

---

## Investor Report - Think Tank Series 2016-1

---

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

Payment Date of 10-Oct-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	55,040,521.09		1,052,353.22	53,988,167.87	59.7%	29.7%	0.00	0.00	129,247.21	129,247.21
Class A2	7,197,606.62		137,615.42	7,059,991.20	54.5%	29.7%	0.00	0.00	21,042.65	21,042.65
Class B	16,240,000.00		310,502.44	15,929,497.56	42.6%	98.1%	0.00	0.00	57,489.60	57,489.60
Class C	19,600,000.00		374,744.33	19,225,255.67	28.3%	98.1%	0.00	0.00	83,077.15	83,077.15
Class D	19,600,000.00		374,744.33	19,225,255.67	13.9%	98.1%	0.00	0.00	99,186.74	99,186.74
Class E	4,760,000.00		91,009.34	4,668,990.66	10.4%	98.1%	0.00	0.00	31,521.63	31,521.63
Class F	4,760,000.00		0.00	4,760,000.00	6.9%	100.0%	0.00	0.00	32,499.72	32,499.72
Class G	4,480,000.00		0.00	4,480,000.00	3.5%	100.0%	0.00	0.00	39,057.01	39,057.01
Class H	4,760,000.00		0.00	4,760,000.00	N/A	100.0%	0.00	0.00	51,083.28	51,083.28

## 1. GENERAL

Current Payment Date	10-Oct-19
Collection Period (start)	1-Sep-19
Collection Period (end)	30-Sep-19
Interest Period (start)	10-Sep-19
Interest Period (end)	9-Oct-19
Days in Interest Period	30
Next Payment Date	11-Nov-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	670,519.39
Early Repayment Fees	17,310.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	304,178.48
<b>Total Available Income</b>	<b>992,008.62</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	2,370,969.07
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,370,969.07</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)	47,468.19
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	129,247.21
Class A2 Interest	21,042.65
Class B Interest	57,489.60
Class C Interest	83,077.15
Class D Interest	99,186.74
Class E Interest	31,521.63
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	32,499.72
Class G Interest	39,057.01
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	51,083.28
Other Expenses	0.00
Retained Excess Spread	300,000.00
Excess Spread	100,335.44

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	1,052,353.22
Class A2 Principal Payment	137,615.42
Class B Principal Payment	310,502.44
Class C Principal Payment	374,744.33
Class D Principal Payment	374,744.33
Class E Principal Payment	91,009.34
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	136,494,262.64
Plus: Capitalised Charges	6,779.53
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	2,336,892.58
Loan Balance at End of Collection Period	134,194,149.59
Retained Excess Spread	300,000.00

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,336,892.58
CPR (%)	18.7%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.51%	6.34%	OK
Test (b)			
Bank Bill Rate plus 4.70%	5.76%	6.34%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	3	2	3	8
Balance Outstanding	1,199,610	318,560	2,285,348	3,803,518
% Portfolio Balance	0.89%	0.24%	1.70%	2.83%

#### 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 Group Pty Ltd as Trust Manager will direct the Trustee to redeem all the Notes on the first Call Option Date being 11th November 2019.

## Think Tank Series 2016-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	148	49.3%	73,524,685	54.8%
Mid Doc	54	18.0%	21,066,285	15.7%
Quick Doc	24	8.0%	5,939,537	4.4%
SMSF	74	24.7%	33,663,642	25.1%
Total	300	100.0%	134,194,150	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	53	18%	12,568,747	9.4%
40%	50.0%	49	16%	21,816,837	16.3%
50%	55.0%	24	8%	11,319,798	8.4%
55%	60.0%	38	13%	17,563,215	13.1%
60%	65.0%	44	15%	22,391,541	16.7%
65%	70.0%	49	16%	28,032,427	20.9%
70%	75.0%	41	14%	18,899,863	14.1%
75%	80.0%	2	1%	1,601,721	1.2%
80%	100.0%	0	0%	0	0.0%
Total		300	100.0%	134,194,150	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	14	4.7%	758,001	0.6%
100,000	200,000	60	20.0%	9,031,739	6.7%
200,000	300,000	57	19.0%	14,564,553	10.9%
300,000	400,000	49	16.3%	16,895,396	12.6%
400,000	500,000	30	10.0%	13,659,159	10.2%
500,000	1,000,000	69	23.0%	45,924,024	34.2%
1,000,000	1,500,000	11	3.7%	14,504,166	10.8%
1,500,000	2,000,000	8	2.7%	13,347,112	9.9%
2,000,000	2,500,000	0	0.0%	0	0.0%
2,500,000	5,000,000	2	0.7%	5,510,000	4.1%
Total		300	100%	134,194,150	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	163	54.3%	72,696,824	54.2%	
ACT	8	2.7%	3,895,860	2.9%	
VIC	54	18.0%	21,233,902	15.8%	
QLD	40	13.3%	18,543,426	13.8%	
SA	19	6.3%	10,684,693	8.0%	
WA	16	5.3%	7,139,445	5.3%	
TAS	0	0.0%	0	0.0%	
NT	0	0.0%	0	0.0%	
Total		300	100%	134,194,150	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	222	74.0%	102,987,147	76.7%	
Non metro	65	21.7%	24,740,113	18.4%	
Inner City	13	4.3%	6,466,891	4.8%	
Total		300	100%	134,194,150	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	148	49.3%	73,524,685	54.8%	
Med Doc	54	18.0%	21,066,285	15.7%	
Low Doc	24	8.0%	5,939,537	4.4%	
SMSF	74	24.7%	33,663,642	25.1%	
Total		300	100%	134,194,150	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	6	2.0%	6,491,529	4.8%	
Non NCCP loans	294	98.0%	127,702,620	95.2%	
Total		300	100%	134,194,150	100%

Summary	
Loans	300
Balance	134,194,150
Avg Balance	447,314
Max Balance	2,910,000
WA Current LVR	58.61%
Max Current LVR	78%
WA Yield	6.34%
BBSW 30	1.0570%
Yield over BBSW30	5.28%
WA Seasoning	62
% IO	27.7%
% SMSF	25.1%
% of Loans Fixed	0.00%
% of Loans Investor	50.88%

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	14	4.7%	7,805,118	5.8%
39.0	150.0	286	95.3%	126,389,031	94.2%
Total		300	100%	134,194,150	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	292	97.3%	130,390,631	97.2%
30.0	60.0	3	1.0%	1,199,610	0.9%
60.0	90.0	2	0.7%	318,560	0.2%
90.0	120.0	1	0.3%	683,627	0.5%
120.0	1000.0	2	0.7%	1,601,721	1.2%
Total		300	100%	134,194,150	100%

