
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Mar-2017 to 31-Mar-2017

Payment Date of 10-Apr-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 | 156,685,519.20 | | 6,923,568.99 | 149,761,950.21 | 82.3% | 0.00 | 0.00 | 456,448.53 | 456,448.53 |
| Class A2 | 20,489,644.83 | | 905,389.79 | 19,584,255.04 | 82.3% | 0.00 | 0.00 | 71,870.94 | 71,870.94 |
| Class B | 16,240,000.00 | | 0.00 | 16,240,000.00 | 100.0% | 0.00 | 0.00 | 67,309.24 | 67,309.24 |
| Class C | 19,600,000.00 | | 0.00 | 19,600,000.00 | 100.0% | 0.00 | 0.00 | 95,384.88 | 95,384.88 |
| Class D | 19,600,000.00 | | 0.00 | 19,600,000.00 | 100.0% | 0.00 | 0.00 | 112,031.45 | 112,031.45 |
| Class E | 4,760,000.00 | | 0.00 | 4,760,000.00 | 100.0% | 0.00 | 0.00 | 34,888.84 | 34,888.84 |
| Class F | 4,760,000.00 | | 0.00 | 4,760,000.00 | 100.0% | 0.00 | 0.00 | 35,899.53 | 35,899.53 |
| Class G | 4,480,000.00 | | 0.00 | 4,480,000.00 | 100.0% | 0.00 | 0.00 | 42,539.13 | 42,539.13 |
| Class H | 4,760,000.00 | | 0.00 | 4,760,000.00 | 100.0% | 0.00 | 0.00 | 55,102.54 | 55,102.54 |

1. GENERAL

| | |
|---------------------------|-----------|
| Current Payment Date | 10-Apr-17 |
| Collection Period (start) | 1-Mar-17 |
| Collection Period (end) | 31-Mar-17 |
| Interest Period (start) | 10-Mar-17 |
| Interest Period (end) | 9-Apr-17 |
| Days in Interest Period | 31 |
| Next Payment Date | 10-May-17 |

2. COLLECTIONS

a. Total Available Income

| | |
|-------------------------------|---------------------|
| Interest on Mortgage Loans | 1,258,945.58 |
| Early Repayment Fees | 19,235.65 |
| Principal Draws | 0.00 |
| Liquidity Draws | 0.00 |
| Other Income ⁽¹⁾ | 28,860.44 |
| Total Available Income | 1,307,041.67 |

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

b. Total Principal Principal

| | |
|---|---------------------|
| Principal Received on the Mortgage Loans | 7,934,958.78 |
| Principal from the sale of Mortgage Loans | 0.00 |
| Other Principal | 0.00 |
| Total Principal Collections | 7,934,958.78 |

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) | 105,597.59 |
| Liquidity Draw repayments | 0.00 |
| Class Redraw Interest | 0.00 |
| Class A1 Interest | 456,448.53 |
| Class A2 Interest | 71,870.94 |
| Class B Interest | 67,309.24 |
| Class C Interest | 95,384.88 |
| Class D Interest | 112,031.45 |
| Class E Interest | 34,888.84 |
| Unreimbursed Principal Draws | 0.00 |
| Current Losses & Carryover Charge-Offs | 0.00 |
| Class F Interest | 35,899.53 |
| Class G Interest | 42,539.13 |
| Amortisation Event Payment | 0.00 |
| Extraordinary Expense Reserve Payment | 0.00 |
| Liquidity Facility Provider, Derivative Counterparty & Dealer Payments | 0.00 |
| Class H Interest | 55,102.54 |
| Other Expenses | 0.00 |
| Excess Spread | 229,969.00 |

5. SUMMARY PRINCIPAL WATERFALL

| | |
|----------------------------|--------------|
| Principal Draws | 0.00 |
| Funding Redraws | 106,000.00 |
| Class A1 Principal Payment | 6,923,568.99 |
| Class A2 Principal Payment | 905,389.79 |
| 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 | 251,389,658.73 |
| Plus: Capitalised Charges | -26,196.20 |
| Plus: Further Advances / Redraws | 106,000.00 |
| Less: Principal Collections | 7,914,411.97 |
| Loan Balance at End of Collection Period | 243,555,050.56 |

b. Repayments

| | |
|---|--------------|
| Principal received on Mortgage Loans during Collection Period | 7,914,411.97 |
| CPR (%) | 31.9% |

c. Threshold Rate

| | |
|--|-------|
| WA Interest Rate on the Purchased Receivables required to make Required Payments | 4.81% |
| WA Yield on Mortgage Loans | 6.40% |
| Test | OK |

d. Arrears

| Current Period | 30 - 59 Days | 60 - 89 Days | 90 + Days | Total |
|---------------------|--------------|--------------|-----------|-----------|
| No. of Loans | 1 | 0 | 0 | 1 |
| Balance Outstanding | 1,696,345 | 0 | 0 | 1,696,345 |
| % Portfolio Balance | 0.70% | 0.00% | 0.00% | 0.70% |

