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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Dec-2019

## Think Tank Series 2018-1 Cashflow Asset Report

Think Tank Series 2018-1 - 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	150,777,864.23		4,201,217.49	146,576,646.74	44.3%	77.6%	0.00	0.00	286,312.71	286,312.71
Class A2	34,176,315.90		952,275.97	33,224,039.93	31.6%	77.6%	0.00	0.00	77,116.75	77,116.75
Class B	20,160,000.00		0.00	20,160,000.00	24.0%	100.0%	0.00	0.00	51,896.81	51,896.81
Class C	26,460,000.00		0.00	26,460,000.00	13.9%	100.0%	0.00	0.00	87,035.28	87,035.28
Class D	16,380,000.00		0.00	16,380,000.00	7.7%	100.0%	0.00	0.00	66,893.23	66,893.23
Class E	4,410,000.00		0.00	4,410,000.00	6.0%	100.0%	0.00	0.00	24,141.43	24,141.43
Class F	10,390,000.00		0.00	10,390,000.00	2.0%	100.0%	0.00	0.00	64,306.98	64,306.98
Class G	2,210,000.00		0.00	2,210,000.00	1.2%	100.0%	0.00	0.00	17,365.76	17,365.76
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	31,008.95	31,008.95

### 1. GENERAL

Current Payment Date	10-Dec-19
Collection Period (start)	1-Nov-19
Collection Period (end)	30-Nov-19
Interest Period (start)	11-Nov-19
Interest Period (end)	9-Dec-19
Days in Interest Period	29
Next Payment Date	10-Jan-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,362,655.56
Early Repayment Fees	89,584.58
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	3,694.56
<b>Total Available Income</b>	<b>1,455,934.70</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	5,848,493.46
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>5,848,493.46</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 5.8(a) to (e) (Inclusive)	102,028.11
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	286,312.71
Class A2 Interest	77,116.75
Class B Interest	51,896.81
Class C Interest	87,035.28
Class D Interest	66,893.23
Class E Interest	24,141.43
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	64,306.98
Class G Interest	17,365.76
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	31,008.95
Other Expenses	0.00
Excess Spread	635,320.42

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	695,000.00
Class A1 Principal Payment	4,201,217.49
Class A2 Principal Payment	952,275.97
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 2018-1 Cashflow Asset Report

## 6. COLLATERAL

### a. Loan Balance

Loan Balance at Beginning of Collection Period	268,128,750.76
Plus: Capitalised Charges	13,870.37
Plus: Further Advances / Redraws	695,000.00
Less: Principal Collections	5,858,756.95
 Loan Balance at End of Collection Period	 262,978,864.18

### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,858,756.95
CPR (%)	23.3%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.58%	6.19%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.39%	6.19%	OK

### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	3	1	1	5
Balance Outstanding	2,046,266	530,891	269,200	2,846,358
% Portfolio Balance	0.78%	0.20%	0.10%	1.08%

### 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%

Summary	
Loans	402
Facilities	365
Borrower Groups	345
Balance	\$ 262,978,864
Avg Loan Balance	\$ 654,176
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 720,490
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 762,258
Max Group Balance	\$ 3,000,000
WA Current LVR	63.2%
Max Current LVR	75.8%
WA Yield	6.19%
WA Seasoning (months)	24.6
% IO	64.2%
% Investor	63.3%
% SMSF	18.8%
WA Interest Cover (UnStressed)	2.39

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	10.4%	15,829,618	6.0%
> 40%	<= 50%	31	7.7%	18,298,941	7.0%
> 50%	<= 55%	28	7.0%	15,764,905	6.0%
> 55%	<= 60%	51	12.7%	31,777,062	12.1%
> 60%	<= 65%	66	16.4%	46,434,243	17.7%
> 65%	<= 70%	94	23.4%	73,701,823	28.0%
> 70%	<= 75%	89	22.1%	60,641,382	23.1%
> 75%	<= 80%	1	0.2%	530,891	0.2%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		402	100.0%	262,978,864	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.4%	274,215	0.1%
> 100,000	<= 200,000	35	9.6%	5,677,282	2.2%
> 200,000	<= 300,000	42	11.5%	10,205,914	3.9%
> 300,000	<= 400,000	44	12.1%	15,390,515	5.9%
> 400,000	<= 500,000	47	12.9%	21,402,208	8.1%
> 500,000	<= 1,000,000	113	31.0%	79,447,475	30.2%
> 1,000,000	<= 1,500,000	37	10.1%	45,366,414	17.3%
> 1,500,000	<= 2,000,000	25	6.8%	43,541,311	16.6%
> 2,000,000	<= 2,500,000	10	2.7%	22,202,551	8.4%
> 2,500,000	<= 5,000,000	7	1.9%	19,470,979	7.4%
Total		365	100%	262,978,864	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		199	49.5%	147,227,300	56.0%
ACT		5	1.2%	2,428,040	0.9%
VIC		105	26.1%	62,785,540	23.9%
QLD		60	14.9%	34,314,709	13.0%
SA		19	4.7%	6,825,899	2.6%
WA		12	3.0%	7,357,377	2.8%
TAS		2	0.5%	2,040,000	0.8%
NT		0	0.0%	0	0.0%
Total		402	100%	262,978,864	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		318	79.1%	214,874,951	81.7%
Non metro		70	17.4%	41,548,409	15.8%
Inner City		14	3.5%	6,555,504	2.5%
Total		402	100%	262,978,864	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		196	48.8%	147,500,213	56.1%
Mid Doc		79	19.7%	53,989,766	20.5%
Quick Doc		24	6.0%	12,013,388	4.6%
SMSF		103	25.6%	49,475,498	18.8%
SMSF NR		0	0.0%	0	0.0%
Total		402	100%	262,978,864	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		82	20.4%	52,988,334	20.1%
Industrial		183	45.5%	115,524,823	43.9%
Office		66	16.4%	31,215,192	11.9%
Professional Suites		7	1.7%	2,300,665	0.9%
Commercial Other		17	4.2%	15,023,214	5.7%
Vacant Land		0	0.0%	0	0.0%
Rural		0	0.0%	0	0.0%
Residential		47	11.7%	45,926,636	17.5%
Total		402	100%	262,978,864	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		388	96.5%	256,010,733	97.4%
Fixed Rate Term Remaining (yrs)					
0	<= 1	4	1.0%	1,673,368	0.6%
> 1	<= 2	4	1.0%	1,629,595	0.6%
> 2	<= 3	6	1.5%	3,665,167	1.4%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	0	0.0%	0	0.0%
Total		402	100%	262,978,864	100%

