

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 March 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	89,328,165.05	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,204,162.45	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,586,643.53	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,672,935.33	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,893,251.43	0.41%
Class D Notes	NR / NR	6.00%	434,516.72	
<b>Total</b>			<b>107,119,674.49</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	12.45%
Excess Spread	0.84%

### Underlying collateral summary

No. of Loans (Consolidated):	1,064
No. of Loans (Unconsolidated):	1,158
Aggregate Pool Current Balance:	\$105,612,965
Total Valuation of Properties	\$334,054,209

Maximum Loan Balance (Consolidated):	\$618,484
Average Loan Balance (Consolidated):	\$99,260
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):	279.0
WAVG Remaining Term to Maturity (months):	228.3
WAVG Seasoning (months):	119.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.0%
WAVG Current LVR:	46.1%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	632	59.4%	25,931,137.74	24.6%
\$100,000 to \$150,000	162	15.2%	20,316,090.55	19.2%
\$150,000 to \$200,000	135	12.7%	23,347,795.87	22.1%
\$200,000 to \$250,000	72	6.8%	15,994,432.70	15.1%
\$250,000 to \$300,000	33	3.1%	8,952,247.79	8.5%
\$300,000 to \$350,000	14	1.3%	4,463,780.34	4.2%
\$350,000 to \$400,000	10	0.9%	3,713,093.55	3.5%
\$400,000 to \$450,000	3	0.3%	1,275,837.53	1.2%
\$450,000 to \$500,000	1	0.1%	459,929.24	0.4%
\$500,000 to \$750,000	2	0.2%	1,158,619.78	1.1%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1064</b>	<b>100%</b>	<b>105,612,965.09</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%	796	74.8%	56,569,444.48	53.6%
50% to 55%	83	7.8%	12,644,076.60	12.0%
55% to 60%	76	7.1%	13,729,463.98	13.0%
60% to 65%	61	5.7%	10,783,380.85	10.2%
65% to 70%	32	3.0%	7,380,448.03	7.0%
70% to 75%	8	0.8%	2,471,761.71	2.3%
75% to 80%	6	0.6%	1,745,231.12	1.7%
80% to 85%	2	0.2%	289,158.32	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>1064</b>	<b>100.0%</b>	<b>105,612,965.09</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%	972,973.72	0.9%
\$100,000 to \$200,000	203	19.1%	10,548,008.31	10.0%
\$200,000 to \$300,000	318	29.9%	24,756,467.38	23.4%
\$300,000 to \$400,000	268	25.2%	29,307,641.33	27.8%
\$400,000 to \$500,000	124	11.7%	17,865,168.51	16.9%
\$500,000 to \$600,000	75	7.0%	13,219,164.69	12.5%
\$600,000 to \$700,000	17	1.6%	3,404,250.36	3.2%
\$700,000 to \$800,000	12	1.1%	2,478,438.36	2.3%
\$800,000 to \$900,000	7	0.7%	1,855,403.82	1.8%
\$900,000 to \$1,000,000	2	0.2%	806,818.61	0.8%
\$1,000,000 to \$1,500,000	1	0.1%	398,630.00	0.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1064</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	289,726.56	0.3%
NSW	14	1.2%	2,187,396.62	2.1%
NT	87	7.5%	14,209,953.17	13.5%
QLD	12	1.0%	845,583.68	0.8%
SA	1004	86.7%	82,156,487.16	77.8%
TAS	2	0.2%	146,876.79	0.1%
VIC	29	2.5%	4,596,676.86	4.4%
WA	9	0.8%	1,180,264.25	1.1%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	756	65.3%	75,420,981.63	71.4%
Non-metropolitan	396	34.2%	29,669,643.49	28.1%
Inner City	6	0.5%	522,339.97	0.5%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</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%	247,762.85	0.2%
SA - Metropolitan	656	56.6%	58,713,054.92	55.6%
SA - Non metropolitan	344	29.7%	23,195,669.39	22.0%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.8%	11,234,563.91	10.6%
NT - Non metropolitan	20	1.7%	2,975,389.26	2.8%
WA - Inner City	1	0.1%	65,212.04	0.1%
