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## Investor Report - Think Tank Series 2016-1

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Collection Period from 01-Oct-2019 to 31-Oct-2019

Payment Date of 11-Nov-2019

## 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 Credit Support	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	53,988,167.87		53,988,167.87	0.00	0.0%	0.0%	0.00	0.00	127,394.33	127,394.33
Class A2	7,059,991.20		7,059,991.20	0.00	0.0%	0.0%	0.00	0.00	20,991.97	20,991.97
Class B	15,929,497.56		15,929,497.56	0.00	0.0%	0.0%	0.00	0.00	57,838.48	57,838.48
Class C	19,225,255.67		19,225,255.67	0.00	0.0%	0.0%	0.00	0.00	84,131.83	84,131.83
Class D	19,225,255.67		19,225,255.67	0.00	0.0%	0.0%	0.00	0.00	100,986.84	100,986.84
Class E	4,668,990.66		4,668,990.66	0.00	0.0%	0.0%	0.00	0.00	32,302.76	32,302.76
Class F	4,760,000.00		4,760,000.00	0.00	0.0%	0.0%	0.00	0.00	33,975.71	33,975.71
Class G	4,480,000.00		4,480,000.00	0.00	0.0%	0.0%	0.00	0.00	41,010.78	41,010.78
Class H	4,760,000.00		4,760,000.00	0.00	N/A	0.0%	0.00	0.00	53,798.17	53,798.17

### 1. GENERAL

Current Payment Date	11-Nov-19
Collection Period (start)	1-Oct-19
Collection Period (end)	31-Oct-19
Interest Period (start)	10-Oct-19
Interest Period (end)	10-Nov-19
Days in Interest Period	32
Next Payment Date	0-Jan-00

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	664,676.38
Early Repayment Fees	10,478.14
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	304,662.55
<b>Total Available Income</b>	<b>979,817.07</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	134,218,831.52
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>134,218,831.52</b>

### 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

### 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	52,261.19
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	127,394.33
Class A2 Interest	20,991.97
Class B Interest	57,838.48
Class C Interest	84,131.83
Class D Interest	100,986.84
Class E Interest	32,302.76
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	33,975.71
Class G Interest	41,010.78
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	53,798.17
Other Expenses	0.00
Retained Excess Spread	0.00
Excess Spread	375,125.01

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	53,988,167.87
Class A2 Principal Payment	7,059,991.20
Class B Principal Payment	15,929,497.56
Class C Principal Payment	19,225,255.67
Class D Principal Payment	19,225,255.67
Class E Principal Payment	4,668,990.66
Class F Principal Payment	4,760,000.00
Class G Principal Payment	4,480,000.00
Class H Principal Payment	4,760,000.00

## Think Tank Series 2016-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	134,194,149.59
Plus: Capitalised Charges	9,186.47
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	2,922,750.38
Loan Balance at End of Collection Period	131,310,585.68
Retained Excess Spread	0.00

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,922,750.38
CPR (%)	23.2%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.30%	6.19%	OK
Test (b)			
Bank Bill Rate plus 4.70%	5.59%	6.19%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	1	1	6	8
Balance Outstanding	141,821	525,472	2,916,076	3,583,370
% Portfolio Balance	0.11%	0.40%	2.22%	2.73%

#### 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 Group Pty Ltd as Trust Manager has direct the Trustee to redeem all the Notes on this Payment Date

## Think Tank Series 2016-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	145	49.0%	71,117,956	54.2%
Mid Doc	54	18.2%	21,059,295	16.0%
Quick Doc	24	8.1%	5,676,398	4.3%
SMSF	73	24.7%	33,456,937	25.5%
Total	296	100.0%	131,310,586	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	51	17%	11,298,750	8.6%
40%	50.0%	49	17%	21,910,023	16.7%
50%	55.0%	22	7%	10,998,426	8.4%
55%	60.0%	41	14%	17,792,005	13.5%
60%	65.0%	43	15%	21,647,984	16.5%
65%	70.0%	50	17%	29,098,076	22.2%
70%	75.0%	37	13%	16,656,793	12.7%
75%	80.0%	3	1%	1,908,530	1.5%
80%	100.0%	0	0%	0	0.0%
Total		296	100.0%	131,310,586	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	14	4.7%	799,002	0.6%
100,000	200,000	60	20.3%	8,993,291	6.8%
200,000	300,000	56	18.9%	14,208,326	10.8%
300,000	400,000	49	16.6%	16,958,569	12.9%
400,000	500,000	30	10.1%	13,630,964	10.4%
500,000	1,000,000	67	22.6%	44,684,017	34.0%
1,000,000	1,500,000	10	3.4%	13,216,591	10.1%
1,500,000	2,000,000	8	2.7%	13,327,533	10.1%
2,000,000	2,500,000	0	0.0%	0	0.0%
2,500,000	5,000,000	2	0.7%	5,492,293	4.2%
Total		296	100%	131,310,586	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	160	54.1%	71,459,968	54.4%	
ACT	8	2.7%	3,886,934	3.0%	
VIC	54	18.2%	21,172,829	16.1%	
QLD	39	13.2%	17,282,288	13.2%	
SA	19	6.4%	10,656,910	8.1%	
WA	16	5.4%	6,851,657	5.2%	
TAS	0	0.0%	0	0.0%	
NT	0	0.0%	0	0.0%	
Total		296	100%	131,310,586	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	220	74.3%	101,625,359	77.4%	
Non metro	63	21.3%	23,227,775	17.7%	
Inner City	13	4.4%	6,457,452	4.9%	
Total		296	100%	131,310,586	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	145	49.0%	71,117,956	54.2%	
Med Doc	54	18.2%	21,059,295	16.0%	
Low Doc	24	8.1%	5,676,398	4.3%	
SMSF	73	24.7%	33,456,937	25.5%	
Total		296	100%	131,310,586	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	2.0%	6,489,254	4.9%	
Non NCCP loans	290	98.0%	124,821,331	95.1%	
Total		296	100%	131,310,586	100%

Summary	
Loans	296
Balance	131,310,586
Avg Balance	443,617
Max Balance	2,910,000
WA Current LVR	58.62%
Max Current LVR	78%
WA Yield	6.19%
BBSW 30	0.8915%
Yield over BBSW30	5.30%
WA Seasoning	63
% IO	27.6%
% SMSF	25.5%
% of Loans Fixed	0.00%
% of Loans Investor	50.79%

