

# LIGHT TRUST NO. 6



## Portfolio Summary as at 30 April 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	88,071,705.04	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,159,093.77	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,508,063.67	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,579,076.06	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,866,621.59	0.41%
Class D Notes	NR / NR	6.00%	428,404.95	
<b>Total*</b>			<b>105,612,965.08</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	13.04%
Excess Spread	0.91%

### Underlying collateral summary

No. of Loans (Consolidated):	1,053
No. of Loans (Unconsolidated):	1,147
Aggregate Pool Current Balance:	\$104,066,243
Total Valuation of Properties	\$330,496,209
Maximum Loan Balance (Consolidated):	\$615,665
Average Loan Balance (Consolidated):	\$98,828
Weighted Average Interest Rate	3.39%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	278.0
WAVG Remaining Term to Maturity (months):	227.3
WAVG Seasoning (months):	120.8

### Loan to Value Ratio (LVR)

Maximum Current LVR:	82.7%
WAVG Current LVR:	46.0%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	629	59.7%	25,843,412.86	24.8%
\$100,000 to \$150,000	158	15.0%	19,893,910.62	19.1%
\$150,000 to \$200,000	134	12.7%	23,145,532.07	22.2%
\$200,000 to \$250,000	69	6.6%	15,251,663.73	14.7%
\$250,000 to \$300,000	35	3.3%	9,508,794.98	9.1%
\$300,000 to \$350,000	13	1.2%	4,195,479.81	4.0%
\$350,000 to \$400,000	9	0.9%	3,347,705.49	3.2%
\$400,000 to \$450,000	3	0.3%	1,271,222.07	1.2%
\$450,000 to \$500,000	1	0.1%	458,783.23	0.4%
\$500,000 to \$750,000	2	0.2%	1,149,738.06	1.1%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1053</b>	<b>100%</b>	<b>104,066,242.92</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%	791	75.1%	56,180,925.91	54.0%
50% to 55%	83	7.9%	13,063,837.90	12.6%
55% to 60%	75	7.1%	13,274,353.88	12.8%
60% to 65%	57	5.4%	10,052,984.31	9.7%
65% to 70%	33	3.1%	7,446,424.69	7.2%
70% to 75%	6	0.6%	2,019,184.65	1.9%
75% to 80%	6	0.6%	1,740,564.85	1.7%
80% to 85%	2	0.2%	287,966.73	0.3%
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>1053</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	3.5%	964,116.23	0.9%
\$100,000 to \$200,000	202	19.2%	10,473,671.18	10.1%
\$200,000 to \$300,000	316	30.0%	24,475,727.74	23.5%
\$300,000 to \$400,000	261	24.8%	28,522,683.62	27.4%
\$400,000 to \$500,000	124	11.8%	17,648,579.74	17.0%
\$500,000 to \$600,000	74	7.0%	13,071,409.77	12.6%
\$600,000 to \$700,000	17	1.6%	3,406,393.69	3.3%
\$700,000 to \$800,000	12	1.1%	2,462,666.63	2.4%
\$800,000 to \$900,000	7	0.7%	1,844,280.24	1.8%
\$900,000 to \$1,000,000	2	0.2%	799,075.24	0.8%
\$1,000,000 to \$1,500,000	1	0.1%	397,638.84	0.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1053</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	286,978.90	0.3%
NSW	14	1.2%	2,167,988.54	2.1%
NT	86	7.5%	14,023,007.49	13.5%
QLD	11	1.0%	843,501.83	0.8%
SA	995	86.7%	80,856,548.33	77.7%
TAS	2	0.2%	146,251.53	0.1%
VIC	29	2.5%	4,568,765.58	4.4%
WA	9	0.8%	1,173,200.72	1.1%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	750	65.4%	74,221,767.64	71.3%
Non-metropolitan	391	34.1%	29,330,238.73	28.2%
Inner City	6	0.5%	514,236.55	0.5%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</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%	242,645.47	0.2%
SA - Metropolitan	651	56.8%	57,690,252.14	55.4%
SA - Non metropolitan	340	29.6%	22,923,650.72	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.8%	11,087,743.82	10.7%
NT - Non metropolitan	19	1.7%	2,935,263.67	2.8%
WA - Inner City	1	0.1%	64,578.40	0.1%
WA - Metropolitan	8	0.7%	1,108,622.32	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	207,012.68	0.2%
