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## Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Jul-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	64,790,921.90		949,454.81	63,841,467.09	56.4%	35.1%	0.00	0.00	163,065.97	163,065.97
Class A2	8,472,659.03		124,159.47	8,348,499.56	50.7%	35.1%	0.00	0.00	26,036.20	26,036.20
Class B	16,240,000.00		0.00	16,240,000.00	39.6%	100.0%	0.00	0.00	59,582.25	59,582.25
Class C	19,600,000.00		0.00	19,600,000.00	26.2%	100.0%	0.00	0.00	85,146.32	85,146.32
Class D	19,600,000.00		0.00	19,600,000.00	12.8%	100.0%	0.00	0.00	100,718.92	100,718.92
Class E	4,760,000.00		0.00	4,760,000.00	9.6%	100.0%	0.00	0.00	31,645.95	31,645.95
Class F	4,760,000.00		0.00	4,760,000.00	6.3%	100.0%	0.00	0.00	32,591.43	32,591.43
Class G	4,480,000.00		0.00	4,480,000.00	3.3%	100.0%	0.00	0.00	38,861.03	38,861.03
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	50,555.54	50,555.54

## 1. GENERAL

Current Payment Date	10-Jul-19
Collection Period (start)	1-Jun-19
Collection Period (end)	30-Jun-19
Interest Period (start)	11-Jun-19
Interest Period (end)	9-Jul-19
Days in Interest Period	29
Next Payment Date	12-Aug-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	806,155.90
Early Repayment Fees	633.45
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	4,786.18
<b>Total Available Income</b>	<b>811,575.53</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	1,083,614.28
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>1,083,614.28</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)	48,588.92
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	163,065.97
Class A2 Interest	26,036.20
Class B Interest	59,582.25
Class C Interest	85,146.32
Class D Interest	100,718.92
