
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Jul-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	145,936,072.38		3,247,974.01	142,688,098.37	78.4%	0.00	0.00	368,658.51	368,658.51
Class A2	19,083,947.94		424,735.06	18,659,212.88	78.4%	0.00	0.00	58,091.01	58,091.01
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	58,443.98	58,443.98
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	82,859.67	82,859.67
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	97,358.30	97,358.30
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	30,334.24	30,334.24
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	31,214.52	31,214.52
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	37,000.50	37,000.50
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	47,939.72	47,939.72

1. GENERAL

Current Payment Date	10-Jul-17
Collection Period (start)	1-Jun-17
Collection Period (end)	30-Jun-17
Interest Period (start)	13-Jun-17
Interest Period (end)	9-Jul-17
Days in Interest Period	27
Next Payment Date	10-Aug-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,265,035.84
Early Repayment Fees	16,807.07
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	7,981.64
Total Available Income	1,289,824.55

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

b. Total Principal Collections

Principal Received on the Mortgage Loans	3,786,709.07
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,786,709.07

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)	94,730.70
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	368,658.51
Class A2 Interest	58,091.01
Class B Interest	58,443.98
Class C Interest	82,859.67
Class D Interest	97,358.30
Class E Interest	30,334.24
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	31,214.52
Class G Interest	37,000.50
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	47,939.72
Other Expenses	0.00
Excess Spread	383,193.40

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	114,000.00
Class A1 Principal Payment	3,247,974.01
Class A2 Principal Payment	424,735.06
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	239,242,979.88
Plus: Capitalised Charges	19,745.81
Plus: Further Advances / Redraws	114,000.00
Less: Principal Collections	3,796,572.28
 Loan Balance at End of Collection Period	 235,580,153.41

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,796,572.28
CPR (%)	17.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.79%	6.40%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.32%	6.40%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	0	1	2	3
Balance Outstanding	0	569,567	1,536,541	2,106,108
% Portfolio Balance	0.00%	0.24%	0.65%	0.89%

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	10.9%	22,254,400	9.4%
65% LVR Full Doc	105	23.3%	58,086,538	24.7%
65% LVR Quick Doc	33	7.3%	11,598,841	4.9%
70% LVR Mid Doc	34	7.6%	16,707,347	7.1%
70% LVR Full Doc	38	8.4%	22,619,960	9.6%
70% LVR Quick Doc Mid	3	0.7%	646,407	0.3%
75% LVR Lite Doc Standard	6	1.3%	1,431,376	0.6%
75% LVR Pro Pack	6	1.3%	2,636,479	1.1%
75% LVR Quick Doc Standard	2	0.4%	369,188	0.2%
75% LVR Full Doc	93	20.7%	57,966,804	24.6%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	8.0%	20,025,956	8.5%
70% LVR SMSF	18	4.0%	8,621,515	3.7%
65% LVR SMSF	27	6.0%	12,615,341	5.4%
Total	450	100.0%	235,580,153	100.0%
SMSF Sub-Total	81	18.0%	41,262,812	17.5%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	35	8%	9,315,593	4.0%
40%	50.0%	59	13%	27,186,549	11.5%
50%	55.0%	26	6%	10,756,074	4.6%
55%	60.0%	60	13%	29,842,439	12.7%
60%	65.0%	75	17%	43,729,318	18.6%
65%	70.0%	92	20%	55,184,689	23.4%
70%	75.0%	103	23%	59,565,491	25.3%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		450	100.0%	235,580,153	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	2.9%	1,003,714	0.4%
100,000	200,000	73	16.2%	11,843,994	5.0%
200,000	300,000	90	20.0%	22,794,662	9.7%
300,000	400,000	73	16.2%	25,420,124	10.8%
400,000	500,000	39	8.7%	17,591,714	7.5%
500,000	1,000,000	107	23.8%	73,568,740	31.2%
1,000,000	1,500,000	31	6.9%	38,024,436	16.1%
1,500,000	2,000,000	17	3.8%	28,693,029	12.2%
2,000,000	2,500,000	5	1.1%	11,129,741	4.7%
2,500,000	5,000,000	2	0.4%	5,510,000	2.3%
Total		450	100%	235,580,153	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	243	54.0%	132,542,911	56.3%
ACT	10	2.2%	6,434,712	2.7%
VIC	77	17.1%	36,199,811	15.4%
QLD	61	13.6%	28,848,345	12.2%
SA	32	7.1%	15,459,444	6.6%
WA	25	5.6%	14,024,931	6.0%
TAS	2	0.4%	2,070,000	0.9%
NT	0	0.0%	0	0.0%
Total	450	100%	235,580,153	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	333	74.0%	182,750,779	77.6%
Non metro	97	21.6%	39,698,058	16.9%
Inner City	20	4.4%	13,131,317	5.6%
Total	450	100%	235,580,153	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	242	53.8%	141,309,781	60.0%
Med Doc	89	19.8%	40,393,123	17.1%
Low Doc	38	8.4%	12,614,437	5.4%
SMSF	81	18.0%	41,262,812	17.5%
Total	450	100%	235,580,153	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.8%	9,574,185	4.1%
Non NCCP loans	442	98.2%	226,005,969	95.9%
Total	450	100%	235,580,153	100%

