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## Investor Report - Think Tank Series 2016-1

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

Payment Date of 12-Aug-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	63,841,467.09		4,864,965.71	58,976,501.38	58.1%	32.4%	0.00	0.00	168,830.07	168,830.07
Class A2	8,348,499.56		636,187.83	7,712,311.73	52.7%	32.4%	0.00	0.00	27,361.35	27,361.35
Class B	16,240,000.00		0.00	16,240,000.00	41.1%	100.0%	0.00	0.00	64,236.99	64,236.99
Class C	19,600,000.00		0.00	19,600,000.00	27.2%	100.0%	0.00	0.00	92,589.86	92,589.86
Class D	19,600,000.00		0.00	19,600,000.00	13.3%	100.0%	0.00	0.00	110,310.41	110,310.41
Class E	4,760,000.00		0.00	4,760,000.00	9.9%	100.0%	0.00	0.00	34,966.44	34,966.44
Class F	4,760,000.00		0.00	4,760,000.00	6.6%	100.0%	0.00	0.00	36,042.33	36,042.33
Class G	4,480,000.00		0.00	4,480,000.00	3.4%	100.0%	0.00	0.00	43,238.14	43,238.14
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	56,484.25	56,484.25

## 1. GENERAL

Current Payment Date	12-Aug-19
Collection Period (start)	1-Jul-19
Collection Period (end)	31-Jul-19
Interest Period (start)	10-Jul-19
Interest Period (end)	11-Aug-19
Days in Interest Period	33
Next Payment Date	10-Sep-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	755,473.09
Early Repayment Fees	16,875.93
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	195,335.30
<b>Total Available Income</b>	<b>967,684.32</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	5,508,153.54
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>5,508,153.54</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)	61,763.99
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	168,830.07
Class A2 Interest	27,361.35
Class B Interest	64,236.99
Class C Interest	92,589.86
Class D Interest	110,310.41
Class E Interest	34,966.44
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	36,042.33
Class G Interest	43,238.14
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,484.25
Other Expenses	0.00
Retained Excess Spread	271,860.49
Excess Spread	0.00

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	7,000.00
Class A1 Principal Payment	4,864,965.71
Class A2 Principal Payment	636,187.83
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	146,504,023.78
Plus: Capitalised Charges	3,769.00
Plus: Further Advances / Redraws	7,000.00
Less: Principal Collections	5,520,855.14
Loan Balance at End of Collection Period	140,993,937.64
Retained Excess Spread	271,860.49

### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,520,855.14
CPR (%)	36.9%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.65%	6.34%	OK
Test (b)			
Bank Bill Rate plus 4.70%	5.83%	6.34%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	0	1	4	5
Balance Outstanding	0	681,137	2,463,348	3,144,484
% Portfolio Balance	0.00%	0.48%	1.75%	2.23%

### 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	158	50.5%	79,027,220	56.1%
Mid Doc	57	18.2%	22,089,412	15.7%
Quick Doc	24	7.7%	6,077,178	4.3%
SMSF	74	23.6%	33,800,128	24.0%
Total	313	100.0%	140,993,938	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	51	16%	11,660,406	8.3%
40%	50.0%	47	15%	21,453,718	15.2%
50%	55.0%	29	9%	13,423,432	9.5%
55%	60.0%	36	12%	15,613,890	11.1%
60%	65.0%	51	16%	27,193,252	19.3%
65%	70.0%	51	16%	28,245,450	20.0%
70%	75.0%	45	14%	21,357,252	15.1%
75%	80.0%	3	1%	2,046,538	1.5%
80%	100.0%	0	0%	0	0.0%
Total		313	100.0%	140,993,938	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	14	4.5%	669,154	0.5%
100,000	200,000	59	18.8%	8,847,669	6.3%
200,000	300,000	60	19.2%	15,259,250	10.8%
300,000	400,000	51	16.3%	17,529,475	12.4%
400,000	500,000	32	10.2%	14,487,860	10.3%
500,000	1,000,000	75	24.0%	49,758,943	35.3%
1,000,000	1,500,000	11	3.5%	14,039,827	10.0%
1,500,000	2,000,000	9	2.9%	14,891,759	10.6%
2,000,000	2,500,000	0	0.0%	0	0.0%
2,500,000	5,000,000	2	0.6%	5,510,000	3.9%
Total		313	100%	140,993,938	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	171	54.6%	76,588,774	54.3%	
ACT	9	2.9%	4,794,482	3.4%	
VIC	54	17.3%	21,088,340	15.0%	
QLD	42	13.4%	19,822,072	14.1%	
SA	21	6.7%	11,435,558	8.1%	
WA	16	5.1%	7,264,712	5.2%	
TAS	0	0.0%	0	0.0%	
NT	0	0.0%	0	0.0%	
Total		313	100%	140,993,938	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	231	73.8%	107,531,187	76.3%	
Non metro	69	22.0%	26,985,397	19.1%	
Inner City	13	4.2%	6,477,353	4.6%	
Total		313	100%	140,993,938	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	158	50.5%	79,027,220	56.1%	
Med Doc	57	18.2%	22,089,412	15.7%	
Low Doc	24	7.7%	6,077,178	4.3%	
SMSF	74	23.6%	33,800,128	24.0%	
Total		313	100%	140,993,938	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	1.9%	6,495,552	4.6%	
Non NCCP loans	307	98.1%	134,498,386	95.4%	
Total		313	100%	140,993,938	100%

Summary	
Loans	313
Balance	140,993,938
Avg Balance	450,460
Max Balance	2,910,000
WA Current LVR	59.23%
Max Current LVR	78%
WA Yield	6.34%
BBSW 30	1.1250%
Yield over BBSW30	5.22%
WA Seasoning	60
% IO	31.6%
% SMSF	24.0%
% of Loans Fixed	0.00%
% of Loans Investor	51.36%

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	25	8.0%	12,314,935	8.7%
39.0	150.0	288	92.0%	128,679,003	91.3%
Total		313	100%	140,993,937.64	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	308	98.4%	137,849,453	97.8%
30.0	60.0	0	0.0%	0	0.0%
60.0	90.0	1	0.3%	681,137	0.5%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	4	1.3%	2,463,348	1.7%
Total		313	100%	140,993,938	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	12	4%	3,057,576	2.2%
15.0	20.0	16	5%	6,513,205	4.6%
20.0	25.0	239	76%	109,405,002	77.6%
25.0	30.0	46	15%	22,018,155	15.6%
Total		313	100%	140,993,938	100%