Interest Rates

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	15	3.7%	714,129	0.3%
> 100,000	<= 200,000	44	10.9%	7,068,699	2.7%
> 200,000	<= 300,000	55	13.7%	13,564,309	5.2%
> 300,000	<= 400,000	51	12.7%	17,858,041	6.8%
> 400,000	<= 500,000	50	12.4%	22,869,113	8.7%
> 500,000	<= 1,000,000	115	28.6%	80,951,324	30.8%
> 1,000,000	<= 1,500,000	33	8.2%	40,965,804	15.6%
> 1,500,000	<= 2,000,000	24	6.0%	42,338,816	16.1%
> 2,000,000	<= 2,500,000	9	2.2%	20,102,551	7.6%
> 2,500,000	<= 5,000,000	6	1.5%	16,546,078	6.3%
Total		402	100%	262,978,864	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.4%	274,215	0.1%
> 100,000	<= 200,000	29	8.4%	4,804,230	1.8%
> 200,000	<= 300,000	40	11.6%	9,823,019	3.7%
> 300,000	<= 400,000	38	11.0%	13,255,482	5.0%
> 400,000	<= 500,000	42	12.2%	19,059,761	7.2%
> 500,000	<= 1,000,000	111	32.2%	77,396,014	29.4%
> 1,000,000	<= 1,500,000	30	8.7%	37,005,410	14.1%
> 1,500,000	<= 2,000,000	30	8.7%	52,464,703	20.0%
> 2,000,000	<= 2,500,000	12	3.5%	26,605,051	10.1%
> 2,500,000	<= 5,000,000	8	2.3%	22,290,979	8.5%
Total		345	100%	262,978,864	100%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	0	0.0%	0	0.0%
> 12	<= 18	69	17.2%	45,268,323	17.2%
> 18	<= 24	164	40.8%	117,048,831	44.5%
> 24	<= 30	120	29.9%	69,937,365	26.6%
> 30	<= 36	14	3.5%	7,464,019	2.8%
> 36	<= 42	15	3.7%	10,007,337	3.8%
> 42	<= 48	6	1.5%	2,911,973	1.1%
> 48	<= 54	5	1.2%	6,607,146	2.5%
> 54	<= 60	1	0.2%	173,949	0.1%
> 60	<= 150	8	2.0%	3,559,922	1.4%
Total		402	100%	262,978,864	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	397	98.8%	260,132,507	98.9%
> 30	<= 60	3	0.7%	2,046,266	0.8%
> 60	<= 90	1	0.2%	530,891	0.2%
> 90	<= 120	1	0.2%	269,200	0.1%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		402	100%	262,978,864	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		81	20.1%	50,813,019	19.3%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.2%	3,840,901	1.5%
36	< 48	16	4.0%	11,593,491	4.4%
48	< 60	12	3.0%	5,431,792	2.1%
60		288	71.6%	191,299,661	72.7%
Total		402	100%	262,978,864	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	11	2.7%	2,264,309	0.9%
> 15	<= 20	38	9.5%	21,660,107	8.2%
> 20	<= 25	248	61.7%	173,909,631	66.1%
> 25	<= 30	105	26.1%	65,144,817	24.8%
Total		402	100%	262,978,864	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I					
		183	45.5%	94,076,974	35.8%
IO Term Remaining (yrs)					
0	<= 1	23	5.7%	16,859,364	6.4%
> 1	<= 2	53	13.2%	46,569,126	17.7%
> 2	<= 3	60	14.9%	39,155,409	14.9%
> 3	<= 4	83	20.6%	66,317,991	25.2%
> 4	<= 5	0	0.0%	0	0.0%

		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	1	0.2%	585,022	0.2%
> 5.0%	<= 5.5%	28	7.0%	17,854,951	6.8%
> 5.5%	<= 6.0%	123	30.6%	84,013,212	31.9%
> 6.0%	<= 6.5%	138	34.3%	91,687,750	34.9%
> 6.5%	<= 7.0%	100	24.9%	63,709,022	24.2%
> 7.0%	<= 7.5%	12	3.0%	5,128,908	2.0%
> 7.5%	<= 8.0%	0	0.0%	0	0.0%
> 8.0%	<= 8.5%	0	0.0%	0	0.0%
> 8.5%	<= 9.0%	0	0.0%	0	0.0%
> 9.0%	<= 13.0%	0	0.0%	0	0.0%
<b>Total</b>		<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.0%	1,962,845	0.7%
> 1.50	<= 1.75	104	25.9%	87,043,111	33.1%
> 1.75	<= 2.00	58	14.4%	37,287,981	14.2%
> 2.00	<= 2.25	49	12.2%	31,480,678	12.0%
> 2.25	<= 2.50	36	9.0%	24,316,274	9.2%
> 2.50	<= 2.75	22	5.5%	13,451,924	5.1%
> 2.75	<= 3.00	35	8.7%	15,368,038	5.8%
> 3.00	<= 3.25	16	4.0%	7,634,592	2.9%
> 3.25	<= 3.50	10	2.5%	8,018,902	3.0%
> 3.50	<= 3.75	18	4.5%	10,906,239	4.1%
> 3.75	<= 4.00	8	2.0%	3,226,252	1.2%
> 4.00	<= 4.25	3	0.7%	1,005,998	0.4%
> 4.25		39	9.7%	21,276,030	8.1%
<b>Total</b>		<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		23	5.7%	14,521,571	5.5%
Non NCCP loans		379	94.3%	248,457,294	94.5%
<b>Total</b>		<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
Apartment		11	20.4%	5,816,568	12.7%
High Density Apartment		2	3.7%	1,433,250	3.1%
House		41	75.9%	38,676,819	84.2%
<b>Total</b>		<b>54</b>	<b>100%</b>	<b>45,926,636</b>	<b>100%</b>

<b>Total</b>	<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>
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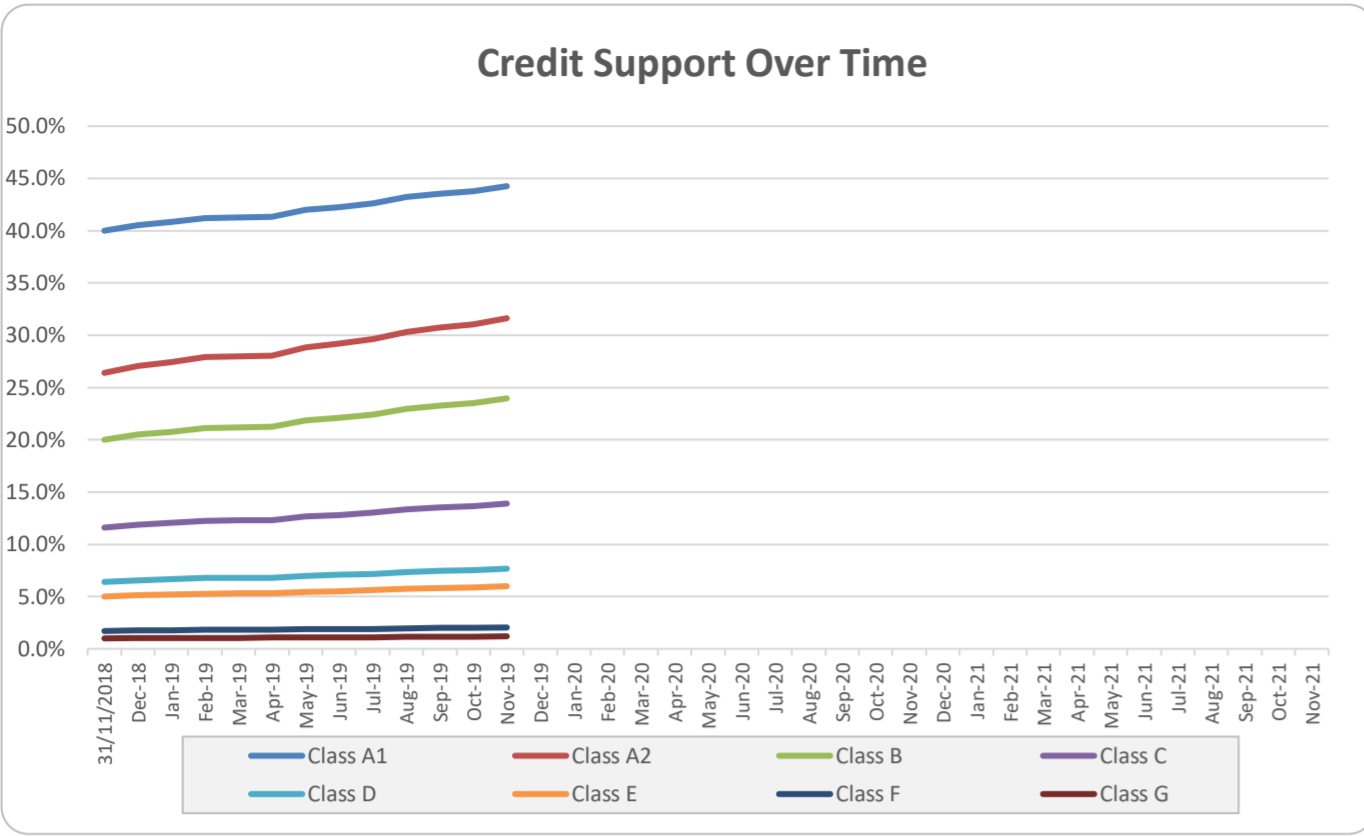
		Number		Balance	
		Amount	%	Amount	%
Purchase		227	56.5%	142,202,368	54.1%
Refinance - no takeout		91	22.6%	65,246,205	24.8%
Refinance		30	7.5%	19,925,754	7.6%
Equity Takeout		54	13.4%	35,604,537	13.5%
<b>Total</b>	<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>	

