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## Investor Report - Think Tank Series 2016-1

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Collection Period from 01-Feb-2017 to 28-Feb-2017

Payment Date of 10-Mar-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	163,446,301.99		6,760,782.79	156,685,519.20	86.1%	0.00	0.00	428,184.53	428,184.53
Class A2	21,373,747.19		884,102.36	20,489,644.83	86.1%	0.00	0.00	67,470.77	67,470.77
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	60,608.57	60,608.57
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	85,928.55	85,928.55
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	100,964.16	100,964.16
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	31,457.73	31,457.73
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	32,370.61	32,370.61
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	38,370.89	38,370.89
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	49,715.27	49,715.27

## 1. GENERAL

Current Payment Date	10-Mar-17
Collection Period (start)	1-Feb-17
Collection Period (end)	28-Feb-17
Interest Period (start)	10-Feb-17
Interest Period (end)	9-Mar-17
Days in Interest Period	28
Next Payment Date	10-Apr-17

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,406,405.91
Early Repayment Fees	3,191.85
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	8,067.48
<b>Total Available Income</b>	<b>1,417,665.24</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	7,644,885.15
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>7,644,885.15</b>

## 3. PRINCIPAL DRAW

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

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	100,654.05
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	428,184.53
Class A2 Interest	67,470.77
Class B Interest	60,608.57
Class C Interest	85,928.55
Class D Interest	100,964.16
Class E Interest	31,457.73
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	32,370.61
Class G Interest	38,370.89
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	49,715.27
Other Expenses	0.00
Excess Spread	421,940.11

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	6,760,782.79
Class A2 Principal Payment	884,102.36
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	259,036,725.64
Plus: Capitalised Charges	30,763.79
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	7,677,830.70
Loan Balance at End of Collection Period	251,389,658.73

### b. Repayments

Principal received on Mortgage Loans during Collection Period	7,677,830.70
CPR (%)	30.3%

### c. Threshold Rate

WA Interest Rate on the Purchased Receivables required to make Required Payments	4.79%
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	3	1	0	4
Balance Outstanding	2,430,088	159,829	0	2,589,917
% Portfolio Balance	0.97%	0.06%	0.00%	1.03%

### 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	10.8%	23,893,293	9.5%
65% LVR Full Doc	108	22.9%	60,873,371	24.2%
65% LVR Quick Doc	35	7.4%	12,029,353	4.8%
70% LVR Mid Doc	36	7.6%	17,798,436	7.1%
70% LVR Full Doc	40	8.5%	23,363,026	9.3%
70% LVR Quick Doc Mid	3	0.6%	657,138	0.3%
75% LVR Lite Doc Standard	7	1.5%	1,583,841	0.6%
75% LVR Pro Pack	6	1.3%	2,660,232	1.1%
75% LVR Quick Doc Standard	2	0.4%	373,276	0.1%
75% LVR Full Doc	100	21.2%	64,405,701	25.6%
80% LVR High Lend	2	0.4%	2,011,912	0.8%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	7.6%	20,164,362	8.0%
70% LVR SMSF	18	3.8%	8,764,136	3.5%
65% LVR SMSF	27	5.7%	12,811,581	5.1%
Total	471	100.0%	251,389,659	100.0%
SMSF Sub-Total	81	17.2%	41,740,078	16.6%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	35	7%	9,395,187	3.7%
40%	50.0%	57	12%	27,240,615	10.8%
50%	55.0%	25	5%	11,020,886	4.4%
55%	60.0%	58	12%	29,638,050	11.8%
60%	65.0%	79	17%	48,897,883	19.5%
65%	70.0%	104	22%	58,900,364	23.4%
70%	75.0%	110	23%	62,593,788	24.9%
75%	80.0%	3	1%	3,702,887	1.5%
80%	100.0%	0	0%	0	0.0%
Total		471	100.0%	251,389,659	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	12	2.5%	915,725	0.4%
100,000	200,000	78	16.6%	12,736,100	5.1%
200,000	300,000	89	18.9%	22,590,618	9.0%
300,000	400,000	76	16.1%	26,528,497	10.6%
400,000	500,000	40	8.5%	18,016,684	7.2%
500,000	1,000,000	115	24.4%	79,189,623	31.5%
1,000,000	1,500,000	36	7.6%	44,262,305	17.6%
1,500,000	2,000,000	18	3.8%	30,493,858	12.1%
2,000,000	2,500,000	5	1.1%	11,146,248	4.4%
2,500,000	5,000,000	2	0.4%	5,510,000	2.2%
Total		471	100%	251,389,659	100%