Summary	
Loans	450
Balance	235,580,153
Avg Balance	523,511
Max Balance	2,910,000
WA Current LVR	63.01%
Max Current LVR	75%
WA Yield	6.40%
BBSW 30	1.6150%
Yield over BBSW30	4.78%
WA Seasoning	35
% IO	53.0%
% SMSF	17.5%
% of Loans Fixed	0.00%
% of Loans Investor	52.24%

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	0	0.0%	0	0.0%
9.0	12.0	21	4.7%	10,705,281	4.5%
12.0	15.0	27	6.0%	16,432,894	7.0%
15.0	18.0	38	8.4%	23,336,217	9.9%
18.0	21.0	56	12.4%	31,707,139	13.5%
21.0	24.0	35	7.8%	17,064,133	7.2%
24.0	27.0	25	5.6%	15,838,986	6.7%
27.0	30.0	20	4.4%	12,596,280	5.3%
30.0	33.0	23	5.1%	13,256,843	5.6%
33.0	36.0	27	6.0%	17,060,249	7.2%
36.0	39.0	14	3.1%	7,631,630	3.2%
39.0	150.0	164	36.4%	69,950,502	29.7%
Total		450	100%	235,580,153	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	447	99.3%	233,474,045	99.1%
30.0	60.0	0	0.0%	0	0.0%
60.0	90.0	1	0.2%	569,567	0.2%
90.0	120.0	2	0.4%	1,536,541	0.7%
120.0	1000.0	0	0.0%	0	0.0%
Total		450	100%	235,580,153	100%

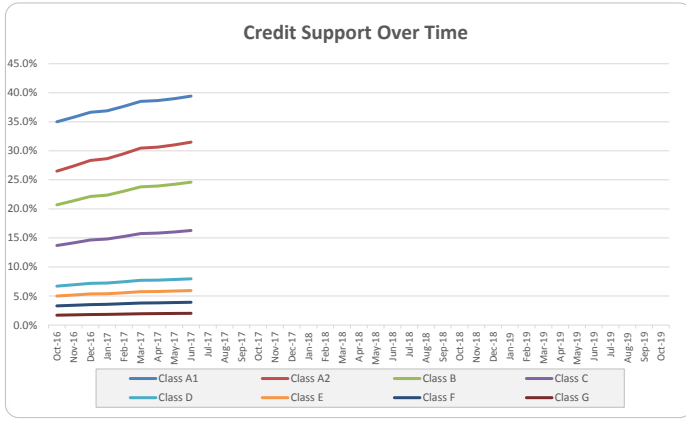
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,383,957	2.7%
15.0	20.0	28	6%	14,353,593	6.1%
20.0	25.0	342	76%	176,608,847	75.0%
25.0	30.0	63	14%	38,233,756	16.2%
Total		450	100%	235,580,153	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	62	13.78%	28,272,909	12.0%
Self Employed	388	86.22%	207,307,244	88.0%
Total	450	100%	235,580,153	100%