		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		46	11.4%	26,258,175	10.0%
Communications		5	1.2%	2,213,780	0.8%
Construction		108	26.9%	85,849,209	32.6%
Education		8	2.0%	5,544,673	2.1%
Engineering / Manufacturing		29	7.2%	21,426,310	8.1%
Finance & Insurance		21	5.2%	12,440,261	4.7%
Food and Beverage		32	8.0%	27,693,300	10.5%
Health		19	4.7%	9,705,251	3.7%
IT		1	0.2%	1,387,500	0.5%
Other		2	0.5%	461,821	0.2%
Printing & Media		3	0.7%	520,000	0.2%
Professional Services		59	14.7%	33,900,158	12.9%
Property Investment		7	1.7%	4,418,959	1.7%
Public Service		0	0.0%	0	0.0%
Retail		33	8.2%	18,882,899	7.2%
Sport, Leisure, Cultural & Recreational		29	7.2%	12,276,568	4.7%
Wholesale		0	0.0%	0	0.0%
<b>Total</b>	<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>	

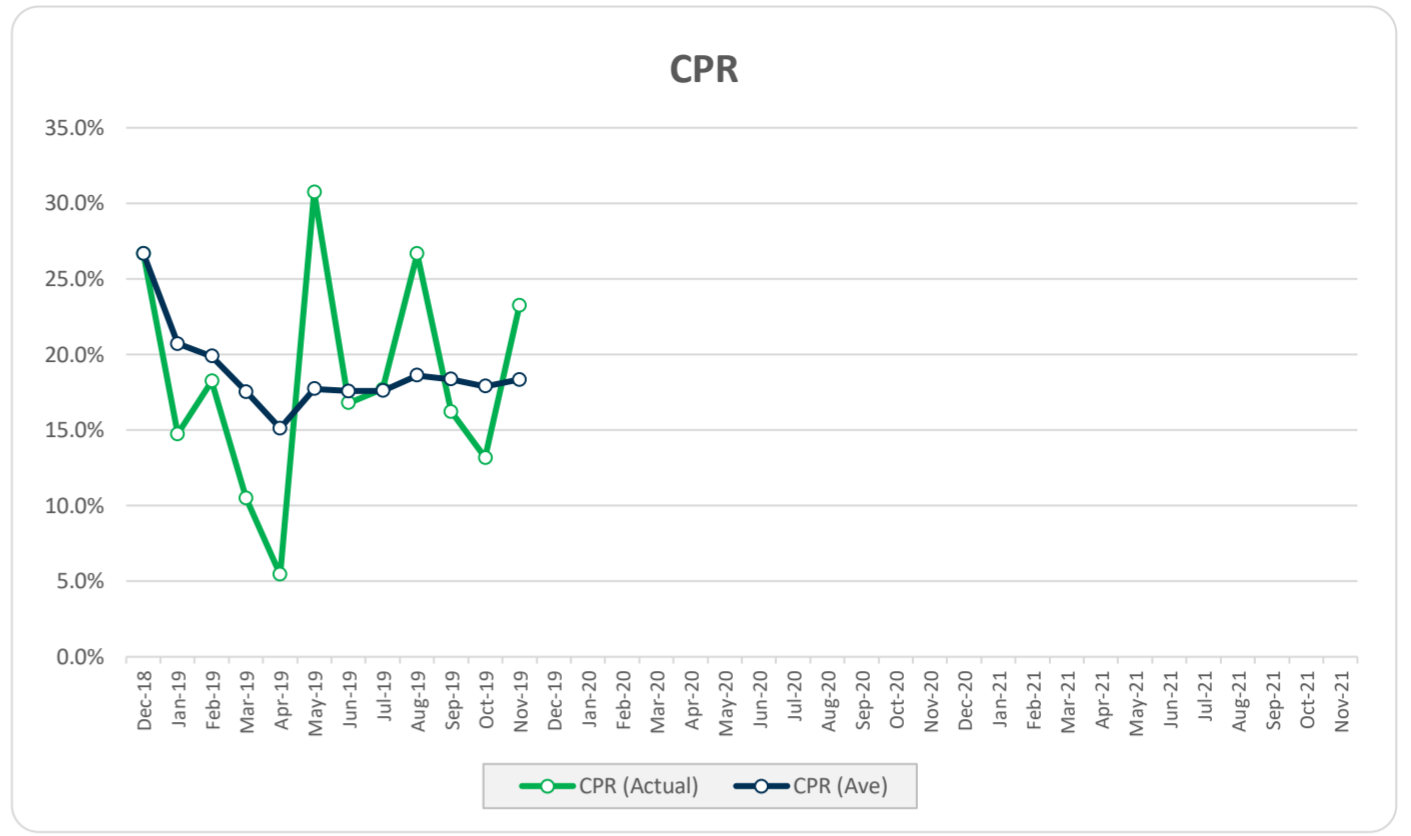
		Number		Balance	
		Amount	%	Amount	%
0		382	95.0%	243,901,586	92.7%
1		19	4.7%	18,328,738	7.0%
2		1	0.2%	748,540	0.3%
<b>Total</b>	<b>402</b>	<b>100%</b>	<b>262,978,864</b>	<b>100%</b>	

