
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Jan-2018 to 31-Jan-2018

Payment Date of 12-Feb-2018

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 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	120,552,052.95		3,679,442.37	116,872,610.58	64.2%	0.00	0.00	381,472.93	381,472.93
Class A2	15,764,499.25		481,157.85	15,283,341.40	64.2%	0.00	0.00	59,861.91	59,861.91
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	72,679.56	72,679.56
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	102,779.18	102,779.18
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	120,499.73	120,499.73
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	37,440.99	37,440.99
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	38,516.88	38,516.88
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	45,567.12	45,567.12
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	58,958.79	58,958.79

1. GENERAL

Current Payment Date	12-Feb-18
Collection Period (start)	1-Jan-18
Collection Period (end)	31-Jan-18
Interest Period (start)	10-Jan-18
Interest Period (end)	11-Feb-18
Days in Interest Period	33
Next Payment Date	12-Mar-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,226,591.11
Early Repayment Fees	31,656.14
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	5,776.69
Total Available Income	1,264,023.94

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	4,176,966.22
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,176,966.22

3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
Closing Balance	0.00

4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	90,868.68
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	381,472.93
Class A2 Interest	59,861.91
Class B Interest	72,679.56
Class C Interest	102,779.18
Class D Interest	120,499.73
Class E Interest	37,440.99
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	38,516.88
Class G Interest	45,567.12
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	58,958.79
Other Expenses	0.00
Excess Spread	255,378.17

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	16,366.00
Class A1 Principal Payment	3,679,442.37
Class A2 Principal Payment	481,157.85
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	210,602,019.73
Plus: Capitalised Charges	36,694.68
Plus: Further Advances / Redraws	16,366.00
Less: Principal Collections	4,255,521.43
 Loan Balance at End of Collection Period	 206,399,558.98

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,255,521.43
CPR (%)	21.7%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.89%	6.67%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.40%	6.67%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	1	2	8
Balance Outstanding	2,097,010	439,789	1,601,721	4,138,521
% Portfolio Balance	1.02%	0.21%	0.78%	2.01%

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	%
65% LVR Mid Doc	48	11.8%	21,845,962	10.6%
65% LVR Full Doc	95	23.4%	52,601,459	25.5%
65% LVR Quick Doc	29	7.1%	9,823,254	4.8%
70% LVR Mid Doc	27	6.7%	12,868,681	6.2%
70% LVR Full Doc	33	8.1%	19,565,091	9.5%
70% LVR Quick Doc Mid	2	0.5%	457,922	0.2%
75% LVR Lite Doc Standard	6	1.5%	1,391,060	0.7%
75% LVR Pro Pack	5	1.2%	1,717,221	0.8%
75% LVR Quick Doc Standard	1	0.2%	235,077	0.1%
75% LVR Full Doc	82	20.2%	47,122,476	22.8%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	35	8.6%	18,632,727	9.0%
70% LVR SMSF	17	4.2%	7,889,358	3.8%
65% LVR SMSF	26	6.4%	12,249,272	5.9%
Total	406	100.0%	206,399,559	100.0%
SMSF Sub-Total	78	19.2%	38,771,357	18.8%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	43	11%	12,009,088	5.8%
40%	50.0%	53	13%	23,469,387	11.4%
50%	55.0%	28	7%	11,654,324	5.6%
55%	60.0%	47	12%	25,002,033	12.1%
60%	65.0%	78	19%	43,653,310	21.1%
65%	70.0%	68	17%	40,731,115	19.7%
70%	75.0%	85	21%	46,150,124	22.4%
75%	80.0%	4	1%	3,730,176	1.8%
80%	100.0%	0	0%	0	0.0%
Total		406	100.0%	206,399,559	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	12	3.0%	926,886	0.4%
100,000	200,000	64	15.8%	10,172,973	4.9%
200,000	300,000	82	20.2%	20,771,175	10.1%
300,000	400,000	68	16.7%	23,735,358	11.5%
400,000	500,000	39	9.6%	17,716,678	8.6%
500,000	1,000,000	97	23.9%	66,260,149	32.1%
1,000,000	1,500,000	25	6.2%	31,017,986	15.0%
1,500,000	2,000,000	14	3.4%	23,749,212	11.5%
2,000,000	2,500,000	3	0.7%	6,539,143	3.2%
2,500,000	5,000,000	2	0.5%	5,510,000	2.7%
Total		406	100%	206,399,559	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	218	53.7%	113,120,011	54.8%
ACT	10	2.5%	6,094,272	3.0%
VIC	72	17.7%	33,184,065	16.1%
QLD	52	12.8%	24,789,180	12.0%
SA	29	7.1%	14,074,789	6.8%
WA	23	5.7%	13,086,173	6.3%
TAS	2	0.5%	2,051,068	1.0%
NT	0	0.0%	0	0.0%
Total	406	100%	206,399,559	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	297	73.2%	157,389,644	76.3%
Non metro	89	21.9%	36,179,624	17.5%
Inner City	20	4.9%	12,830,291	6.2%
Total	406	100%	206,399,559	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	215	53.0%	121,006,247	58.6%
Med Doc	81	20.0%	36,105,703	17.5%
Low Doc	32	7.9%	10,516,253	5.1%
SMSF	78	19.2%	38,771,357	18.8%
Total	406	100%	206,399,559	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.0%	9,560,914	4.6%
Non NCCP loans	398	98.0%	196,838,645	95.4%
Total	406	100%	206,399,559	100%

Summary	
Loans	406
Balance	206,399,559
Avg Balance	508,373
Max Balance	2,910,000
WA Current LVR	61.94%
Max Current LVR	78%
WA Yield	6.67%
BBSW 30	1.7000%
Yield over BBSW30	4.97%
WA Seasoning	43
% IO	49.1%
% SMSF	18.8%
% of Loans Fixed	0.00%
% of Loans Investor	51.82%

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	1	0.2%	524,947	0.3%
18.0	21.0	35	8.6%	19,415,206	9.4%
21.0	24.0	30	7.4%	16,875,963	8.2%
24.0	27.0	46	11.3%	25,727,646	12.5%
27.0	30.0	35	8.6%	16,081,447	7.8%
30.0	33.0	26	6.4%	16,677,939	8.1%
33.0	36.0	23	5.7%	13,157,761	6.4%
36.0	39.0	17	4.2%	9,080,075	4.4%
39.0	150.0	193	47.5%	88,858,576	43.1%
Total		406	100%	206,399,558.98	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	398	98.0%	202,261,038	98.0%
30.0	60.0	5	1.2%	2,097,010	1.0%
60.0	90.0	1	0.2%	439,789	0.2%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	2	0.5%	1,601,721	0.8%
Total		406	100%	206,399,559	100%

