
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Apr-2019 to 30-Apr-2019

Payment Date of 10-May-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	71,692,498.85		3,043,099.89	68,649,398.96	54.8%	37.7%	0.00	0.00	207,069.54	207,069.54
Class A2	9,375,172.94		397,943.83	8,977,229.11	48.9%	37.7%	0.00	0.00	32,472.26	32,472.26
Class B	16,240,000.00		0.00	16,240,000.00	38.2%	100.0%	0.00	0.00	66,260.53	66,260.53
Class C	19,600,000.00		0.00	19,600,000.00	25.3%	100.0%	0.00	0.00	93,662.76	93,662.76
Class D	19,600,000.00		0.00	19,600,000.00	12.4%	100.0%	0.00	0.00	109,772.35	109,772.35
Class E	4,760,000.00		0.00	4,760,000.00	9.2%	100.0%	0.00	0.00	34,092.42	34,092.42
Class F	4,760,000.00		0.00	4,760,000.00	6.1%	100.0%	0.00	0.00	35,070.51	35,070.51
Class G	4,480,000.00		0.00	4,480,000.00	3.1%	100.0%	0.00	0.00	41,476.58	41,476.58
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	53,654.07	53,654.07

1. GENERAL

Current Payment Date	10-May-19
Collection Period (start)	1-Apr-19
Collection Period (end)	30-Apr-19
Interest Period (start)	10-Apr-19
Interest Period (end)	9-May-19
Days in Interest Period	30
Next Payment Date	11-Jun-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	862,216.53
Early Repayment Fees	8,286.10
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,534.55
Total Available Income	874,037.18

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,441,043.72
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,441,043.72

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)	150,666.25
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	207,069.54
Class A2 Interest	32,472.26
Class B Interest	66,260.53
Class C Interest	93,662.76
Class D Interest	109,772.35
Class E Interest	34,092.42
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,070.51
Class G Interest	41,476.58
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	53,654.07
Other Expenses	0.00
Excess Spread	49,839.91

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	3,043,099.89
Class A2 Principal Payment	397,943.83
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	155,374,656.46
Plus: Capitalised Charges	2,346.35
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,453,468.84
 Loan Balance at End of Collection Period	 151,923,533.97

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,453,468.84
CPR (%)	23.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.81%	6.81%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.41%	6.81%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	4	0	4	8
Balance Outstanding	1,767,675	0	2,268,334	4,036,009
% Portfolio Balance	1.16%	0.00%	1.49%	2.66%

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	165	50.9%	87,249,265	57.4%
Mid Doc	61	18.8%	24,128,343	15.9%
Quick Doc	24	7.4%	6,190,600	4.1%
SMSF	74	22.8%	34,355,326	22.6%
Total	324	100.0%	151,923,534	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	50	15%	11,904,895	7.8%
40%	50.0%	44	14%	20,753,474	13.7%
50%	55.0%	30	9%	12,783,297	8.4%
55%	60.0%	37	11%	18,116,367	11.9%
60%	65.0%	55	17%	30,507,232	20.1%
65%	70.0%	57	18%	31,520,974	20.7%
70%	75.0%	48	15%	24,298,077	16.0%
75%	80.0%	3	1%	2,039,217	1.3%
80%	100.0%	0	0%	0	0.0%
Total		324	100.0%	151,923,534	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	13	4.0%	619,341	0.4%
100,000	200,000	61	18.8%	9,373,949	6.2%
200,000	300,000	64	19.8%	16,339,632	10.8%
300,000	400,000	50	15.4%	17,252,287	11.4%
400,000	500,000	33	10.2%	14,902,096	9.8%
500,000	1,000,000	76	23.5%	50,638,217	33.3%
1,000,000	1,500,000	13	4.0%	16,166,108	10.6%
1,500,000	2,000,000	10	3.1%	16,756,902	11.0%
2,000,000	2,500,000	2	0.6%	4,365,000	2.9%
2,500,000	5,000,000	2	0.6%	5,510,000	3.6%
Total		324	100%	151,923,534	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	176	54.3%	82,835,197	54.5%	
ACT	9	2.8%	5,238,367	3.4%	
VIC	55	17.0%	21,412,070	14.1%	
QLD	43	13.3%	21,028,518	13.8%	
SA	22	6.8%	11,756,303	7.7%	
WA	17	5.2%	7,665,772	5.0%	
TAS	2	0.6%	1,987,307	1.3%	
NT	0	0.0%	0	0.0%	
Total		324	100%	151,923,534	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	238	73.5%	114,701,149	75.5%	
Non metro	71	21.9%	28,541,155	18.8%	
Inner City	15	4.6%	8,681,230	5.7%	
Total		324	100%	151,923,534	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	165	50.9%	87,249,265	57.4%	
Med Doc	61	18.8%	24,128,343	15.9%	
Low Doc	24	7.4%	6,190,600	4.1%	
SMSF	74	22.8%	34,355,326	22.6%	
Total		324	100%	151,923,534	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	1.9%	6,501,615	4.3%	
Non NCCP loans	318	98.1%	145,421,919	95.7%	
Total		324	100%	151,923,534	100%

Summary	
Loans	324
Balance	151,923,534
Avg Balance	468,900
Max Balance	2,910,000
WA Current LVR	59.94%
Max Current LVR	78%
WA Yield	6.81%
BBSW 30	1.7141%
Yield over BBSW30	5.10%
WA Seasoning	57
% IO	34.1%
% SMSF	22.6%
% of Loans Fixed	0.00%
% of Loans Investor	52.28%

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	26	8.0%	13,432,562	8.8%
36.0	39.0	24	7.4%	12,480,468	8.2%
39.0	150.0	274	84.6%	126,010,505	82.9%
Total		324	100%	151,923,533.97	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	316	97.5%	147,887,525	97.3%
30.0	60.0	4	1.2%	1,767,675	1.2%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	4	1.2%	2,268,334	1.5%
Total		324	100%	151,923,534	100%

