

LIGHT TRUST NO. 6



Portfolio Summary as at 31 December 2021

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	94,511,428.06	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,390,083.84	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,910,808.28	8.40%
Class B Notes	AA(sf) / NR	2.40%	7,060,132.12	2.17%
Class C Notes	A+(sf) / NR	3.50%	2,003,107.26	0.41%
Class D Notes	NR / NR	6.00%	459,729.53	
Total			113,335,289.08	

Conditional Prepayment Rate (CPR)

Current CPR	22.92%
Excess Spread	0.79%

Underlying collateral summary

No. of Loans (Consolidated):	1,090
No. of Loans (Unconsolidated):	1,187
Aggregate Pool Current Balance:	\$110,566,140
Total Valuation of Properties	\$342,682,709
Maximum Loan Balance (Consolidated):	\$623,721
Average Loan Balance (Consolidated):	\$102,341
Weighted Average Interest Rate	3.42%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	282.0
WAVG Remaining Term to Maturity (months):	231.1
WAVG Seasoning (months):	116.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	83.7%
WAVG Current LVR:	46.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	645	59.0%	27,406,556.47	24.5%
\$100,000 to \$150,000	159	14.5%	20,044,947.14	17.9%
\$150,000 to \$200,000	139	12.7%	23,988,234.22	21.4%
\$200,000 to \$250,000	85	7.8%	19,008,914.87	17.0%
\$250,000 to \$300,000	30	2.7%	8,171,841.94	7.3%
\$300,000 to \$350,000	18	1.6%	5,720,222.09	5.1%
\$350,000 to \$400,000	10	0.9%	3,750,459.10	3.3%
\$400,000 to \$450,000	3	0.3%	1,234,694.45	1.1%
\$450,000 to \$500,000	2	0.2%	920,468.35	0.8%
\$500,000 to \$750,000	3	0.3%	1,714,409.52	1.5%
\$750,000+	0	0.0%	-	0.0%
Total	1094	100%	111,960,748.15	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	808	73.9%	58,108,754.43	51.9%
50% to 55%	87	8.0%	13,941,197.08	12.5%
55% to 60%	80	7.3%	14,800,825.75	13.2%
60% to 65%	65	5.9%	11,767,274.48	10.5%
65% to 70%	38	3.5%	8,672,080.05	7.7%
70% to 75%	9	0.8%	2,676,130.61	2.4%
75% to 80%	4	0.4%	1,079,605.86	1.0%
80% to 85%	3	0.3%	914,879.89	0.8%
85% to 90%	0	0.0%	-	0.0%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	1094	100.0%	111,960,748.15	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.3%	933,190.99	0.8%
\$100,000 to \$200,000	207	18.9%	10,891,659.86	9.7%
\$200,000 to \$300,000	324	29.6%	25,657,430.50	22.9%
\$300,000 to \$400,000	277	25.3%	30,913,946.95	27.6%
\$400,000 to \$500,000	130	11.9%	19,138,218.11	17.1%
\$500,000 to \$600,000	79	7.2%	14,669,984.50	13.1%
\$600,000 to \$700,000	18	1.6%	3,564,810.43	3.2%
\$700,000 to \$800,000	12	1.1%	2,542,959.20	2.3%
\$800,000 to \$900,000	7	0.6%	1,884,977.38	1.7%
\$900,000 to \$1,000,000	3	0.3%	1,362,376.66	1.2%
\$1,000,000 to \$1,500,000	1	0.1%	401,193.57	0.4%
\$1,500,000+	0	0.0%	-	0.0%
Total	1094	100.0%	111,960,748.15	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	299,402.20	0.3%
NSW	14	1.2%	2,231,442.14	2.0%
NT	89	7.5%	14,754,467.43	13.3%
QLD	13	1.1%	1,022,139.84	0.9%
SA	1029	86.7%	86,024,120.08	77.8%
TAS	2	0.2%	148,892.39	0.1%
VIC	30	2.5%	4,887,694.46	4.4%
WA	9	0.8%	1,197,981.16	1.1%
Total	1187	100.0%	110,566,139.70	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	775	65.3%	78,936,328.56	71.4%
Non-metropolitan	406	34.2%	31,089,110.21	28.1%
Inner City	6	0.5%	540,700.93	0.5%
Total	1187	100.0%	110,566,139.70	100.0%

