

LIGHT TRUST NO. 6



Portfolio Summary as at 30 September 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	42,334,081.42	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,518,505.09	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,647,601.92	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,162,413.43	2.17%
Class C Notes	A+(sf) / NR	3.25%	897,242.89	0.41%
Class D Notes	NR / NR	5.50%	205,924.55	
Total*			50,765,769.30	

*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	19.34%
Excess Spread (P.A)	0.00%

Underlying Collateral Summary

No. of Loans (Consolidated):	651
No. of Loans (Unconsolidated):	696
Aggregate Pool Current Balance:	\$49,709,867
Total Valuation of Properties:	\$201,912,229
Maximum Loan Balance (Consolidated):	\$539,457
Average Loan Balance (Consolidated):	\$76,359
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):	237.0
WAVG Remaining Term to Maturity (months):	189.3
WAVG Seasoning (months):	160.1

Loan to Value Ratio (LVR)

Maximum Current LVR:	89.8%
WAVG Current LVR:	41.4%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	445	68.4%	14,289,540.79	28.7%
\$100,000 to \$150,000	101	15.5%	12,593,180.20	25.3%
\$150,000 to \$200,000	62	9.5%	10,809,983.69	21.7%
\$200,000 to \$250,000	19	2.9%	4,333,403.79	8.7%
\$250,000 to \$300,000	13	2.0%	3,496,657.60	7.0%
\$300,000 to \$350,000	4	0.6%	1,285,235.87	2.6%
\$350,000 to \$400,000	4	0.6%	1,473,687.90	3.0%
\$400,000 to \$450,000	1	0.2%	418,827.21	0.8%
\$450,000 to \$500,000	1	0.2%	469,893.00	0.9%
\$500,000 to \$750,000	1	0.2%	539,456.98	1.1%
\$750,000+	0	0.0%	-	0.0%
Total	651	100%	49,709,867.03	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	563	86.5%	33,599,600.99	67.6%
50% to 55%	35	5.4%	5,412,916.46	10.9%
55% to 60%	24	3.7%	4,017,089.27	8.1%
60% to 65%	22	3.4%	5,203,940.29	10.5%
65% to 70%	2	0.3%	392,502.63	0.8%
70% to 75%	3	0.5%	761,790.13	1.5%
75% to 80%	1	0.2%	142,499.72	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.2%	179,527.54	0.4%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	651	100.0%	49,709,867.03	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	20	3.1%	409,233.53	0.8%
\$100,000 to \$200,000	124	19.0%	5,139,183.44	10.3%
\$200,000 to \$300,000	207	31.8%	12,096,961.06	24.3%
\$300,000 to \$400,000	167	25.7%	13,853,692.15	27.9%
\$400,000 to \$500,000	67	10.3%	6,760,388.04	13.6%
\$500,000 to \$600,000	48	7.4%	7,070,728.46	14.2%
\$600,000 to \$700,000	6	0.9%	1,651,773.52	3.3%
\$700,000 to \$800,000	3	0.5%	556,798.06	1.1%
\$800,000 to \$900,000	5	0.8%	947,699.89	1.9%
\$900,000 to \$1,000,000	3	0.5%	856,798.60	1.7%
\$1,000,000 to \$1,500,000	1	0.2%	366,610.28	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	651	100.0%	49,709,867.03	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	160,203.05	0.3%
NSW	11	1.6%	1,413,910.17	2.8%
NT	58	8.3%	8,779,695.39	17.7%
QLD	4	0.6%	288,969.93	0.6%
SA	598	85.9%	36,804,901.90	74.0%
TAS	1	0.1%	121,415.21	0.2%
VIC	19	2.7%	1,946,727.17	3.9%
WA	4	0.6%	194,044.21	0.4%
Total	696	100.0%	49,709,867.03	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	452	64.9%	35,093,288.52	70.6%
Non-metropolitan	244	35.1%	14,616,578.51	29.4%
Total	696	100.0%	49,709,867.03	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	386	55.5%	25,719,060.36	51.7%
SA - Non metropolitan	212	30.5%	11,085,841.54	22.3%
NT - Metropolitan	43	6.2%	6,720,102.17	13.5%
NT - Non metropolitan	15	2.2%	2,059,593.22	4.1%