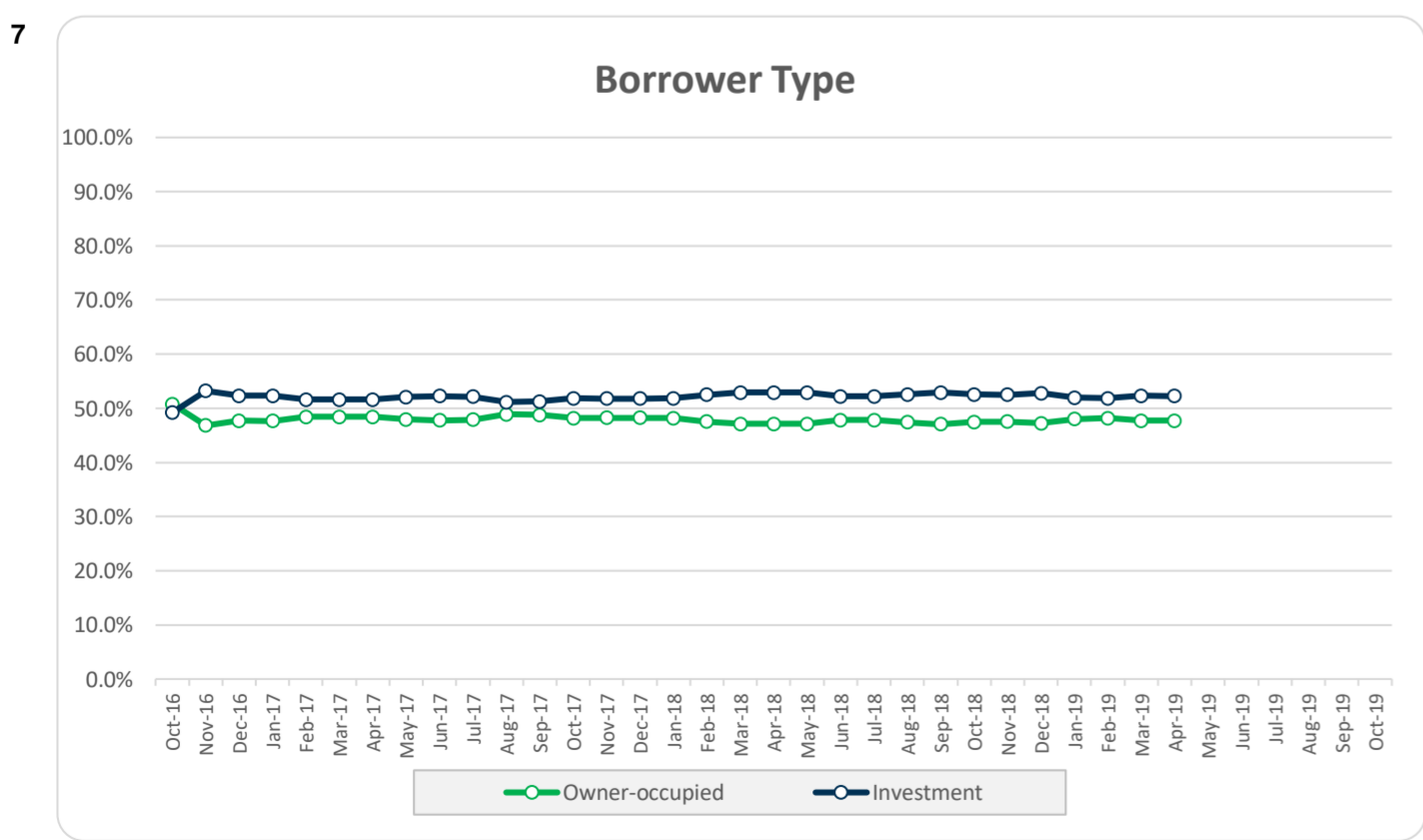
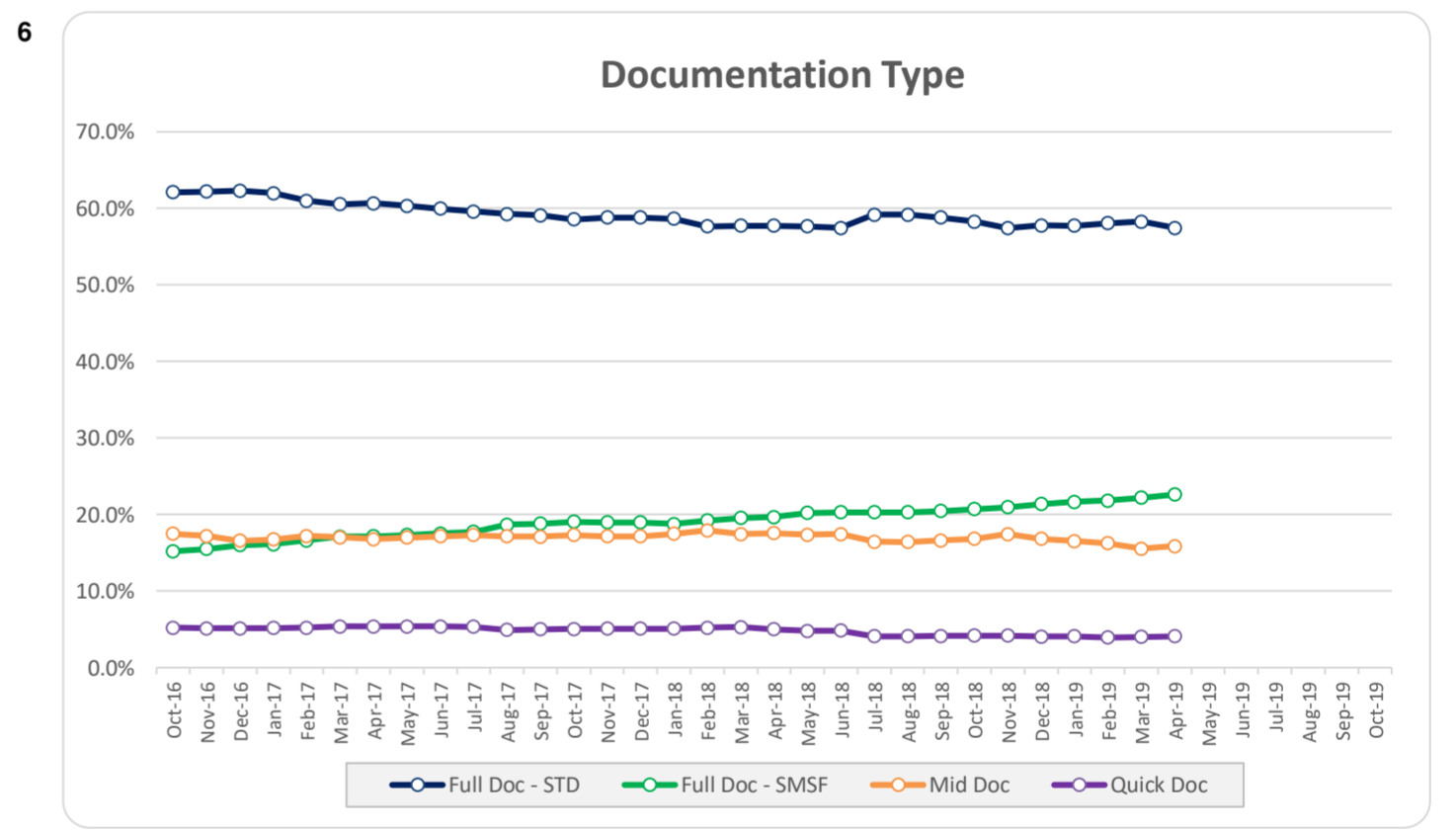
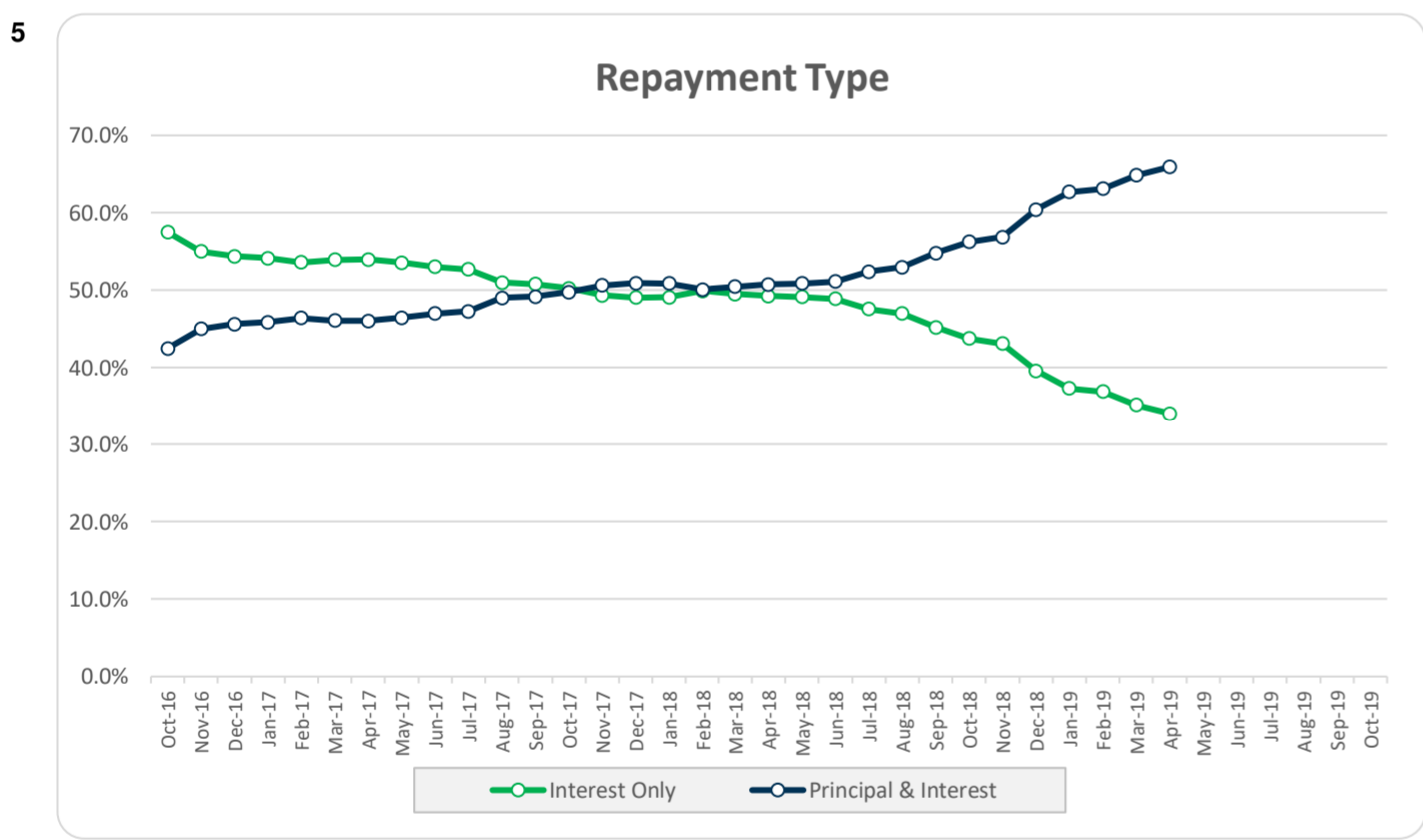
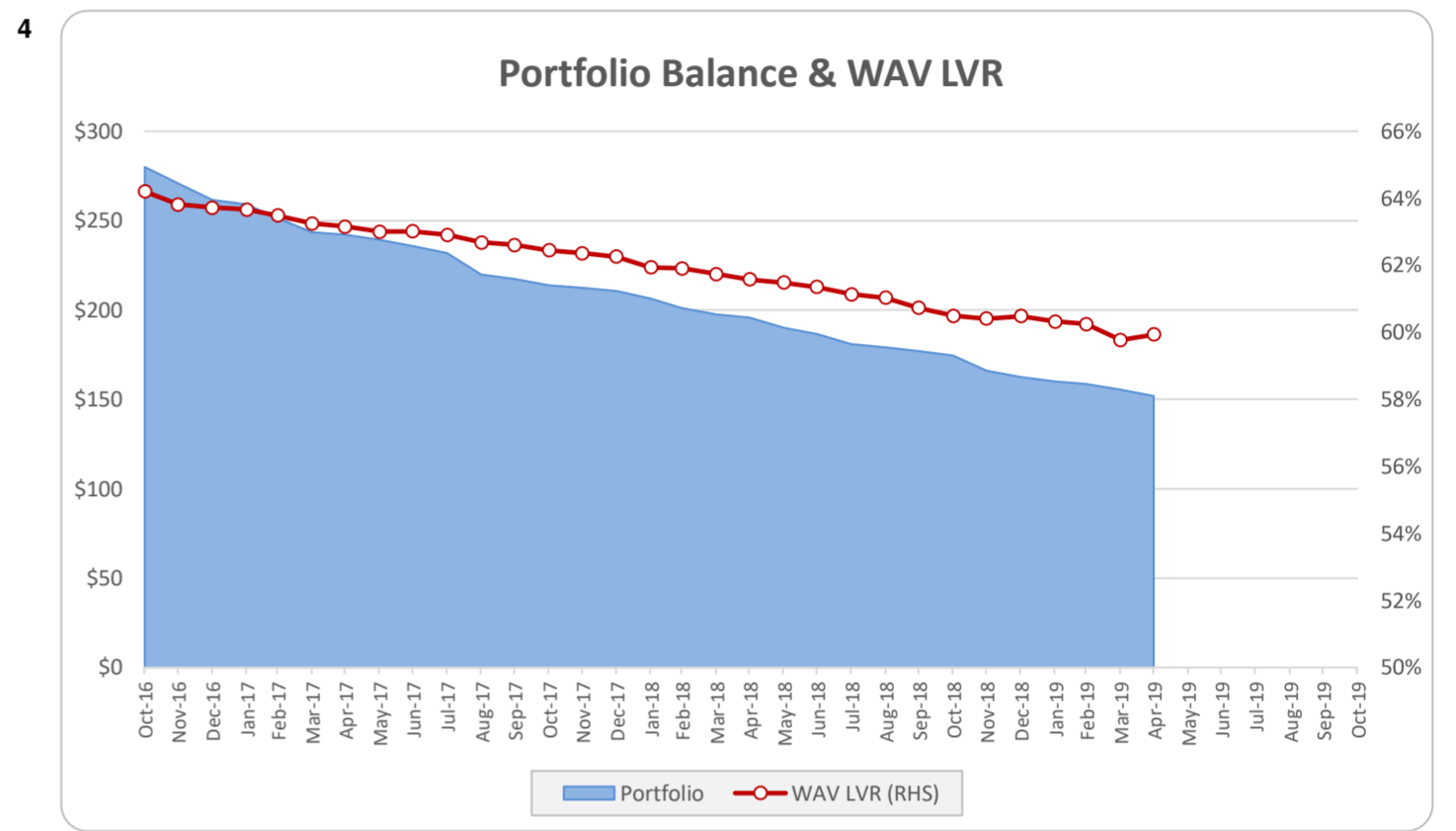
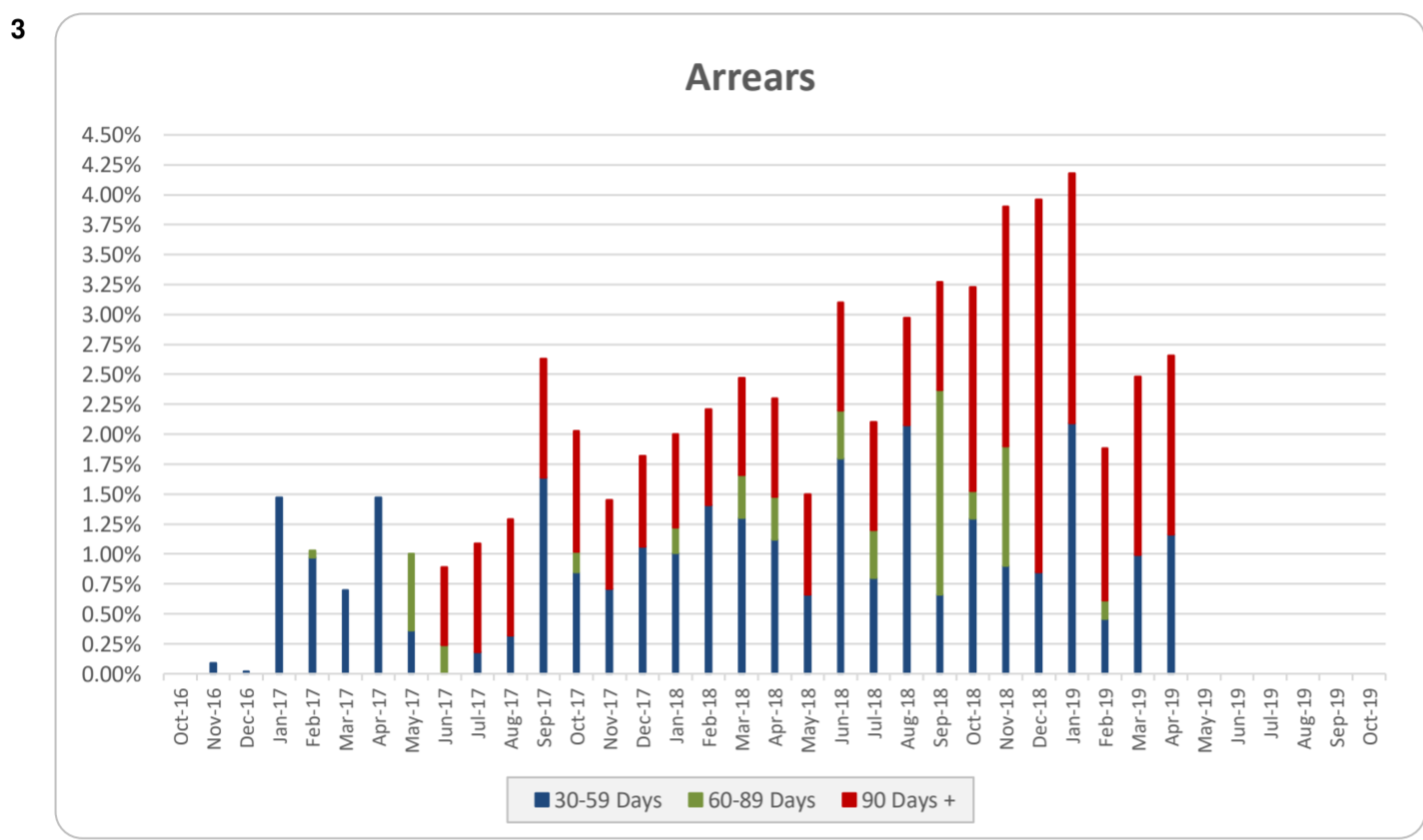