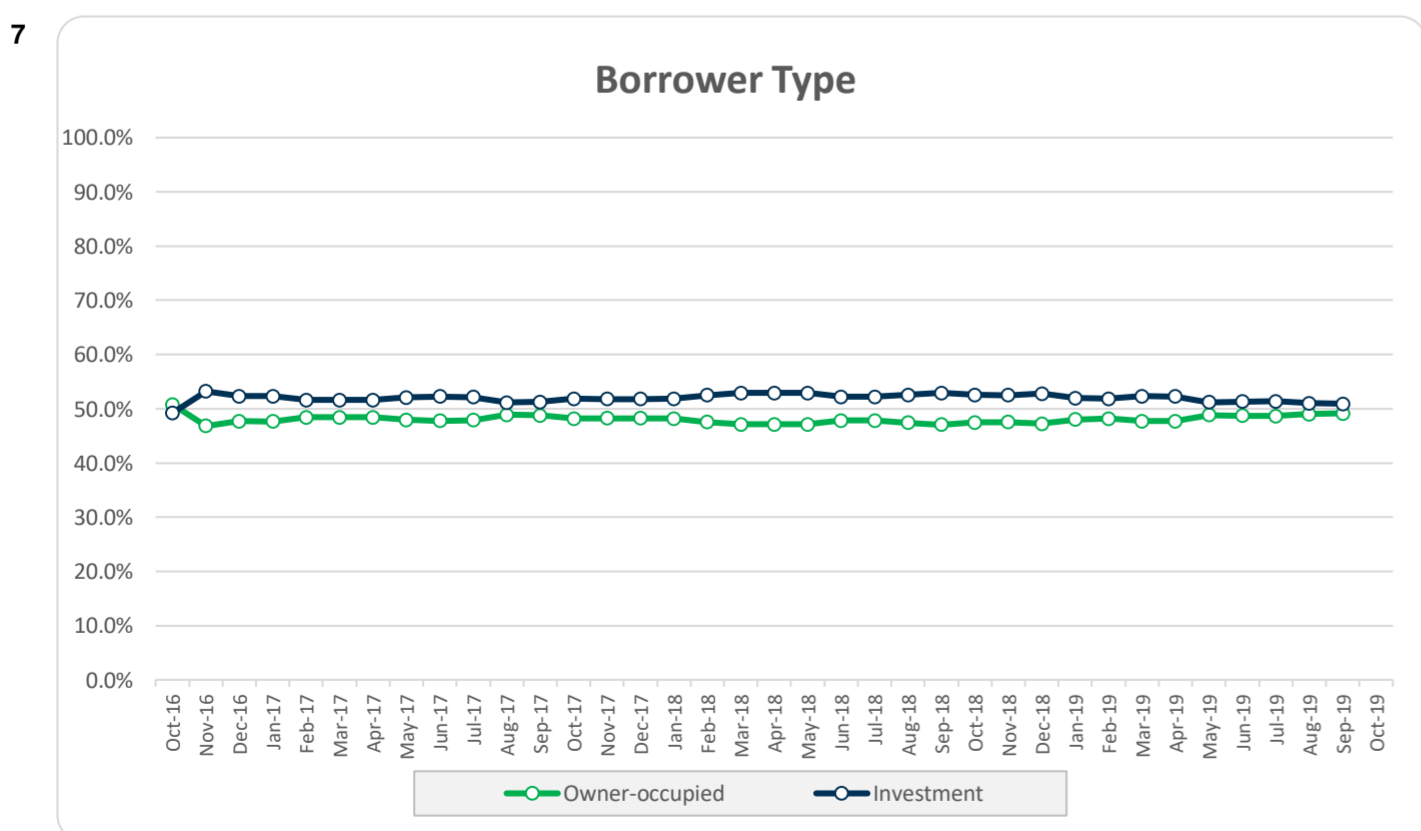
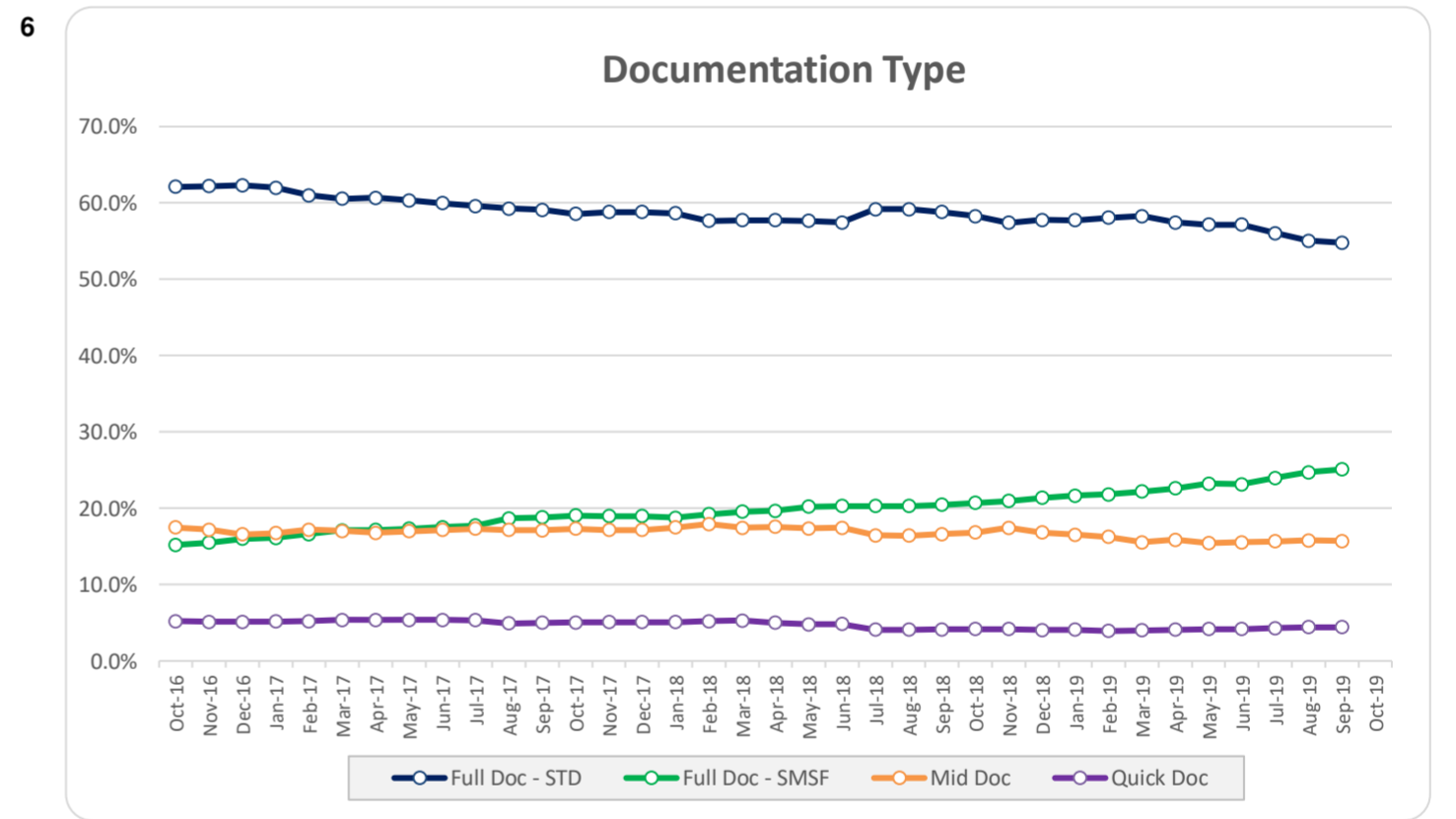
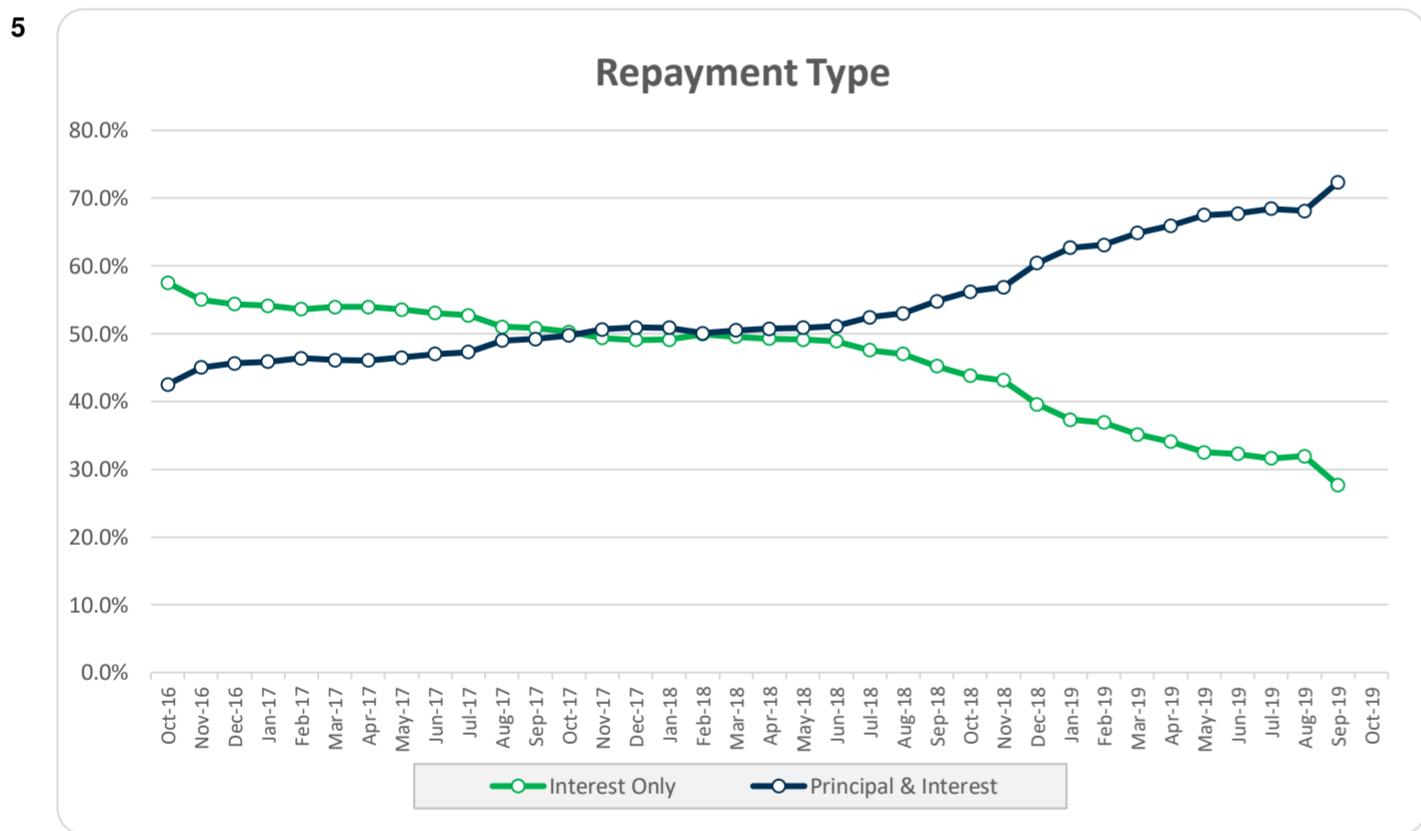
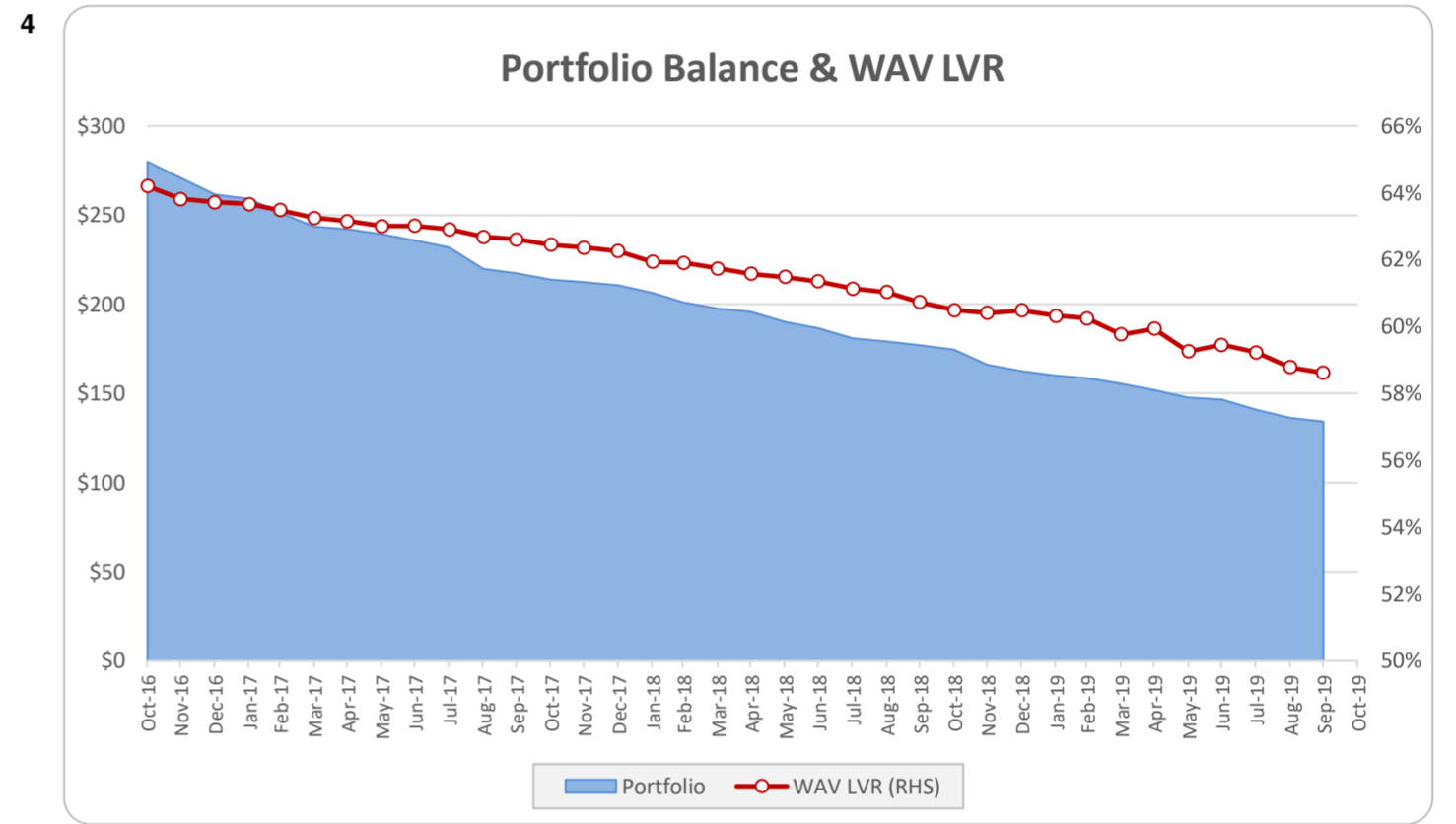
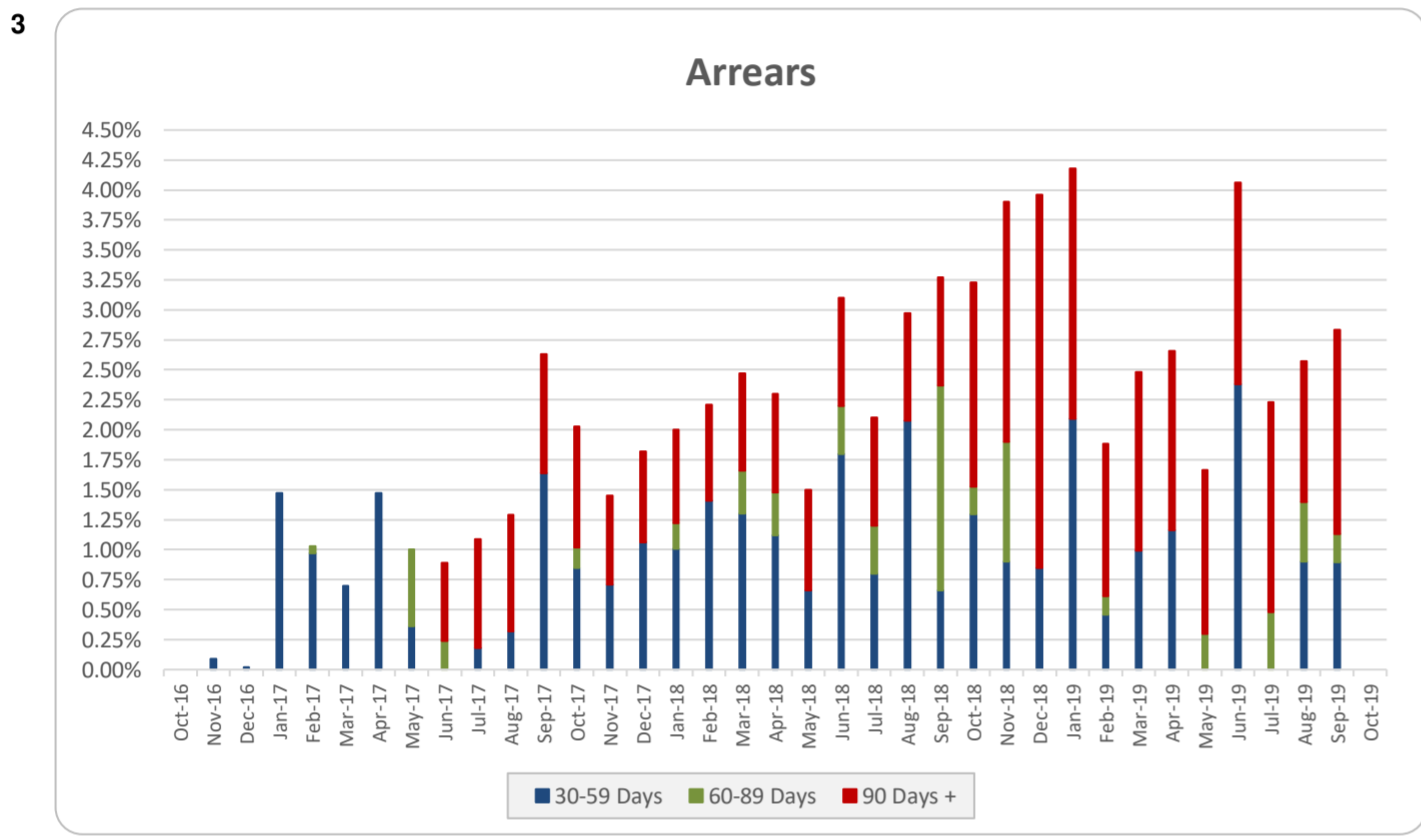
