
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Aug-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	142,688,098.37		3,371,667.42	139,316,430.95	76.5%	0.00	0.00	412,642.25	412,642.25
Class A2	18,659,212.88		440,910.35	18,218,302.53	76.5%	0.00	0.00	65,054.20	65,054.20
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	66,964.42	66,964.42
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	94,968.71	94,968.71
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	111,615.29	111,615.29
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,787.78	34,787.78
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,798.46	35,798.46
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	42,444.01	42,444.01
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	55,001.47	55,001.47

1. GENERAL

Current Payment Date	10-Aug-17
Collection Period (start)	1-Jul-17
Collection Period (end)	31-Jul-17
Interest Period (start)	10-Jul-17
Interest Period (end)	9-Aug-17
Days in Interest Period	31
Next Payment Date	11-Sep-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,224,617.60
Early Repayment Fees	43,267.01
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	25,067.63
Total Available Income	1,292,952.24

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,812,577.77
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,812,577.77

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)	99,123.73
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	412,642.25
Class A2 Interest	65,054.20
Class B Interest	66,964.42
Class C Interest	94,968.71
Class D Interest	111,615.29
Class E Interest	34,787.78
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,798.46
Class G Interest	42,444.01
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00
Class H Interest	55,001.47
Other Expenses	0.00
Excess Spread	274,551.92

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	3,371,667.42
Class A2 Principal Payment	440,910.35
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	235,580,153.41
Plus: Capitalised Charges	8,990.89
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,810,493.11
Loan Balance at End of Collection Period	231,778,651.19

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,810,493.11
CPR (%)	17.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.75%	6.40%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.31%	6.40%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	1	0	3	4
Balance Outstanding	411,047	0	2,117,861	2,528,908
% Portfolio Balance	0.18%	0.00%	0.91%	1.09%

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	11.0%	22,225,304	9.6%
65% LVR Full Doc	104	23.3%	55,872,940	24.1%
65% LVR Quick Doc	32	7.2%	11,331,838	4.9%
70% LVR Mid Doc	33	7.4%	16,524,628	7.1%
70% LVR Full Doc	38	8.5%	22,597,351	9.7%
70% LVR Quick Doc Mid	3	0.7%	643,985	0.3%
75% LVR Lite Doc Standard	6	1.3%	1,425,485	0.6%
75% LVR Pro Pack	5	1.1%	1,736,129	0.7%
75% LVR Quick Doc Standard	2	0.4%	368,150	0.2%
75% LVR Full Doc	93	20.9%	57,934,450	25.0%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	8.1%	19,970,844	8.6%
70% LVR SMSF	18	4.0%	8,554,086	3.7%
65% LVR SMSF	27	6.1%	12,593,461	5.4%
Total	446	100.0%	231,778,651	100.0%
SMSF Sub-Total	81	18.2%	41,118,392	17.7%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	36	8%	9,573,960	4.1%
40%	50.0%	57	13%	26,568,445	11.5%
50%	55.0%	26	6%	10,732,318	4.6%
55%	60.0%	60	13%	29,808,382	12.9%
60%	65.0%	74	17%	41,584,275	17.9%
65%	70.0%	91	20%	54,895,394	23.7%
70%	75.0%	99	22%	56,659,511	24.4%
75%	80.0%	3	1%	1,956,365	0.8%
80%	100.0%	0	0%	0	0.0%
Total		446	100.0%	231,778,651	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	2.9%	998,077	0.4%
100,000	200,000	72	16.1%	11,637,448	5.0%
200,000	300,000	90	20.2%	22,793,822	9.8%
300,000	400,000	72	16.1%	25,051,755	10.8%
400,000	500,000	40	9.0%	18,070,811	7.8%
500,000	1,000,000	105	23.5%	72,073,863	31.1%
1,000,000	1,500,000	31	7.0%	37,999,583	16.4%
1,500,000	2,000,000	17	3.8%	28,671,551	12.4%
2,000,000	2,500,000	4	0.9%	8,971,741	3.9%
2,500,000	5,000,000	2	0.4%	5,510,000	2.4%
Total		446	100%	231,778,651	100%