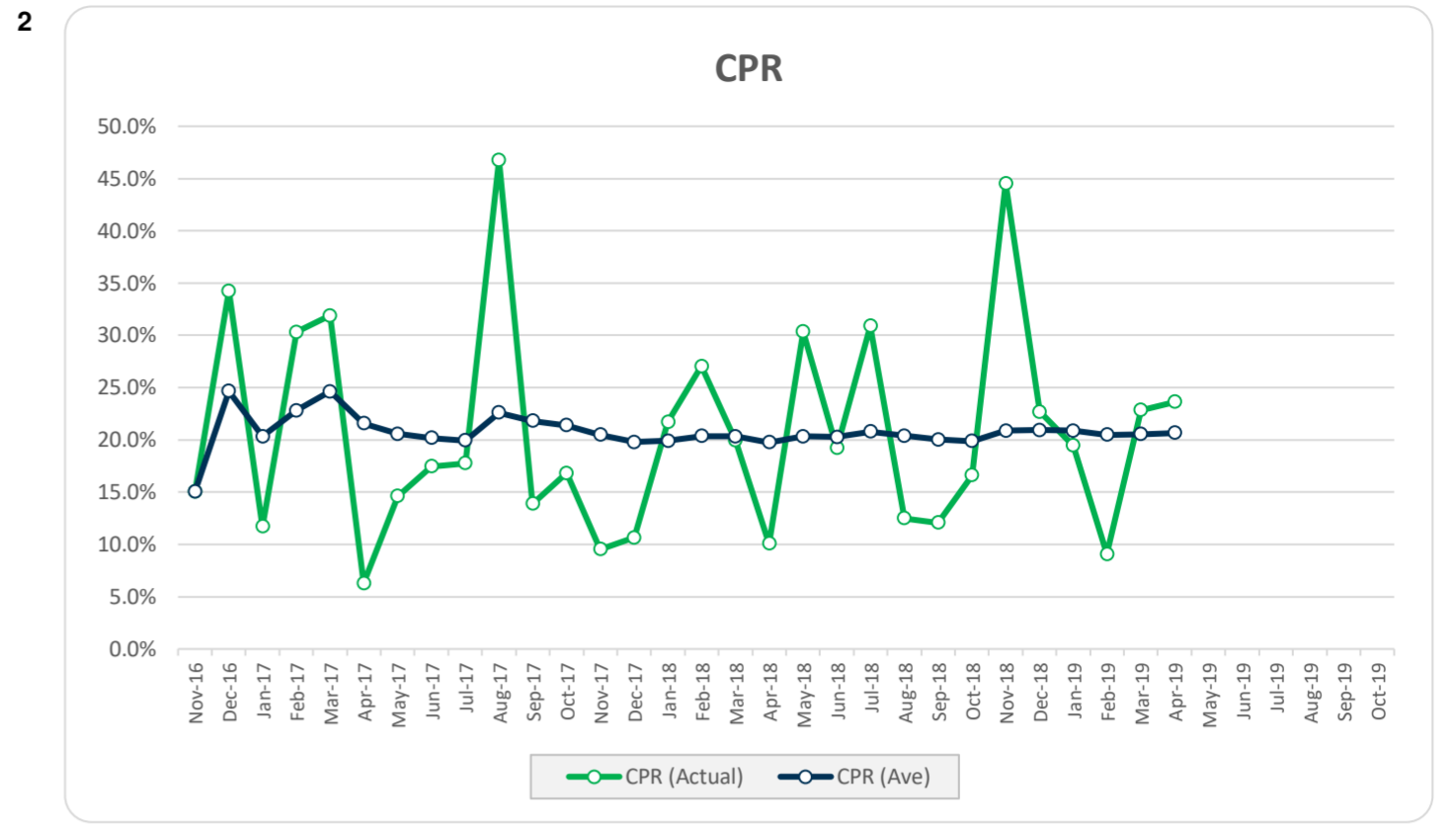
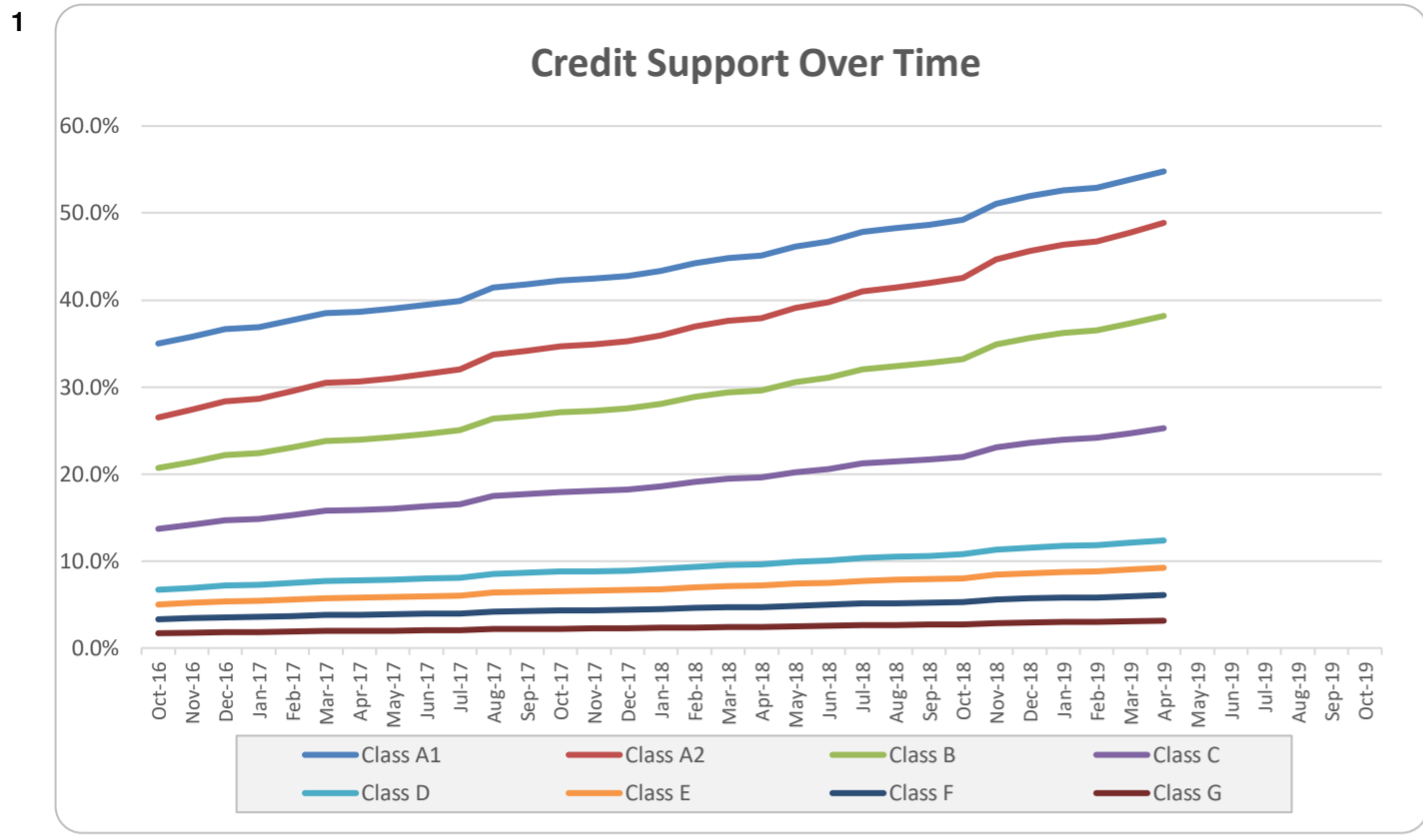
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	4%	3,283,451	2.2%
15.0	20.0	17	5%	6,735,113	4.4%
20.0	25.0	248	77%	119,783,747	78.8%
25.0	30.0	46	14%	22,121,223	14.6%
Total		324	100%	151,923,534	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	47	14.51%	18,648,959	12.3%	
Self Employed	277	85.49%	133,274,575	87.7%	
Total		324	100%	151,923,534	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	324	100.00%	151,923,534	100.0%	
1	0	0.00%	0	0.0%	
Total		324	100%	151,923,534	100%

