
Investor Report - Think Tank Series 2016-1

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

Payment Date of 11-Feb-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	78,160,915.80		2,286,413.65	75,874,502.15	52.6%	41.7%	0.00	0.00	260,393.63	260,393.63
Class A2	10,221,042.85		298,992.56	9,922,050.29	46.4%	41.7%	0.00	0.00	40,324.11	40,324.11
Class B	16,240,000.00		0.00	16,240,000.00	36.2%	100.0%	0.00	0.00	74,748.49	74,748.49
Class C	19,600,000.00		0.00	19,600,000.00	24.0%	100.0%	0.00	0.00	104,819.73	104,819.73
Class D	19,600,000.00		0.00	19,600,000.00	11.7%	100.0%	0.00	0.00	122,003.29	122,003.29
Class E	4,760,000.00		0.00	4,760,000.00	8.8%	100.0%	0.00	0.00	37,558.36	37,558.36
Class F	4,760,000.00		0.00	4,760,000.00	5.8%	100.0%	0.00	0.00	38,601.64	38,601.64
Class G	4,480,000.00		0.00	4,480,000.00	3.0%	100.0%	0.00	0.00	45,364.60	45,364.60
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	58,424.11	58,424.11

1. GENERAL

Current Payment Date	11-Feb-19
Collection Period (start)	1-Jan-19
Collection Period (end)	31-Jan-19
Interest Period (start)	10-Jan-19
Interest Period (end)	10-Feb-19
Days in Interest Period	32
Next Payment Date	11-Mar-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	952,199.72
Early Repayment Fees	9,265.52
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	7,266.94
Total Available Income	968,732.18

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,890,156.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,890,156.21

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)	55,159.63
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	260,393.63
Class A2 Interest	40,324.11
Class B Interest	74,748.49
Class C Interest	104,819.73
Class D Interest	122,003.29
Class E Interest	37,558.36
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	38,601.64
Class G Interest	45,364.60
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	58,424.11
Other Expenses	0.00
Excess Spread	131,334.59

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	304,750.00
Class A1 Principal Payment	2,286,413.65
Class A2 Principal Payment	298,992.56
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	162,637,678.65
Plus: Capitalised Charges	15,361.88
Plus: Further Advances / Redraws	304,750.00
Less: Principal Collections	2,906,359.17
 Loan Balance at End of Collection Period	 160,051,431.36

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,906,359.17
CPR (%)	19.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.20%	6.82%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.70%	6.82%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	7	0	4	11
Balance Outstanding	3,346,440	0	3,340,098	6,686,538
% Portfolio Balance	2.09%	0.00%	2.09%	4.18%

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	%
Full Doc	173	51.3%	92,414,564	57.7%
Mid Doc	65	19.3%	26,430,151	16.5%
Quick Doc	25	7.4%	6,529,934	4.1%
SMSF	74	22.0%	34,676,782	21.7%
Total	337	100.0%	160,051,431	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	48	14%	11,543,296	7.2%
40%	48	14%	22,275,359	13.9%
50%	27	8%	11,960,700	7.5%
55%	42	12%	18,598,945	11.6%
60%	57	17%	33,244,686	20.8%
65%	59	18%	33,814,578	21.1%
70%	52	15%	26,163,580	16.3%
75%	4	1%	2,450,288	1.5%
80%	0	0%	0	0.0%
Total	337	100.0%	160,051,431	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	12	3.6%	623,991	0.4%
100,000	65	19.3%	10,209,912	6.4%
200,000	65	19.3%	16,705,531	10.4%
300,000	51	15.1%	17,686,183	11.1%
400,000	37	11.0%	16,790,800	10.5%
500,000	78	23.1%	52,408,380	32.7%
1,000,000	15	4.5%	18,894,137	11.8%
1,500,000	10	3.0%	16,857,497	10.5%
2,000,000	2	0.6%	4,365,000	2.7%
2,500,000	2	0.6%	5,510,000	3.4%
Total	337	100%	160,051,431	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	182	54.0%	87,544,200	54.7%
ACT	10	3.0%	5,638,055	3.5%
VIC	58	17.2%	23,501,875	14.7%
QLD	46	13.6%	21,843,068	13.6%
SA	22	6.5%	11,785,444	7.4%
WA	17	5.0%	7,738,011	4.8%
TAS	2	0.6%	2,000,779	1.3%
NT	0	0.0%	0	0.0%
Total	337	100%	160,051,431	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	248	73.6%	121,661,019	76.0%
Non metro	74	22.0%	29,683,638	18.5%
Inner City	15	4.5%	8,706,775	5.4%
Total	337	100%	160,051,431	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	173	51.3%	92,414,564	57.7%
Med Doc	65	19.3%	26,430,151	16.5%
Low Doc	25	7.4%	6,529,934	4.1%
SMSF	74	22.0%	34,676,782	21.7%
Total	337	100%	160,051,431	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	6	1.8%	6,507,844	4.1%
Non NCCP loans	331	98.2%	153,543,587	95.9%
Total	337	100%	160,051,431	100%

Summary	
Loans	337
Balance	160,051,431
Avg Balance	474,930
Max Balance	2,910,000
WA Current LVR	60.32%
Max Current LVR	78%
WA Yield	6.82%
BBSW 30	2.0000%
Yield over BBSW30	4.82%
WA Seasoning	54
% IO	37.3%
% SMSF	21.7%
% of Loans Fixed	0.00%
% of Loans Investor	51.97%

Seasoning (months)	Number		Balance	
	Amount	%	Amount	%
0.0	0	0.0%	0	0.0%
3.0	0	0.0%	0	0.0%
6.0	0	0.0%	0	0.0%
9.0	0	0.0%	0	0.0%
12.0	0	0.0%	0	0.0%
15.0	0	0.0%	0	0.0%
18.0	0	0.0%	0	0.0%
21.0	0	0.0%	0	0.0%
24.0	0	0.0%	0	0.0%
27.0	0	0.0%	0	0.0%
30.0	27	8.0%	13,899,658	8.7%
33.0	25	7.4%	14,044,897	8.8%
36.0	41	12.2%	23,022,050	14.4%
39.0	244	72.4%	109,084,826	68.2%
Total	337	100%	160,051,431.36	100%

Arrears (Days Past Due)	Number		Balance	
	Amount	%	Amount	%
0.0	326	96.7%	153,364,893	95.8%
30.0	7	2.1%	3,346,440	2.1%
60.0	0	0.0%	0	0.0%
90.0	1	0.3%	1,323,906	0.8%
120.0	3	0.9%	2,016,192	1.3%
Total	337	100%	160,051,431	100%