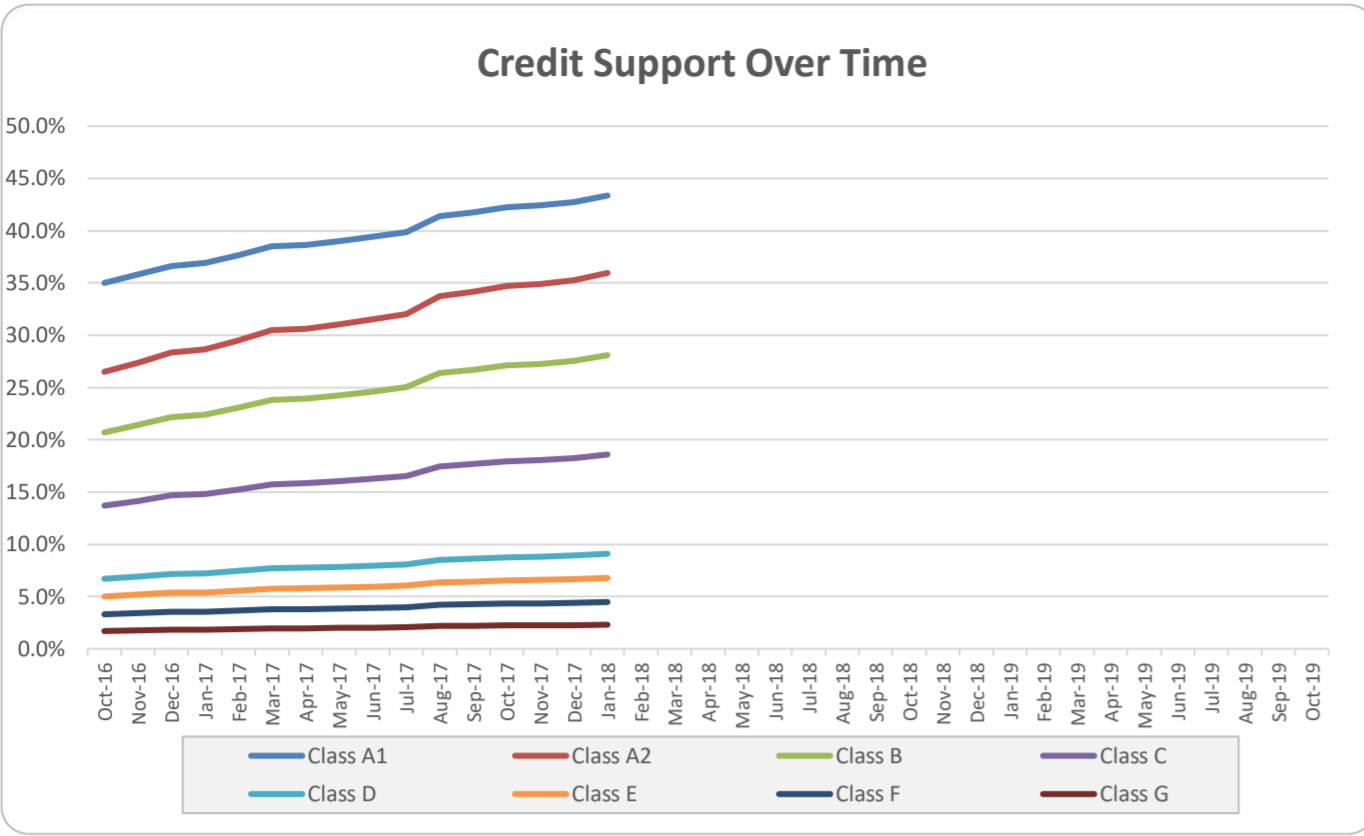
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	16	4%	5,662,483	2.7%
15.0	20.0	27	7%	13,849,936	6.7%
20.0	25.0	307	76%	156,010,600	75.6%
25.0	30.0	56	14%	30,876,539	15.0%
Total		406	100%	206,399,559	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	54	13.30%	22,701,064	11.0%
Self Employed	352	86.70%	183,698,495	89.0%
Total	406	100%	206,399,559	100%

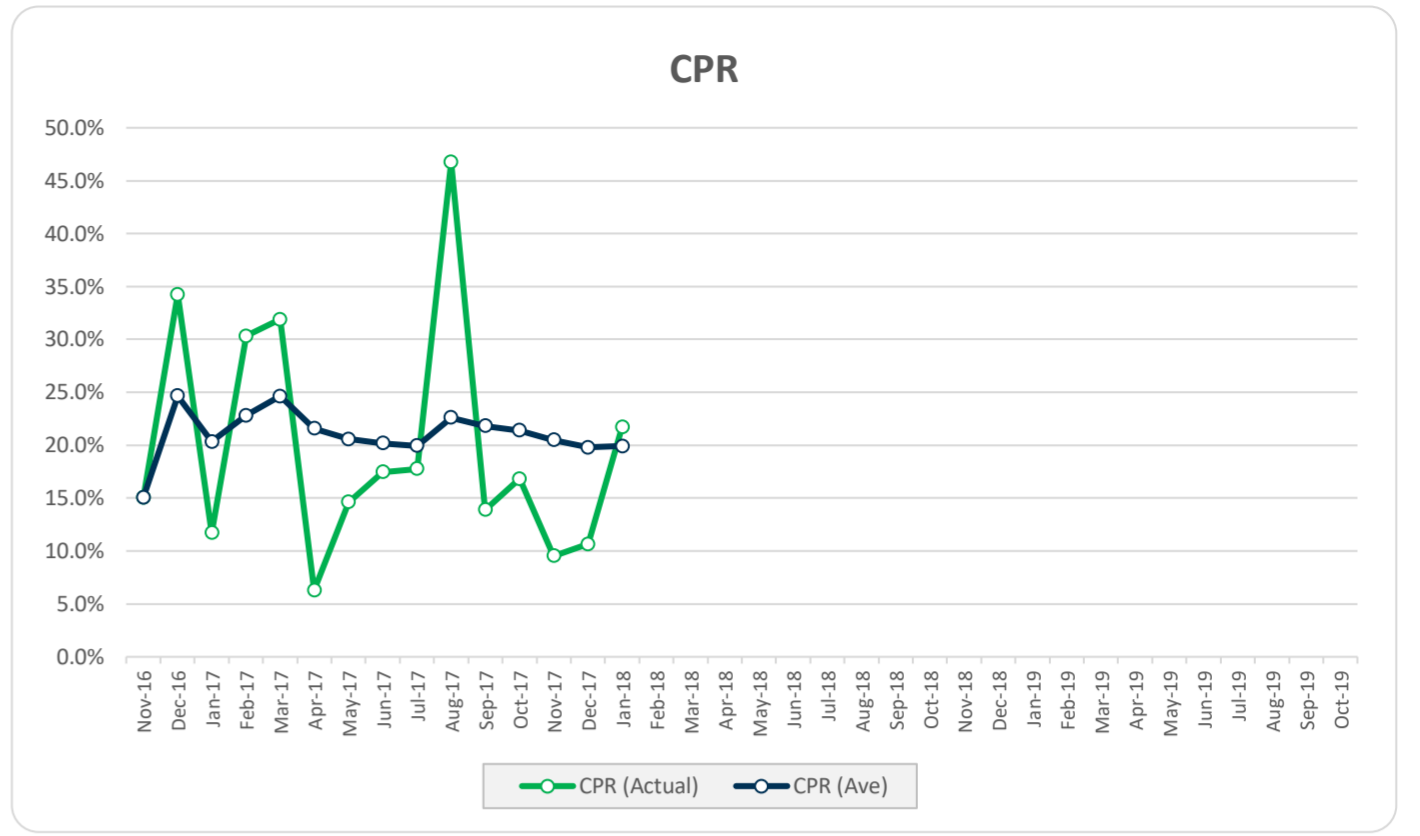
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	96	23.6%	51,262,597	24.8%
Industrial	194	47.8%	89,357,508	43.3%
Office	72	17.7%	31,934,652	15.5%
Professional Suites	4	1.0%	1,278,717	0.6%
Residential	26	6.4%	21,522,956	10.4%
Commercial Other	14	3.4%	11,043,128	5.4%
Total	406	100%	206,399,559	100%