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Geographic Distribution (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Inner City	4	0.3%	260,377.75	0.2%
SA - Metropolitan	674	56.8%	61,718,435.83	55.8%
SA - Non metropolitan	351	29.6%	24,045,306.50	21.7%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.6%	11,409,629.31	10.3%
NT - Non metropolitan	22	1.9%	3,344,838.12	3.0%
WA - Inner City	1	0.1%	67,100.22	0.1%
WA - Metropolitan	8	0.7%	1,130,880.94	1.0%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	213,222.96	0.2%
VIC - Metropolitan	15	1.3%	2,682,030.68	2.4%
VIC - Non metropolitan	14	1.2%	1,992,440.82	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	329,478.12	0.3%
QLD - Non metropolitan	10	0.8%	692,661.72	0.6%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,366,471.48	1.2%
NSW - Non metropolitan	7	0.6%	864,970.66	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	299,402.20	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%	148,892.39	0.1%
Total	1187	100.0%	110,566,139.70	100.0%

Interest Rate (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	33	2.8%	6,350,367.45	5.7%
2.00% to 2.25%	25	2.1%	3,864,860.78	3.5%
2.25% to 2.50%	102	8.6%	11,682,866.54	10.6%
2.50% to 2.75%	29	2.4%	3,781,873.09	3.4%
2.75% to 3.00%	69	5.8%	8,763,991.63	7.9%
3.00% to 3.25%	64	5.4%	7,160,695.33	6.5%
3.25% to 3.50%	51	4.3%	5,449,320.40	4.9%
3.50% to 3.75%	85	7.2%	9,467,322.77	8.6%
3.75% to 4.00%	512	43.1%	39,313,778.74	35.6%
4.00% to 4.25%	26	2.2%	2,646,472.56	2.4%
4.25% to 4.50%	15	1.3%	1,830,065.44	1.7%
4.50% to 4.75%	161	13.6%	9,147,423.19	8.3%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	15	1.3%	1,107,101.78	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%
Total	1187	100.0%	110,566,139.70	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	1187	100.0%	110,566,139.70	100.0%
Total	1187	100%	110,566,139.70	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	8	0.7%	63,600.68	0.1%
2 to 4 years	3	0.3%	68,790.34	0.1%
4 to 6 years	13	1.1%	192,753.99	0.2%
6 to 8 years	16	1.3%	769,161.34	0.7%
8 to 10 years	21	1.8%	513,838.62	0.5%
10 to 12 years	49	4.1%	2,422,578.77	2.2%
12 to 14 years	67	5.6%	4,165,610.62	3.8%
14 to 16 years	149	12.6%	9,168,218.40	8.3%
16 to 18 years	184	15.5%	14,803,145.11	13.4%
18 to 20 years	221	18.6%	22,322,100.98	20.2%
20 to 22 years	316	26.6%	36,956,259.58	33.4%
22 to 24 years	140	11.8%	19,120,081.27	17.3%
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%
Total	1187	100.0%	110,566,139.70	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	824,334.40	0.7%
Principal & Interest	1184	99.7%	109,741,805.30	99.3%
Total	1187	100.0%	110,566,139.70	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	2	0.2%	489,137.93	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%	335,196.47	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	1184	99.7%	109,741,805.30	99.3%
Total	1187	100.0%	110,566,139.70	100.0%

Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	225	19.0%	28,885,126.91	26.1%
Variable	962	81.0%	81,681,012.79	73.9%
Total	1187	100.0%	110,566,139.70	100.0%

Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	41	3.5%	4,972,777.49	4.5%
6 to 12 months	42	3.5%	4,966,381.32	4.5%
12 to 24 months	67	5.6%	8,875,424.01	8.0%
24 to 36 months	49	4.1%	7,082,068.03	6.4%
36 to 48 months	23	1.9%	2,793,186.61	2.5%
48 to 60 months	3	0.3%	195,289.45	0.2%
60+ months	0	0.0%	-	0.0%
Variable	962	81.0%	81,681,012.79	73.9%
Total	1187	100.0%	110,566,139.70	100.0%

Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1068	90.0%	95,869,991.88	86.7%
Investment	119	10.0%	14,696,147.82	13.3%
Total	1187	100.0%	110,566,139.70	100.0%

Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,187	100.0%	110,566,139.70	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1187	100.0%	110,566,139.70	100.0%

Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1187	100.0%	110,566,139.70	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1187	100.0%	110,566,139.70	100.0%

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Arrears

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1169	98.5%	107,857,136.39	97.5%
1 to 30 days	12	1.0%	1,639,983.16	1.5%
31 to 60 days	2	0.2%	357,774.56	0.3%
61 to 90 days	2	0.2%	235,443.57	0.2%
91+ days	2	0.2%	475,802.02	0.4%
Total	1187	100.0%	110,566,139.70	100.0%

Hardships

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	475,802.02	0.4%

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

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