Think Tank Series 2018-1: Time Series Charts

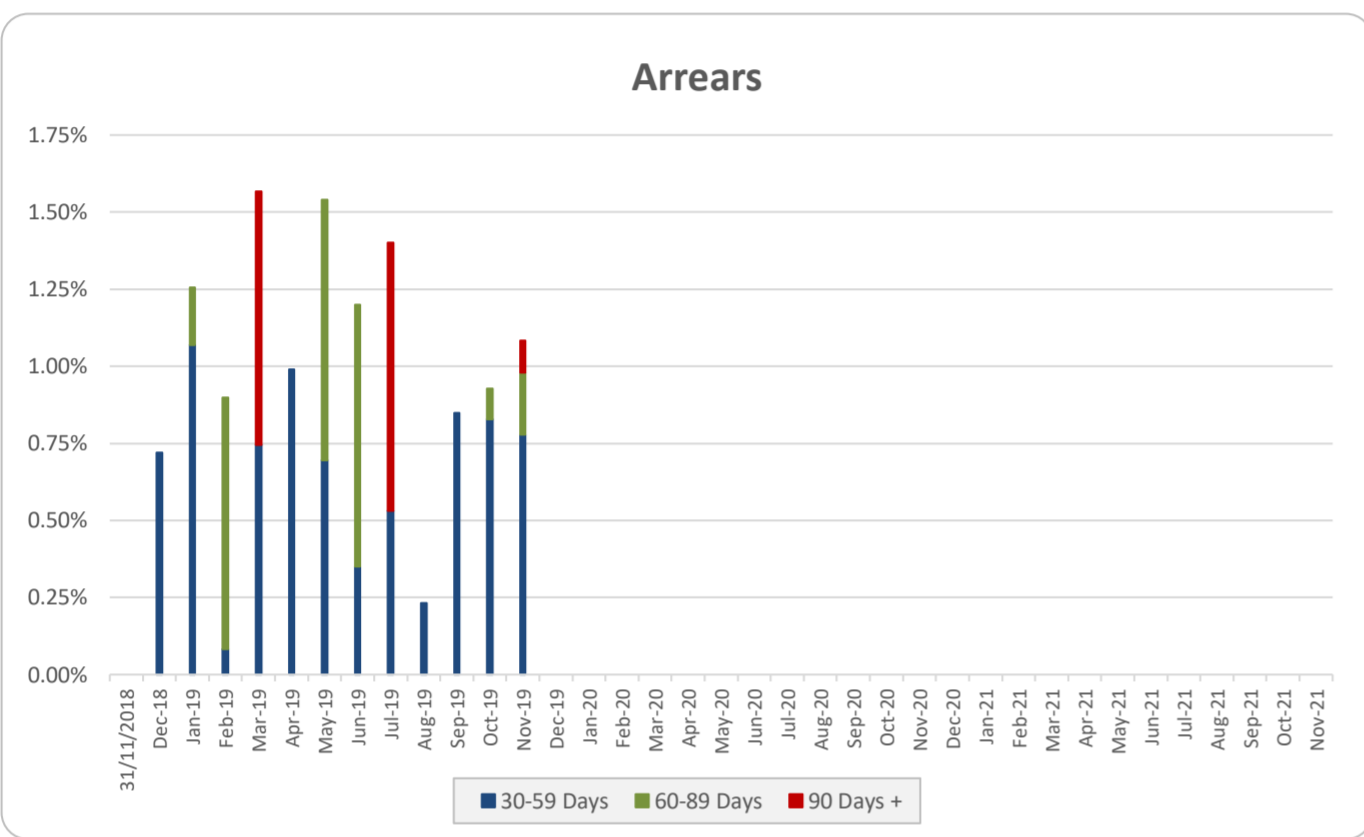
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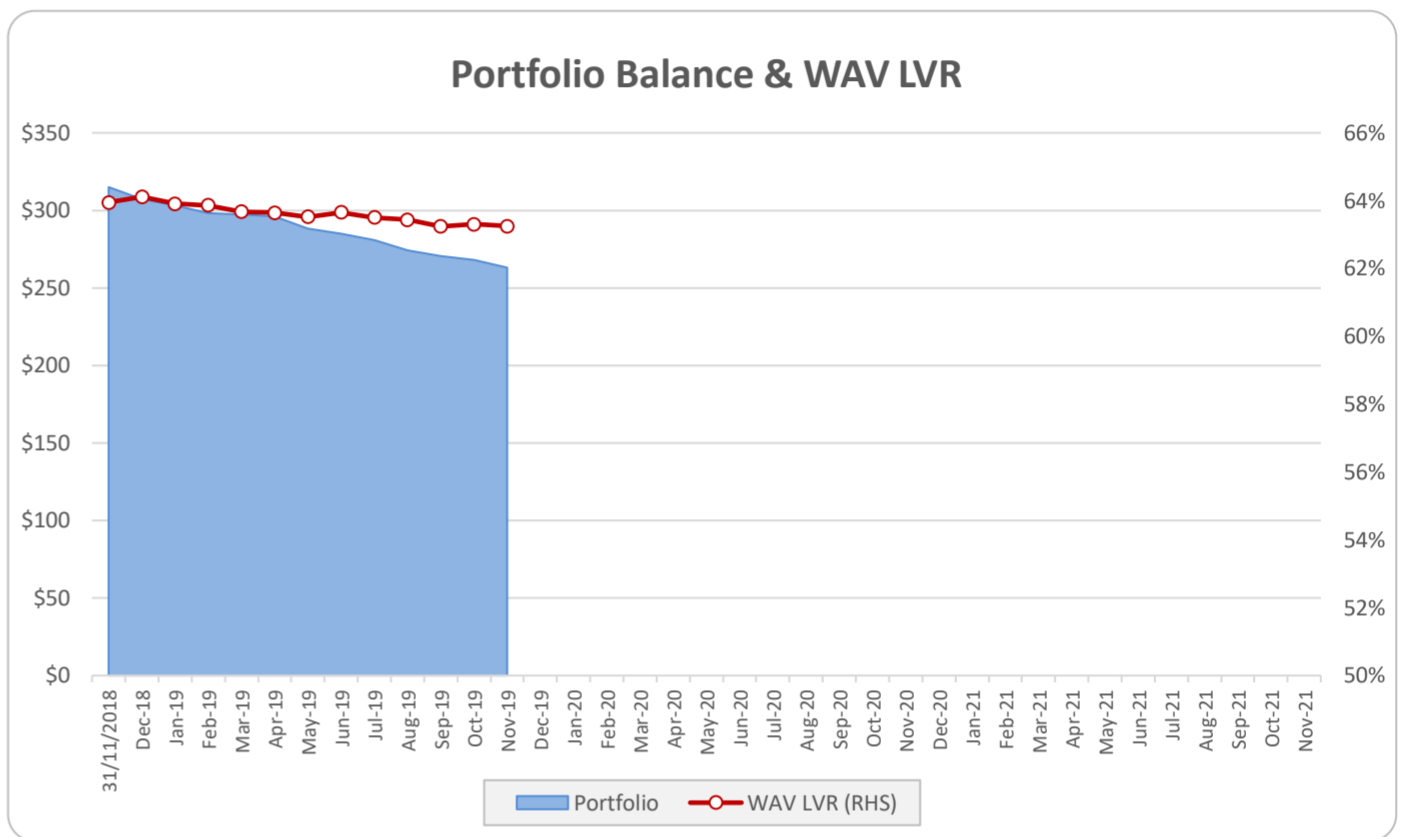
