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## Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Jan-2020

## 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	146,576,646.74		4,386,663.11	142,189,983.63	44.8%	75.2%	0.00	0.00	290,683.58	290,683.58
Class A2	33,224,039.93		994,310.31	32,229,729.62	32.3%	75.2%	0.00	0.00	78,586.23	78,586.23
Class B	20,160,000.00		0.00	20,160,000.00	24.5%	100.0%	0.00	0.00	54,534.18	54,534.18
Class C	26,460,000.00		0.00	26,460,000.00	14.2%	100.0%	0.00	0.00	91,801.70	91,801.70
Class D	16,380,000.00		0.00	16,380,000.00	7.8%	100.0%	0.00	0.00	70,741.41	70,741.41
Class E	4,410,000.00		0.00	4,410,000.00	6.1%	100.0%	0.00	0.00	25,600.35	25,600.35
Class F	10,390,000.00		0.00	10,390,000.00	2.1%	100.0%	0.00	0.00	68,256.61	68,256.61
Class G	2,210,000.00		0.00	2,210,000.00	1.2%	100.0%	0.00	0.00	18,460.16	18,460.16
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	33,000.35	33,000.35

### 1. GENERAL

Current Payment Date	10-Jan-20
Collection Period (start)	1-Dec-19
Collection Period (end)	31-Dec-19
Interest Period (start)	10-Dec-19
Interest Period (end)	9-Jan-20
Days in Interest Period	31
Next Payment Date	10-Feb-20

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,351,284.11
Early Repayment Fees	21,178.78
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	5,481.17
<b>Total Available Income</b>	<b>1,377,944.06</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	5,760,973.42
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>5,760,973.42</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)	116,999.85
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	290,683.58
Class A2 Interest	78,586.23
Class B Interest	54,534.18
Class C Interest	91,801.70
Class D Interest	70,741.41
Class E Interest	25,600.35
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	68,256.61
Class G Interest	18,460.16
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	33,000.35
Other Expenses	0.00
Excess Spread	516,220.20

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	380,000.00
Class A1 Principal Payment	4,386,663.11
Class A2 Principal Payment	994,310.31
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	262,978,864.18
Plus: Capitalised Charges	-5,264.87
Plus: Further Advances / Redraws	380,000.00
Less: Principal Collections	5,760,754.17
 Loan Balance at End of Collection Period	 257,592,845.14

### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,760,754.17
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%	5.34%	6.19%	OK

### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	5	0	0	5
Balance Outstanding	3,461,042	0	0	3,461,042
% Portfolio Balance	1.34%	0.00%	0.00%	1.34%

### 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	397
Facilities	360
Borrower Groups	340
Balance	\$ 257,592,845
Avg Loan Balance	\$ 648,848
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 715,536
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 757,626
Max Group Balance	\$ 3,000,000
WA Current LVR	63.0%
Max Current LVR	75.4%
WA Yield	6.19%
WA Seasoning (months)	25.6
% IO	63.6%
% Investor	62.8%
% SMSF	19.2%
WA Interest Cover (UnStressed)	2.40

Current Loan/Facility LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	10.6%	15,873,013	6.2%
> 40%	<= 50%	31	7.8%	18,265,174	7.1%
> 50%	<= 55%	30	7.6%	16,565,934	6.4%
> 55%	<= 60%	50	12.6%	31,368,067	12.2%
> 60%	<= 65%	66	16.6%	46,221,733	17.9%
> 65%	<= 70%	93	23.4%	72,269,502	28.1%
> 70%	<= 75%	84	21.2%	56,388,365	21.9%
> 75%	<= 80%	1	0.3%	641,056	0.2%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		397	100.0%	257,592,845	100%

Current Facility Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.4%	272,830	0.1%
> 100,000	<= 200,000	35	9.7%	5,649,459	2.2%
> 200,000	<= 300,000	41	11.4%	9,943,600	3.9%
> 300,000	<= 400,000	44	12.2%	15,347,082	6.0%
> 400,000	<= 500,000	47	13.1%	21,384,795	8.3%
> 500,000	<= 1,000,000	111	30.8%	78,314,047	30.4%
> 1,000,000	<= 1,500,000	37	10.3%	45,342,679	17.6%
> 1,500,000	<= 2,000,000	24	6.7%	41,774,128	16.2%
> 2,000,000	<= 2,500,000	9	2.5%	20,102,350	7.8%
> 2,500,000	<= 5,000,000	7	1.9%	19,461,874	7.6%
Total		360	100%	257,592,845	100%

Property State					
		Number		Balance	
		Amount	%	Amount	%
NSW		199	50.1%	147,220,515	57.2%
ACT		5	1.3%	2,427,351	0.9%
VIC		102	25.7%	59,797,745	23.2%
QLD		58	14.6%	31,939,590	12.4%
SA		19	4.8%	6,818,145	2.6%
WA		12	3.0%	7,349,499	2.9%
TAS		2	0.5%	2,040,000	0.8%
NT		0	0.0%	0	0.0%
Total		397	100%	257,592,845	100%

Property Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		313	78.8%	209,541,155	81.3%
Non metro		70	17.6%	41,509,000	16.1%
Inner City		14	3.5%	6,542,691	2.5%
Total		397	100%	257,592,845	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		192	48.4%	142,418,577	55.3%
Mid Doc		78	19.6%	53,687,038	20.8%
Quick Doc		24	6.0%	12,081,195	4.7%
SMSF		103	25.9%	49,406,035	19.2%
SMSF NR		0	0.0%	0	0.0%
Total		397	100%	257,592,845	100%

Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		80	20.2%	51,802,645	20.1%
Industrial		182	45.8%	113,677,307	44.1%
Office		65	16.4%	30,930,233	12.0%
Professional Suites		7	1.8%	2,298,455	0.9%
Commercial Other		17	4.3%	15,019,823	5.8%
Vacant Land		0	0.0%	0	0.0%
Rural		0	0.0%	0	0.0%
Residential		46	11.6%	43,864,382	17.0%
Total		397	100%	257,592,845	100%

Interest Rate Type					
		Number		Balance	
		Amount	%	Amount	%
Variable		383	96.5%	250,571,430	97.3%
Fixed Rate Term Remaining (yrs)					
0	<= 1	3	0.8%	1,147,178	0.4%
> 1	<= 2	4	1.0%	1,629,299	0.6%
> 2	<= 3	6	1.5%	3,660,755	1.4%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	1	0.3%	584,183	0.2%
Total		397	100%	257,592,845	100%

Interest Rates

Current Loan Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	14	3.5%	637,203	0.2%
> 100,000	<= 200,000	45	11.3%	7,189,825	2.8%
> 200,000	<= 300,000	54	13.6%	13,298,890	5.2%
> 300,000	<= 400,000	51	12.8%	17,810,247	6.9%
> 400,000	<= 500,000	50	12.6%	22,852,511	8.9%
> 500,000	<= 1,000,000	113	28.5%	79,741,020	31.0%
> 1,000,000	<= 1,500,000	33	8.3%	40,949,336	15.9%
> 1,500,000	<= 2,000,000	23	5.8%	40,574,490	15.8%
> 2,000,000	<= 2,500,000	8	2.0%	18,002,350	7.0%
> 2,500,000	<= 5,000,000	6	1.5%	16,536,973	6.4%
Total		397	100%	257,592,845	100%

