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## Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Jan-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 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	81,254,981.98		3,094,066.18	78,160,915.80	42.9%	0.00	0.00	254,995.94	254,995.94
Class A2	10,625,651.51		404,608.66	10,221,042.85	42.9%	0.00	0.00	39,662.79	39,662.79
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	70,964.35	70,964.35
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	99,796.22	99,796.22
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	116,442.79	116,442.79
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,960.17	35,960.17
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	36,970.85	36,970.85
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	43,547.44	43,547.44
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	56,173.87	56,173.87

### 1. GENERAL

Current Payment Date	10-Jan-19
Collection Period (start)	1-Dec-18
Collection Period (end)	31-Dec-18
Interest Period (start)	10-Dec-18
Interest Period (end)	9-Jan-19
Days in Interest Period	31
Next Payment Date	11-Feb-19

### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	913,017.09
Early Repayment Fees	11,812.50
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	6,301.40
<b>Total Available Income</b>	<b>931,130.99</b>

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

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	3,514,674.84
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>3,514,674.84</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)	67,797.20
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	254,995.94
Class A2 Interest	39,662.79
Class B Interest	70,964.35
Class C Interest	99,796.22
Class D Interest	116,442.79
Class E Interest	35,960.17
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	36,970.85
Class G Interest	43,547.44
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,173.87
Other Expenses	0.00
Excess Spread	108,819.37

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	16,000.00
Class A1 Principal Payment	3,094,066.18
Class A2 Principal Payment	404,608.66
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	166,130,387.36
Plus: Capitalised Charges	15,134.19
Plus: Further Advances / Redraws	16,000.00
Less: Principal Collections	3,523,842.90
 Loan Balance at End of Collection Period	 162,637,678.65

### b. Repayments

Principal received on Mortgage Loans during Collection Period	3,523,842.90
CPR (%)	22.7%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.22%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.60%	6.83%	OK

### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	5	0	5	10
Balance Outstanding	1,382,496	0	5,055,965	6,438,460
% Portfolio Balance	0.85%	0.00%	3.11%	3.96%

### 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	174	51.2%	93,935,859	57.8%
Mid Doc	67	19.7%	27,344,694	16.8%
Quick Doc	25	7.4%	6,618,196	4.1%
SMSF	74	21.8%	34,738,930	21.4%
Total	340	100.0%	162,637,679	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	47	14%	11,301,640	6.9%
40%	52	15%	24,008,684	14.8%
50%	25	7%	11,133,419	6.8%
55%	44	13%	19,536,073	12.0%
60%	53	16%	30,693,554	18.9%
65%	59	17%	33,634,619	20.7%
70%	57	17%	29,009,536	17.8%
75%	3	1%	3,320,157	2.0%
80%	0	0%	0	0.0%
Total	340	100.0%	162,637,679	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	13	3.8%	726,721	0.4%
100,000	65	19.1%	10,243,334	6.3%
200,000	65	19.1%	16,738,105	10.3%
300,000	51	15.0%	17,698,446	10.9%
400,000	37	10.9%	16,819,293	10.3%
500,000	79	23.2%	53,043,086	32.6%
1,000,000	15	4.4%	18,909,117	11.6%
1,500,000	11	3.2%	18,584,577	11.4%
2,000,000	2	0.6%	4,365,000	2.7%
2,500,000	2	0.6%	5,510,000	3.4%
Total	340	100%	162,637,679	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	183	53.8%	89,128,092	54.8%
ACT	10	2.9%	5,663,076	3.5%
VIC	59	17.4%	23,621,517	14.5%
QLD	46	13.5%	21,871,584	13.4%
SA	22	6.5%	11,791,626	7.3%
WA	18	5.3%	8,556,949	5.3%
TAS	2	0.6%	2,004,835	1.2%
NT	0	0.0%	0	0.0%
Total	340	100%	162,637,679	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	250	73.5%	124,126,421	76.3%
Non metro	74	21.8%	29,708,179	18.3%
Inner City	16	4.7%	8,803,078	5.4%
Total	340	100%	162,637,679	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	174	51.2%	93,935,859	57.8%
Med Doc	67	19.7%	27,344,694	16.8%
Low Doc	25	7.4%	6,618,196	4.1%
SMSF	74	21.8%	34,738,930	21.4%
Total	340	100%	162,637,679	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	6	1.8%	6,509,648	4.0%
Non NCCP loans	334	98.2%	156,128,031	96.0%
Total	340	100%	162,637,679	100%

Summary	
Loans	340
Balance	162,637,679
Avg Balance	478,346
Max Balance	2,910,000
WA Current LVR	60.49%
Max Current LVR	78%
WA Yield	6.83%
BBSW 30	1.8950%
Yield over BBSW30	4.94%
WA Seasoning	53
% IO	39.6%
% SMSF	21.4%
% of Loans Fixed	0.00%
% of Loans Investor	52.77%

Seasoning (months)	Number		Balance	
	Amount	%	Amount	%
0.0	0	0.0%	0	0.0%
3.0	0	0.0%	0	0.0%
6.0	0	0.0%	0	0.0%
9.0	0	0.0%	0	0.0%
12.0	0	0.0%	0	0.0%
15.0	0	0.0%	0	0.0%
18.0	0	0.0%	0	0.0%
21.0	0	0.0%	0	0.0%
24.0	0	0.0%	0	0.0%
27.0	15	4.4%	8,232,249	5.1%
30.0	16	4.7%	7,182,092	4.4%
33.0	30	8.8%	16,919,416	10.4%
36.0	44	12.9%	23,937,416	14.7%
39.0	235	69.1%	106,366,505	65.4%
Total	340	100%	162,637,678.65	100%

Arrears (Days Past Due)	Number		Balance	
	Amount	%	Amount	%
0.0	330	97.1%	156,199,218	96.0%
30.0	5	1.5%	1,382,496	0.9%
60.0	0	0.0%	0	0.0%
90.0	2	0.6%	3,042,342	1.9%
120.0	3	0.9%	2,013,623	1.2%
Total	340	100%	162,637,679	100%

Original Loan Term (Years)	Number		Balance	
	Amount	%	Amount	%
0.0	13	4%	3,401,140	2.1%
15.0	17	5%	6,620,607	4.1%
20.0	262	77%	128,751,260	79.2%
25.0	48	14%	23,864,672	14.7%
Total	340	100%	162,637,679	100%

