

LIGHT TRUST NO. 6



Portfolio Summary as at 30 June 2022

| Note Balances | Rating (S&P / Fitch) | Margin | Current Invested Amount | Subordination |
|----------------|----------------------|--------|-------------------------|---------------|
| Class A1 Notes | AAA(sf) / AAAsf | 1.20% | 85,391,892.10 | 16.61% |
| Class A2 Notes | AAA(sf) / AAAsf | 1.65% | 3,062,970.05 | 13.62% |
| Class AB Notes | AAA(sf) / NR | 1.90% | 5,340,466.37 | 8.40% |
| Class B Notes | AA(sf) / NR | 2.40% | 6,378,890.39 | 2.17% |
| Class C Notes | A+(sf) / NR | 3.50% | 1,809,824.72 | 0.41% |
| Class D Notes | NR / NR | 6.00% | 415,369.60 | |
| Total* | | | 102,399,413.23 | |

*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 | 20.77% |
| Excess Spread | 0.82% |

Underlying collateral summary

| | |
|--|---------------|
| No. of Loans (Consolidated): | 1,029 |
| No. of Loans (Unconsolidated): | 1,120 |
| Aggregate Pool Current Balance: | \$100,122,365 |
| Total Valuation of Properties | \$322,996,209 |
| Maximum Loan Balance (Consolidated): | \$611,150 |
| Average Loan Balance (Consolidated): | \$97,301 |
| Weighted Average Interest Rate | 3.94% |
| Loan Seasoning / Term to Maturity | |
| Maximum Original Term to Maturity (months): | 360.0 |
| Maximum Remaining Term to Maturity (months): | 276.0 |
| WAVG Remaining Term to Maturity (months): | 225.4 |
| WAVG Seasoning (months): | 122.7 |
| Loan to Value Ratio (LVR) | |
| Maximum Current LVR: | 82.3% |
| WAVG Current LVR: | 45.7% |

Current Balance (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 616 | 59.9% | 24,415,489.60 | 24.4% |
| \$100,000 to \$150,000 | 159 | 15.5% | 19,978,372.38 | 20.0% |
| \$150,000 to \$200,000 | 127 | 12.3% | 21,982,031.71 | 22.0% |
| \$200,000 to \$250,000 | 68 | 6.6% | 15,030,530.93 | 15.0% |
| \$250,000 to \$300,000 | 35 | 3.4% | 9,574,211.60 | 9.6% |
| \$300,000 to \$350,000 | 9 | 0.9% | 2,957,184.59 | 3.0% |
| \$350,000 to \$400,000 | 9 | 0.9% | 3,323,063.10 | 3.3% |
| \$400,000 to \$450,000 | 3 | 0.3% | 1,261,469.45 | 1.3% |
| \$450,000 to \$500,000 | 1 | 0.1% | 457,203.57 | 0.5% |
| \$500,000 to \$750,000 | 2 | 0.2% | 1,142,808.28 | 1.1% |
| \$750,000+ | 0 | 0.0% | - | 0.0% |
| Total | 1029 | 100% | 100,122,365.21 | 100% |

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Current LVR (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| 0% to 50% | 781 | 75.9% | 54,523,332.59 | 54.5% |
| 50% to 55% | 83 | 8.1% | 13,244,374.20 | 13.2% |
| 55% to 60% | 75 | 7.3% | 13,219,760.36 | 13.2% |
| 60% to 65% | 49 | 4.8% | 8,854,504.07 | 8.8% |
| 65% to 70% | 29 | 2.8% | 7,010,871.88 | 7.0% |
| 70% to 75% | 4 | 0.4% | 1,252,152.63 | 1.3% |
| 75% to 80% | 6 | 0.6% | 1,731,385.45 | 1.7% |
| 80% to 85% | 2 | 0.2% | 285,984.03 | 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 | 1029 | 100.0% | 100,122,365.21 | 100.0% |

Property Valuation (Consolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------------|-----------------|-------------------|-----------------------|----------------------|
| \$0 to \$100,000 | 37 | 3.6% | 948,608.02 | 0.9% |
| \$100,000 to \$200,000 | 197 | 19.1% | 9,997,407.39 | 10.0% |
| \$200,000 to \$300,000 | 310 | 30.1% | 23,706,436.75 | 23.7% |
| \$300,000 to \$400,000 | 253 | 24.6% | 27,268,775.52 | 27.2% |
| \$400,000 to \$500,000 | 120 | 11.7% | 16,582,623.80 | 16.6% |
| \$500,000 to \$600,000 | 73 | 7.1% | 12,803,533.63 | 12.8% |
| \$600,000 to \$700,000 | 17 | 1.7% | 3,379,562.42 | 3.4% |
| \$700,000 to \$800,000 | 12 | 1.2% | 2,422,704.31 | 2.4% |
| \$800,000 to \$900,000 | 7 | 0.7% | 1,823,458.76 | 1.8% |
| \$900,000 to \$1,000,000 | 2 | 0.2% | 793,399.14 | 0.8% |
| \$1,000,000 to \$1,500,000 | 1 | 0.1% | 395,855.47 | 0.4% |
| \$1,500,000+ | 0 | 0.0% | - | 0.0% |
| Total | 1029 | 100.0% | 100,122,365.21 | 100.0% |

