
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Apr-2017 to 30-Apr-2017

Payment Date of 10-May-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	149,761,950.21		1,144,125.66	148,617,824.55	81.7%	0.00	0.00	420,974.69	420,974.69
Class A2	19,584,255.04		149,616.43	19,434,638.61	81.7%	0.00	0.00	66,318.19	66,318.19
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	65,004.49	65,004.49
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	92,146.85	92,146.85
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	108,256.44	108,256.44
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,724.27	33,724.27
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,702.36	34,702.36
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	41,130.08	41,130.08
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	53,285.92	53,285.92

1. GENERAL

Current Payment Date	10-May-17
Collection Period (start)	1-Apr-17
Collection Period (end)	30-Apr-17
Interest Period (start)	10-Apr-17
Interest Period (end)	9-May-17
Days in Interest Period	30
Next Payment Date	13-Jun-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,303,519.45
Early Repayment Fees	13,560.55
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	29,038.87
Total Available Income	1,346,118.87

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,301,742.09
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,301,742.09

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)	101,872.59
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	420,974.69
Class A2 Interest	66,318.19
Class B Interest	65,004.49
Class C Interest	92,146.85
Class D Interest	108,256.44
Class E Interest	33,724.27
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	34,702.36
Class G Interest	41,130.08
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	53,285.92
Other Expenses	0.00
Excess Spread	328,702.99

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	8,000.00
Class A1 Principal Payment	1,144,125.66
Class A2 Principal Payment	149,616.43
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	243,555,050.56
Plus: Capitalised Charges	17,280.18
Plus: Further Advances / Redraws	8,000.00
Less: Principal Collections	1,315,366.41
Loan Balance at End of Collection Period	242,264,964.33

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,315,366.41
CPR (%)	6.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.71%	6.40%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.33%	6.40%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	0	3
Balance Outstanding	3,564,017	0	0	3,564,017
% Portfolio Balance	1.47%	0.00%	0.00%	1.47%

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%	22,374,740	9.2%
65% LVR Full Doc	107	23.2%	59,571,464	24.6%
65% LVR Quick Doc	35	7.6%	12,019,455	5.0%
70% LVR Mid Doc	34	7.4%	16,722,909	6.9%
70% LVR Full Doc	40	8.7%	23,301,083	9.6%
70% LVR Quick Doc Mid	3	0.7%	651,673	0.3%
75% LVR Lite Doc Standard	7	1.5%	1,571,348	0.6%
75% LVR Pro Pack	6	1.3%	2,645,943	1.1%
75% LVR Quick Doc Standard	2	0.4%	371,161	0.2%
75% LVR Full Doc	97	21.0%	61,451,299	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%	20,091,654	8.3%
70% LVR SMSF	18	3.9%	8,724,996	3.6%
65% LVR SMSF	27	5.9%	12,767,240	5.3%
Total	461	100.0%	242,264,964	100.0%
SMSF Sub-Total	81	17.6%	41,583,890	17.2%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	35	8%	9,418,068	3.9%
40%	50.0%	61	13%	28,688,746	11.8%
50%	55.0%	23	5%	9,812,179	4.1%
55%	60.0%	60	13%	30,246,116	12.5%
60%	65.0%	76	16%	44,954,294	18.6%
65%	70.0%	100	22%	57,451,517	23.7%
70%	75.0%	105	23%	59,994,838	24.8%
75%	80.0%	1	0%	1,699,206	0.7%
80%	100.0%	0	0%	0	0.0%
Total		461	100.0%	242,264,964	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	12	2.6%	912,160	0.4%
100,000	200,000	78	16.9%	12,697,914	5.2%
200,000	300,000	90	19.5%	22,754,498	9.4%
300,000	400,000	75	16.3%	26,110,429	10.8%
400,000	500,000	38	8.2%	17,057,372	7.0%
500,000	1,000,000	109	23.6%	74,613,425	30.8%
1,000,000	1,500,000	35	7.6%	42,726,142	17.6%
1,500,000	2,000,000	17	3.7%	28,753,284	11.9%
2,000,000	2,500,000	5	1.1%	11,129,741	4.6%
2,500,000	5,000,000	2	0.4%	5,510,000	2.3%
Total		461	100%	242,264,964	100%

