
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Jan-2017 to 31-Jan-2017

Payment Date of 10-Feb-2017

Think Tank Series 2016-1 Cashflow Asset Report

Think Tank Series 2016-1 - NOTE BALANCES									
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Class A1	165,787,551.13		2,341,249.14	163,446,301.99	89.8%	0.00	0.00	480,852.03	480,852.03
Class A2	21,679,910.54		306,163.35	21,373,747.19	89.8%	0.00	0.00	75,769.80	75,769.80
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	67,102.35	67,102.35
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	95,135.18	95,135.18
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	111,781.75	111,781.75
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,828.20	34,828.20
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,838.89	35,838.89
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	42,482.06	42,482.06
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	55,041.90	55,041.90

1. GENERAL

Current Payment Date	10-Feb-17
Collection Period (start)	1-Jan-17
Collection Period (end)	31-Jan-17
Interest Period (start)	10-Jan-17
Interest Period (end)	9-Feb-17
Days in Interest Period	31
Next Payment Date	10-Mar-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,397,579.93
Early Repayment Fees	17,835.45
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	12,225.94
Total Available Income	1,427,641.32

(1) Includes penalty interest, dishonour fees, bank account interest etc

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,676,412.49
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,676,412.49

3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
Closing Balance	0.00

4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	111,647.09
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	480,852.03
Class A2 Interest	75,769.80
Class B Interest	67,102.35
Class C Interest	95,135.18
Class D Interest	111,781.75
Class E Interest	34,828.20
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,838.89
Class G Interest	42,482.06
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	55,041.90
Other Expenses	0.00
Excess Spread	317,162.07

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	29,000.00
Class A1 Principal Payment	2,341,249.14
Class A2 Principal Payment	306,163.35
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00
Class F Principal Payment	0.00
Class G Principal Payment	0.00
Class H Principal Payment	0.00

Think Tank Series 2016-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	261,672,947.15
Plus: Capitalised Charges	36,939.39
Plus: Further Advances / Redraws	29,000.00
Less: Principal Collections	2,702,160.90
 Loan Balance at End of Collection Period	 259,036,725.64

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,702,160.90
CPR (%)	11.7%

c. Threshold Rate

WA Interest Rate on the Purchased Receivables required to make Required Payments	4.69%
WA Yield on Mortgage Loans	6.42%
Test	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	0	0	4
Balance Outstanding	3,802,342	0	0	3,802,342
% Portfolio Balance	1.47%	0.00%	0.00%	1.47%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Think Tank Series 2016-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
65% LVR Mid Doc	51	10.6%	23,917,372	9.2%
65% LVR Full Doc	110	22.8%	62,190,423	24.0%
65% LVR Quick Doc	36	7.5%	12,362,242	4.8%
70% LVR Mid Doc	36	7.5%	17,806,958	6.9%
70% LVR Full Doc	44	9.1%	25,382,778	9.8%
70% LVR Quick Doc Mid	3	0.6%	659,353	0.3%
75% LVR Lite Doc Standard	7	1.5%	1,589,543	0.6%
75% LVR Pro Pack	6	1.2%	2,663,319	1.0%
75% LVR Quick Doc Standard	2	0.4%	374,196	0.1%
75% LVR Full Doc	104	21.6%	68,286,735	26.4%
80% LVR High Lend	2	0.4%	2,010,978	0.8%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	7.5%	20,194,648	7.8%
70% LVR SMSF	18	3.7%	8,763,861	3.4%
65% LVR SMSF	27	5.6%	12,834,320	5.0%
Total	482	100.0%	259,036,726	100.0%
SMSF Sub-Total	81	16.8%	41,792,829	16.1%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	36	7%	9,457,229	3.7%
40%	50.0%	58	12%	27,594,342	10.7%
50%	55.0%	25	5%	11,040,893	4.3%
55%	60.0%	57	12%	29,713,391	11.5%
60%	65.0%	80	17%	48,356,089	18.7%
65%	70.0%	108	22%	61,086,126	23.6%
70%	75.0%	116	24%	69,655,530	26.9%
75%	80.0%	2	0%	2,133,125	0.8%
80%	100.0%	0	0%	0	0.0%
Total		482	100.0%	259,036,726	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	2.7%	962,030	0.4%
100,000	200,000	77	16.0%	12,565,192	4.9%
200,000	300,000	91	18.9%	23,052,882	8.9%
300,000	400,000	80	16.6%	27,934,152	10.8%
400,000	500,000	40	8.3%	18,033,185	7.0%
500,000	1,000,000	118	24.5%	82,121,411	31.7%
1,000,000	1,500,000	37	7.7%	45,571,568	17.6%
1,500,000	2,000,000	19	3.9%	32,140,024	12.4%
2,000,000	2,500,000	5	1.0%	11,146,283	4.3%
2,500,000	5,000,000	2	0.4%	5,510,000	2.1%
Total		482	100%	259,036,726	100%

