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## Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Apr-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	74,725,930.36		3,033,431.51	71,692,498.85	53.8%	39.4%	0.00	0.00	217,002.05	217,002.05
Class A2	9,771,852.44		396,679.50	9,375,172.94	47.8%	39.4%	0.00	0.00	33,811.95	33,811.95
Class B	16,240,000.00		0.00	16,240,000.00	37.3%	100.0%	0.00	0.00	65,869.88	65,869.88
Class C	19,600,000.00		0.00	19,600,000.00	24.7%	100.0%	0.00	0.00	92,734.85	92,734.85
Class D	19,600,000.00		0.00	19,600,000.00	12.1%	100.0%	0.00	0.00	108,307.45	108,307.45
Class E	4,760,000.00		0.00	4,760,000.00	9.0%	100.0%	0.00	0.00	33,488.88	33,488.88
Class F	4,760,000.00		0.00	4,760,000.00	6.0%	100.0%	0.00	0.00	34,434.36	34,434.36
Class G	4,480,000.00		0.00	4,480,000.00	3.1%	100.0%	0.00	0.00	40,595.55	40,595.55
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	52,398.47	52,398.47

## 1. GENERAL

Current Payment Date	10-Apr-19
Collection Period (start)	1-Mar-19
Collection Period (end)	31-Mar-19
Interest Period (start)	12-Mar-19
Interest Period (end)	9-Apr-19
Days in Interest Period	29
Next Payment Date	10-May-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	781,097.60
Early Repayment Fees	27,690.14
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	4,053.14
<b>Total Available Income</b>	<b>812,840.88</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	3,436,111.01
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>3,436,111.01</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)	54,669.34
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	217,002.05
Class A2 Interest	33,811.95
Class B Interest	65,869.88
Class C Interest	92,734.85
Class D Interest	108,307.45
Class E Interest	33,488.88
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	34,434.36
Class G Interest	40,595.55
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	52,398.47
Other Expenses	0.00
Excess Spread	79,528.10

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	6,000.00
Class A1 Principal Payment	3,033,431.51
Class A2 Principal Payment	396,679.50
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	158,747,914.34
Plus: Capitalised Charges	14,496.74
Plus: Further Advances / Redraws	6,000.00
Less: Principal Collections	3,393,754.62
 Loan Balance at End of Collection Period	 155,374,656.46

### b. Repayments

Principal received on Mortgage Loans during Collection Period	3,393,754.62
CPR (%)	22.8%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.16%	6.82%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.59%	6.82%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	0	4	8
Balance Outstanding	1,532,010	0	2,266,659	3,798,668
% Portfolio Balance	0.99%	0.00%	1.46%	2.44%

### 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	169	51.5%	90,510,870	58.3%
Mid Doc	61	18.6%	24,159,271	15.5%
Quick Doc	24	7.3%	6,209,921	4.0%
SMSF	74	22.6%	34,494,594	22.2%
Total	328	100.0%	155,374,656	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	50	15%	12,148,114	7.8%
40%	50.0%	46	14%	22,249,354	14.3%
50%	55.0%	26	8%	12,137,527	7.8%
55%	60.0%	42	13%	19,329,062	12.4%
60%	65.0%	55	17%	31,493,716	20.3%
65%	70.0%	57	17%	32,082,099	20.6%
70%	75.0%	51	16%	25,499,734	16.4%
75%	80.0%	1	0%	435,050	0.3%
80%	100.0%	0	0%	0	0.0%
Total		328	100.0%	155,374,656	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	12	3.7%	562,325	0.4%
100,000	200,000	62	18.9%	9,566,813	6.2%
200,000	300,000	64	19.5%	16,374,553	10.5%
300,000	400,000	50	15.2%	17,287,494	11.1%
400,000	500,000	34	10.4%	15,396,197	9.9%
500,000	1,000,000	78	23.8%	52,111,270	33.5%
1,000,000	1,500,000	14	4.3%	17,419,792	11.2%
1,500,000	2,000,000	10	3.0%	16,781,212	10.8%
2,000,000	2,500,000	2	0.6%	4,365,000	2.8%
2,500,000	5,000,000	2	0.6%	5,510,000	3.5%
Total		328	100%	155,374,656	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	180	54.9%	86,175,064	55.5%	
ACT	9	2.7%	5,255,261	3.4%	
VIC	55	16.8%	21,451,971	13.8%	
QLD	43	13.1%	21,061,574	13.6%	
SA	22	6.7%	11,759,324	7.6%	
WA	17	5.2%	7,680,020	4.9%	
TAS	2	0.6%	1,991,442	1.3%	
NT	0	0.0%	0	0.0%	
Total		328	100%	155,374,656	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	242	73.8%	118,085,869	76.0%	
Non metro	71	21.6%	28,596,042	18.4%	
Inner City	15	4.6%	8,692,746	5.6%	
Total		328	100%	155,374,656	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	169	51.5%	90,510,870	58.3%	
Med Doc	61	18.6%	24,159,271	15.5%	
Low Doc	24	7.3%	6,209,921	4.0%	
SMSF	74	22.6%	34,494,594	22.2%	
Total		328	100%	155,374,656	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	1.8%	6,503,450	4.2%	
Non NCCP loans	322	98.2%	148,871,207	95.8%	
Total		328	100%	155,374,656	100%

Summary	
Loans	328
Balance	155,374,656
Avg Balance	473,703
Max Balance	2,910,000
WA Current LVR	59.77%
Max Current LVR	75%
WA Yield	6.82%
BBSW 30	1.8850%
Yield over BBSW30	4.93%
WA Seasoning	56
% IO	35.2%
% SMSF	22.2%
% of Loans Fixed	0.00%
% of Loans Investor	52.30%

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	14	4.3%	7,843,869	5.0%
33.0	36.0	17	5.2%	7,573,983	4.9%
36.0	39.0	27	8.2%	14,581,023	9.4%
39.0	150.0	270	82.3%	125,375,781	80.7%
Total		328	100%	155,374,656.46	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	320	97.6%	151,575,988	97.6%
30.0	60.0	4	1.2%	1,532,010	0.99%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	1	0.3%	248,127	0.16%
120.0	1000.0	3	0.9%	2,018,531	1.30%
Total		328	100%	155,374,656	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	4%	3,301,123	2.1%
15.0	20.0	17	5%	6,761,279	4.4%
20.0	25.0	252	77%	123,168,673	79.3%
25.0	30.0	46	14%	22,143,582	14.3%
Total		328	100%	155,374,656	100%

