

LIGHT TRUST NO. 6



Portfolio Summary as at 31 January 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	48,194,660.57	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,728,721.52	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	3,014,126.48	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,600,206.65	2.17%
Class C Notes	A+(sf) / NR	3.25%	1,021,453.98	0.41%
Class D Notes	NR / NR	5.50%	234,432.05	
Total*			57,793,601.25	

*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	18.06%
Excess Spread (P.A)	1.26%

Underlying Collateral Summary

No. of Loans (Consolidated):	715
No. of Loans (Unconsolidated):	767
Aggregate Pool Current Balance:	\$56,685,450
Total Valuation of Properties:	\$221,176,663
Maximum Loan Balance (Consolidated):	\$554,638
Average Loan Balance (Consolidated):	\$79,280
Weighted Average Interest Rate (Consolidated):	6.87%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	245.0
WAVG Remaining Term to Maturity (months):	195.7
WAVG Seasoning (months):	152.8

Loan to Value Ratio (LVR)

Maximum Current LVR:	86.8%
WAVG Current LVR:	42.1%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	484	67.7%	16,211,141.30	28.6%
\$100,000 to \$150,000	104	14.5%	13,256,542.23	23.4%
\$150,000 to \$200,000	76	10.6%	13,222,083.78	23.3%
\$200,000 to \$250,000	25	3.5%	5,602,890.88	9.9%
\$250,000 to \$300,000	13	1.8%	3,501,985.12	6.2%
\$300,000 to \$350,000	6	0.8%	1,922,542.68	3.4%
\$350,000 to \$400,000	4	0.6%	1,504,398.87	2.7%
\$400,000 to \$450,000	1	0.1%	426,012.03	0.8%
\$450,000 to \$500,000	1	0.1%	483,214.46	0.9%
\$500,000 to \$750,000	1	0.1%	554,638.30	1.0%
\$750,000+	0	0.0%	-	0.0%
Total	715	100%	56,685,449.65	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	611	85.5%	37,767,923.12	66.6%
50% to 55%	41	5.7%	6,540,875.59	11.5%
55% to 60%	29	4.1%	4,862,855.60	8.6%
60% to 65%	23	3.2%	5,009,112.63	8.8%
65% to 70%	5	0.7%	1,245,532.46	2.2%
70% to 75%	3	0.4%	817,308.67	1.4%
75% to 80%	2	0.3%	268,271.12	0.5%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	173,570.46	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	715	100.0%	56,685,449.65	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	23	3.2%	466,812.86	0.8%
\$100,000 to \$200,000	137	19.2%	6,096,968.64	10.8%
\$200,000 to \$300,000	226	31.6%	13,729,549.53	24.2%
\$300,000 to \$400,000	182	25.5%	15,343,449.42	27.1%
\$400,000 to \$500,000	77	10.8%	8,401,859.99	14.8%
\$500,000 to \$600,000	50	7.0%	7,712,915.99	13.6%
\$600,000 to \$700,000	7	1.0%	1,849,454.29	3.3%
\$700,000 to \$800,000	3	0.4%	646,205.17	1.1%
\$800,000 to \$900,000	6	0.8%	1,141,107.19	2.0%
\$900,000 to \$1,000,000	3	0.4%	923,000.89	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	374,125.68	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	715	100.0%	56,685,449.65	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	185,324.98	0.3%
NSW	11	1.4%	1,508,717.35	2.7%
NT	64	8.3%	9,698,364.17	17.1%
QLD	4	0.5%	296,751.33	0.5%
SA	662	86.3%	42,444,781.84	74.9%
TAS	1	0.1%	123,974.30	0.2%
VIC	20	2.6%	2,221,208.78	3.9%
WA	4	0.5%	206,326.90	0.4%
Total	767	100.0%	56,685,449.65	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	504	65.7%	40,219,944.96	71.0%
Non-metropolitan	263	34.3%	16,465,504.69	29.0%
Total	767	100.0%	56,685,449.65	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	432	56.3%	29,844,254.43	52.6%
SA - Non metropolitan	230	30.0%	12,600,527.41	22.2%
NT - Metropolitan	49	6.4%	7,584,468.17	13.4%
NT - Non metropolitan	15	2.0%	2,113,896.00	3.7%
WA - Metropolitan	4	0.5%	206,326.90	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,337,971.39	2.4%
VIC - Non metropolitan	10	1.3%	883,237.39	1.6%
QLD - Metropolitan	2	0.3%	272,086.78	0.5%
QLD - Non metropolitan	2	0.3%	24,664.55	0.0%
NSW - Metropolitan	6	0.8%	789,512.31	1.4%
NSW - Non metropolitan	5	0.7%	719,205.04	1.3%