Seasoning (months)	Number		Balance		
	Amount	%	Amount	%	
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	0	0.0%	0	0.0%
6.0	9.0	0	0.0%	0	0.0%
9.0	12.0	0	0.0%	0	0.0%
12.0	15.0	0	0.0%	0	0.0%
15.0	18.0	0	0.0%	0	0.0%
18.0	21.0	0	0.0%	0	0.0%
21.0	24.0	0	0.0%	0	0.0%
24.0	27.0	0	0.0%	0	0.0%
27.0	30.0	0	0.0%	0	0.0%
30.0	33.0	0	0.0%	0	0.0%
33.0	36.0	0	0.0%	0	0.0%
36.0	39.0	0	0.0%	0	0.0%
39.0	150.0	296	100.0%	131,310,586	100.0%
Total		296	100%	131,310,586	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	288	97.3%	127,727,216	97.3%
30.0	60.0	1	0.3%	141,821	0.1%
60.0	90.0	1	0.3%	525,472	0.4%
90.0	120.0	3	1.0%	627,054	0.5%
120.0	1000.0	3	1.0%	2,289,022	1.7%
Total		296	100%	131,310,586	100%

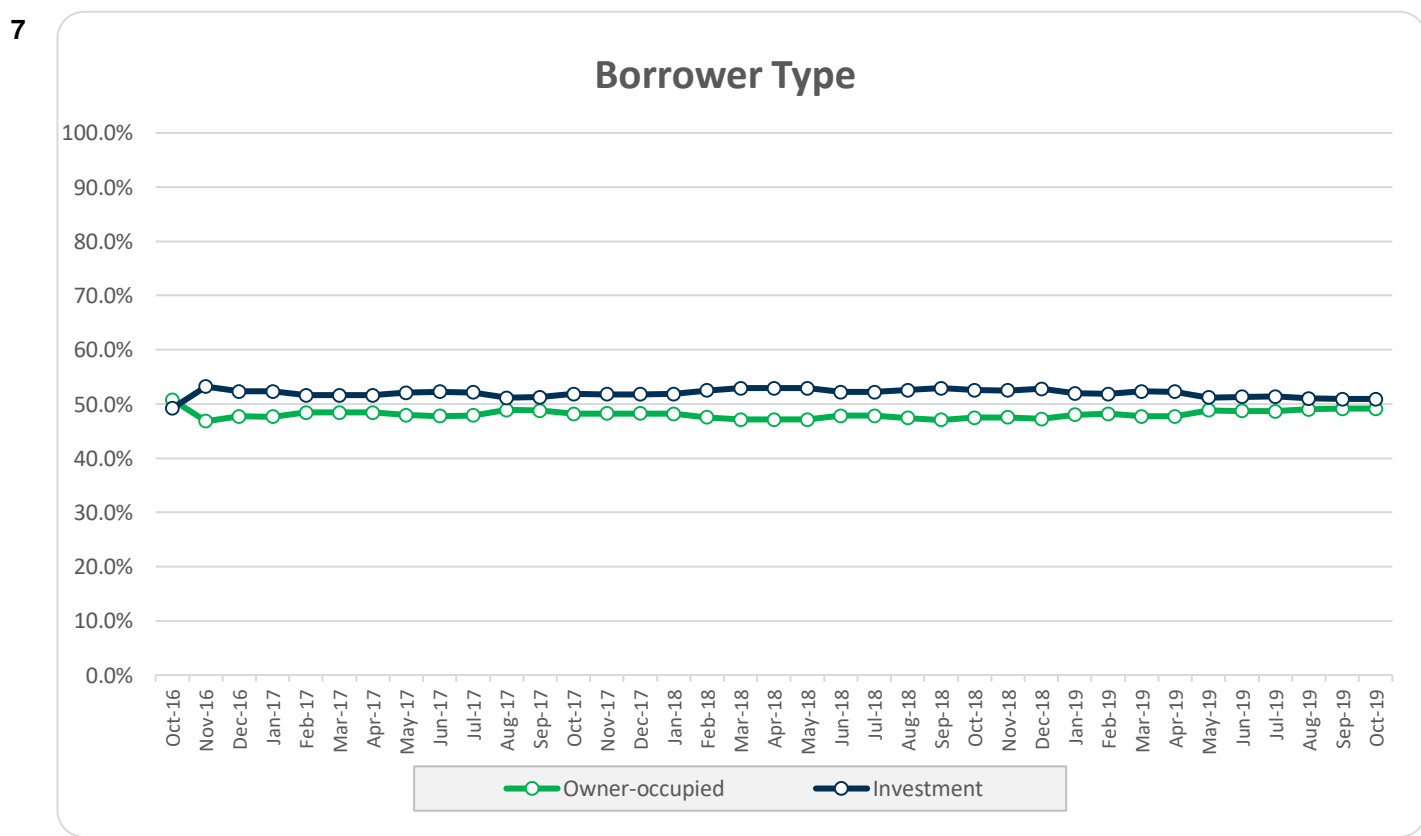