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 | 49 | 10.6% | 22,526,900 | 9.2% |
| 65% LVR Full Doc | 107 | 23.1% | 59,621,721 | 24.5% |
| 65% LVR Quick Doc | 35 | 7.6% | 12,029,938 | 4.9% |
| 70% LVR Mid Doc | 35 | 7.6% | 17,331,155 | 7.1% |
| 70% LVR Full Doc | 40 | 8.6% | 23,328,381 | 9.6% |
| 70% LVR Quick Doc Mid | 3 | 0.6% | 653,920 | 0.3% |
| 75% LVR Lite Doc Standard | 7 | 1.5% | 1,577,127 | 0.6% |
| 75% LVR Pro Pack | 6 | 1.3% | 2,650,430 | 1.1% |
| 75% LVR Quick Doc Standard | 2 | 0.4% | 372,095 | 0.2% |
| 75% LVR Full Doc | 98 | 21.2% | 61,816,922 | 25.4% |
| 80% LVR High Lend | 0 | 0.0% | 0 | 0.0% |
| 85% LVR Maxi Lend | 0 | 0.0% | 0 | 0.0% |
| 75% LVR SMSF | 36 | 7.8% | 20,122,358 | 8.3% |
| 70% LVR SMSF | 18 | 3.9% | 8,736,612 | 3.6% |
| 65% LVR SMSF | 27 | 5.8% | 12,787,492 | 5.3% |
| Total | 463 | 100.0% | 243,555,051 | 100.0% |
| SMSF Sub-Total | 81 | 17.5% | 41,646,462 | 17.1% |

| Current LVR | Number | | Balance | |
|-------------|--------|--------|-------------|-------|
| | Amount | % | Amount | % |
| 0% | 34 | 7% | 9,228,218 | 3.8% |
| 40% | 58 | 13% | 27,359,535 | 11.2% |
| 50% | 27 | 6% | 11,535,695 | 4.7% |
| 55% | 59 | 13% | 29,694,589 | 12.2% |
| 60% | 73 | 16% | 44,762,661 | 18.4% |
| 65% | 104 | 22% | 58,556,919 | 24.0% |
| 70% | 107 | 23% | 60,721,089 | 24.9% |
| 75% | 1 | 0% | 1,696,345 | 0.7% |
| 80% | 0 | 0% | 0 | 0.0% |
| Total | 463 | 100.0% | 243,555,051 | 100% |

| Current Balance | Number | | Balance | |
|-----------------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| 0 | 12 | 2.6% | 913,882 | 0.4% |
| 100,000 | 77 | 16.6% | 12,526,392 | 5.1% |
| 200,000 | 91 | 19.7% | 22,991,476 | 9.4% |
| 300,000 | 76 | 16.4% | 26,484,457 | 10.9% |
| 400,000 | 38 | 8.2% | 17,079,236 | 7.0% |
| 500,000 | 111 | 24.0% | 76,276,230 | 31.3% |
| 1,000,000 | 34 | 7.3% | 41,876,633 | 17.2% |
| 1,500,000 | 17 | 3.7% | 28,761,898 | 11.8% |
| 2,000,000 | 5 | 1.1% | 11,134,847 | 4.6% |
| 2,500,000 | 2 | 0.4% | 5,510,000 | 2.3% |
| Total | 463 | 100% | 243,555,051 | 100% |

| State | Number | | Balance | |
|-------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| NSW | 251 | 54.2% | 137,037,942 | 56.3% |
| ACT | 11 | 2.4% | 6,654,380 | 2.7% |
| VIC | 79 | 17.1% | 36,615,686 | 15.0% |
| QLD | 62 | 13.4% | 30,302,970 | 12.4% |
| SA | 33 | 7.1% | 16,804,388 | 6.9% |
| WA | 25 | 5.4% | 14,069,685 | 5.8% |
| TAS | 2 | 0.4% | 2,070,000 | 0.8% |
| NT | 0 | 0.0% | 0 | 0.0% |
| Total | 463 | 100% | 243,555,051 | 100% |

| Location | Number | | Balance | |
|------------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| Metro | 339 | 73.2% | 186,650,793 | 76.6% |
| Non metro | 100 | 21.6% | 41,368,639 | 17.0% |
| Inner City | 24 | 5.2% | 15,535,619 | 6.4% |
| Total | 463 | 100% | 243,555,051 | 100% |