State					
		Number		Balance	
		Amount	%	Amount	%
NSW		255	54.1%	142,449,377	56.7%
ACT		12	2.5%	7,256,508	2.9%
VIC		80	17.0%	37,339,987	14.9%
QLD		63	13.4%	30,797,509	12.3%
SA		34	7.2%	17,371,033	6.9%
WA		25	5.3%	14,105,245	5.6%
TAS		2	0.4%	2,070,000	0.8%
NT		0	0.0%	0	0.0%
Total		471	100%	251,389,659	100%

Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		346	73.5%	192,898,958	76.7%
Non metro		101	21.4%	42,644,932	17.0%
Inner City		24	5.1%	15,845,769	6.3%
Total		471	100%	251,389,659	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		256	54.4%	153,314,243	61.0%
Med Doc		94	20.0%	43,275,570	17.2%
Low Doc		40	8.5%	13,059,767	5.2%
SMSF		81	17.2%	41,740,078	16.6%
Total		471	100%	251,389,659	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		8	1.7%	9,582,172	3.8%
Non NCCP loans		463	98.3%	241,807,487	96.2%
Total		471	100%	251,389,659	100%

Summary				
Loans				471
Balance				251,389,659
Avg Balance				533,736
Max Balance				2,910,000
WA Current LVR				63.48%
Max Current LVR				75%
WA Yield				6.42%
BBSW 30				1.6150%
Yield over BBSW30				4.80%
WA Seasoning				32
% IO				53.6%
% SMSF				16.6%
% of Loans Fixed				0.00%
% of Loans Investor				51.60%

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	29	6.2%	14,993,700	6.0%
9.0	12.0	30	6.4%	18,510,122	7.4%
12.0	15.0	55	11.7%	35,708,240	14.2%
15.0	18.0	42	8.9%	21,365,106	8.5%
18.0	21.0	34	7.2%	20,367,685	8.1%
21.0	24.0	22	4.7%	11,647,953	4.6%
24.0	27.0	26	5.5%	16,970,679	6.8%
27.0	30.0	28	5.9%	15,719,789	6.3%
30.0	33.0	21	4.5%	14,476,496	5.8%
33.0	36.0	12	2.5%	4,927,182	2.0%
36.0	39.0	16	3.4%	8,520,498	3.4%
39.0	150.0	156	33.1%	68,182,210	27.1%
Total		471	100%	251,389,659	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	467	99.2%	248,799,742	99.0%
30.0	60.0	3	0.6%	2,430,088	1.0%
60.0	90.0	1	0.2%	159,829	0.1%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		471	100%	251,389,659	100%

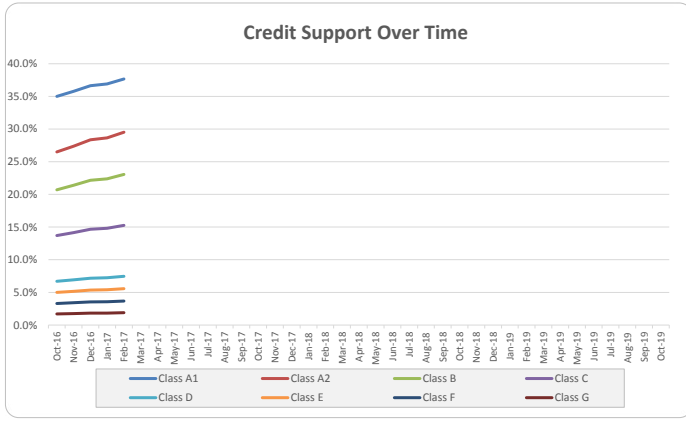
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,475,614	2.6%
15.0	20.0	30	6%	16,443,967	6.5%
20.0	25.0	358	76%	187,639,981	74.6%
25.0	30.0	66	14%	40,830,097	16.2%
Total		471	100%	251,389,659	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		62	13.16%	28,178,425	11.2%
Self Employed		409	86.84%	223,211,233	88.8%
Total		471	100%	251,389,659	100%