Original Loan Term (Years)	Number		Balance	
	Amount	%	Amount	%
0.0	13	4%	3,380,111	2.1%
15.0	17	5%	6,877,053	4.3%
20.0	259	77%	125,947,323	78.7%
25.0	48	14%	23,846,944	14.9%
Total	337	100%	160,051,431	100%

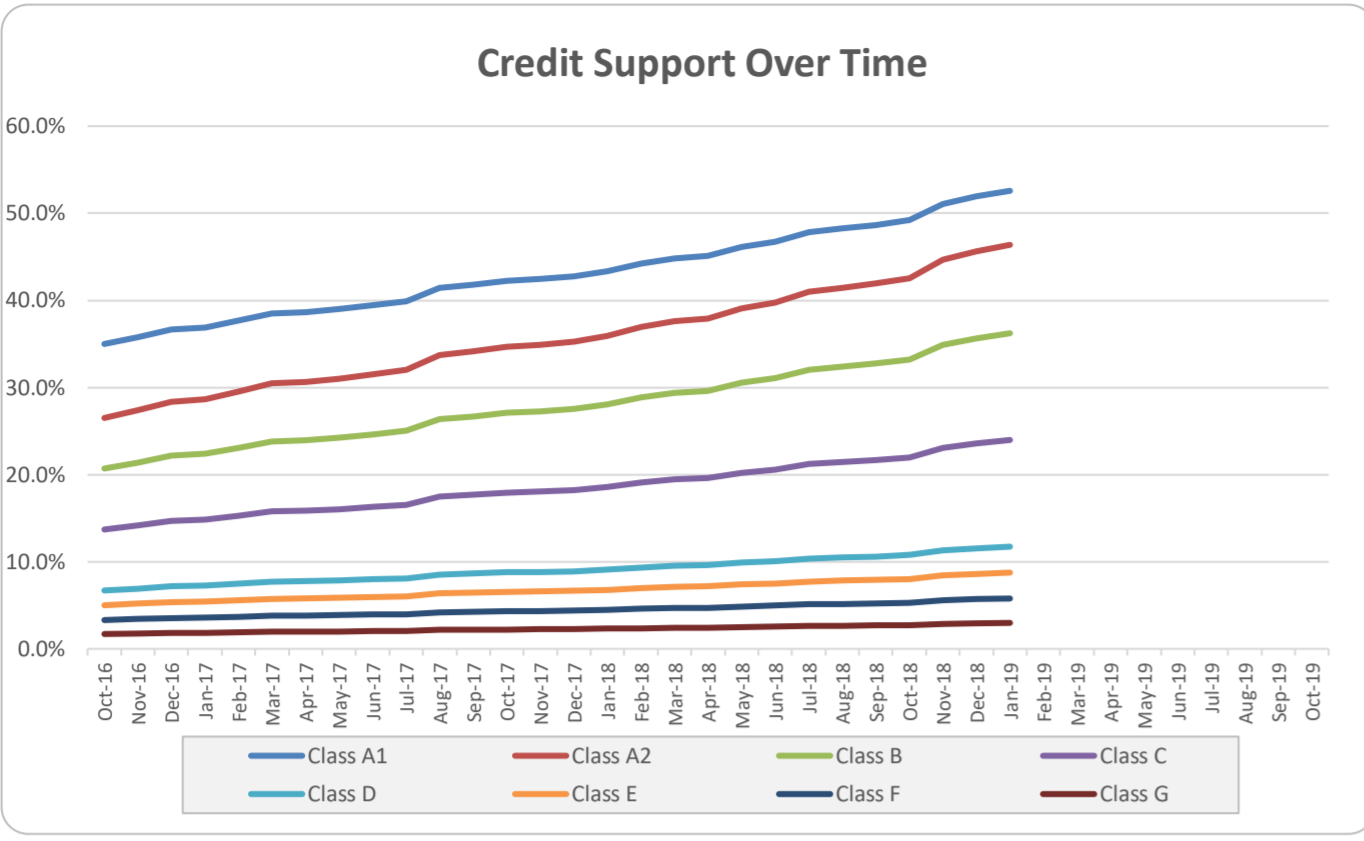
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	49	14.54%	19,705,809	12.3%
Self Employed	288	85.46%	140,345,622	87.7%
Total	337	100%	160,051,431	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	337	100.00%	160,051,431	100.0%
1	0	0.00%	0	0.0%
Total	337	100%	160,051,431	100%