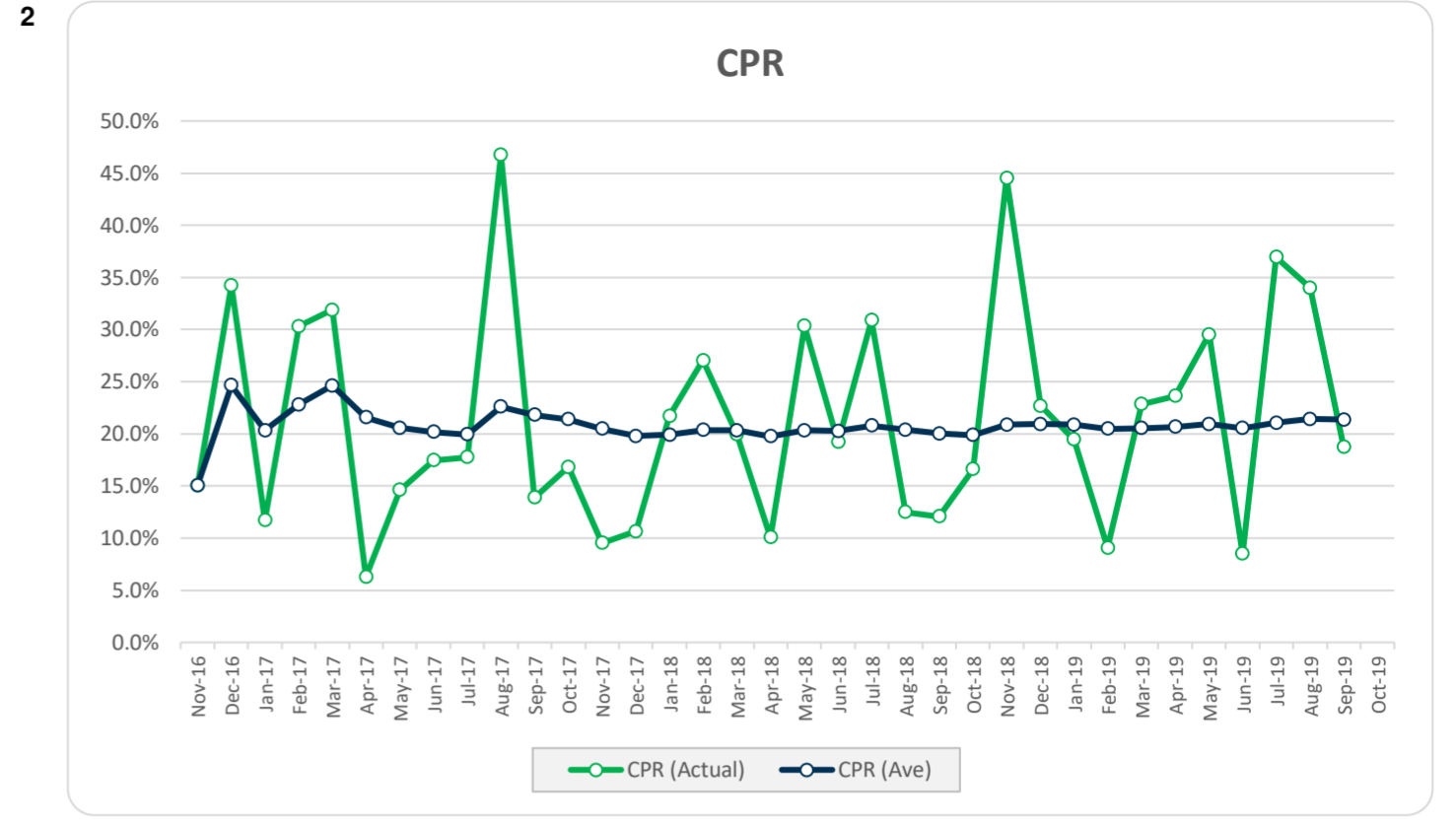
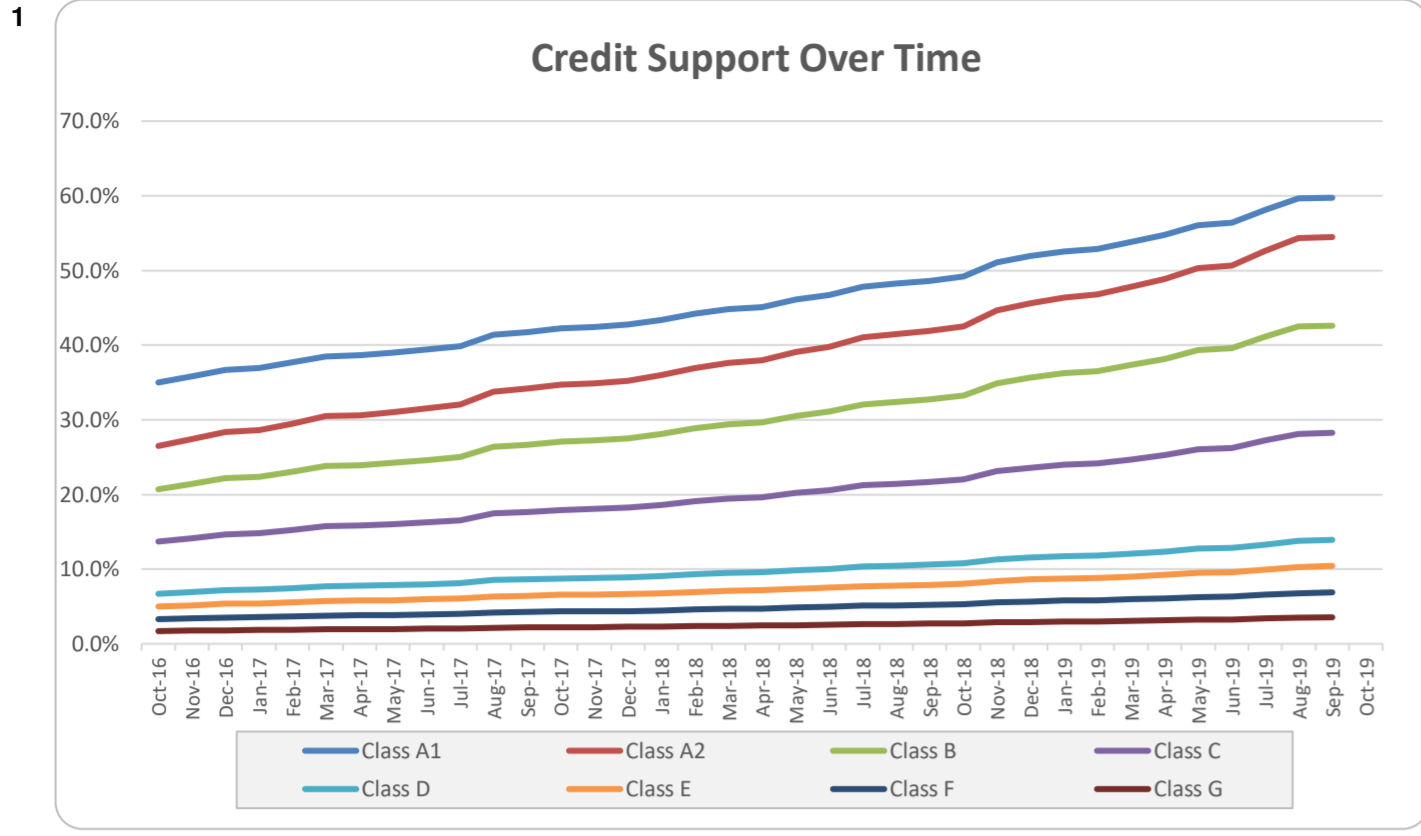
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	12	4%	3,023,816	2.3%
15.0	20.0	16	5%	6,458,373	4.8%
20.0	25.0	229	76%	103,914,733	77.4%
25.0	30.0	43	14%	20,797,228	15.5%
Total		300	100%	134,194,150	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	42	14.00%	16,238,021	12.1%	
Self Employed	258	86.00%	117,956,128	87.9%	
Total		300	100%	134,194,150	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	300	100.00%	134,194,150	100.0%	
1	0	0.00%	0	0.0%	
Total		300	100%	134,194,150	100%

