

LIGHT TRUST NO. 6



Portfolio Summary as at 31 August 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	53,596,059.86	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,922,467.36	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,351,933.63	8.40%
Class B Notes	AA(sf) / NR	2.40%	4,003,698.51	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,135,933.08	0.41%
Class D Notes	NR / NR	6.00%	260,705.94	
Total*			64,270,798.38	

*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	22.79%
Excess Spread	1.08%

Underlying collateral summary

No. of Loans (Consolidated):	772
No. of Loans (Unconsolidated):	831
Aggregate Pool Current Balance:	\$62,733,313
Total Valuation of Properties	\$237,526,287
Maximum Loan Balance (Consolidated):	\$560,084
Average Loan Balance (Consolidated):	\$81,261
Weighted Average Interest Rate	6.81%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	250.0
WAVG Remaining Term to Maturity (months):	200.6
WAVG Seasoning (months):	148.0
Loan to Value Ratio (LVR)	
Maximum Current LVR:	81.0%
WAVG Current LVR:	42.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	512	66.3%	17,319,038.72	27.6%
\$100,000 to \$150,000	112	14.5%	14,057,466.21	22.4%
\$150,000 to \$200,000	87	11.3%	15,072,643.33	24.0%
\$200,000 to \$250,000	32	4.1%	7,015,843.92	11.2%
\$250,000 to \$300,000	16	2.1%	4,311,196.12	6.9%
\$300,000 to \$350,000	6	0.8%	1,956,982.31	3.1%
\$350,000 to \$400,000	4	0.5%	1,518,780.48	2.4%
\$400,000 to \$450,000	1	0.1%	430,472.81	0.7%
\$450,000 to \$500,000	1	0.1%	490,805.12	0.8%
\$500,000 to \$750,000	1	0.1%	560,084.18	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	772	100%	62,733,313.20	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	646	83.7%	39,948,750.02	63.7%
50% to 55%	52	6.7%	8,263,645.21	13.2%
55% to 60%	37	4.8%	6,353,483.37	10.1%
60% to 65%	24	3.1%	5,296,840.19	8.4%
65% to 70%	7	0.9%	1,616,553.41	2.6%
70% to 75%	3	0.4%	819,477.09	1.3%
75% to 80%	2	0.3%	272,628.31	0.4%
80% to 85%	1	0.1%	161,935.60	0.3%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	772	100.0%	62,733,313.20	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	27	3.5%	585,197.93	0.9%
\$100,000 to \$200,000	148	19.2%	6,582,349.64	10.5%
\$200,000 to \$300,000	244	31.6%	15,208,767.16	24.2%
\$300,000 to \$400,000	198	25.6%	17,557,172.38	28.0%
\$400,000 to \$500,000	82	10.6%	9,390,339.16	15.0%
\$500,000 to \$600,000	51	6.6%	8,073,805.18	12.9%
\$600,000 to \$700,000	8	1.0%	2,026,954.29	3.2%
\$700,000 to \$800,000	4	0.5%	820,371.98	1.3%
\$800,000 to \$900,000	6	0.8%	1,167,460.98	1.9%
\$900,000 to \$1,000,000	3	0.4%	942,723.71	1.5%
\$1,000,000 to \$1,500,000	1	0.1%	378,170.79	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	772	100.0%	62,733,313.20	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	201,824.98	0.3%
NSW	11	1.3%	1,532,617.41	2.4%
NT	70	8.4%	10,658,254.59	17.0%
QLD	6	0.7%	314,265.82	0.5%
SA	716	86.2%	47,062,654.38	75.0%
TAS	1	0.1%	125,384.45	0.2%
VIC	22	2.6%	2,624,395.89	4.2%
WA	4	0.5%	213,915.68	0.3%
Total	831	100.0%	62,733,313.20	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	542	65.2%	44,253,863.26	70.5%
Non-metropolitan	284	34.2%	18,008,894.93	28.7%
Inner City	5	0.6%	470,555.01	0.8%
Total	831	100.0%	62,733,313.20	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.5%	303,794.55	0.5%
SA - Metropolitan	463	55.7%	33,235,818.94	53.0%
SA - Non metropolitan	249	30.0%	13,523,040.89	21.6%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	54	6.5%	8,293,099.72	13.2%
NT - Non metropolitan	16	1.9%	2,365,154.87	3.8%
WA - Inner City	0	0.0%	-	0.0%
WA - Metropolitan	4	0.5%	213,915.68	0.3%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	166,760.46	0.3%
VIC - Metropolitan	10	1.2%	1,245,083.21	2.0%