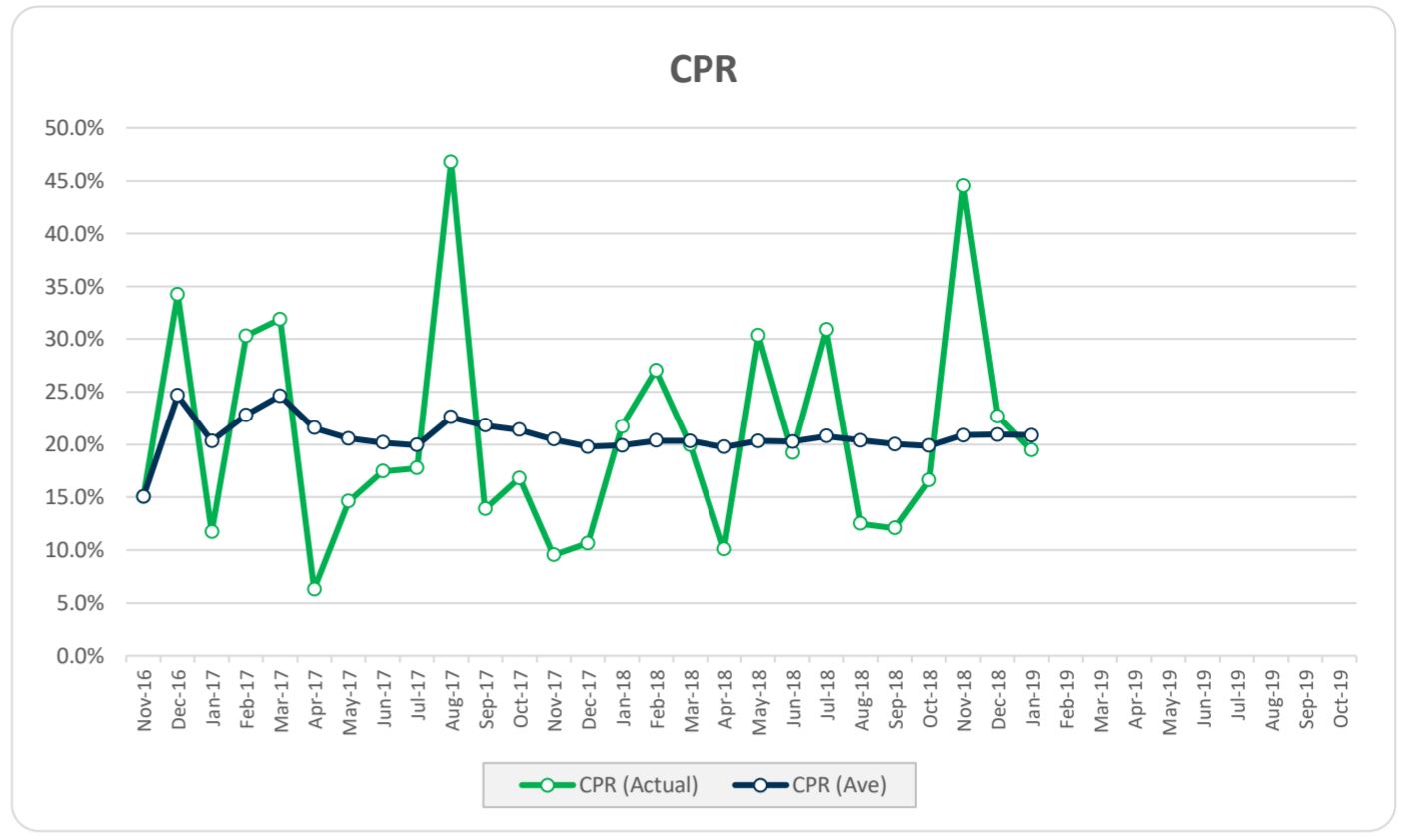
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	77	22.8%	38,598,016	24.1%
Industrial	166	49.3%	73,629,267	46.0%
Office	61	18.1%	24,530,928	15.3%
Professional Suites	4	1.2%	1,197,007	0.7%
Residential	18	5.3%	13,070,787	8.2%
Commercial Other	11	3.3%	9,025,427	5.6%
Total	337	100%	160,051,431	100%