State					
		Number		Balance	
		Amount	%	Amount	%
NSW		265	55.0%	148,703,118	57.4%
ACT		13	2.7%	8,550,421	3.3%
VIC		80	16.6%	37,360,776	14.4%
QLD		63	13.1%	30,831,065	11.9%
SA		34	7.1%	17,397,546	6.7%
WA		25	5.2%	14,123,800	5.5%
TAS		2	0.4%	2,070,000	0.8%
NT		0	0.0%	0	0.0%
Total		482	100%	259,036,726	100%

Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		353	73.2%	198,812,403	76.8%
Non metro		105	21.8%	44,366,420	17.1%
Inner City		24	5.0%	15,857,902	6.1%
Total		482	100%	259,036,726	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		266	55.2%	160,534,232	62.0%
Med Doc		94	19.5%	43,313,873	16.7%
Low Doc		41	8.5%	13,395,791	5.2%
SMSF		81	16.8%	41,792,829	16.1%
Total		482	100%	259,036,726	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		11	2.3%	11,793,900	4.6%
Non NCCP loans		471	97.7%	247,242,826	95.4%
Total		482	100%	259,036,726	100%

Summary				
Loans				482
Balance				259,036,726
Avg Balance				537,421
Max Balance				2,910,000
WA Current LVR				63.67%
Max Current LVR				75%
WA Yield				6.42%
BBSW 30				1.6150%
Yield over BBSW30				4.81%
WA Seasoning				32
% IO				54.1%
% SMSF				16.1%
% of Loans Fixed				0.00%
% of Loans Investor				52.34%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	1	0.2%	525,000	0.2%
6.0	9.0	38	7.9%	21,515,941	8.3%
9.0	12.0	38	7.9%	23,819,114	9.2%
12.0	15.0	53	11.0%	32,985,613	12.7%
15.0	18.0	42	8.7%	19,927,817	7.7%
18.0	21.0	29	6.0%	18,500,510	7.1%
21.0	24.0	29	6.0%	18,043,423	7.0%
24.0	27.0	20	4.1%	10,817,607	4.2%
27.0	30.0	27	5.6%	16,113,560	6.2%
30.0	33.0	22	4.6%	13,099,541	5.1%
33.0	36.0	11	2.3%	3,682,835	1.4%
36.0	39.0	15	3.1%	9,330,268	3.6%
39.0	150.0	157	32.6%	70,675,495	27.3%
Total		482	100%	259,036,726	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	478	99.2%	255,234,383	98.5%
30.0	60.0	4	0.8%	3,802,342	1.5%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		482	100%	259,036,726	100%

