
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Dec-2016 to 31-Dec-2016

Payment Date of 10-Jan-2017

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	173,962,248.87		8,174,697.74	165,787,551.13	91.1%	0.00	0.00	472,009.63	472,009.63
Class A2	22,748,909.47		1,068,998.93	21,679,910.54	91.1%	0.00	0.00	74,376.47	74,376.47
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	62,773.16	62,773.16
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	88,997.42	88,997.42
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	104,570.03	104,570.03
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	32,581.22	32,581.22
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,563.80	33,563.80
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	92,406.00	92,406.00
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	119,827.64	119,827.64

1. GENERAL

Current Payment Date	10-Jan-17
Collection Period (start)	1-Dec-16
Collection Period (end)	31-Dec-16
Interest Period (start)	12-Dec-16
Interest Period (end)	9-Jan-17
Days in Interest Period	29
Next Payment Date	10-Feb-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,401,509.83
Early Repayment Fees	89,267.57
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	9,726.64
Total Available Income	1,500,504.04

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

b. Total Principal

Principal Received on the Mortgage Loans	9,303,696.67
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	9,303,696.67

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)	124,520.96
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	472,009.63
Class A2 Interest	74,376.47
Class B Interest	62,773.16
Class C Interest	88,997.42
Class D Interest	104,570.03
Class E Interest	32,581.22
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	33,563.80
Class G Interest	92,406.00
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	119,827.64
Other Expenses	0.00
Excess Spread	294,877.71

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	60,000.00
Class A1 Principal Payment	8,174,697.74
Class A2 Principal Payment	1,068,998.93
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	270,916,440.64
Plus: Capitalised Charges	-3,723.90
Plus: Further Advances / Redraws	60,000.00
Less: Principal Collections	9,299,769.59
 Loan Balance at End of Collection Period	 261,672,947.15

b. Repayments

Principal received on Mortgage Loans during Collection Period	9,299,769.59
CPR (%)	34.2%

c. Threshold Rate

WA Interest Rate on the Purchased Receivables required to make Required Payments	4.87%
WA Yield on Mortgage Loans	6.42%
Test	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	0	1
Balance Outstanding	516,887	0	0	516,887
% Portfolio Balance	0.20%	0.00%	0.00%	0.20%

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	51	10.5%	23,912,530	9.1%
65% LVR Full Doc	113	23.2%	63,179,247	24.1%
65% LVR Quick Doc	36	7.4%	12,370,522	4.7%
70% LVR Mid Doc	36	7.4%	17,813,717	6.8%
70% LVR Full Doc	44	9.0%	25,386,841	9.7%
70% LVR Quick Doc Mid	3	0.6%	661,554	0.3%
75% LVR Lite Doc Standard	7	1.4%	1,595,210	0.6%
75% LVR Pro Pack	6	1.2%	2,666,392	1.0%
75% LVR Quick Doc Standard	2	0.4%	376,466	0.1%
75% LVR Full Doc	106	21.8%	69,803,198	26.7%
80% LVR High Lend	2	0.4%	2,019,899	0.8%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	7.4%	20,227,210	7.7%
70% LVR SMSF	18	3.7%	8,775,985	3.4%
65% LVR SMSF	27	5.5%	12,884,176	4.9%
Total	487	100.0%	261,672,947	100.0%
SMSF Sub-Total	81	16.6%	41,887,371	16.0%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	35	7%	9,426,798	3.6%
40%	50.0%	60	12%	28,282,360	10.8%
50%	55.0%	24	5%	10,747,101	4.1%
55%	60.0%	56	11%	29,209,311	11.2%
60%	65.0%	82	17%	49,282,051	18.8%
65%	70.0%	110	23%	61,295,156	23.4%
70%	75.0%	120	25%	73,430,170	28.1%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		487	100.0%	261,672,947	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	2.7%	945,508	0.4%
100,000	200,000	77	15.8%	12,586,673	4.8%
200,000	300,000	94	19.3%	23,928,217	9.1%
300,000	400,000	80	16.4%	27,983,786	10.7%
400,000	500,000	41	8.4%	18,448,897	7.1%
500,000	1,000,000	117	24.0%	81,193,035	31.0%
1,000,000	1,500,000	39	8.0%	47,782,530	18.3%
1,500,000	2,000,000	19	3.9%	32,143,003	12.3%
2,000,000	2,500,000	5	1.0%	11,151,299	4.3%
2,500,000	5,000,000	2	0.4%	5,510,000	2.1%
Total		487	100%	261,672,947	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	288	59.0%	150,027,505	57.3%
ACT	13	2.7%	8,554,137	3.3%
VIC	82	16.8%	38,633,521	14.8%
QLD	63	12.9%	30,863,150	11.8%
SA	34	7.0%	17,377,389	6.6%
WA	25	5.1%	14,147,245	5.4%
TAS	2	0.4%	2,070,000	0.8%
NT	0	0.0%	0	0.0%
Total	487	100%	261,672,947	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	356	73.1%	199,872,646	76.4%
Non metro	105	21.6%	44,683,886	17.1%
Inner City	26	5.3%	17,116,415	6.5%
Total	487	100%	261,672,947	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	271	55.6%	163,055,577	62.3%
Med Doc	94	19.3%	43,321,458	16.6%
Low Doc	41	8.4%	13,408,541	5.1%
SMSF	81	16.6%	41,887,371	16.0%
Total	487	100%	261,672,947	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	11	2.3%	11,795,618	4.5%
Non NCCP loans	476	97.7%	249,877,329	95.5%
Total	487	100%	261,672,947	100%

