



Report 1

---

## Investor Report - Think Tank Series 2016-1

---

Collection Period from 04-Nov-2016 to 30-Nov-2016

Payment Date of 12-Dec-2016

# 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	182,000,000.00		8,037,751.13	173,962,248.87	95.6%	0.00	0.00	652,226.17	652,226.17
Class A2	23,800,000.00		1,051,090.53	22,748,909.47	95.6%	0.00	0.00	102,635.77	102,635.77
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	82,714.37	82,714.37
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	117,172.34	117,172.34
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	137,577.82	137,577.82
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	42,827.43	42,827.43
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	44,066.33	44,029.49
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	52,201.65	0.00
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	67,605.51	0.00

## 1. GENERAL

Current Payment Date	12-Dec-16
Collection Period (start)	4-Nov-16
Collection Period (end)	30-Nov-16
Interest Period (start)	4-Nov-16
Interest Period (end)	11-Dec-16
Days in Interest Period	38
Next Payment Date	10-Jan-17

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,341,261.02
Early Repayment Fees	14,908.04
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	3,915.61
<b>Total Available Income</b>	<b>1,360,084.67</b>

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

### b. Total Principal Collections

Principal Received on the Mortgage Loans	3,733,058.47
Principal from the sale of Mortgage Loans	0.00
Other Principal	5,434,783.19
<b>Total Principal Collections</b>	<b>9,167,841.66</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
<u>Less Repayment of Principal Draws</u>	<u>0.00</u>
Closing Balance	0.00

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	180,901.28
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	652,226.17
Class A2 Interest	102,635.77
Class B Interest	82,714.37
Class C Interest	117,172.34
Class D Interest	137,577.82
Class E Interest	42,827.43
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	44,029.49
Class G Interest	0.00
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	0.00
Other Expenses	0.00
Excess Spread	0.00

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	79,000.00
Class A1 Principal Payment	8,037,751.13
Class A2 Principal Payment	1,051,090.53
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	276,505,009.68
Plus: Capitalised Charges	-1,934,510.57
Plus: Further Advances / Redraws	79,000.00
Less: Principal Collections	3,733,058.47
 Loan Balance at End of Collection Period	 270,916,440.64

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	3,733,058.47
CPR (%)	15.1%

#### c. Threshold Rate

WA Interest Rate on the Purchased Receivables required to make Required Payments	4.92%
WA Yield on Mortgage Loans	6.43%
Test	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	246,518	0	0	246,518
% Portfolio Balance	0.09%	0.00%	0.00%	0.09%

