

# LIGHT TRUST NO. 6



## Portfolio Summary as at 31 May 2025

Note Balances	Initial Rating (S&P / Fitch)	Margin	Current Invested Amount	Subordination
Class A1 Notes	AAA(sf) / AAAsf	1.05%	45,879,013.22	16.61%
Class A2 Notes	AAA(sf) / AAAsf	1.15%	1,645,660.26	13.62%
Class AB Notes	AAA(sf) / NR	2.00%	2,869,304.34	8.40%
Class B Notes	AA(sf) / NR	2.50%	3,427,224.65	2.17%
Class C Notes	A+(sf) / NR	3.25%	972,375.37	0.41%
Class D Notes	NR / NR	5.50%	223,168.08	
<b>Total*</b>			<b>55,016,745.92</b>	

\*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	11.29%
Excess Spread (P.A)	1.33%

### Underlying Collateral Summary

No. of Loans (Consolidated):	692
No. of Loans (Unconsolidated):	743
Aggregate Pool Current Balance:	\$54,311,866
Total Valuation of Properties:	\$214,776,163
Maximum Loan Balance (Consolidated):	\$545,396
Average Loan Balance (Consolidated):	\$78,485
Weighted Average Interest Rate (Consolidated):	6.47%

### Loan Seasoning / Term to Maturity

Maximum Original Term to Maturity (months):	360.0
Maximum Remaining Term to Maturity (months):	241.0
WAVG Remaining Term to Maturity (months):	192.1
WAVG Seasoning (months):	156.7

### Loan to Value Ratio (LVR)

Maximum Current LVR:	86.5%
WAVG Current LVR:	41.7%

### Current Balance (Consolidated)

	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	467	67.5%	15,357,138.96	28.3%
\$100,000 to \$150,000	104	15.0%	13,085,023.09	24.1%
\$150,000 to \$200,000	72	10.4%	12,434,383.01	22.9%
\$200,000 to \$250,000	24	3.5%	5,385,306.59	9.9%
\$250,000 to \$300,000	14	2.0%	3,808,554.55	7.0%
\$300,000 to \$350,000	4	0.6%	1,305,826.99	2.4%
\$350,000 to \$400,000	4	0.6%	1,491,260.78	2.7%
\$400,000 to \$450,000	1	0.1%	422,522.95	0.8%
\$450,000 to \$500,000	1	0.1%	476,453.30	0.9%
\$500,000 to \$750,000	1	0.1%	545,396.19	1.0%
\$750,000+	0	0.0%	-	0.0%
<b>Total</b>	<b>692</b>	<b>100%</b>	<b>54,311,866.41</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%	591	85.4%	36,108,228.81	66.5%
50% to 55%	42	6.1%	6,427,313.17	11.8%
55% to 60%	28	4.0%	4,679,645.94	8.6%
60% to 65%	22	3.2%	5,234,833.88	9.6%
65% to 70%	3	0.4%	609,608.36	1.1%
70% to 75%	4	0.6%	934,118.30	1.7%
75% to 80%	1	0.1%	145,076.49	0.3%
80% to 85%	0	0.0%	-	0.0%
85% to 90%	1	0.1%	173,041.46	0.3%
90% to 95%	0	0.0%	-	0.0%
95%+	0	0.0%	-	0.0%
Total	692	100.0%	54,311,866.41	100.0%

Property Valuation (Consolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
\$0 to \$100,000	22	3.2%	444,910.34	0.8%
\$100,000 to \$200,000	131	18.9%	5,662,657.31	10.4%
\$200,000 to \$300,000	219	31.6%	13,377,844.25	24.6%
\$300,000 to \$400,000	177	25.6%	14,641,965.25	27.0%
\$400,000 to \$500,000	73	10.5%	7,656,345.76	14.1%
\$500,000 to \$600,000	50	7.2%	7,698,709.31	14.2%
\$600,000 to \$700,000	7	1.0%	1,818,024.38	3.3%
\$700,000 to \$800,000	3	0.4%	629,762.93	1.2%
\$800,000 to \$900,000	6	0.9%	1,115,887.97	2.1%
\$900,000 to \$1,000,000	3	0.4%	895,009.41	1.6%
\$1,000,000 to \$1,500,000	1	0.1%	370,749.50	0.7%
\$1,500,000+	0	0.0%	-	0.0%
Total	692	100.0%	54,311,866.41	100.0%

Security State (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
ACT	1	0.1%	173,324.98	0.3%
NSW	11	1.5%	1,467,711.44	2.7%
NT	61	8.2%	9,302,214.93	17.1%
QLD	4	0.5%	292,823.19	0.5%
SA	641	86.3%	40,591,680.45	74.7%
TAS	1	0.1%	122,796.41	0.2%
VIC	20	2.7%	2,164,819.29	4.0%
WA	4	0.5%	196,495.72	0.4%
Total	743	100.0%	54,311,866.41	100.0%

Geographic Region (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Metropolitan	486	65.4%	38,582,219.99	71.0%
Non-metropolitan	257	34.6%	15,729,646.42	29.0%
Total	743	100.0%	54,311,866.41	100.0%