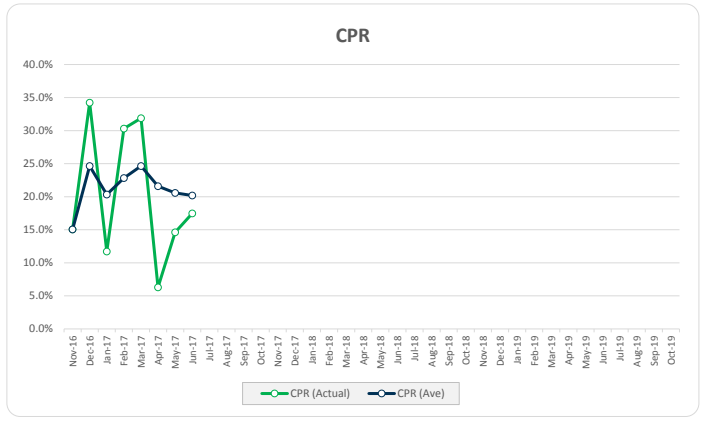
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	104	23.1%	57,504,752	24.4%
Industrial	221	49.1%	104,546,203	44.4%
Office	78	17.3%	35,229,372	15.0%
Professional Suites	4	0.9%	1,297,146	0.6%
Residential	29	6.4%	25,876,008	11.0%
Commercial Other	14	3.1%	11,126,673	4.7%
Total	450	100%	235,580,153	100%

