

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 August 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	104,977,896.12	16.27%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,765,511.49	13.26%
Class AB Notes	AAA(sf) / NR	1.90%	6,368,458.40	8.18%
Class B Notes	AA(sf) / NR	2.40%	7,606,769.77	2.12%
Class C Notes	A+(sf) / NR	3.50%	2,158,199.80	0.40%
Class D Notes	NR / NR	6.00%	495,324.54	
<b>Total</b>			<b>125,372,160.13</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	29.55%
Excess Spread	0.72%

### Underlying collateral summary

No. of Loans (Consolidated):	1,158
No. of Loans (Unconsolidated):	1,259
Aggregate Pool Current Balance:	\$121,408,115
Total Valuation of Properties	\$362,234,711
Maximum Loan Balance (Consolidated):	\$628,078
Average Loan Balance (Consolidated):	\$105,024
Weighted Average Interest Rate	3.48%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	286.0
WAVG Remaining Term to Maturity (months):	234.5
WAVG Seasoning (months):	113.1

### Loan to Value Ratio (LVR)

Maximum Current LVR:	86.3%
WAVG Current LVR:	47.6%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	647	56.0%	27,335,558.68	22.5%
\$100,000 to \$150,000	189	16.3%	23,538,352.98	19.4%
\$150,000 to \$200,000	154	13.3%	26,487,764.37	21.8%
\$200,000 to \$250,000	91	7.9%	20,304,333.38	16.7%
\$250,000 to \$300,000	37	3.2%	9,932,966.12	8.2%
\$300,000 to \$350,000	22	1.9%	7,055,574.19	5.8%
\$350,000 to \$400,000	6	0.5%	2,181,513.82	1.8%
\$400,000 to \$450,000	6	0.5%	2,456,294.40	2.0%
\$450,000 to \$500,000	2	0.2%	934,890.52	0.8%
\$500,000 to \$750,000	2	0.2%	1,180,866.89	1.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1156</b>	<b>100%</b>	<b>121,408,115.35</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%	823	71.2%	58,721,786.30	48.4%
50% to 55%	96	8.3%	15,906,553.68	13.1%
55% to 60%	94	8.1%	17,092,419.96	14.1%
60% to 65%	70	6.1%	12,712,682.36	10.5%
65% to 70%	47	4.1%	9,945,133.79	8.2%
70% to 75%	14	1.2%	4,076,919.40	3.4%
75% to 80%	5	0.4%	1,153,214.62	0.9%
80% to 85%	5	0.4%	1,559,902.33	1.3%
85% to 90%	2	0.2%	239,502.91	0.2%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
<b>Total</b>	<b>1156</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.1%	953,024.39	0.8%
\$100,000 to \$200,000	206	17.8%	10,919,663.24	9.0%
\$200,000 to \$300,000	342	29.6%	28,115,434.83	23.2%
\$300,000 to \$400,000	310	26.8%	35,612,358.91	29.3%
\$400,000 to \$500,000	140	12.1%	21,409,912.74	17.6%
\$500,000 to \$600,000	78	6.7%	14,220,535.60	11.7%
\$600,000 to \$700,000	20	1.7%	4,224,374.72	3.5%
\$700,000 to \$800,000	13	1.1%	2,639,542.01	2.2%
\$800,000 to \$900,000	7	0.6%	2,077,192.16	1.7%
\$900,000 to \$1,000,000	3	0.3%	831,060.36	0.7%
\$1,000,000 to \$1,500,000	1	0.1%	405,016.39	0.3%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1156</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	311,641.99	0.3%
NSW	17	1.4%	2,486,014.95	2.0%
NT	90	7.1%	15,235,232.06	12.5%
QLD	13	1.0%	1,059,248.45	0.9%
SA	1094	86.9%	95,488,353.88	78.7%
TAS	2	0.2%	152,138.37	0.1%
VIC	32	2.5%	5,231,632.24	4.3%
WA	10	0.8%	1,443,853.41	1.2%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	816	64.8%	86,177,325.15	71.0%
Non-metropolitan	437	34.7%	34,722,591.91	28.6%
Inner City	6	0.5%	508,198.29	0.4%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</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%	280,844.43	0.2%
SA - Metropolitan	714	56.7%	68,561,131.88	56.5%
SA - Non metropolitan	376	29.9%	26,646,377.57	21.9%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.3%	11,677,817.75	9.6%
NT - Non metropolitan	23	1.8%	3,557,414.31	2.9%
WA - Inner City	1	0.1%	3,296.12	0.0%
WA - Metropolitan	8	0.6%	1,154,836.80	1.0%
