

# LIGHT TRUST NO. 6



## Portfolio Summary as at 28 February 2022

Note Balances	Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.20%	91,184,353.56	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.65%	3,270,743.12	13.62%
Class AB Notes	AAA(sf) / NR	1.90%	5,702,730.80	8.40%
Class B Notes	AA(sf) / NR	2.40%	6,811,595.13	2.17%
Class C Notes	A+(sf) / NR	3.50%	1,932,592.11	0.41%
Class D Notes	NR / NR	6.00%	443,545.73	
<b>Total</b>			<b>109,345,560.45</b>	

### Conditional Prepayment Rate (CPR)

Current CPR	18.94%
Excess Spread	0.71%

### Underlying collateral summary

No. of Loans (Consolidated):	1,073
No. of Loans (Unconsolidated):	1,169
Aggregate Pool Current Balance:	\$107,119,675
Total Valuation of Properties	\$337,293,710
Maximum Loan Balance (Consolidated):	\$620,464
Average Loan Balance (Consolidated):	\$99,832
Weighted Average Interest Rate	3.40%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	280.0
WAVG Remaining Term to Maturity (months):	229.2
WAVG Seasoning (months):	118.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	83.2%
WAVG Current LVR:	46.2%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	640	59.6%	26,714,136.38	24.9%
\$100,000 to \$150,000	159	14.8%	20,010,338.48	18.7%
\$150,000 to \$200,000	135	12.6%	23,312,270.40	21.8%
\$200,000 to \$250,000	74	6.9%	16,483,366.59	15.4%
\$250,000 to \$300,000	35	3.3%	9,509,173.93	8.9%
\$300,000 to \$350,000	14	1.3%	4,459,279.43	4.2%
\$350,000 to \$400,000	10	0.9%	3,727,139.87	3.5%
\$400,000 to \$450,000	2	0.2%	828,620.89	0.8%
\$450,000 to \$500,000	2	0.2%	913,117.17	0.9%
\$500,000 to \$750,000	2	0.2%	1,162,231.36	1.1%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1073</b>	<b>100%</b>	<b>107,119,674.50</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%	799	74.5%	56,843,338.43	53.1%
50% to 55%	88	8.2%	13,520,729.89	12.6%
55% to 60%	73	6.8%	13,049,643.19	12.2%
60% to 65%	63	5.9%	11,352,002.69	10.6%
65% to 70%	33	3.1%	7,530,322.93	7.0%
70% to 75%	9	0.8%	2,660,252.48	2.5%
75% to 80%	6	0.6%	1,671,742.59	1.6%
80% to 85%	2	0.2%	491,642.30	0.5%
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>1073</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Property Valuation (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	37	3.4%	974,579.55	0.9%
\$100,000 to \$200,000	203	18.9%	10,478,648.64	9.8%
\$200,000 to \$300,000	322	30.0%	25,238,082.44	23.6%
\$300,000 to \$400,000	271	25.3%	29,926,931.47	27.9%
\$400,000 to \$500,000	125	11.6%	17,956,652.39	16.8%
\$500,000 to \$600,000	75	7.0%	13,279,998.67	12.4%
\$600,000 to \$700,000	17	1.6%	3,427,600.79	3.2%
\$700,000 to \$800,000	13	1.2%	2,762,139.57	2.6%
\$800,000 to \$900,000	7	0.7%	1,865,754.62	1.7%
\$900,000 to \$1,000,000	2	0.2%	810,102.72	0.8%
\$1,000,000 to \$1,500,000	1	0.1%	399,183.64	0.4%
\$1,500,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>1073</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Security State (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	293,953.90	0.3%
NSW	14	1.2%	2,201,902.57	2.1%
NT	87	7.4%	14,285,928.12	13.3%
QLD	12	1.0%	880,867.06	0.8%
SA	1015	86.8%	83,500,215.79	78.0%
TAS	2	0.2%	147,637.03	0.1%
VIC	29	2.5%	4,624,245.09	4.3%
WA	9	0.8%	1,184,924.94	1.1%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Geographic Region (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	763	65.3%	76,442,246.16	71.4%
Non-metropolitan	400	34.2%	30,146,591.12	28.1%
Inner City	6	0.5%	530,837.22	0.5%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</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%	253,104.42	0.2%
SA - Metropolitan	663	56.7%	59,612,745.76	55.7%
SA - Non metropolitan	348	29.8%	23,634,365.61	22.1%
NT - Inner City	0	0.0%	-	0.0%
NT - Metropolitan	67	5.7%	11,302,744.56	10.6%
NT - Non metropolitan	20	1.7%	2,983,183.56	2.8%
WA - Inner City	1	0.1%	65,836.49	0.1%
WA - Metropolitan	8	0.7%	1,119,088.45	1.0%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Inner City	1	0.1%	211,896.31	0.2%
VIC - Metropolitan	14	1.2%	2,438,285.58	2.3%
VIC - Non metropolitan	14	1.2%	1,974,063.20	1.8%
QLD - Inner City	0	0.0%	-	0.0%