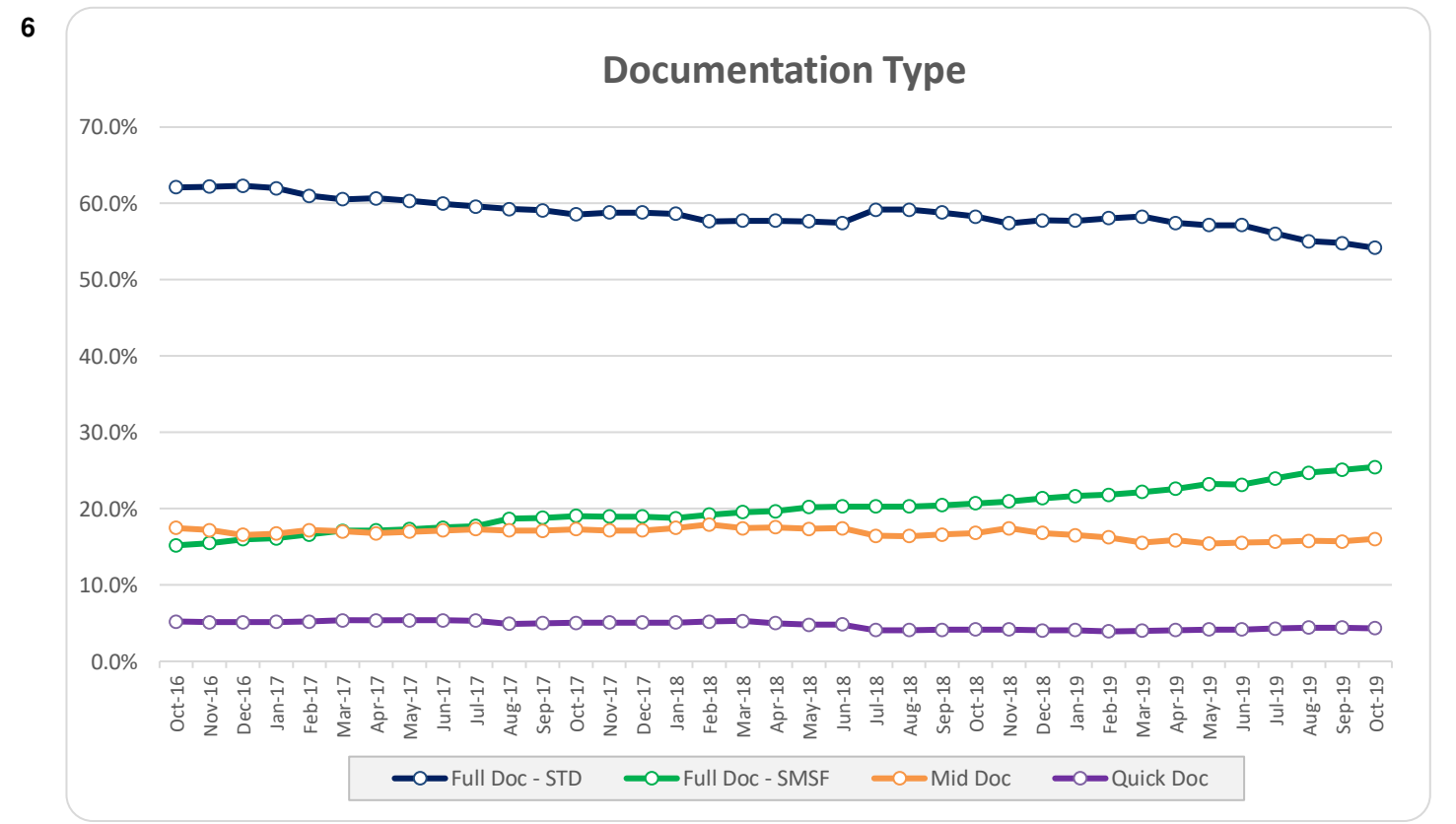
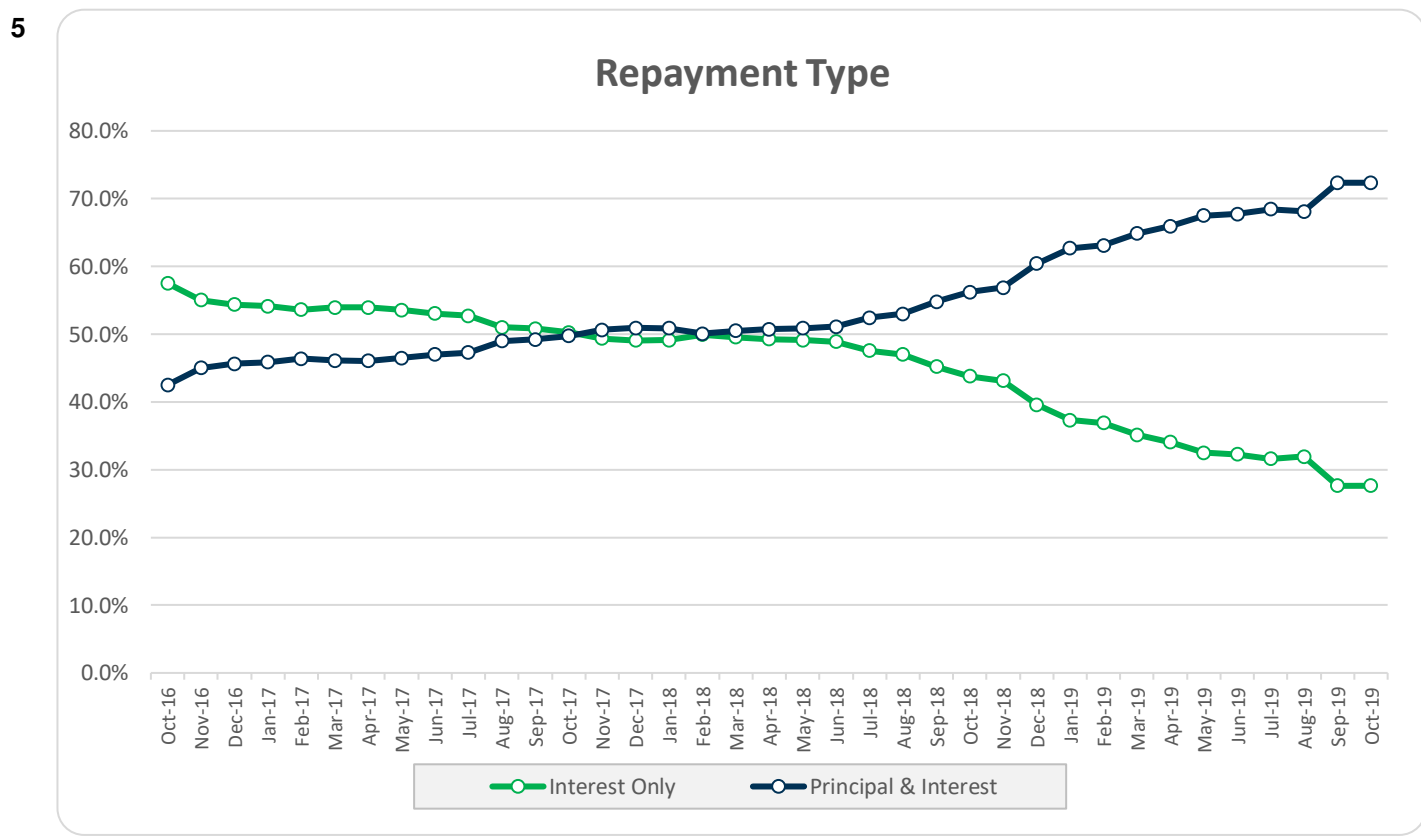
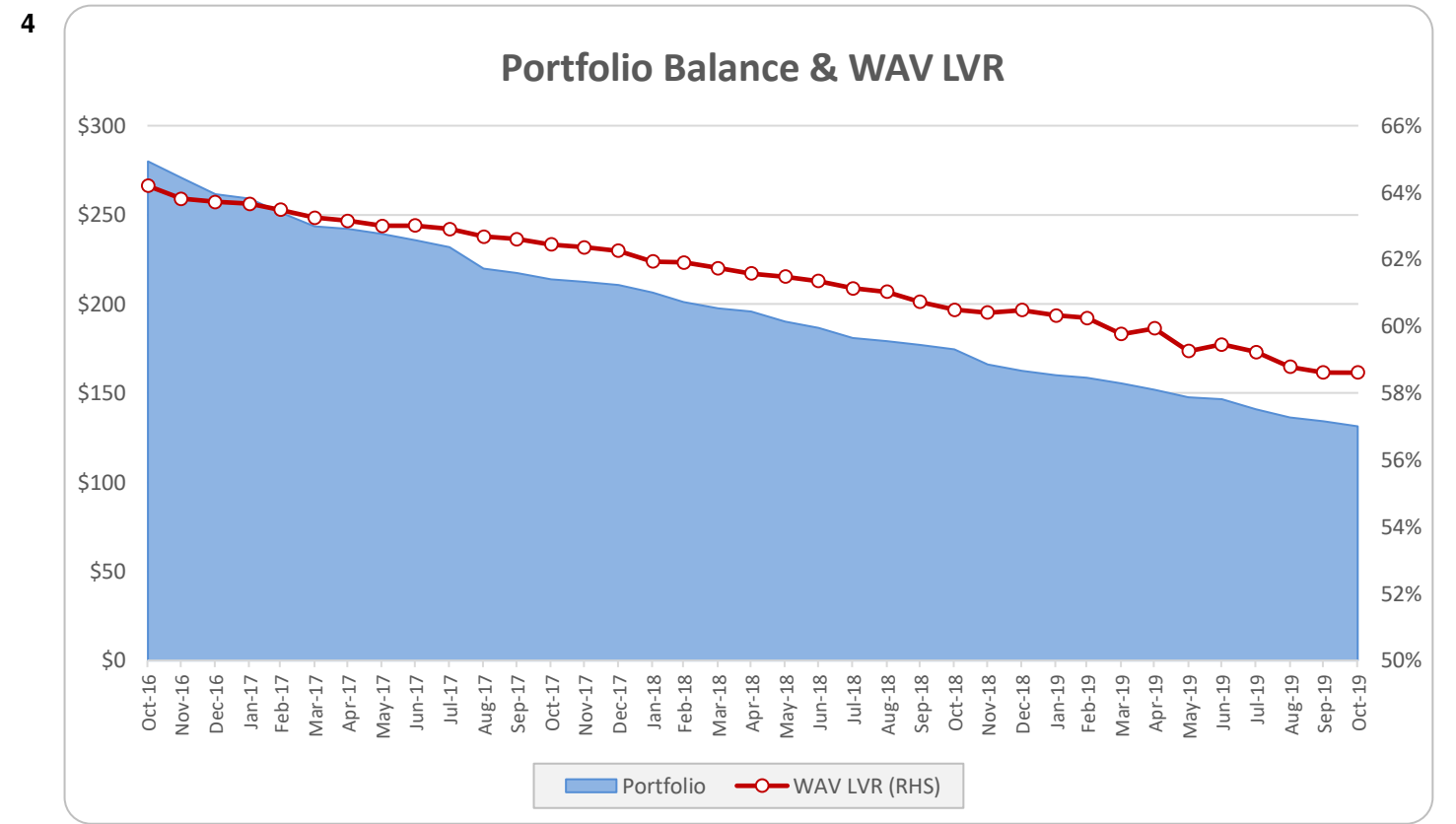
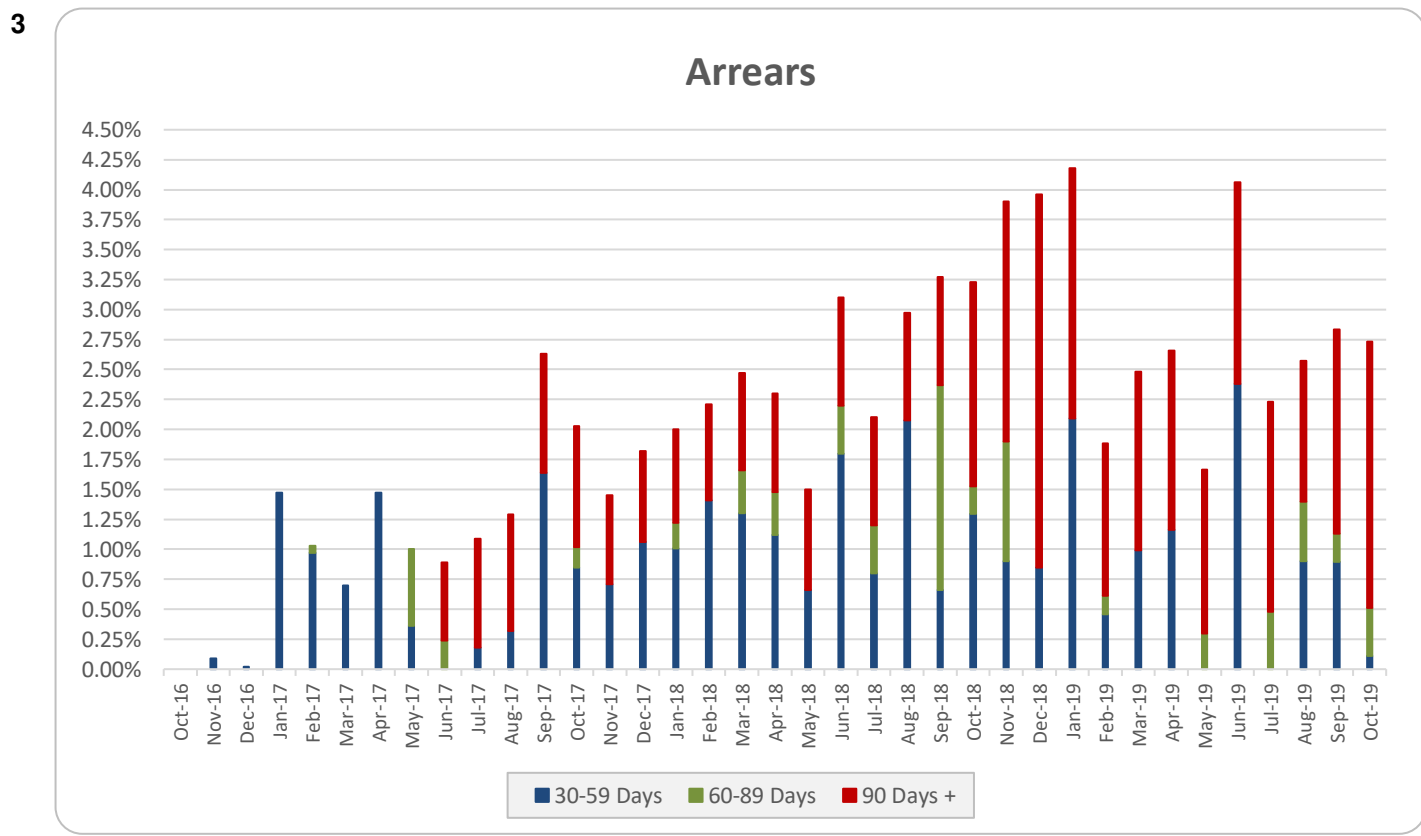
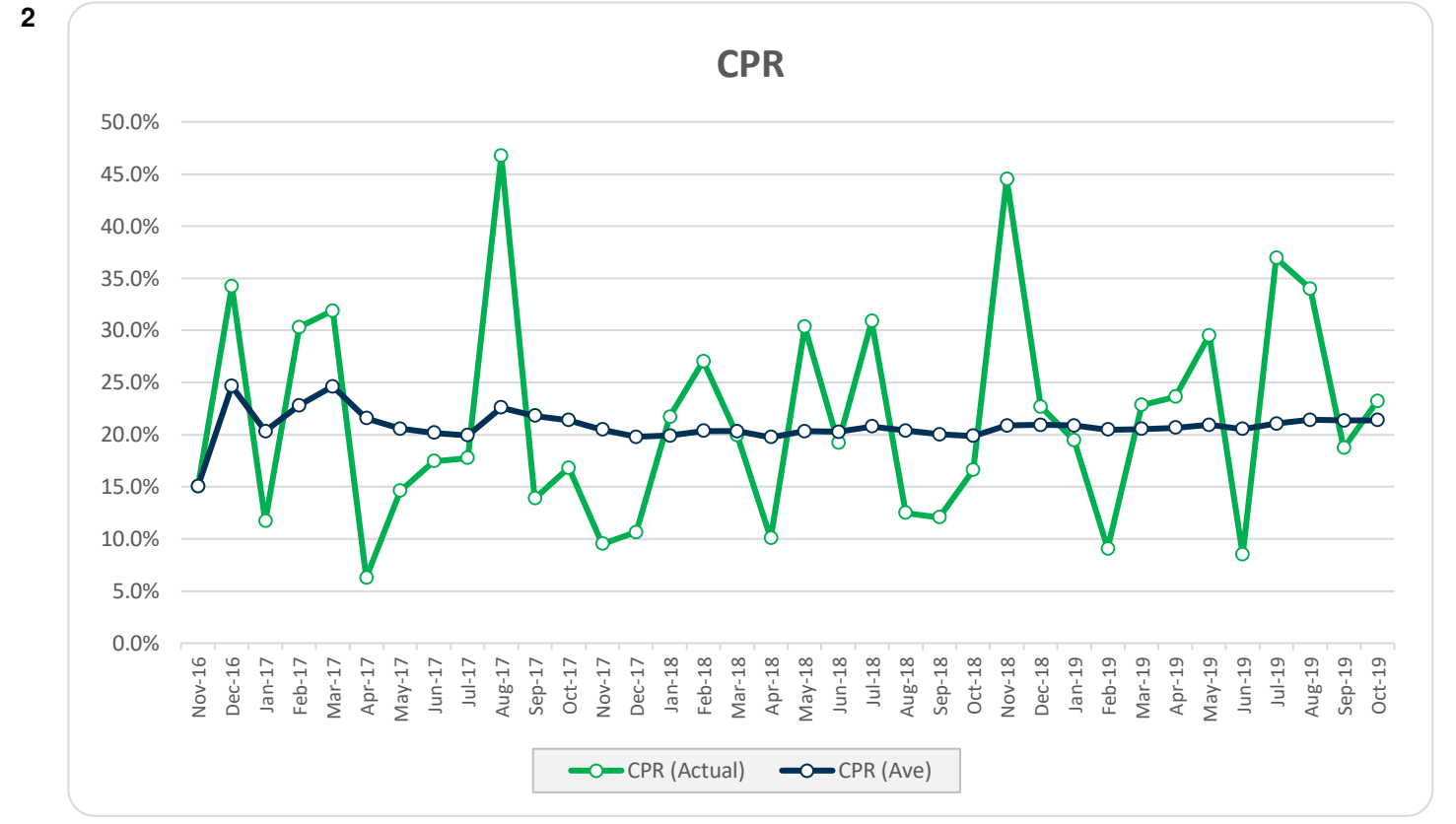
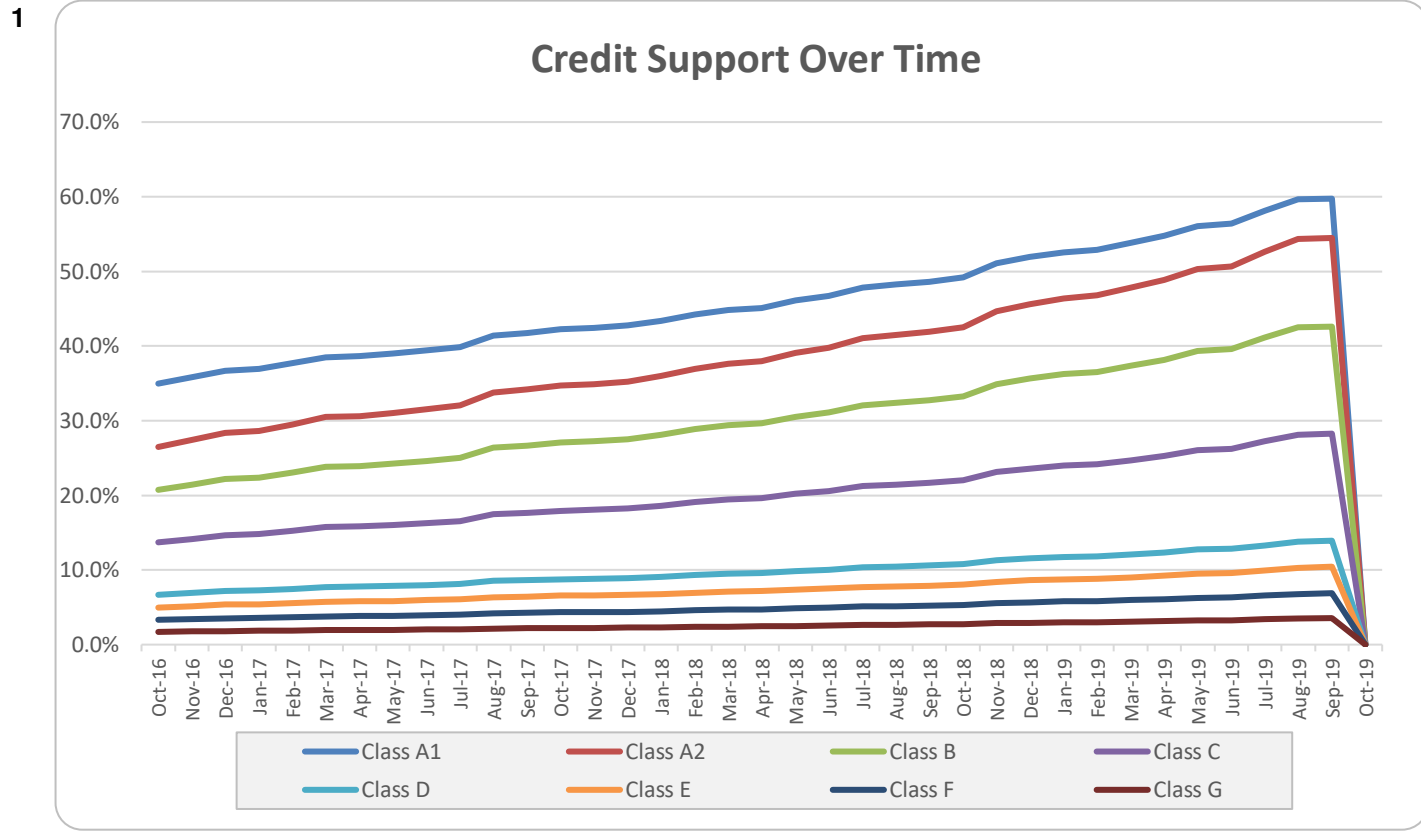
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	11	4%	2,963,746	2.3%
15.0	20.0	16	5%	6,429,682	4.9%
20.0	25.0	227	77%	101,675,591	77.4%
25.0	30.0	42	14%	20,241,566	15.4%
Total		296	100%	131,310,586	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	42	14.19%	16,008,541	12.2%	
Self Employed	254	85.81%	115,302,045	87.8%	
Total		296	100%	131,310,586	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	296	100.00%	131,310,586	100.0%	
1	0	0.00%	0	0.0%	
Total		296	100%	131,310,586	100%