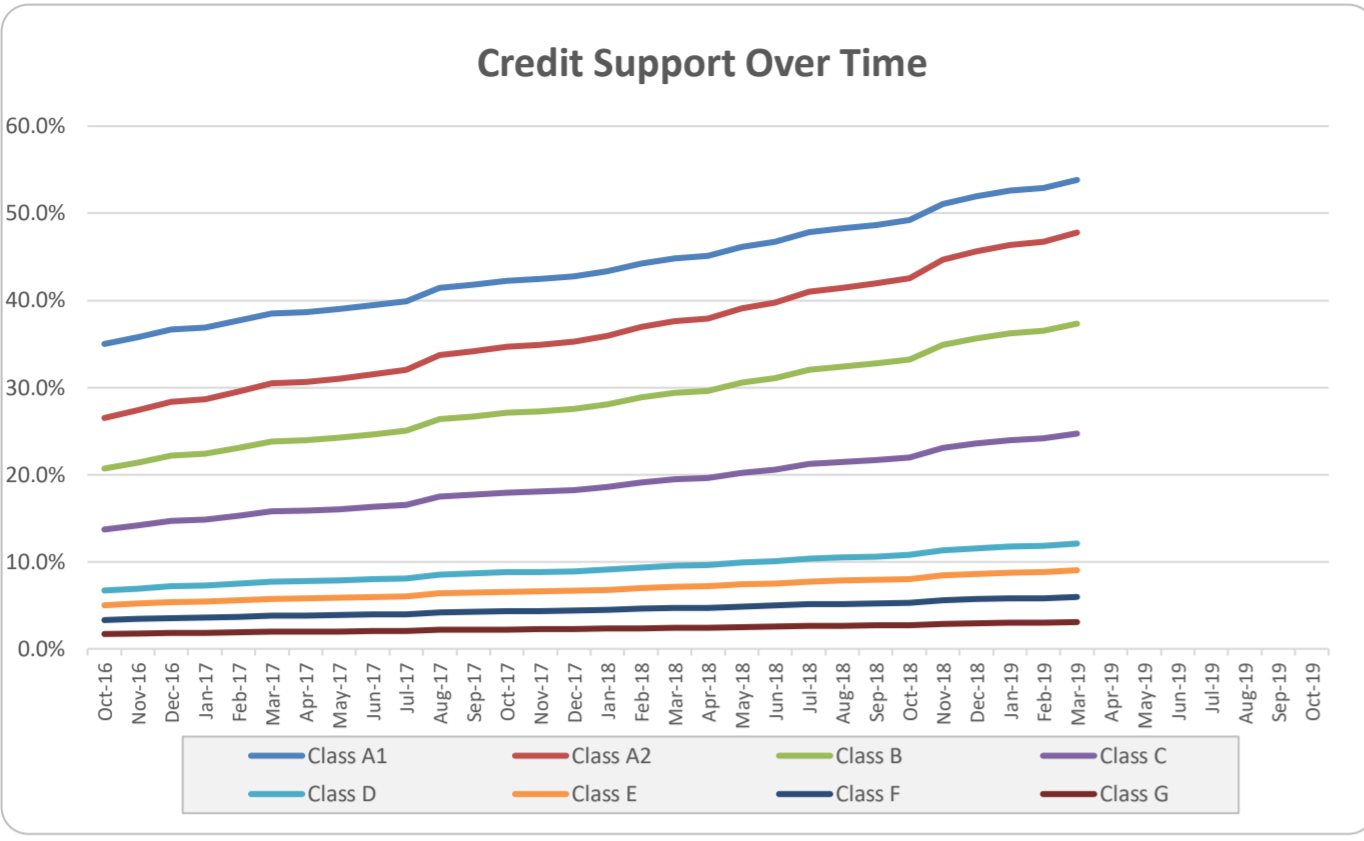
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	47	14.33%	18,667,329	12.0%	
Self Employed	281	85.67%	136,707,328	88.0%	
Total		328	100%	155,374,656	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	328	100.00%	155,374,656	100.0%	
1	0	0.00%	0	0.0%	
Total		328	100%	155,374,656	100%

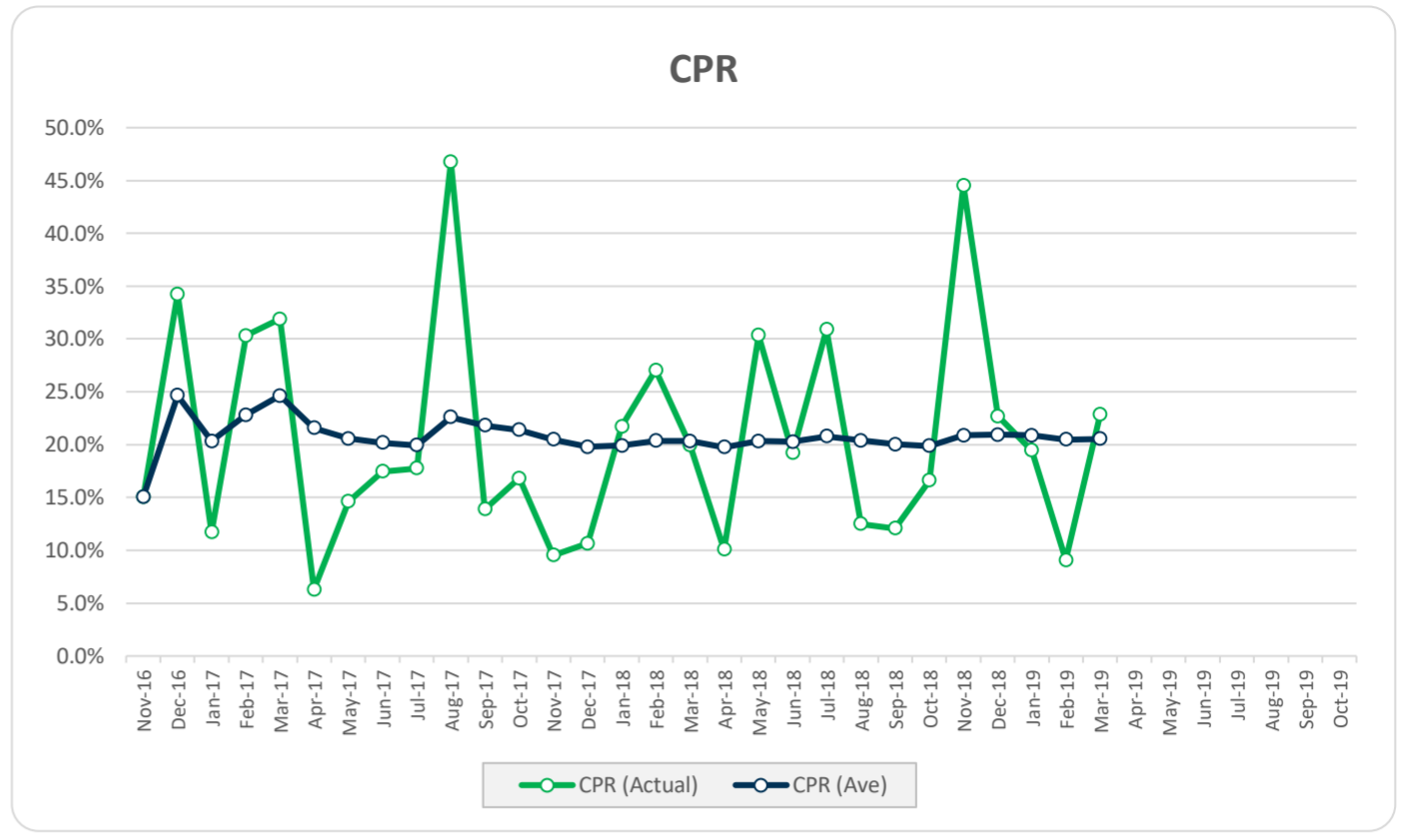
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	73	22.3%	36,973,745	23.8%	
Industrial	163	49.7%	71,449,886	46.0%	
Office	60	18.3%	24,226,926	15.6%	
Professional Suites	4	1.2%	1,191,184	0.8%	
Residential	14	4.3%	10,741,752	6.9%	
Commercial Other	14	4.3%	10,791,164	6.9%	
Total		328	100%	155,374,656	100%