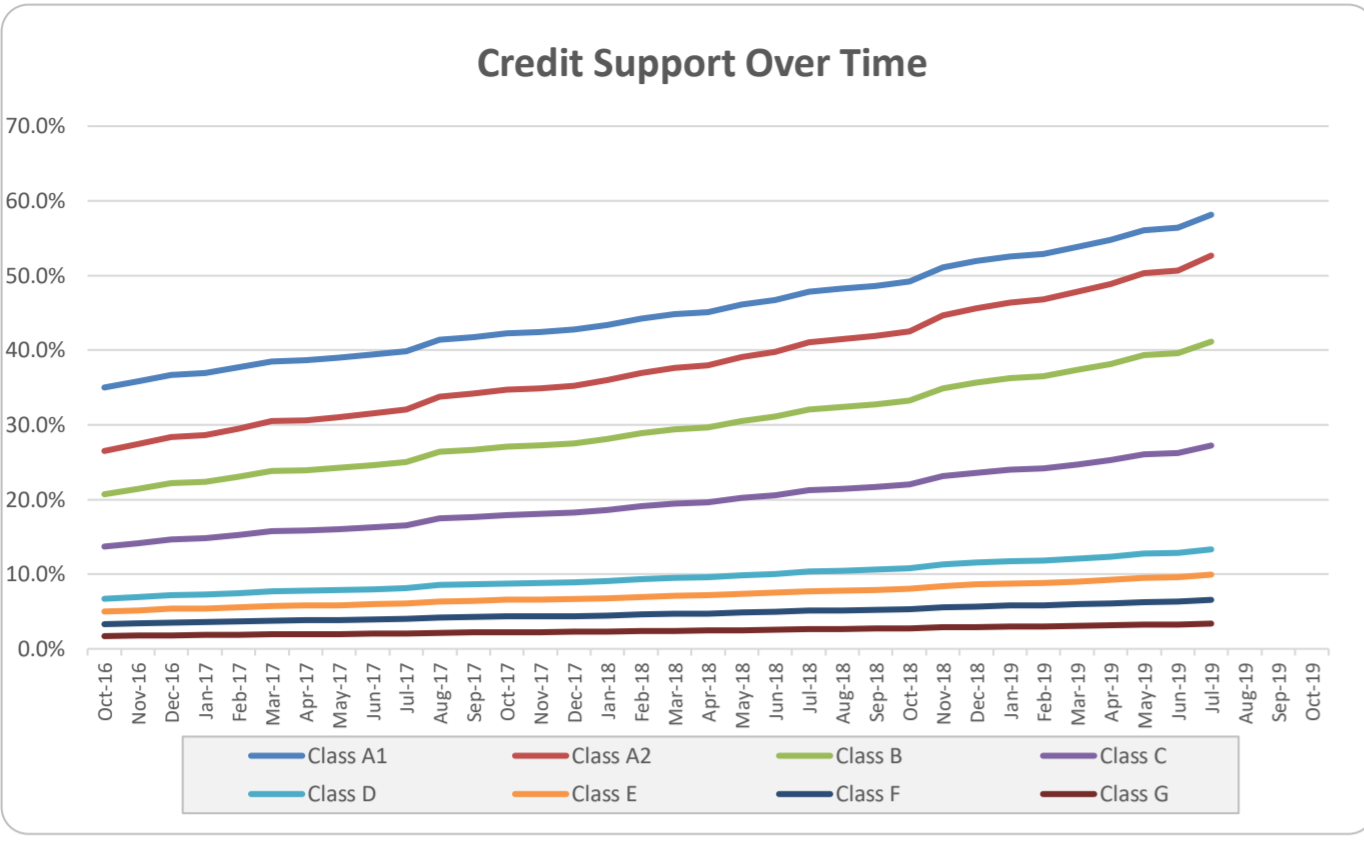
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	45	14.38%	18,104,875	12.8%	
Self Employed	268	85.62%	122,889,062	87.2%	
Total		313	100%	140,993,938	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	313	100.00%	140,993,938	100.0%	
1	0	0.00%	0	0.0%	
Total		313	100%	140,993,938	100%

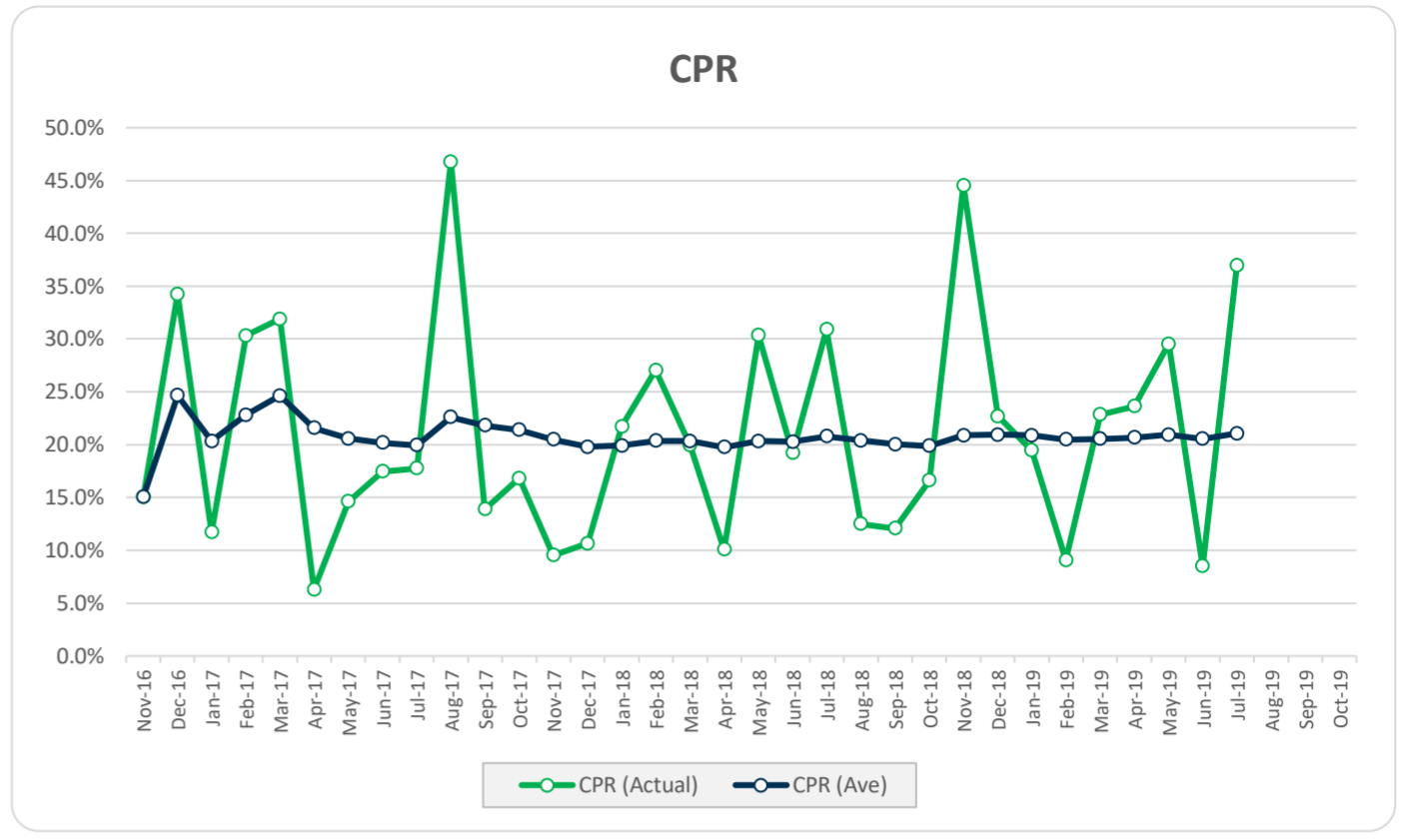
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	66	21.1%	29,597,063	21.0%	
Industrial	155	49.5%	66,133,868	46.9%	
Office	58	18.5%	22,794,260	16.2%	
Professional Suites	4	1.3%	1,170,337	0.8%	
Residential	13	4.2%	9,870,582	7.0%	
Commercial Other	17	5.4%	11,427,827	8.1%	
Total		313	100%	140,993,938	100%