Current Group Balance					
		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.5%	272,830	0.1%
> 100,000	<= 200,000	29	8.5%	4,777,897	1.9%
> 200,000	<= 300,000	39	11.5%	9,560,726	3.7%
> 300,000	<= 400,000	38	11.2%	13,213,701	5.1%
> 400,000	<= 500,000	42	12.4%	19,043,568	7.4%
> 500,000	<= 1,000,000	109	32.1%	76,259,360	29.6%
> 1,000,000	<= 1,500,000	30	8.8%	36,981,770	14.4%
> 1,500,000	<= 2,000,000	29	8.5%	50,696,319	19.7%
> 2,000,000	<= 2,500,000	11	3.2%	24,504,800	9.5%
> 2,500,000	<= 5,000,000	8	2.4%	22,281,874	8.7%
Total		340	100%	257,592,845	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	36	9.1%	24,466,077	9.5%
> 18	<= 24	165	41.6%	110,224,421	42.8%
> 24	<= 30	138	34.8%	84,020,603	32.6%
> 30	<= 36	16	4.0%	13,502,546	5.2%
> 36	<= 42	22	5.5%	12,139,406	4.7%
> 42	<= 48	6	1.5%	2,910,386	1.1%
> 48	<= 54	4	1.0%	6,361,804	2.5%
> 54	<= 60	2	0.5%	413,949	0.2%
> 60	<= 150	8	2.0%	3,553,653	1.4%
Total		397	100%	257,592,845	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0	<= 30	392	98.7%	254,131,803	98.7%
> 30	<= 60	5	1.3%	3,461,042	1.3%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	0	0.0%	0	0.0%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		397	100%	257,592,845	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		80	20.2%	50,141,466	19.5%
Months Self Employed					
0	< 12	0	0.0%	0	0.0%
12	< 24	0	0.0%	0	0.0%
24	< 36	5	1.3%	3,836,205	1.5%
36	< 48	15	3.8%	9,489,686	3.7%
48	< 60	11	2.8%	5,189,792	2.0%
60		286	72.0%	188,935,697	73.3%
Total		397	100%	257,592,845	100%

Remaining Term					
		Number		Balance	
		Amount	%	Amount	%
0	<= 15	11	2.8%	2,253,585	0.9%
> 15	<= 20	38	9.6%	21,702,621	8.4%
> 20	<= 25	245	61.7%	169,402,291	65.8%
> 25	<= 30	103	25.9%	64,234,348	24.9%
Total		397	100%	257,592,845	100%

Payment Type					
		Number		Balance	
		Amount	%	Amount	%
P&I		183	46.1%	93,657,561	36.4%
IO Term Remaining (yrs)					
0	<= 1	27	6.8%	21,942,829	8.5%
> 1	<= 2	50	12.6%	40,762,220	15.8%
> 2	<= 3	63	15.9%	46,160,011	17.9%
> 3	<= 4	74	18.6%	55,070,224	21.4%
> 4	<= 5	0	0.0%	0	0.0%

		Number		Balance	
		Amount	%	Amount	%
0	<= 5.0%	1	0.3%	584,183	0.2%
> 5.0%	<= 5.5%	28	7.1%	17,841,788	6.9%
> 5.5%	<= 6.0%	123	31.0%	83,935,275	32.6%
> 6.0%	<= 6.5%	136	34.3%	87,765,371	34.1%
> 6.5%	<= 7.0%	98	24.7%	62,867,720	24.4%
> 7.0%	<= 7.5%	11	2.8%	4,598,509	1.8%
> 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>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
0	<= 1.50	4	1.0%	1,956,044	0.8%
> 1.50	<= 1.75	103	25.9%	86,354,559	33.5%
> 1.75	<= 2.00	58	14.6%	37,270,813	14.5%
> 2.00	<= 2.25	47	11.8%	29,130,095	11.3%
> 2.25	<= 2.50	36	9.1%	24,286,335	9.4%
> 2.50	<= 2.75	21	5.3%	11,687,293	4.5%
> 2.75	<= 3.00	34	8.6%	14,801,022	5.7%
> 3.00	<= 3.25	16	4.0%	7,629,201	3.0%
> 3.25	<= 3.50	10	2.5%	8,016,844	3.1%
> 3.50	<= 3.75	18	4.5%	10,904,398	4.2%
> 3.75	<= 4.00	8	2.0%	3,225,589	1.3%
> 4.00	<= 4.25	3	0.8%	1,005,647	0.4%
> 4.25		39	9.8%	21,325,006	8.3%
<b>Total</b>		<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		22	5.5%	12,402,840	4.8%
Non NCCP loans		375	94.5%	245,190,005	95.2%
<b>Total</b>		<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
Apartment		10	19.2%	5,013,880	11.4%
High Density Apartment		2	3.8%	1,433,250	3.3%
House		40	76.9%	37,417,252	85.3%
<b>Total</b>		<b>52</b>	<b>100%</b>	<b>43,864,382</b>	<b>100%</b>

<b>Total</b>	<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>
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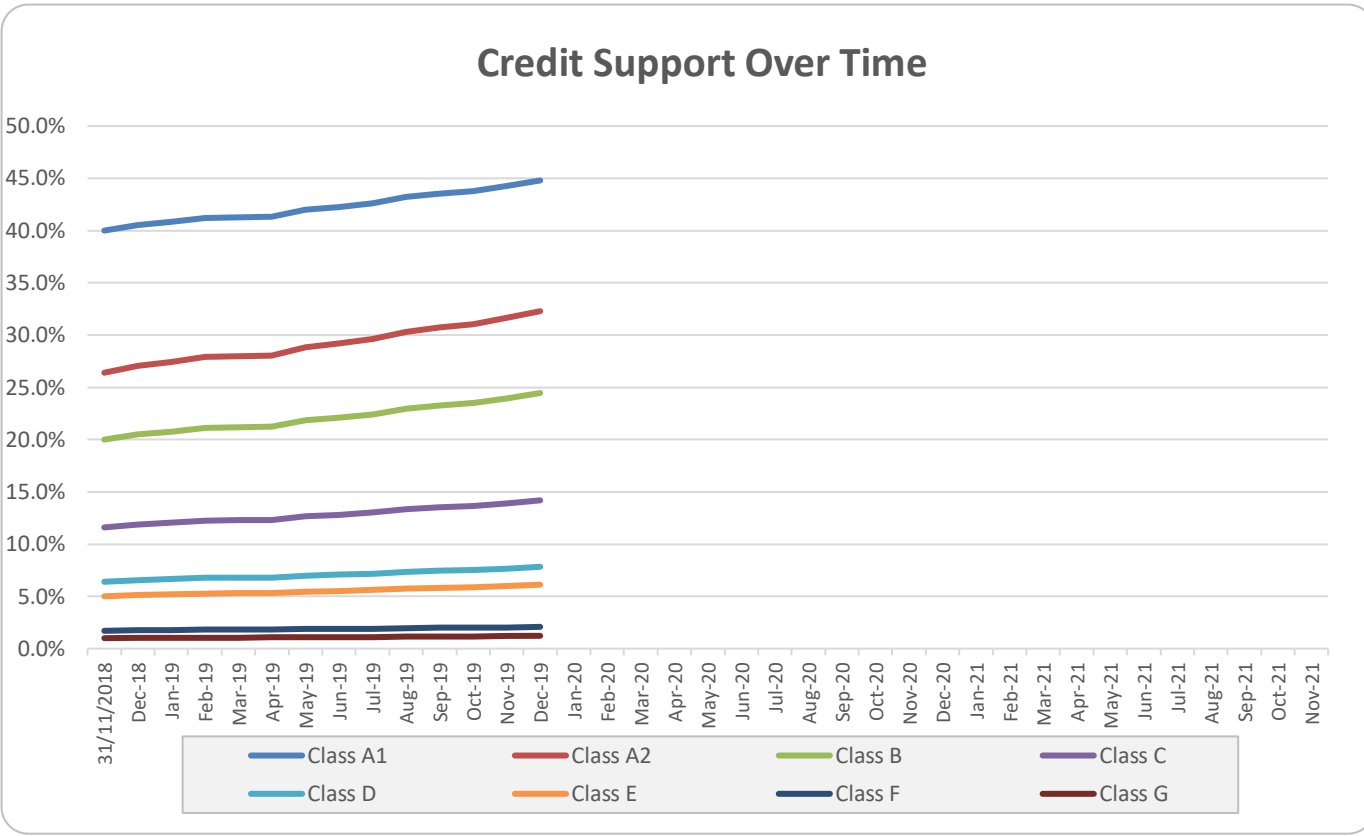
		Number		Balance	
		Amount	%	Amount	%
<b>Loan Purpose</b>					
Purchase	225	56.7%	141,289,228	54.8%	
Refinance - no takeout	89	22.4%	61,359,301	23.8%	
Refinance	29	7.3%	19,265,692	7.5%	
Equity Takeout	54	13.6%	35,678,624	13.9%	
<b>Total</b>		<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