Think Tank Series 2016-1: Time Series Charts

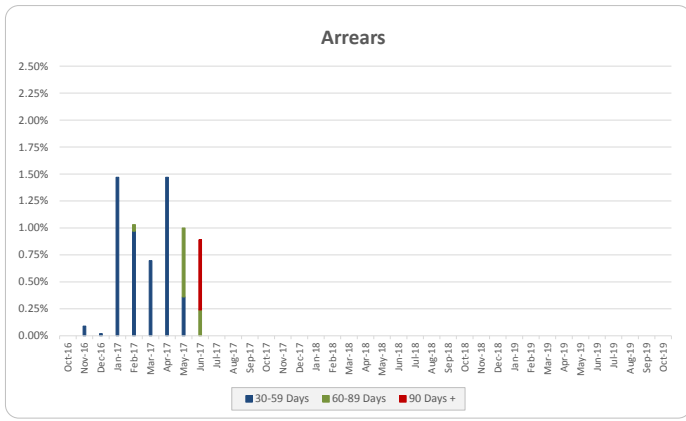
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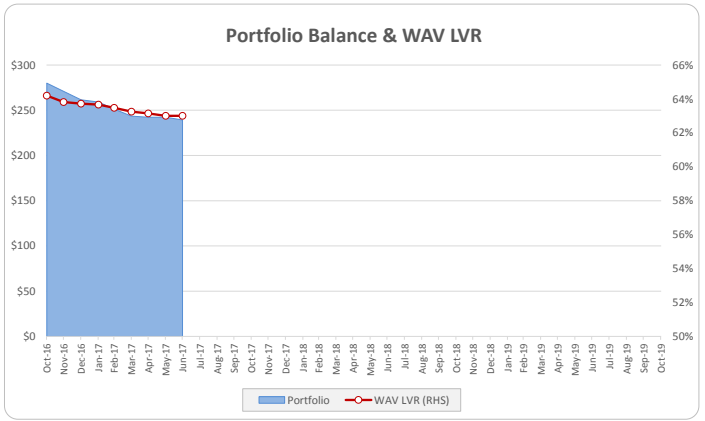
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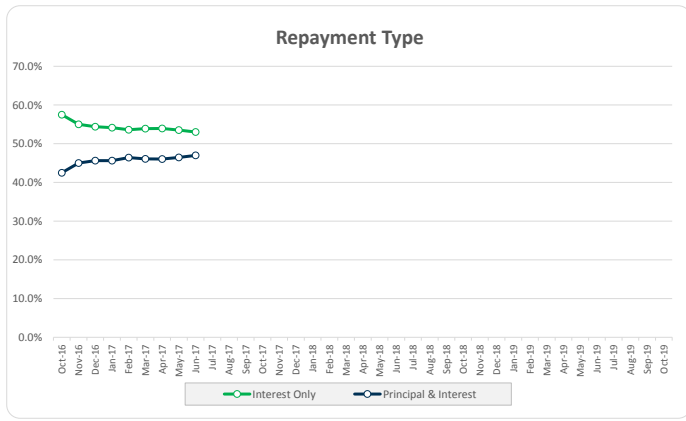
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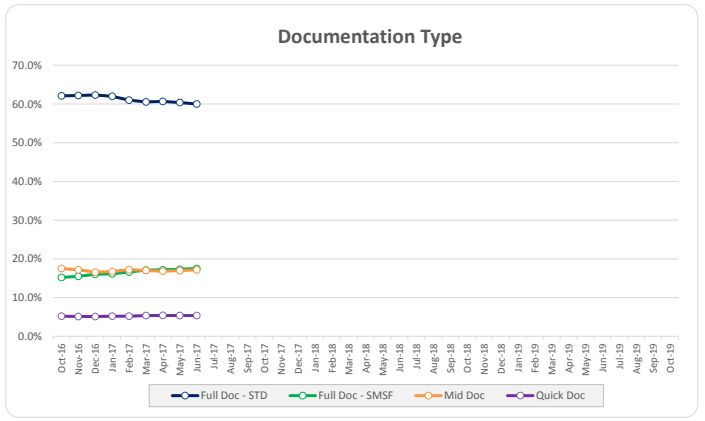
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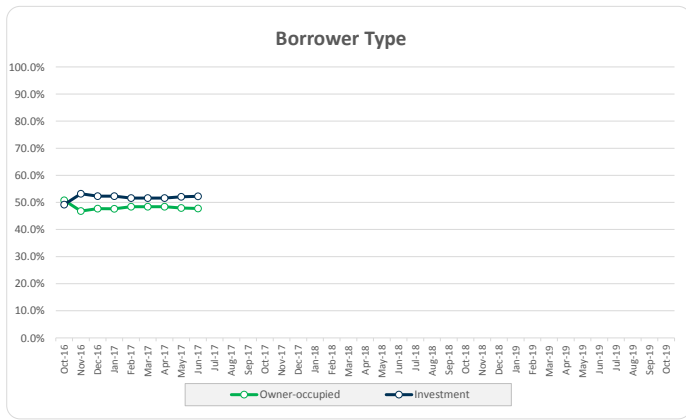
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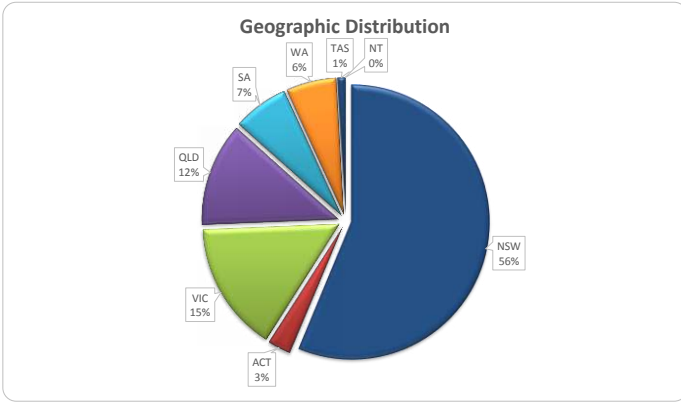