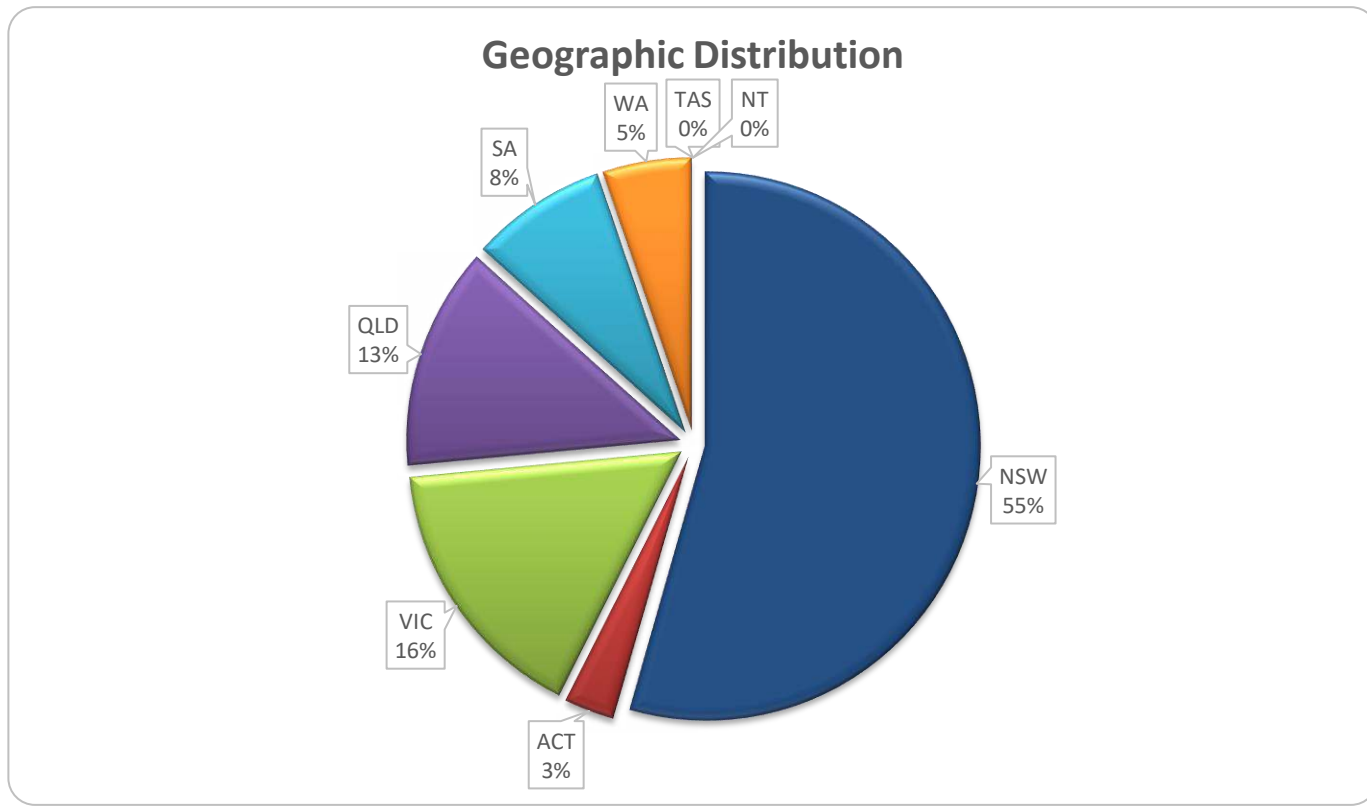
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	62	20.9%	26,706,118	20.3%	
Industrial	146	49.3%	61,649,015	46.9%	
Office	57	19.3%	22,744,791	17.3%	
Professional Suites	3	1.0%	825,073	0.6%	
Residential	11	3.7%	8,956,313	6.8%	
Commercial Other	17	5.7%	10,429,276	7.9%	
Total		296	100%	131,310,586	100%