Think Tank Series 2016-1: Time Series Charts

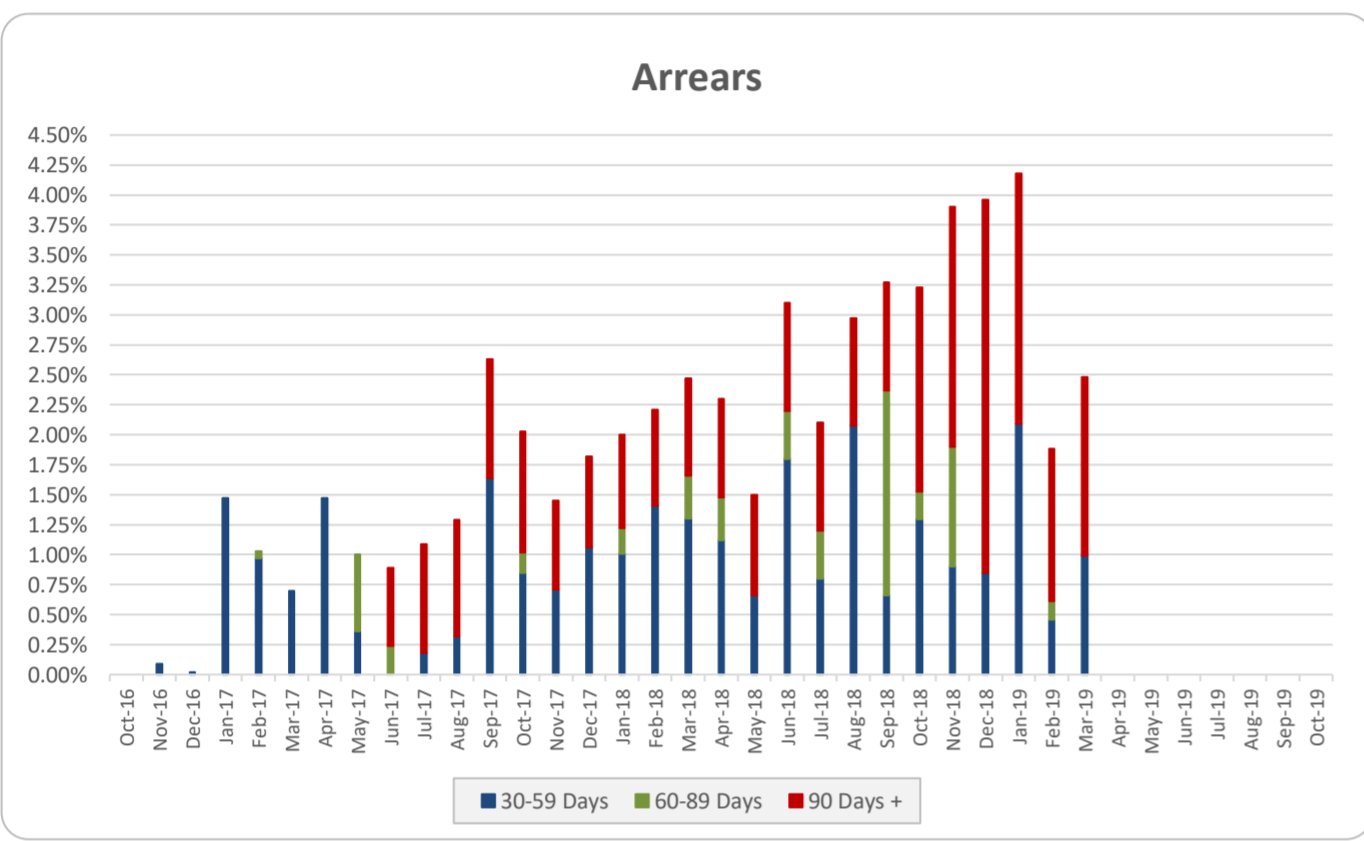
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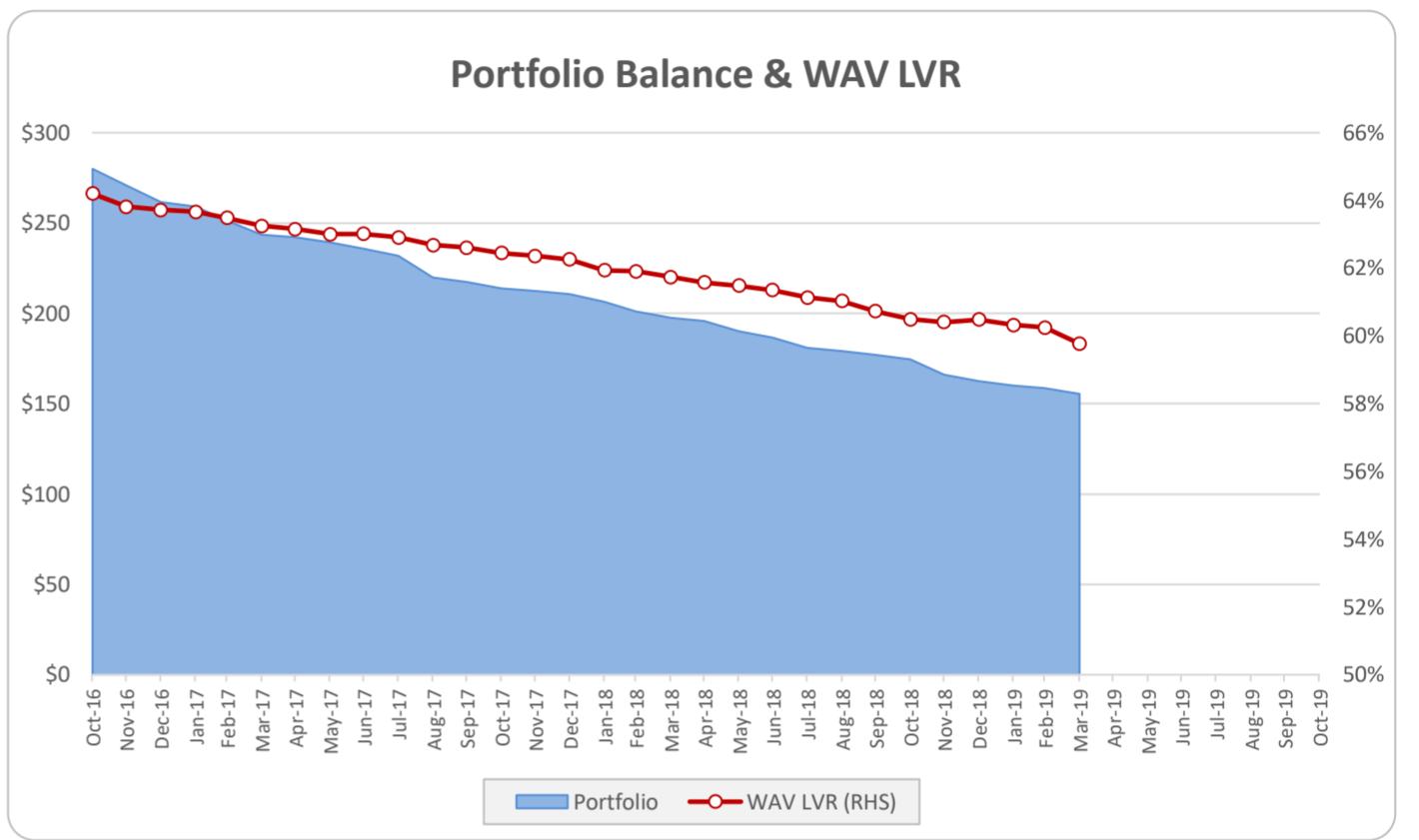