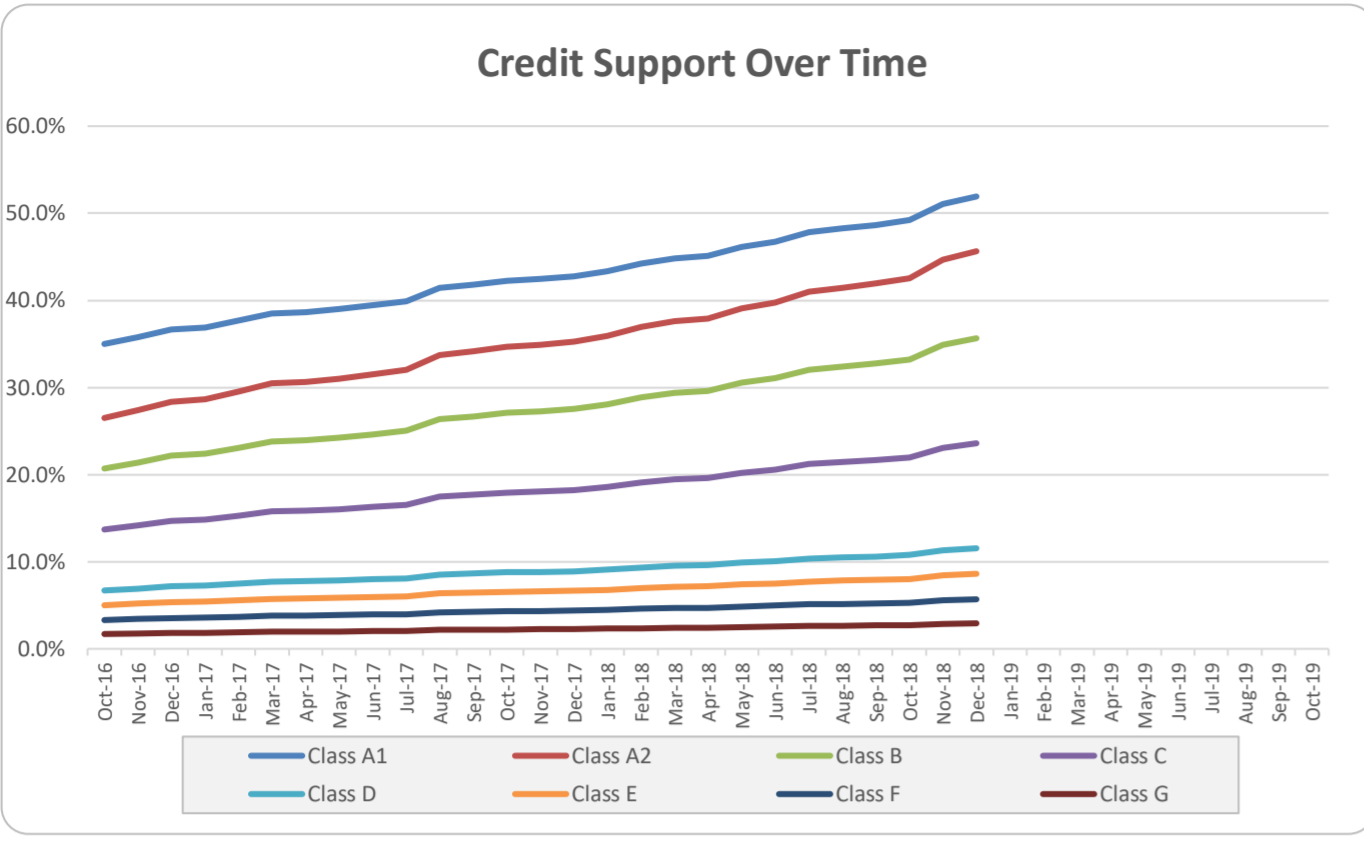
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	49	14.41%	19,721,509	12.1%
Self Employed	291	85.59%	142,916,169	87.9%
Total	340	100%	162,637,679	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	340	100.00%	162,637,679	100.0%
1	0	0.00%	0	0.0%
Total	340	100%	162,637,679	100%

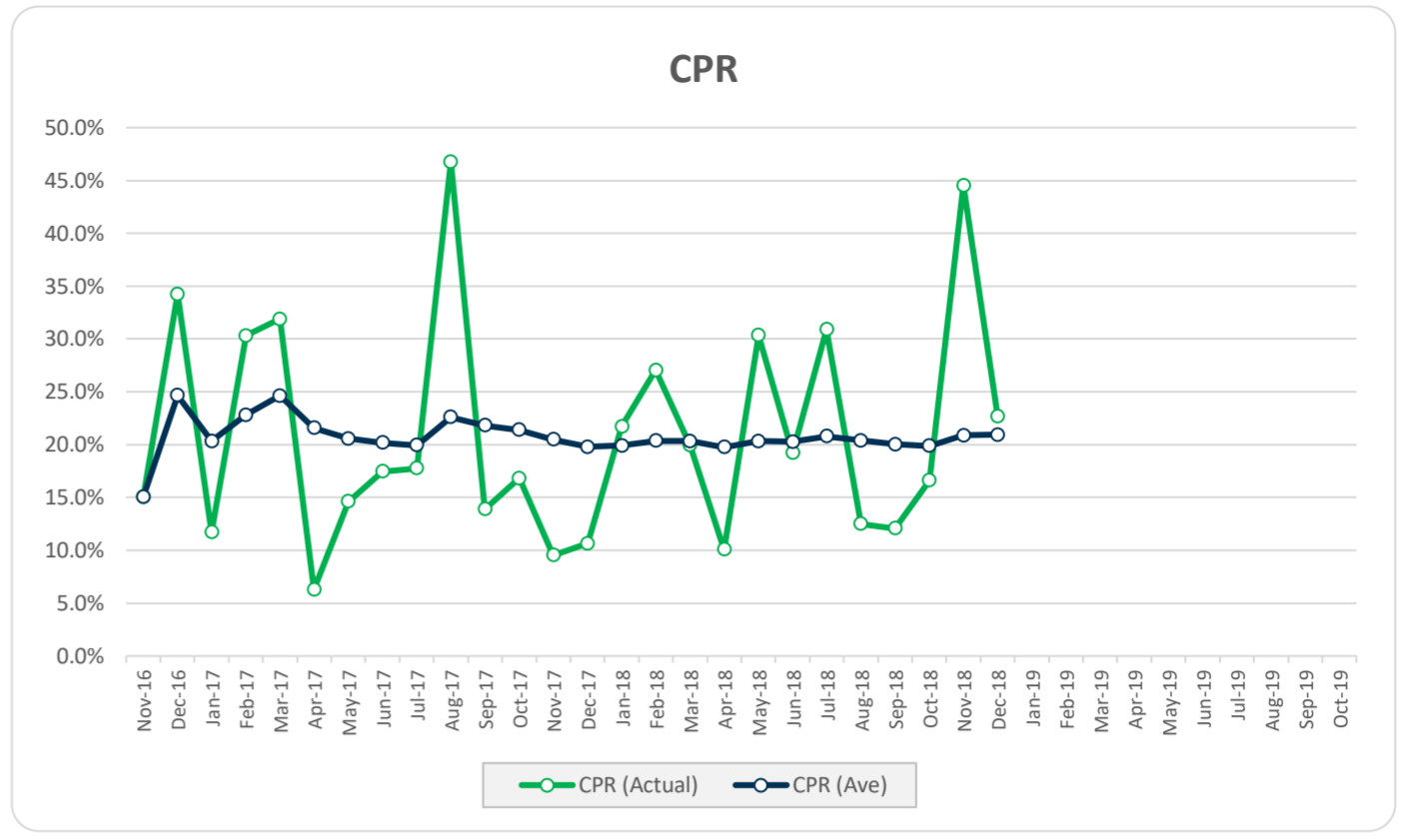
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	78	22.9%	40,386,308	24.8%
Industrial	166	48.8%	73,496,535	45.2%
Office	62	18.2%	24,665,441	15.2%
Professional Suites	4	1.2%	1,199,538	0.7%
Residential	19	5.6%	13,856,006	8.5%
Commercial Other	11	3.2%	9,033,851	5.6%
Total	340	100%	162,637,679	100%

