

LIGHT TRUST NO. 6



Portfolio Summary as at 30 September 2024

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	52,313,935.63	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	1,876,478.12	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	3,271,748.72	8.40%
Class B Notes	AA(sf) / NR	2.40%	3,907,922.09	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,108,759.30	0.41%
Class D Notes	NR / NR	6.00%	254,469.34	
Total*			62,733,313.20	

*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	12.57%
Excess Spread	0.92%

Underlying collateral summary

No. of Loans (Consolidated):	760
No. of Loans (Unconsolidated):	818
Aggregate Pool Current Balance:	\$61,869,064
Total Valuation of Properties	\$234,392,787
Maximum Loan Balance (Consolidated):	\$560,347
Average Loan Balance (Consolidated):	\$81,407
Weighted Average Interest Rate	6.79%
Loan Seasoning / Term to Maturity	
Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	249.0
WAVG Remaining Term to Maturity (months):	199.7
WAVG Seasoning (months):	148.9
Loan to Value Ratio (LVR)	
Maximum Current LVR:	81.4%
WAVG Current LVR:	42.6%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	504	66.3%	17,149,072.42	27.7%
\$100,000 to \$150,000	111	14.6%	13,946,323.73	22.5%
\$150,000 to \$200,000	86	11.3%	14,929,549.92	24.1%
\$200,000 to \$250,000	31	4.1%	6,848,663.29	11.1%
\$250,000 to \$300,000	15	2.0%	4,050,623.77	6.5%
\$300,000 to \$350,000	6	0.8%	1,949,967.80	3.2%
\$350,000 to \$400,000	4	0.5%	1,515,639.99	2.4%
\$400,000 to \$450,000	1	0.1%	429,580.84	0.7%
\$450,000 to \$500,000	1	0.1%	489,295.50	0.8%
\$500,000 to \$750,000	1	0.1%	560,346.53	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	760	100%	61,869,063.79	100%

LIGHT TRUST NO. 6



Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	635	83.6%	39,482,643.87	63.8%
50% to 55%	54	7.1%	8,532,031.62	13.8%
55% to 60%	34	4.5%	5,695,077.58	9.2%
60% to 65%	24	3.2%	5,292,010.89	8.6%
65% to 70%	7	0.9%	1,613,864.16	2.6%
70% to 75%	3	0.4%	819,068.98	1.3%
75% to 80%	2	0.3%	271,635.22	0.4%
80% to 85%	1	0.1%	162,731.47	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	760	100.0%	61,869,063.79	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	26	3.4%	559,613.28	0.9%
\$100,000 to \$200,000	145	19.1%	6,496,412.36	10.5%
\$200,000 to \$300,000	240	31.6%	15,040,072.15	24.3%
\$300,000 to \$400,000	195	25.7%	17,287,238.30	27.9%
\$400,000 to \$500,000	81	10.7%	9,136,741.65	14.8%
\$500,000 to \$600,000	51	6.7%	8,046,646.90	13.0%
\$600,000 to \$700,000	8	1.1%	2,006,507.61	3.2%
\$700,000 to \$800,000	4	0.5%	814,285.79	1.3%
\$800,000 to \$900,000	6	0.8%	1,165,019.67	1.9%
\$900,000 to \$1,000,000	3	0.4%	939,187.04	1.5%
\$1,000,000 to \$1,500,000	1	0.1%	377,339.04	0.6%
\$1,500,000+	0	0.0%	-	0.0%
Total	760	100.0%	61,869,063.79	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	198,824.98	0.3%
NSW	11	1.3%	1,525,983.01	2.5%
NT	68	8.3%	10,365,469.71	16.8%
QLD	4	0.5%	309,174.65	0.5%
SA	707	86.4%	46,529,190.01	75.2%
TAS	1	0.1%	124,977.15	0.2%
VIC	22	2.7%	2,603,137.71	4.2%
WA	4	0.5%	212,306.57	0.3%
Total	818	100.0%	61,869,063.79	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	531	64.9%	43,504,114.65	70.3%
Non-metropolitan	282	34.5%	17,897,537.74	28.9%
Inner City	5	0.6%	467,411.40	0.8%
Total	818	100.0%	61,869,063.79	100.0%