Think Tank Series 2016-1: Time Series Charts

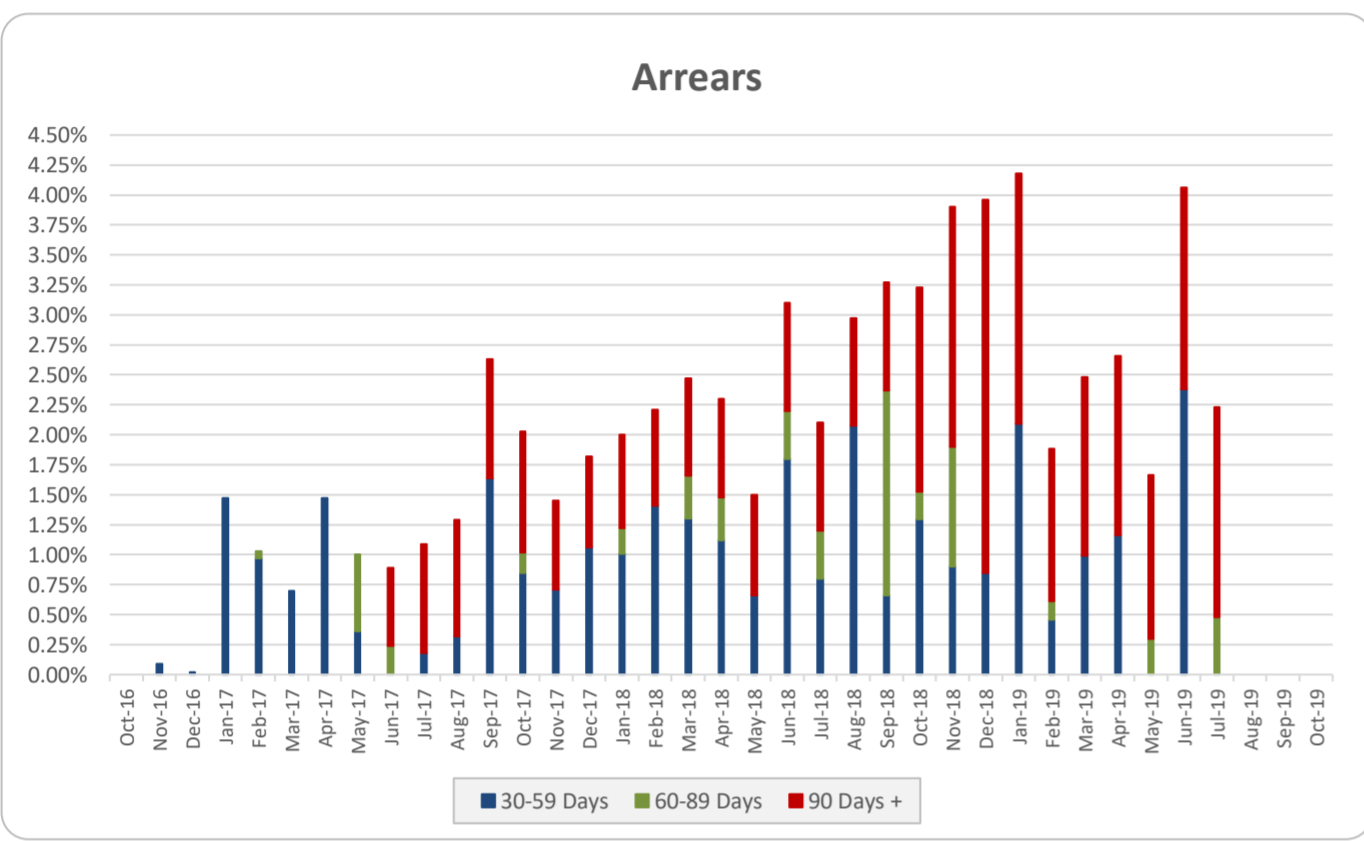
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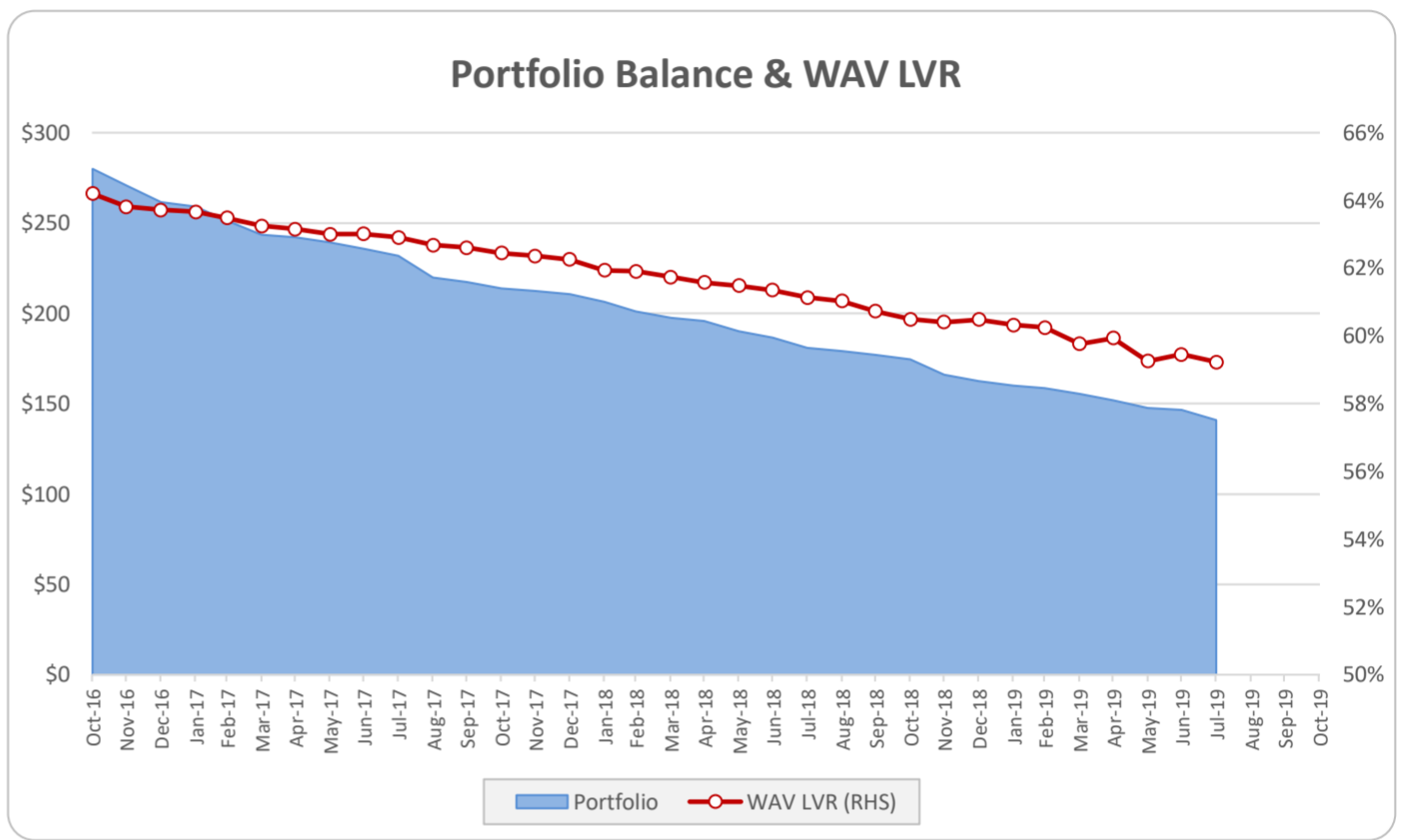