Think Tank Series 2016-1: Time Series Charts

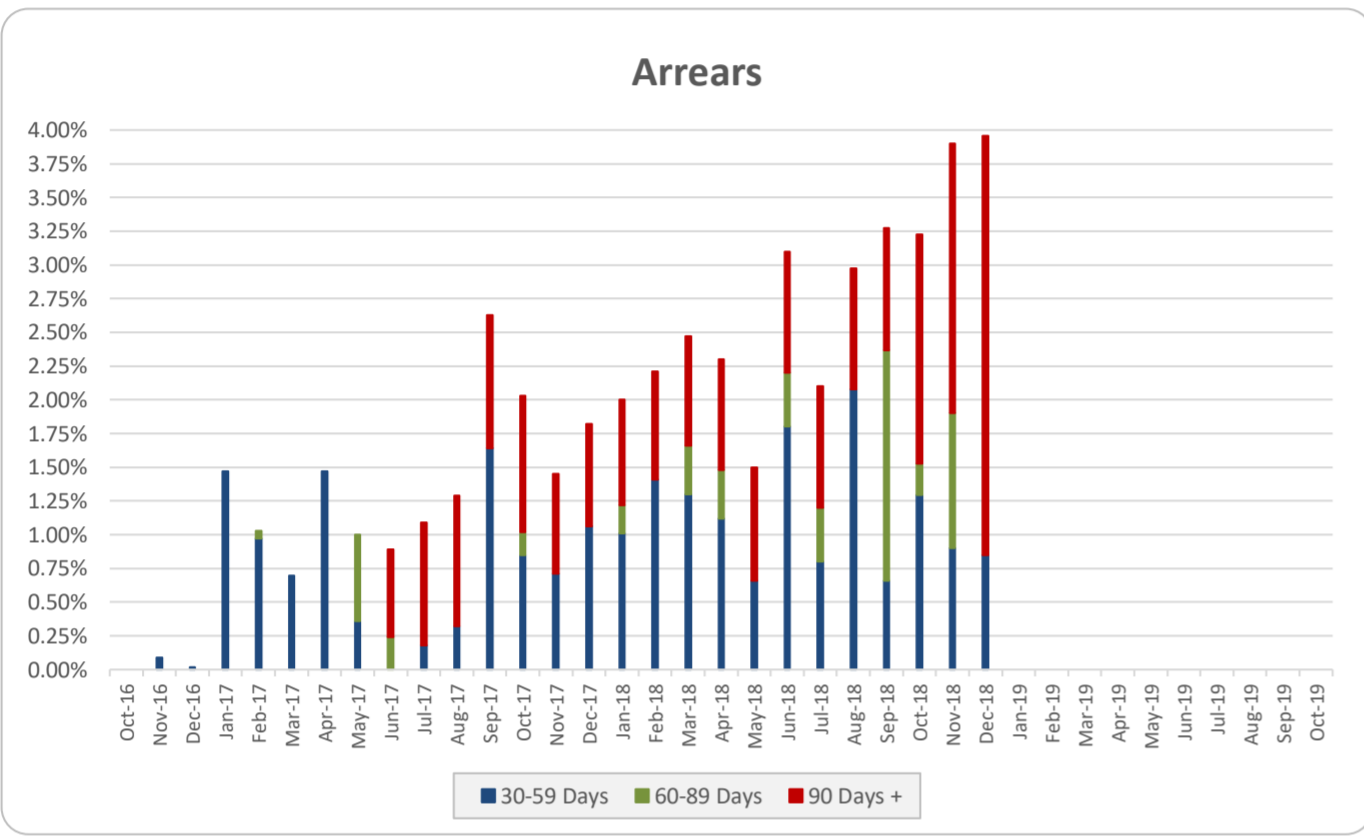
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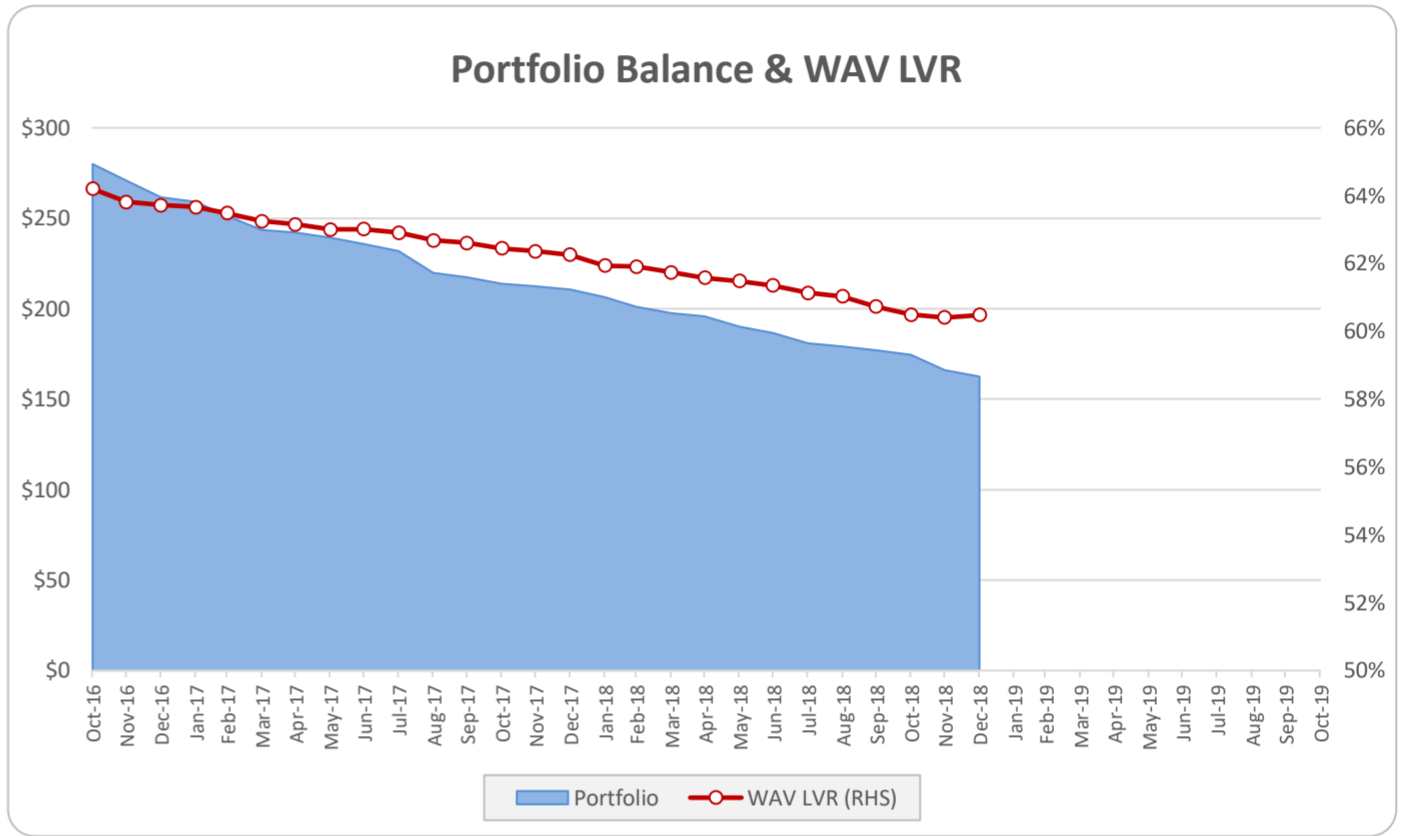