Think Tank Series 2016-1: Time Series Charts

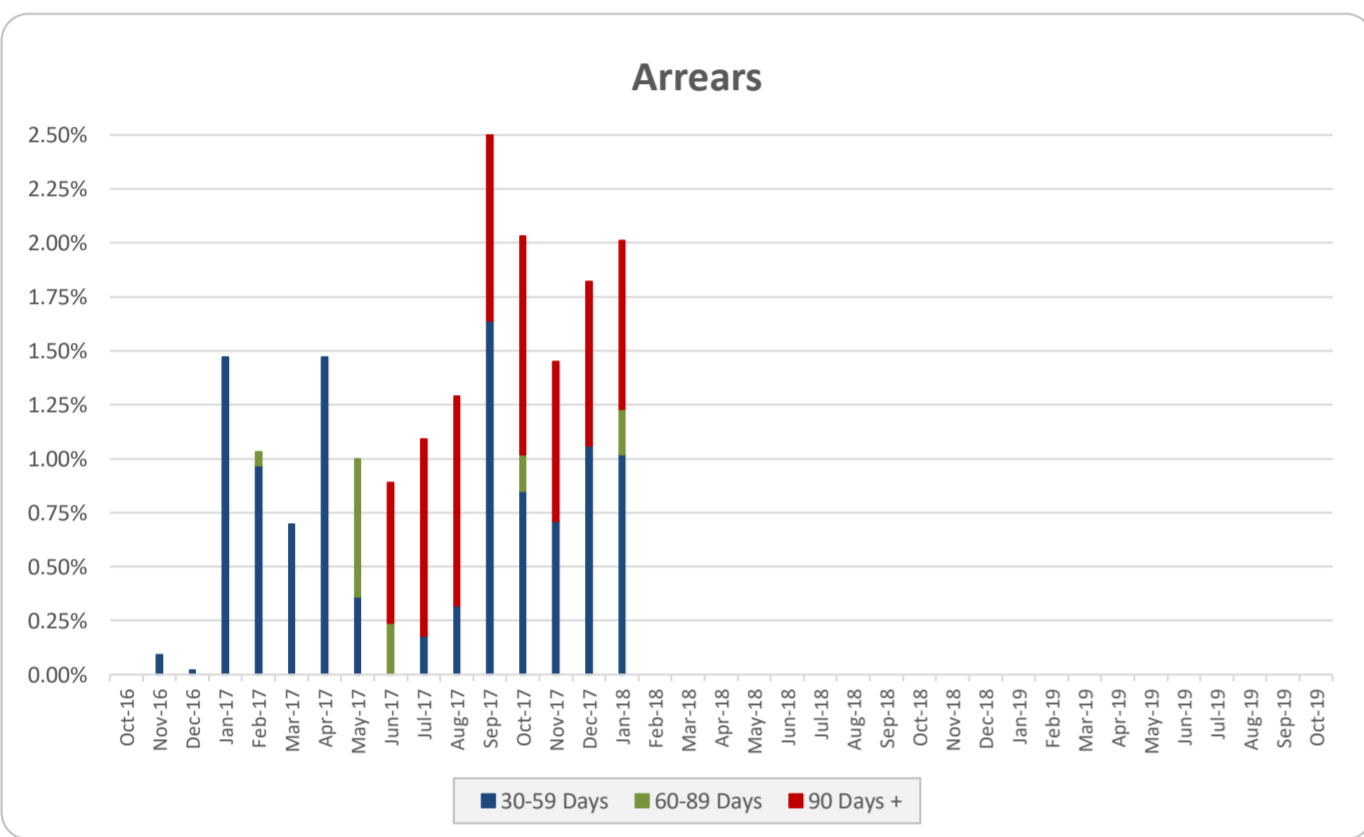
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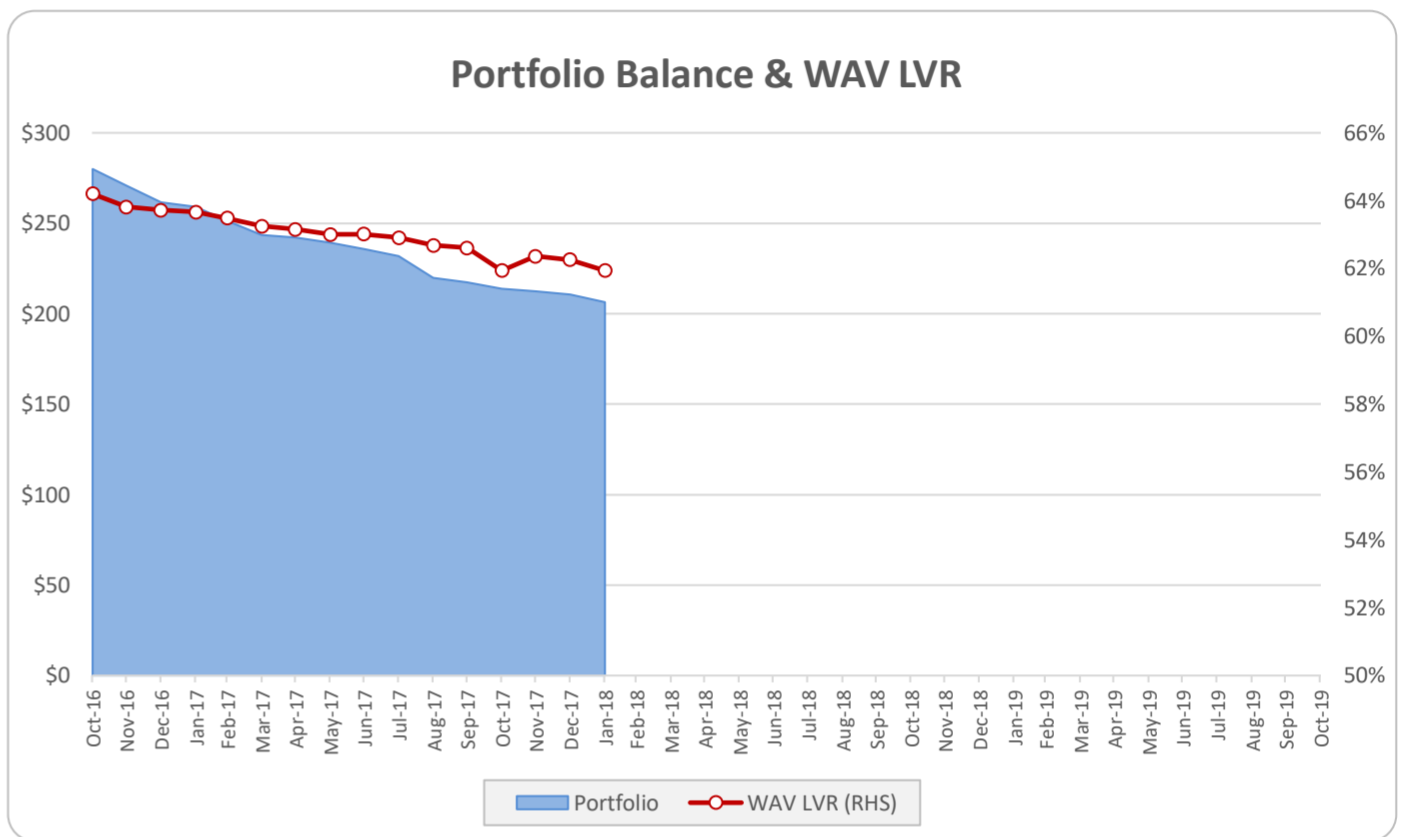