		Number		Balance	
		Amount	%	Amount	%
<b>Borrower Industry</b>					
Agriculture	0	0.0%	0	0.0%	
Automotive / Transport	46	11.6%	26,242,072	10.2%	
Communications	5	1.3%	2,212,817	0.9%	
Construction	106	26.7%	81,949,584	31.8%	
Education	7	1.8%	5,305,987	2.1%	
Engineering / Manufacturing	29	7.3%	21,413,478	8.3%	
Finance & Insurance	21	5.3%	12,431,859	4.8%	
Food and Beverage	31	7.8%	27,203,790	10.6%	
Health	18	4.5%	9,079,048	3.5%	
IT	1	0.3%	1,387,500	0.5%	
Other	2	0.5%	461,004	0.2%	
Printing & Media	3	0.8%	520,000	0.2%	
Professional Services	59	14.9%	33,838,850	13.1%	
Property Investment	7	1.8%	4,418,282	1.7%	
Public Service	0	0.0%	0	0.0%	
Retail	33	8.3%	18,862,403	7.3%	
Sport, Leisure, Cultural & Recreational	29	7.3%	12,266,171	4.8%	
Wholesale	0	0.0%	0	0.0%	
<b>Total</b>		<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

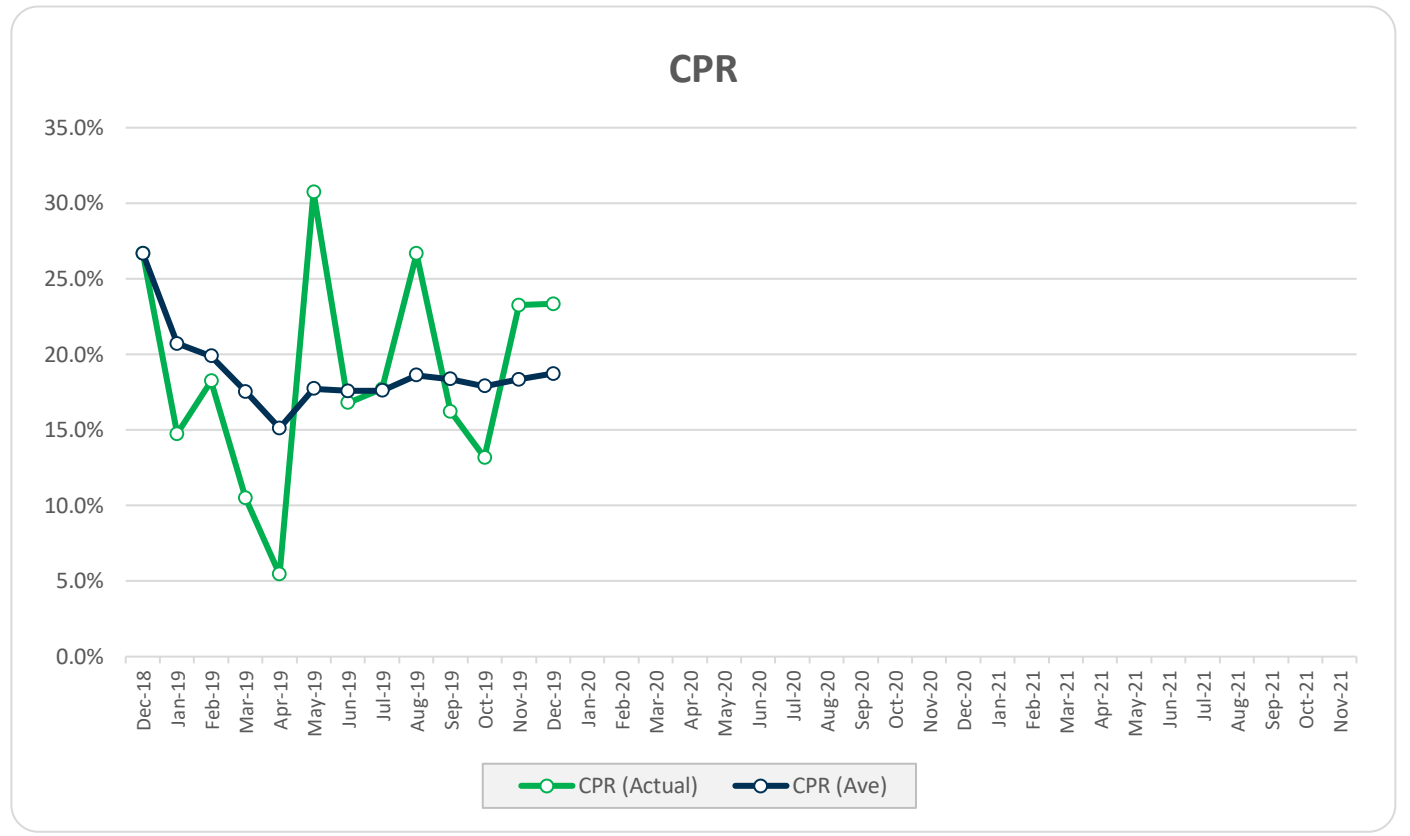
		Number		Balance	
		Amount	%	Amount	%
<b>Credit Events</b>					
0	377	95.0%	238,531,343	92.6%	
1	19	4.8%	18,315,022	7.1%	
2	1	0.3%	746,480	0.3%	
<b>Total</b>		<b>397</b>	<b>100%</b>	<b>257,592,845</b>	<b>100%</b>