#### 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	53	10.6%	24,826,253	9.2%
65% LVR Full Doc	114	22.9%	64,488,033	23.8%
65% LVR Quick Doc	37	7.4%	12,836,533	4.7%
70% LVR Mid Doc	38	7.6%	20,144,987	7.4%
70% LVR Full Doc	46	9.2%	26,288,906	9.7%
70% LVR Quick Doc Mid	3	0.6%	663,871	0.2%
75% LVR Lite Doc Standard	7	1.4%	1,601,161	0.6%
75% LVR Pro Pack	6	1.2%	2,669,711	1.0%
75% LVR Quick Doc Standard	2	0.4%	378,453	0.1%
75% LVR Full Doc	109	21.9%	73,000,830	26.9%
80% LVR High Lend	2	0.4%	2,029,186	0.7%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	7.2%	20,260,979	7.5%
70% LVR SMSF	18	3.6%	8,797,387	3.2%
65% LVR SMSF	27	5.4%	12,930,151	4.8%
Total	498	100.0%	270,916,441	100.0%
SMSF Sub-Total	81	16.3%	41,988,517	15.5%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	34	7%	9,599,422	3.5%
40%	50.0%	59	12%	28,212,786	10.4%
50%	55.0%	25	5%	10,842,355	4.0%
55%	60.0%	61	12%	33,262,844	12.3%
60%	65.0%	84	17%	50,063,313	18.5%
65%	70.0%	110	22%	59,869,153	22.1%
70%	75.0%	125	25%	79,066,567	29.2%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		498	100.0%	270,916,441	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	2.6%	947,647	0.3%
100,000	200,000	74	14.9%	12,092,066	4.5%
200,000	300,000	99	19.9%	25,224,842	9.3%
300,000	400,000	81	16.3%	28,344,892	10.5%
400,000	500,000	43	8.6%	19,364,433	7.1%
500,000	1,000,000	120	24.1%	83,354,659	30.8%
1,000,000	1,500,000	40	8.0%	48,979,343	18.1%
1,500,000	2,000,000	21	4.2%	35,941,836	13.3%
2,000,000	2,500,000	5	1.0%	11,156,722	4.1%
2,500,000	5,000,000	2	0.4%	5,510,000	2.0%
Total		498	100%	270,916,441	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	274	55.0%	156,126,252	57.6%
ACT	13	2.6%	8,560,914	3.2%
VIC	86	17.3%	40,871,538	15.1%
QLD	63	12.7%	31,398,846	11.6%
SA	35	7.0%	17,691,627	6.5%
WA	25	5.0%	14,197,263	5.2%
TAS	2	0.4%	2,070,000	0.8%
NT	0	0.0%	0	0.0%
Total	498	100%	270,916,441	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	366	73.5%	208,158,811	76.8%
Non metro	106	21.3%	45,621,405	16.8%
Inner City	26	5.2%	17,136,224	6.3%
Total	498	100%	270,916,441	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	277	55.6%	168,476,665	62.2%
Med Doc	98	19.7%	46,572,401	17.2%
Low Doc	42	8.4%	13,878,857	5.1%
SMSF	81	16.3%	41,988,517	15.5%
Total	498	100%	270,916,441	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	2.2%	11,797,164	4.4%
Non NCCP loans	487	97.8%	259,119,277	95.6%
Total	498	100%	270,916,441	100%

Summary	
Loans	498
Balance	270,916,441
Avg Balance	544,009
Max Balance	2,910,000
WA Current LVR	63.82%
Max Current LVR	75%
WA Yield	6.43%
BBSW 30	1.6150%
Yield over BBSW30	4.81%
WA Seasoning	30
% IO	55.0%
% SMSF	15.5%
% of Loans Fixed	0.00%
% of Loans Investor	53.20%

Seasoning (months)		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	31	6.2%	16,826,489	6.2%
6.0	9.0	29	5.8%	18,248,757	6.7%
9.0	12.0	57	11.4%	36,640,689	13.5%
12.0	15.0	45	9.0%	24,505,049	9.0%
15.0	18.0	35	7.0%	20,801,373	7.7%
18.0	21.0	26	5.2%	14,882,239	5.5%
21.0	24.0	28	5.6%	18,391,653	6.8%
24.0	27.0	30	6.0%	16,987,090	6.3%
27.0	30.0	22	4.4%	15,122,075	5.6%
30.0	33.0	13	2.6%	5,220,254	1.9%
33.0	36.0	16	3.2%	8,536,585	3.2%
36.0	39.0	15	3.0%	8,994,095	3.3%
39.0	150.0	151	30.3%	65,760,093	24.3%
Total		498	100%	270,916,441	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	497	99.8%	270,669,923	99.9%
30.0	60.0	1	0.2%	246,518	0.1%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		498	100%	270,916,441	100%

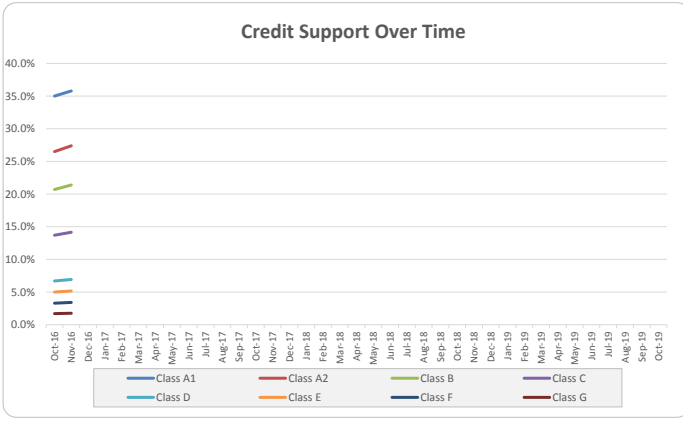
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	18	4%	6,596,345	2.4%
15.0	20.0	32	6%	17,986,041	6.6%
20.0	25.0	381	77%	205,106,460	75.7%
25.0	30.0	67	13%	41,227,595	15.2%
Total		498	100%	270,916,441	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	65	13.05%	29,943,376	11.1%
Self Employed	433	86.95%	240,973,065	88.9%
Total	498	100%	270,916,441	100%