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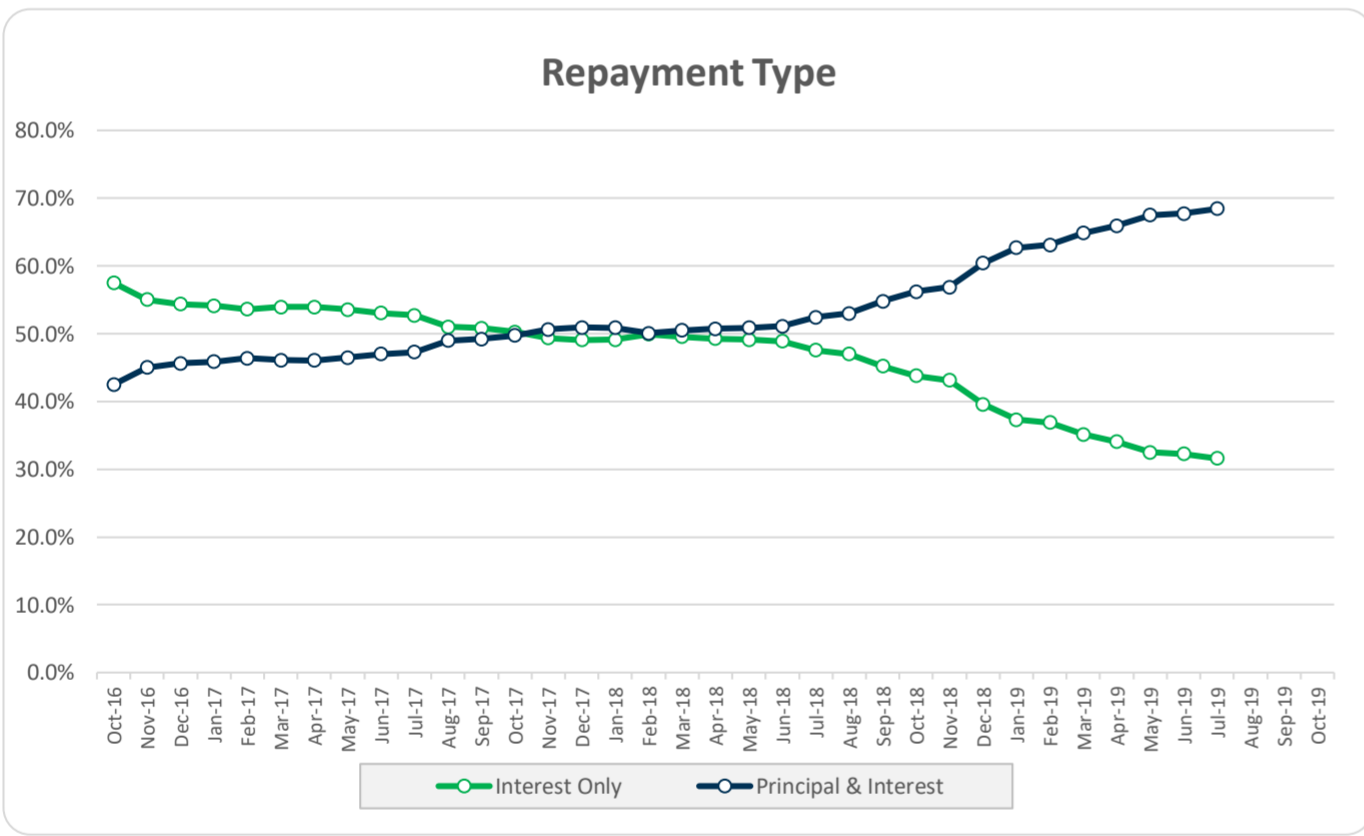
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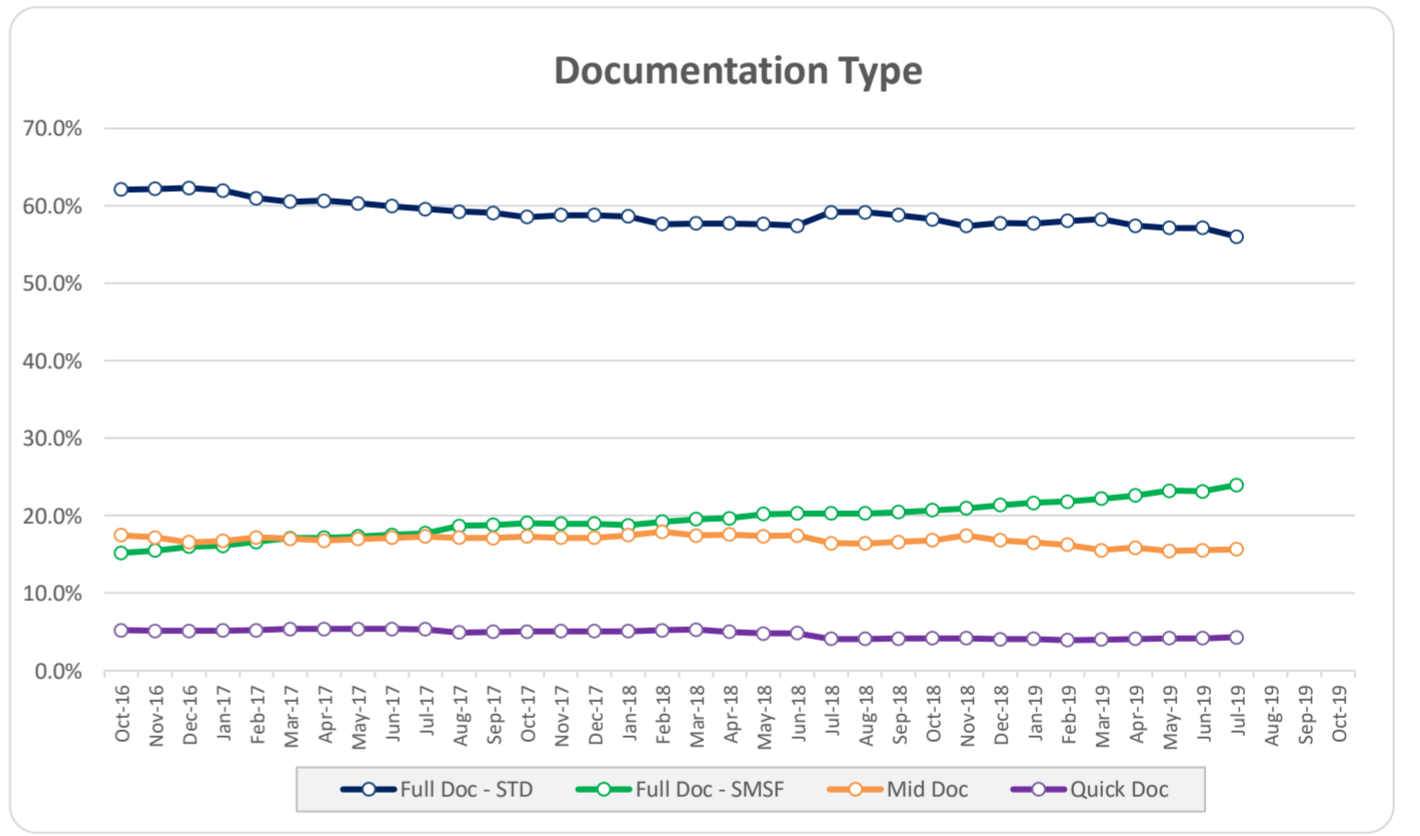