WA - Non metropolitan	1	0.1%	285,720.49	0.2%
VIC - Inner City	1	0.1%	224,057.74	0.2%
VIC - Metropolitan	15	1.2%	2,722,963.81	2.2%
VIC - Non metropolitan	16	1.3%	2,284,610.69	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	332,971.70	0.3%
QLD - Non metropolitan	10	0.8%	726,276.75	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.6%	1,415,961.22	1.2%
NSW - Non metropolitan	9	0.7%	1,070,053.73	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	311,641.99	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%	152,138.37	0.1%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	30	2.4%	6,105,755.03	5.0%
2.00% to 2.25%	22	1.7%	4,002,430.78	3.3%
2.25% to 2.50%	93	7.4%	10,991,121.56	9.1%
2.50% to 2.75%	17	1.4%	2,347,477.97	1.9%
2.75% to 3.00%	69	5.5%	9,614,886.12	7.9%
3.00% to 3.25%	86	6.8%	10,033,917.13	8.3%
3.25% to 3.50%	55	4.4%	5,741,270.66	4.7%
3.50% to 3.75%	93	7.4%	10,762,973.31	8.9%
3.75% to 4.00%	547	43.4%	43,550,326.37	35.9%
4.00% to 4.25%	31	2.5%	3,429,837.36	2.8%
4.25% to 4.50%	22	1.7%	2,823,886.35	2.3%
4.50% to 4.75%	178	14.1%	10,840,356.42	8.9%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	16	1.3%	1,163,876.29	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>1259</b>	<b>100.0%</b>	<b>121,408,115.35</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	1259	100.0%	121,408,115.35	100.0%
<b>Total</b>	<b>1259</b>	<b>100%</b>	<b>121,408,115.35</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	8	0.6%	76,462.19	0.1%
2 to 4 years	6	0.5%	136,387.86	0.1%
4 to 6 years	9	0.7%	174,642.95	0.1%
6 to 8 years	21	1.7%	845,709.20	0.7%
8 to 10 years	21	1.7%	596,350.51	0.5%
10 to 12 years	39	3.1%	1,630,422.22	1.3%
12 to 14 years	81	6.4%	5,300,047.96	4.4%
14 to 16 years	135	10.7%	8,300,663.70	6.8%
16 to 18 years	186	14.8%	15,697,673.92	12.9%
18 to 20 years	248	19.7%	25,566,066.18	21.1%
20 to 22 years	303	24.1%	33,803,224.93	27.8%
22 to 24 years	202	16.0%	29,280,463.73	24.1%
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>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	4	0.3%	1,122,951.24	0.9%
Principal & Interest	1255	99.7%	120,285,164.11	99.1%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</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	3	0.2%	787,754.77	0.6%
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%	335,196.47	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	1255	99.7%	120,285,164.11	99.1%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	233	18.5%	31,341,459.50	25.8%
Variable	1026	81.5%	90,066,655.85	74.2%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	40	3.2%	5,108,589.26	4.2%
6 to 12 months	49	3.9%	5,924,692.18	4.9%
12 to 24 months	66	5.2%	9,530,557.72	7.9%
24 to 36 months	48	3.8%	6,853,151.66	5.6%
36 to 48 months	24	1.9%	3,268,700.21	2.7%
48 to 60 months	6	0.5%	655,768.47	0.5%
60+ months	0	0.0%	-	0.0%
Variable	1026	81.5%	90,066,655.85	74.2%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1126	89.4%	104,595,653.31	86.2%
Investment	133	10.6%	16,812,462.04	13.8%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,259	100.0%	121,408,115.35	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1259	100.0%	121,408,115.35	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1239	98.4%	118,336,178.92	97.5%
1 to 30 days	11	0.9%	1,737,576.57	1.4%
31 to 60 days	2	0.2%	237,507.61	0.2%
61 to 90 days	3	0.2%	386,121.60	0.3%
91+ days	4	0.3%	710,730.65	0.6%
<b>Total</b>	<b>1259</b>	<b>100.0%</b>	<b>121,408,115.35</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	382,285.61	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	545,123.25	0.4%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

## Disclaimer

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