Think Tank Series 2018-1: Time Series Charts

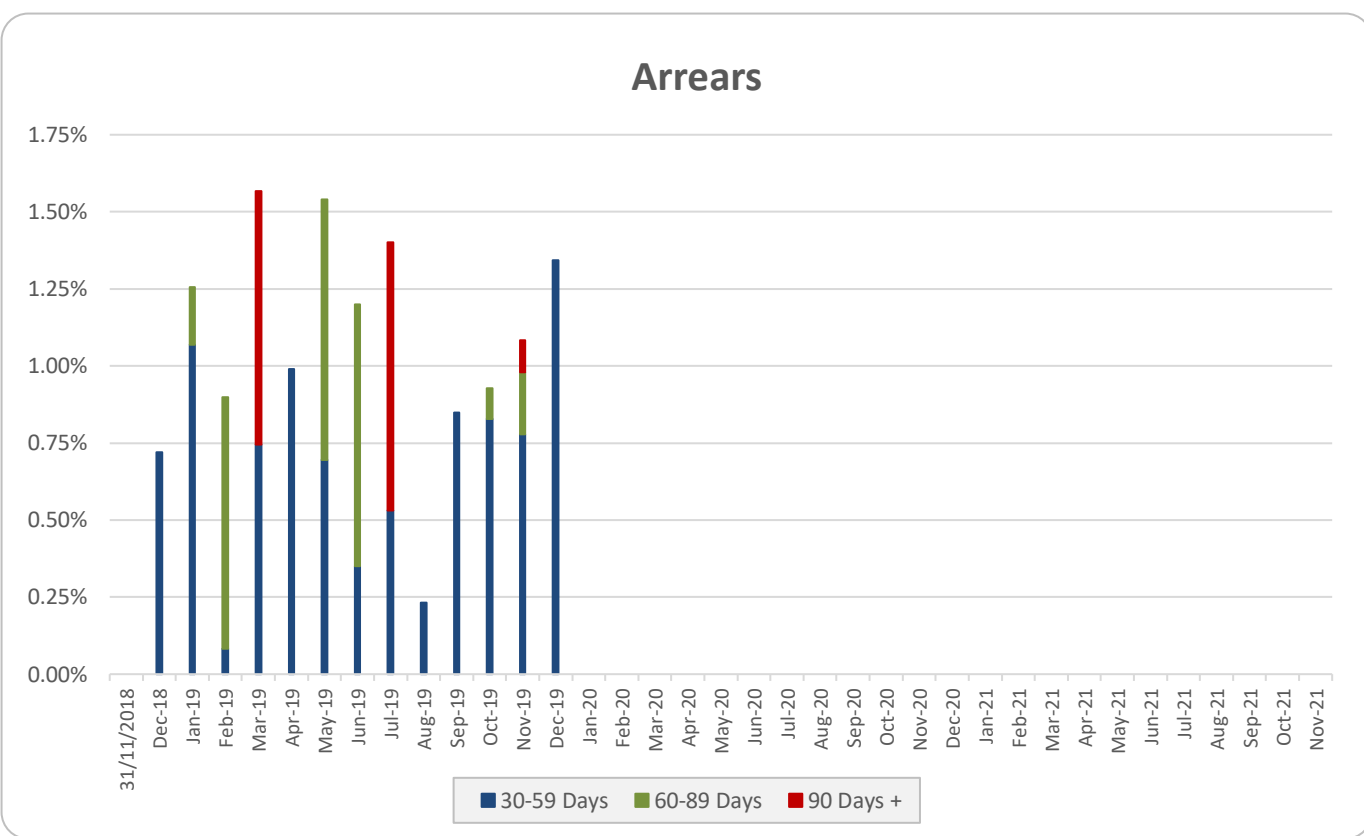
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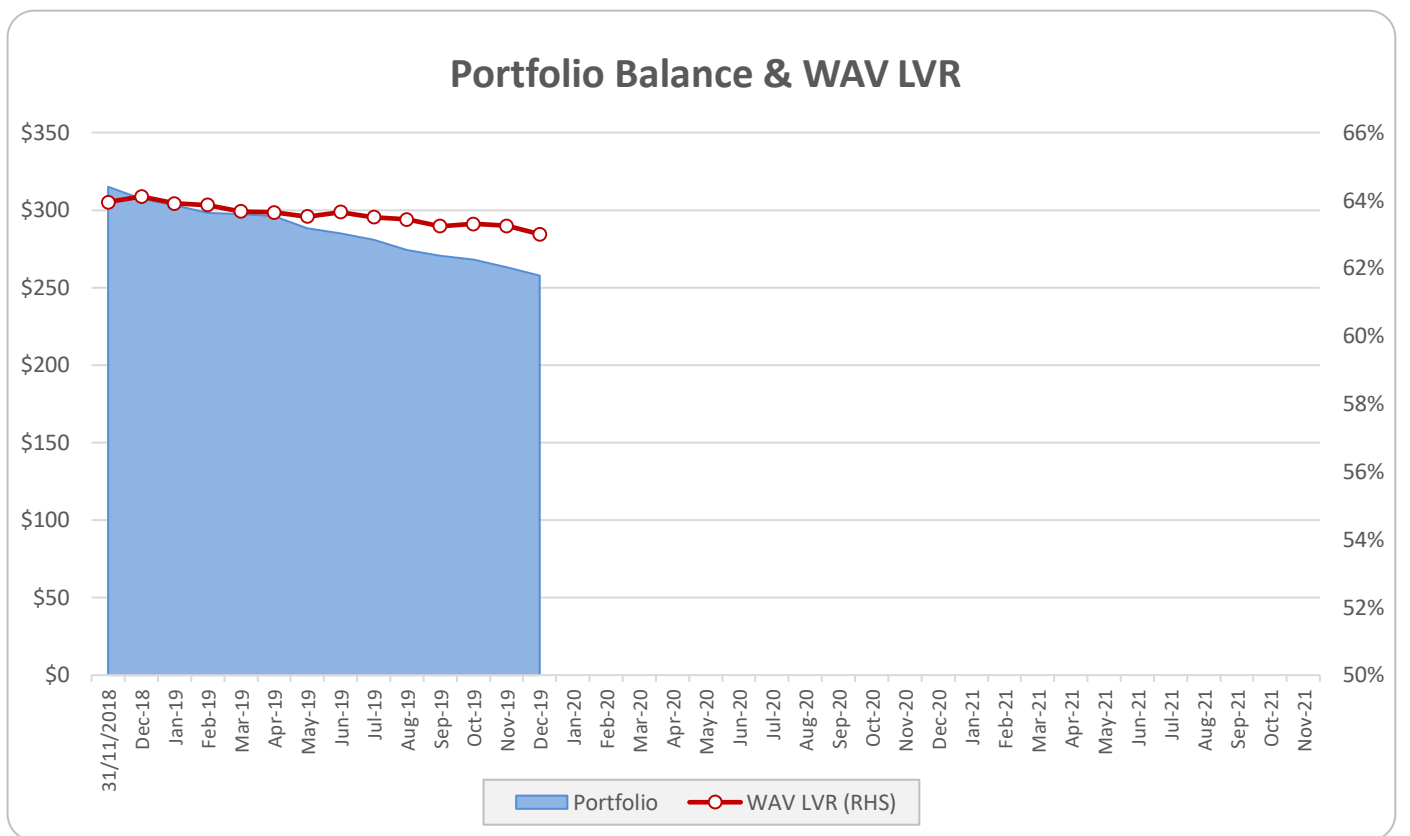
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