State					
		Number		Balance	
		Amount	%	Amount	%
NSW		249	54.0%	135,853,318	56.1%
ACT		11	2.4%	6,646,076	2.7%
VIC		79	17.1%	36,592,811	15.1%
QLD		62	13.4%	30,266,982	12.5%
SA		33	7.2%	16,789,963	6.9%
WA		25	5.4%	14,045,816	5.8%
TAS		2	0.4%	2,070,000	0.9%
NT		0	0.0%	0	0.0%
Total		461	100%	242,264,964	100%

Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		337	73.1%	185,553,010	76.6%
Non metro		100	21.7%	41,323,705	17.1%
Inner City		24	5.2%	15,388,249	6.4%
Total		461	100%	242,264,964	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		250	54.2%	146,969,788	60.7%
Med Doc		90	19.5%	40,668,998	16.8%
Low Doc		40	8.7%	13,042,289	5.4%
SMSF		81	17.6%	41,583,890	17.2%
Total		461	100%	242,264,964	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		8	1.7%	9,585,798	4.0%
Non NCCP loans		453	98.3%	232,679,167	96.0%
Total		461	100%	242,264,964	100%

Summary				
Loans				461
Balance				242,264,964
Avg Balance				525,521
Max Balance				2,910,000
WA Current LVR				63.15%
Max Current LVR				76%
WA Yield				6.40%
BBSW 30				1.6300%
Yield over BBSW30				4.77%
WA Seasoning				33
% IO				54.0%
% SMSF				17.2%
% of Loans Fixed				0.00%
% of Loans Investor				51.53%

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	1	0.2%	525,000	0.2%
9.0	12.0	38	8.2%	21,453,638	8.9%
12.0	15.0	35	7.6%	21,699,528	9.0%
15.0	18.0	52	11.3%	32,596,900	13.5%
18.0	21.0	44	9.5%	20,605,970	8.5%
21.0	24.0	26	5.6%	17,321,536	7.1%
24.0	27.0	28	6.1%	16,942,515	7.0%
27.0	30.0	17	3.7%	9,464,412	3.9%
30.0	33.0	27	5.9%	16,085,472	6.6%
33.0	36.0	21	4.6%	12,779,932	5.3%
36.0	39.0	11	2.4%	3,668,298	1.5%
39.0	150.0	161	34.9%	69,121,762	28.5%
Total		461	100%	242,264,964	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	458	99.3%	238,700,947	98.5%
30.0	60.0	3	0.7%	3,564,017	1.5%
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		461	100%	242,264,964	100%

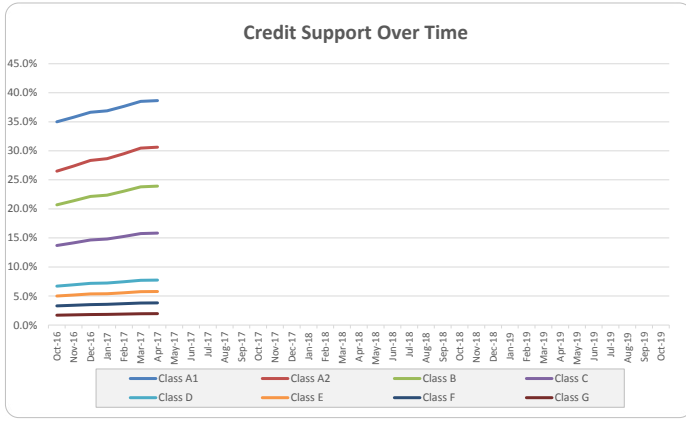
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,431,565	2.7%
15.0	20.0	28	6%	14,371,721	5.9%
20.0	25.0	352	76%	181,845,275	75.1%
25.0	30.0	64	14%	39,616,403	16.4%
Total		461	100%	242,264,964	100%