Summary	
Loans	487
Balance	261,672,947
Avg Balance	537,316
Max Balance	2,910,000
WA Current LVR	63.72%
Max Current LVR	75%
WA Yield	6.42%
BBSW 30	1.6150%
Yield over BBSW30	4.81%
WA Seasoning	31
% IO	54.4%
% SMSF	16.0%
% of Loans Fixed	0.00%
% of Loans Investor	52.29%

Seasoning (months)		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	19	3.9%	10,005,775	3.8%
6.0	9.0	27	5.5%	16,365,272	6.3%
9.0	12.0	43	8.8%	26,384,318	10.1%
12.0	15.0	58	11.9%	33,353,352	12.7%
15.0	18.0	35	7.2%	16,856,992	6.4%
18.0	21.0	30	6.2%	19,217,547	7.3%
21.0	24.0	21	4.3%	14,190,469	5.4%
24.0	27.0	25	5.1%	14,477,145	5.5%
27.0	30.0	29	6.0%	18,106,692	6.9%
30.0	33.0	15	3.1%	7,975,956	3.0%
33.0	36.0	16	3.3%	8,015,893	3.1%
36.0	39.0	14	2.9%	8,503,122	3.2%
39.0	150.0	155	31.8%	68,220,415	26.1%
Total		487	100%	261,672,947	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	486	99.8%	261,156,060	99.8%
30.0	60.0	1	0.2%	516,887	0.2%
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		487	100%	261,672,947	100%

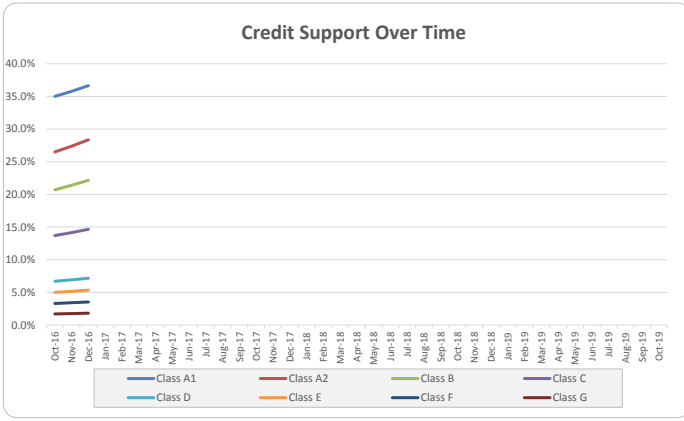
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	18	4%	6,572,332	2.5%
15.0	20.0	31	6%	17,754,430	6.8%
20.0	25.0	371	76%	196,135,611	75.0%
25.0	30.0	67	14%	41,210,573	15.7%
Total		487	100%	261,672,947	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	64	13.14%	29,365,901	11.2%
Self Employed	423	86.86%	232,307,046	88.8%
Total	487	100%	261,672,947	100%

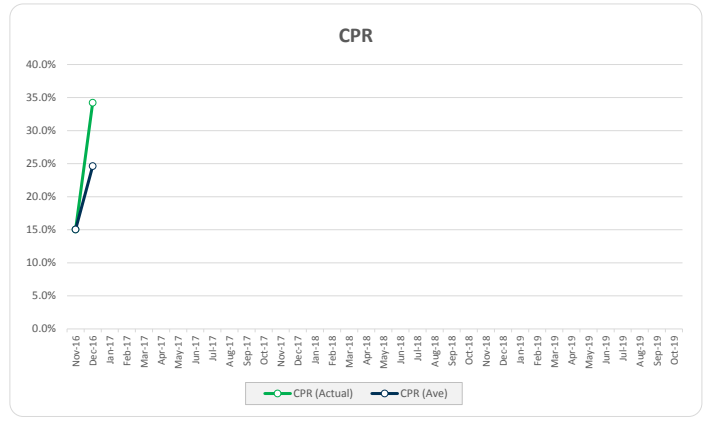
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	118	24.2%	67,772,019	25.9%
Industrial	233	47.8%	114,062,239	43.6%
Office	83	17.0%	38,402,464	14.7%
Professional Suites	4	0.8%	1,343,743	0.5%
Residential	33	6.8%	28,262,375	10.8%
Commercial Other	16	3.3%	11,830,107	4.5%
Total	487	100%	261,672,947	100%