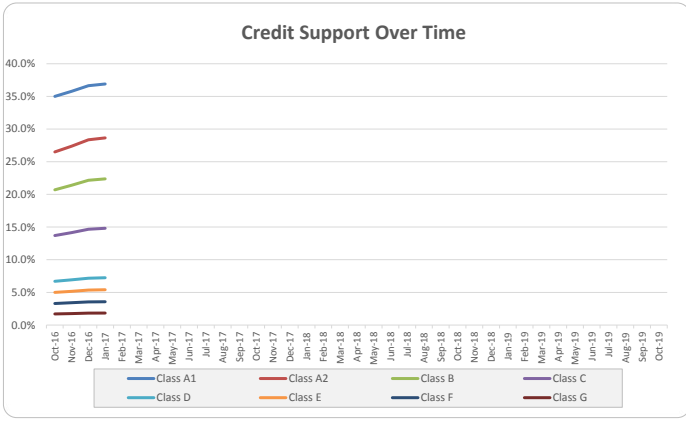
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,498,464	2.5%
15.0	20.0	31	6%	17,753,197	6.9%
20.0	25.0	367	76%	193,609,305	74.7%
25.0	30.0	67	14%	41,175,759	15.9%
Total		482	100%	259,036,726	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		64	13.28%	29,350,967	11.3%
Self Employed		418	86.72%	229,685,758	88.7%
Total		482	100%	259,036,726	100%

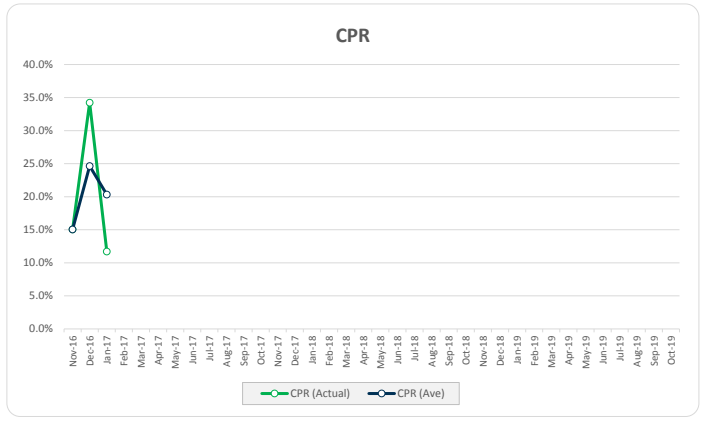
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		115	23.9%	65,998,966	25.5%
Industrial		231	47.9%	113,297,756	43.7%
Office		83	17.2%	38,353,323	14.8%
Professional Suites		4	0.8%	1,311,275	0.5%
Residential		33	6.8%	28,257,189	10.9%
Commercial Other		16	3.3%	11,818,217	4.6%
Total		482	100%	259,036,726	100%