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%

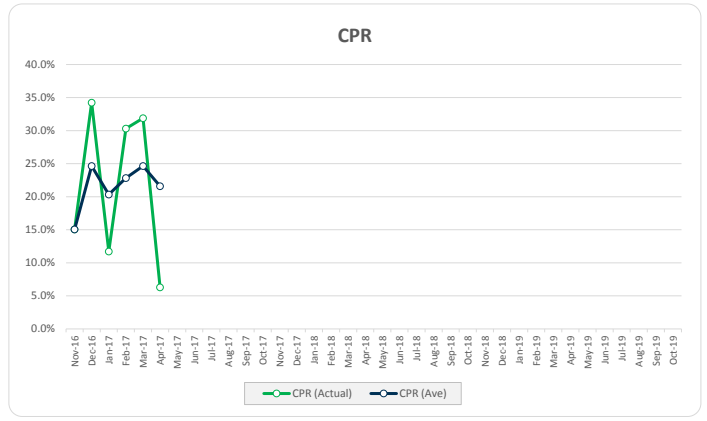
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		107	23.2%	59,125,152	24.4%
Industrial		224	48.6%	106,995,606	44.2%
Office		82	17.8%	37,657,334	15.5%
Professional Suites		4	0.9%	1,302,701	0.5%
Residential		30	6.5%	26,037,688	10.7%
Commercial Other		14	3.0%	11,146,483	4.6%
Total		461	100%	242,264,964	100%