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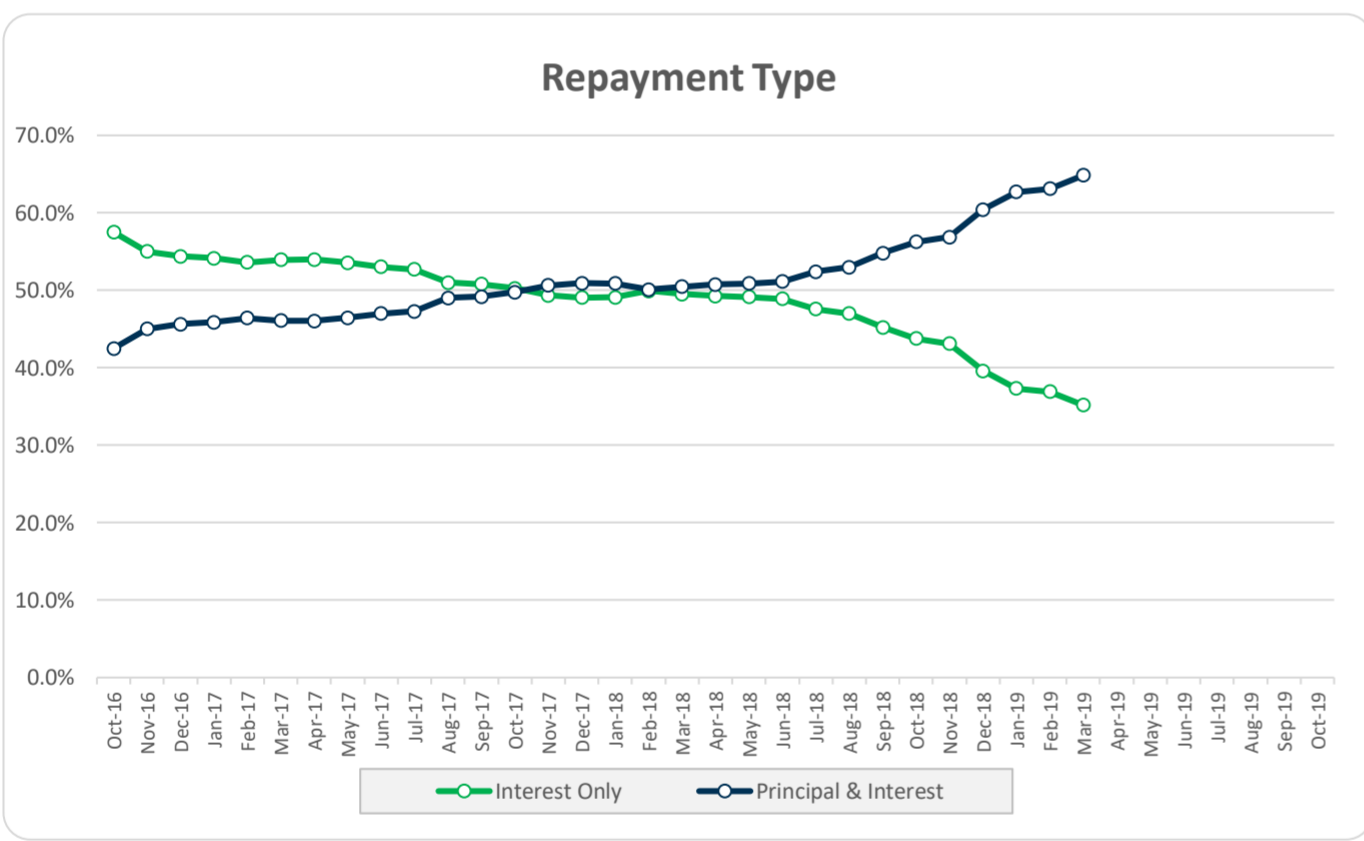
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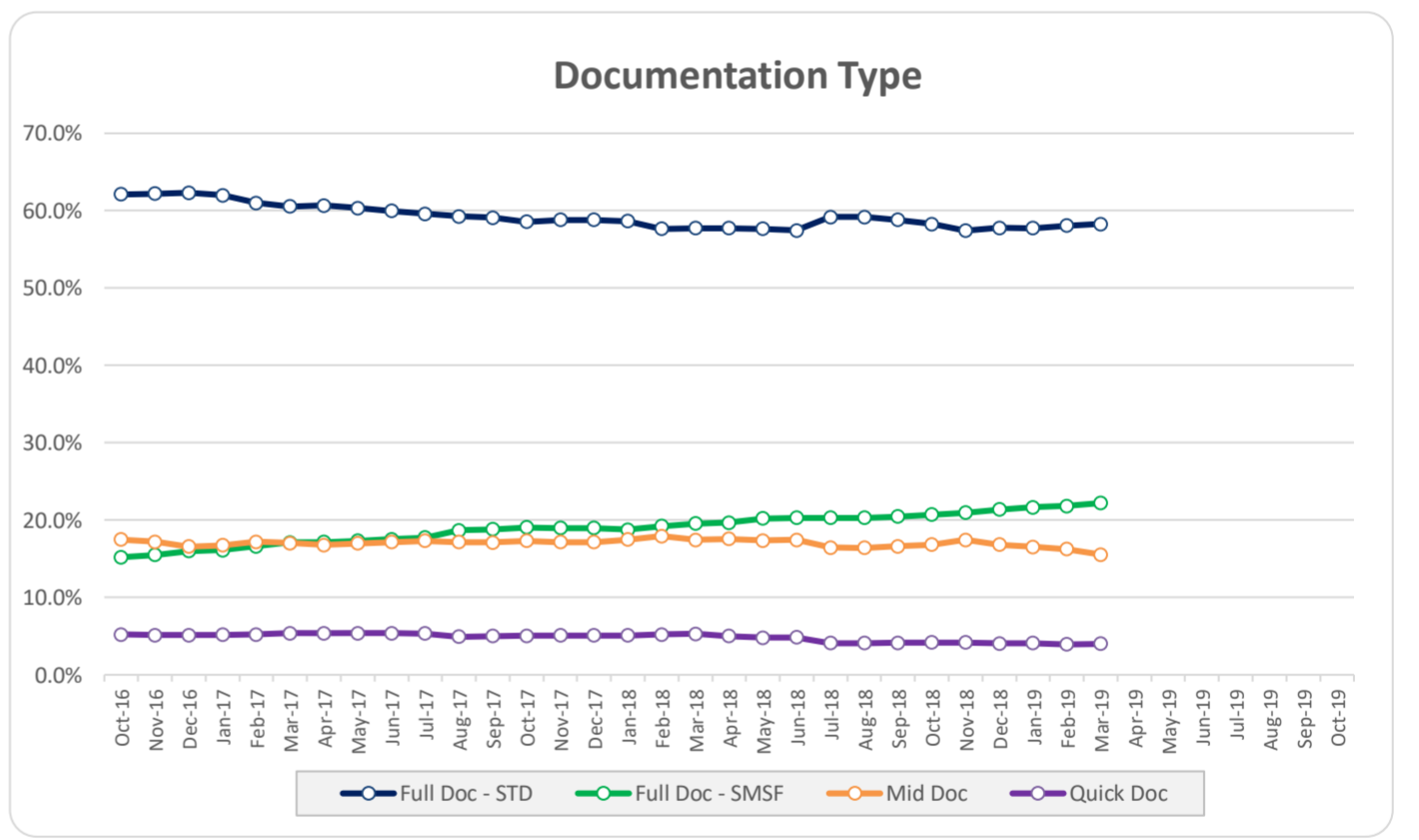