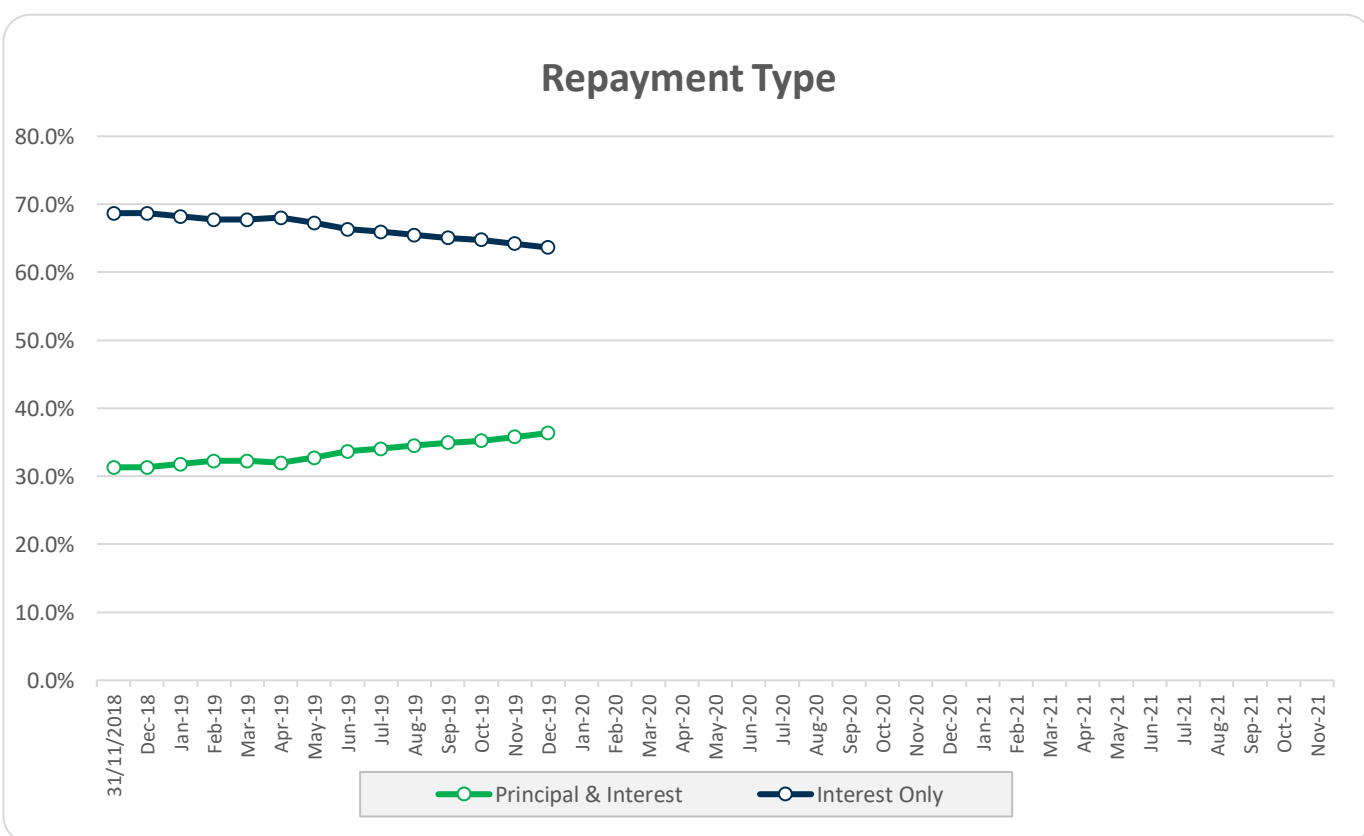
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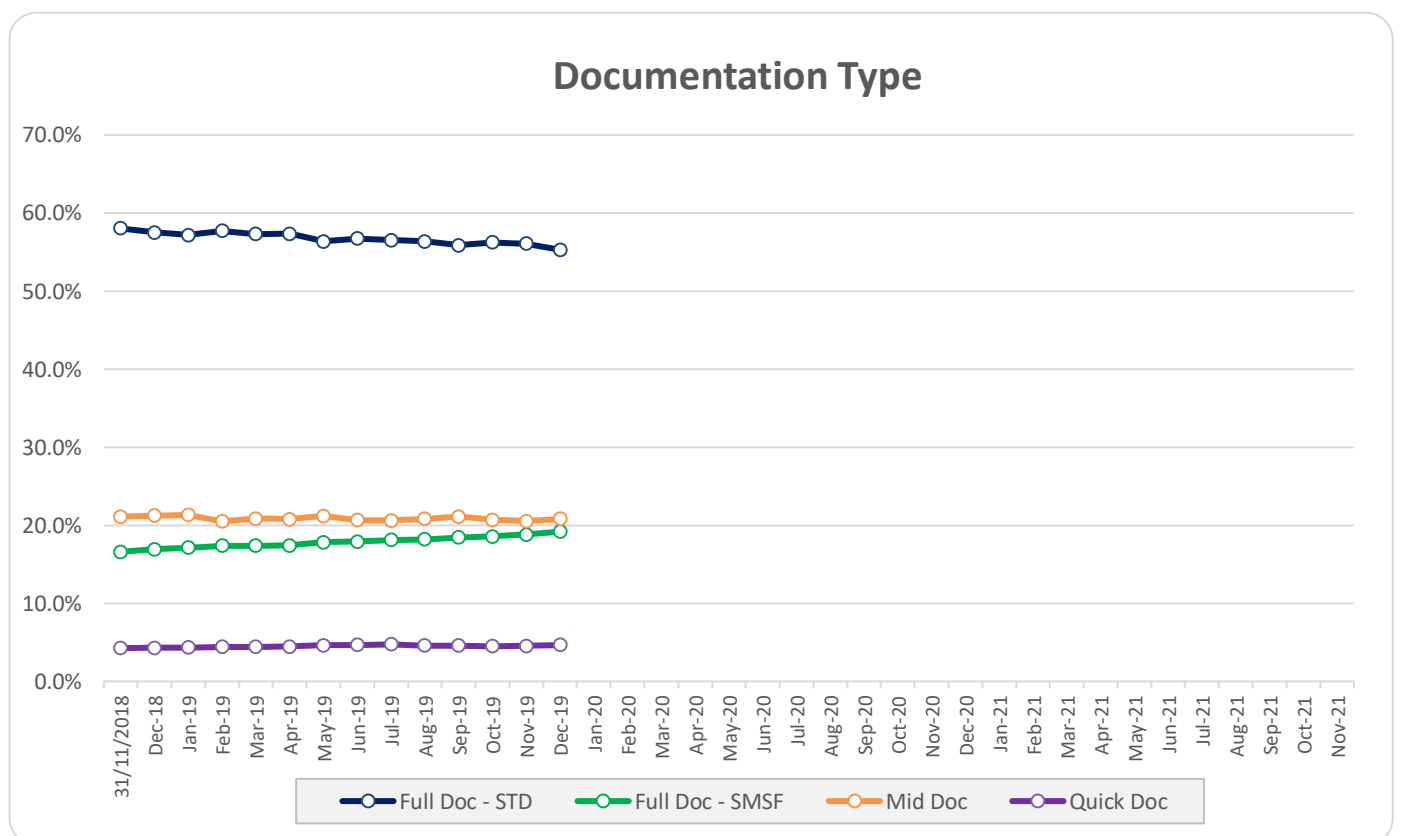
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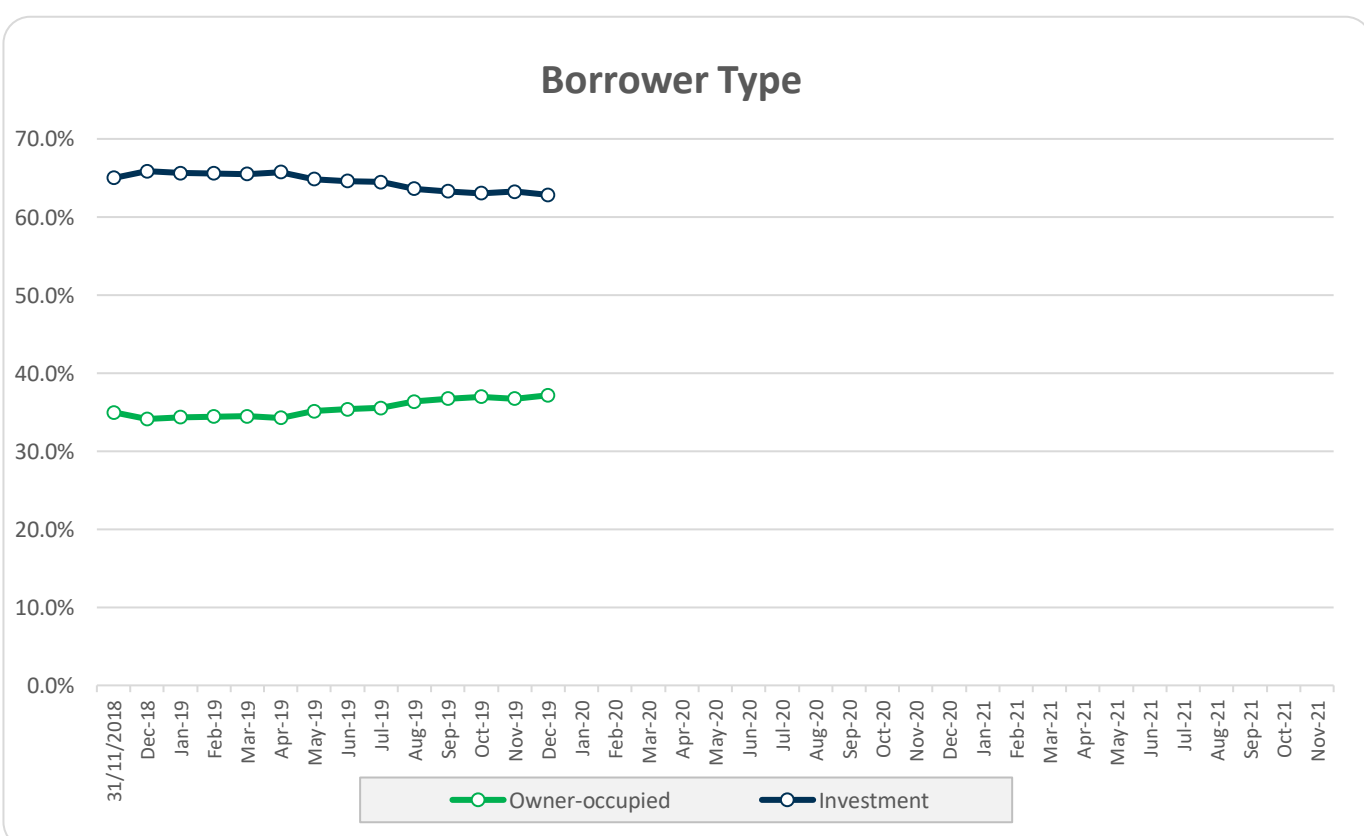