Think Tank Series 2016-1: Time Series Charts

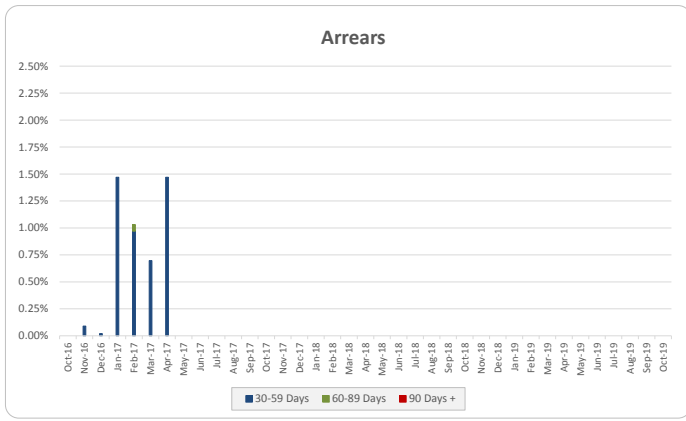
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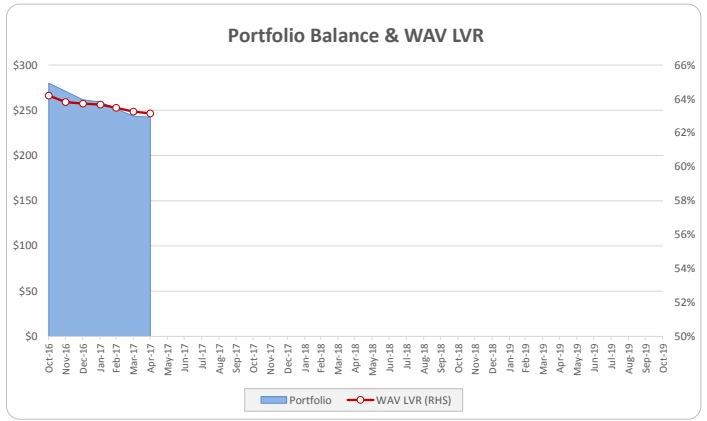
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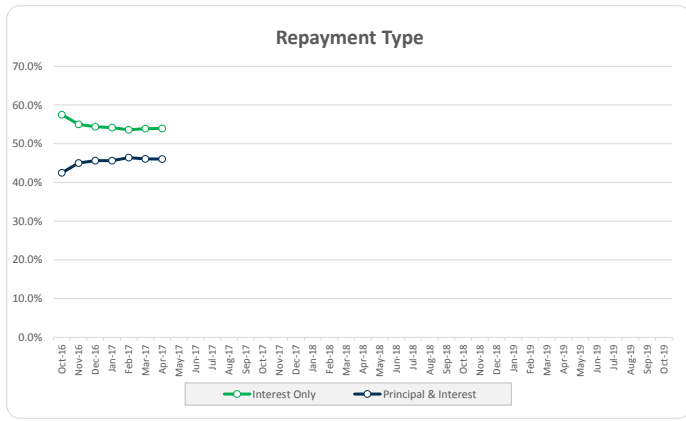
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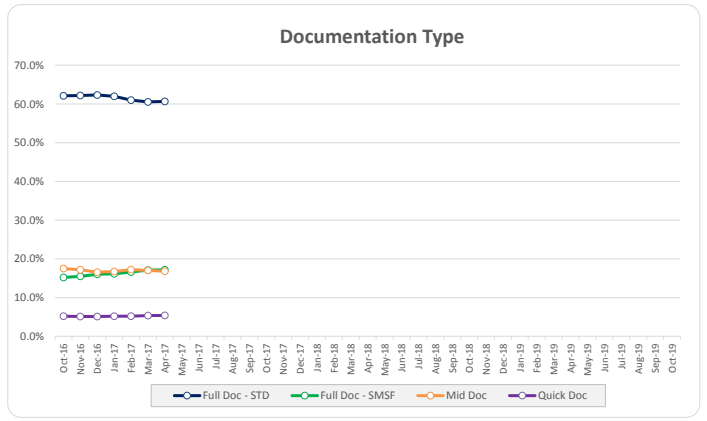
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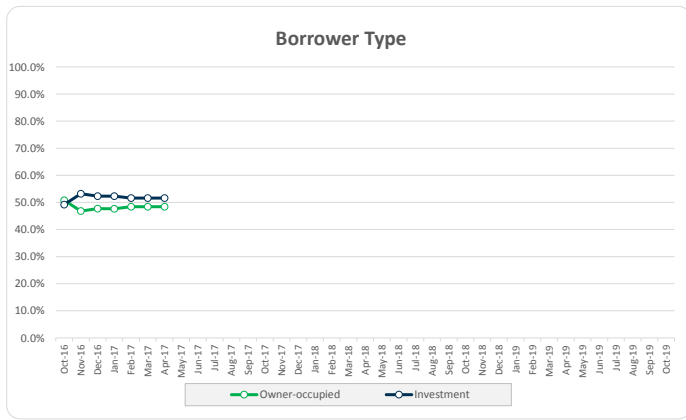
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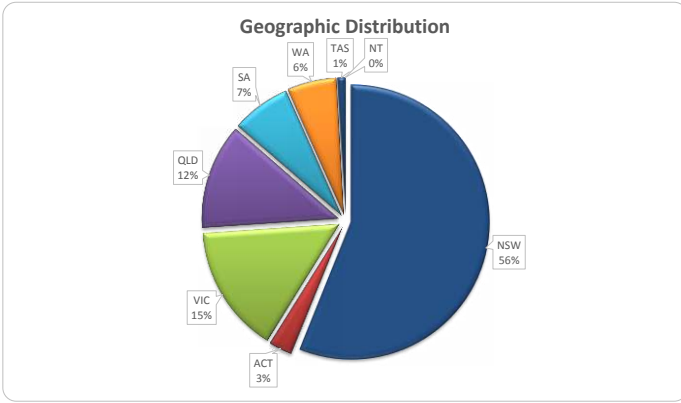