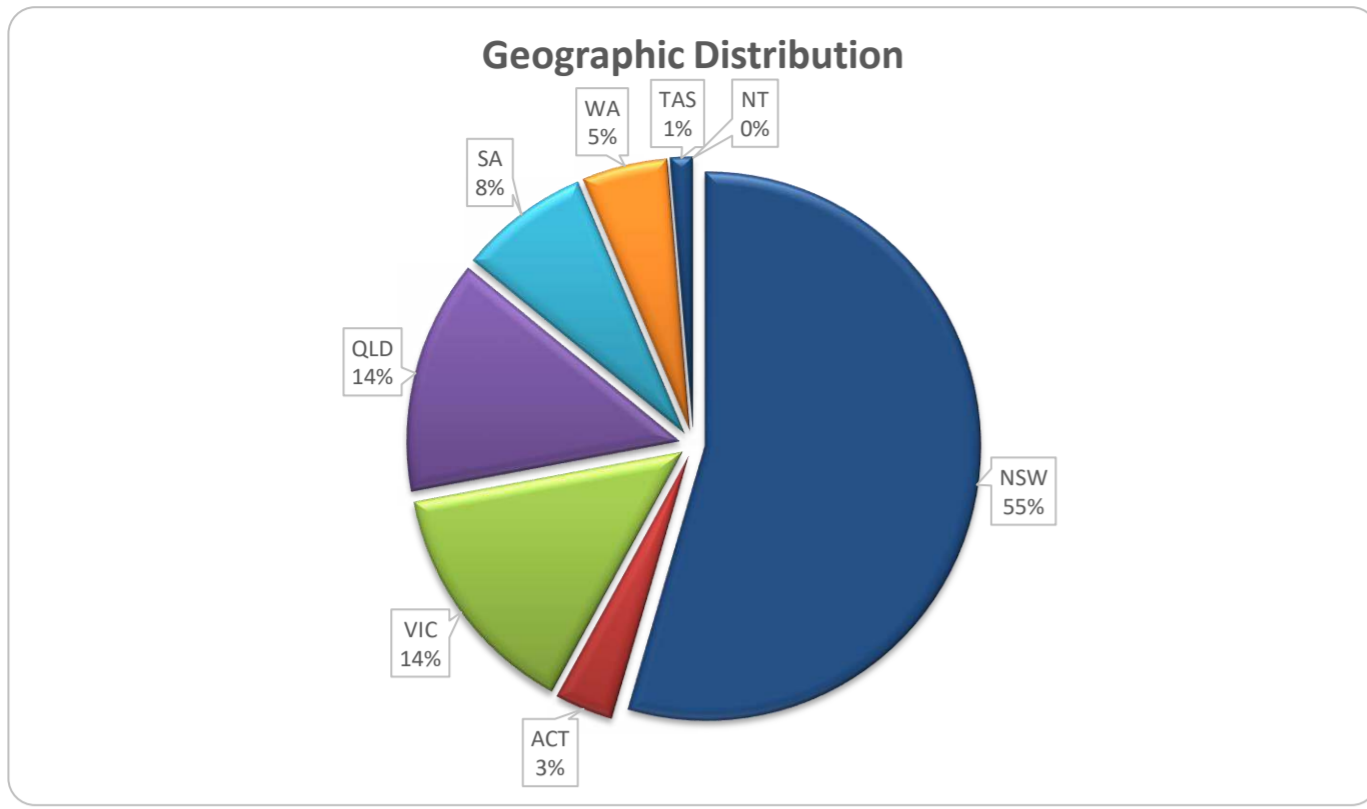
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	72	22.2%	36,421,428	24.0%	
Industrial	161	49.7%	70,118,682	46.2%	
Office	58	17.9%	22,902,560	15.1%	
Professional Suites	4	1.2%	1,188,600	0.8%	
Residential	14	4.3%	10,736,688	7.1%	
Commercial Other	15	4.6%	10,555,577	6.9%	
Total		324	100%	151,923,534	100%