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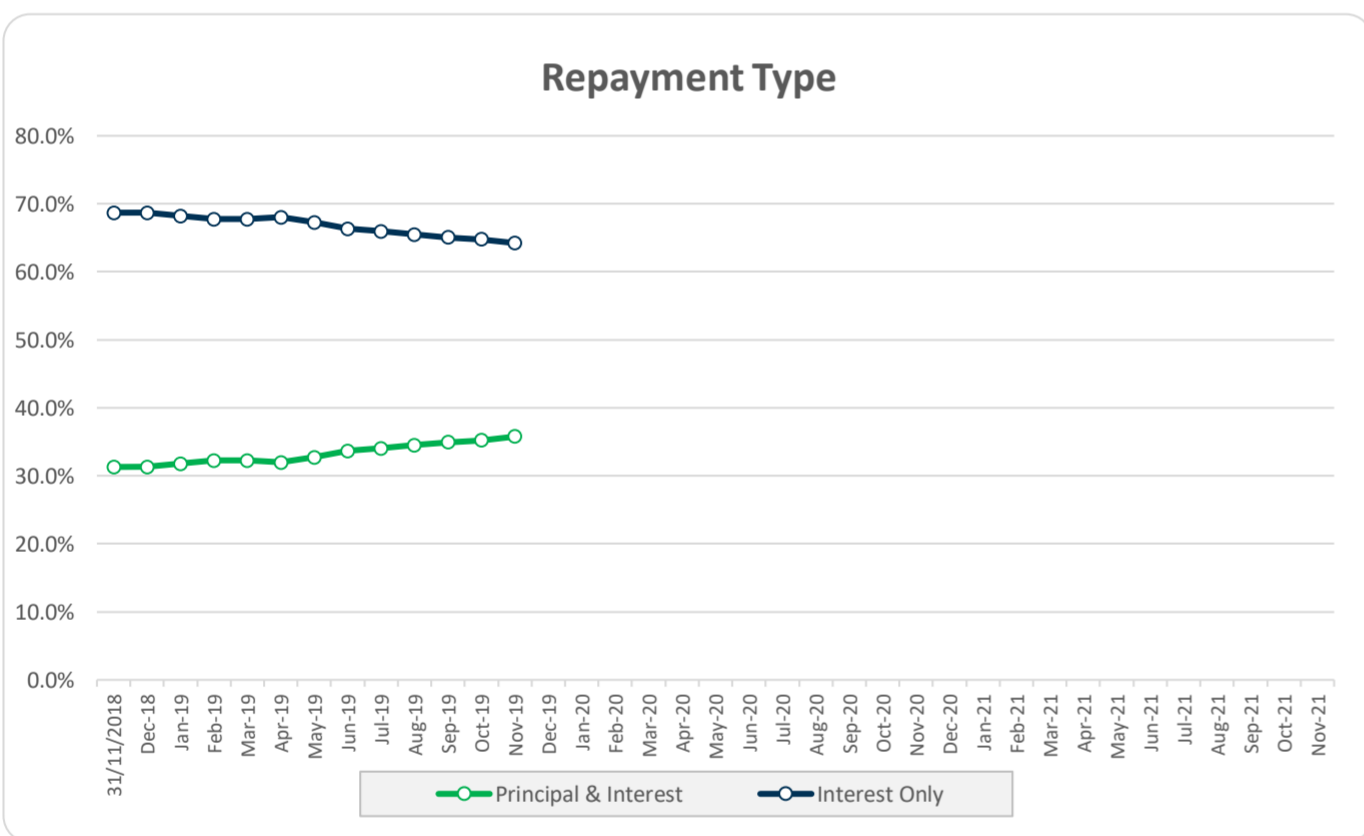
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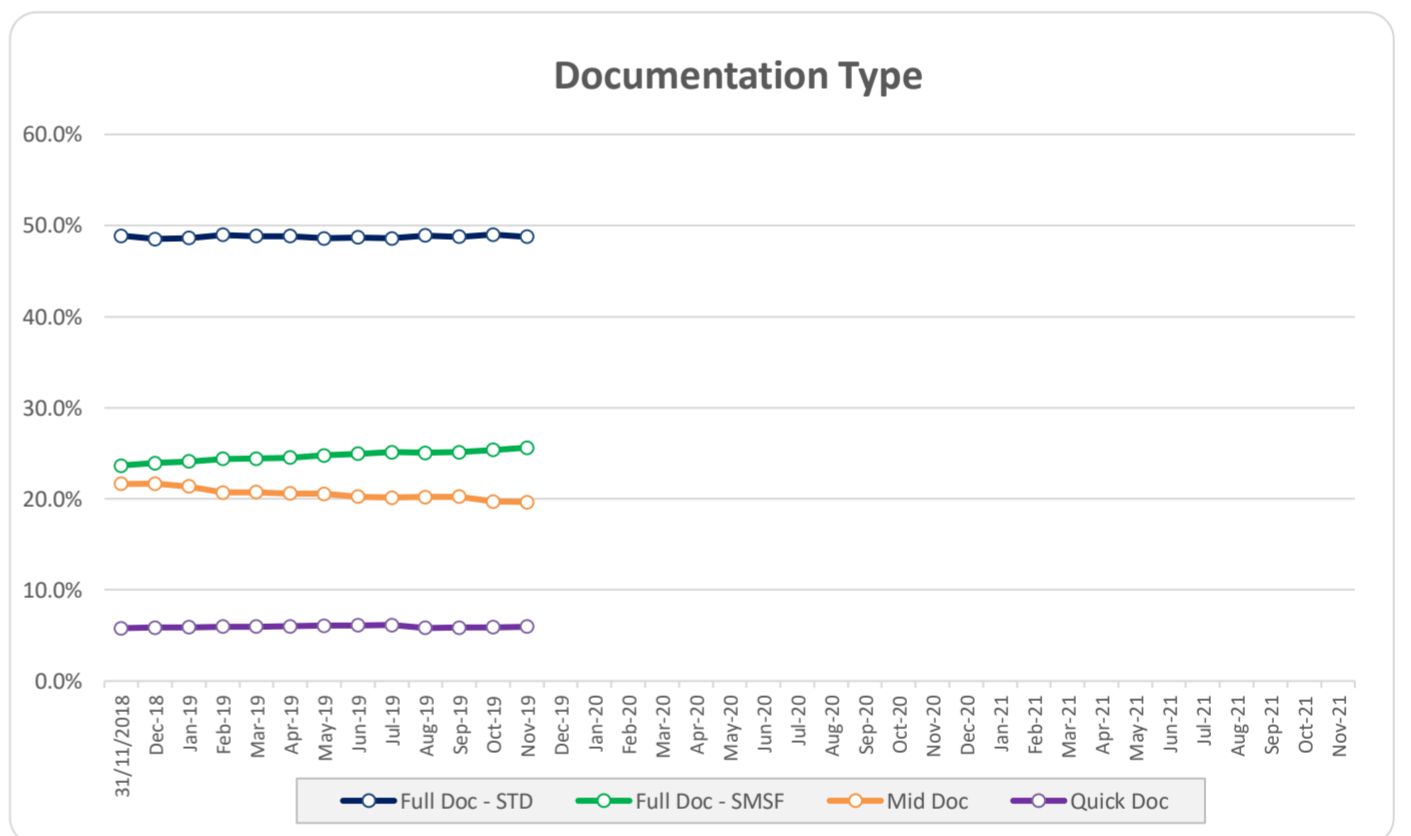