Think Tank Series 2016-1: Time Series Charts

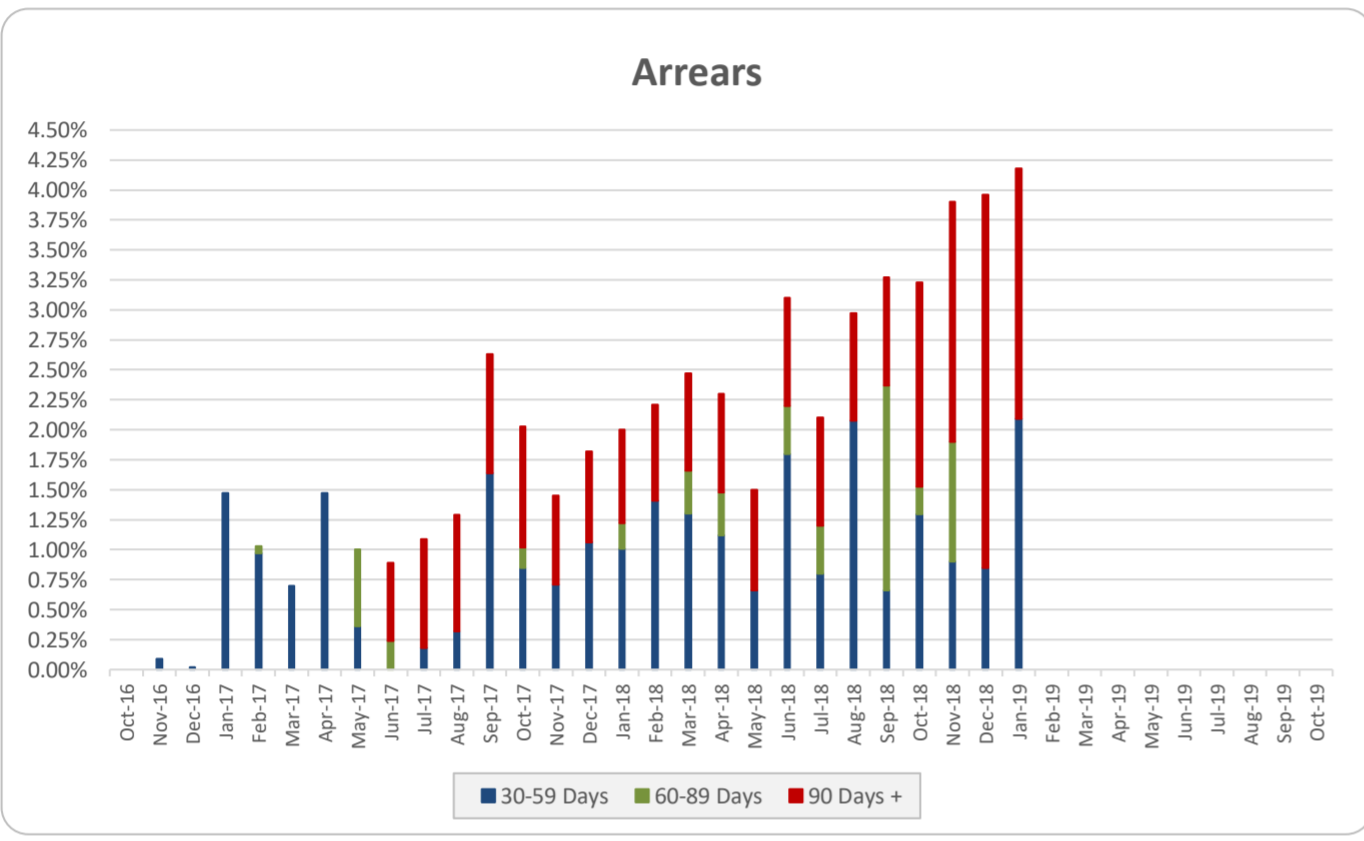
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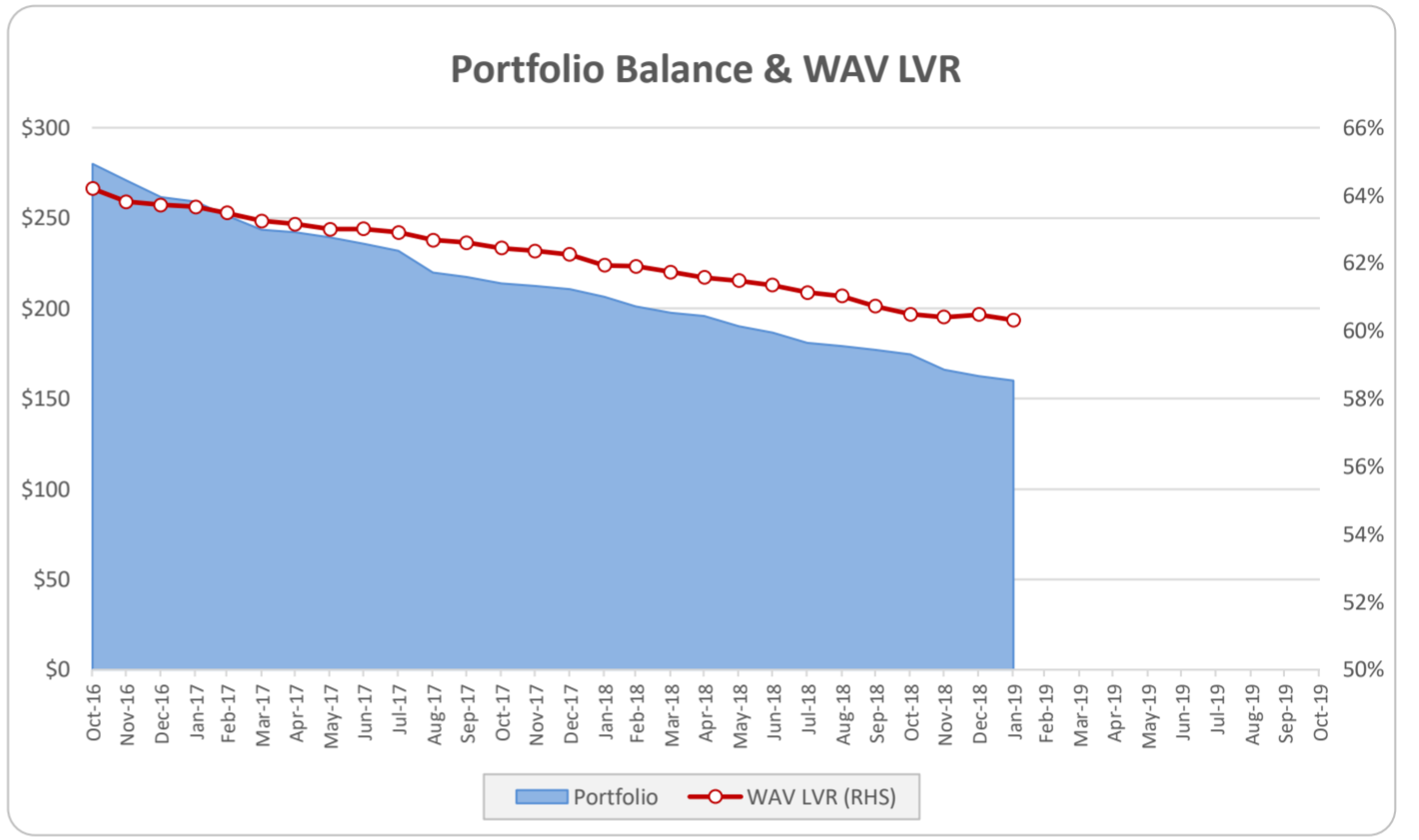