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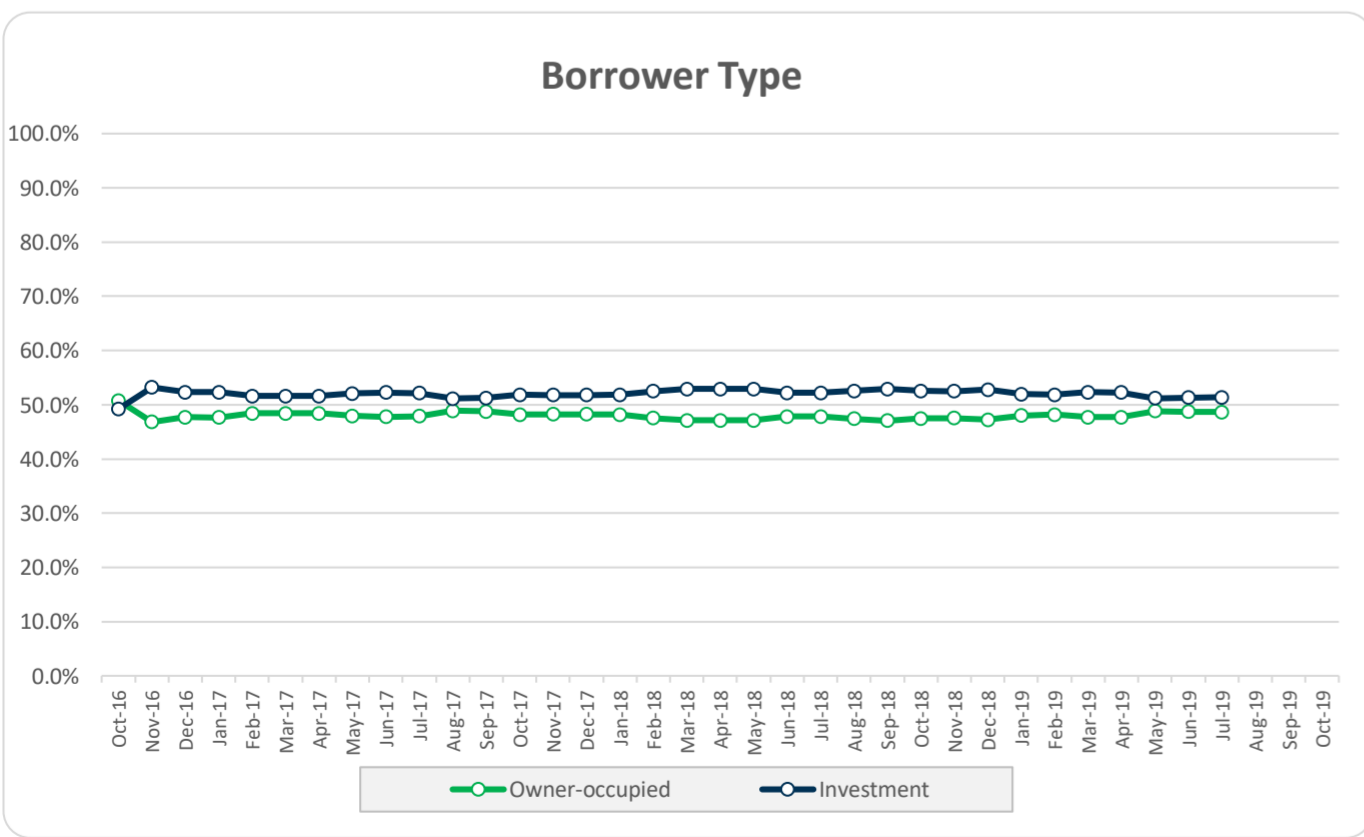
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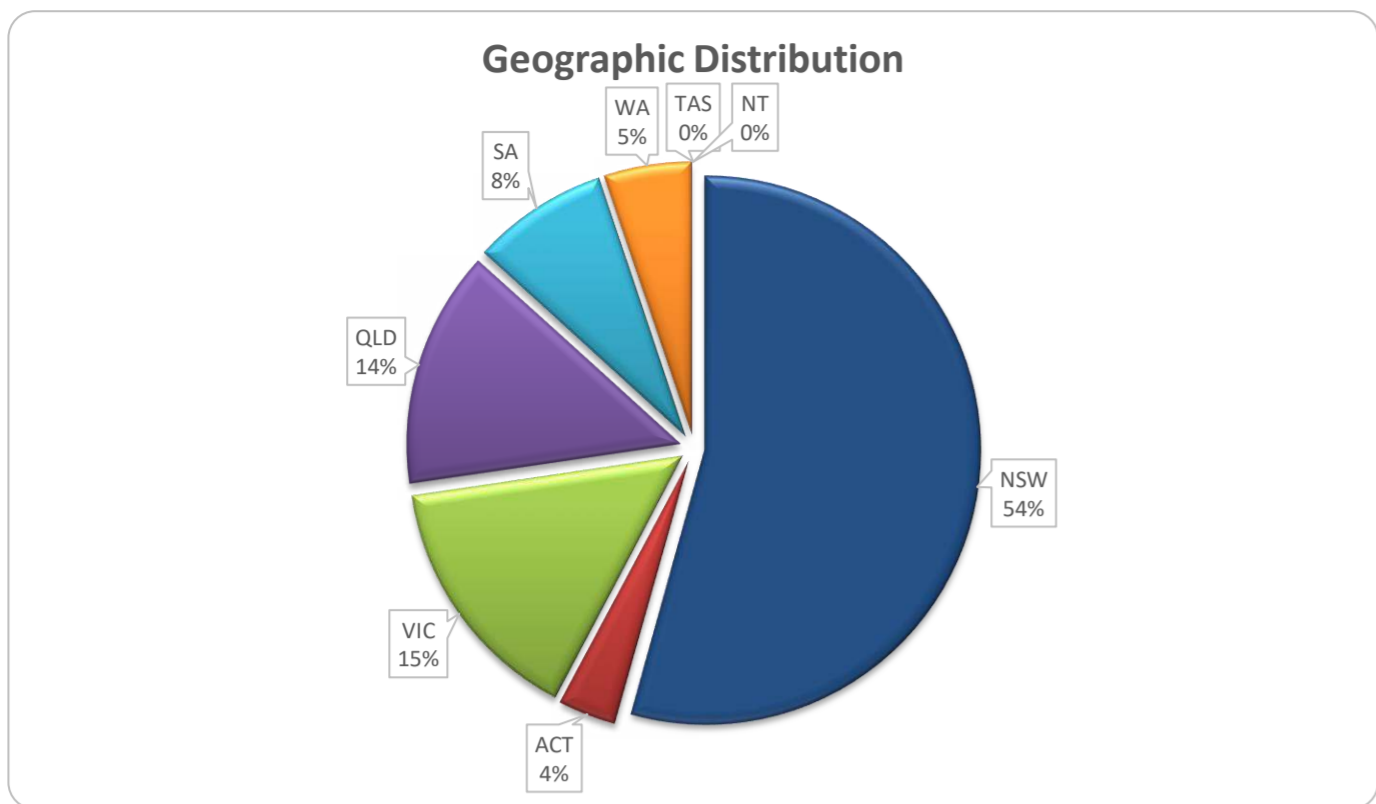