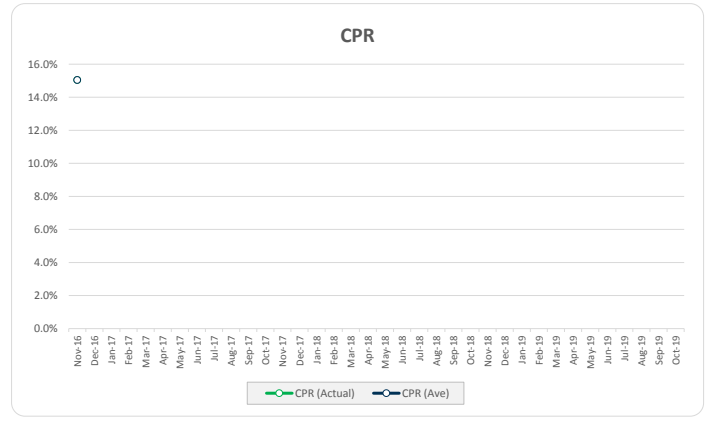
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	119	23.9%	68,132,716	25.1%
Industrial	239	48.0%	117,469,947	43.4%
Office	85	17.1%	40,510,587	15.0%
Professional Suites	4	0.8%	1,346,402	0.5%
Residential	35	7.0%	31,616,762	11.7%
Commercial Other	16	3.2%	11,840,026	4.4%
Total	498	100%	270,916,441	100%