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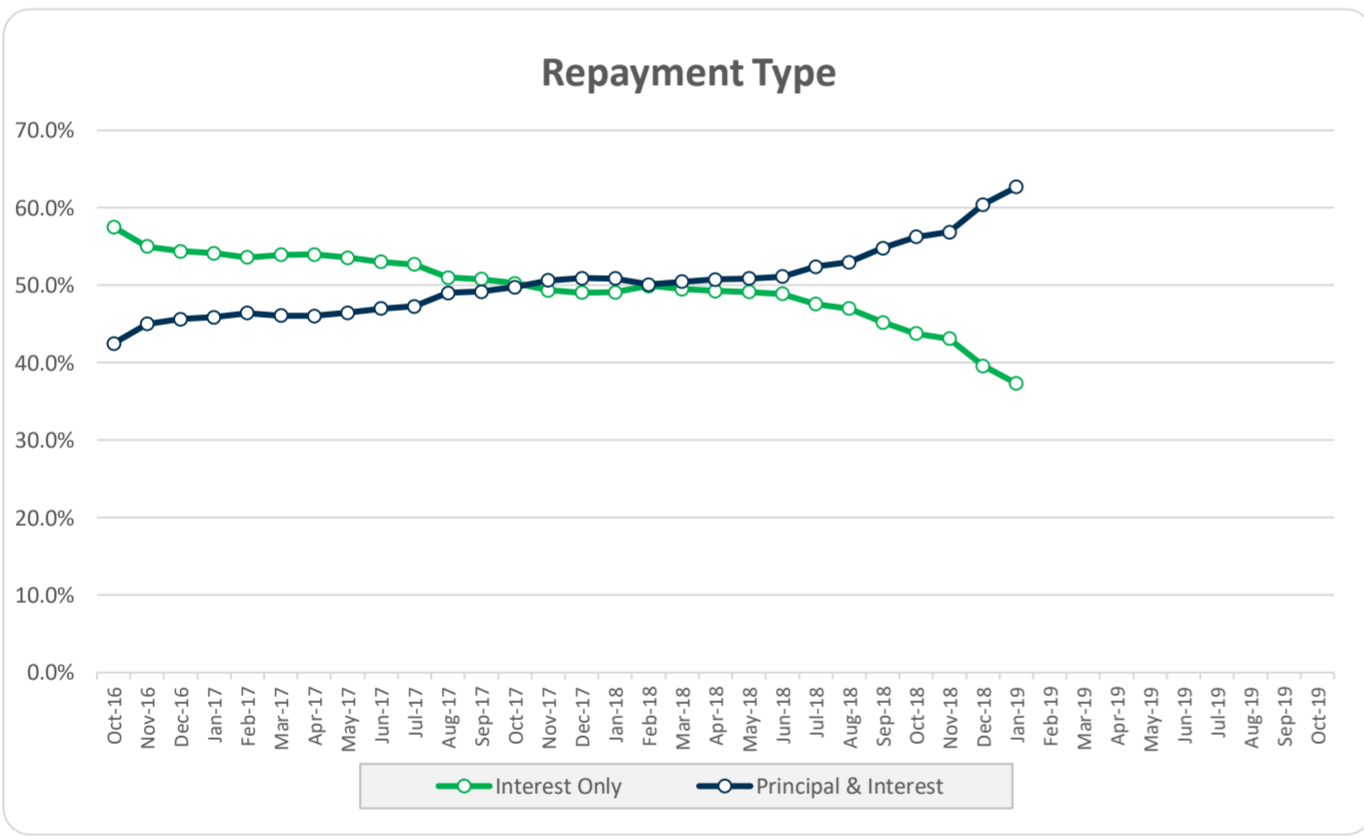
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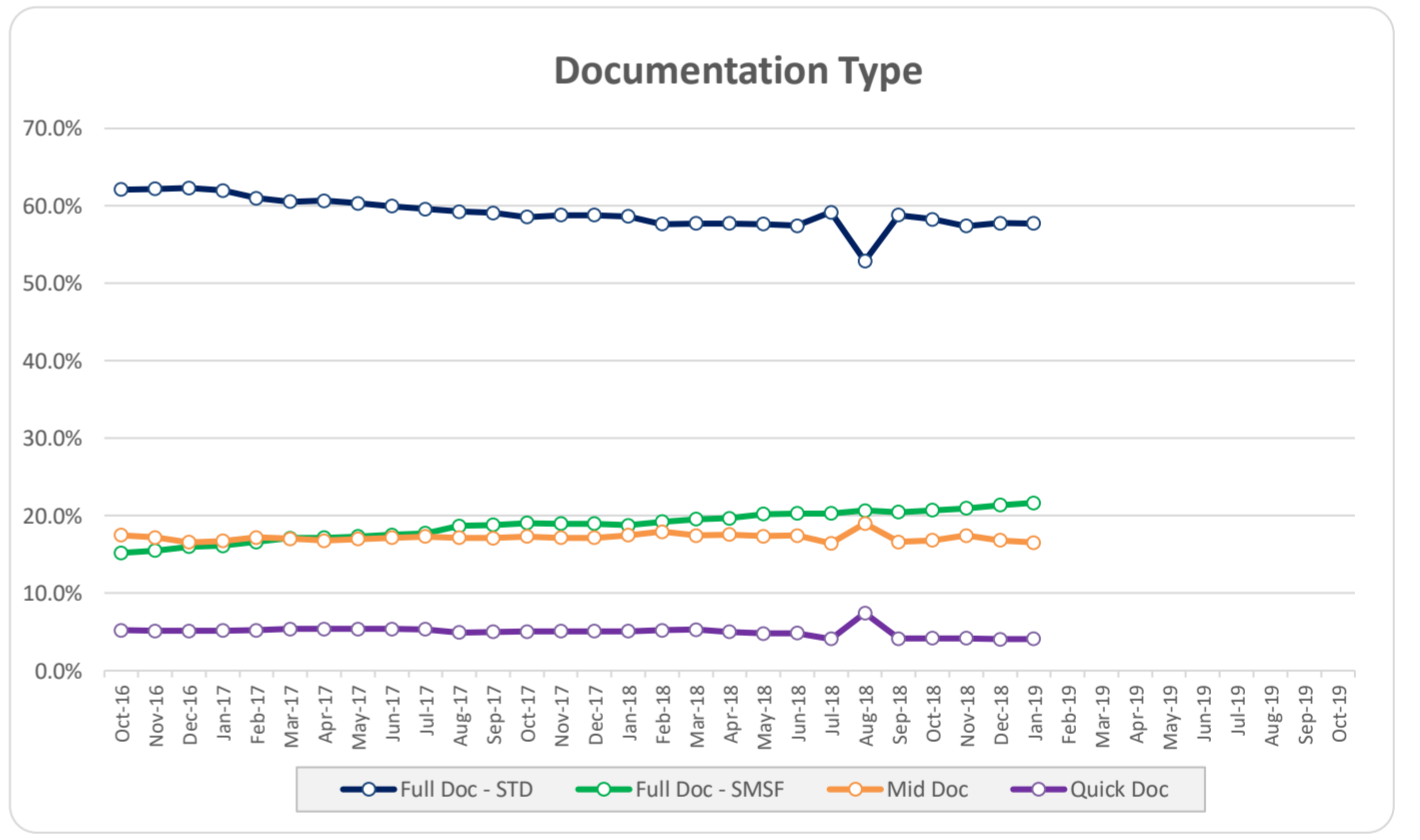