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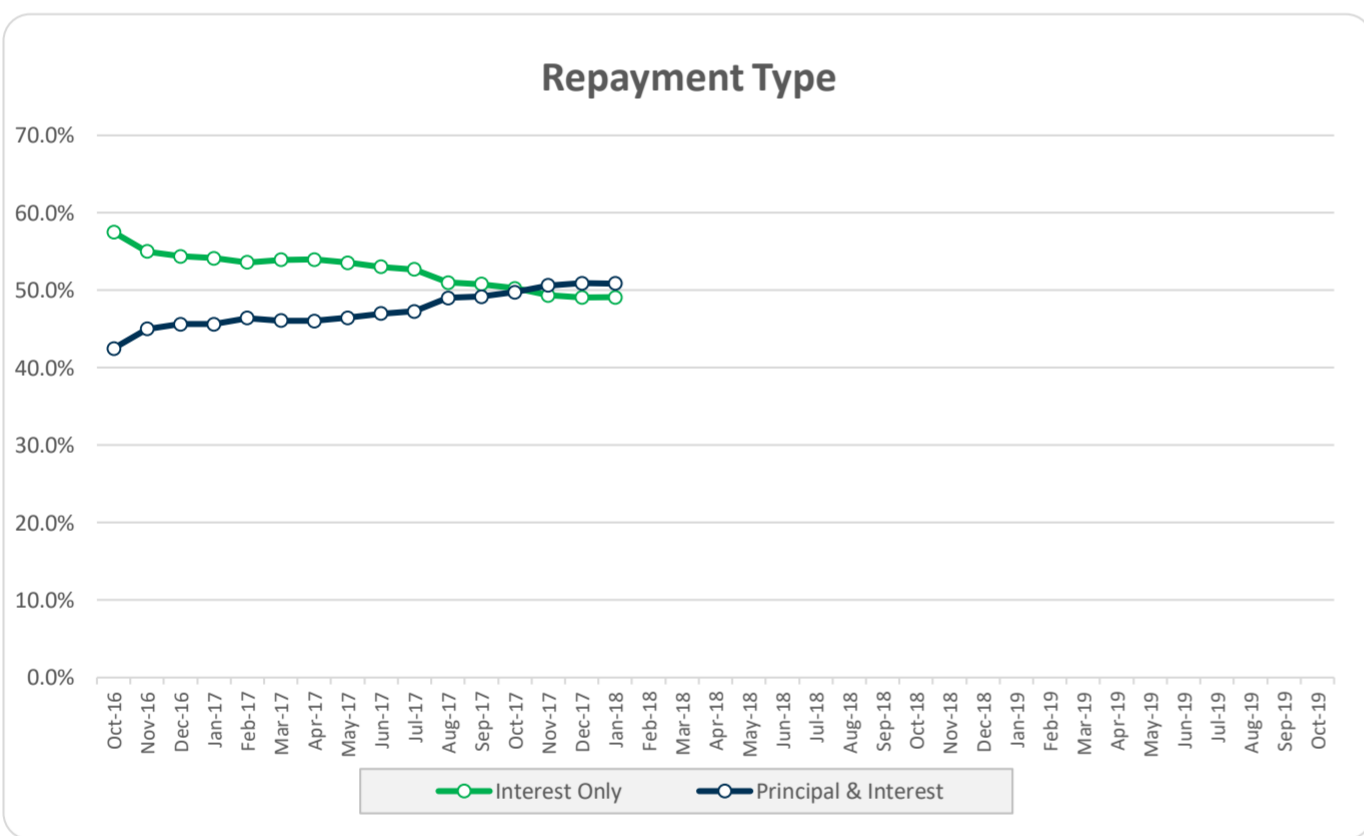
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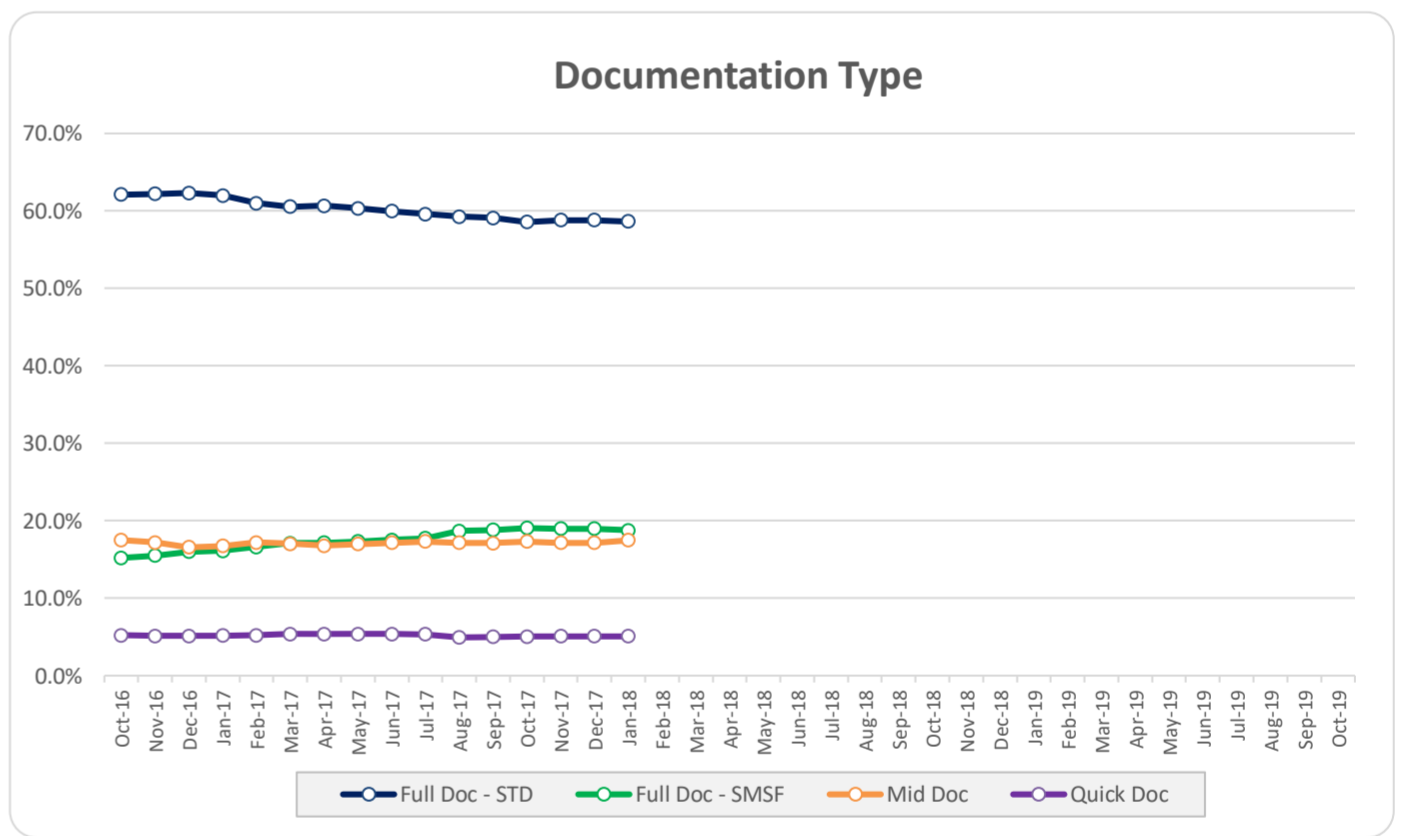