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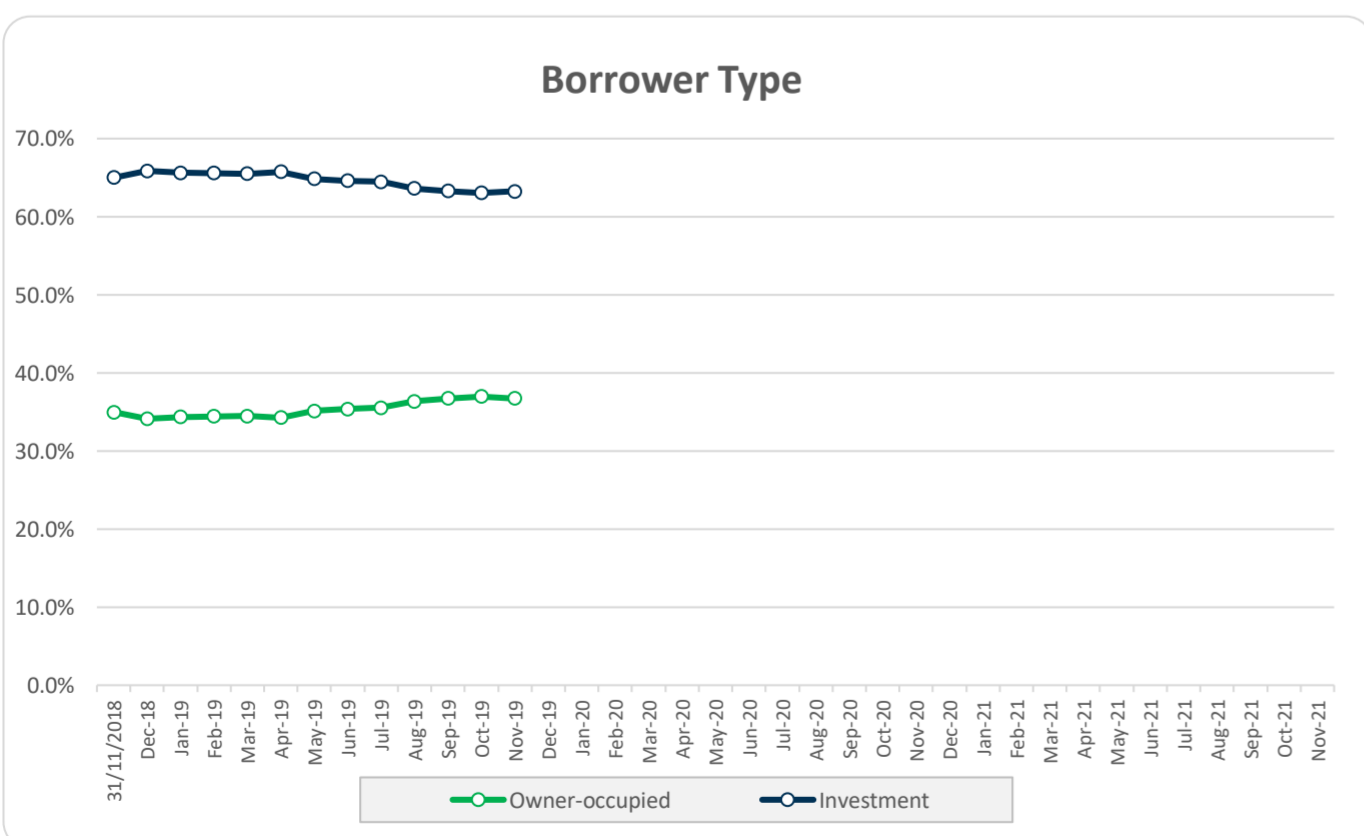
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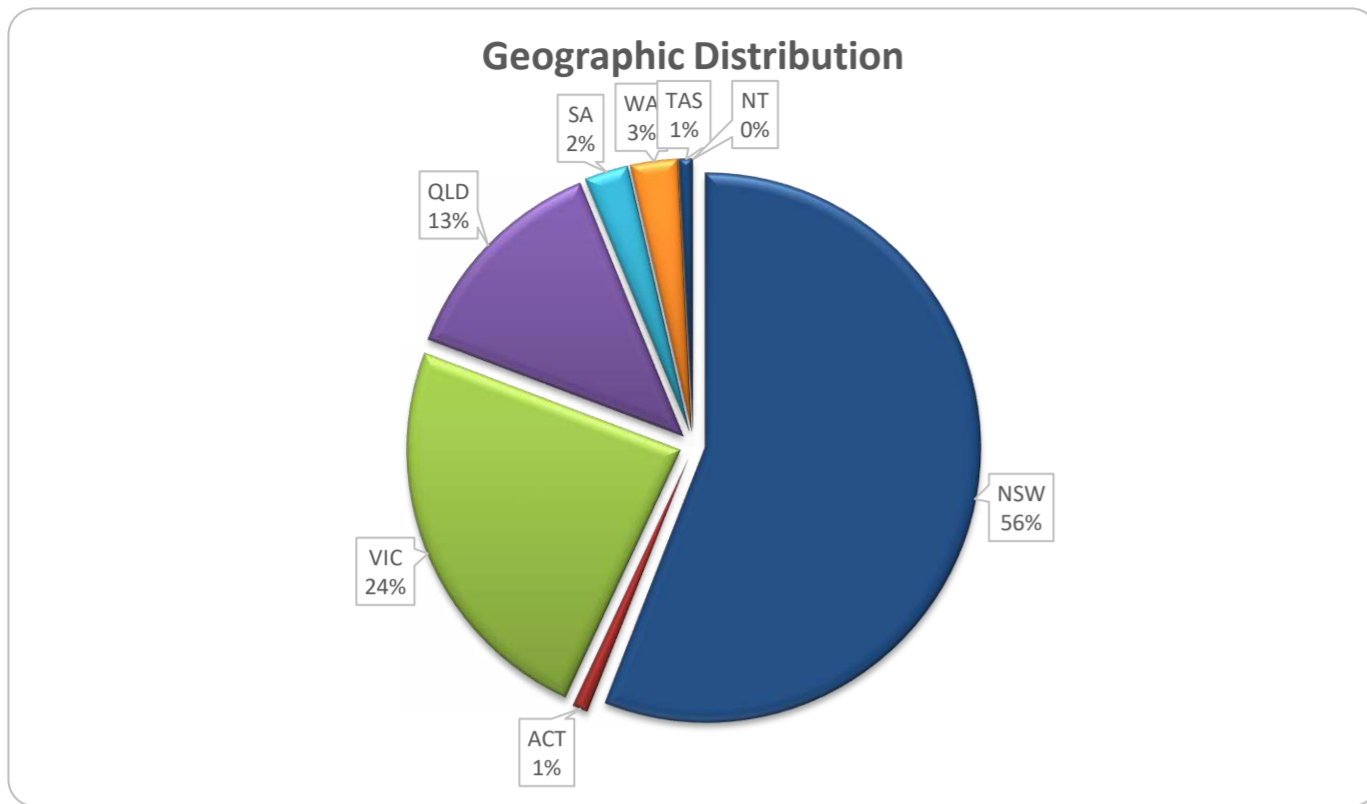


