

LIGHT TRUST NO. 6



Portfolio Summary as at 31 March 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	46,906,349.47	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,682,510.36	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,933,554.64	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,503,968.06	2.17%
Class C Notes	A+(sf) / NR	3.25%	994,149.08	0.41%
Class D Notes	NR / NR	5.50%	228,165.34	
Total*			56,248,696.95	

*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	10.75%
Excess Spread (P.A)	1.03%

Underlying Collateral Summary

No. of Loans (Consolidated):	701
No. of Loans (Unconsolidated):	753
Aggregate Pool Current Balance:	\$55,562,417
Total Valuation of Properties:	\$217,681,163
Maximum Loan Balance (Consolidated):	\$548,981
Average Loan Balance (Consolidated):	\$79,262
Weighted Average Interest Rate (Consolidated):	6.65%

Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	243.0
WAVG Remaining Term to Maturity (months):	193.8
WAVG Seasoning (months):	154.7

Loan to Value Ratio (LVR)

Maximum Current LVR:	86.5%
WAVG Current LVR:	41.9%

Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	473	67.5%	15,813,710.61	28.5%
\$100,000 to \$150,000	105	15.0%	13,342,499.89	24.0%
\$150,000 to \$200,000	73	10.4%	12,686,246.78	22.8%
\$200,000 to \$250,000	24	3.4%	5,377,195.94	9.7%
\$250,000 to \$300,000	14	2.0%	3,779,416.06	6.8%
\$300,000 to \$350,000	5	0.7%	1,612,205.52	2.9%
\$350,000 to \$400,000	4	0.6%	1,498,028.64	2.7%
\$400,000 to \$450,000	1	0.1%	424,098.20	0.8%
\$450,000 to \$500,000	1	0.1%	480,033.92	0.9%
\$500,000 to \$750,000	1	0.1%	548,981.21	1.0%
\$750,000+	0	0.0%	-	0.0%
Total	701	100%	55,562,416.77	100%