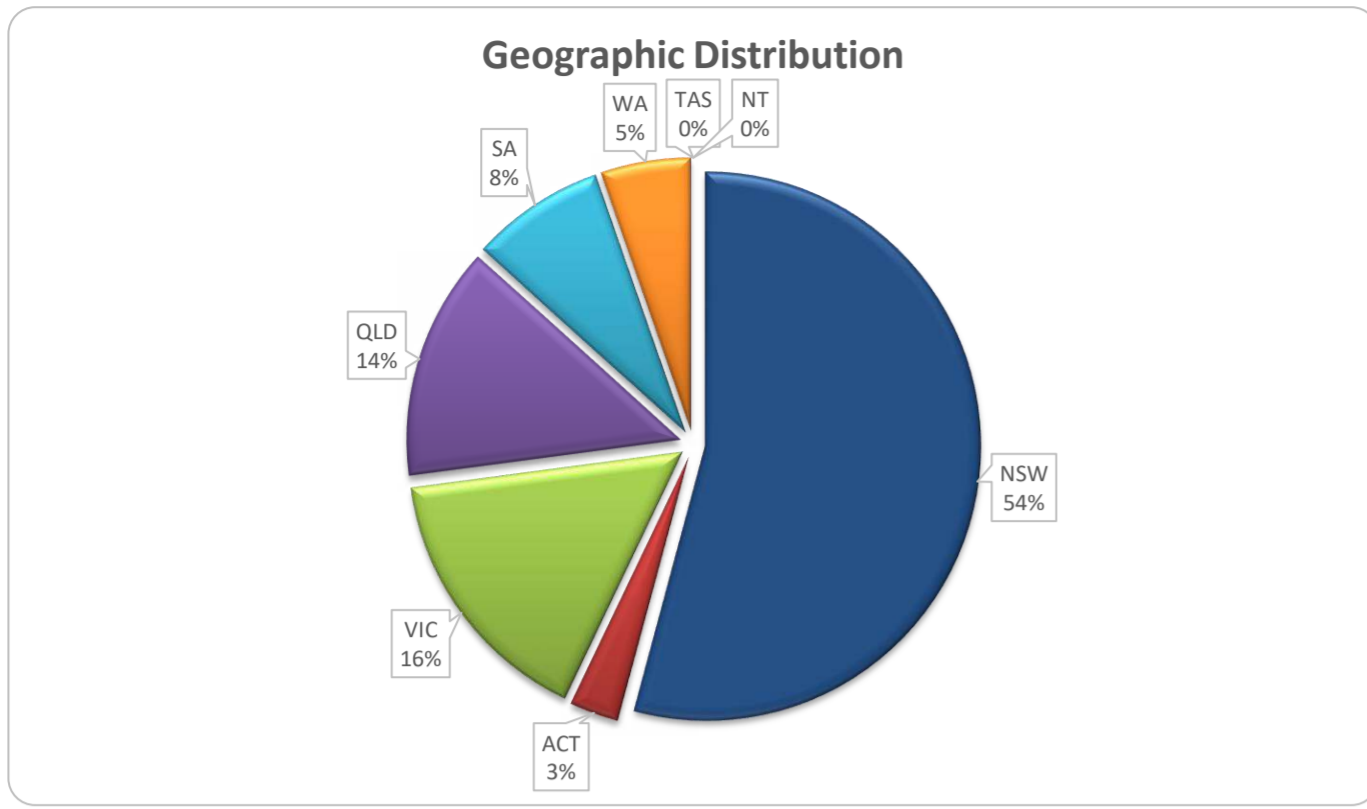
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	66	22.0%	29,155,472	21.7%	
Industrial	145	48.3%	61,890,145	46.1%	
Office	58	19.3%	22,901,666	17.1%	
Professional Suites	4	1.3%	1,164,809	0.9%	
Residential	10	3.3%	8,359,934	6.2%	
Commercial Other	17	5.7%	10,722,123	8.0%	
Total		300	100%	134,194,150	100%