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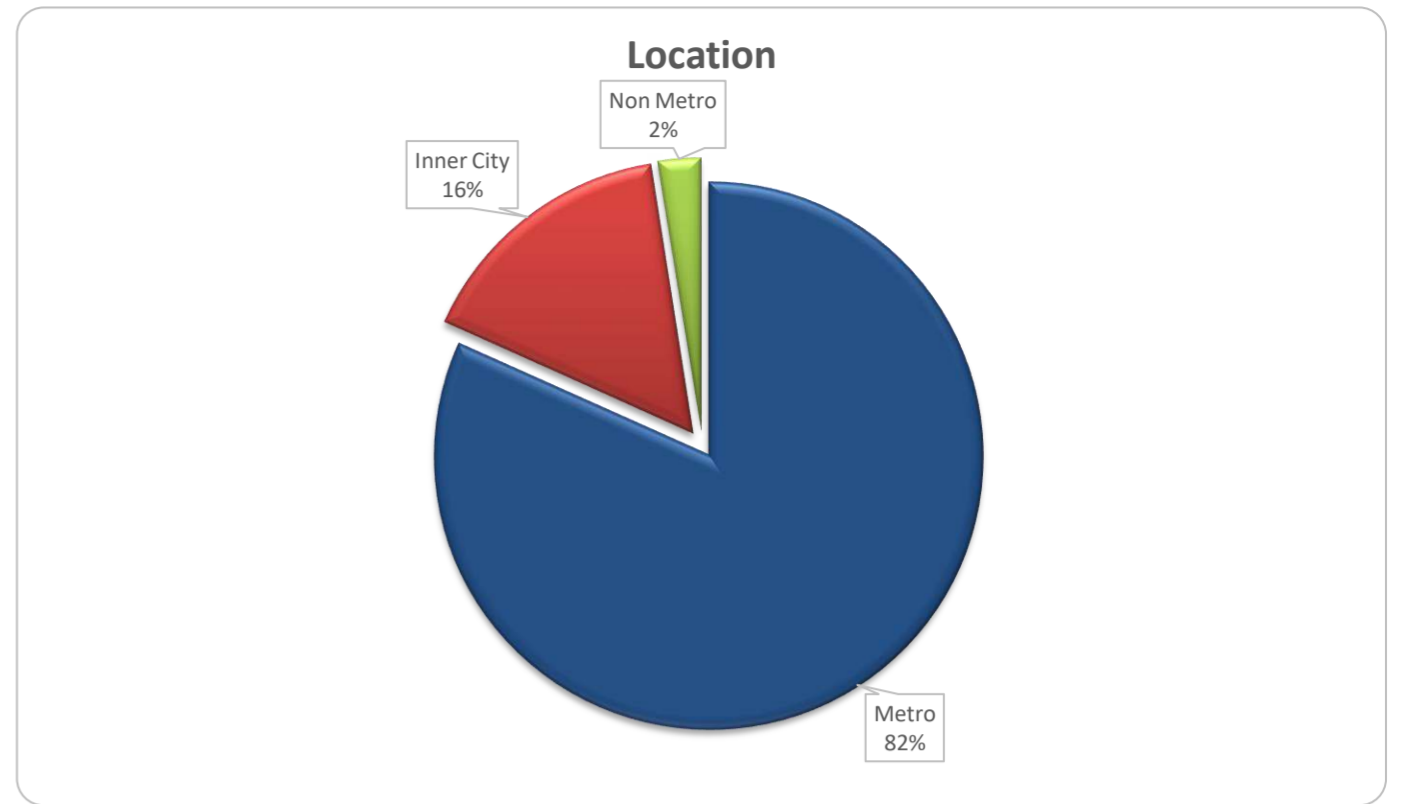