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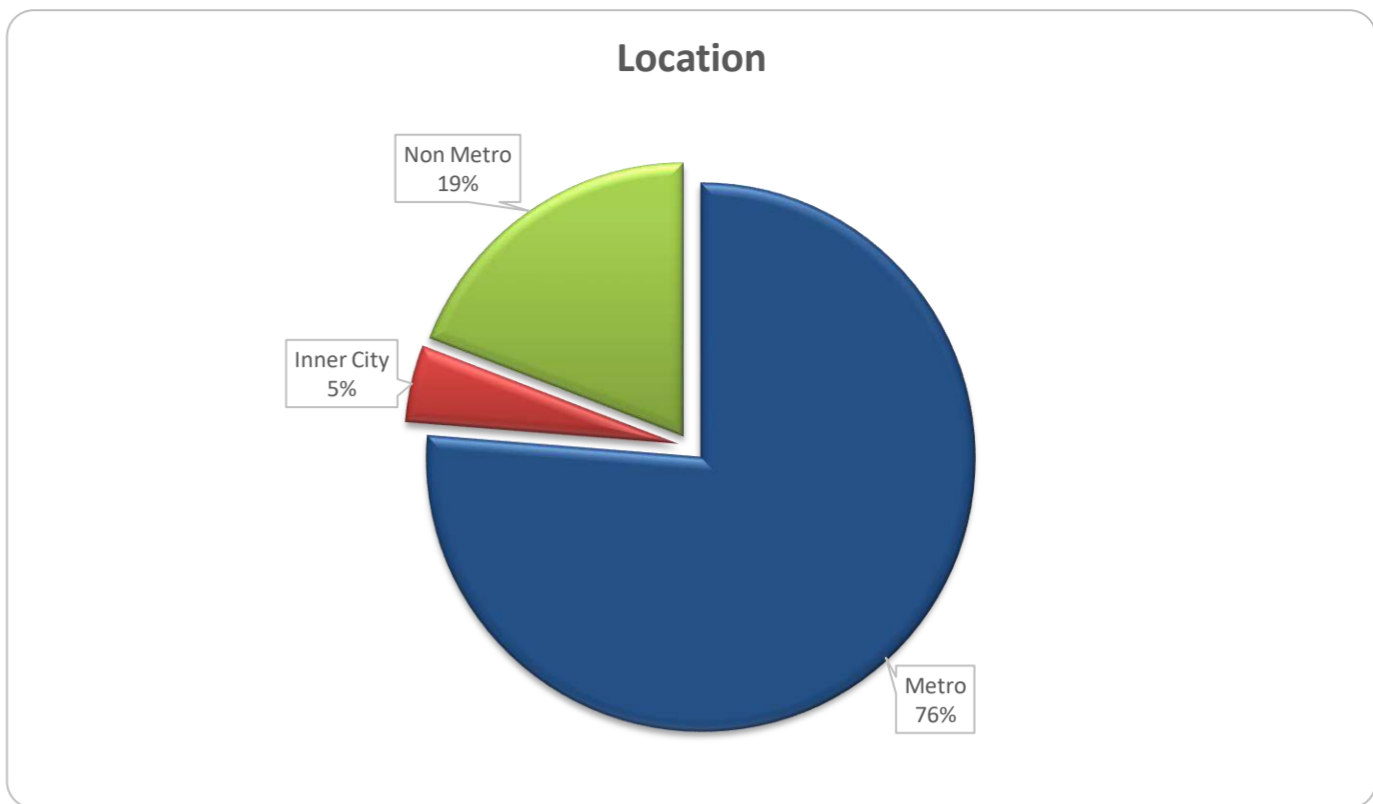