State				
	Number		Balance	
	Amount	%	Amount	%
NSW	240	53.8%	129,086,849	55.7%
ACT	10	2.2%	6,422,184	2.8%
VIC	76	17.0%	35,920,948	15.5%
QLD	61	13.7%	28,816,850	12.4%
SA	32	7.2%	15,443,349	6.7%
WA	25	5.6%	14,018,471	6.0%
TAS	2	0.4%	2,070,000	0.9%
NT	0	0.0%	0	0.0%
Total	446	100%	231,778,651	100%

Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	331	74.2%	180,092,998	77.7%
Non metro	95	21.3%	38,565,778	16.6%
Inner City	20	4.5%	13,119,875	5.7%
Total	446	100%	231,778,651	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	240	53.8%	138,140,870	59.6%
Med Doc	88	19.7%	40,175,417	17.3%
Low Doc	37	8.3%	12,343,972	5.3%
SMSF	81	18.2%	41,118,392	17.7%
Total	446	100%	231,778,651	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.8%	9,572,025	4.1%
Non NCCP loans	438	98.2%	222,206,626	95.9%
Total	446	100%	231,778,651	100%

Summary				
Loans				446
Balance				231,778,651
Avg Balance				519,683
Max Balance				2,910,000
WA Current LVR				62.91%
Max Current LVR				75%
WA Yield				6.40%
BBSW 30				1.6050%
Yield over BBSW30				4.80%
WA Seasoning				36
% IO				52.7%
% SMSF				17.7%
% of Loans Fixed				0.00%
% of Loans Investor				52.13%

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	1	0.2%	525,000	0.2%
12.0	15.0	38	8.5%	21,361,973	9.2%
15.0	18.0	34	7.6%	19,545,644	8.4%
18.0	21.0	51	11.4%	31,178,697	13.5%
21.0	24.0	40	9.0%	19,175,420	8.3%
24.0	27.0	26	5.8%	16,979,312	7.3%
27.0	30.0	28	6.3%	15,819,893	6.8%
30.0	33.0	17	3.8%	9,441,677	4.1%
33.0	36.0	27	6.1%	16,057,696	6.9%
36.0	39.0	21	4.7%	12,709,261	5.5%
39.0	150.0	163	36.5%	68,984,076	29.8%
Total		446	100%	231,778,651	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	442	99.1%	229,249,743	98.9%
30.0	60.0	1	0.2%	411,047	0.2%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.2%	572,543	0.2%
120.0	1000.0	2	0.4%	1,545,318	0.7%
Total		446	100%	231,778,651	100%

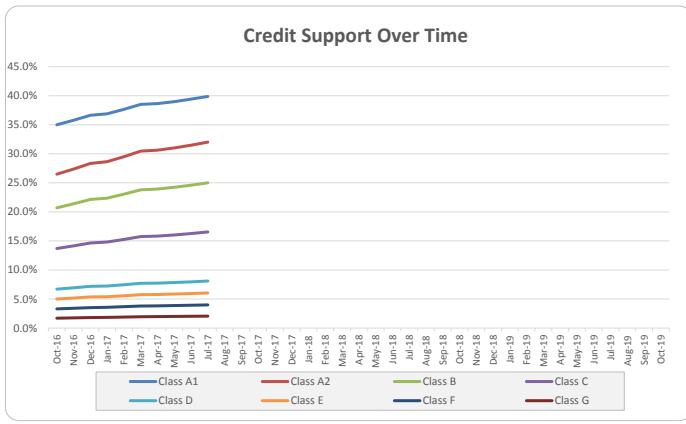
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,366,822	2.7%
15.0	20.0	28	6%	14,324,196	6.2%
20.0	25.0	340	76%	175,273,701	75.6%
25.0	30.0	61	14%	35,813,933	15.5%
Total		446	100%	231,778,651	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	62	13.90%	28,255,368	12.2%
Self Employed	384	86.10%	203,523,283	87.8%
Total	446	100%	231,778,651	100%