Think Tank Series 2016-1: Time Series Charts

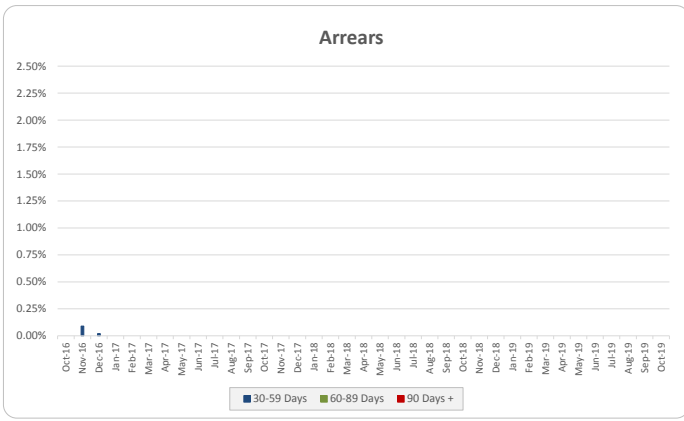
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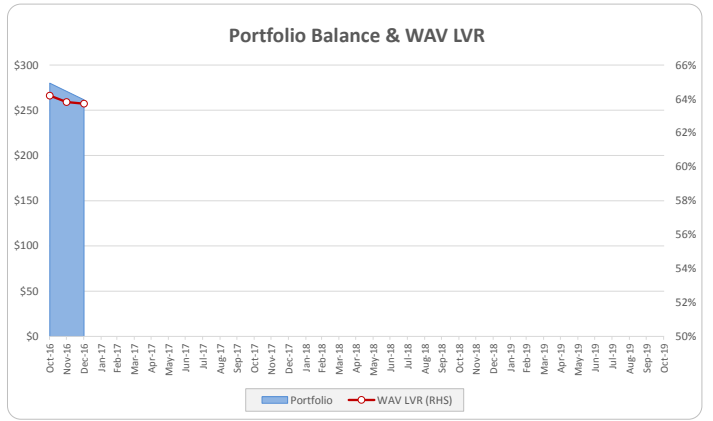
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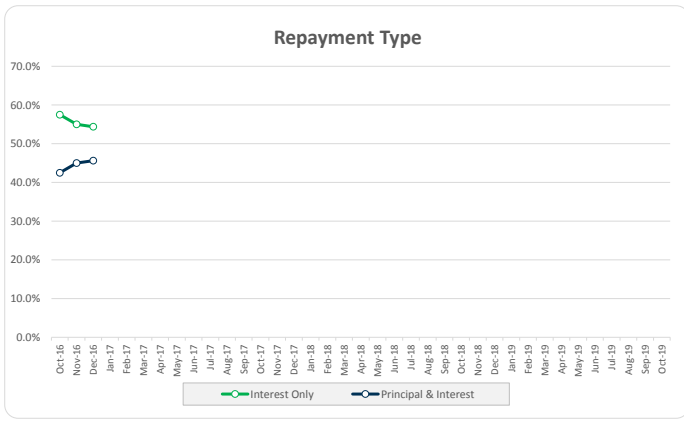
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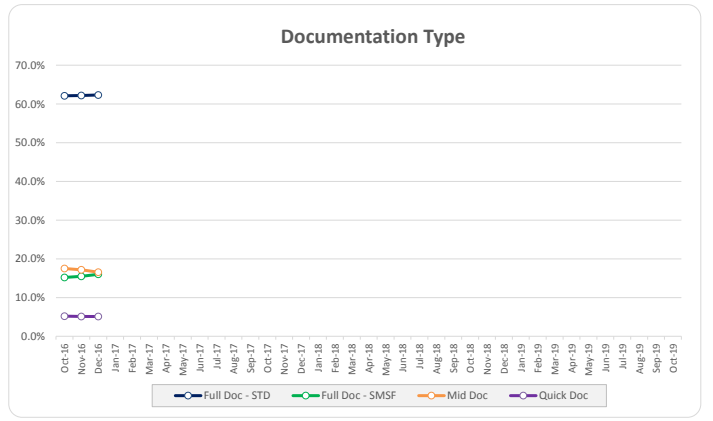
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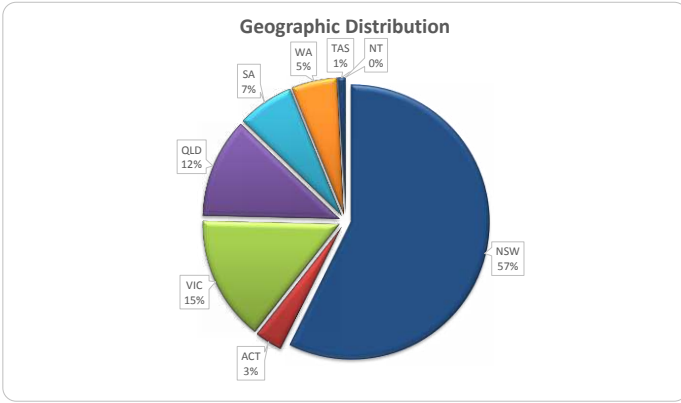