Security State (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| ACT | 1 | 0.1% | 281,491.03 | 0.3% |
| NSW | 14 | 1.3% | 2,142,134.89 | 2.1% |
| NT | 85 | 7.6% | 13,958,920.61 | 13.9% |
| QLD | 11 | 1.0% | 826,235.35 | 0.8% |
| SA | 969 | 86.5% | 77,146,242.22 | 77.1% |
| TAS | 2 | 0.2% | 145,024.67 | 0.1% |
| VIC | 29 | 2.6% | 4,464,350.56 | 4.5% |
| WA | 9 | 0.8% | 1,157,965.88 | 1.2% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Geographic Region (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------|-----------------|-------------------|-----------------------|----------------------|
| Metropolitan | 733 | 65.4% | 71,418,081.94 | 71.3% |
| Non-metropolitan | 381 | 34.0% | 28,204,854.84 | 28.2% |
| Inner City | 6 | 0.5% | 499,428.43 | 0.5% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

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Geographic Distribution (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|------------------------|-----------------|-------------------|-----------------------|----------------------|
| SA - Inner City | 4 | 0.4% | 234,196.90 | 0.2% |
| SA - Metropolitan | 635 | 56.7% | 55,026,149.73 | 55.0% |
| SA - Non metropolitan | 330 | 29.5% | 21,885,895.59 | 21.9% |
| NT - Inner City | 0 | 0.0% | - | 0.0% |
| NT - Metropolitan | 66 | 5.9% | 11,006,627.21 | 11.0% |
| NT - Non metropolitan | 19 | 1.7% | 2,952,293.40 | 2.9% |
| WA - Inner City | 1 | 0.1% | 61,838.36 | 0.1% |
| WA - Metropolitan | 8 | 0.7% | 1,096,127.52 | 1.1% |
| WA - Non metropolitan | 0 | 0.0% | - | 0.0% |
| VIC - Inner City | 1 | 0.1% | 203,393.17 | 0.2% |
| VIC - Metropolitan | 14 | 1.3% | 2,393,952.61 | 2.4% |
| VIC - Non metropolitan | 14 | 1.3% | 1,867,004.78 | 1.9% |
| QLD - Inner City | 0 | 0.0% | - | 0.0% |
| QLD - Metropolitan | 2 | 0.2% | 298,915.50 | 0.3% |
| QLD - Non metropolitan | 9 | 0.8% | 527,319.85 | 0.5% |
| NSW - Inner City | 0 | 0.0% | - | 0.0% |
| NSW - Metropolitan | 7 | 0.6% | 1,314,818.34 | 1.3% |
| NSW - Non metropolitan | 7 | 0.6% | 827,316.55 | 0.8% |
| ACT - Inner City | 0 | 0.0% | - | 0.0% |
| ACT - Metropolitan | 1 | 0.1% | 281,491.03 | 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% | 145,024.67 | 0.1% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Interest Rate (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| 0.00% to 2.00% | 33 | 2.9% | 6,162,445.70 | 6.2% |
| 2.00% to 2.25% | 18 | 1.6% | 2,814,623.05 | 2.8% |
| 2.25% to 2.50% | 76 | 6.8% | 8,176,859.92 | 8.2% |
| 2.50% to 2.75% | 14 | 1.3% | 1,629,516.37 | 1.6% |
| 2.75% to 3.00% | 32 | 2.9% | 3,935,188.25 | 3.9% |
| 3.00% to 3.25% | 28 | 2.5% | 2,712,343.04 | 2.7% |
| 3.25% to 3.50% | 39 | 3.5% | 5,251,665.35 | 5.2% |
| 3.50% to 3.75% | 53 | 4.7% | 6,143,598.93 | 6.1% |
| 3.75% to 4.00% | 48 | 4.3% | 5,750,118.00 | 5.7% |
| 4.00% to 4.25% | 45 | 4.0% | 4,340,190.06 | 4.3% |
| 4.25% to 4.50% | 65 | 5.8% | 6,964,118.60 | 7.0% |
| 4.50% to 4.75% | 480 | 42.9% | 34,268,585.60 | 34.2% |
| 4.75% to 5.00% | 20 | 1.8% | 2,119,401.74 | 2.1% |
| 5.00% to 5.25% | 15 | 1.3% | 1,529,722.72 | 1.5% |
| 5.25% to 5.50% | 139 | 12.4% | 7,231,138.22 | 7.2% |
| 5.50% to 5.75% | 0 | 0.0% | - | 0.0% |
| 5.75% to 6.00% | 15 | 1.3% | 1,092,849.66 | 1.1% |
| 6.00%+ | 0 | 0.0% | - | 0.0% |
| Total | 1120 | 100.0% | 100,122,365.21 | 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 | 1120 | 100.0% | 100,122,365.21 | 100.0% |
| Total | 1120 | 100% | 100,122,365.21 | 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% | 53,764.84 | 0.1% |
| 2 to 4 years | 4 | 0.4% | 47,751.25 | 0.0% |
| 4 to 6 years | 13 | 1.2% | 286,523.61 | 0.3% |
| 6 to 8 years | 18 | 1.6% | 702,829.85 | 0.7% |
| 8 to 10 years | 18 | 1.6% | 365,961.06 | 0.4% |
| 10 to 12 years | 58 | 5.2% | 2,987,325.22 | 3.0% |
| 12 to 14 years | 78 | 7.0% | 4,750,431.37 | 4.7% |