Class E Interest	31,645.95
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	32,591.43
Class G Interest	38,861.03
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	50,555.54
Other Expenses	0.00
Retained Excess Spread	174,783.00
Excess Spread	0.00

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	10,000.00
Class A1 Principal Payment	949,454.81
Class A2 Principal Payment	124,159.47
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	147,561,056.74
Plus: Capitalised Charges	21,761.73
Plus: Further Advances / Redraws	10,000.00
Less: Principal Collections	1,088,794.69
Loan Balance at End of Collection Period	146,504,023.78
Retained Excess Spread	174,783.00

### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,088,794.69
CPR (%)	8.5%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.68%	6.56%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.07%	6.56%	OK

### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	4	0	4	8
Balance Outstanding	3,410,882	0	2,460,949	5,871,831
% Portfolio Balance	2.33%	0.00%	1.68%	4.01%

### 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	162	50.8%	83,725,218	57.1%
Mid Doc	59	18.5%	22,749,251	15.5%
Quick Doc	24	7.5%	6,096,450	4.2%
SMSF	74	23.2%	33,933,105	23.2%
Total	319	100.0%	146,504,024	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	53	17%	12,102,808	8.3%
40%	50.0%	47	15%	21,710,448	14.8%
50%	55.0%	29	9%	13,245,042	9.0%
55%	60.0%	37	12%	17,439,432	11.9%
60%	65.0%	50	16%	26,525,399	18.1%
65%	70.0%	54	17%	29,322,316	20.0%
70%	75.0%	46	14%	24,114,440	16.5%
75%	80.0%	3	1%	2,044,139	1.4%
80%	100.0%	0	0%	0	0.0%
Total		319	100.0%	146,504,024	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	14	4.4%	675,778	0.5%
100,000	200,000	61	19.1%	9,254,601	6.3%