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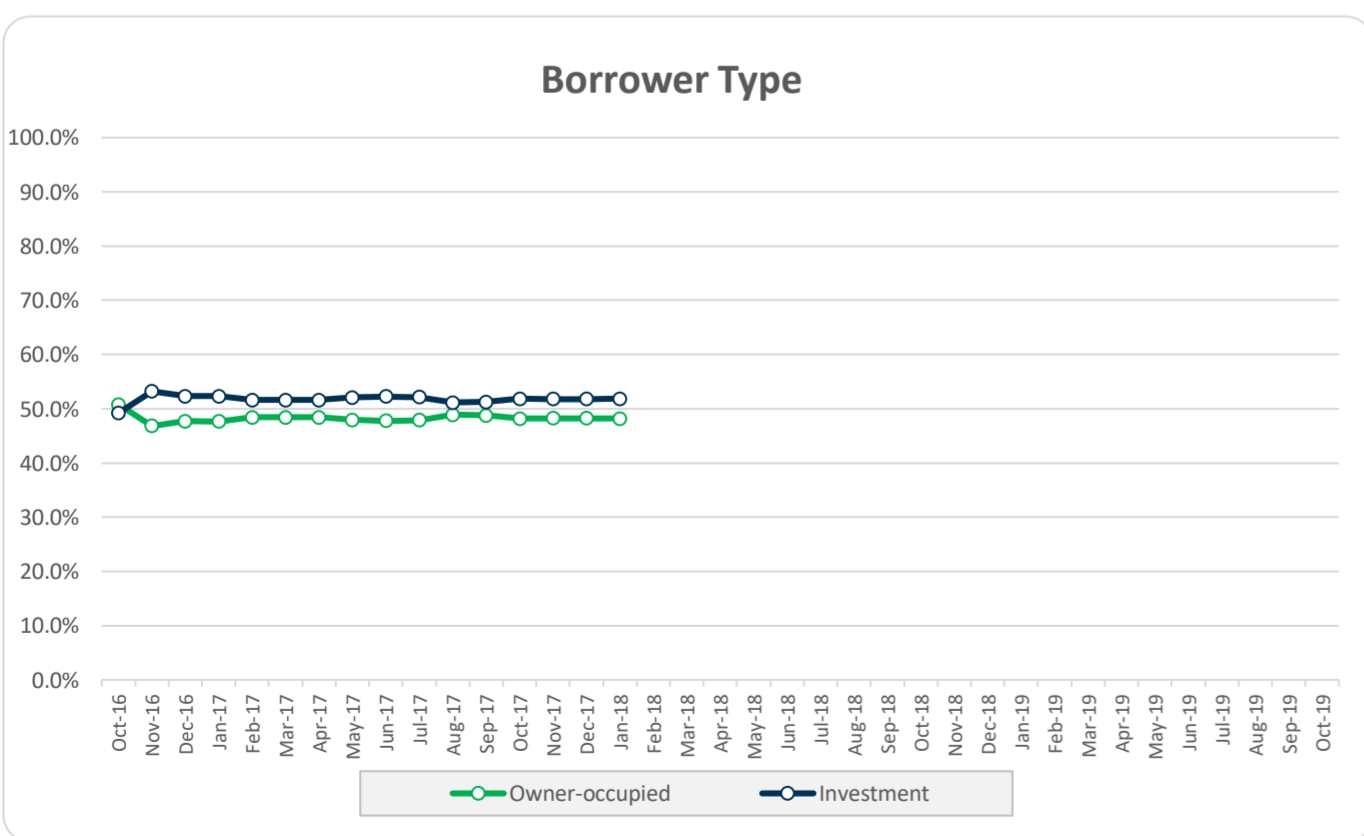
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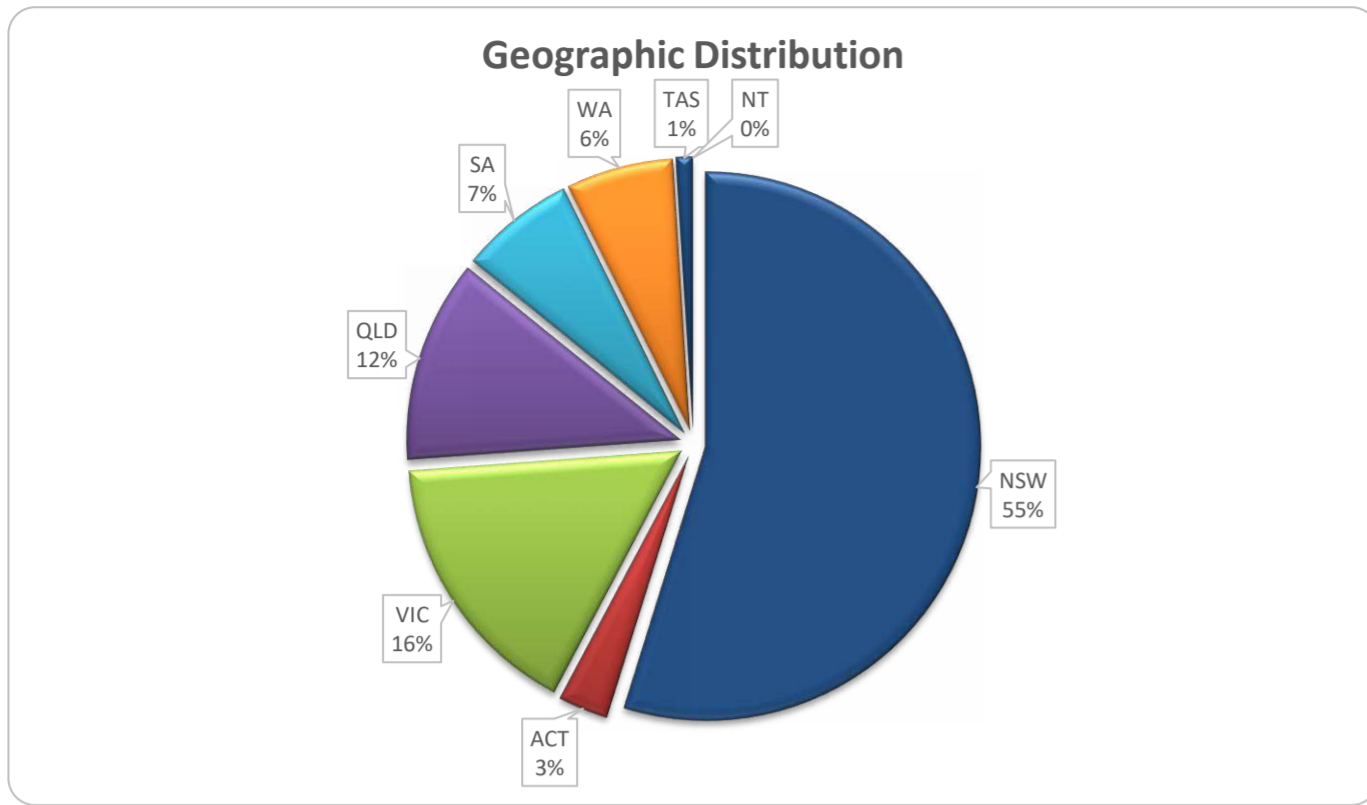