ACT - Metropolitan	1	0.1%	185,324.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	123,974.30	0.2%
Total	767	100.0%	56,685,449.65	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	0	0.0%	-	0.0%
2.00% to 2.50%	3	0.4%	228,301.08	0.4%
2.50% to 3.00%	10	1.3%	875,962.26	1.5%
3.00% to 3.50%	4	0.5%	679,685.36	1.2%
3.50% to 4.00%	3	0.4%	321,954.20	0.6%
4.00% to 4.50%	1	0.1%	93,458.60	0.2%
4.50% to 5.00%	3	0.4%	405,921.48	0.7%
5.00% to 5.50%	3	0.4%	145,495.39	0.3%
5.50% to 6.00%	69	9.0%	8,885,558.14	15.7%
6.00% to 6.50%	145	18.9%	17,790,176.99	31.4%
6.50% to 7.00%	62	8.1%	4,186,350.49	7.4%
7.00% to 7.50%	32	4.2%	2,564,734.42	4.5%
7.50% to 8.00%	56	7.3%	3,900,135.42	6.9%
8.00% +	376	49.0%	16,607,715.82	29.3%
Total	767	100.0%	56,685,449.65	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	767	100.0%	56,685,449.65	100.0%
Total	767	100%	56,685,449.65	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	5	0.7%	9,221.12	0.0%
2 to 4 years	8	1.0%	99,066.02	0.2%
4 to 6 years	9	1.2%	276,468.79	0.5%
6 to 8 years	19	2.5%	321,805.37	0.6%
8 to 10 years	50	6.5%	2,026,232.03	3.6%
10 to 12 years	67	8.7%	3,368,265.64	5.9%
12 to 14 years	108	14.1%	5,520,327.03	9.7%
14 to 16 years	135	17.6%	10,152,138.92	17.9%
16 to 18 years	166	21.6%	14,250,286.53	25.1%
18 to 20 years	183	23.9%	17,911,305.86	31.6%
20 to 22 years	17	2.2%	2,750,332.34	4.9%
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	767	100.0%	56,685,449.65	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	1	0.1%	336,384.93	0.6%
Principal & Interest	766	99.9%	56,349,064.72	99.4%
Total	767	100.0%	56,685,449.65	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	0.6%
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	766	99.9%	56,349,064.72	99.4%
Total	767	100.0%	56,685,449.65	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	104	13.6%	9,954,013.84	17.6%
Variable	663	86.4%	46,731,435.81	82.4%
Total	767	100.0%	56,685,449.65	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	25	3.3%	2,025,659.15	3.6%
6 to 12 months	19	2.5%	2,130,945.82	3.8%
12 to 24 months	27	3.5%	2,552,215.95	4.5%
24 to 36 months	21	2.7%	2,127,978.94	3.8%
36 to 48 months	6	0.8%	742,831.06	1.3%
48 to 60 months	6	0.8%	374,382.92	0.7%
60+ months	0	0.0%	-	0.0%
Variable	663	86.4%	46,731,435.81	82.4%
Total	767	100.0%	56,685,449.65	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	703	91.7%	49,136,879.40	86.7%
Investment	64	8.3%	7,548,570.25	13.3%
Total	767	100.0%	56,685,449.65	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	767	100.0%	56,685,449.65	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	767	100.0%	56,685,449.65	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	767	100.0%	56,685,449.65	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	767	100.0%	56,685,449.65	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	747	97.4%	54,342,698.01	95.9%
1 to 30 days	10	1.3%	1,115,342.92	2.0%
31 to 60 days	3	0.4%	393,275.73	0.7%
61 to 90 days	0	0.0%	-	0.0%
91+ days	7	0.9%	834,132.99	1.5%
Total	767	100.0%	56,685,449.65	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	1.0%	963,363.12	1.7%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.4%	547,555.13	1.0%

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

Risk Retention		
	Risk Retention Pool Balance	Risk Retention Rate
Risk Retention	7,438,667.70	13.1%

People First Bank, a trading name of Heritage and People's Choice Limited (ACN 08 651 125) confirms it retains a material net economic interest of at least 5% of Light Trust No. 6, by holding at all times a randomly selected pool of housing loans which otherwise would have been included in the loan pool, with a total nominal value of at least 5% of the mortgage loans in the series trust.

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