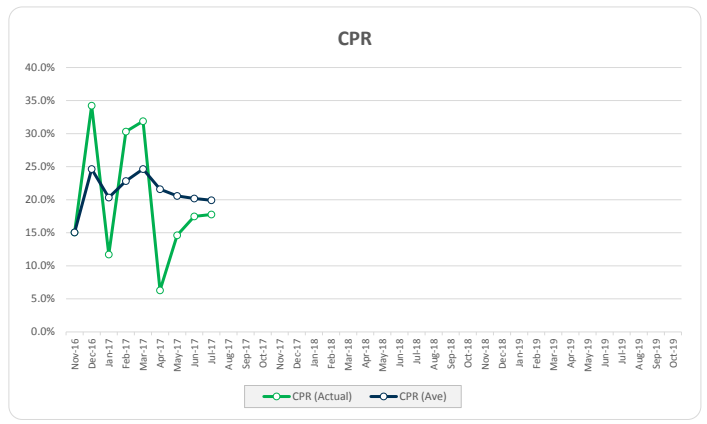
Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	102	22.9%	55,122,466	23.8%
Industrial	219	49.1%	103,238,186	44.5%
Office	78	17.5%	35,132,803	15.2%
Professional Suites	4	0.9%	1,294,225	0.6%
Residential	29	6.5%	25,872,392	11.2%
Commercial Other	14	3.1%	11,118,580	4.8%
Total	446	100%	231,778,651	100%