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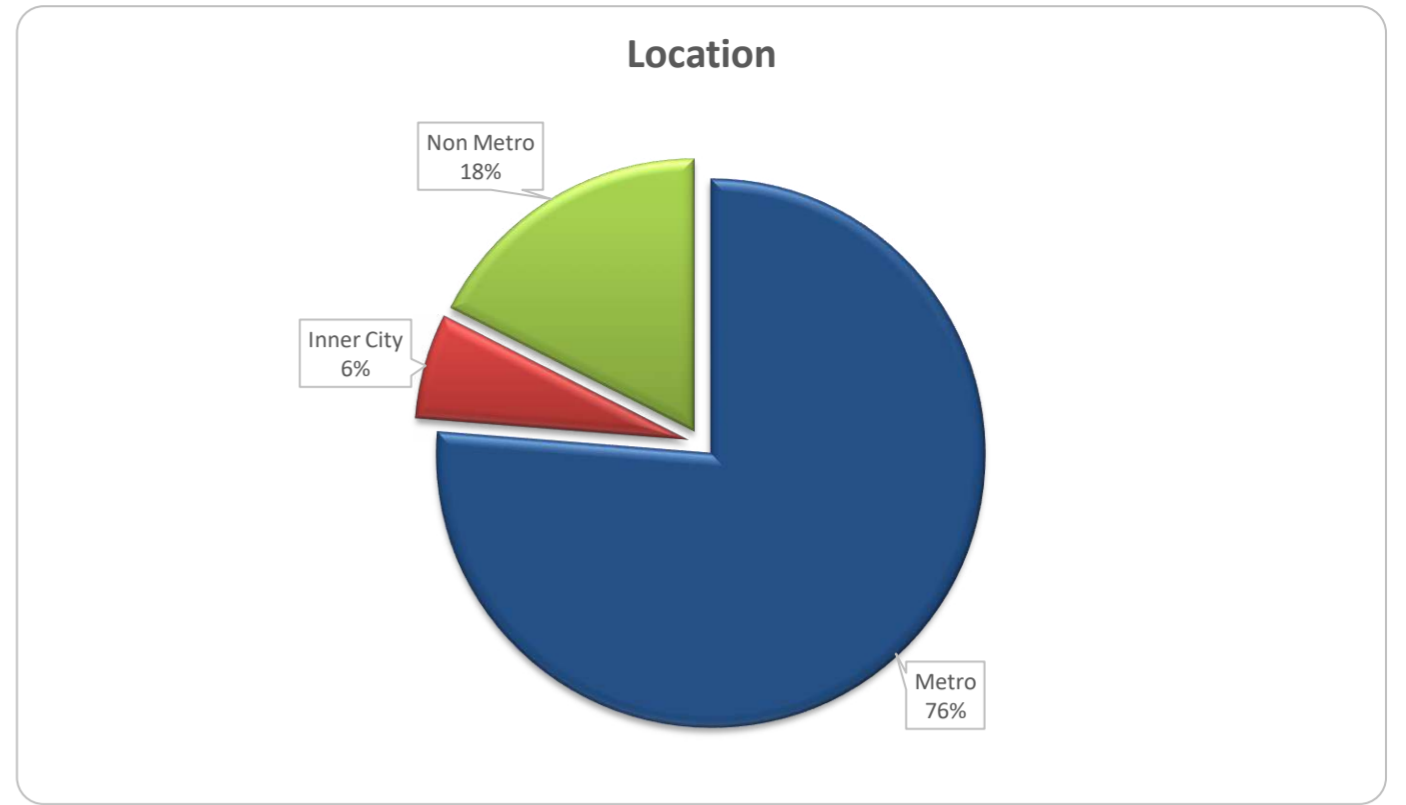