Think Tank Series 2016-1: Time Series Charts

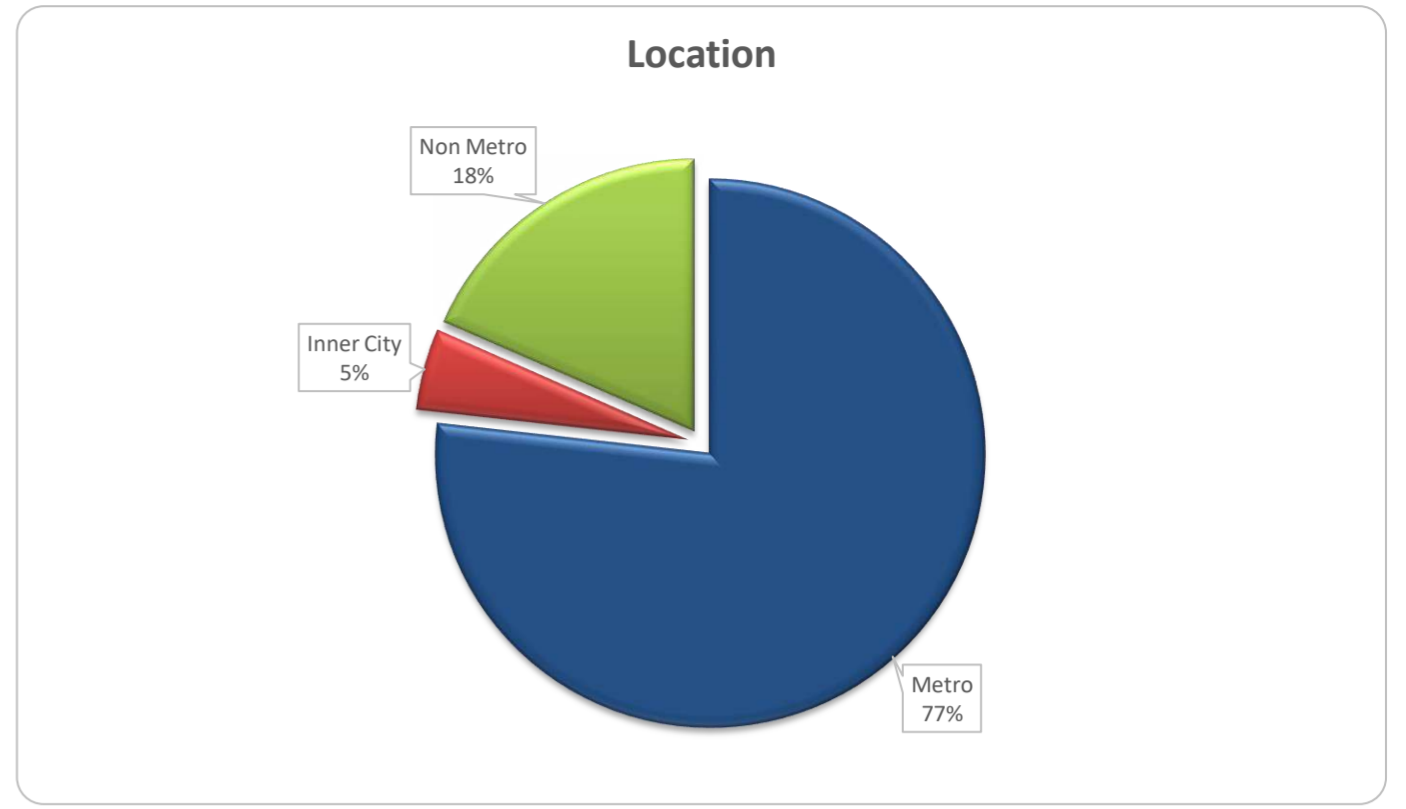


Think Tank Series 2016-1: Current Charts