Think Tank Series 2016-1: Time Series Charts

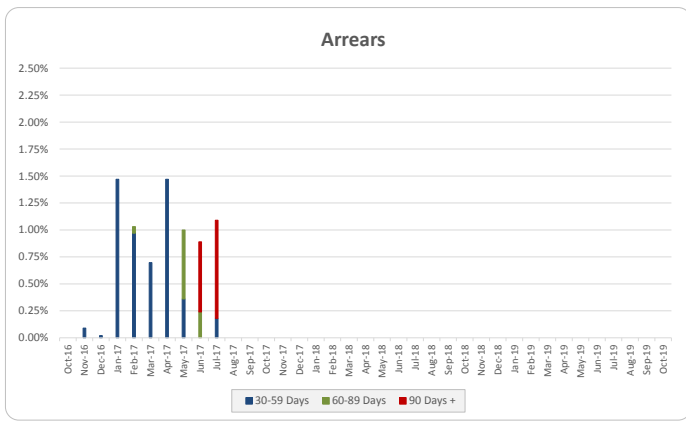
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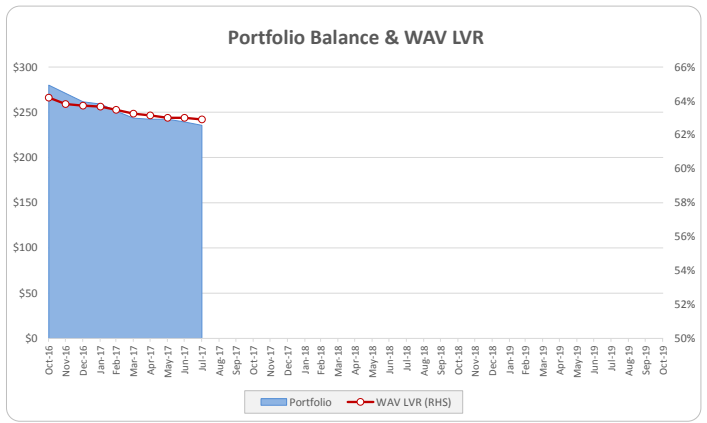
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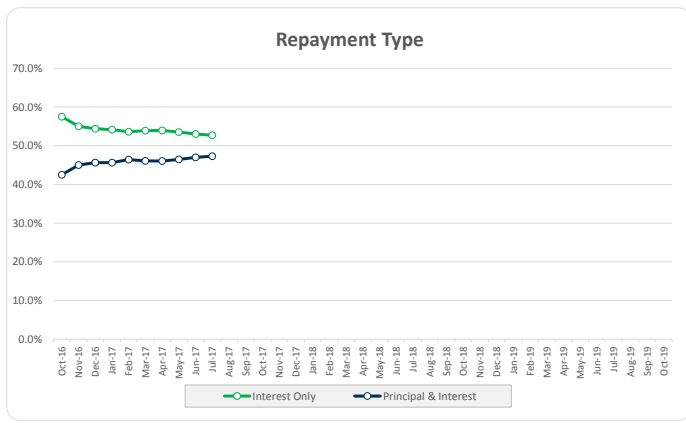
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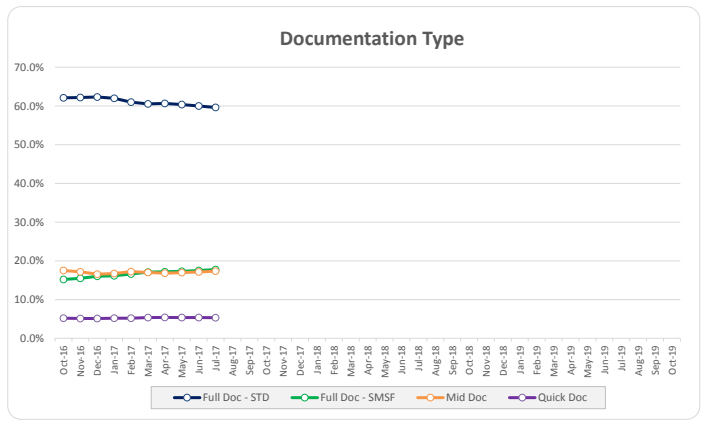
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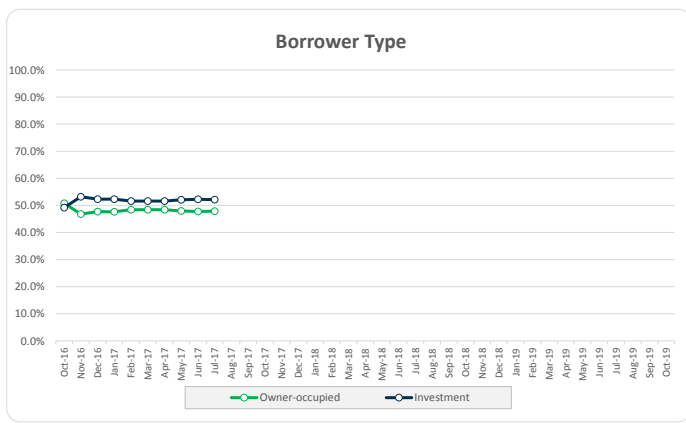
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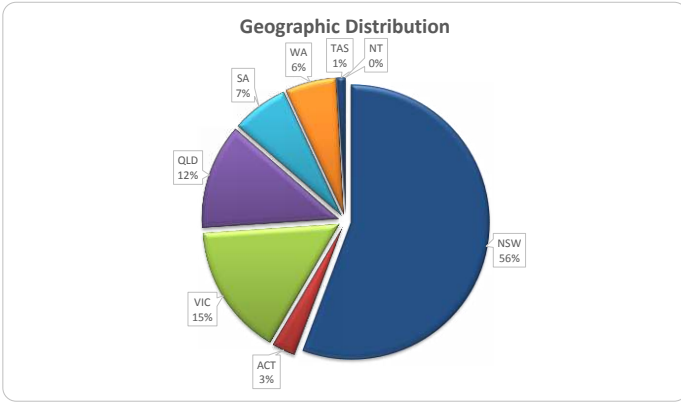