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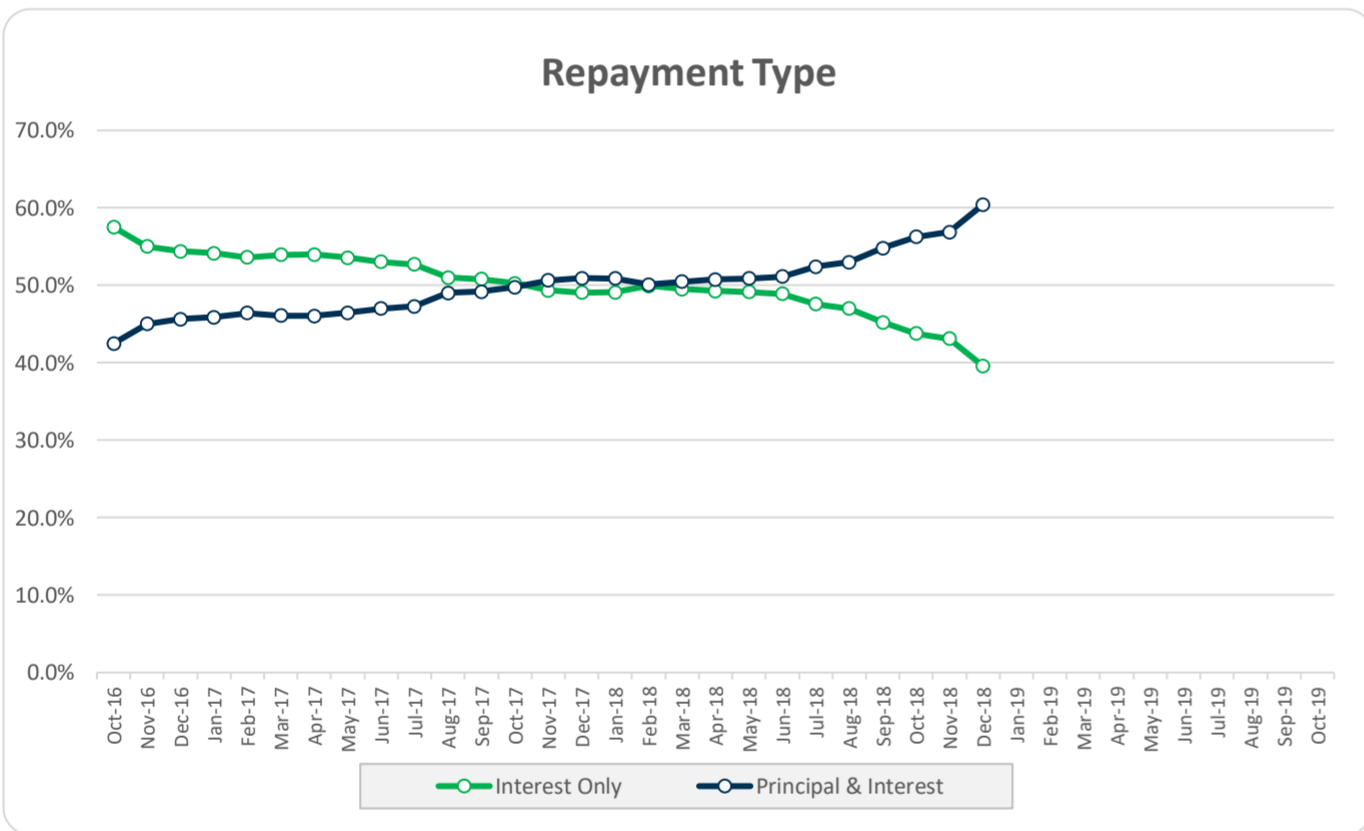
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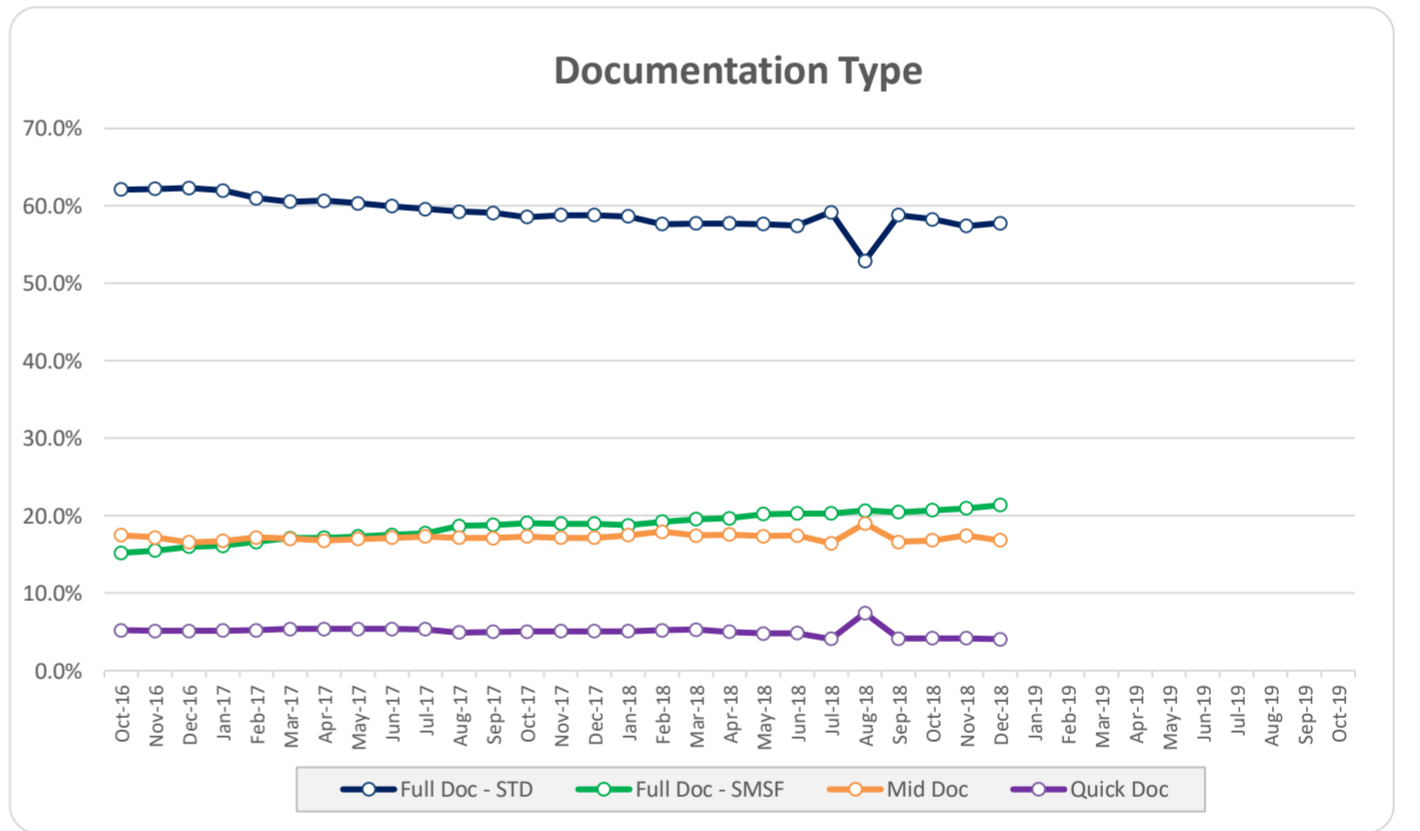