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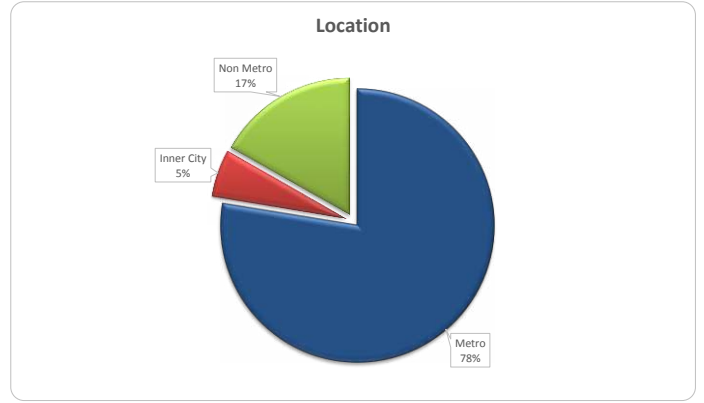


Think Tank Series 2016-1: Current Charts

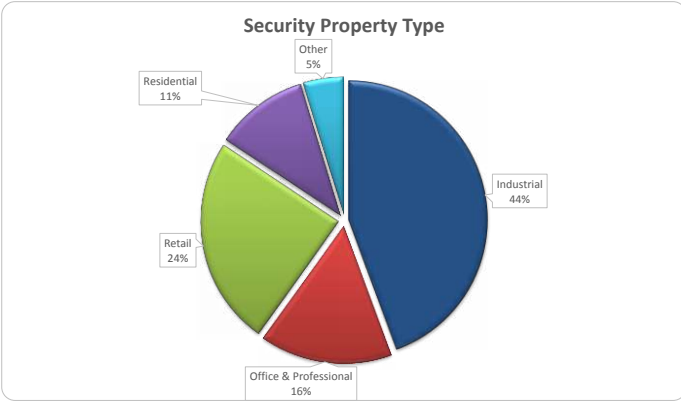
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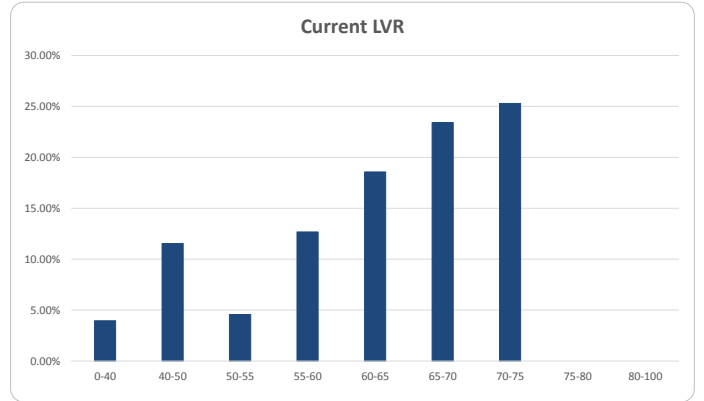
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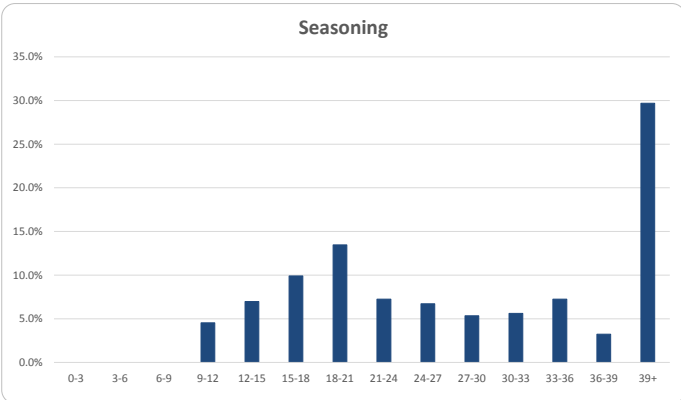
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