Think Tank Series 2016-1: Time Series Charts

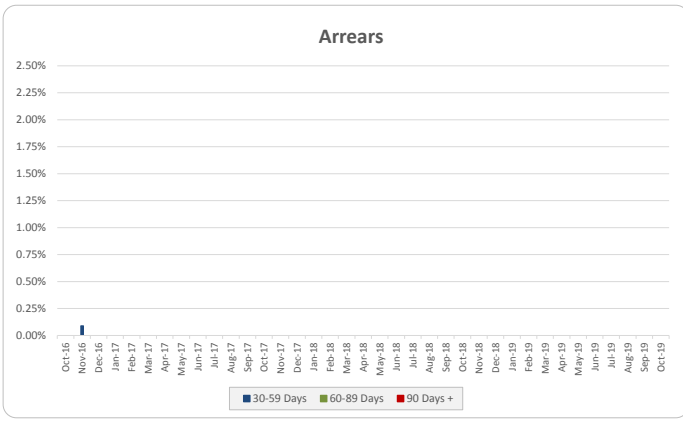
1



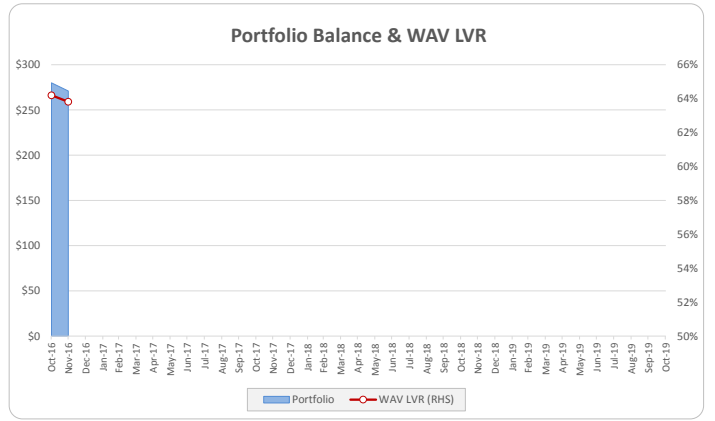
2



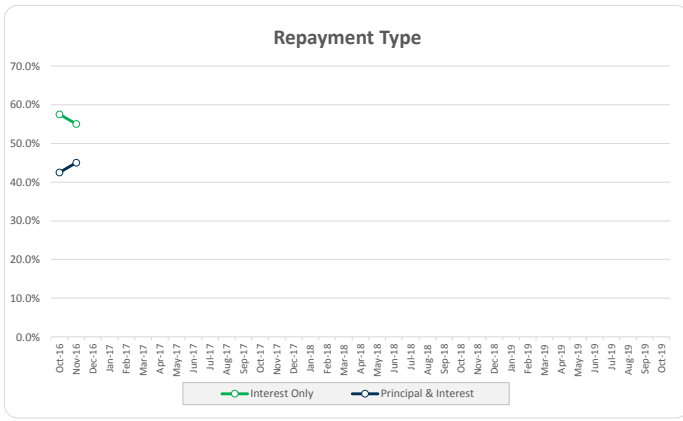
3



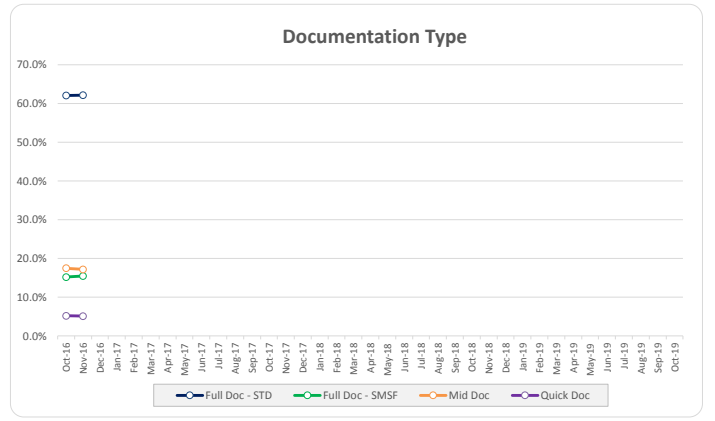
4



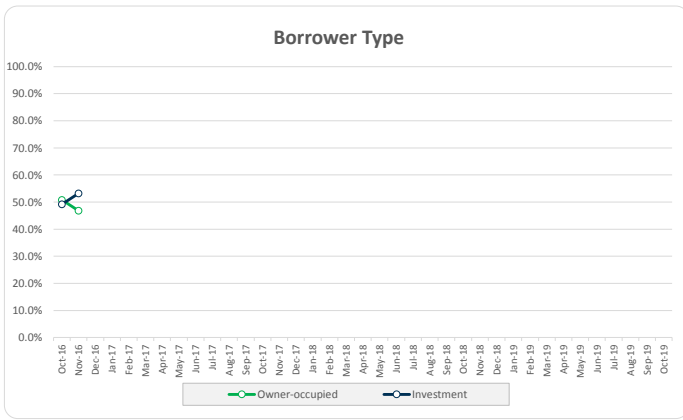
5



6

