

# LIGHT TRUST NO. 6



## Portfolio Summary as at 30 November 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	97,433,975.10	16.27%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,494,914.33	13.26%
Class AB Notes	AAA(sf) / NR	1.90%	5,910,808.28	8.18%
Class B Notes	AA(sf) / NR	2.40%	7,060,132.12	2.12%
Class C Notes	A+(sf) / NR	3.50%	2,003,107.26	0.40%
Class D Notes	NR / NR	6.00%	459,729.53	
<b>Total</b>			<b>116,362,666.62</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	24.46%
Excess Spread	0.00%

### Underlying collateral summary

No. of Loans (Consolidated):	1,108
No. of Loans (Unconsolidated):	1,206
Aggregate Pool Current Balance:	\$113,333,775
Total Valuation of Properties	\$348,977,503
Maximum Loan Balance (Consolidated):	\$814,252
Average Loan Balance (Consolidated):	\$103,001
Weighted Average Interest Rate	3.44%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	283.0
WAVG Remaining Term to Maturity (months):	231.9
WAVG Seasoning (months):	115.8

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.9%
WAVG Current LVR:	46.8%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	645	58.2%	27,310,748.40	23.9%
\$100,000 to \$150,000	167	15.1%	20,961,423.49	18.4%
\$150,000 to \$200,000	145	13.1%	25,037,063.32	21.9%
\$200,000 to \$250,000	83	7.5%	18,569,836.78	16.3%
\$250,000 to \$300,000	31	2.8%	8,384,579.63	7.3%
\$300,000 to \$350,000	20	1.8%	6,350,042.59	5.6%
\$350,000 to \$400,000	9	0.8%	3,361,348.17	2.9%
\$400,000 to \$450,000	3	0.3%	1,238,511.09	1.1%
\$450,000 to \$500,000	2	0.2%	924,150.40	0.8%
\$500,000 to \$750,000	2	0.2%	1,173,372.81	1.0%
\$750,000+	1	0.1%	814,252.41	0.7%
<b>Total</b>	<b>1108</b>	<b>100%</b>	<b>114,125,329.09</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%	813	73.4%	58,505,671.12	51.3%
50% to 55%	86	7.8%	13,735,923.66	12.0%
55% to 60%	82	7.4%	14,869,259.63	13.0%
60% to 65%	69	6.2%	12,455,455.34	10.9%
65% to 70%	36	3.2%	7,996,314.34	7.0%
70% to 75%	13	1.2%	4,218,471.49	3.7%
75% to 80%	5	0.5%	1,257,884.36	1.1%
80% to 85%	4	0.4%	1,086,349.15	1.0%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1108</b>	<b>100.0%</b>	<b>114,125,329.09</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	38	3.4%	965,684.60	0.8%
\$100,000 to \$200,000	207	18.7%	10,832,813.85	9.5%
\$200,000 to \$300,000	330	29.8%	26,555,460.15	23.3%
\$300,000 to \$400,000	285	25.7%	32,706,750.51	28.7%
\$400,000 to \$500,000	131	11.8%	19,207,411.75	16.8%
\$500,000 to \$600,000	76	6.9%	13,664,294.55	12.0%
\$600,000 to \$700,000	18	1.6%	3,695,013.36	3.2%
\$700,000 to \$800,000	12	1.1%	2,568,106.29	2.3%
\$800,000 to \$900,000	7	0.6%	1,893,205.82	1.7%
\$900,000 to \$1,000,000	2	0.2%	820,202.40	0.7%
\$1,000,000 to \$1,500,000	2	0.2%	1,216,385.81	1.1%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1108</b>	<b>100.0%</b>	<b>114,125,329.09</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	302,095.26	0.3%
NSW	15	1.2%	2,412,285.25	2.1%
NT	89	7.4%	14,826,582.92	13.1%
QLD	13	1.1%	1,032,842.71	0.9%
SA	1045	86.7%	88,122,330.36	77.8%
TAS	2	0.2%	149,516.08	0.1%
VIC	31	2.6%	5,015,701.62	4.4%
WA	10	0.8%	1,472,420.89	1.3%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	785	65.1%	80,498,460.21	71.0%
Non-metropolitan	415	34.4%	32,286,195.33	28.5%
Inner City	6	0.5%	549,119.55	0.5%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</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%	264,805.63	0.2%
SA - Metropolitan	684	56.7%	63,194,937.43	55.8%
SA - Non metropolitan	357	29.6%	24,662,587.30	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.6%	11,466,125.83	10.1%
NT - Non metropolitan	22	1.8%	3,360,457.09	3.0%
WA - Inner City	1	0.1%	68,067.33	0.1%
WA - Metropolitan	8	0.7%	1,135,737.40	1.0%