| Income Verification | Number | | Balance | |
|---------------------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| Full Doc | 251 | 54.2% | 147,417,453 | 60.5% |
| Med Doc | 91 | 19.7% | 41,435,181 | 17.0% |
| Low Doc | 40 | 8.6% | 13,055,954 | 5.4% |
| SMSF | 81 | 17.5% | 41,646,462 | 17.1% |
| Total | 463 | 100% | 243,555,051 | 100% |

| NCCP Loans | Number | | Balance | |
|----------------------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| NCCP regulated loans | 8 | 1.7% | 9,579,704 | 3.9% |
| Non NCCP loans | 455 | 98.3% | 233,975,346 | 96.1% |
| Total | 463 | 100% | 243,555,051 | 100% |

| Summary | |
|---------------------|-------------|
| Loans | 463 |
| Balance | 243,555,051 |
| Avg Balance | 526,037 |
| Max Balance | 2,910,000 |
| WA Current LVR | 63.25% |
| Max Current LVR | 75% |
| WA Yield | 6.40% |
| BBSW 30 | 1.6300% |
| Yield over BBSW30 | 4.77% |
| WA Seasoning | 32 |
| % IO | 53.9% |
| % SMSF | 17.1% |
| % of Loans Fixed | 0.00% |
| % of Loans Investor | 51.59% |

| 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 | 19 | 4.1% | 9,952,742 | 4.1% |
| 9.0 | 12.0 | 29 | 6.3% | 17,281,506 | 7.1% |
| 12.0 | 15.0 | 39 | 8.4% | 24,061,207 | 9.9% |
| 15.0 | 18.0 | 57 | 12.3% | 33,136,733 | 13.6% |
| 18.0 | 21.0 | 35 | 7.6% | 17,118,298 | 7.0% |
| 21.0 | 24.0 | 27 | 5.8% | 17,063,455 | 7.0% |
| 24.0 | 27.0 | 21 | 4.5% | 13,865,700 | 5.7% |
| 27.0 | 30.0 | 24 | 5.2% | 13,622,510 | 5.6% |
| 30.0 | 33.0 | 27 | 5.8% | 17,105,224 | 7.0% |
| 33.0 | 36.0 | 14 | 3.0% | 7,672,192 | 3.2% |
| 36.0 | 39.0 | 16 | 3.5% | 7,995,563 | 3.3% |
| 39.0 | 150.0 | 155 | 33.5% | 64,679,921 | 26.6% |
| Total | | 463 | 100% | 243,555,051 | 100% |

| Arrears (Days Past Due) | Number | | Balance | | |
|-------------------------|--------|-----|---------|-------------|-------|
| | Amount | % | Amount | % | |
| 0.0 | 30.0 | 462 | 99.8% | 241,858,705 | 99.3% |
| 30.0 | 60.0 | 1 | 0.2% | 1,696,345 | 0.7% |
| 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 | | 463 | 100% | 243,555,051 | 100% |

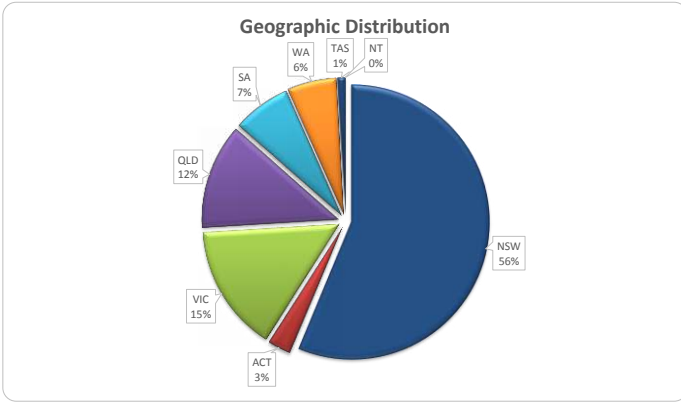
| Original Loan Term (Years) | Number | | Balance | | |
|----------------------------|--------|-----|---------|-------------|-------|
| | Amount | % | Amount | % | |
| 0.0 | 15.0 | 17 | 4% | 6,452,224 | 2.6% |
| 15.0 | 20.0 | 28 | 6% | 14,402,068 | 5.9% |
| 20.0 | 25.0 | 353 | 76% | 182,347,080 | 74.9% |
| 25.0 | 30.0 | 65 | 14% | 40,353,679 | 16.6% |
| Total | | 463 | 100% | 243,555,051 | 100% |

| Employment Type | Number | | Balance | |
|-----------------|--------|--------|-------------|-------|
| | Amount | % | Amount | % |
| PAYG | 62 | 13.39% | 28,238,690 | 11.6% |
| Self Employed | 401 | 86.61% | 215,316,361 | 88.4% |
| Total | 463 | 100% | 243,555,051 | 100% |