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Current LVR (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0% to 50%	599	85.4%	37,075,402.33	66.7%
50% to 55%	41	5.8%	6,467,741.42	11.6%
55% to 60%	28	4.0%	4,652,287.69	8.4%
60% to 65%	23	3.3%	5,293,035.69	9.5%
65% to 70%	4	0.6%	816,602.12	1.5%
70% to 75%	4	0.6%	938,852.16	1.7%
75% to 80%	1	0.1%	145,461.43	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	173,033.93	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	701	100.0%	55,562,416.77	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	22	3.1%	447,764.34	0.8%
\$100,000 to \$200,000	132	18.8%	5,860,095.91	10.5%
\$200,000 to \$300,000	223	31.8%	13,564,614.52	24.4%
\$300,000 to \$400,000	178	25.4%	14,957,584.56	26.9%
\$400,000 to \$500,000	76	10.8%	8,165,395.99	14.7%
\$500,000 to \$600,000	50	7.1%	7,679,867.38	13.8%
\$600,000 to \$700,000	7	1.0%	1,834,612.14	3.3%
\$700,000 to \$800,000	3	0.4%	639,102.04	1.2%
\$800,000 to \$900,000	6	0.9%	1,126,049.73	2.0%
\$900,000 to \$1,000,000	3	0.4%	914,717.64	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	372,612.52	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	701	100.0%	55,562,416.77	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	179,324.98	0.3%
NSW	11	1.5%	1,493,124.48	2.7%
NT	63	8.4%	9,477,133.63	17.1%
QLD	4	0.5%	295,723.77	0.5%
SA	649	86.2%	41,575,327.47	74.8%
TAS	1	0.1%	123,381.99	0.2%
VIC	20	2.7%	2,214,715.27	4.0%
WA	4	0.5%	203,685.18	0.4%
Total	753	100.0%	55,562,416.77	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	494	65.6%	39,453,514.34	71.0%
Non-metropolitan	259	34.4%	16,108,902.43	29.0%
Total	753	100.0%	55,562,416.77	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	423	56.2%	29,326,822.77	52.8%
SA - Non metropolitan	226	30.0%	12,248,504.70	22.0%
NT - Metropolitan	48	6.4%	7,338,196.61	13.2%
NT - Non metropolitan	15	2.0%	2,138,937.02	3.8%
WA - Metropolitan	4	0.5%	203,685.18	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,350,103.90	2.4%
VIC - Non metropolitan	10	1.3%	864,611.37	1.6%
QLD - Metropolitan	2	0.3%	270,442.05	0.5%
QLD - Non metropolitan	2	0.3%	25,281.72	0.0%
NSW - Metropolitan	6	0.8%	784,938.85	1.4%
NSW - Non metropolitan	5	0.7%	708,185.63	1.3%
ACT - Metropolitan	1	0.1%	179,324.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	123,381.99	0.2%
Total	753	100.0%	55,562,416.77	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%	2	0.3%	92,127.41	0.2%
2.50% to 3.00%	10	1.3%	864,086.03	1.6%
3.00% to 3.50%	3	0.4%	633,845.45	1.1%
3.50% to 4.00%	3	0.4%	318,370.44	0.6%
4.00% to 4.50%	1	0.1%	90,156.61	0.2%
4.50% to 5.00%	3	0.4%	403,682.98	0.7%
5.00% to 5.50%	3	0.4%	141,352.92	0.3%
5.50% to 6.00%	139	18.5%	18,493,564.28	33.3%
6.00% to 6.50%	107	14.2%	10,534,483.34	19.0%
6.50% to 7.00%	51	6.8%	3,330,955.80	6.0%
7.00% to 7.50%	35	4.6%	2,155,848.06	3.9%
7.50% to 8.00%	289	38.4%	14,157,119.78	25.5%
8.00% +	107	14.2%	4,346,823.67	7.8%
Total	753	100.0%	55,562,416.77	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	753	100.0%	55,562,416.77	100.0%
Total	753	100%	55,562,416.77	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%	6,388.25	0.0%
2 to 4 years	8	1.1%	91,478.90	0.2%
4 to 6 years	10	1.3%	272,177.33	0.5%
6 to 8 years	20	2.7%	500,153.18	0.9%
8 to 10 years	47	6.2%	1,860,344.34	3.3%
10 to 12 years	70	9.3%	3,483,011.21	6.3%
12 to 14 years	112	14.9%	5,766,961.45	10.4%
14 to 16 years	140	18.6%	10,772,942.35	19.4%
16 to 18 years	168	22.3%	14,147,267.80	25.5%
18 to 20 years	163	21.6%	16,808,712.95	30.3%
20 to 22 years	10	1.3%	1,852,979.01	3.3%
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	753	100.0%	55,562,416.77	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	752	99.9%	55,226,031.84	99.4%
Total	753	100.0%	55,562,416.77	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	752	99.9%	55,226,031.84	99.4%
Total	753	100.0%	55,562,416.77	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	103	13.7%	9,842,608.62	17.7%
Variable	650	86.3%	45,719,808.15	82.3%
Total	753	100.0%	55,562,416.77	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	26	3.5%	2,587,248.18	4.7%
6 to 12 months	18	2.4%	2,098,317.91	3.8%
12 to 24 months	27	3.6%	2,061,617.25	3.7%
24 to 36 months	19	2.5%	1,946,886.14	3.5%
36 to 48 months	6	0.8%	737,345.24	1.3%
48 to 60 months	7	0.9%	411,193.90	0.7%
60+ months	0	0.0%	-	0.0%
Variable	650	86.3%	45,719,808.15	82.3%
Total	753	100.0%	55,562,416.77	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	688	91.4%	47,906,134.02	86.2%
Investment	65	8.6%	7,656,282.75	13.8%
Total	753	100.0%	55,562,416.77	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	753	100.0%	55,562,416.77	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	753	100.0%	55,562,416.77	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	753	100.0%	55,562,416.77	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	-	0.0%
Total	753	100.0%	55,562,416.77	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	730	96.9%	52,786,767.97	95.0%
1 to 30 days	13	1.7%	1,429,665.61	2.6%
31 to 60 days	2	0.3%	283,992.47	0.5%
61 to 90 days	1	0.1%	45,701.60	0.1%
91+ days	7	0.9%	1,016,289.12	1.8%
Total	753	100.0%	55,562,416.77	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	7	0.9%	934,952.58	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	7,000,468.63	12.6%

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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