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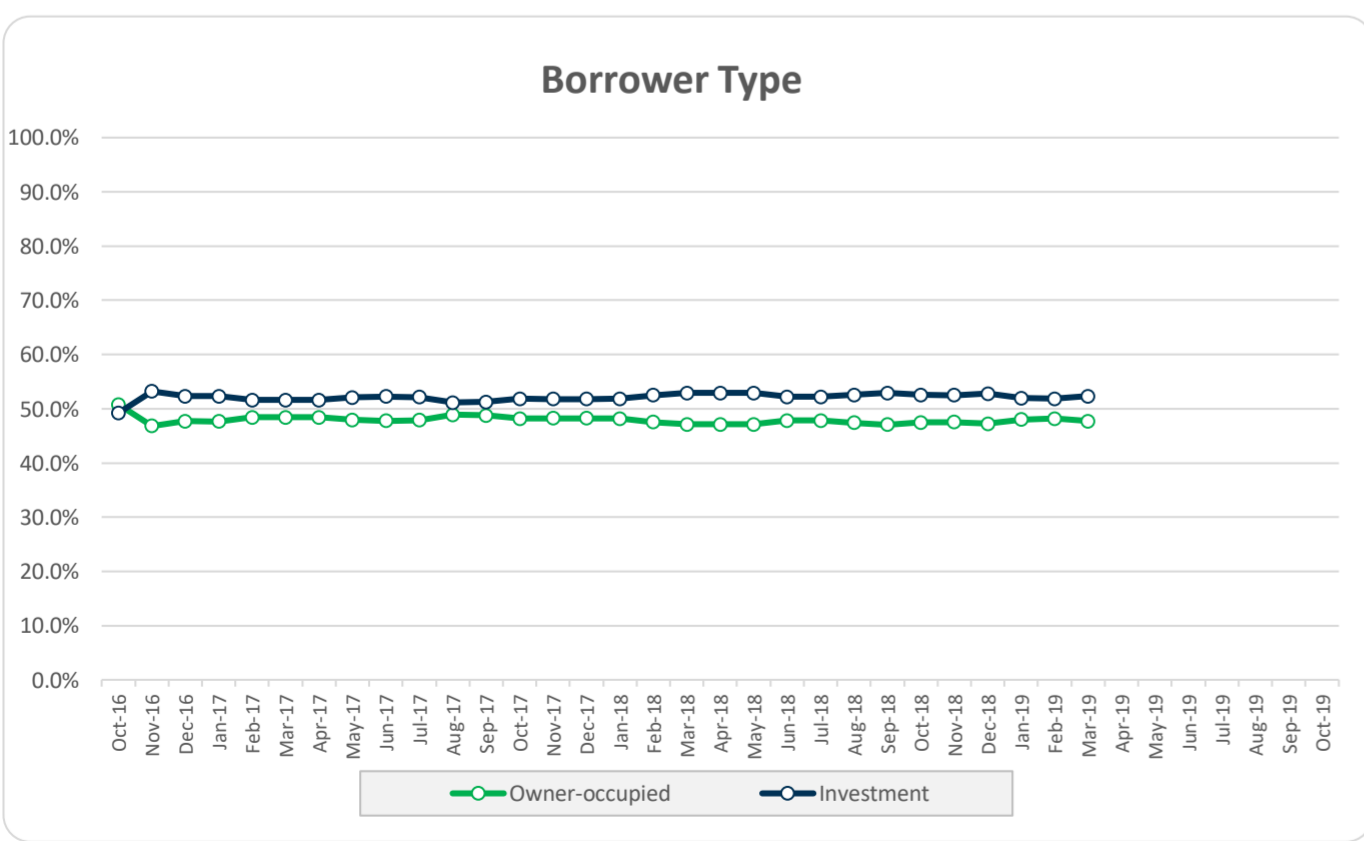
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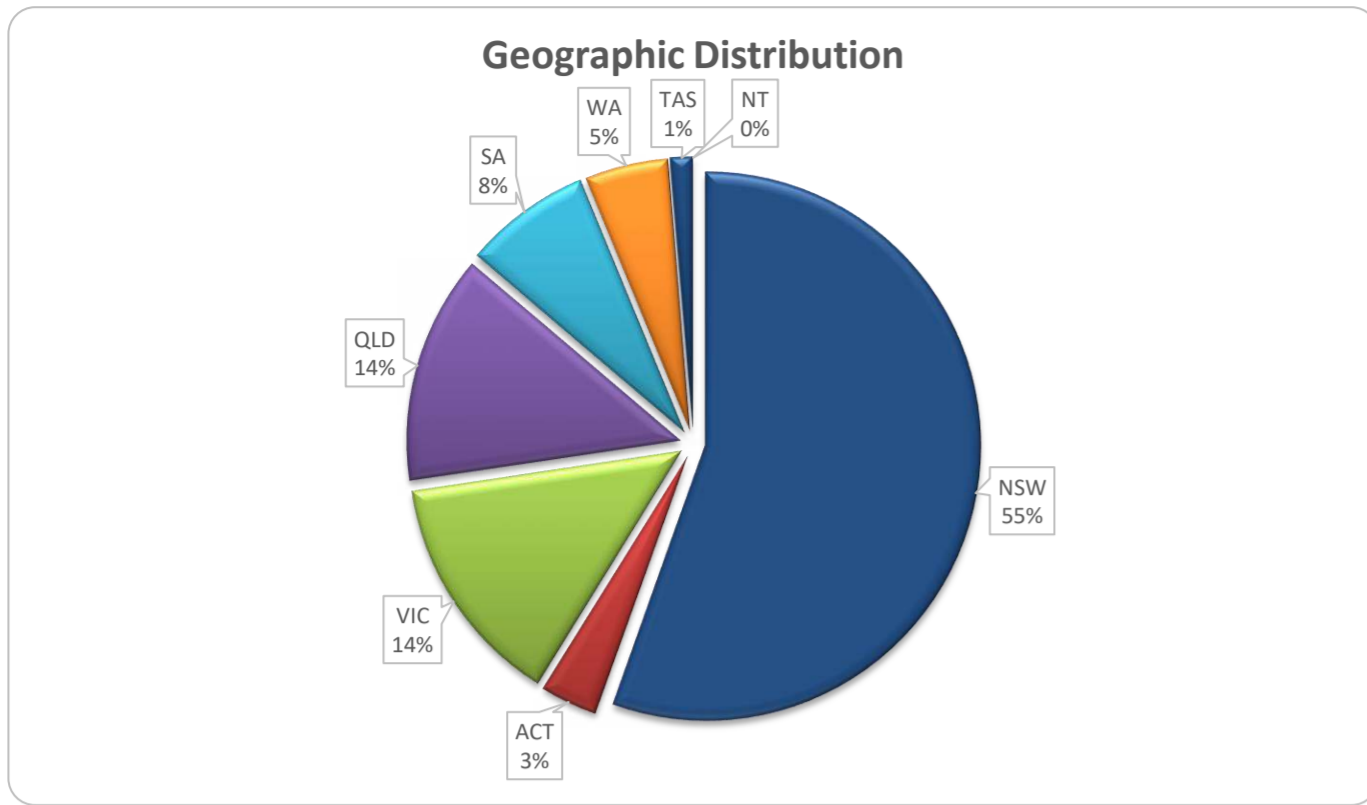