200,000	300,000	61	19.1%	15,508,906	10.6%
300,000	400,000	51	16.0%	17,578,157	12.0%
400,000	500,000	32	10.0%	14,519,360	9.9%
500,000	1,000,000	76	23.8%	50,328,888	34.4%
1,000,000	1,500,000	11	3.4%	14,058,156	9.6%
1,500,000	2,000,000	10	3.1%	16,720,179	11.4%
2,000,000	2,500,000	1	0.3%	2,350,000	1.6%
2,500,000	5,000,000	2	0.6%	5,510,000	3.8%
Total		319	100%	146,504,024	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	174	54.5%	79,856,258	54.5%	
ACT	9	2.8%	4,804,741	3.3%	
VIC	55	17.2%	21,254,148	14.5%	
QLD	42	13.2%	19,873,327	13.6%	
SA	21	6.6%	11,443,236	7.8%	
WA	16	5.0%	7,277,878	5.0%	
TAS	2	0.6%	1,994,437	1.4%	
NT	0	0.0%	0	0.0%	
Total		319	100%	146,504,024	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	235	73.7%	112,573,259	76.8%	
Non metro	70	21.9%	27,277,552	18.6%	
Inner City	14	4.4%	6,653,213	4.5%	
Total		319	100%	146,504,024	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	162	50.8%	83,725,218	57.1%	
Med Doc	59	18.5%	22,749,251	15.5%	
Low Doc	24	7.5%	6,096,450	4.2%	
SMSF	74	23.2%	33,933,105	23.2%	
Total		319	100%	146,504,024	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	1.9%	6,497,677	4.4%	
Non NCCP loans	313	98.1%	140,006,347	95.6%	
Total		319	100%	146,504,024	100%

Summary	
Loans	319
Balance	146,504,024
Avg Balance	459,260
Max Balance	2,910,000
WA Current LVR	59.46%
Max Current LVR	78%
WA Yield	6.56%
BBSW 30	1.3677%
Yield over BBSW30	5.19%
WA Seasoning	59
% IO	32.3%
% SMSF	23.2%
% of Loans Fixed	0.00%
% of Loans Investor	51.30%

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	0	0.0%	0	0.0%
33.0	36.0	14	4.4%	7,826,854	5.3%
36.0	39.0	16	5.0%	6,458,524	4.4%
39.0	150.0	289	90.6%	132,218,647	90.2%
Total		319	100%	146,504,023.78	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	311	97.5%	140,632,193	96.0%
