.45	0.2%
VIC	20	2.8%	2,145,957.50	4.2%
WA	4	0.6%	195,198.04	0.4%
Total	714	100.0%	51,692,907.20	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	461	64.6%	36,373,502.06	70.4%
Non-metropolitan	253	35.4%	15,319,405.14	29.6%
Total	714	100.0%	51,692,907.20	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	394	55.2%	26,691,538.39	51.6%
SA - Non metropolitan	220	30.8%	11,562,634.92	22.4%
NT - Metropolitan	44	6.2%	6,997,445.88	13.5%
NT - Non metropolitan	15	2.1%	2,088,196.41	4.0%
WA - Metropolitan	4	0.6%	195,198.04	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.4%	1,308,092.01	2.5%
VIC - Non metropolitan	10	1.4%	837,865.49	1.6%
QLD - Metropolitan	2	0.3%	266,343.18	0.5%
QLD - Non metropolitan	2	0.3%	24,420.61	0.0%
NSW - Metropolitan	6	0.8%	748,683.87	1.4%
NSW - Non metropolitan	5	0.7%	684,195.26	1.3%
ACT - Metropolitan	1	0.1%	166,200.69	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	122,092.45	0.2%
<b>Total</b>	<b>714</b>	<b>100.0%</b>	<b>51,692,907.20</b>	<b>100.0%</b>

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%	8	1.1%	659,248.85	1.3%
3.00% to 3.50%	2	0.3%	292,669.82	0.6%
3.50% to 4.00%	2	0.3%	204,385.62	0.4%
4.00% to 4.50%	0	0.0%	-	0.0%
4.50% to 5.00%	2	0.3%	359,388.32	0.7%
5.00% to 5.50%	38	5.3%	5,210,641.78	10.1%
5.50% to 6.00%	164	23.0%	19,822,162.93	38.3%
6.00% to 6.50%	77	10.8%	5,499,062.60	10.6%
6.50% to 7.00%	28	3.9%	2,055,870.20	4.0%
7.00% to 7.50%	53	7.4%	3,570,702.13	6.9%
7.50% to 8.00%	248	34.7%	11,038,344.93	21.4%
8.00% +	92	12.9%	2,980,430.02	5.8%
<b>Total</b>	<b>714</b>	<b>100.0%</b>	<b>51,692,907.20</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	714	100.0%	51,692,907.20	100.0%
Total	714	100%	51,692,907.20	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%	1,820.81	0.0%
2 to 4 years	10	1.4%	208,647.22	0.4%
4 to 6 years	9	1.3%	161,372.54	0.3%
6 to 8 years	22	3.1%	586,941.05	1.1%
8 to 10 years	48	6.7%	1,878,662.79	3.6%
10 to 12 years	81	11.3%	3,276,379.08	6.3%
12 to 14 years	99	13.9%	6,051,420.17	11.7%
14 to 16 years	145	20.3%	10,811,256.90	20.9%
16 to 18 years	167	23.4%	13,932,409.32	27.0%
18 to 20 years	130	18.2%	14,783,997.32	28.6%
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	714	100.0%	51,692,907.20	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	714	100.0%	51,692,907.20	100.0%
Total	714	100.0%	51,692,907.20	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	714	100.0%	51,692,907.20	100.0%
Total	714	100.0%	51,692,907.20	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	89	12.5%	8,324,409.80	16.1%
Variable	625	87.5%	43,368,497.40	83.9%
Total	714	100.0%	51,692,907.20	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	19	2.7%	2,056,775.00	4.0%
6 to 12 months	17	2.4%	1,603,993.41	3.1%
12 to 24 months	30	4.2%	2,855,862.27	5.5%
24 to 36 months	11	1.5%	990,499.17	1.9%
36 to 48 months	7	1.0%	421,534.26	0.8%
48 to 60 months	5	0.7%	395,745.69	0.8%
60+ months	0	0.0%	-	0.0%
Variable	625	87.5%	43,368,497.40	83.9%
Total	714	100.0%	51,692,907.20	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	655	91.7%	44,976,487.10	87.0%
Investment	59	8.3%	6,716,420.10	13.0%
Total	714	100.0%	51,692,907.20	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	714	100.0%	51,692,907.20	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	714	100.0%	51,692,907.20	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	714	100.0%	51,692,907.20	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	714	100.0%	51,692,907.20	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	696	97.5%	49,668,507.35	96.1%
1 to 30 days	11	1.5%	1,329,571.83	2.6%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	2	0.3%	107,145.93	0.2%
91+ days	5	0.7%	587,682.09	1.1%
Total	714	100.0%	51,692,907.20	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.6%	279,006.43	0.5%

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	6,670,330.22	12.9%

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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