Think Tank Series 2016-1: Time Series Charts

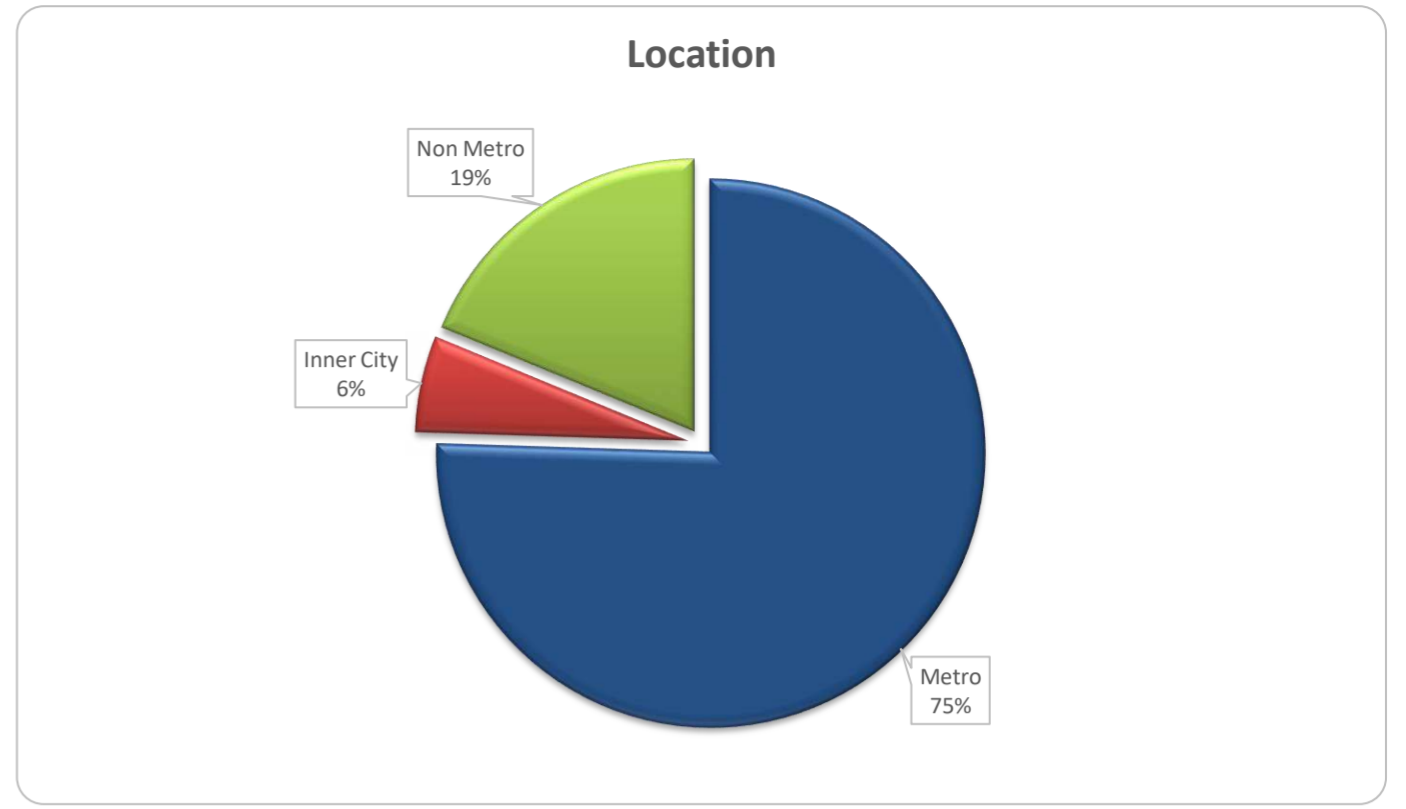


Think Tank Series 2016-1: Current Charts

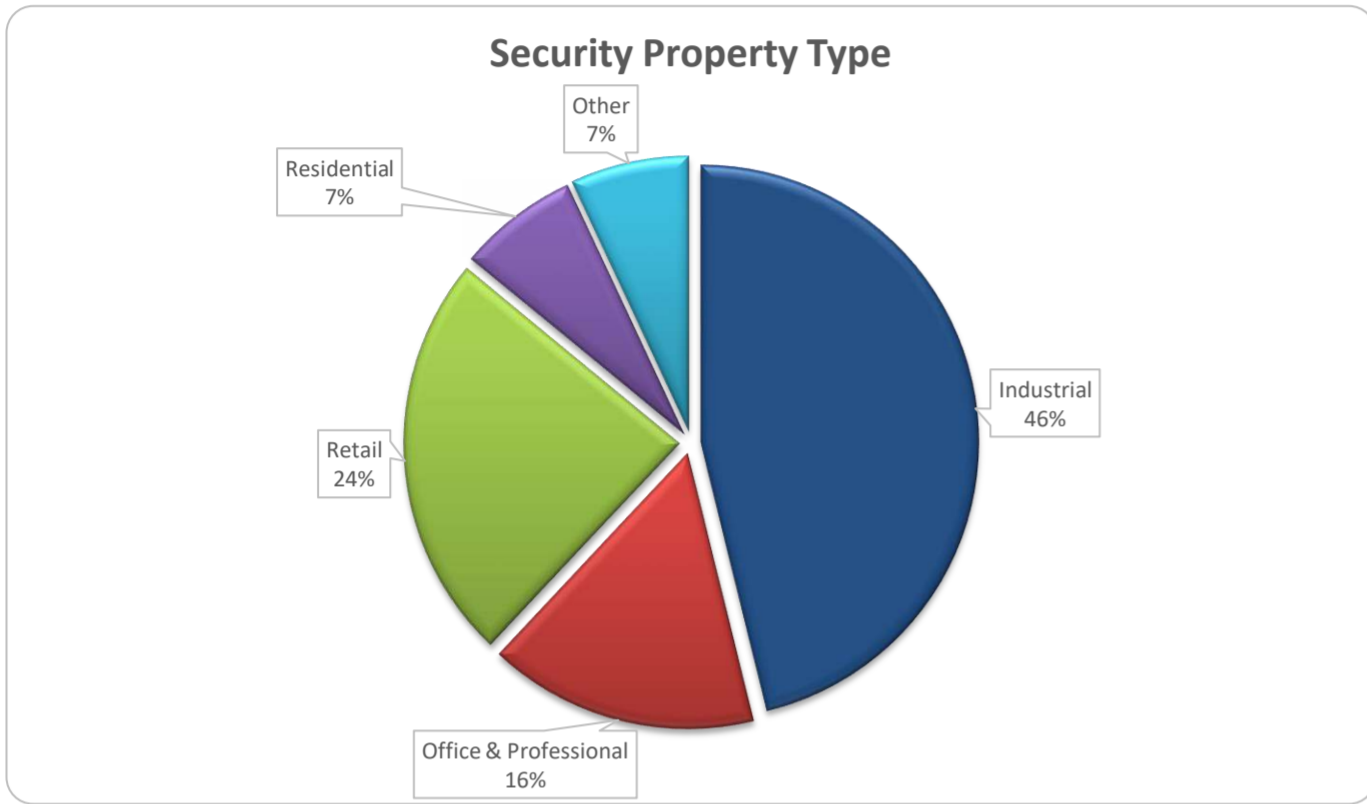
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