30.0	60.0	4	1.3%	3,410,882	2.3%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.3%	442,418	0.3%
120.0	1000.0	3	0.9%	2,018,531	1.4%
Total		319	100%	146,504,024	100%

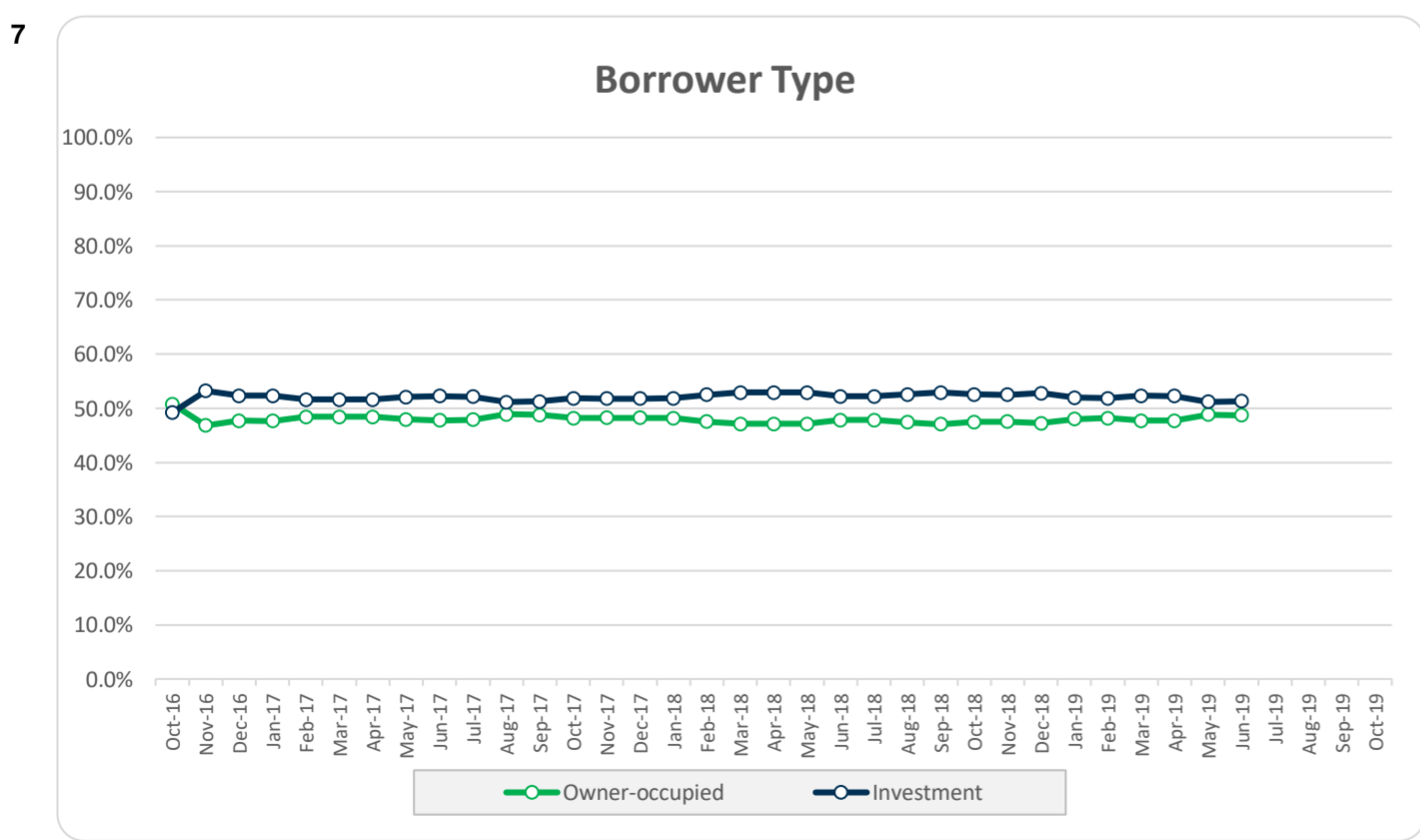
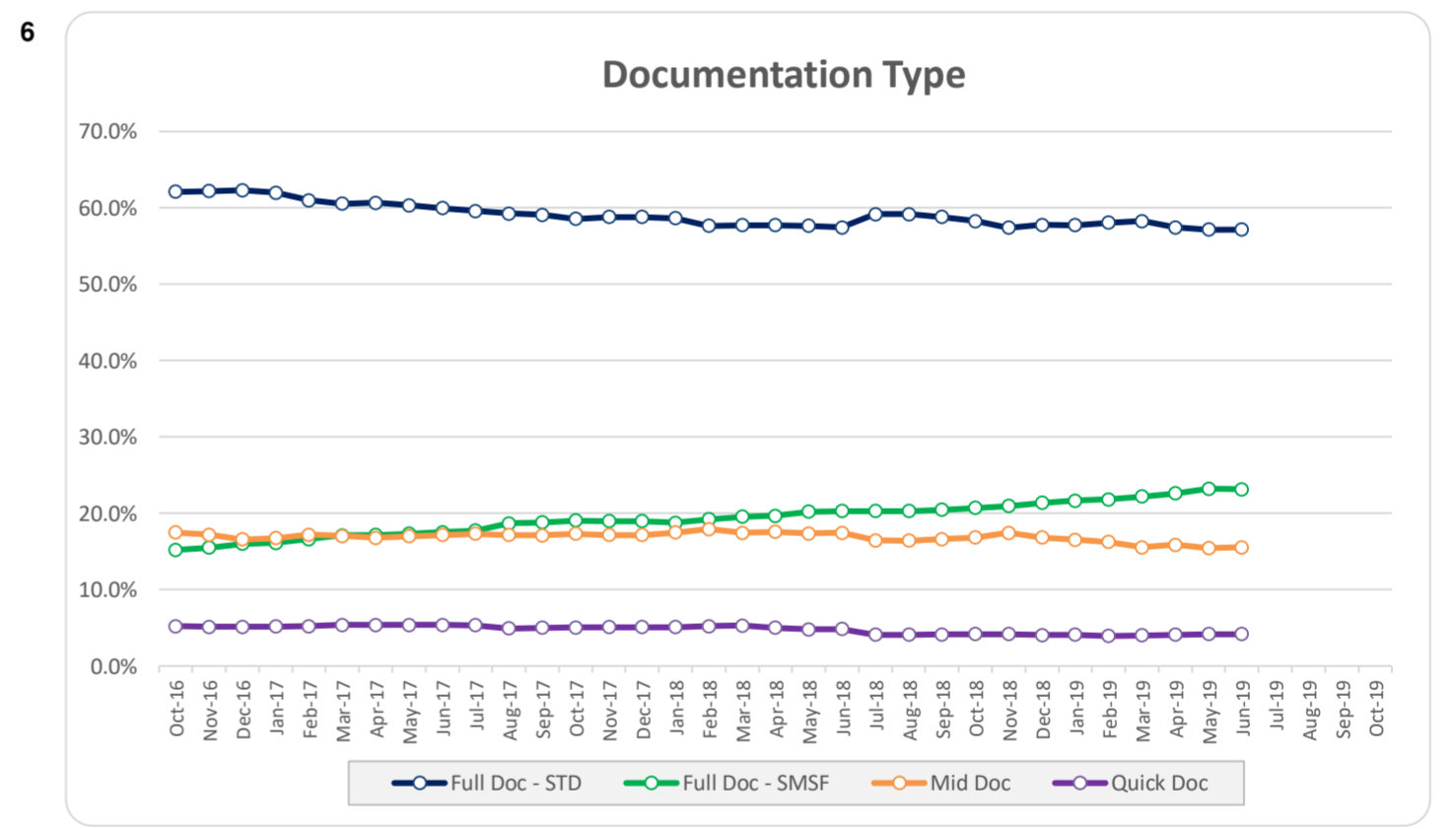
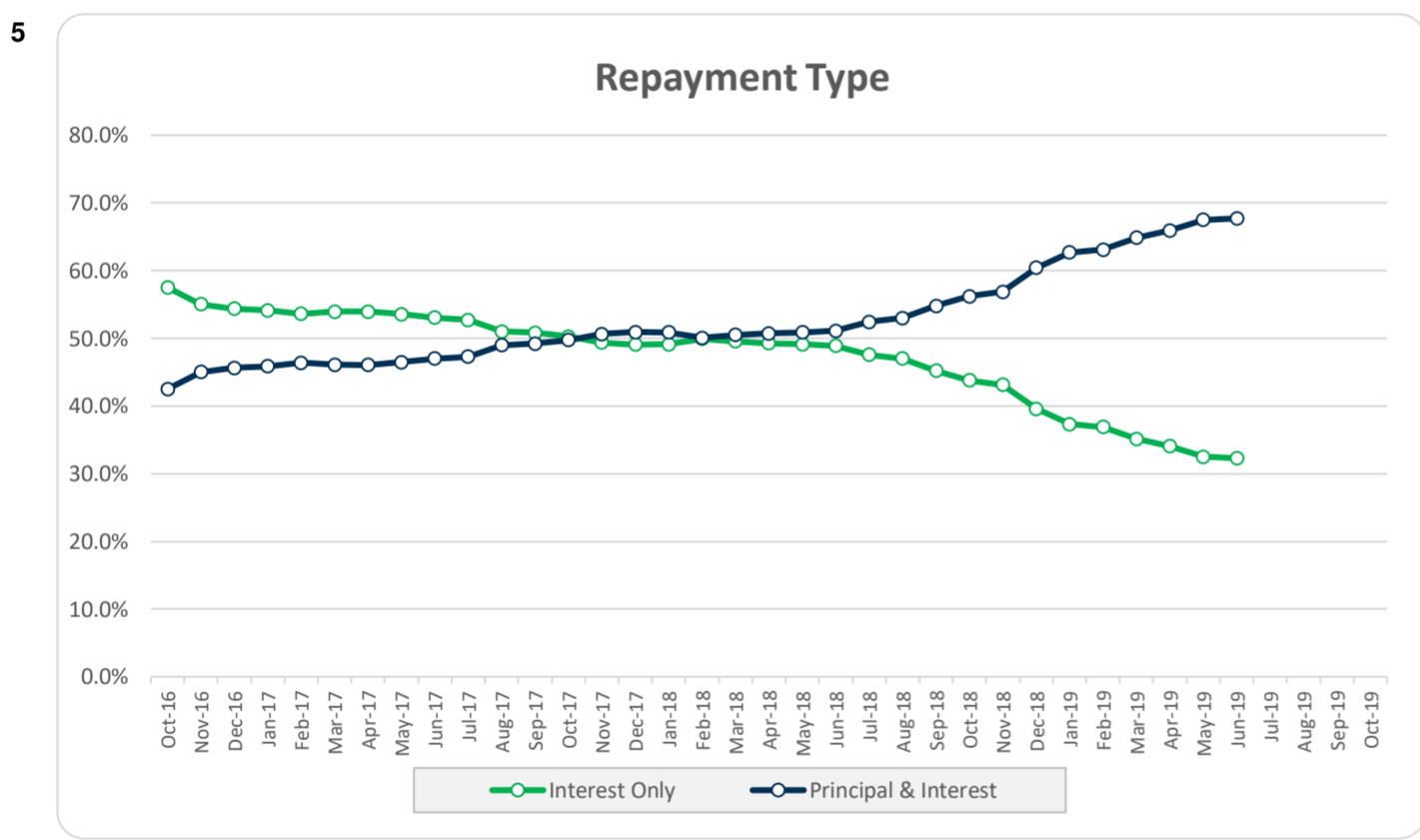
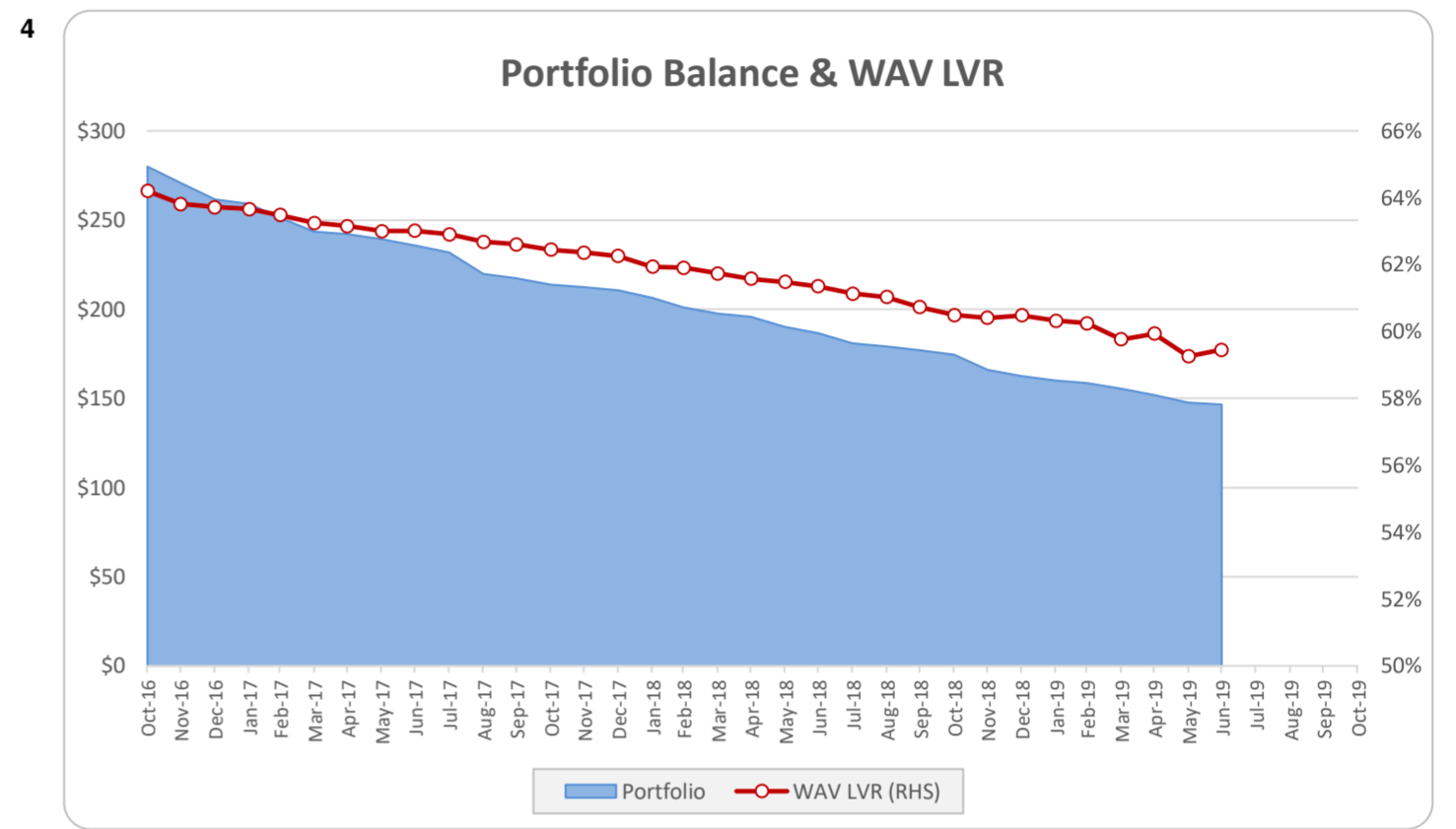
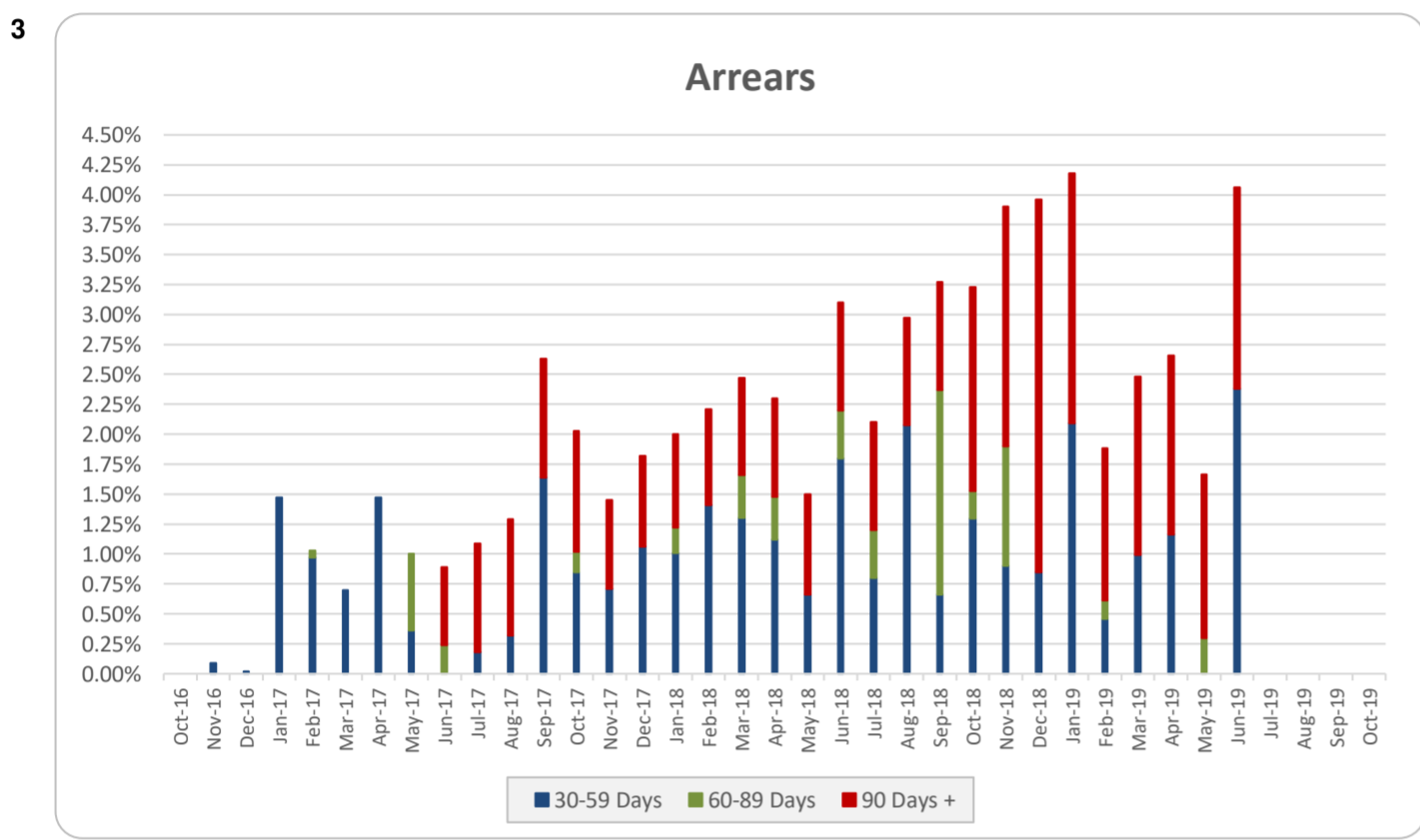
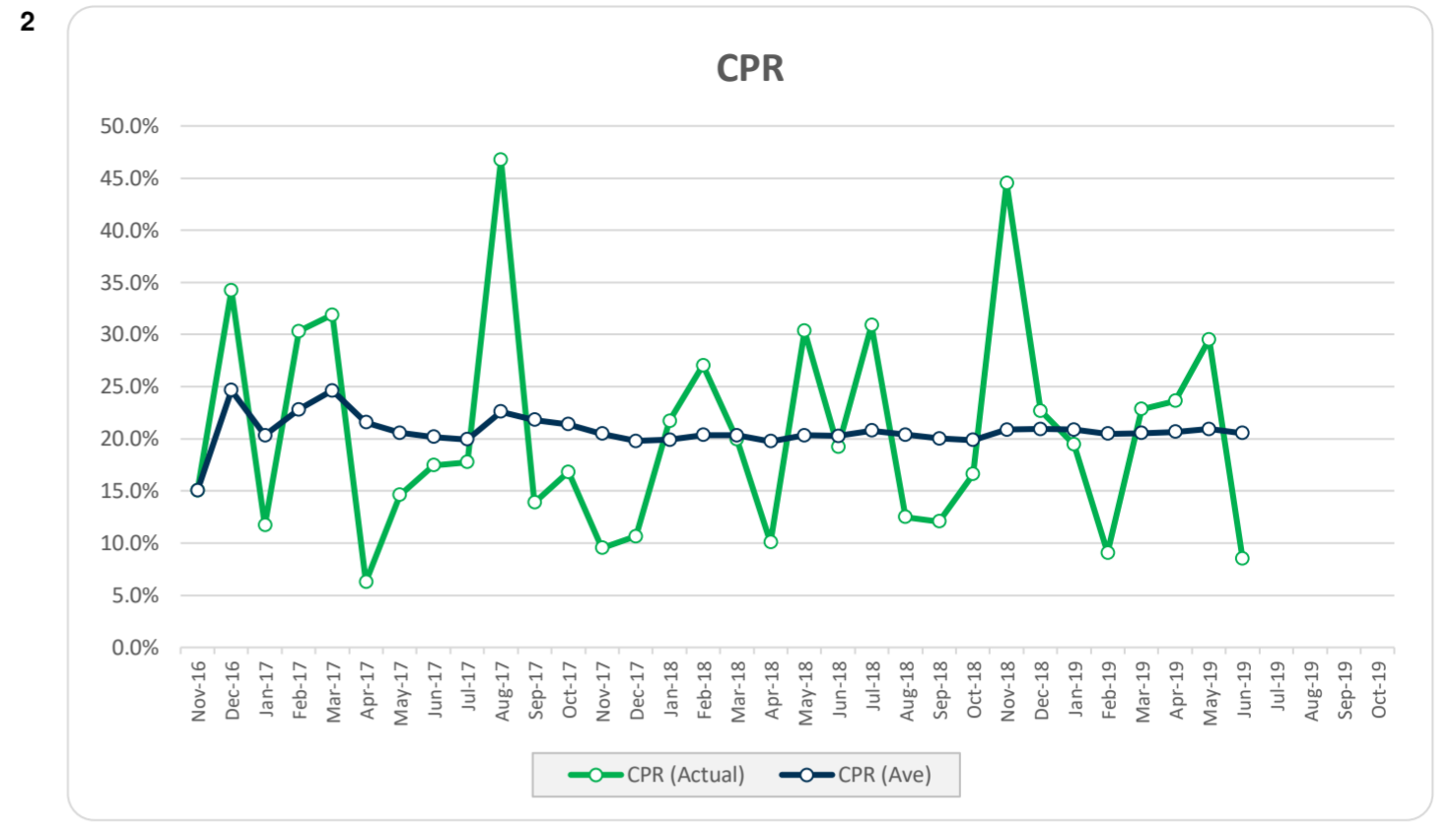
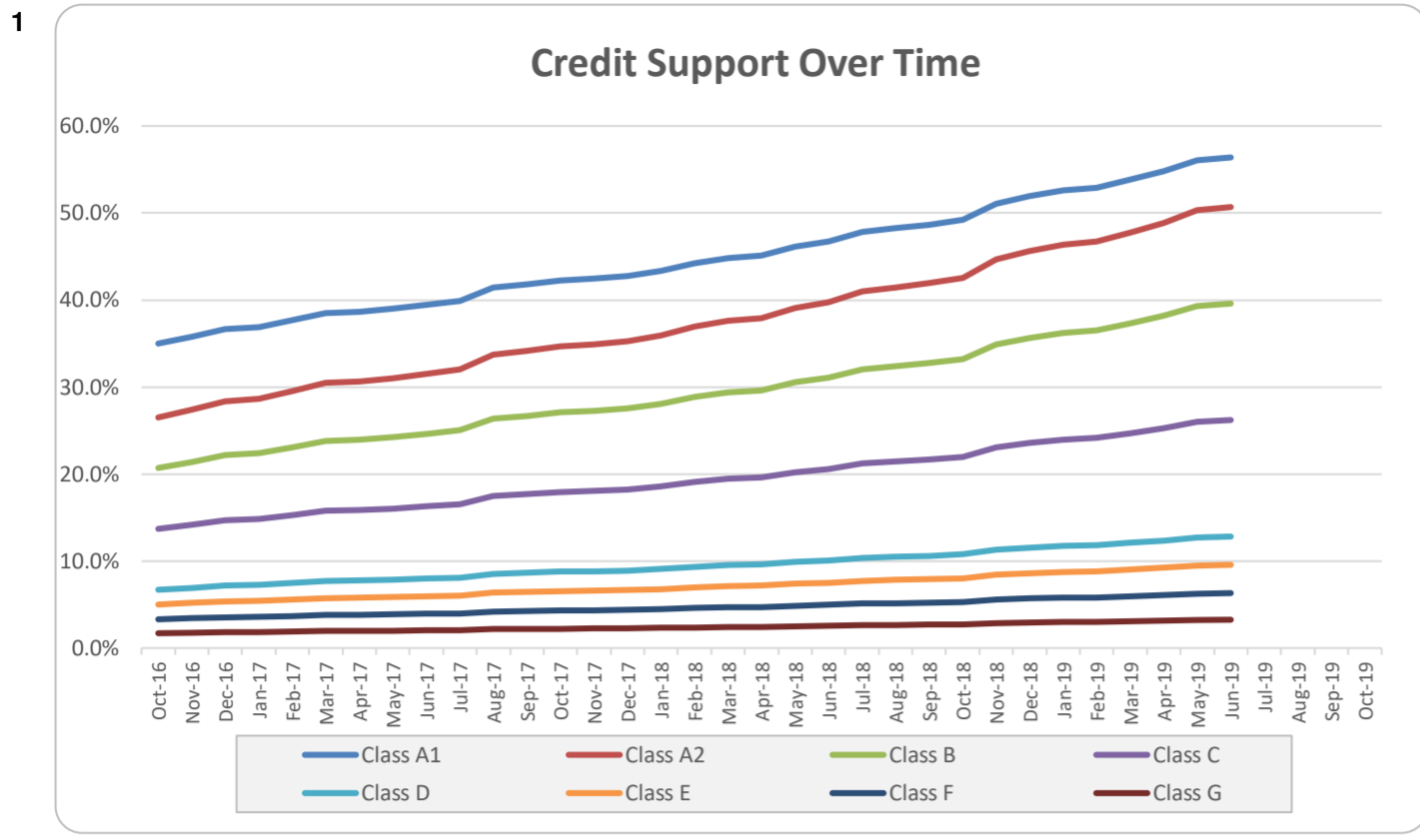
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	4%	3,244,210	2.2%
15.0	20.0	17	5%	6,680,868	4.6%
20.0	25.0	243	76%	114,536,864	78.2%
25.0	30.0	46	14%	22,042,082	15.0%
Total		319	100%	146,504,024	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	46	14.42%	18,364,580	12.5%	
Self Employed	273	85.58%	128,139,444	87.5%	
Total		319	100%	146,504,024	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	319	100.00%	146,504,024	100.0%	
