

LIGHT TRUST NO. 6



Portfolio Summary as at 31 July 2021

Note Balances	Current Invested Amount
Class A1 Notes	106,607,408.54
Class A2 Notes	3,823,961.40
Class AB Notes	6,467,312.38
Class B Notes	7,724,845.35
Class C Notes	2,191,700.31
Class D Notes	503,013.18
Total	127,318,241.15

Conditional Prepayment Rate (CPR)

Current CPR	13.91%
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Underlying collateral summary

No. of Loans (Consolidated):	1,174
No. of Loans (Unconsolidated):	1,278
Aggregate Pool Current Balance:	\$125,372,160
Total Valuation of Properties	\$369,619,711
Maximum Loan Balance (Consolidated):	\$629,189
Average Loan Balance (Consolidated):	\$106,973

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	287.0
WAVG Remaining Term to Maturity (months):	235.5
WAVG Seasoning (months):	112.1

Loan to Value Ratio (LVR)

Maximum Current LVR:	94.5%
WAVG Current LVR:	47.8%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	648	55.3%	27,716,738.94	22.1%
\$100,000 to \$150,000	190	16.2%	23,698,940.84	18.9%
\$150,000 to \$200,000	163	13.9%	28,114,997.88	22.4%
\$200,000 to \$250,000	94	8.0%	21,097,282.50	16.8%
\$250,000 to \$300,000	36	3.1%	9,718,587.20	7.8%
\$300,000 to \$350,000	21	1.8%	6,729,270.46	5.4%
\$350,000 to \$400,000	9	0.8%	3,265,147.07	2.6%
\$400,000 to \$450,000	7	0.6%	2,908,984.19	2.3%
\$450,000 to \$500,000	2	0.2%	938,427.41	0.7%
\$500,000 to \$750,000	2	0.2%	1,183,783.65	0.9%
\$750,000+	0	0.0%	-	0.0%
Total	1172	100%	125,372,160.14	100%

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Current LVR (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	826	70.5%	60,024,048.62	47.9%
50% to 55%	98	8.4%	15,993,624.66	12.8%
55% to 60%	94	8.0%	17,662,162.41	14.1%
60% to 65%	73	6.2%	13,115,722.31	10.5%
65% to 70%	54	4.6%	11,376,270.03	9.1%
70% to 75%	14	1.2%	3,920,961.37	3.1%
75% to 80%	6	0.5%	1,473,776.79	1.2%
80% to 85%	5	0.4%	1,565,698.29	1.2%
85% to 90%	1	0.1%	140,661.15	0.1%
90% to 95%	1	0.1%	99,234.51	0.1%
95%+	0	0.0%	-	0.0%
Total	1172	100.0%	125,372,160.14	100.0%

Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	36	3.1%	957,896.71	0.8%
\$100,000 to \$200,000	206	17.6%	11,032,301.64	8.8%
\$200,000 to \$300,000	346	29.5%	28,855,855.39	23.0%
\$300,000 to \$400,000	312	26.6%	36,315,273.81	29.0%
\$400,000 to \$500,000	144	12.3%	21,926,753.04	17.5%
\$500,000 to \$600,000	81	6.9%	15,036,721.76	12.0%
\$600,000 to \$700,000	21	1.8%	4,445,058.42	3.5%
\$700,000 to \$800,000	14	1.2%	3,105,414.37	2.5%
\$800,000 to \$900,000	8	0.7%	2,456,499.32	2.0%
\$900,000 to \$1,000,000	3	0.3%	834,441.47	0.7%
\$1,000,000 to \$1,500,000	1	0.1%	405,944.21	0.3%
\$1,500,000+	0	0.0%	-	0.0%
Total	1172	100.0%	125,372,160.14	100.0%

Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	314,299.54	0.3%
NSW	17	1.3%	2,470,329.57	2.0%
NT	92	7.2%	15,916,752.04	12.7%
QLD	15	1.2%	1,518,348.65	1.2%
SA	1108	86.7%	98,041,412.01	78.2%
TAS	2	0.2%	152,766.44	0.1%
VIC	32	2.5%	5,260,087.22	4.2%
WA	11	0.9%	1,698,164.67	1.4%
Total	1278	100.0%	125,372,160.14	100.0%

Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	828	64.8%	88,954,258.99	71.0%
Non-metropolitan	444	34.7%	35,901,333.18	28.6%
Inner City	6	0.5%	516,567.97	0.4%
Total	1278	100.0%	125,372,160.14	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%	284,832.78	0.2%
SA - Metropolitan	723	56.6%	70,431,070.91	56.2%
SA - Non metropolitan	381	29.8%	27,325,508.32	21.8%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	69	5.4%	12,341,158.00	9.8%
NT - Non metropolitan	23	1.8%	3,575,594.04	2.9%
WA - Inner City	1	0.1%	5,323.17	0.0%
WA - Metropolitan	9	0.7%	1,405,628.83	1.1%
WA - Non metropolitan	1	0.1%	287,212.67	0.2%
VIC - Inner City	1	0.1%	226,412.02	0.2%
VIC - Metropolitan	15	1.2%	2,734,125.38	2.2%
VIC - Non metropolitan	16	1.3%	2,299,549.82	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.2%	333,707.17	0.3%
QLD - Non metropolitan	12	0.9%	1,184,641.48	0.9%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	8	0.6%	1,394,269.16	1.1%
NSW - Non metropolitan	9	0.7%	1,076,060.41	0.9%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	314,299.54	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%	152,766.44	0.1%
Total	1278	100.0%	125,372,160.14	100.0%

Interest Rate (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0.00% to 2.00%	28	2.2%	5,774,719.85	4.6%
2.00% to 2.25%	23	1.8%	4,161,574.13	3.3%
2.25% to 2.50%	91	7.1%	11,021,888.82	8.8%
2.50% to 2.75%	17	1.3%	2,391,027.90	1.9%
2.75% to 3.00%	64	5.0%	9,432,824.45	7.5%
3.00% to 3.25%	92	7.2%	10,907,121.55	8.7%
3.25% to 3.50%	63	4.9%	6,566,525.96	5.2%
3.50% to 3.75%	94	7.4%	10,964,782.93	8.7%
3.75% to 4.00%	550	43.0%	44,507,557.59	35.5%
4.00% to 4.25%	33	2.6%	3,540,426.30	2.8%
4.25% to 4.50%	24	1.9%	3,433,442.15	2.7%
4.50% to 4.75%	183	14.3%	11,494,282.57	9.2%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	16	1.3%	1,175,985.94	0.9%
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	1278	100.0%	125,372,160.14	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	1	0.1%	87,314.37	0.1%
72+ months	1277	99.9%	125,284,845.77	99.9%
Total	1278	100%	125,372,160.14	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	7	0.5%	48,327.31	0.0%
2 to 4 years	7	0.5%	173,675.04	0.1%
4 to 6 years	8	0.6%	137,451.54	0.1%
6 to 8 years	21	1.6%	836,895.63	0.7%
8 to 10 years	20	1.6%	616,334.14	0.5%
10 to 12 years	39	3.1%	1,413,867.22	1.1%
12 to 14 years	83	6.5%	5,415,952.05	4.3%
14 to 16 years	127	9.9%	8,058,614.57	6.4%
16 to 18 years	193	15.1%	16,878,846.94	13.5%
18 to 20 years	257	20.1%	26,324,459.89	21.0%
20 to 22 years	286	22.4%	32,507,416.69	25.9%
22 to 24 years	230	18.0%	32,960,319.12	26.3%
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	1278	100.0%	125,372,160.14	100.0%

Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	5	0.4%	1,261,222.51	1.0%
Principal & Interest	1273	99.6%	124,110,937.63	99.0%
Total	1278	100.0%	125,372,160.14	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	3	0.2%	677,704.78	0.5%
12 to 24 months	1	0.1%	248,321.26	0.2%
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	1273	99.6%	124,110,937.63	99.0%
Total	1278	100.0%	125,372,160.14	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	239	18.7%	32,227,699.28	25.7%
Variable	1039	81.3%	93,144,460.86	74.3%
Total	1278	100.0%	125,372,160.14	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	45	3.5%	6,078,819.73	4.8%
6 to 12 months	52	4.1%	6,468,041.76	5.2%
12 to 24 months	61	4.8%	8,539,006.37	6.8%
24 to 36 months	53	4.1%	7,376,639.83	5.9%
36 to 48 months	21	1.6%	2,933,363.22	2.3%
48 to 60 months	7	0.5%	831,828.37	0.7%
60+ months	0	0.0%	-	0.0%
Variable	1039	81.3%	93,144,460.86	74.3%
Total	1278	100.0%	125,372,160.14	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1139	89.1%	107,261,784.28	85.6%
Investment	139	10.9%	18,110,375.86	14.4%
Total	1278	100.0%	125,372,160.14	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,278	100.0%	125,372,160.14	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	1278	100.0%	125,372,160.14	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1278	100.0%	125,372,160.14	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	1278	100.0%	125,372,160.14	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1251	97.9%	121,592,807.64	97.0%
1 to 30 days	19	1.5%	2,560,610.37	2.0%
31 to 60 days	2	0.2%	256,614.07	0.2%
61 to 90 days	3	0.2%	570,967.60	0.5%
91+ days	3	0.2%	391,160.46	0.3%
Total	1278	100.0%	125,372,160.14	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	381,995.24	0.3%

Mortgages in Possession				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current possessions	3	0.2%	545,115.25	0.4%

Cumulative losses				
	No. of Accounts	Losses on sale of property	Losses covered by LMI	Losses covered by excess spread
Total losses	2	149,119.67	148,676.30	443.37

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