Think Tank Series 2016-1: Time Series Charts

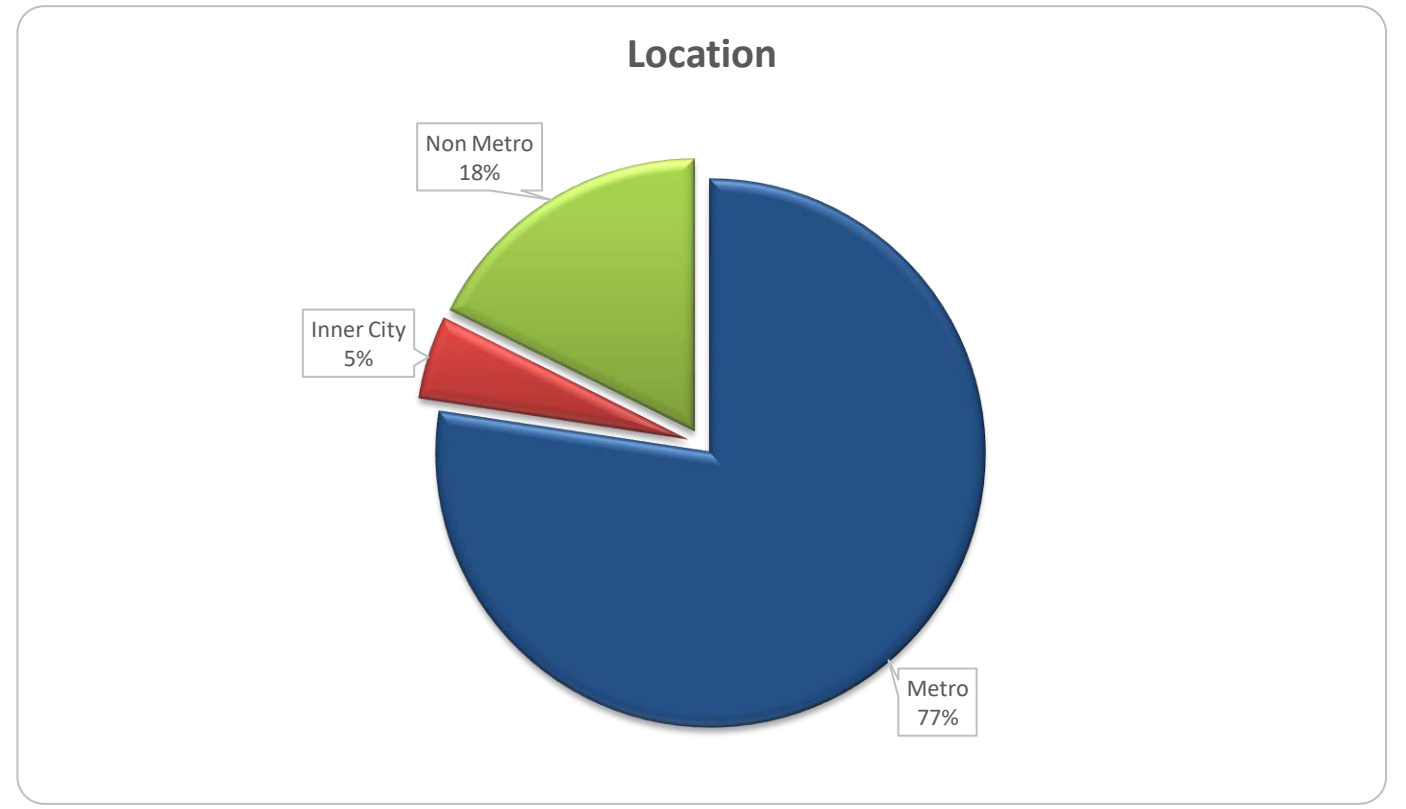


Think Tank Series 2016-1: Current Charts

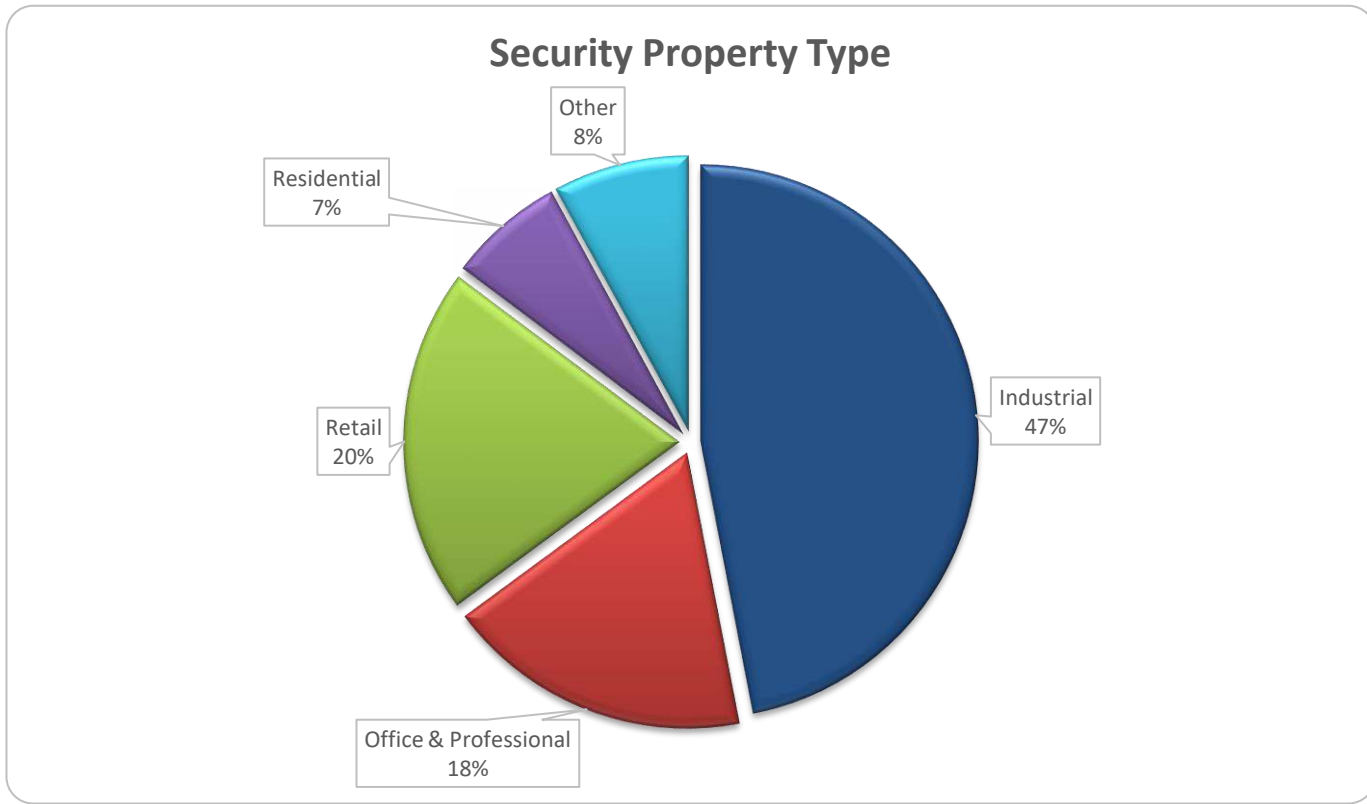
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