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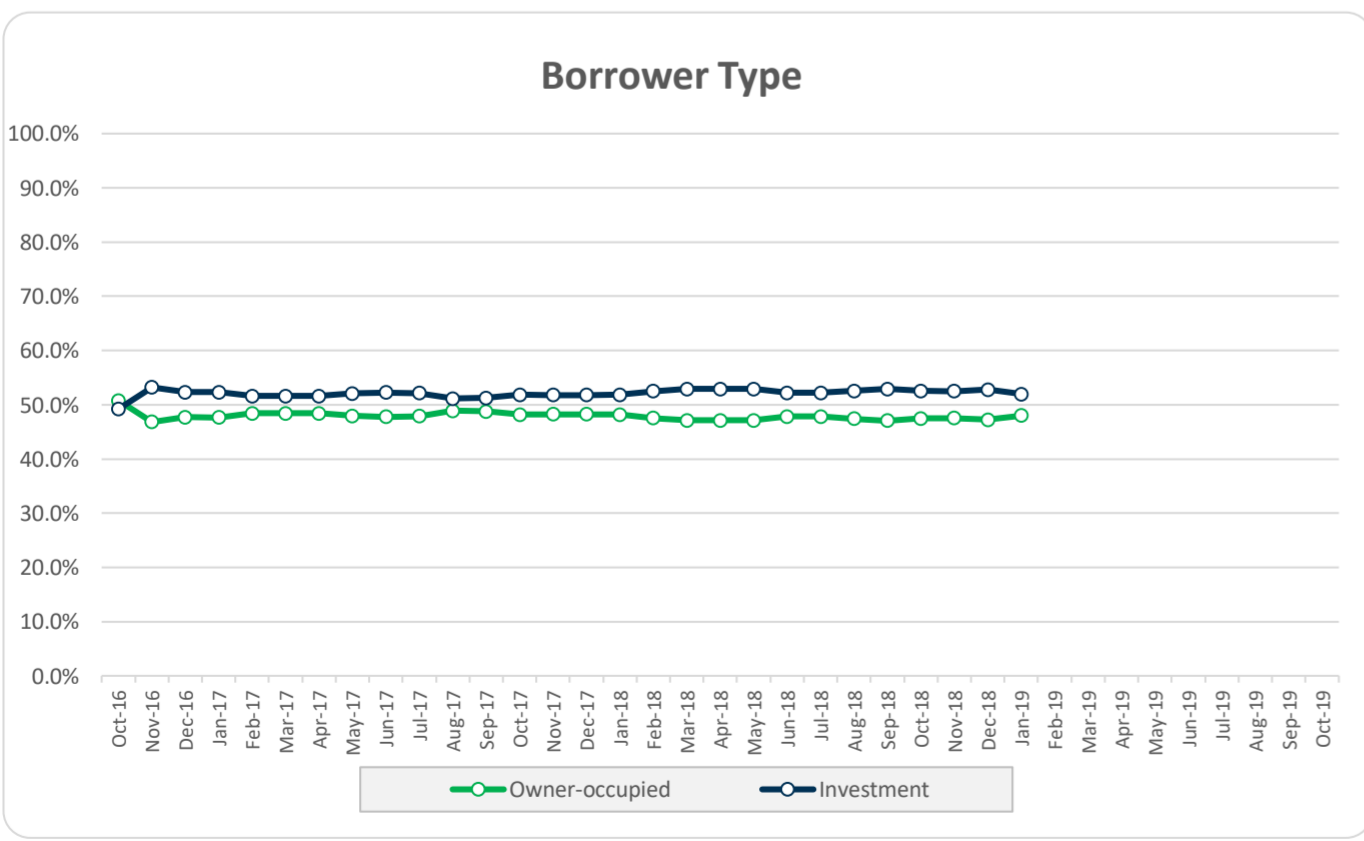
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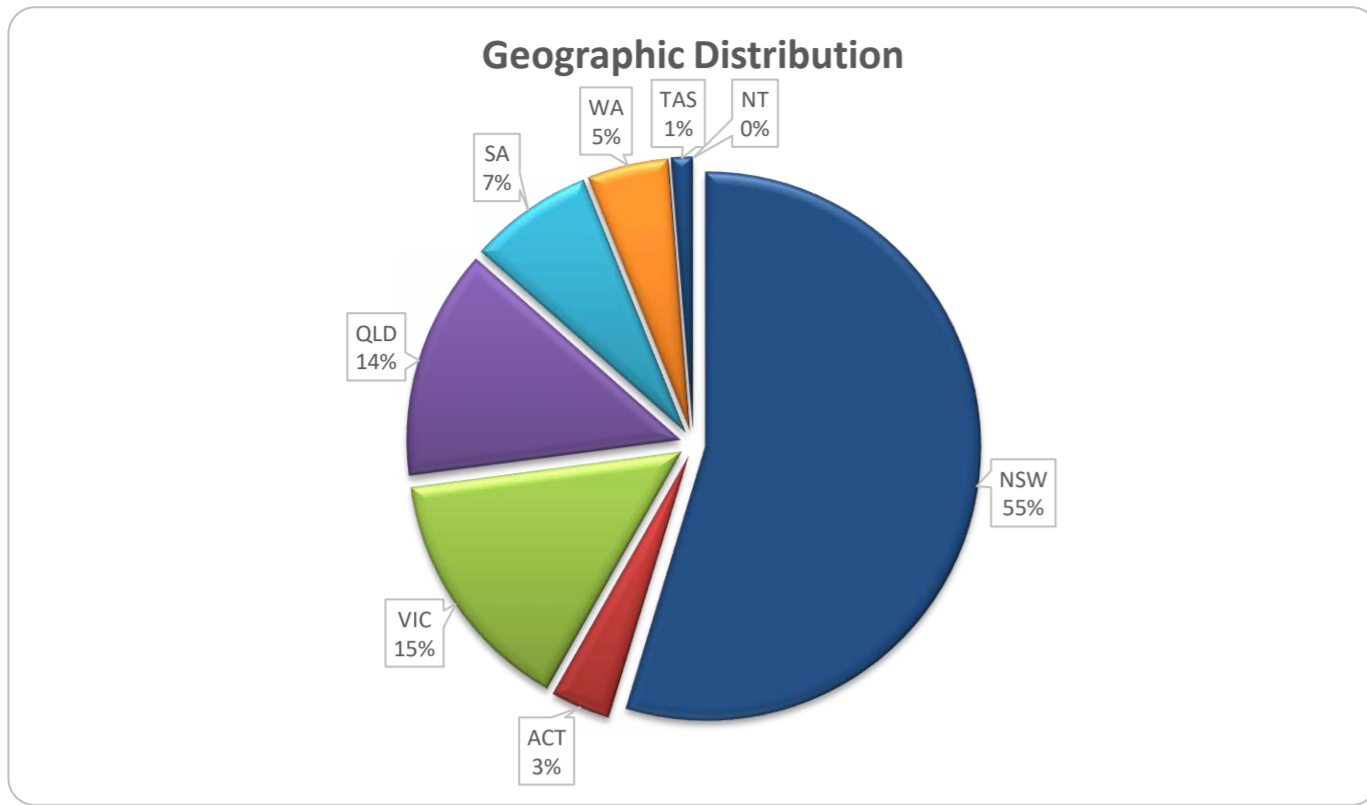