Think Tank Series 2016-1: Current Charts

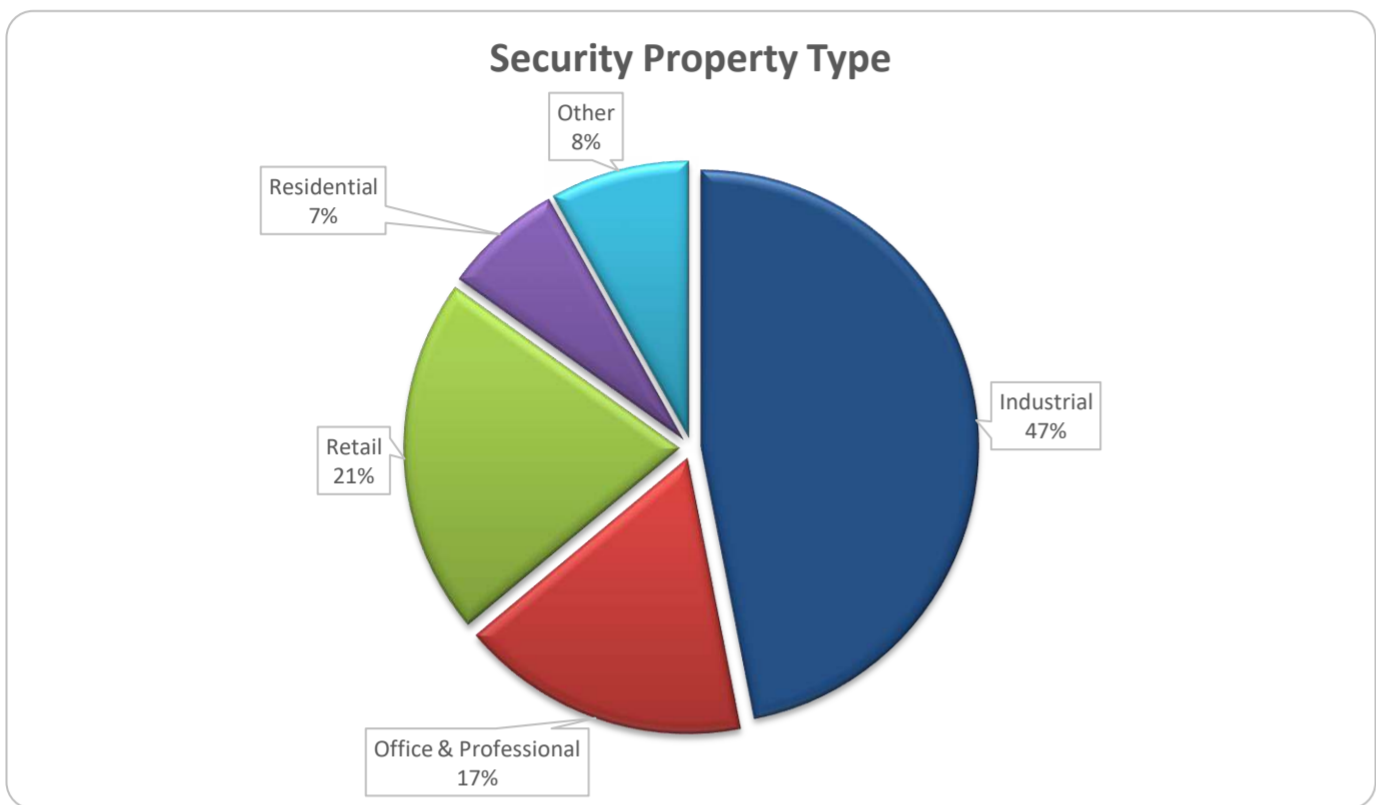
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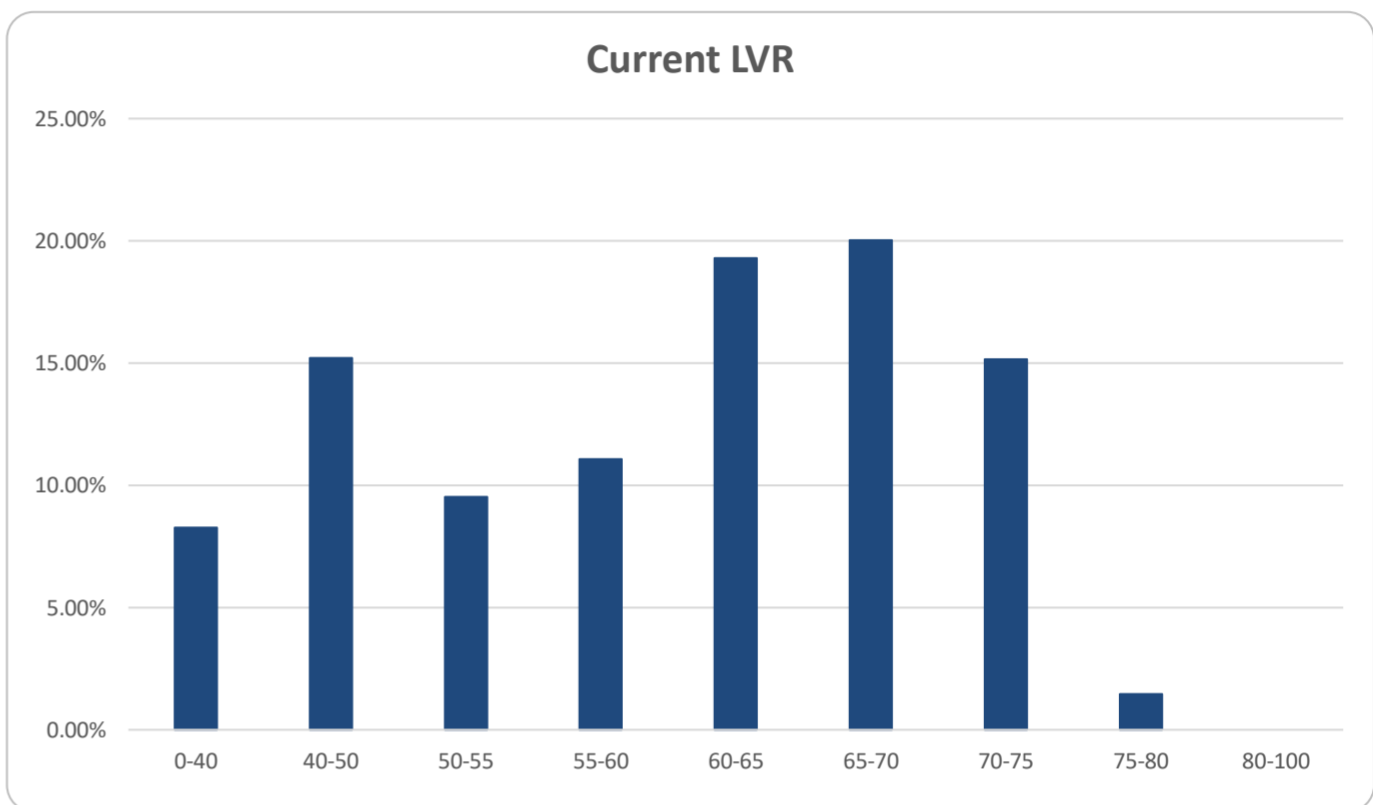