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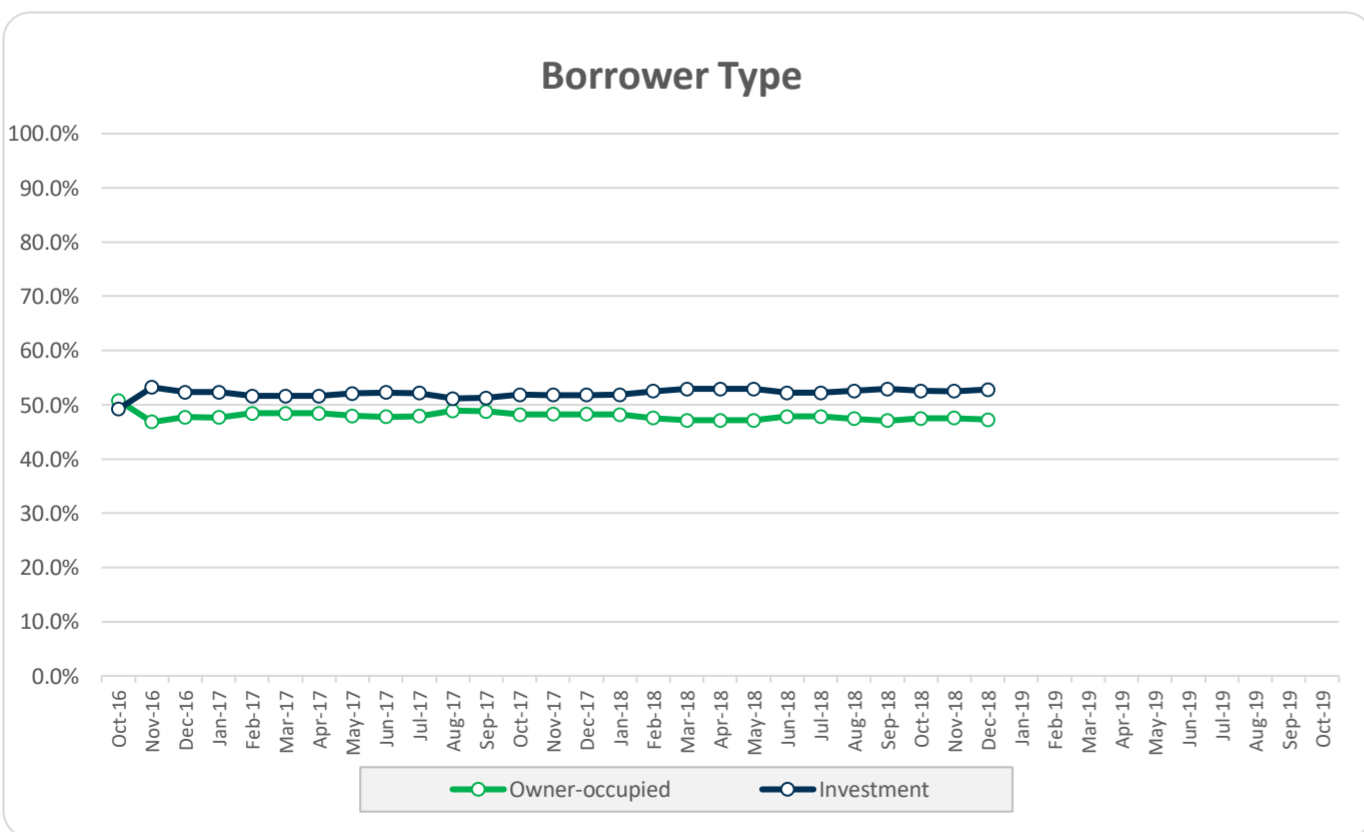
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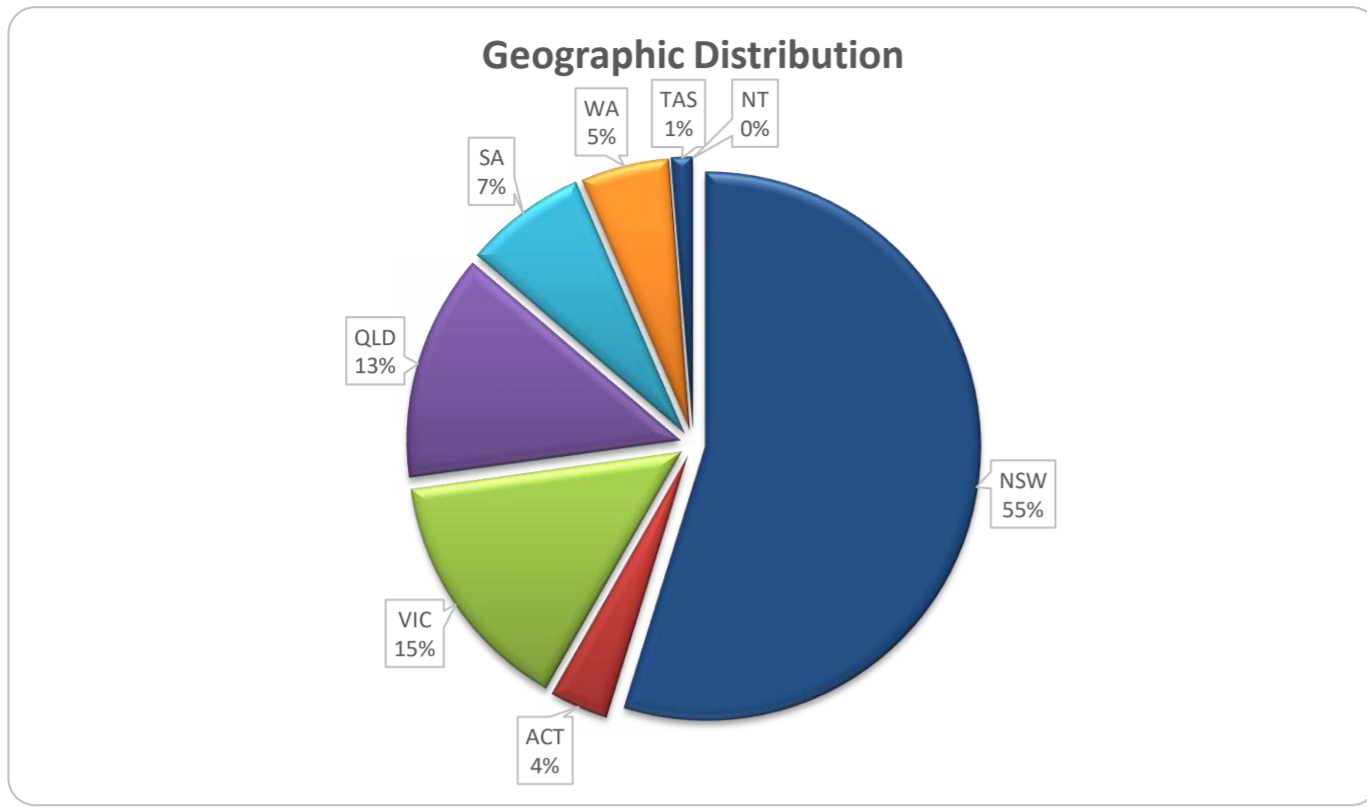