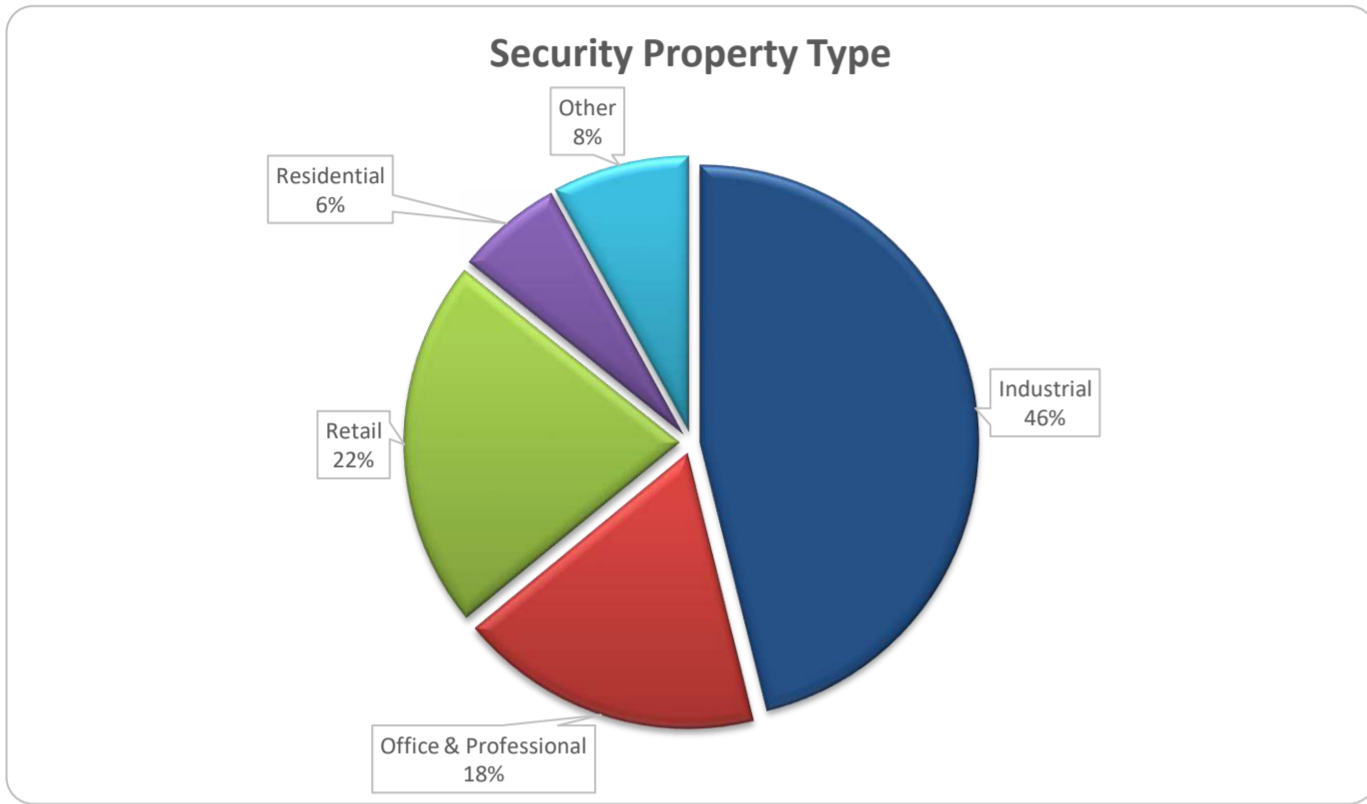
8



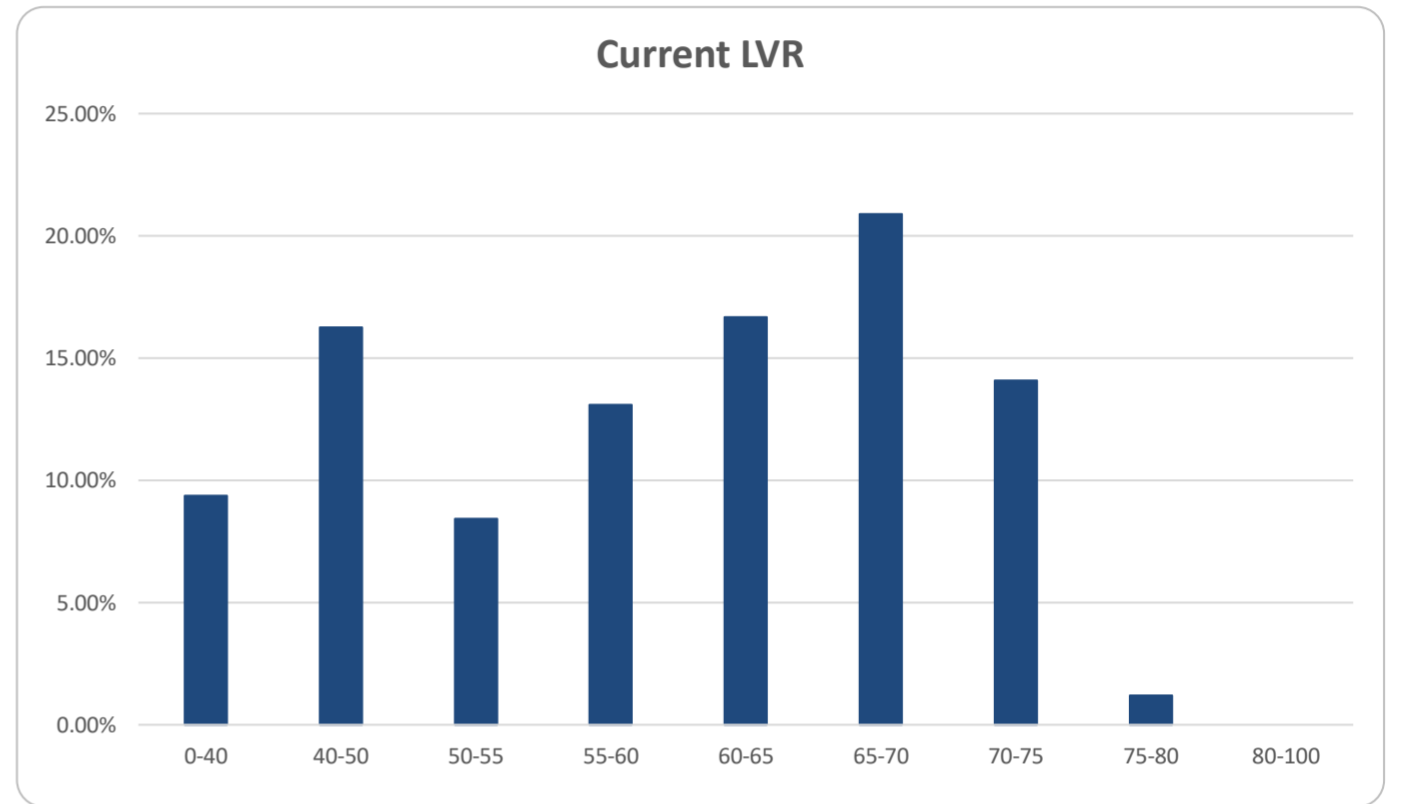
9



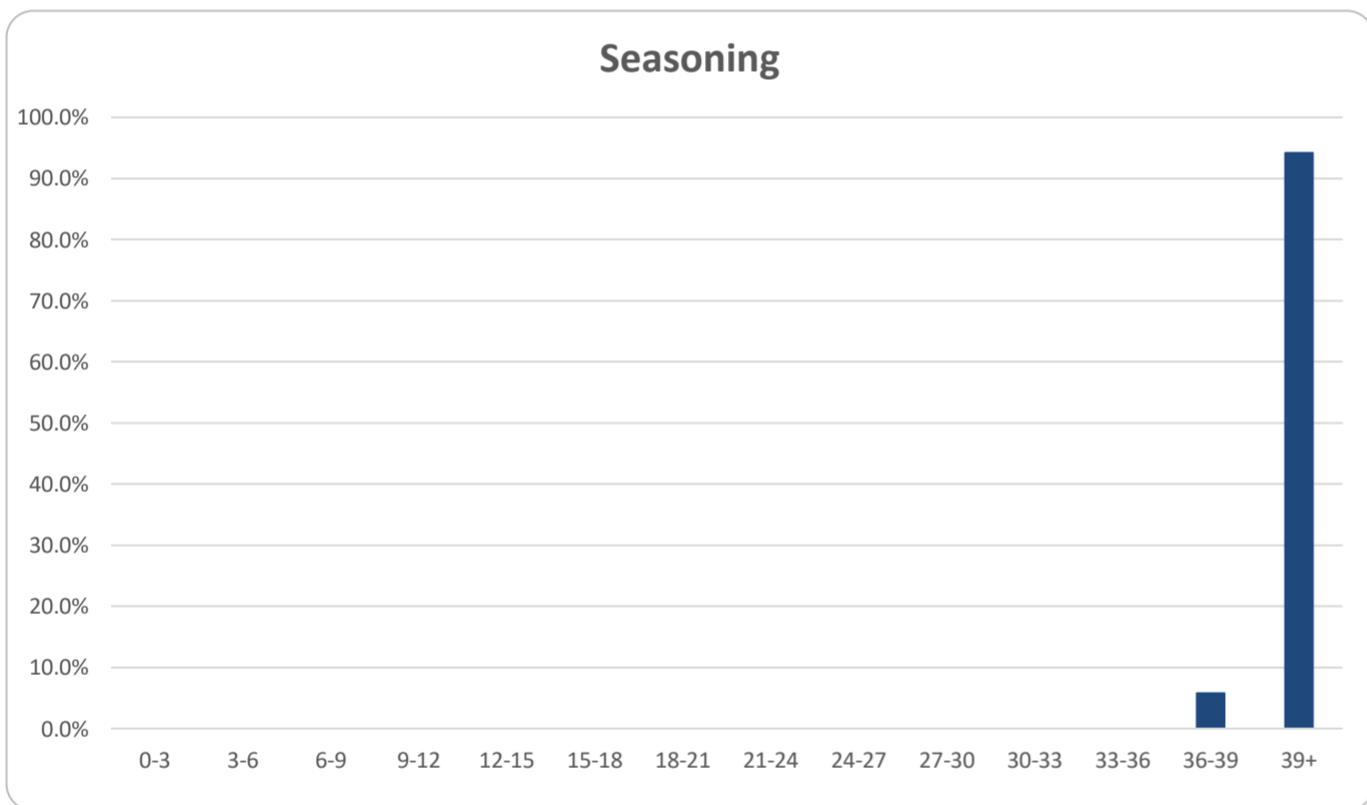
10



11



12



13