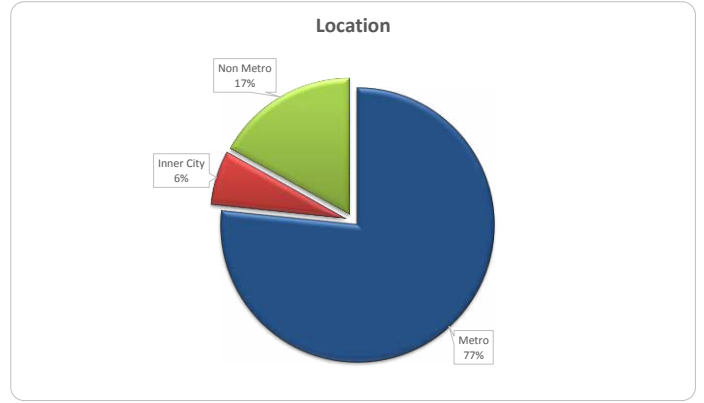
| Property Type | Number | | Balance | |
|---------------------|--------|-------|-------------|-------|
| | Amount | % | Amount | % |
| Retail | 107 | 23.1% | 59,278,205 | 24.3% |
| Industrial | 225 | 48.6% | 107,741,422 | 44.2% |
| Office | 83 | 17.9% | 38,038,974 | 15.6% |
| Professional Suites | 4 | 0.9% | 1,305,335 | 0.5% |
| Residential | 30 | 6.5% | 26,035,133 | 10.7% |
| Commercial Other | 14 | 3.0% | 11,155,981 | 4.6% |
| Total | 463 | 100% | 243,555,051 | 100% |

Think Tank Series 2016-1: Current Charts

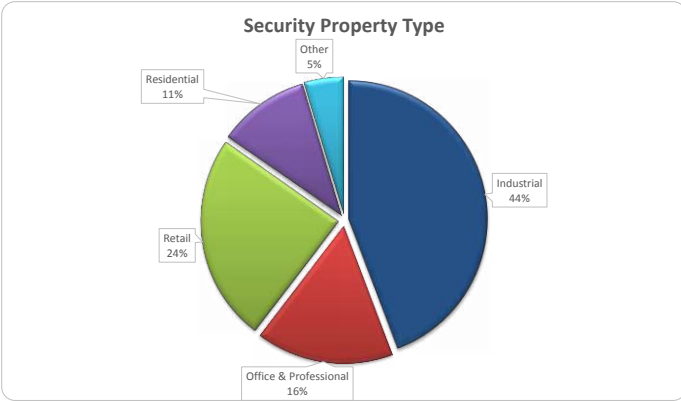
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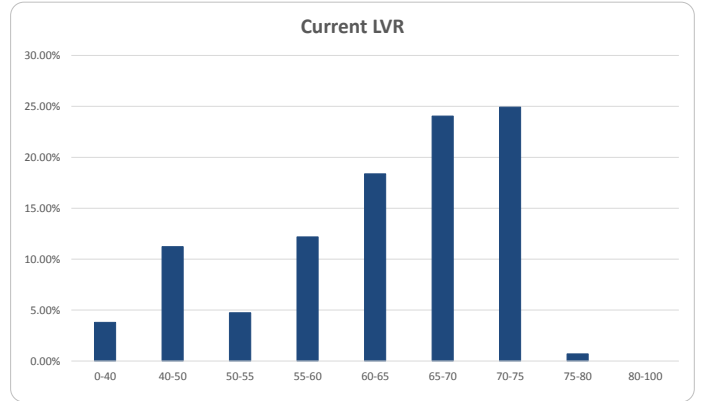
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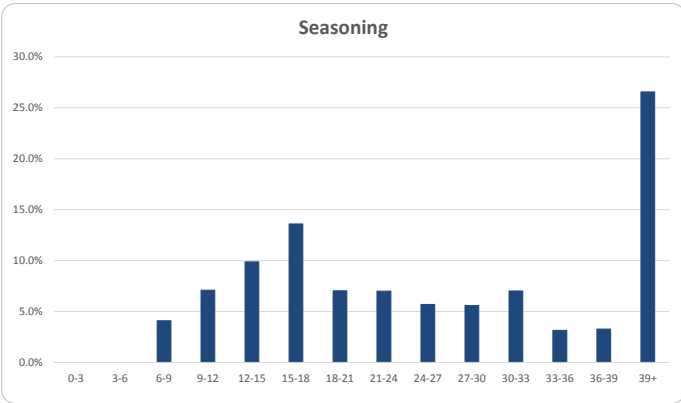
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