1	0	0.00%	0	0.0%	
Total		319	100%	146,504,024	100%

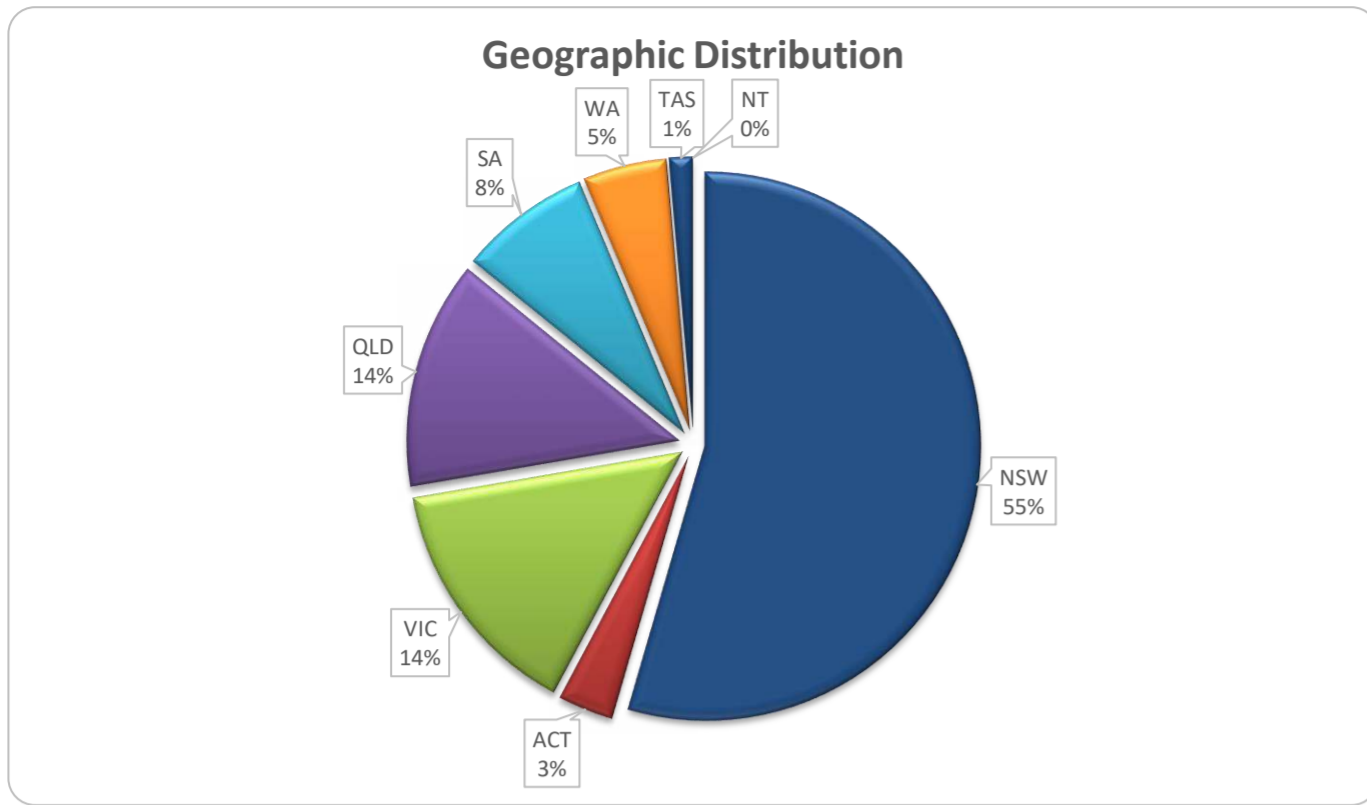
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	70	21.9%	32,600,327	22.3%	
Industrial	157	49.2%	68,735,646	46.9%	
Office	57	17.9%	22,583,475	15.4%	
Professional Suites	4	1.3%	1,173,205	0.8%	
Residential	14	4.4%	10,726,120	7.3%	
Commercial Other	17	5.3%	10,685,251	7.3%	
Total		319	100%	146,504,024	100%

Think Tank Series 2016-1: Time Series Charts

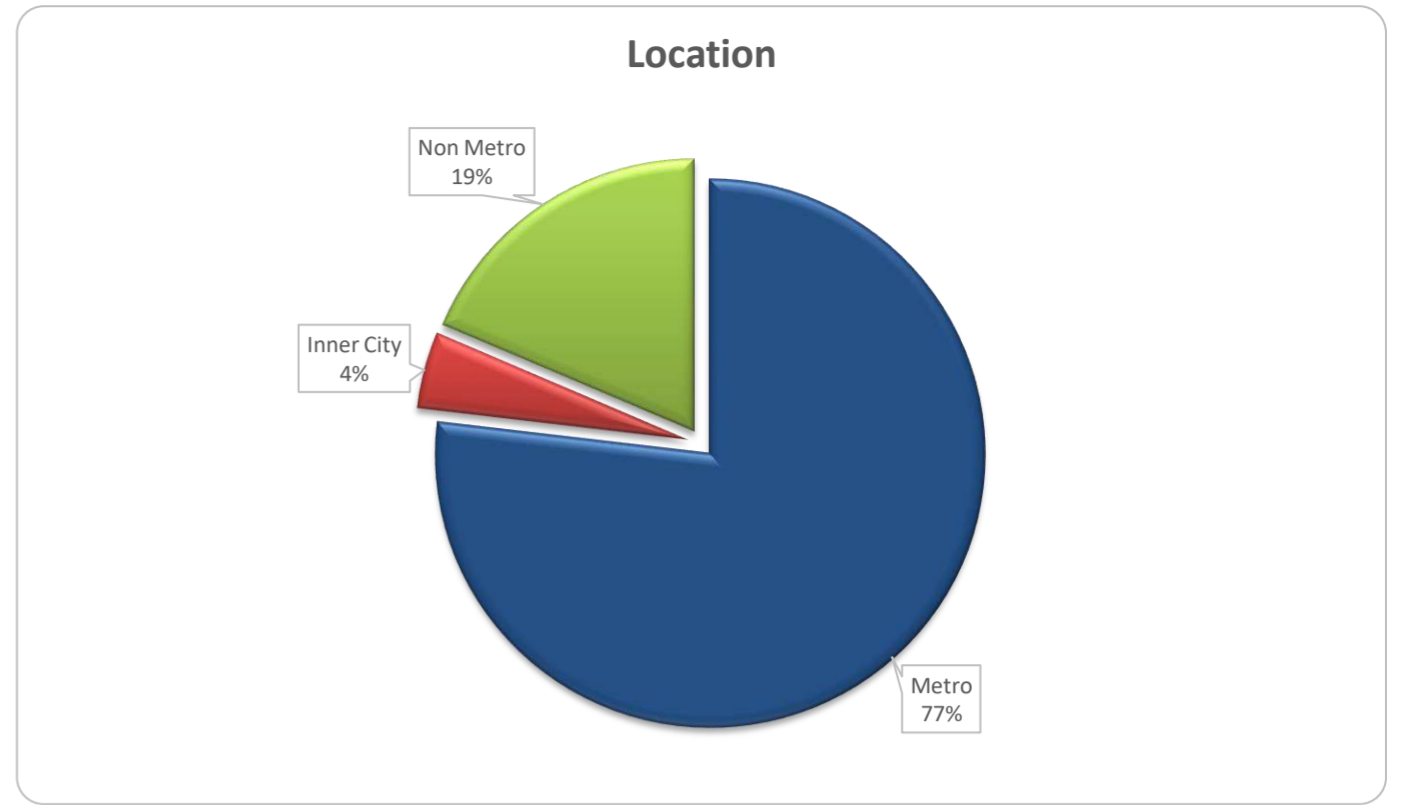


Think Tank Series 2016-1: Current Charts

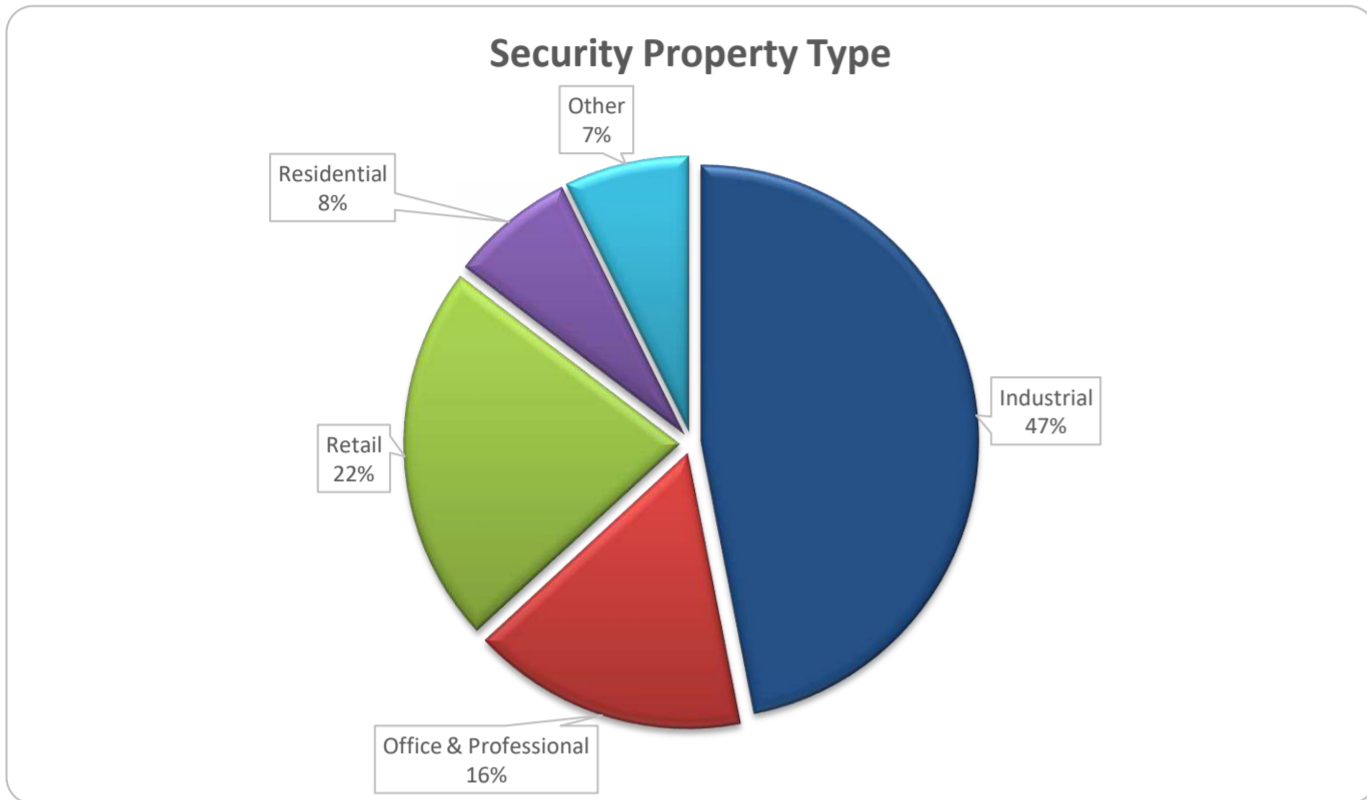
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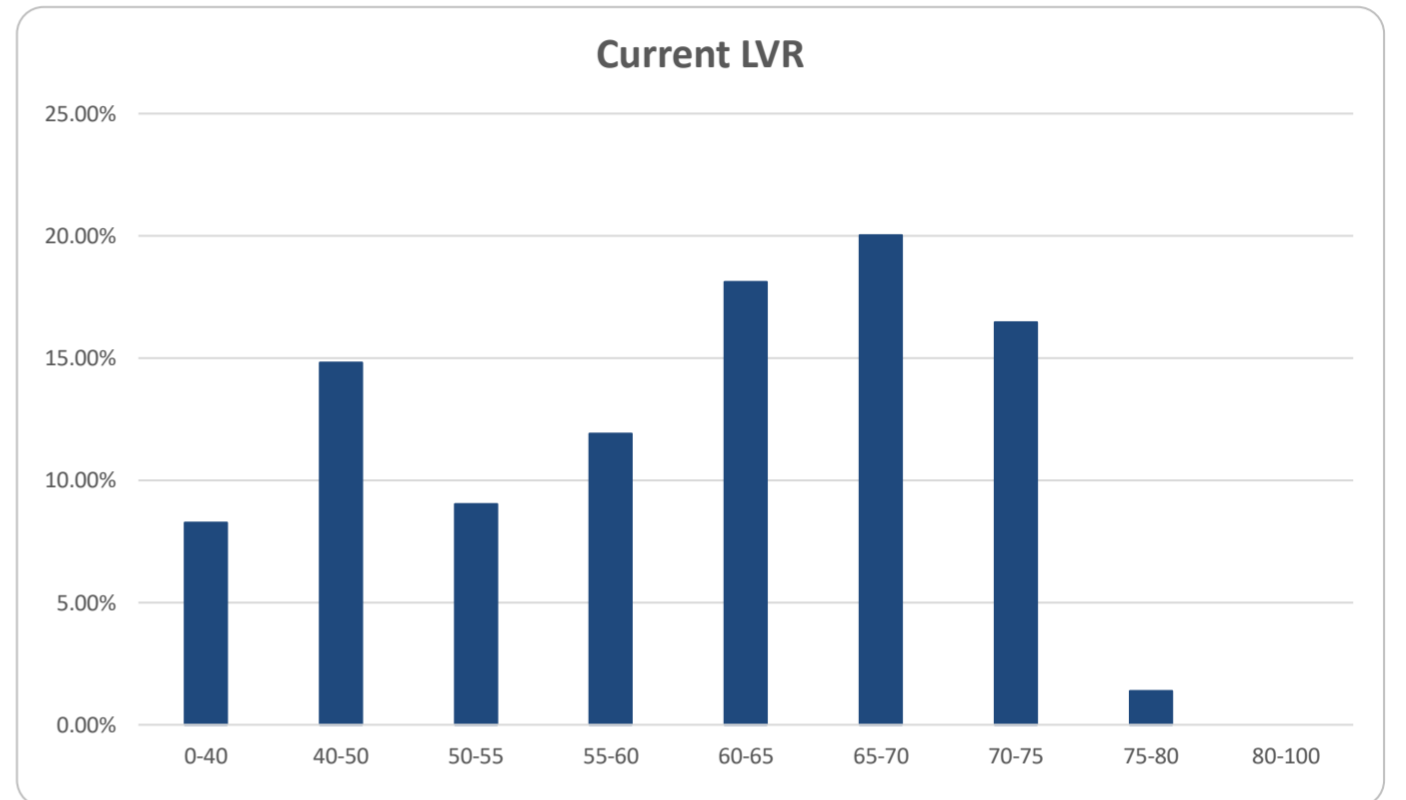
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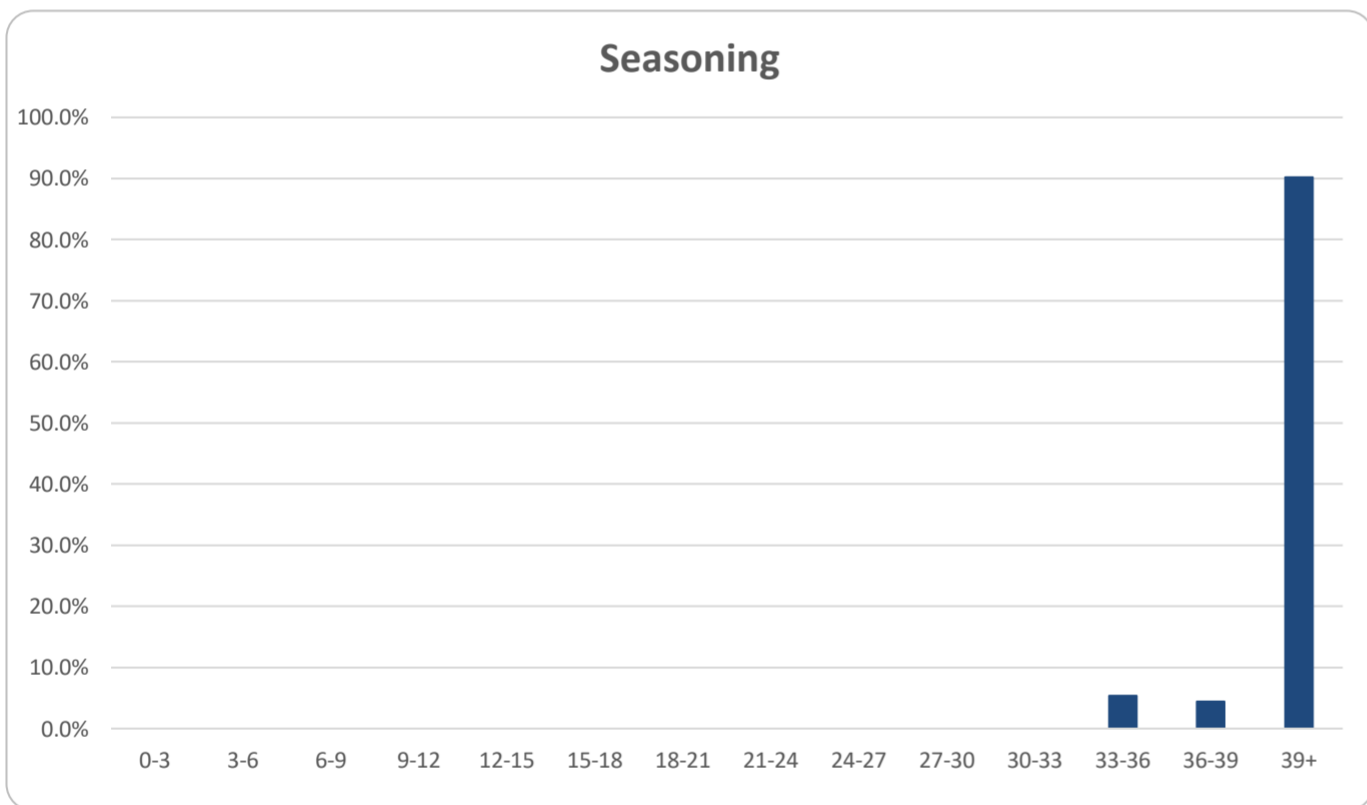
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