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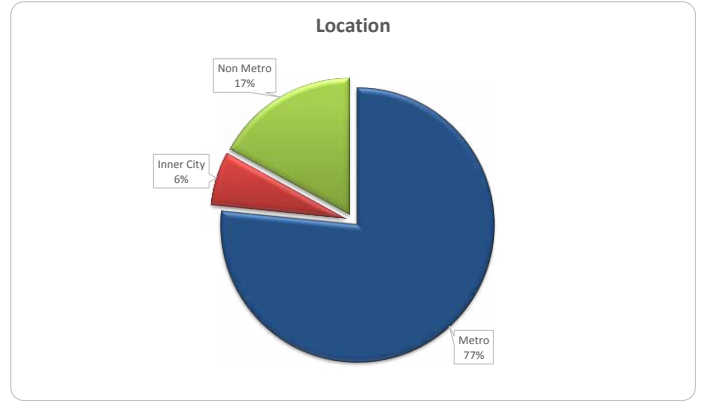


Think Tank Series 2016-1: Current Charts

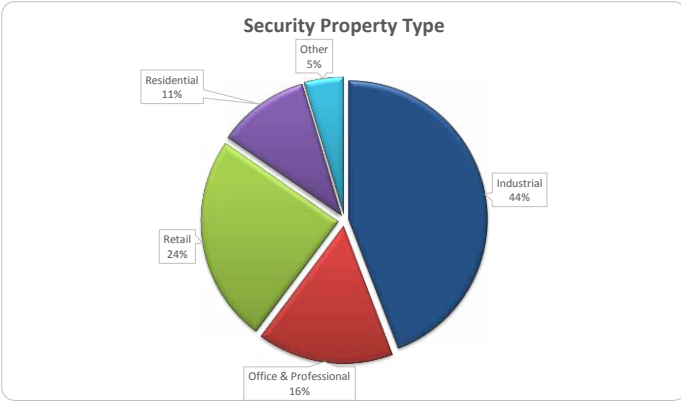
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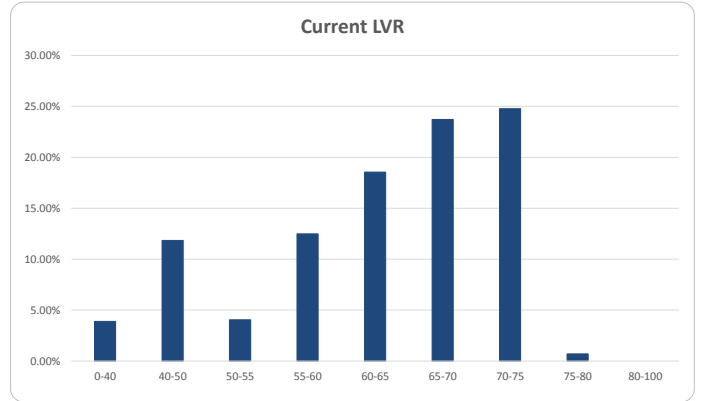
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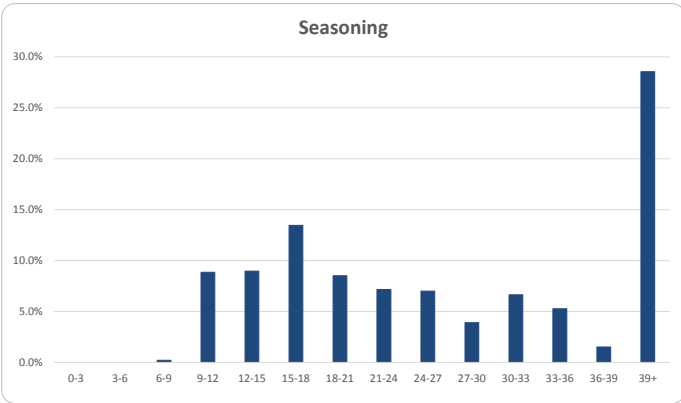
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