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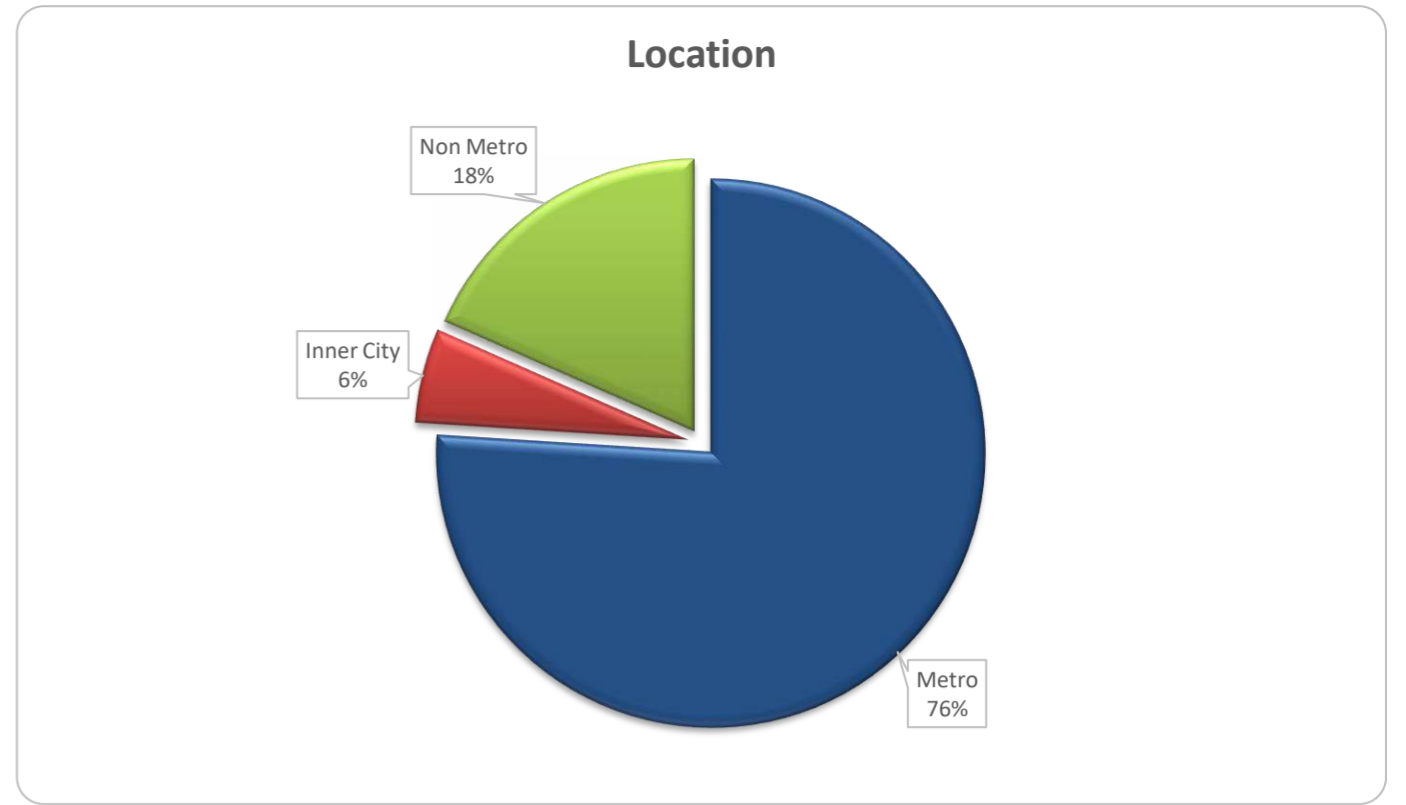