WA - Non metropolitan	1	0.1%	268,616.16	0.2%
VIC - Inner City	1	0.1%	216,246.59	0.2%
VIC - Metropolitan	15	1.2%	2,692,992.40	2.4%
VIC - Non metropolitan	15	1.2%	2,106,462.63	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	330,241.14	0.3%
QLD - Non metropolitan	10	0.8%	702,601.57	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,376,330.75	1.2%
NSW - Non metropolitan	8	0.7%	1,035,954.50	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	302,095.26	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%	149,516.08	0.1%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.7%	6,260,577.47	5.5%
2.00% to 2.25%	25	2.1%	4,115,826.08	3.6%
2.25% to 2.50%	96	8.0%	10,990,466.48	9.7%
2.50% to 2.75%	28	2.3%	3,625,672.19	3.2%
2.75% to 3.00%	70	5.8%	9,358,286.89	8.3%
3.00% to 3.25%	68	5.6%	7,500,587.70	6.6%
3.25% to 3.50%	53	4.4%	5,478,798.65	4.8%
3.50% to 3.75%	88	7.3%	9,867,251.73	8.7%
3.75% to 4.00%	519	43.0%	40,527,155.61	35.8%
4.00% to 4.25%	26	2.2%	2,661,651.63	2.3%
4.25% to 4.50%	16	1.3%	1,989,792.04	1.8%
4.50% to 4.75%	169	14.0%	9,847,658.15	8.7%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	15	1.2%	1,110,050.47	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>1206</b>	<b>100.0%</b>	<b>113,333,775.09</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	1206	100.0%	113,333,775.09	100.0%
<b>Total</b>	<b>1206</b>	<b>100%</b>	<b>113,333,775.09</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	9	0.7%	98,341.74	0.1%
2 to 4 years	3	0.2%	70,798.12	0.1%
4 to 6 years	12	1.0%	187,167.47	0.2%
6 to 8 years	16	1.3%	733,866.18	0.6%
8 to 10 years	22	1.8%	577,672.68	0.5%
10 to 12 years	44	3.6%	2,170,391.56	1.9%
12 to 14 years	72	6.0%	4,418,141.93	3.9%
14 to 16 years	142	11.8%	8,528,474.03	7.5%
16 to 18 years	187	15.5%	15,878,282.33	14.0%
18 to 20 years	235	19.5%	23,112,211.77	20.4%
20 to 22 years	303	25.1%	35,709,774.50	31.5%
22 to 24 years	161	13.3%	21,848,652.78	19.3%
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>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.2%	825,678.92	0.7%
Principal & Interest	1203	99.8%	112,508,096.17	99.3%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</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	2	0.2%	490,513.95	0.4%
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	1203	99.8%	112,508,096.17	99.3%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	225	18.7%	29,220,800.14	25.8%
Variable	981	81.3%	84,112,974.95	74.2%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	38	3.2%	4,469,086.31	3.9%
6 to 12 months	46	3.8%	5,944,013.96	5.2%
12 to 24 months	66	5.5%	8,577,561.52	7.6%
24 to 36 months	44	3.6%	6,517,063.85	5.8%
36 to 48 months	27	2.2%	3,255,473.87	2.9%
48 to 60 months	4	0.3%	457,600.63	0.4%
60+ months	0	0.0%	-	0.0%
Variable	981	81.3%	84,112,974.95	74.2%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1085	90.0%	98,509,447.02	86.9%
Investment	121	10.0%	14,824,328.07	13.1%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,206	100.0%	113,333,775.09	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1205	99.9%	113,165,566.75	99.9%
Genworth	0	0.0%	-	0.0%
Uninsured	1	0.1%	168,208.34	0.1%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1189	98.6%	111,014,324.89	98.0%
1 to 30 days	12	1.0%	1,566,062.14	1.4%
31 to 60 days	1	0.1%	117,014.98	0.1%
61 to 90 days	1	0.1%	118,386.16	0.1%
91+ days	3	0.2%	517,986.92	0.5%
<b>Total</b>	<b>1206</b>	<b>100.0%</b>	<b>113,333,775.09</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	474,799.44	0.4%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	547,555.13	0.5%

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	443.37

## Disclaimer

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