Think Tank Series 2016-1: Time Series Charts

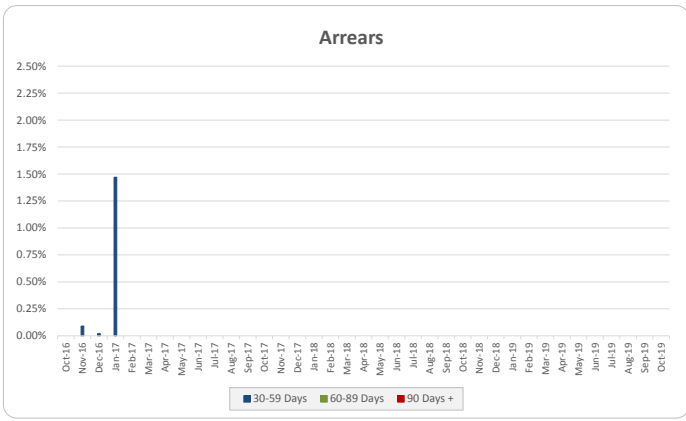
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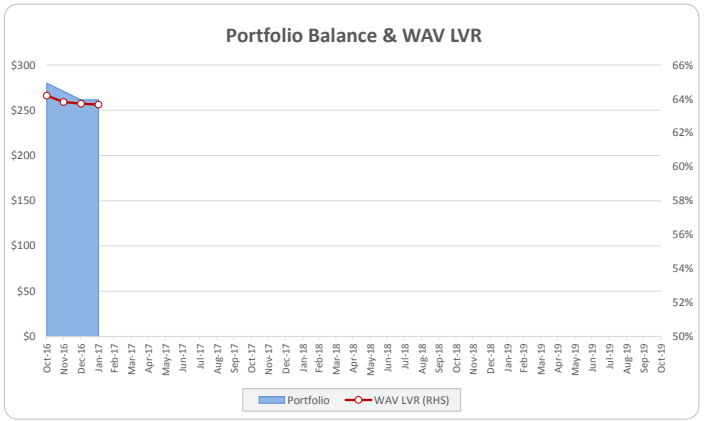
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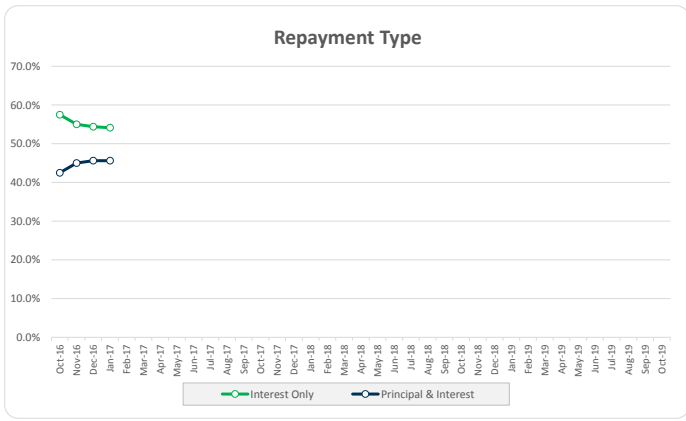
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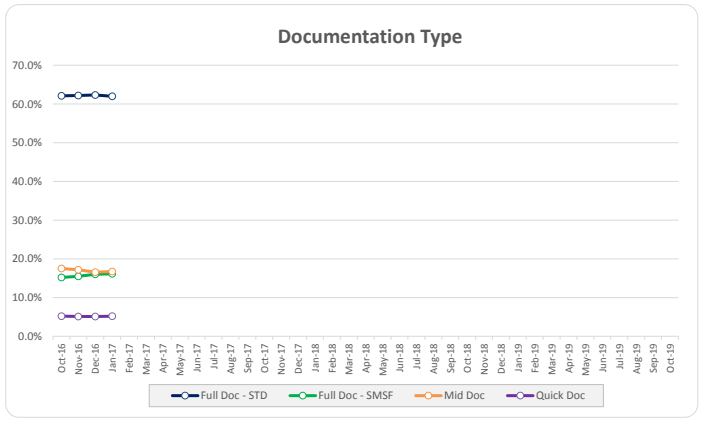
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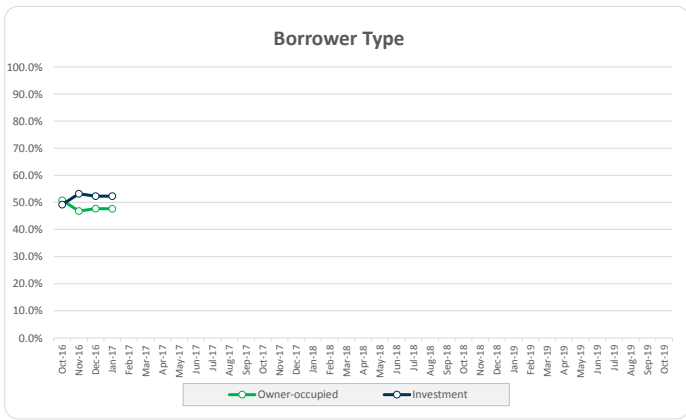
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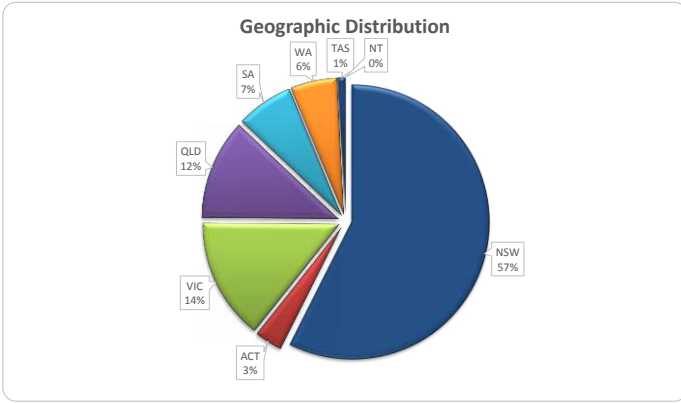