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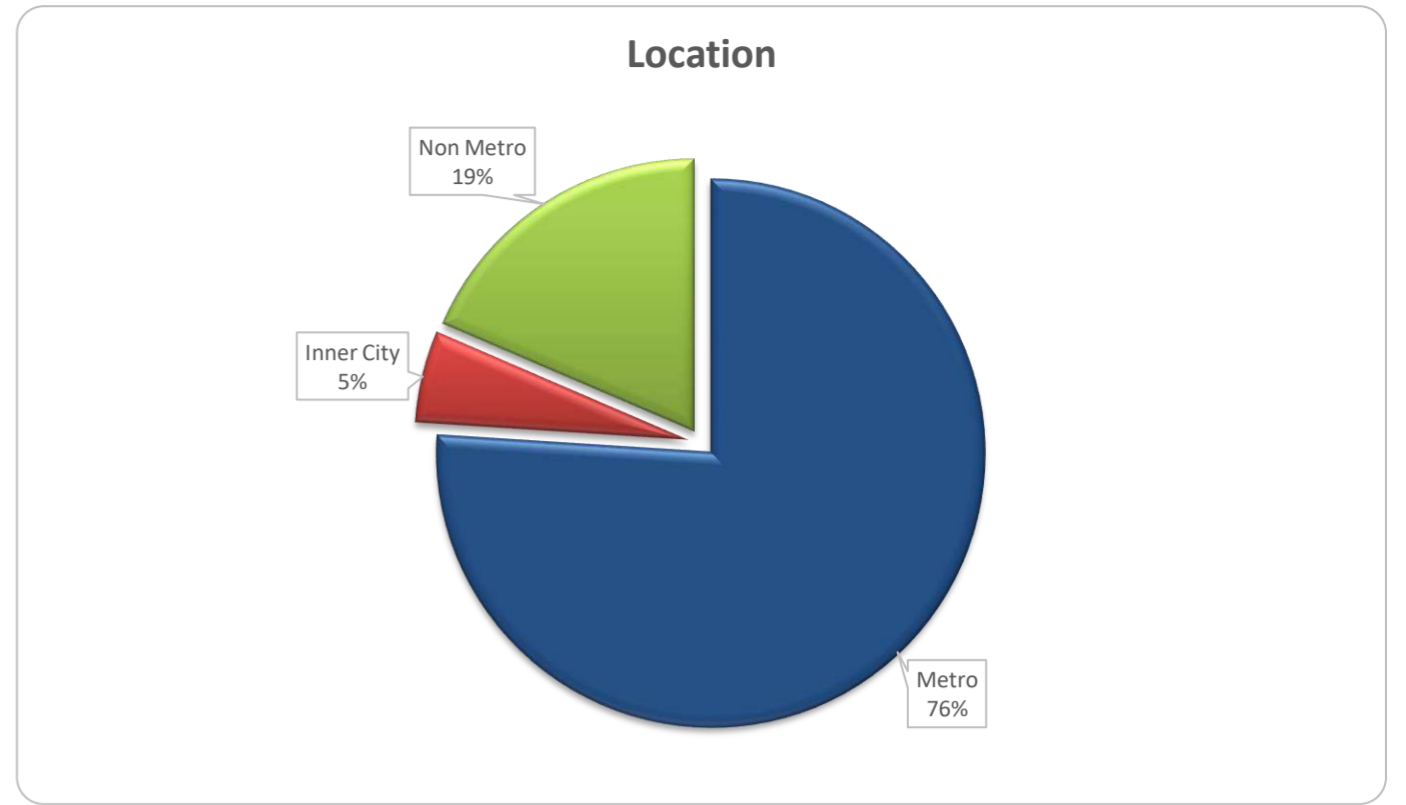