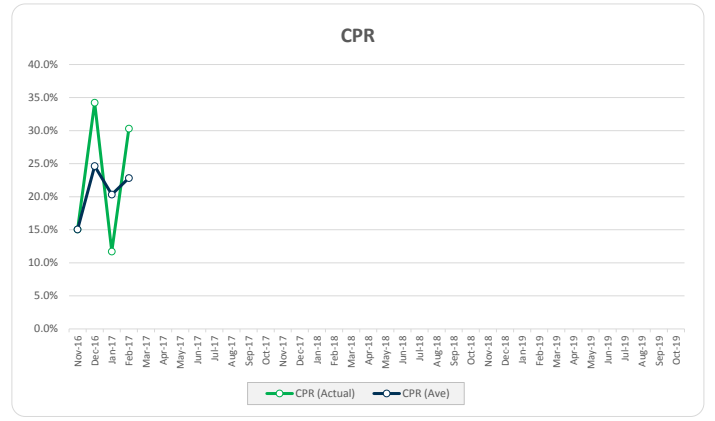
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		112	23.8%	64,371,736	25.6%
Industrial		228	48.4%	110,190,413	43.8%
Office		83	17.6%	38,310,737	15.2%
Professional Suites		4	0.8%	1,308,675	0.5%
Residential		30	6.4%	26,041,972	10.4%
Commercial Other		14	3.0%	11,166,126	4.4%
Total		471	100%	251,389,659	100%