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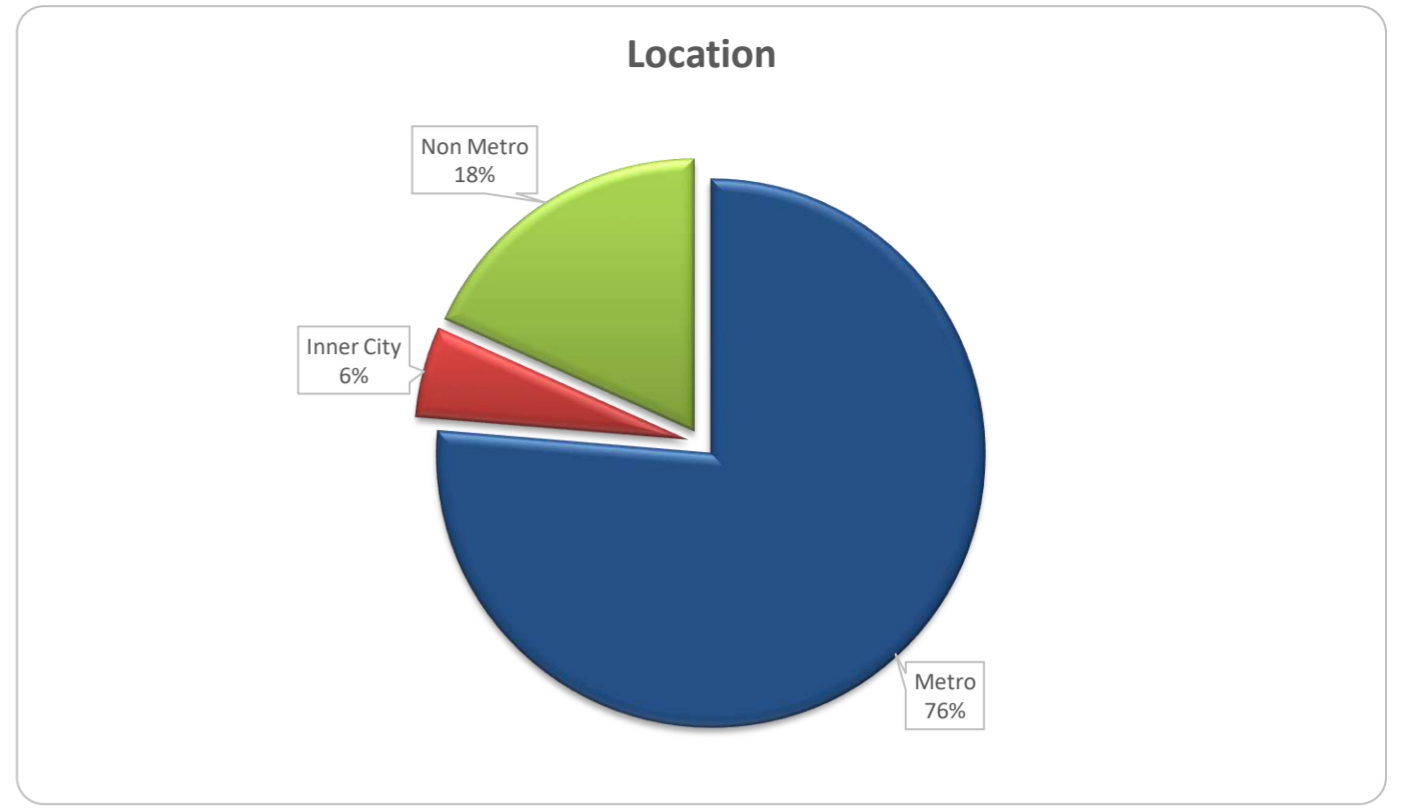