Think Tank Series 2016-1: Current Charts

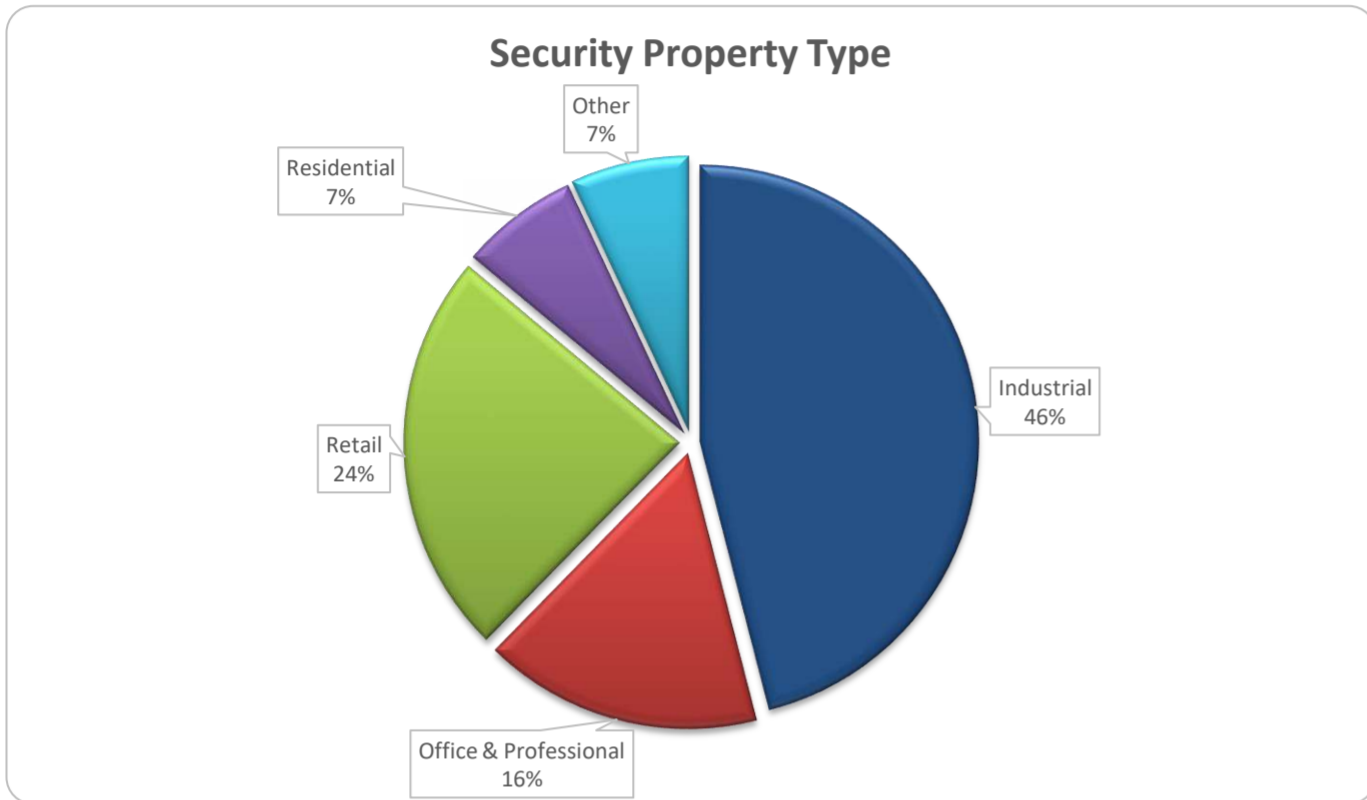
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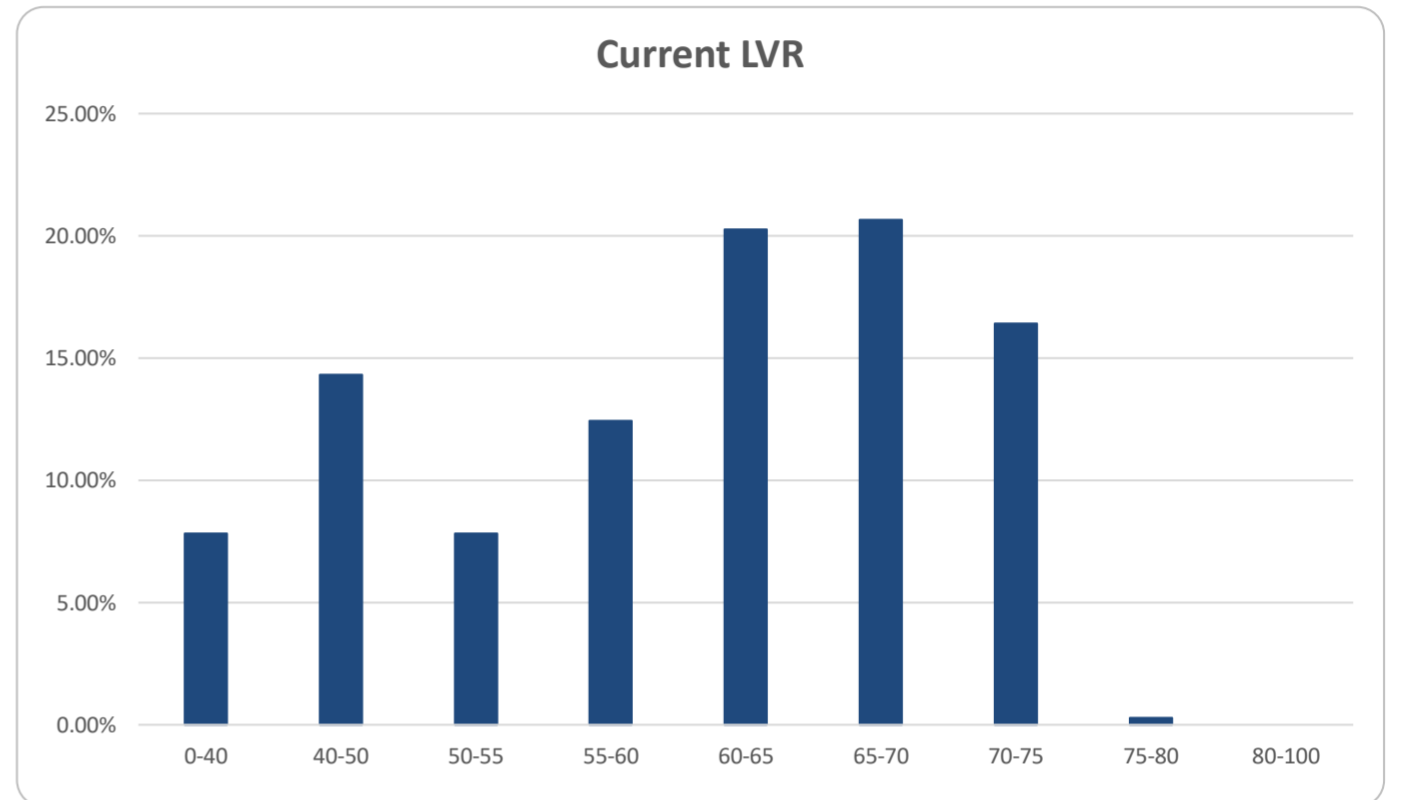