Think Tank Series 2016-1: Time Series Charts

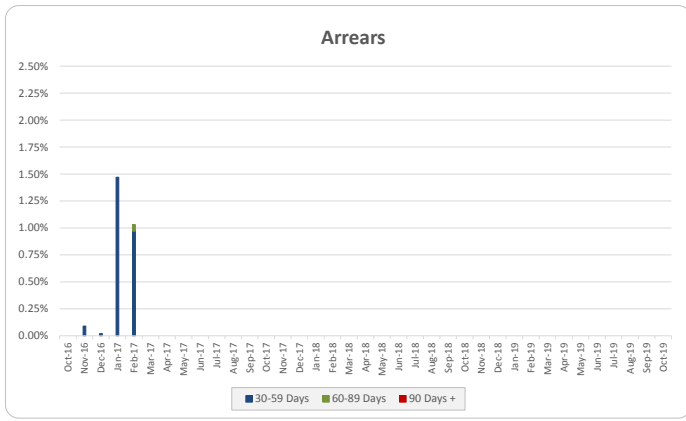
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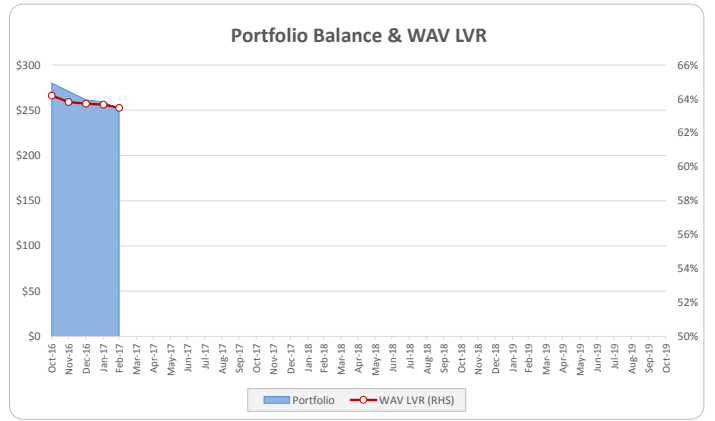
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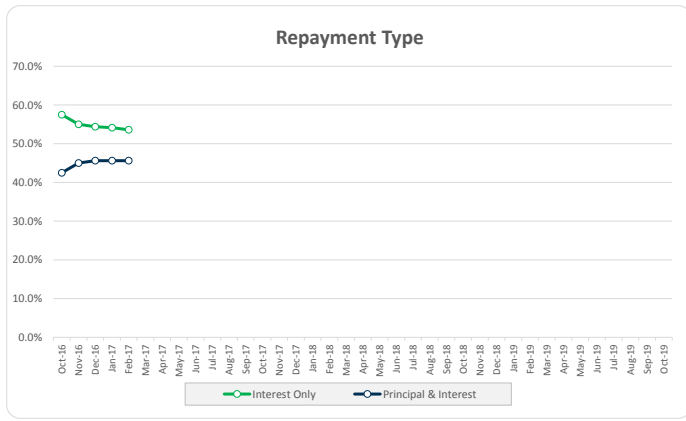
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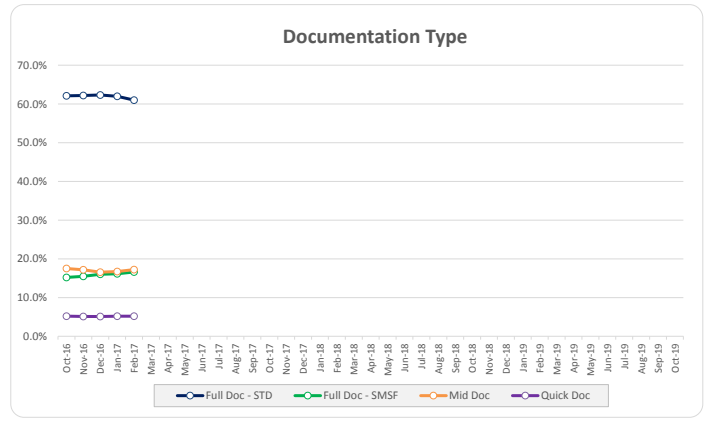
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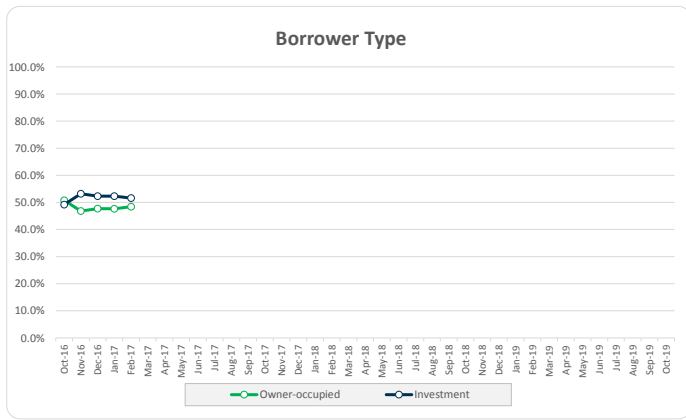
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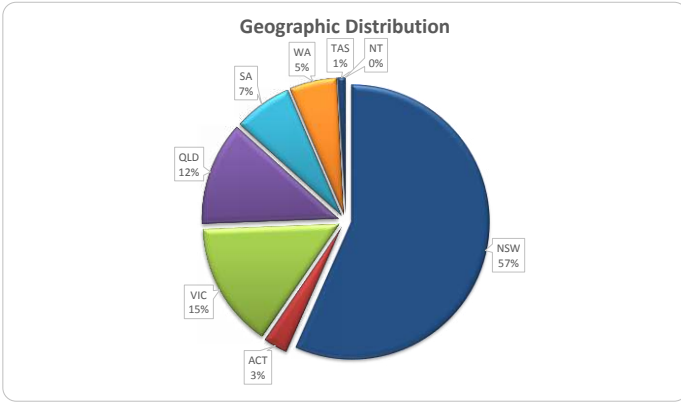