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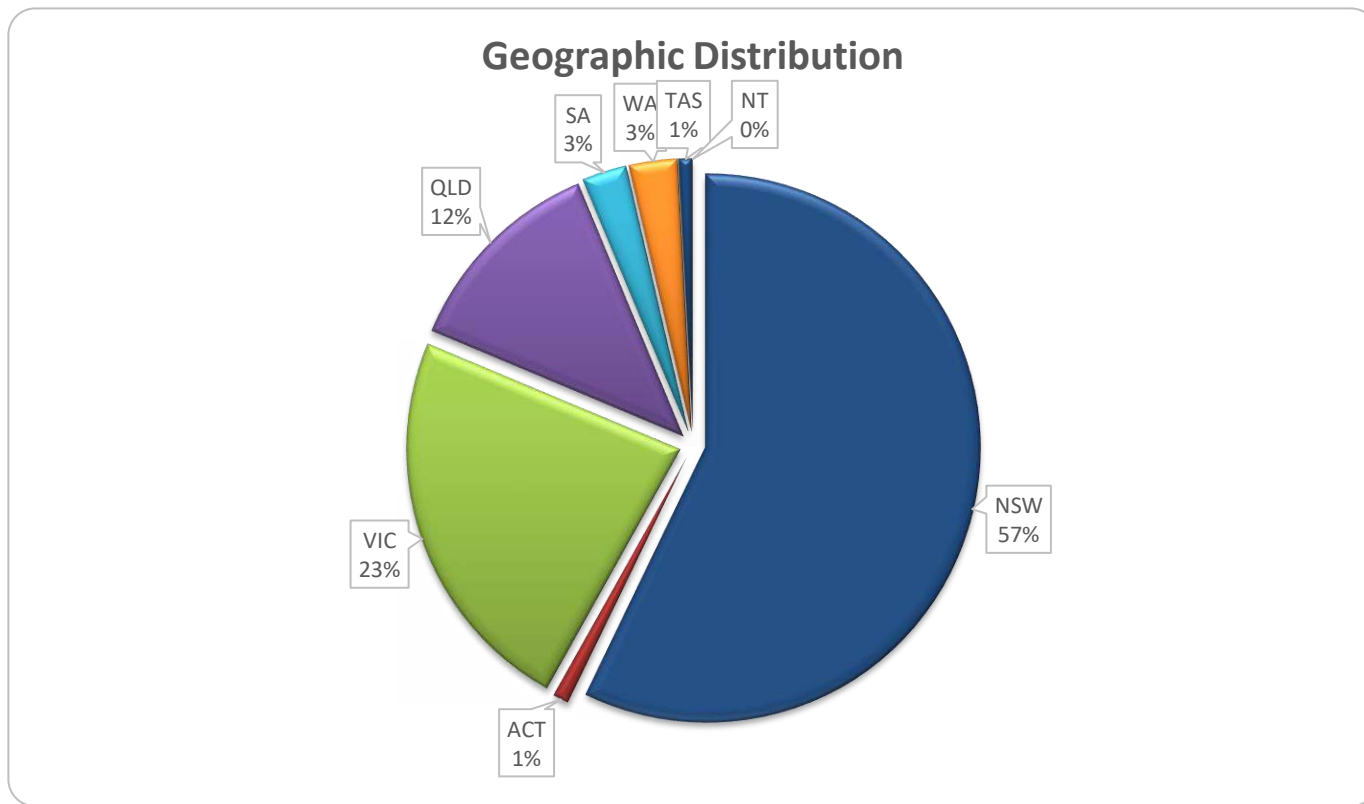
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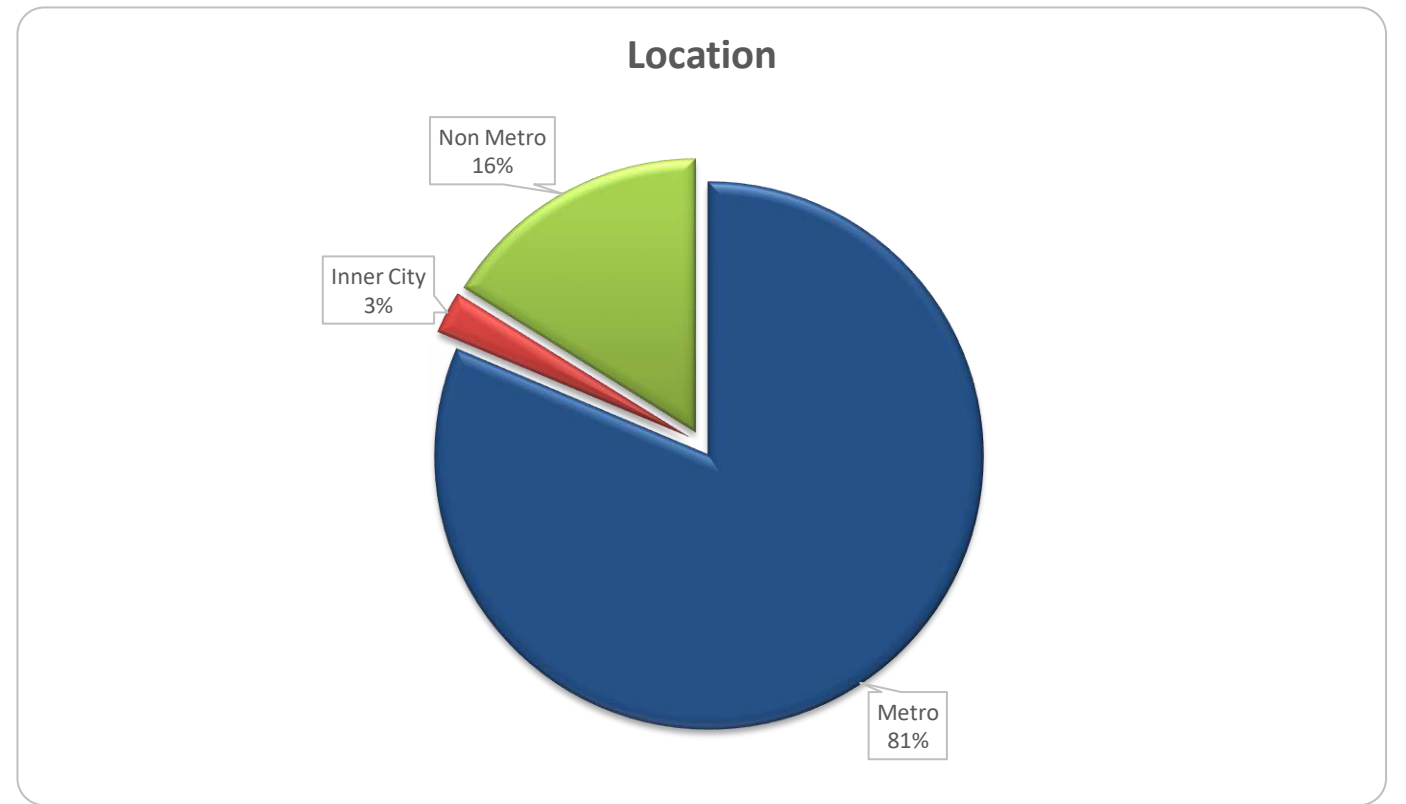