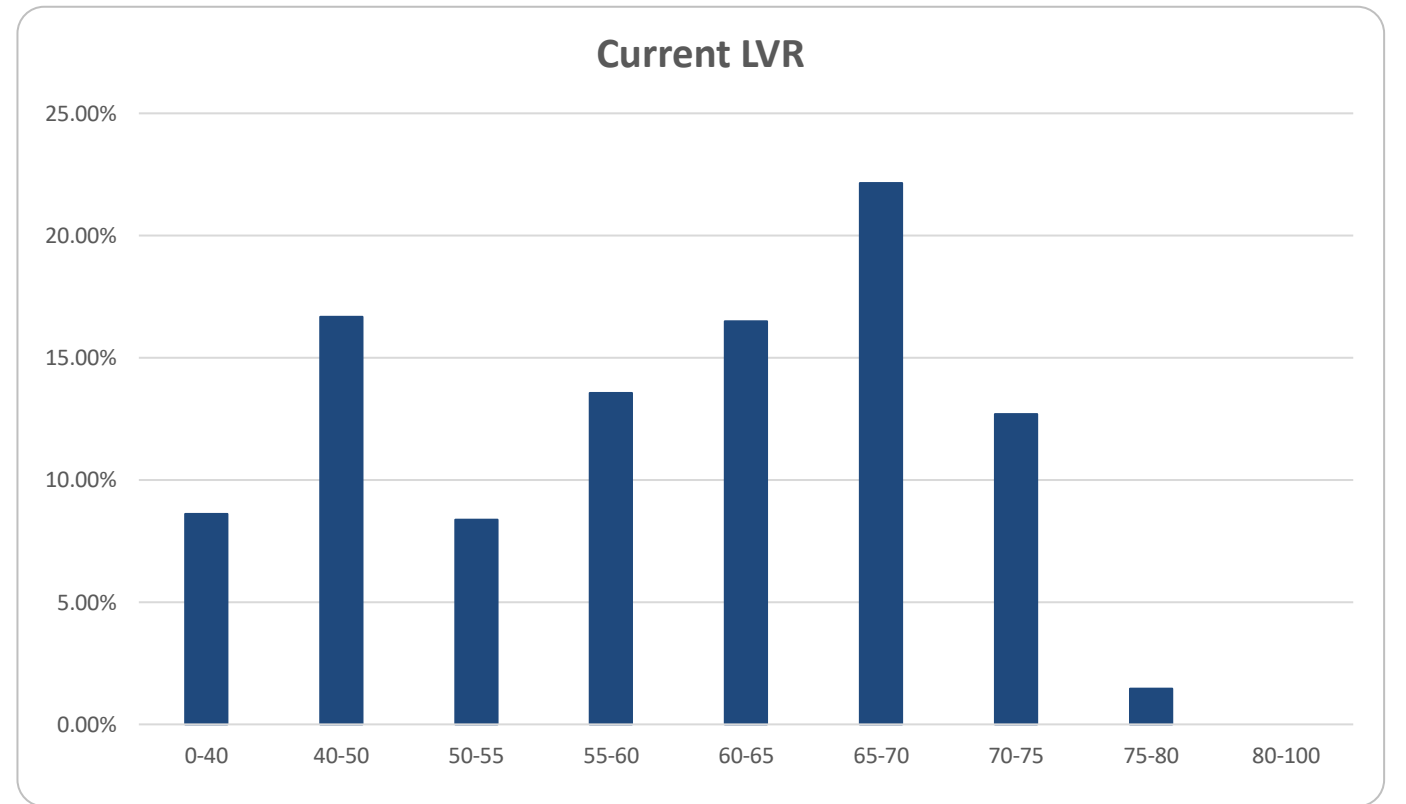
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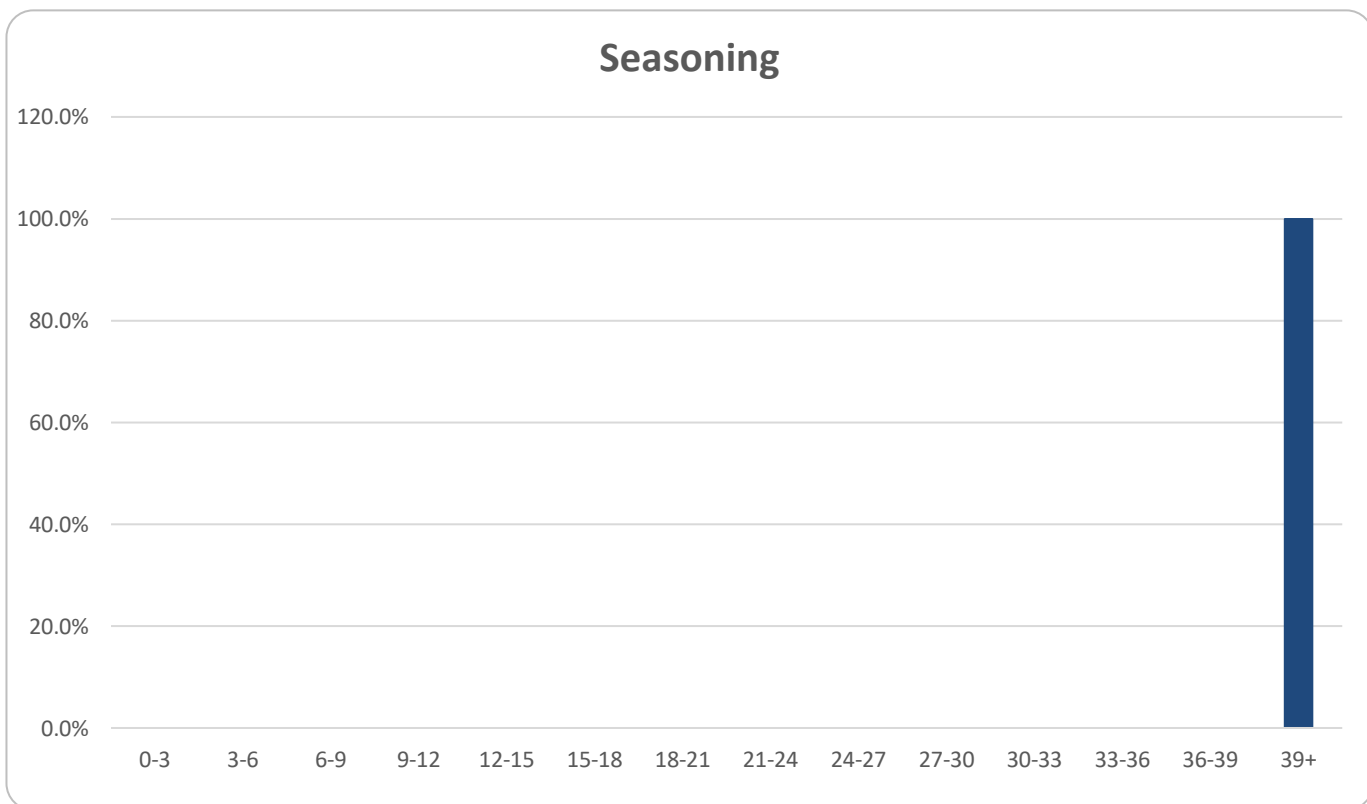
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