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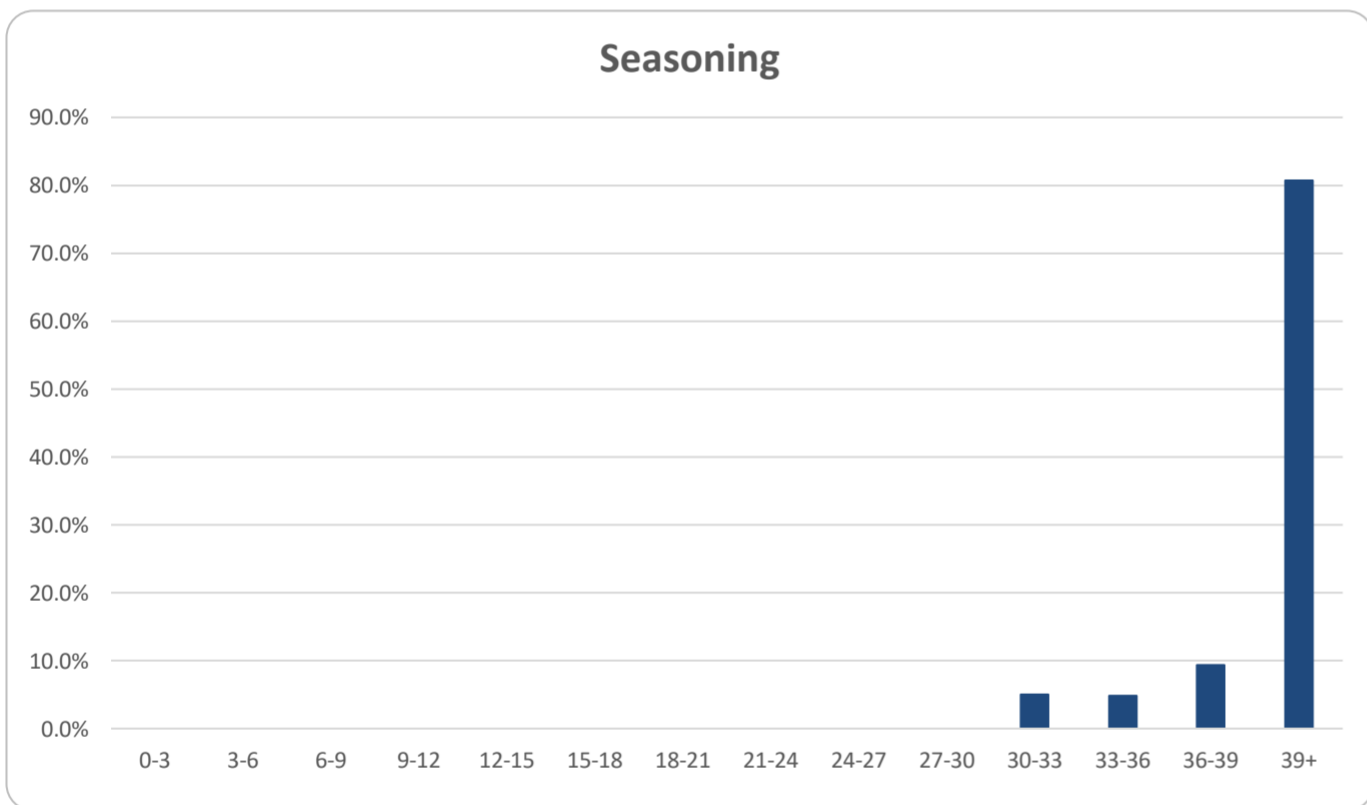
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