Think Tank Series 2018-1: Current Charts

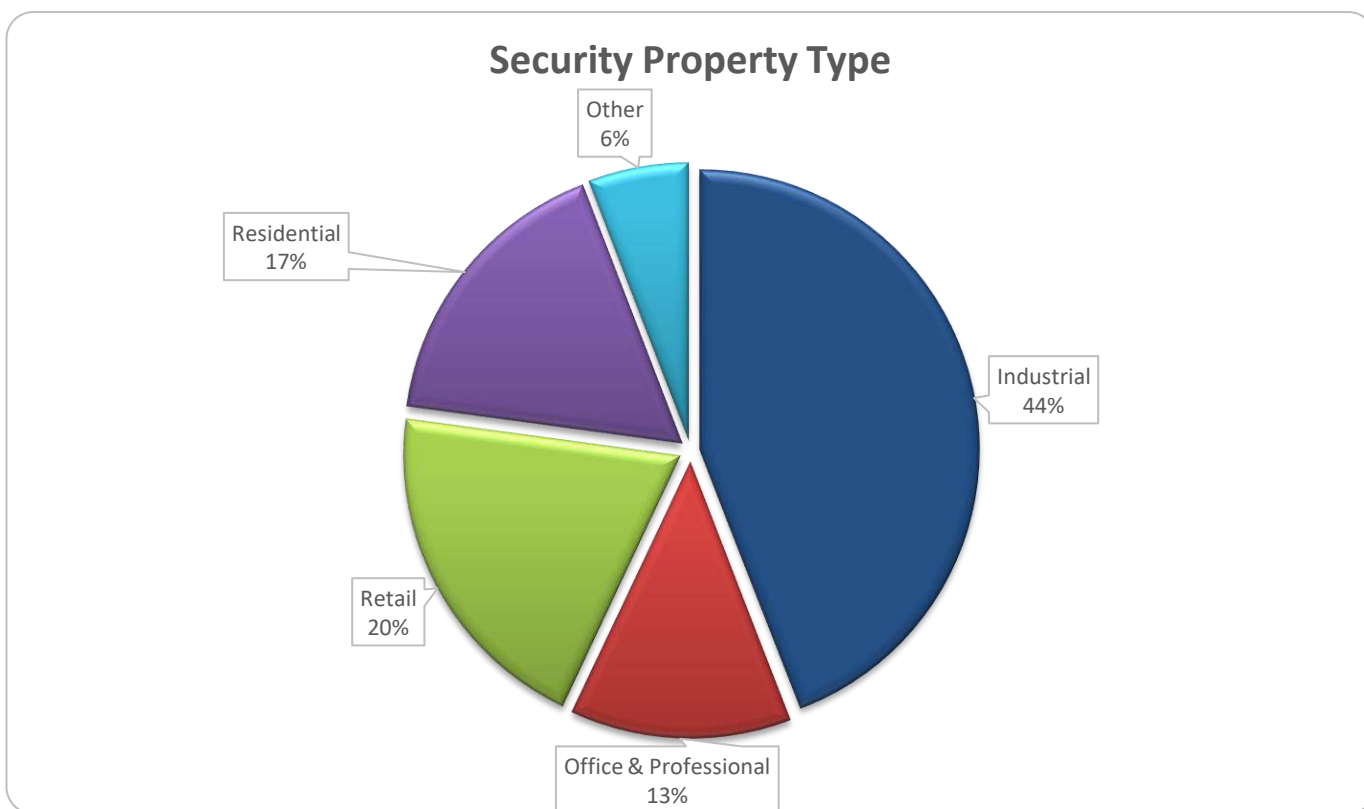
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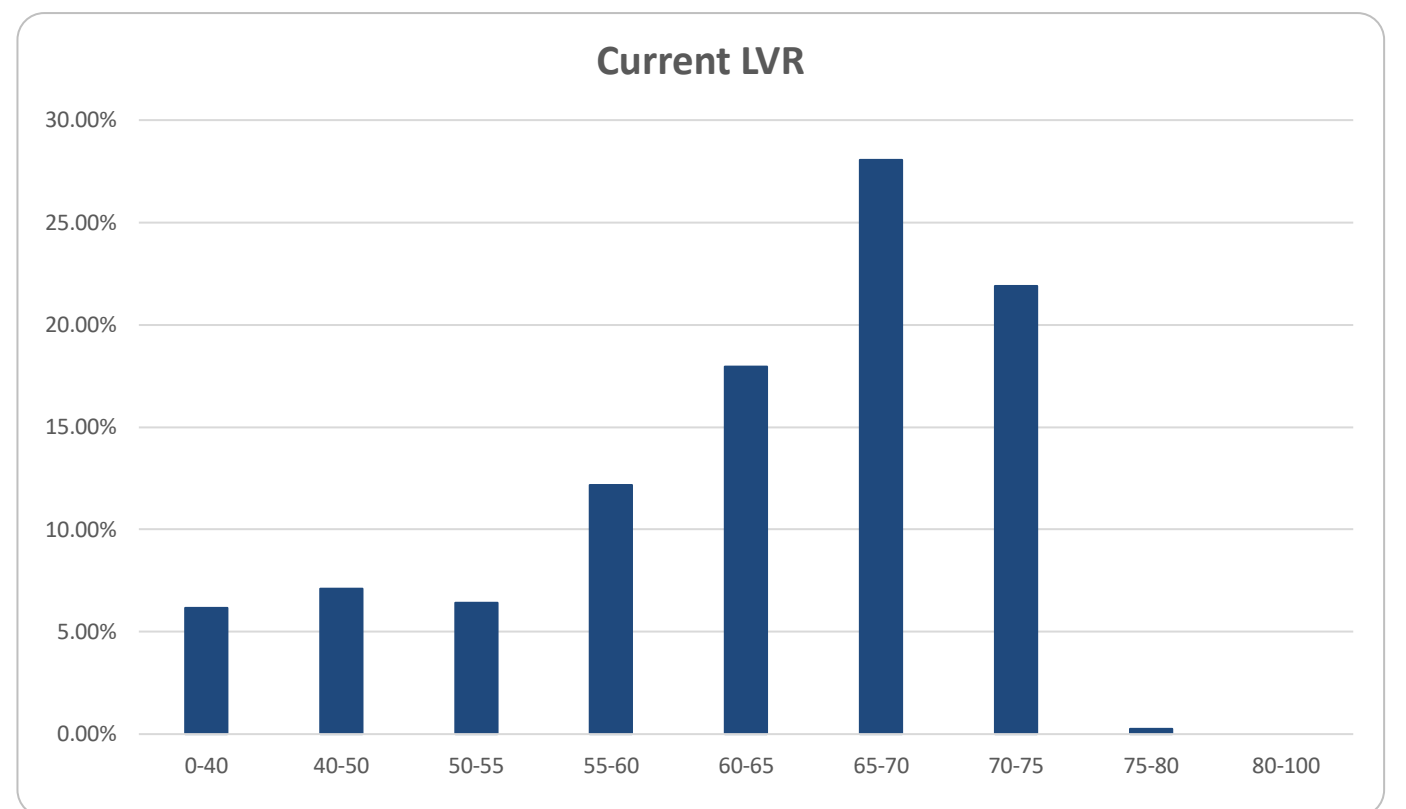
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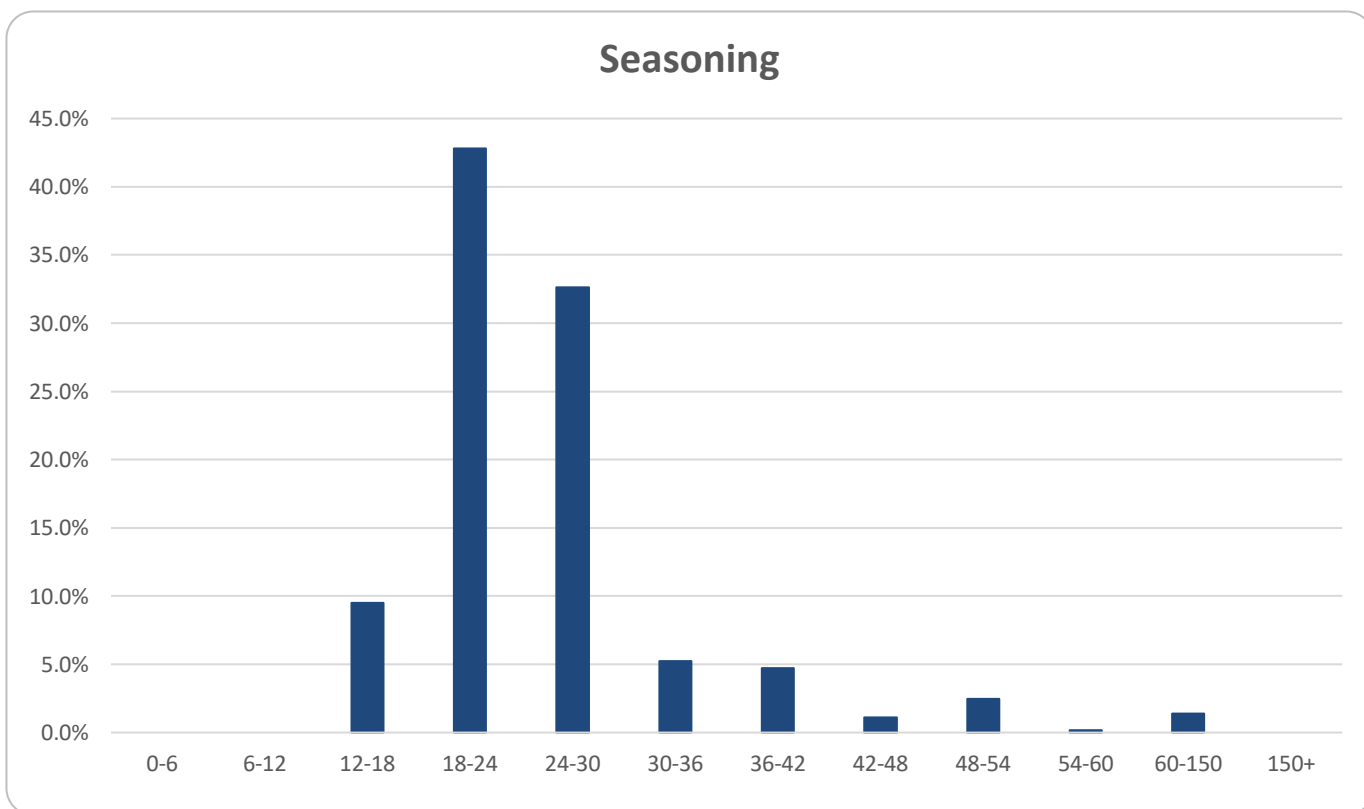