Think Tank Series 2018-1: Current Charts

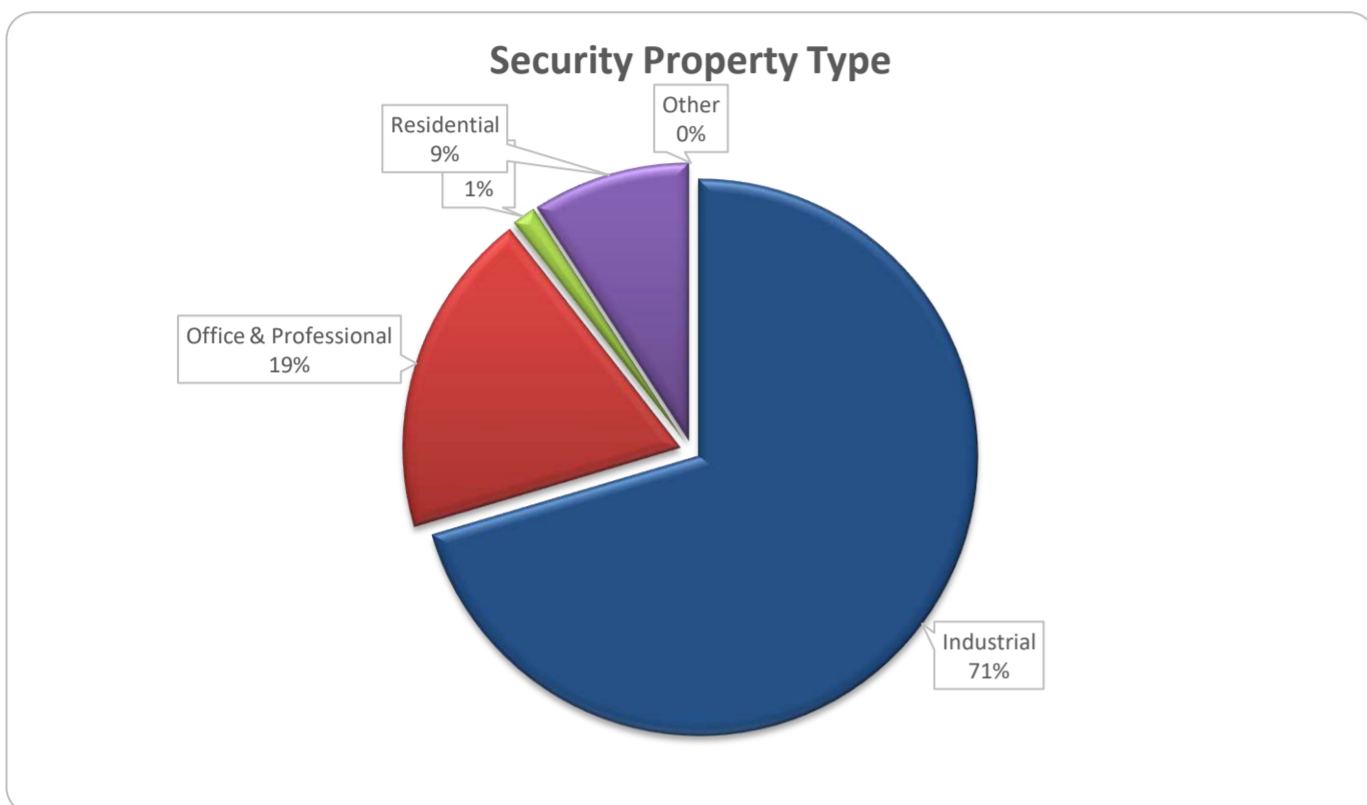
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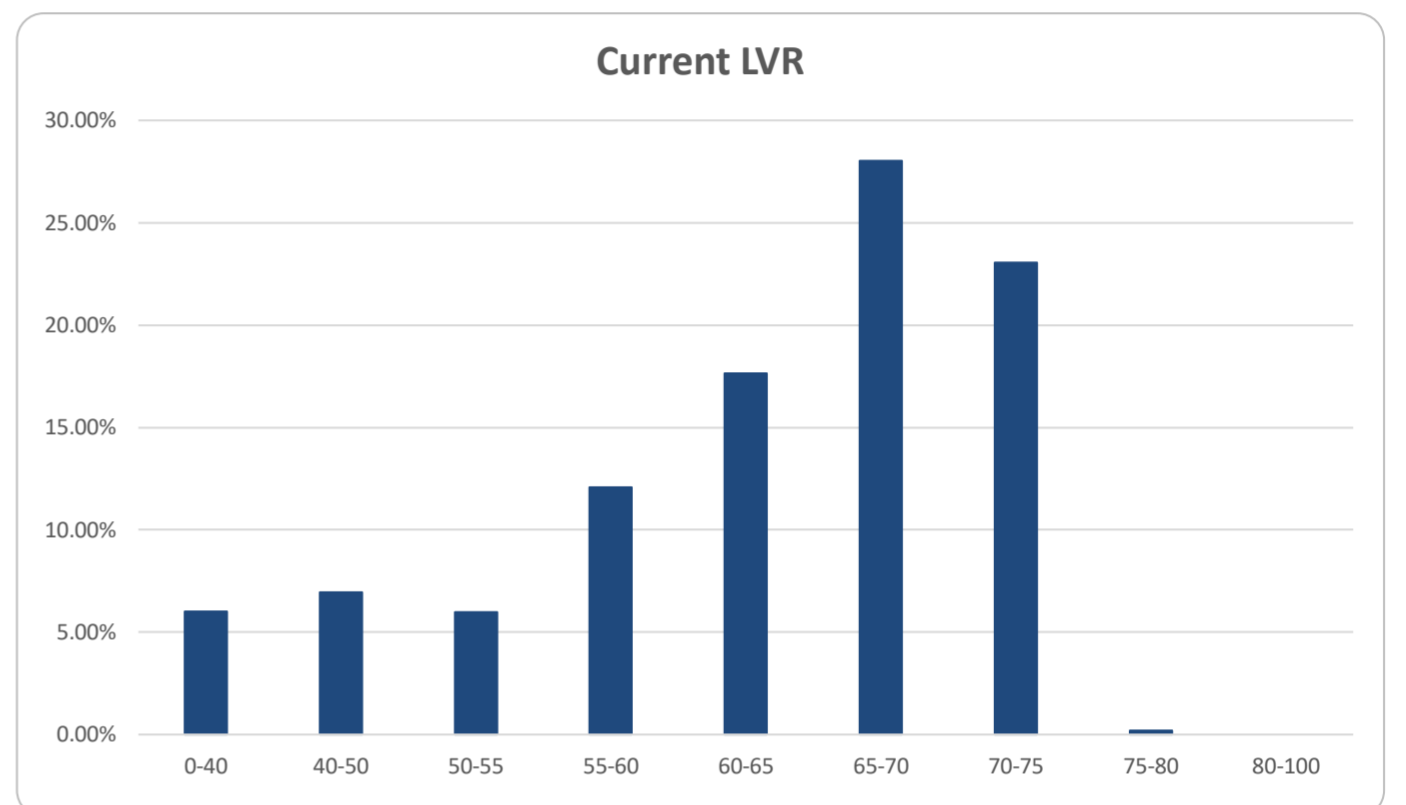
9



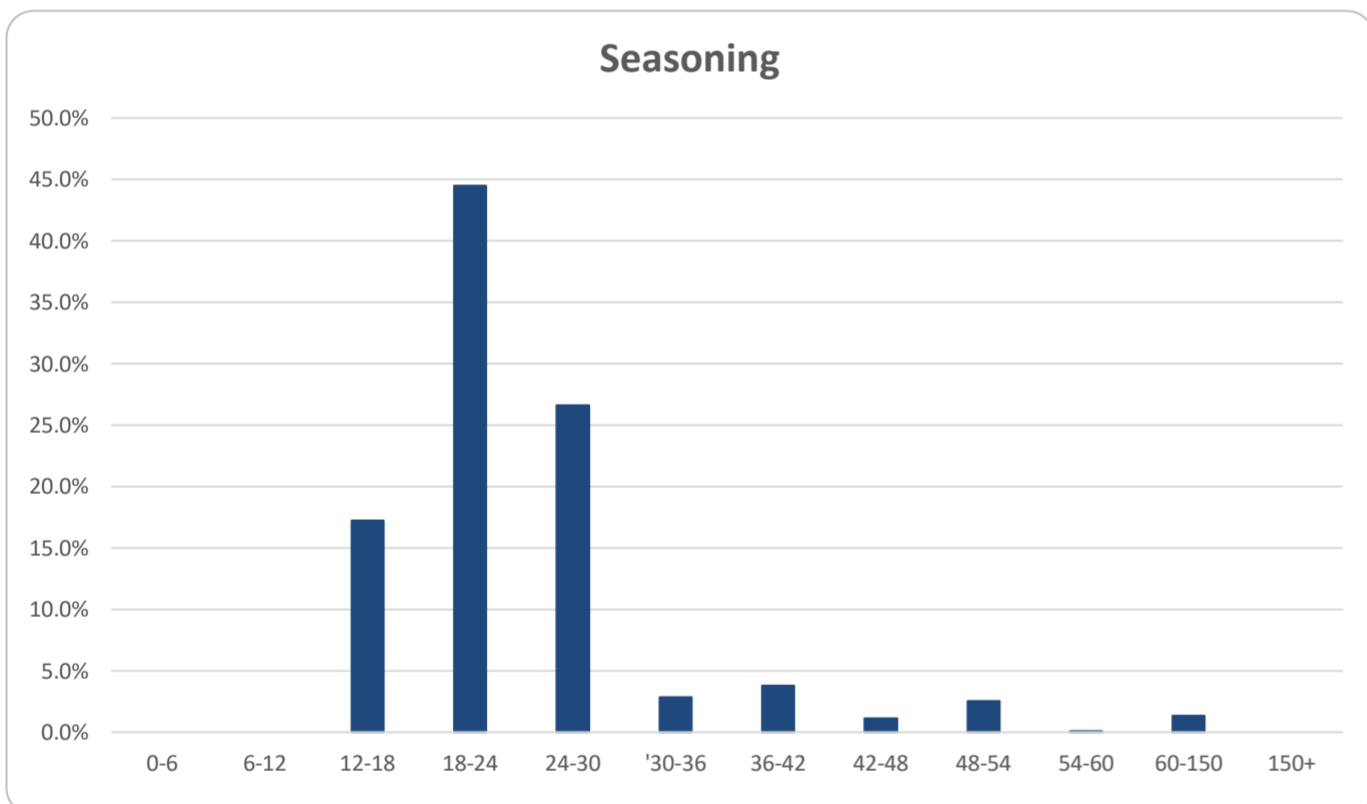
10



11



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