WA - Metropolitan	4	0.6%	194,044.21	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.4%	1,294,361.62	2.6%
VIC - Non metropolitan	9	1.3%	652,365.55	1.3%
QLD - Metropolitan	2	0.3%	264,660.45	0.5%
QLD - Non metropolitan	2	0.3%	24,309.48	0.0%
NSW - Metropolitan	6	0.9%	740,856.66	1.5%
NSW - Non metropolitan	5	0.7%	673,053.51	1.4%
ACT - Metropolitan	1	0.1%	160,203.05	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	121,415.21	0.2%
Total	696	100.0%	49,709,867.03	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%	4	0.6%	469,467.11	0.9%
3.00% to 3.50%	0	0.0%	-	0.0%
3.50% to 4.00%	2	0.3%	201,436.29	0.4%
4.00% to 4.50%	0	0.0%	-	0.0%
4.50% to 5.00%	2	0.3%	358,021.58	0.7%
5.00% to 5.50%	125	18.0%	16,274,276.09	32.7%
5.50% to 6.00%	113	16.2%	10,700,043.69	21.5%
6.00% to 6.50%	64	9.2%	4,587,751.53	9.2%
6.50% to 7.00%	29	4.2%	1,589,813.92	3.2%
7.00% to 7.50%	260	37.4%	12,382,018.40	24.9%
7.50% to 8.00%	12	1.7%	754,751.10	1.5%
8.00% +	85	12.2%	2,392,287.32	4.8%
Total	696	100.0%	49,709,867.03	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	696	100.0%	49,709,867.03	100.0%
Total	696	100%	49,709,867.03	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%	1,239.84	0.0%
2 to 4 years	10	1.4%	195,266.25	0.4%
4 to 6 years	9	1.3%	151,753.43	0.3%
6 to 8 years	24	3.4%	700,159.60	1.4%
8 to 10 years	48	6.9%	2,031,990.95	4.1%
10 to 12 years	82	11.8%	3,145,782.26	6.3%
12 to 14 years	105	15.1%	6,415,539.63	12.9%
14 to 16 years	133	19.1%	9,889,284.66	19.9%
16 to 18 years	175	25.1%	14,218,276.47	28.6%
18 to 20 years	107	15.4%	12,960,573.94	26.1%
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	696	100.0%	49,709,867.03	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	696	100.0%	49,709,867.03	100.0%
Total	696	100.0%	49,709,867.03	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	696	100.0%	49,709,867.03	100.0%
Total	696	100.0%	49,709,867.03	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	82	11.8%	7,205,151.88	14.5%
Variable	614	88.2%	42,504,715.15	85.5%
Total	696	100.0%	49,709,867.03	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	16	2.3%	1,822,854.03	3.7%
6 to 12 months	15	2.2%	920,050.40	1.9%
12 to 24 months	26	3.7%	2,637,830.81	5.3%
24 to 36 months	13	1.9%	1,168,583.68	2.4%
36 to 48 months	7	1.0%	351,752.82	0.7%
48 to 60 months	5	0.7%	304,080.14	0.6%
60+ months	0	0.0%	-	0.0%
Variable	614	88.2%	42,504,715.15	85.5%
Total	696	100.0%	49,709,867.03	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	640	92.0%	43,435,298.20	87.4%
Investment	56	8.0%	6,274,568.83	12.6%
Total	696	100.0%	49,709,867.03	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	696	100.0%	49,709,867.03	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	696	100.0%	49,709,867.03	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	696	100.0%	49,709,867.03	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	696	100.0%	49,709,867.03	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	684	98.3%	48,090,578.69	96.7%
1 to 30 days	6	0.9%	996,384.36	2.0%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	0	0.0%	-	0.0%
91+ days	6	0.9%	622,903.98	1.3%
Total	696	100.0%	49,709,867.03	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.4%	199,397.63	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	6,211,446.66	12.5%

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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