Think Tank Series 2016-1: Current Charts

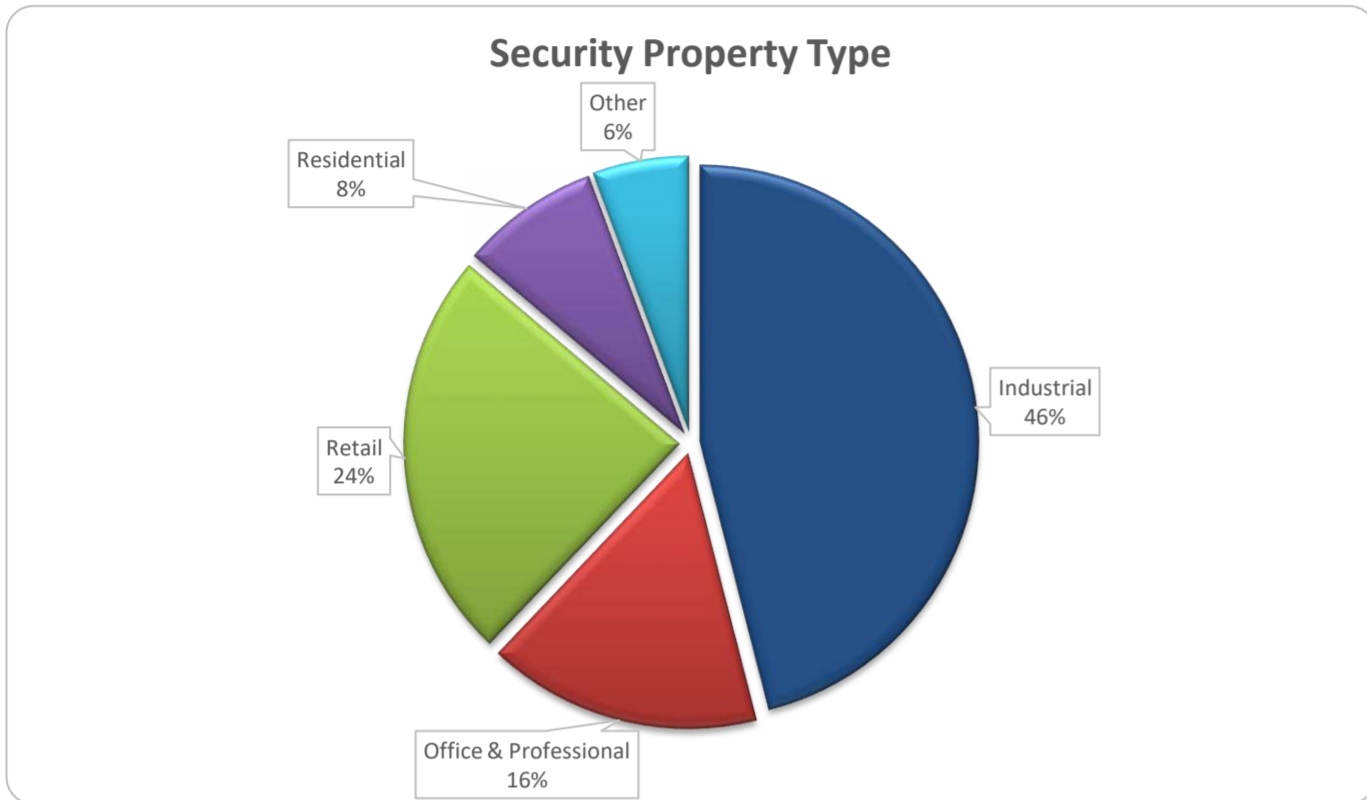
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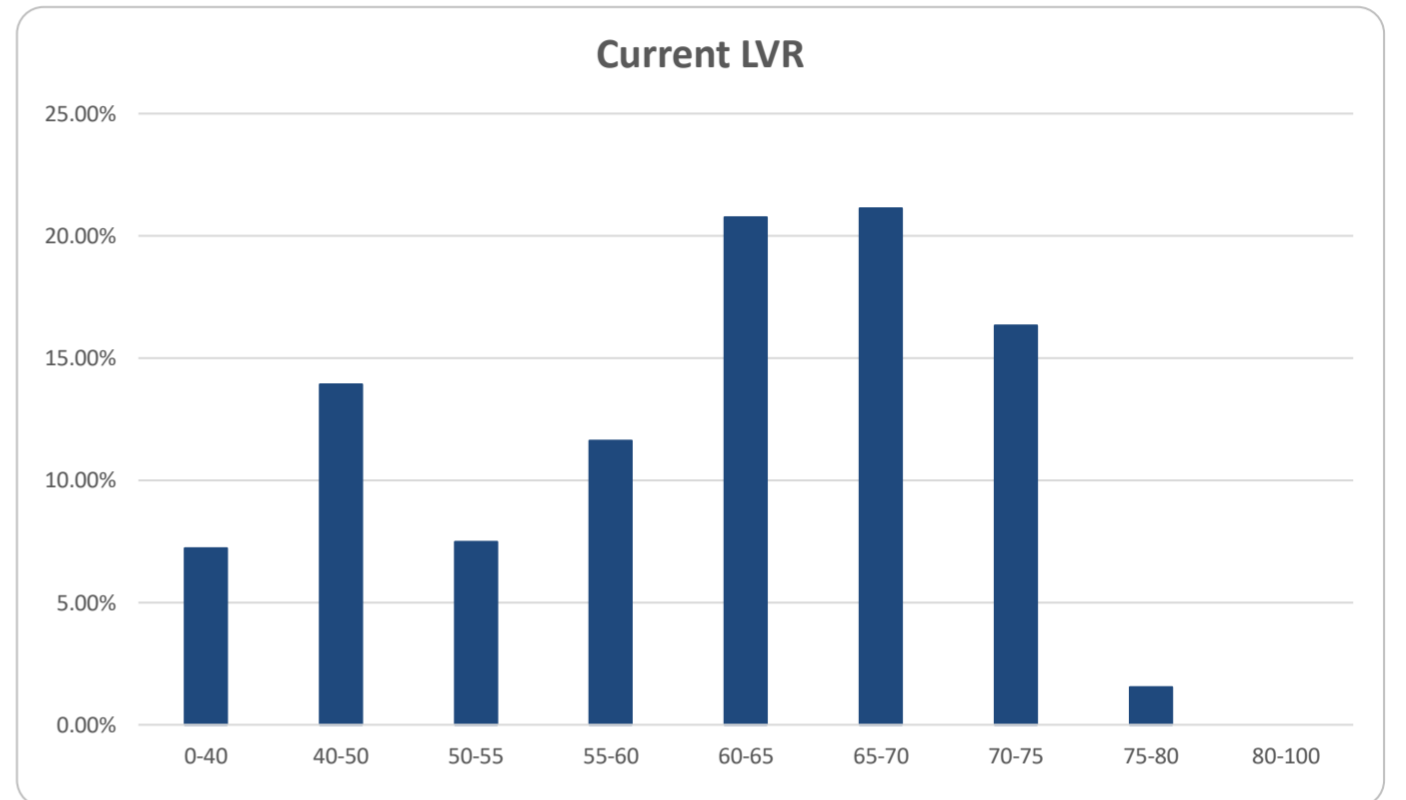
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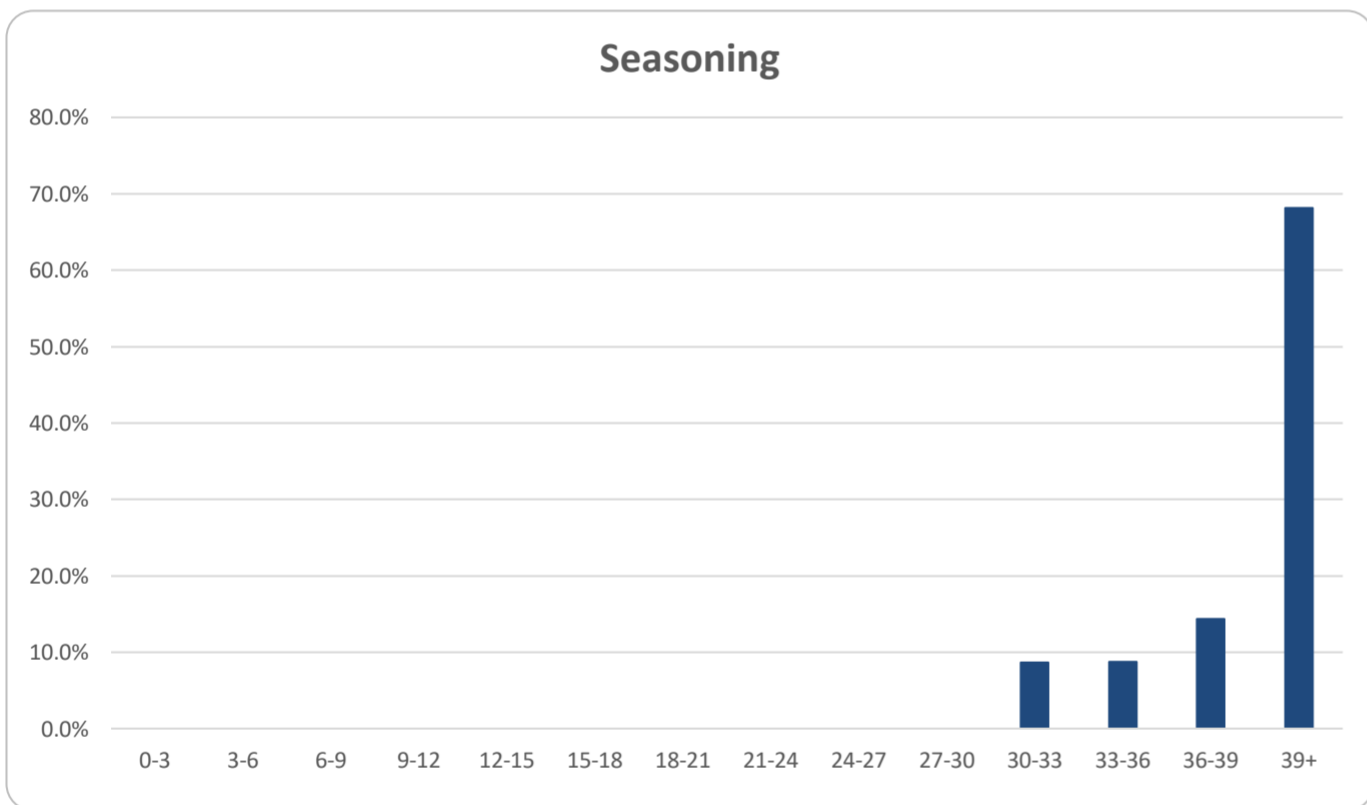
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