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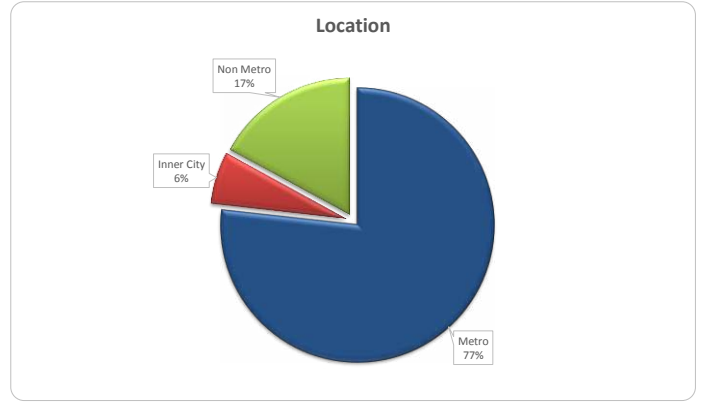


Think Tank Series 2016-1: Current Charts

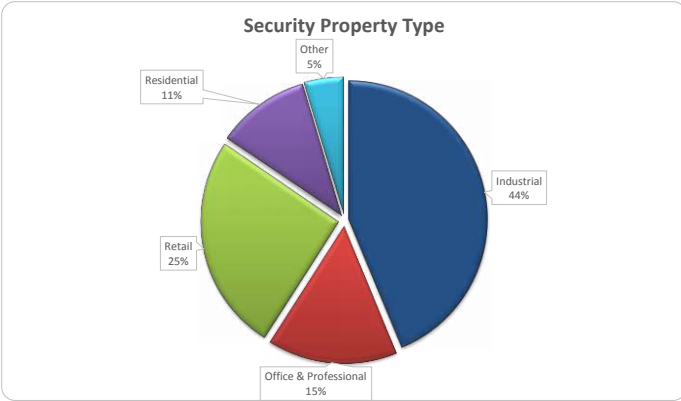
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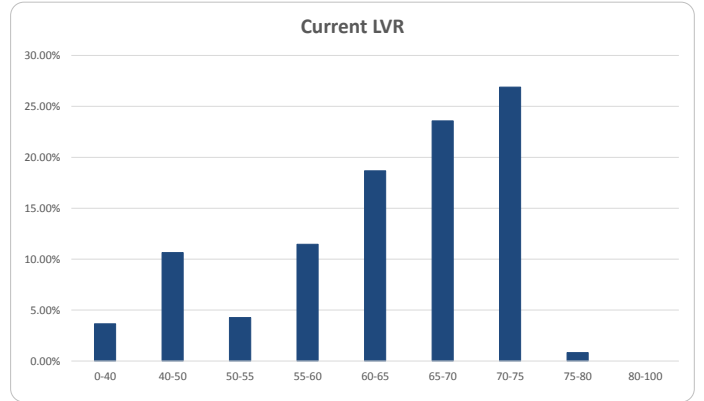
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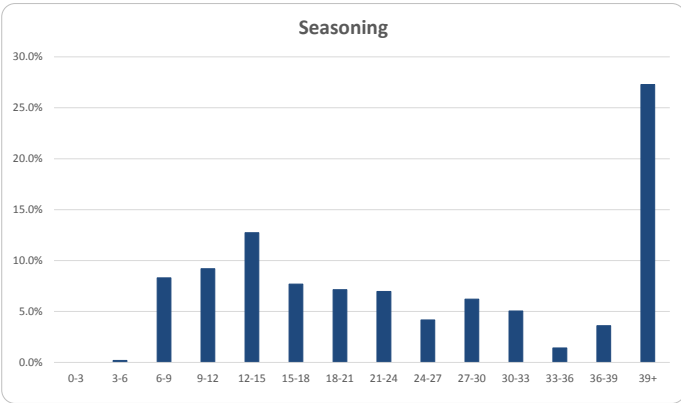
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