QLD - Metropolitan	3	0.3%	327,864.04	0.3%
QLD - Non metropolitan	9	0.8%	553,003.02	0.5%
NSW - Inner City	0	0.0%	-	0.0%
NSW - Metropolitan	7	0.6%	1,347,563.87	1.3%
NSW - Non metropolitan	7	0.6%	854,338.70	0.8%
ACT - Inner City	0	0.0%	-	0.0%
ACT - Metropolitan	1	0.1%	293,953.90	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%	147,637.03	0.1%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</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%	6,288,873.84	5.9%
2.00% to 2.25%	29	2.5%	4,201,382.33	3.9%
2.25% to 2.50%	104	8.9%	11,793,494.06	11.0%
2.50% to 2.75%	33	2.8%	4,169,177.70	3.9%
2.75% to 3.00%	68	5.8%	8,637,766.69	8.1%
3.00% to 3.25%	58	5.0%	6,286,460.42	5.9%
3.25% to 3.50%	50	4.3%	5,107,115.70	4.8%
3.50% to 3.75%	85	7.3%	9,346,245.93	8.7%
3.75% to 4.00%	501	42.9%	37,390,361.28	34.9%
4.00% to 4.25%	24	2.1%	2,508,092.81	2.3%
4.25% to 4.50%	14	1.2%	1,682,275.40	1.6%
4.50% to 4.75%	155	13.3%	8,621,365.76	8.0%
4.75% to 5.00%	0	0.0%	-	0.0%
5.00% to 5.25%	15	1.3%	1,087,062.58	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>1169</b>	<b>100.0%</b>	<b>107,119,674.50</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	1169	100.0%	107,119,674.50	100.0%
<b>Total</b>	<b>1169</b>	<b>100%</b>	<b>107,119,674.50</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%	77,380.93	0.1%
2 to 4 years	1	0.1%	43,900.00	0.0%
4 to 6 years	13	1.1%	184,635.32	0.2%
6 to 8 years	17	1.5%	769,127.58	0.7%
8 to 10 years	20	1.7%	470,315.97	0.4%
10 to 12 years	55	4.7%	2,681,395.35	2.5%
12 to 14 years	65	5.6%	4,175,079.52	3.9%
14 to 16 years	153	13.1%	9,763,630.26	9.1%
16 to 18 years	188	16.1%	15,055,399.75	14.1%
18 to 20 years	208	17.8%	20,171,856.61	18.8%
20 to 22 years	319	27.3%	37,087,160.58	34.6%
22 to 24 years	120	10.3%	16,639,792.63	15.5%
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>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Repayment Method (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	3	0.3%	823,386.38	0.8%
Principal & Interest	1166	99.7%	106,296,288.12	99.2%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</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%	488,284.41	0.5%
12 to 24 months	0	0.0%	-	0.0%
24 to 36 months	0	0.0%	-	0.0%
36 to 48 months	1	0.1%	335,101.97	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	1166	99.7%	106,296,288.12	99.2%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Interest Rate Type (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	222	19.0%	28,473,758.19	26.6%
Variable	947	81.0%	78,645,916.31	73.4%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Remaining Fixed Period (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	46	3.9%	5,218,736.40	4.9%
6 to 12 months	33	2.8%	4,342,566.62	4.1%
12 to 24 months	77	6.6%	10,099,539.29	9.4%
24 to 36 months	45	3.8%	6,356,216.37	5.9%
36 to 48 months	18	1.5%	2,267,926.64	2.1%
48 to 60 months	3	0.3%	188,772.87	0.2%
60+ months	0	0.0%	-	0.0%
Variable	947	81.0%	78,645,916.31	73.4%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Occupancy (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	1053	90.1%	92,954,530.81	86.8%
Investment	116	9.9%	14,165,143.69	13.2%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Loan Documentation (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	1,169	100.0%	107,119,674.50	100.0%
Low Documentation	0	0.0%	-	0.0%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

## Mortgage Insurer (Unconsolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	1169	100.0%	107,119,674.50	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
<b>Total</b>	<b>1169</b>	<b>100.0%</b>	<b>107,119,674.50</b>	<b>100.0%</b>

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	1150	98.4%	104,396,637.37	97.5%
1 to 30 days	12	1.0%	1,617,582.63	1.5%
31 to 60 days	3	0.3%	377,058.39	0.4%
61 to 90 days	2	0.2%	357,530.49	0.3%
91+ days	2	0.2%	370,865.62	0.3%
Total	1169	100.0%	107,119,674.50	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	2	0.2%	370,865.62	0.3%

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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