VIC - Metropolitan	14	1.2%	2,417,149.25	2.3%
VIC - Non metropolitan	14	1.2%	1,944,603.65	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	2	0.2%	300,553.30	0.3%
QLD - Non metropolitan	9	0.8%	542,948.53	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,330,467.91	1.3%
NSW - Non metropolitan	7	0.6%	837,520.63	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	286,978.90	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%	146,251.53	0.1%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</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	2.9%	6,230,411.88	6.0%
2.00% to 2.25%	32	2.8%	4,519,116.98	4.3%
2.25% to 2.50%	101	8.8%	11,112,888.13	10.7%
2.50% to 2.75%	34	3.0%	4,232,778.16	4.1%
2.75% to 3.00%	67	5.8%	8,482,341.77	8.2%
3.00% to 3.25%	57	5.0%	6,268,434.17	6.0%
3.25% to 3.50%	51	4.4%	5,480,334.08	5.3%
3.50% to 3.75%	83	7.2%	9,125,222.14	8.8%
3.75% to 4.00%	486	42.4%	35,255,728.67	33.9%
4.00% to 4.25%	23	2.0%	2,512,458.73	2.4%
4.25% to 4.50%	15	1.3%	1,662,369.97	1.6%
4.50% to 4.75%	150	13.1%	8,109,793.24	7.8%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	15	1.3%	1,074,365.00	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>1147</b>	<b>100.0%</b>	<b>104,066,242.92</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	1147	100.0%	104,066,242.92	100.0%
<b>Total</b>	<b>1147</b>	<b>100%</b>	<b>104,066,242.92</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	0.9%	68,211.64	0.1%
2 to 4 years	1	0.1%	40,838.48	0.0%
4 to 6 years	14	1.2%	209,677.34	0.2%
6 to 8 years	17	1.5%	676,021.75	0.6%
8 to 10 years	19	1.7%	426,524.42	0.4%
10 to 12 years	56	4.9%	2,800,394.66	2.7%
12 to 14 years	69	6.0%	4,525,371.61	4.3%
14 to 16 years	153	13.3%	9,809,822.35	9.4%
16 to 18 years	194	16.9%	15,736,798.88	15.1%
18 to 20 years	204	17.8%	19,552,254.58	18.8%
20 to 22 years	316	27.6%	36,772,043.96	35.3%
22 to 24 years	94	8.2%	13,448,283.25	12.9%
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>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	822,938.12	0.8%
Principal & Interest	1144	99.7%	103,243,304.80	99.2%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</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%	487,377.29	0.5%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,560.83	0.3%
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	1144	99.7%	103,243,304.80	99.2%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	215	18.7%	27,193,879.81	26.1%
Variable	932	81.3%	76,872,363.11	73.9%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	48	4.2%	5,427,524.52	5.2%
6 to 12 months	26	2.3%	3,289,590.43	3.2%
12 to 24 months	83	7.2%	10,679,959.99	10.3%
24 to 36 months	39	3.4%	5,673,038.47	5.5%
36 to 48 months	18	1.6%	2,092,405.50	2.0%
48 to 60 months	1	0.1%	31,360.90	0.0%
60+ months	0	0.0%	-	0.0%
Variable	932	81.3%	76,872,363.11	73.9%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1032	90.0%	90,161,477.42	86.6%
Investment	115	10.0%	13,904,765.50	13.4%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,147	100.0%	104,066,242.92	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1147	100.0%	104,066,242.92	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1147</b>	<b>100.0%</b>	<b>104,066,242.92</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1130	98.5%	101,670,380.22	97.7%
1 to 30 days	11	1.0%	1,475,291.55	1.4%
31 to 60 days	2	0.2%	287,529.32	0.3%
61 to 90 days	1	0.1%	78,463.20	0.1%
91+ days	3	0.3%	554,578.63	0.5%
Total	1147	100.0%	104,066,242.92	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	1	0.1%	117,592.33	0.1%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.3%	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	1,957.37

## Disclaimer

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