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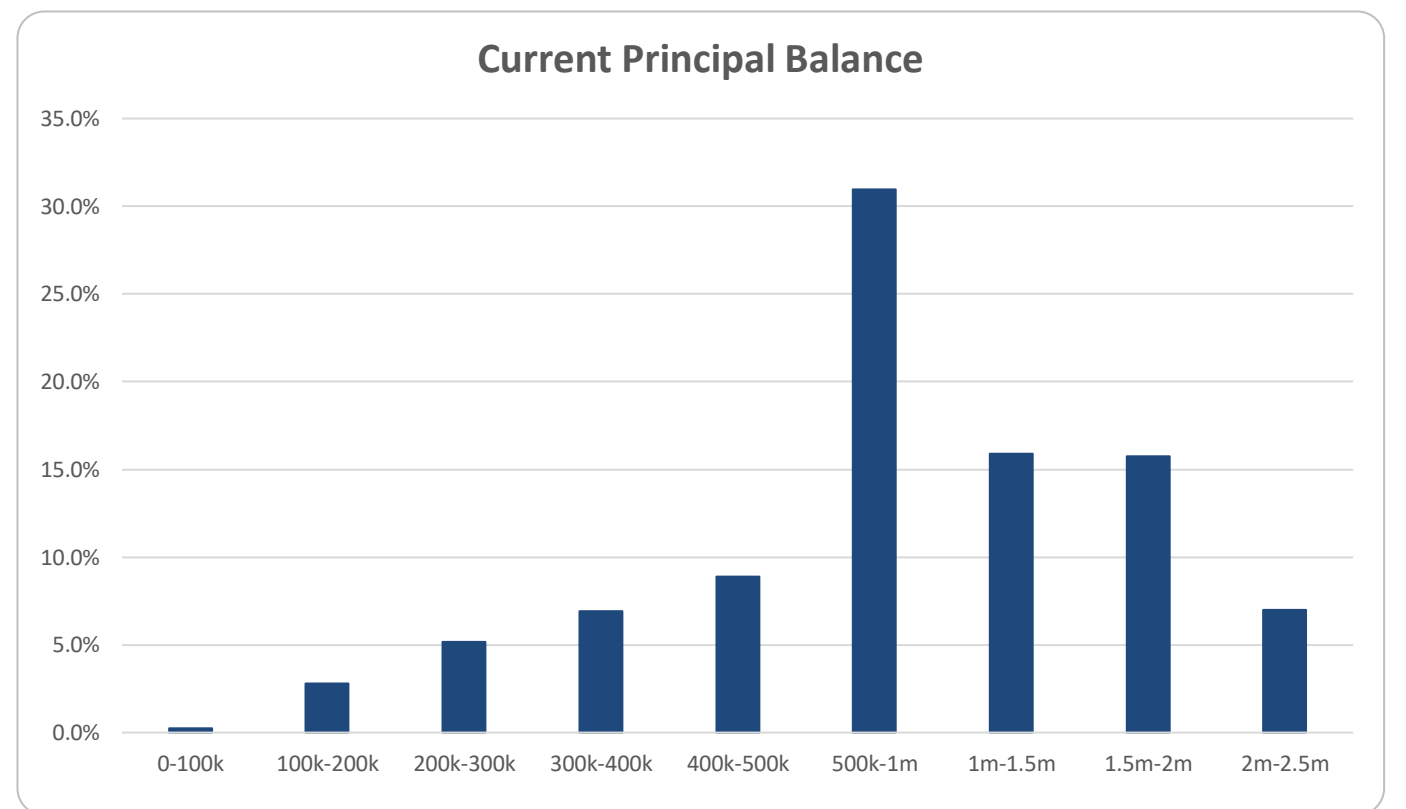
11



12



13



**Note:**  
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers  
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019