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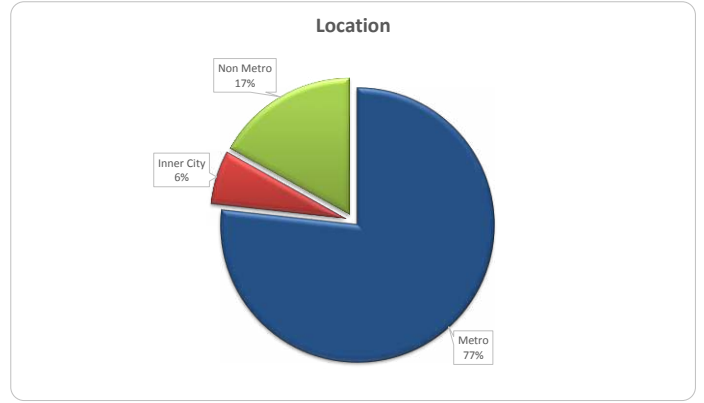


Think Tank Series 2016-1: Current Charts

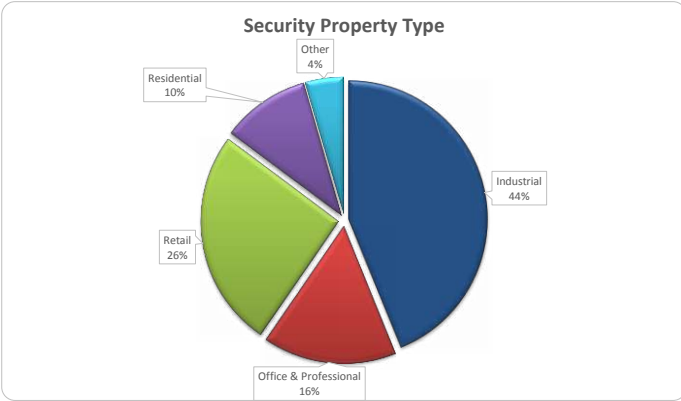
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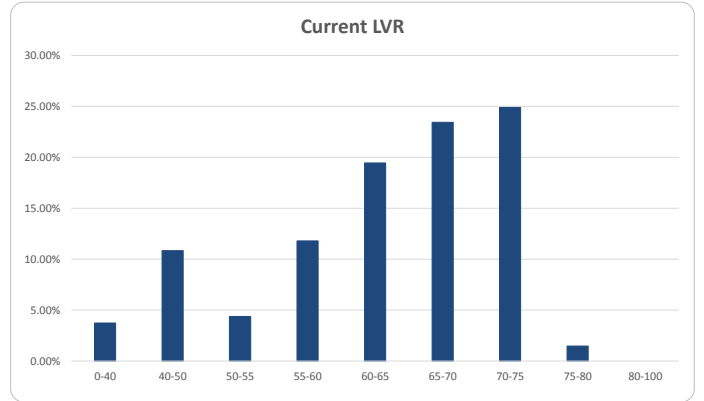
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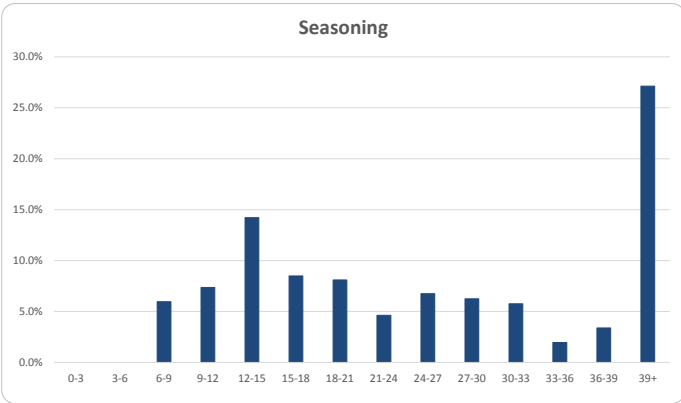
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