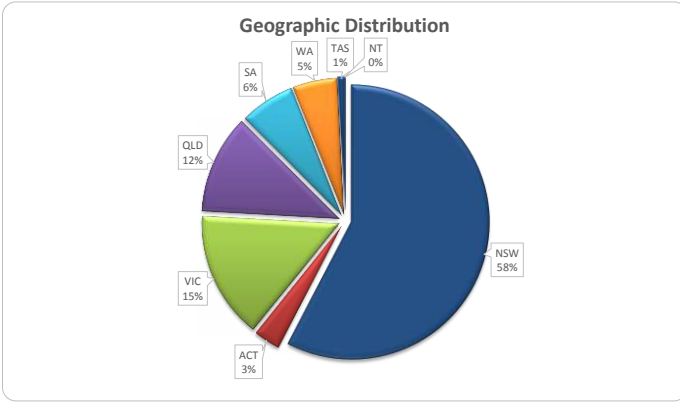


7

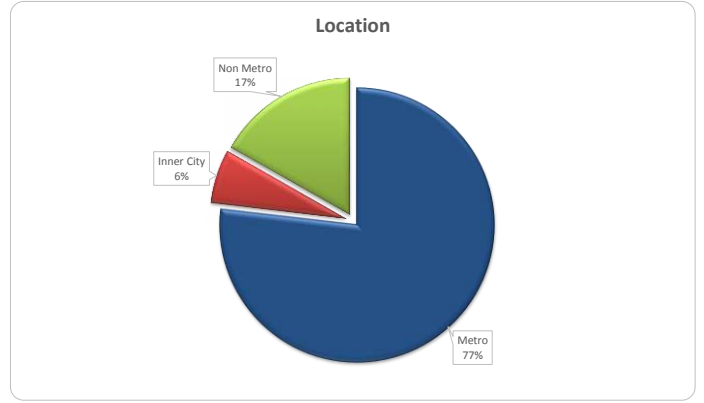


Think Tank Series 2016-1: Current Charts

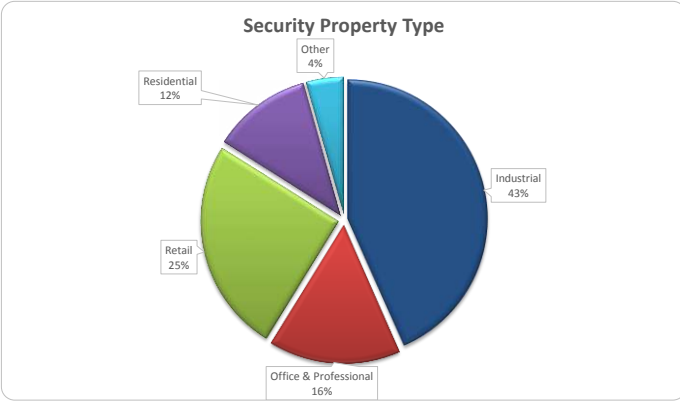
8



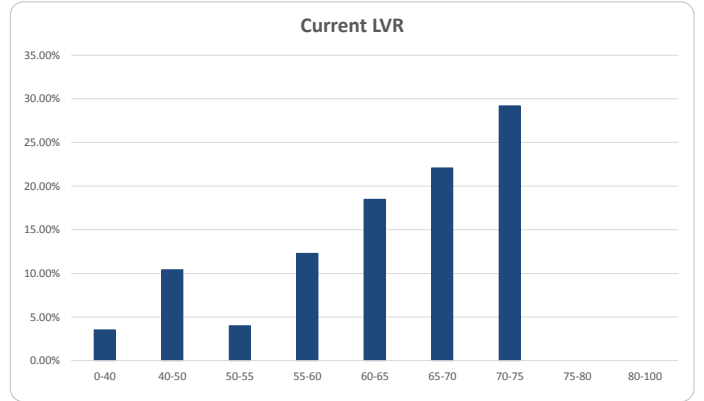
9



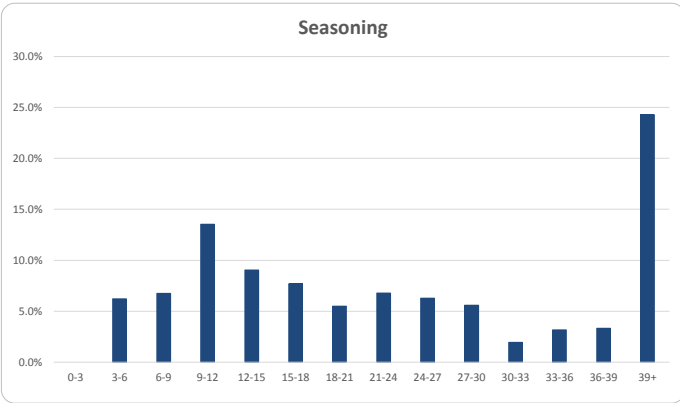
10



11



12



13