WA - Metropolitan	8	0.7%	1,115,052.21	1.1%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	209,365.08	0.2%
VIC - Metropolitan	14	1.2%	2,427,485.52	2.3%
VIC - Non metropolitan	14	1.2%	1,959,826.26	1.9%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	302,294.70	0.3%
QLD - Non metropolitan	9	0.8%	543,288.98	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,338,803.81	1.3%
NSW - Non metropolitan	7	0.6%	848,592.81	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	289,726.56	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%	146,876.79	0.1%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</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	2.8%	6,264,597.58	5.9%
2.00% to 2.25%	31	2.7%	4,413,222.97	4.2%
2.25% to 2.50%	104	9.0%	11,803,028.74	11.2%
2.50% to 2.75%	34	2.9%	4,203,395.80	4.0%
2.75% to 3.00%	66	5.7%	8,527,406.70	8.1%
3.00% to 3.25%	56	4.8%	6,249,655.54	5.9%
3.25% to 3.50%	50	4.3%	5,070,651.56	4.8%
3.50% to 3.75%	84	7.3%	9,314,246.16	8.8%
3.75% to 4.00%	494	42.7%	36,184,674.80	34.3%
4.00% to 4.25%	23	2.0%	2,517,307.43	2.4%
4.25% to 4.50%	15	1.3%	1,671,459.03	1.6%
4.50% to 4.75%	153	13.2%	8,311,327.69	7.9%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	15	1.3%	1,081,991.09	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>1158</b>	<b>100.0%</b>	<b>105,612,965.09</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	1158	100.0%	105,612,965.09	100.0%
<b>Total</b>	<b>1158</b>	<b>100%</b>	<b>105,612,965.09</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%	72,336.51	0.1%
2 to 4 years	1	0.1%	42,047.02	0.0%
4 to 6 years	14	1.2%	213,835.59	0.2%
6 to 8 years	16	1.4%	654,857.80	0.6%
8 to 10 years	19	1.6%	436,209.60	0.4%
10 to 12 years	55	4.7%	2,773,991.97	2.6%
12 to 14 years	67	5.8%	4,200,280.13	4.0%
14 to 16 years	155	13.4%	10,049,442.22	9.5%
16 to 18 years	195	16.8%	15,825,823.61	15.0%
18 to 20 years	200	17.3%	19,526,059.57	18.5%
20 to 22 years	315	27.2%	36,039,558.37	34.1%
22 to 24 years	111	9.6%	15,778,522.70	14.9%
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>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	819,120.21	0.8%
Principal & Interest	1155	99.7%	104,793,844.88	99.2%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</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%	483,923.74	0.5%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	1	0.1%	335,196.47	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	1155	99.7%	104,793,844.88	99.2%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	219	18.9%	27,934,523.81	26.4%
Variable	939	81.1%	77,678,441.28	73.6%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	50	4.3%	6,127,186.70	5.8%
6 to 12 months	26	2.2%	3,105,412.54	2.9%
12 to 24 months	80	6.9%	10,231,211.99	9.7%
24 to 36 months	42	3.6%	5,852,613.72	5.5%
36 to 48 months	18	1.6%	2,430,299.85	2.3%
48 to 60 months	3	0.3%	187,799.01	0.2%
60+ months	0	0.0%	-	0.0%
Variable	939	81.1%	77,678,441.28	73.6%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1043	90.1%	91,624,500.39	86.8%
Investment	115	9.9%	13,988,464.70	13.2%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,158	100.0%	105,612,965.09	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1158	100.0%	105,612,965.09	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1140	98.4%	102,900,437.41	97.4%
1 to 30 days	13	1.1%	1,906,171.68	1.8%
31 to 60 days	2	0.2%	252,038.27	0.2%
61 to 90 days	0	0.0%	-	0.0%
91+ days	3	0.3%	554,317.73	0.5%
<b>Total</b>	<b>1158</b>	<b>100.0%</b>	<b>105,612,965.09</b>	<b>100.0%</b>

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	3	0.3%	544,602.39	0.5%

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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