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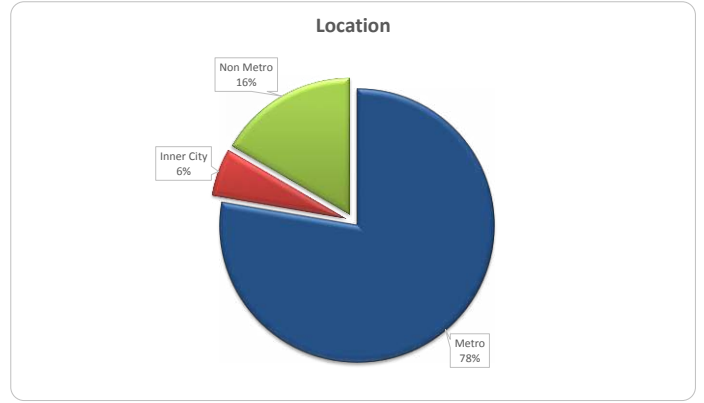


Think Tank Series 2016-1: Current Charts

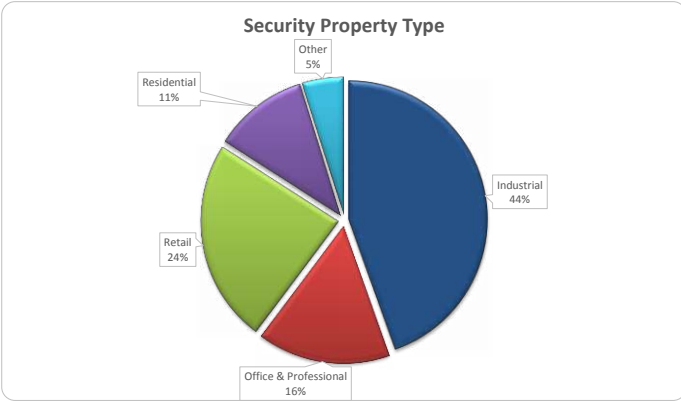
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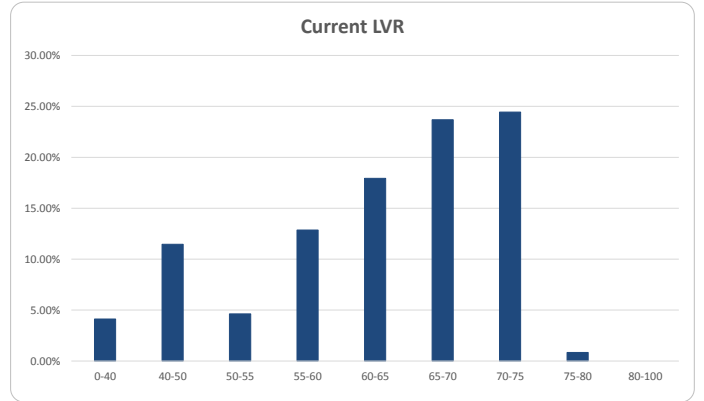
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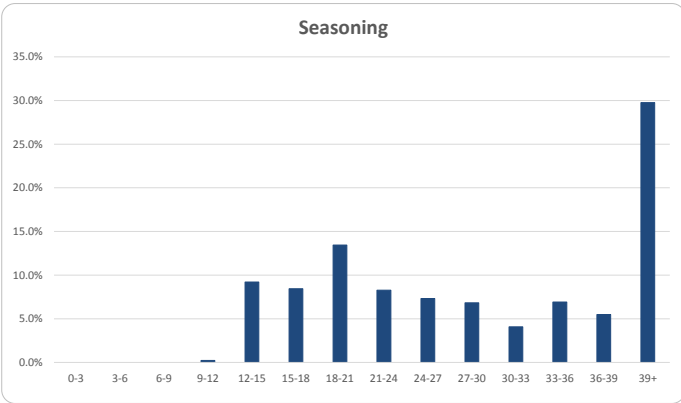
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