Think Tank Series 2016-1: Current Charts

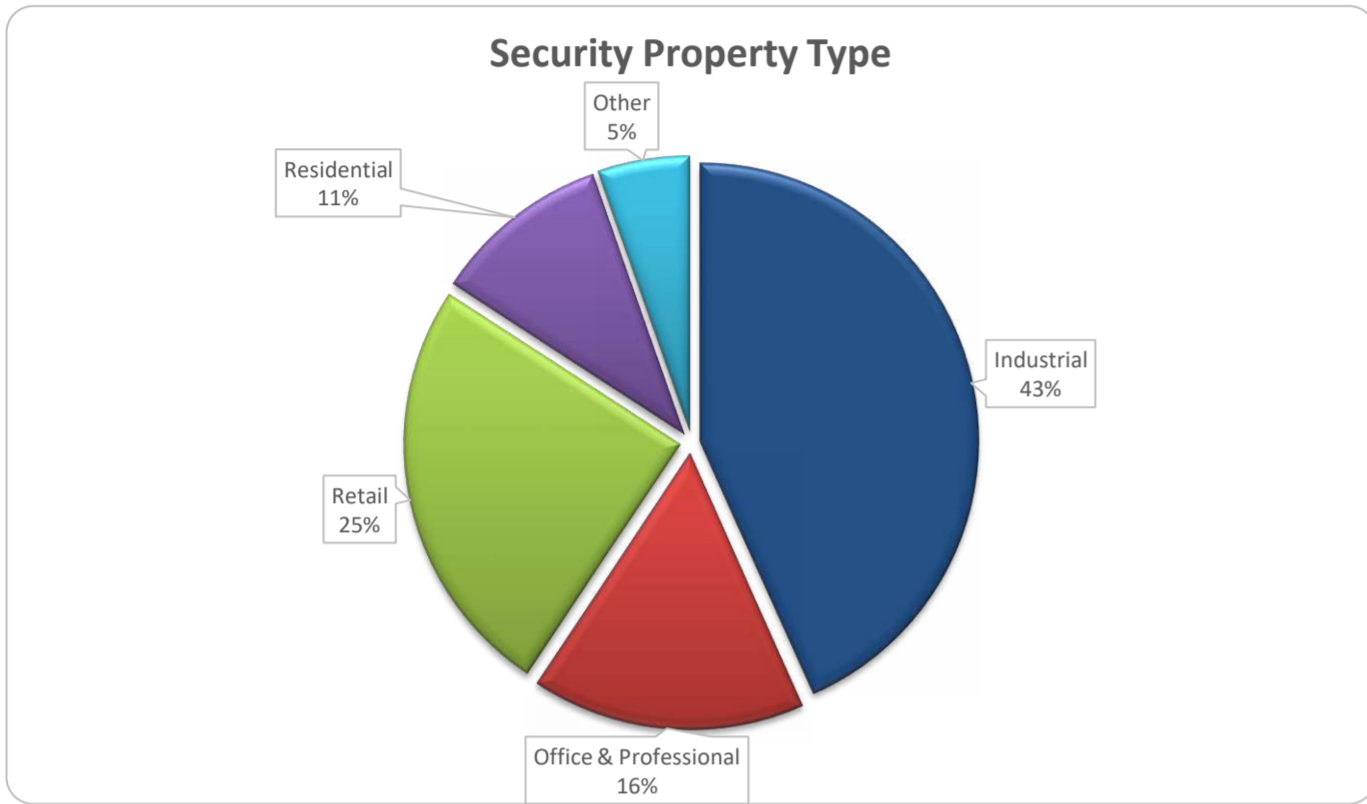
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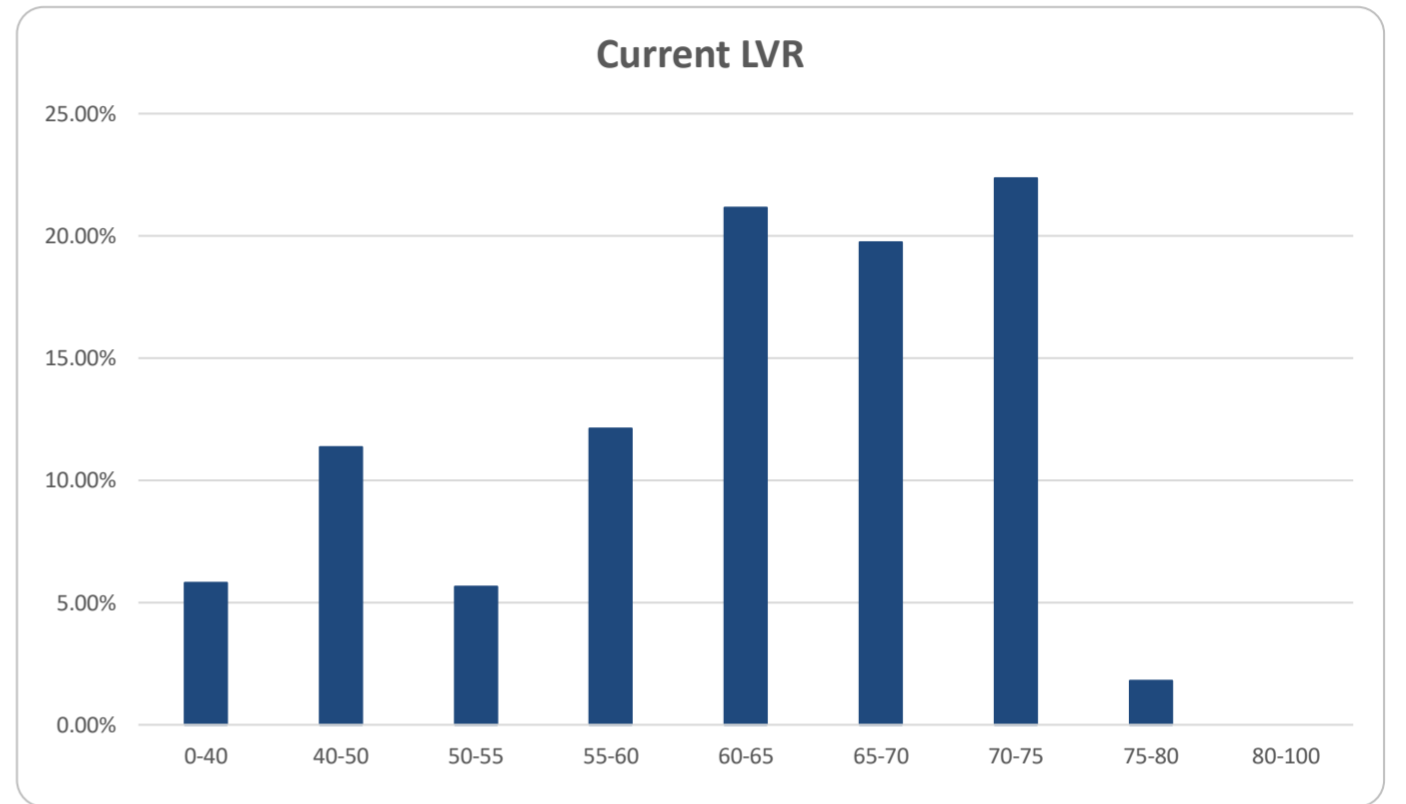