| 14 to 16 years | 147 | 13.1% | 9,306,969.95 | 9.3% |
| 16 to 18 years | 190 | 17.0% | 15,505,744.63 | 15.5% |
| 18 to 20 years | 205 | 18.3% | 19,440,479.32 | 19.4% |
| 20 to 22 years | 310 | 27.7% | 35,973,515.47 | 35.9% |
| 22 to 24 years | 71 | 6.3% | 10,701,068.64 | 10.7% |
| 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 | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Repayment Method (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------------|-----------------|-------------------|-----------------------|----------------------|
| Interest Only | 3 | 0.3% | 821,514.64 | 0.8% |
| Principal & Interest | 1117 | 99.7% | 99,300,850.57 | 99.2% |
| Total | 1120 | 100.0% | 100,122,365.21 | 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% | 485,953.55 | 0.5% |
| 12 to 24 months | 0 | 0.0% | - | 0.0% |
| 24 to 36 months | 1 | 0.1% | 335,561.09 | 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 | 1117 | 99.7% | 99,300,850.57 | 99.2% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Interest Rate Type (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| Fixed | 207 | 18.5% | 25,610,745.49 | 25.6% |
| Variable | 913 | 81.5% | 74,511,619.72 | 74.4% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Remaining Fixed Period (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|-----------------|-----------------|-------------------|-----------------------|----------------------|
| 0 to 6 months | 39 | 3.5% | 4,282,242.36 | 4.3% |
| 6 to 12 months | 27 | 2.4% | 3,037,466.22 | 3.0% |
| 12 to 24 months | 90 | 8.0% | 11,818,040.17 | 11.8% |
| 24 to 36 months | 34 | 3.0% | 4,450,943.24 | 4.4% |
| 36 to 48 months | 15 | 1.3% | 1,926,740.14 | 1.9% |
| 48 to 60 months | 2 | 0.2% | 95,313.36 | 0.1% |
| 60+ months | 0 | 0.0% | - | 0.0% |
| Variable | 913 | 81.5% | 74,511,619.72 | 74.4% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Occupancy (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|----------------|-----------------|-------------------|-----------------------|----------------------|
| Owner Occupier | 1007 | 89.9% | 86,381,955.81 | 86.3% |
| Investment | 113 | 10.1% | 13,740,409.40 | 13.7% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Loan Documentation (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------------|-----------------|-------------------|-----------------------|----------------------|
| Full Documentation | 1,120 | 100.0% | 100,122,365.21 | 100.0% |
| Low Documentation | 0 | 0.0% | - | 0.0% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

Mortgage Insurer (Unconsolidated)

| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
|--------------|-----------------|-------------------|-----------------------|----------------------|
| QBE | 1120 | 100.0% | 100,122,365.21 | 100.0% |
| Genworth | 0 | 0.0% | - | 0.0% |
| Uninsured | 0 | 0.0% | 0.00 | 0.0% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

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| Arrears | | | | |
|---------------|-----------------|-------------------|-----------------------|----------------------|
| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
| 0 days | 1103 | 98.5% | 97,391,954.40 | 97.3% |
| 1 to 30 days | 14 | 1.3% | 2,179,832.83 | 2.2% |
| 31 to 60 days | 0 | 0.0% | - | 0.0% |
| 61 to 90 days | 0 | 0.0% | - | 0.0% |
| 91+ days | 3 | 0.3% | 550,577.98 | 0.5% |
| Total | 1120 | 100.0% | 100,122,365.21 | 100.0% |

| Hardships | | | | |
|-------------------|-----------------|-------------------|-----------------|----------------------|
| | No. of Accounts | % by No. Accounts | Current Balance | % by Current Balance |
| Current hardships | 0 | 0.0% | - | 0.0% |

| 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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