LIGHT TRUST NO. 6



Geographic Distribution (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
SA - Inner City	4	0.5%	302,546.94	0.5%	
SA - Metropolitan	456	55.7%	32,793,621.36	53.0%	
SA - Non metropolitan	247	30.2%	13,433,021.71	21.7%	
NT - Inner City	0	0.0%	-	0.0%	
NT - Metropolitan	52	6.4%	8,001,406.88	12.9%	
NT - Non metropolitan	16	2.0%	2,364,062.83	3.8%	
WA - Inner City	0	0.0%	-	0.0%	
WA - Metropolitan	4	0.5%	212,306.57	0.3%	
WA - Non metropolitan	0	0.0%	-	0.0%	
VIC - Inner City	1	0.1%	164,864.46	0.3%	
VIC - Metropolitan	10	1.2%	1,238,903.09	2.0%	
VIC - Non metropolitan	11	1.3%	1,199,370.16	1.9%	
QLD - Inner City	0	0.0%	-	0.0%	
QLD - Metropolitan	2	0.2%	275,728.37	0.4%	
QLD - Non metropolitan	2	0.2%	33,446.28	0.1%	
NSW - Inner City	0	0.0%	-	0.0%	
NSW - Metropolitan	6	0.7%	783,323.40	1.3%	
NSW - Non metropolitan	5	0.6%	742,659.61	1.2%	
ACT - Inner City	0	0.0%	-	0.0%	
ACT - Metropolitan	1	0.1%	198,824.98	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%	124,977.15	0.2%	
Total	818	100.0%	61,869,063.79	100.0%	

Interest Rate (Unconsolidated)					
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance	
0.00% to 2.00%	5	0.6%	819,709.24	1.3%	
2.00% to 2.25%	2	0.2%	284,896.43	0.5%	
2.25% to 2.50%	8	1.0%	601,555.99	1.0%	
2.50% to 2.75%	5	0.6%	411,434.83	0.7%	
2.75% to 3.00%	6	0.7%	612,746.73	1.0%	
3.00% to 3.25%	2	0.2%	216,417.06	0.3%	
3.25% to 3.50%	3	0.4%	532,091.01	0.9%	
3.50% to 3.75%	3	0.4%	288,370.33	0.5%	
3.75% to 4.00%	2	0.2%	140,284.85	0.2%	
4.00% to 4.25%	1	0.1%	100,906.06	0.2%	
4.25% to 4.50%	0	0.0%	-	0.0%	
4.50% to 4.75%	1	0.1%	40,166.17	0.1%	
4.75% to 5.00%	2	0.2%	372,376.45	0.6%	
5.00% to 5.25%	2	0.2%	100,205.99	0.2%	
5.25% to 5.50%	2	0.2%	215,224.24	0.3%	
5.50% to 5.75%	5	0.6%	474,167.36	0.8%	
5.75% to 6.00%	59	7.2%	7,776,734.18	12.6%	
6.00%+	710	86.8%	48,881,776.87	79.0%	
Total	818	100.0%	61,869,063.79	100.0%	

LIGHT TRUST NO. 6



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	818	100.0%	61,869,063.79	100.0%
Total	818	100%	61,869,063.79	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%	10,779.86	0.0%
2 to 4 years	10	1.2%	91,922.61	0.1%
4 to 6 years	13	1.6%	339,900.65	0.5%
6 to 8 years	13	1.6%	242,358.19	0.4%
8 to 10 years	53	6.5%	2,127,928.44	3.4%
10 to 12 years	58	7.1%	2,902,292.73	4.7%
12 to 14 years	112	13.7%	5,415,515.55	8.8%
14 to 16 years	137	16.7%	9,702,165.76	15.7%
16 to 18 years	171	20.9%	15,253,112.50	24.7%
18 to 20 years	207	25.3%	20,146,732.58	32.6%
20 to 22 years	41	5.0%	5,636,354.92	9.1%
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	818	100.0%	61,869,063.79	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,353.32	0.5%
Principal & Interest	817	99.9%	61,532,710.47	99.5%
Total	818	100.0%	61,869,063.79	100.0%

LIGHT TRUST NO. 6



Interest Only Remaining Term (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 12 months	1	0.1%	336,353.32	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	817	99.9%	61,532,710.47	99.5%
Total	818	100.0%	61,869,063.79	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	121	14.8%	11,971,969.52	19.4%
Variable	697	85.2%	49,897,094.27	80.6%
Total	818	100.0%	61,869,063.79	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	31	3.8%	2,924,790.92	4.7%
6 to 12 months	29	3.5%	2,870,477.52	4.6%
12 to 24 months	28	3.4%	2,690,849.33	4.3%
24 to 36 months	20	2.4%	2,307,617.85	3.7%
36 to 48 months	7	0.9%	779,015.85	1.3%
48 to 60 months	6	0.7%	399,218.05	0.6%
60+ months	0	0.0%	-	0.0%
Variable	697	85.2%	49,897,094.27	80.6%
Total	818	100.0%	61,869,063.79	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	749	91.6%	53,930,777.87	87.2%
Investment	69	8.4%	7,938,285.92	12.8%
Total	818	100.0%	61,869,063.79	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	818	100.0%	61,869,063.79	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	818	100.0%	61,869,063.79	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	818	100.0%	61,869,063.79	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	818	100.0%	61,869,063.79	100.0%

LIGHT TRUST NO. 6



Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	797	97.4%	59,274,560.00	95.8%
1 to 30 days	11	1.3%	1,466,462.01	2.4%
31 to 60 days	1	0.1%	146,404.53	0.2%
61 to 90 days	1	0.1%	50,736.60	0.1%
91+ days	8	1.0%	930,900.65	1.5%
Total	818	100.0%	61,869,063.79	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	4	0.5%	499,083.61	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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