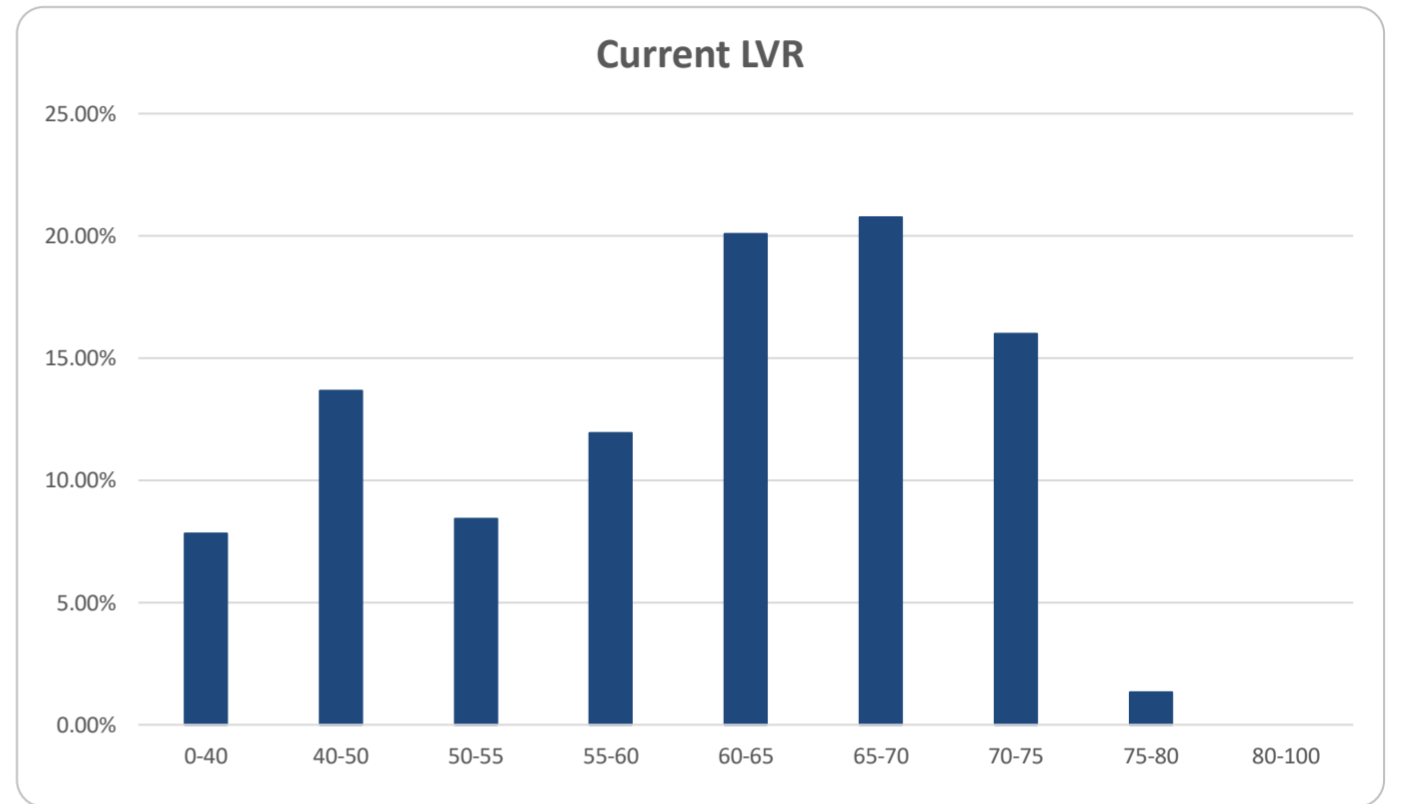
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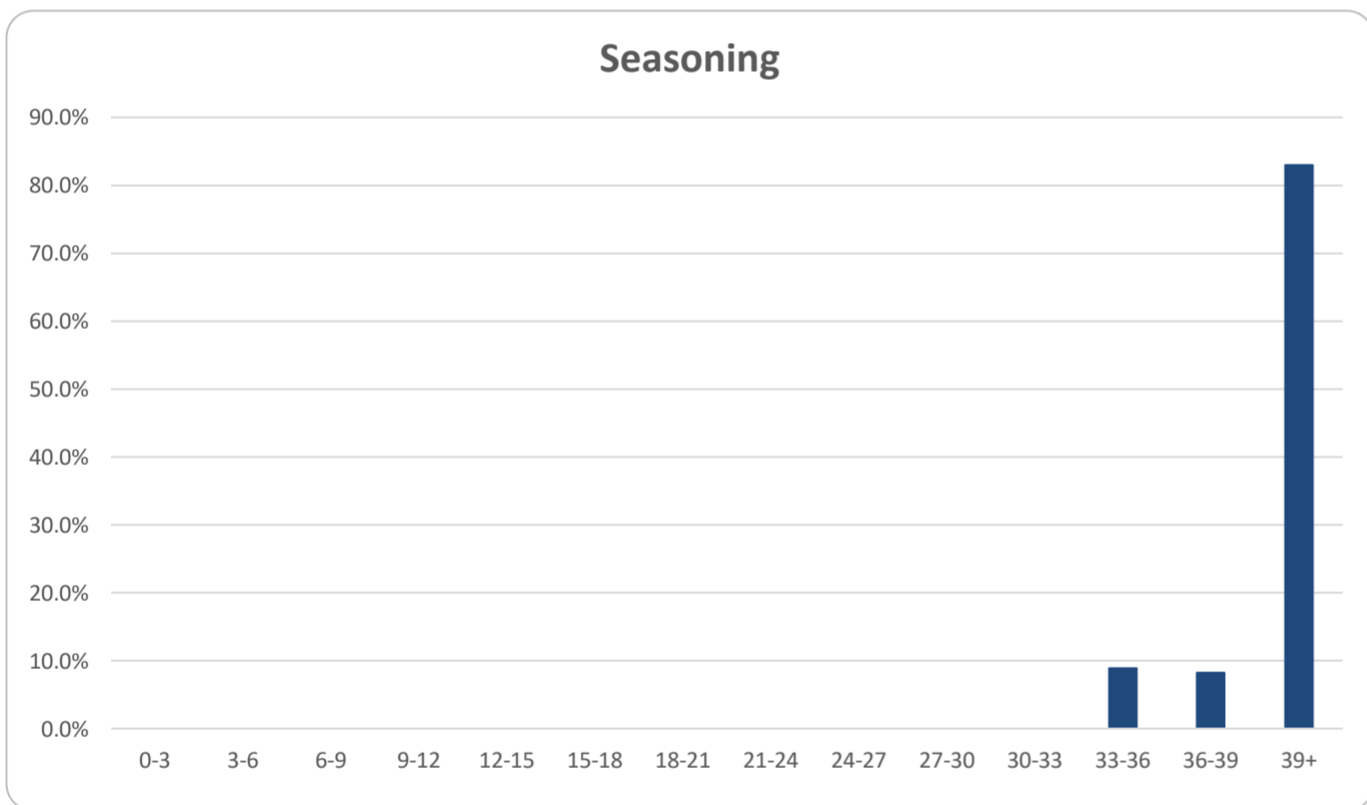
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