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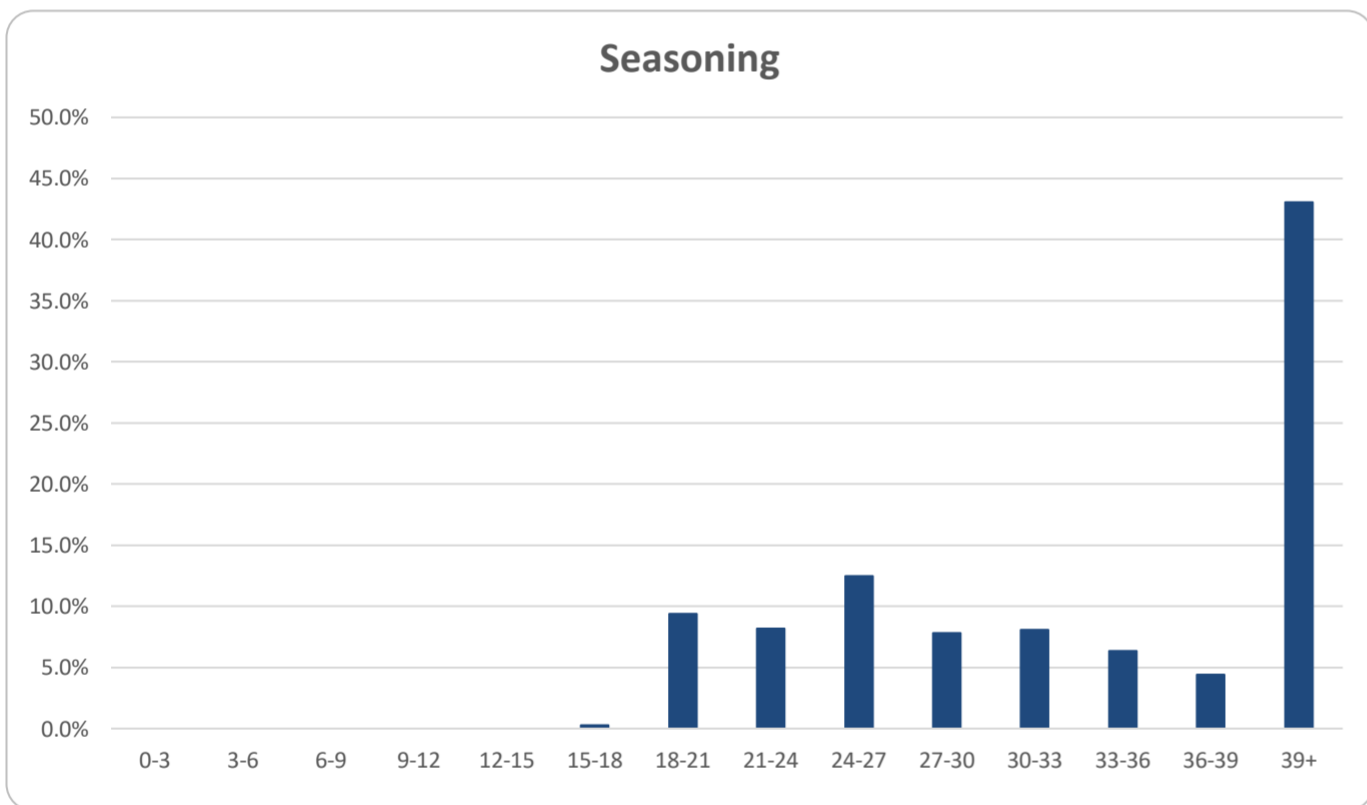
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