VIC - Non metropolitan	11	1.3%	1,212,552.22	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	4	0.5%	279,231.14	0.4%
QLD - Non metropolitan	2	0.2%	35,034.68	0.1%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	6	0.7%	784,889.59	1.3%
NSW - Non metropolitan	5	0.6%	747,727.82	1.2%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	201,824.98	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	1	0.1%	125,384.45	0.2%
Total	831	100.0%	62,733,313.20	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	5	0.6%	825,374.70	1.3%
2.00% to 2.25%	2	0.2%	286,135.19	0.5%
2.25% to 2.50%	8	1.0%	605,229.78	1.0%
2.50% to 2.75%	5	0.6%	414,151.96	0.7%
2.75% to 3.00%	6	0.7%	616,619.16	1.0%
3.00% to 3.25%	2	0.2%	217,672.12	0.3%
3.25% to 3.50%	3	0.4%	532,947.42	0.8%
3.50% to 3.75%	3	0.4%	290,390.29	0.5%
3.75% to 4.00%	2	0.2%	141,182.01	0.2%
4.00% to 4.25%	1	0.1%	102,514.29	0.2%
4.25% to 4.50%	0	0.0%	-	0.0%
4.50% to 4.75%	1	0.1%	40,502.96	0.1%
4.75% to 5.00%	2	0.2%	371,952.59	0.6%
5.00% to 5.25%	2	0.2%	101,601.88	0.2%
5.25% to 5.50%	2	0.2%	216,875.65	0.3%
5.50% to 5.75%	5	0.6%	476,034.70	0.8%
5.75% to 6.00%	58	7.0%	7,646,774.77	12.2%
6.00%+	724	87.1%	49,847,353.73	79.5%
Total	831	100.0%	62,733,313.20	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	831	100.0%	62,733,313.20	100.0%
Total	831	100%	62,733,313.20	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%	11,931.85	0.0%
2 to 4 years	11	1.3%	92,550.12	0.1%
4 to 6 years	14	1.7%	346,435.55	0.6%
6 to 8 years	14	1.7%	242,541.64	0.4%
8 to 10 years	51	6.1%	2,129,750.35	3.4%
10 to 12 years	61	7.3%	2,929,336.47	4.7%
12 to 14 years	113	13.6%	5,573,192.71	8.9%
14 to 16 years	135	16.2%	9,669,007.13	15.4%
16 to 18 years	166	20.0%	14,470,573.85	23.1%
18 to 20 years	216	26.0%	21,124,546.39	33.7%
20 to 22 years	47	5.7%	6,143,447.14	9.8%
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	831	100.0%	62,733,313.20	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,384.93	0.5%
Principal & Interest	830	99.9%	62,396,928.27	99.5%
Total	831	100.0%	62,733,313.20	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	1	0.1%	336,384.93	0.5%
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	830	99.9%	62,396,928.27	99.5%
Total	831	100.0%	62,733,313.20	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	122	14.7%	12,235,169.78	19.5%
Variable	709	85.3%	50,498,143.42	80.5%
Total	831	100.0%	62,733,313.20	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	31	3.7%	3,072,559.79	4.9%
6 to 12 months	26	3.1%	2,607,576.15	4.2%
12 to 24 months	30	3.6%	2,928,651.55	4.7%
24 to 36 months	22	2.6%	2,443,282.52	3.9%
36 to 48 months	6	0.7%	647,255.77	1.0%
48 to 60 months	7	0.8%	535,844.00	0.9%
60+ months	0	0.0%	-	0.0%
Variable	709	85.3%	50,498,143.42	80.5%
Total	831	100.0%	62,733,313.20	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	759	91.3%	54,737,986.31	87.3%
Investment	72	8.7%	7,995,326.89	12.7%
Total	831	100.0%	62,733,313.20	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	831	100.0%	62,733,313.20	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	831	100.0%	62,733,313.20	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	831	100.0%	62,733,313.20	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	831	100.0%	62,733,313.20	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	805	96.9%	59,804,159.47	95.3%
1 to 30 days	17	2.0%	1,952,887.05	3.1%
31 to 60 days	0	0.0%	-	0.0%
61 to 90 days	1	0.1%	51,096.05	0.1%
91+ days	8	1.0%	925,170.63	1.5%
Total	831	100.0%	62,733,313.20	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.5%	497,838.71	0.8%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	0.9%

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

Disclaimer

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