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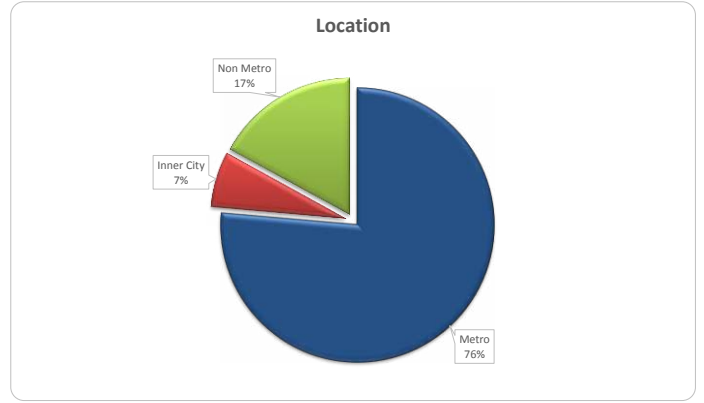


Think Tank Series 2016-1: Current Charts

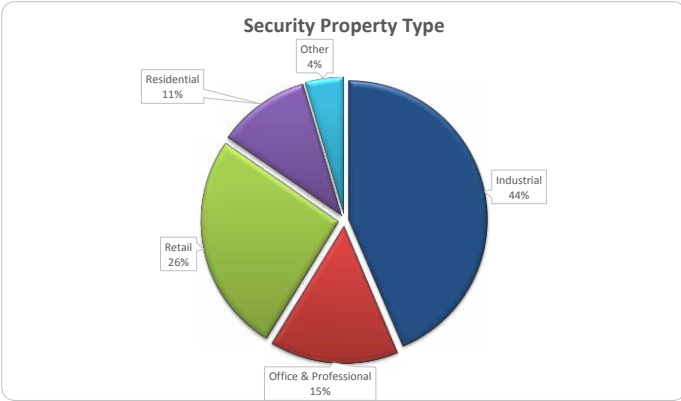
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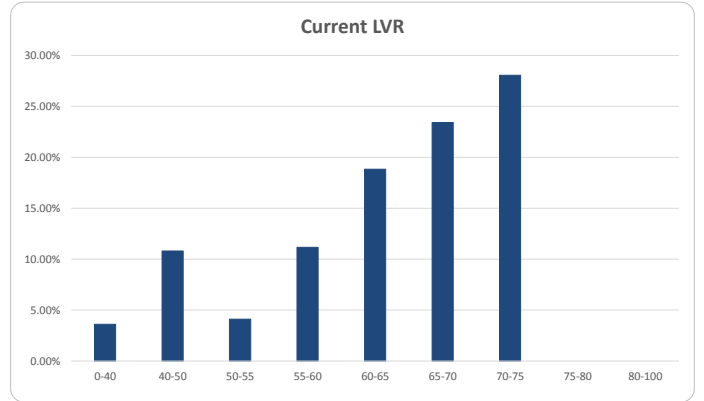
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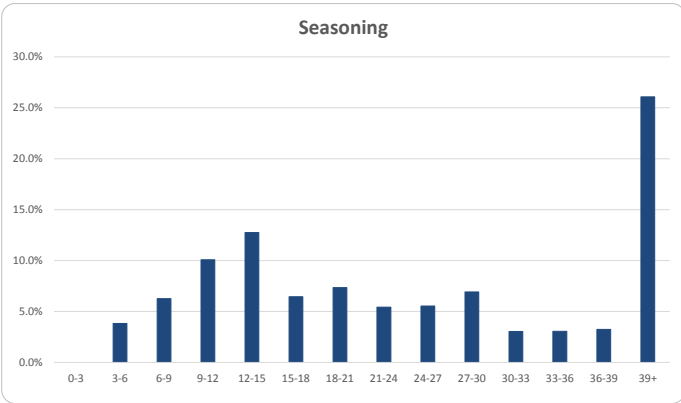
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