Think Tank Series 2016-1: Current Charts

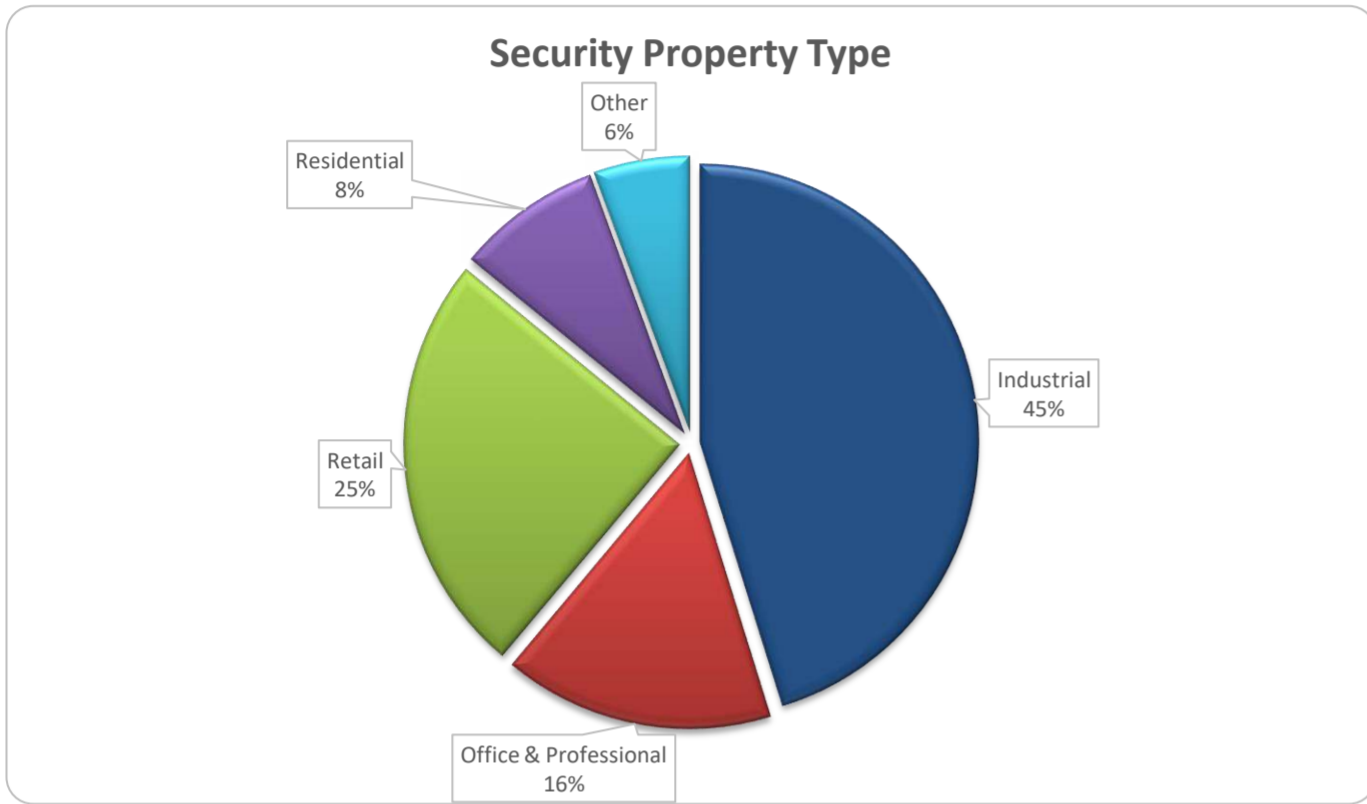
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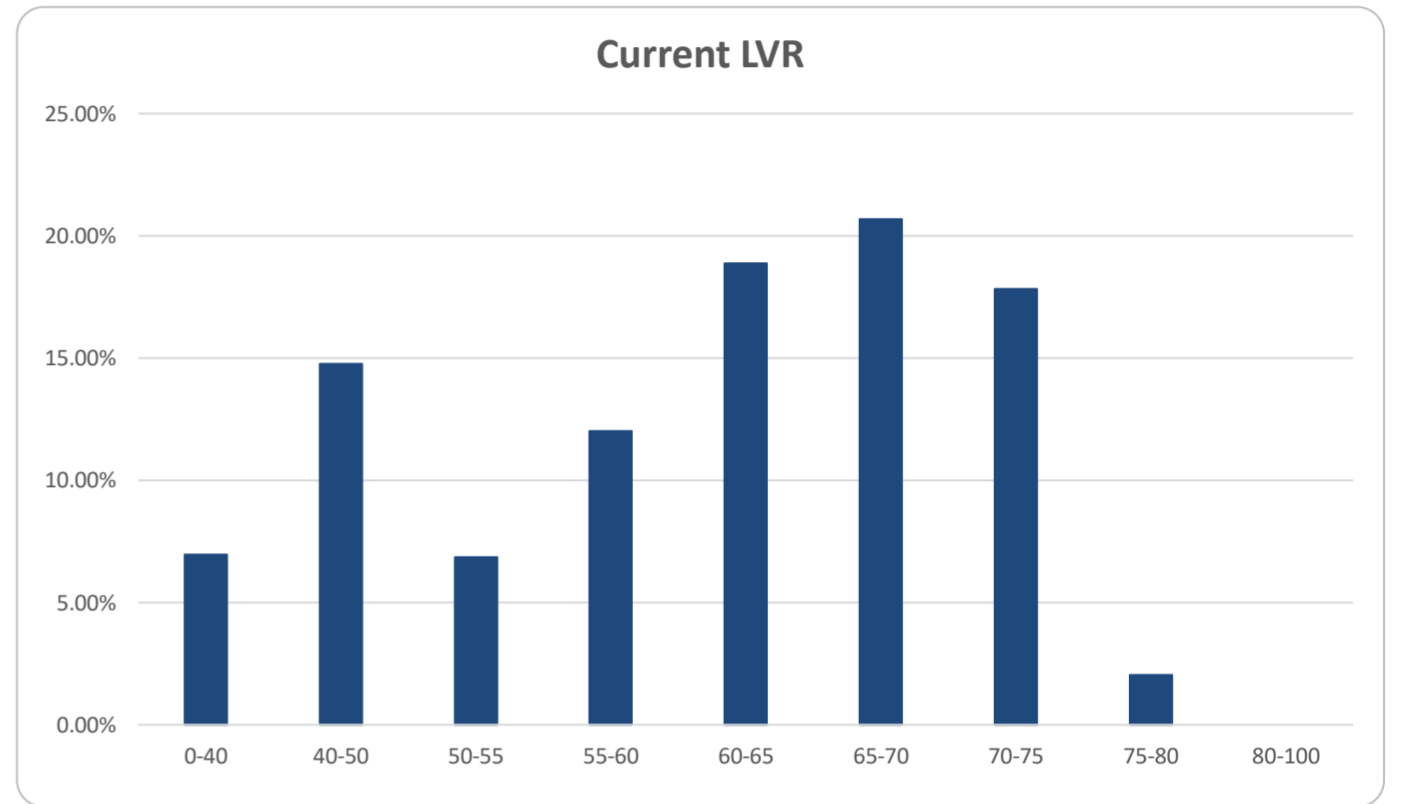