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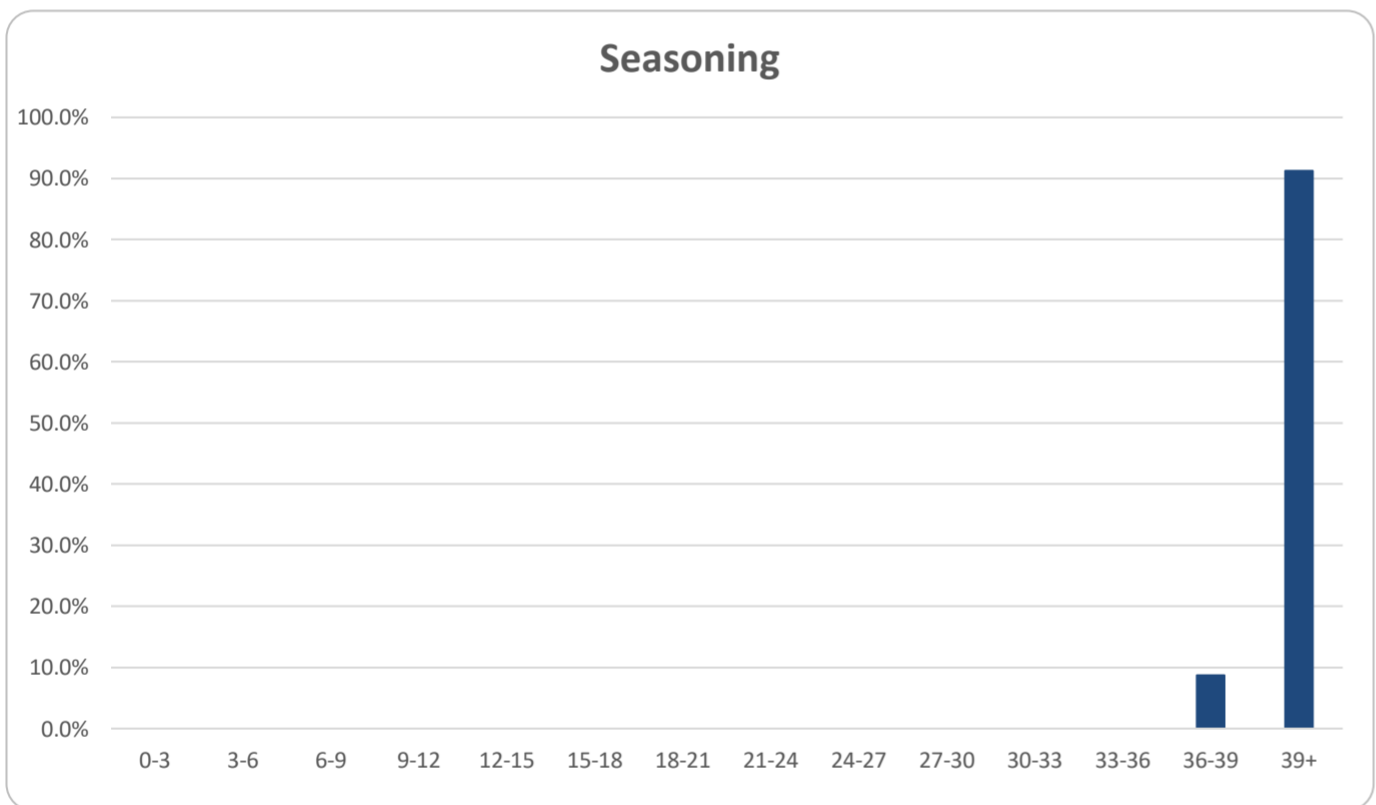
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