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Geographic Distribution (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
SA - Metropolitan	417	56.1%	28,664,177.64	52.8%
SA - Non metropolitan	224	30.1%	11,927,502.81	22.0%
NT - Metropolitan	46	6.2%	7,188,390.54	13.2%
NT - Non metropolitan	15	2.0%	2,113,824.39	3.9%
WA - Metropolitan	4	0.5%	196,495.72	0.4%
WA - Non metropolitan	0	0.0%	-	0.0%
VIC - Metropolitan	10	1.3%	1,320,728.95	2.4%
VIC - Non metropolitan	10	1.3%	844,090.34	1.6%
QLD - Metropolitan	2	0.3%	267,969.78	0.5%
QLD - Non metropolitan	2	0.3%	24,853.41	0.0%
NSW - Metropolitan	6	0.8%	771,132.38	1.4%
NSW - Non metropolitan	5	0.7%	696,579.06	1.3%
ACT - Metropolitan	1	0.1%	173,324.98	0.3%
ACT - Non metropolitan	0	0.0%	-	0.0%
TAS - Metropolitan	0	0.0%	-	0.0%
TAS - Non metropolitan	1	0.1%	122,796.41	0.2%
<b>Total</b>	<b>743</b>	<b>100.0%</b>	<b>54,311,866.41</b>	<b>100.0%</b>

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%	1	0.1%	43,972.98	0.1%
2.50% to 3.00%	9	1.2%	727,100.19	1.3%
3.00% to 3.50%	2	0.3%	294,732.26	0.5%
3.50% to 4.00%	2	0.3%	206,619.93	0.4%
4.00% to 4.50%	0	0.0%	-	0.0%
4.50% to 5.00%	2	0.3%	361,739.75	0.7%
5.00% to 5.50%	26	3.5%	4,234,649.95	7.8%
5.50% to 6.00%	168	22.6%	20,637,088.34	38.0%
6.00% to 6.50%	88	11.8%	6,170,310.74	11.4%
6.50% to 7.00%	28	3.8%	2,088,958.34	3.8%
7.00% to 7.50%	55	7.4%	3,929,304.74	7.2%
7.50% to 8.00%	264	35.5%	11,910,416.26	21.9%
8.00% +	98	13.2%	3,706,972.93	6.8%
<b>Total</b>	<b>743</b>	<b>100.0%</b>	<b>54,311,866.41</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	743	100.0%	54,311,866.41	100.0%
Total	743	100%	54,311,866.41	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	4	0.5%	2,881.01	0.0%
2 to 4 years	9	1.2%	119,651.94	0.2%
4 to 6 years	11	1.5%	265,324.03	0.5%
6 to 8 years	18	2.4%	438,084.90	0.8%
8 to 10 years	50	6.7%	1,902,259.95	3.5%
10 to 12 years	80	10.8%	3,646,015.83	6.7%
12 to 14 years	102	13.7%	5,977,496.47	11.0%
14 to 16 years	151	20.3%	10,948,026.81	20.2%
16 to 18 years	163	21.9%	14,301,196.18	26.3%
18 to 20 years	153	20.6%	16,325,385.36	30.1%
20 to 22 years	2	0.3%	385,543.93	0.7%
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	743	100.0%	54,311,866.41	100.0%

Repayment Method (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Interest Only	0	0.0%	-	0.0%
Principal & Interest	743	100.0%	54,311,866.41	100.0%
Total	743	100.0%	54,311,866.41	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	0	0.0%	-	0.0%
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	743	100.0%	54,311,866.41	100.0%
Total	743	100.0%	54,311,866.41	100.0%

Interest Rate Type (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Fixed	100	13.5%	9,259,229.69	17.0%
Variable	643	86.5%	45,052,636.72	83.0%
Total	743	100.0%	54,311,866.41	100.0%

Remaining Fixed Period (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 to 6 months	26	3.5%	2,371,729.77	4.4%
6 to 12 months	17	2.3%	1,765,404.15	3.3%
12 to 24 months	27	3.6%	2,531,762.56	4.7%
24 to 36 months	17	2.3%	1,481,682.00	2.7%
36 to 48 months	7	0.9%	651,291.11	1.2%
48 to 60 months	6	0.8%	457,360.10	0.8%
60+ months	0	0.0%	-	0.0%
Variable	643	86.5%	45,052,636.72	83.0%
Total	743	100.0%	54,311,866.41	100.0%

Occupancy (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Owner Occupier	681	91.7%	47,153,260.30	86.8%
Investment	62	8.3%	7,158,606.11	13.2%
Total	743	100.0%	54,311,866.41	100.0%

Loan Documentation (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Full Documentation	743	100.0%	54,311,866.41	100.0%
Low Documentation	0	0.0%	-	0.0%
Total	743	100.0%	54,311,866.41	100.0%

Mortgage Insurer (Unconsolidated)				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
QBE	743	100.0%	54,311,866.41	100.0%
Genworth	0	0.0%	-	0.0%
Uninsured	0	0.0%	0.00	0.0%
Total	743	100.0%	54,311,866.41	100.0%

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Arrears				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
0 days	723	97.3%	52,064,316.54	95.9%
1 to 30 days	10	1.3%	1,132,105.37	2.1%
31 to 60 days	3	0.4%	233,812.65	0.4%
61 to 90 days	1	0.1%	60,167.82	0.1%
91+ days	6	0.8%	821,464.03	1.5%
Total	743	100.0%	54,311,866.41	100.0%

Hardships				
	No. of Accounts	% by No. Accounts	Current Balance	% by Current Balance
Current hardships	8	1.1%	866,880.77	1.6%

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	6,945,100.51	12.8%

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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