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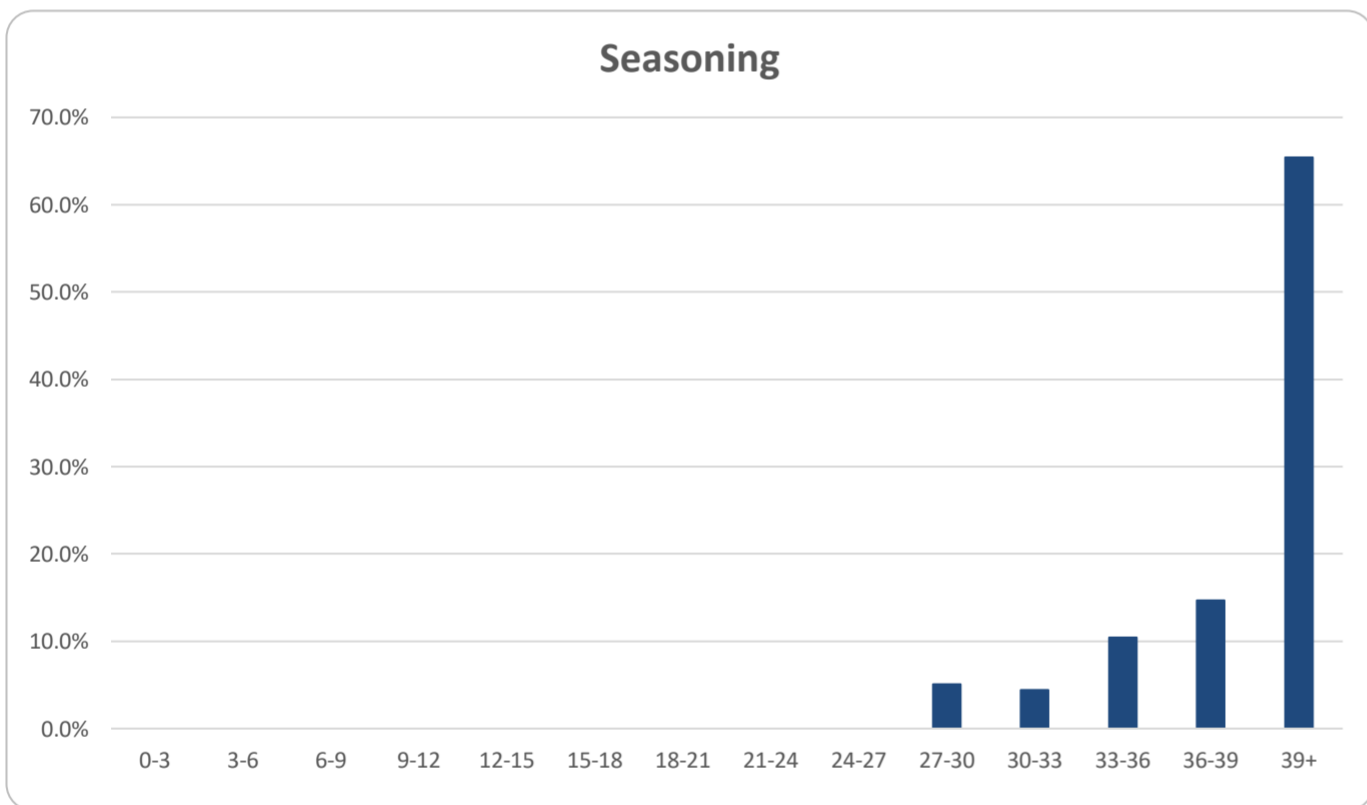
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