
Investor Report - Think Tank Series 2016-1

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

Payment Date of 11-Sep-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	139,316,430.95		10,470,864.66	128,845,566.29	70.8%	0.00	0.00	414,666.77	414,666.77
Class A2	18,218,302.53		1,369,266.92	16,849,035.61	70.8%	0.00	0.00	65,406.20	65,406.20
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	68,982.18	68,982.18
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	97,860.38	97,860.38
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	115,043.95	115,043.95
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,868.23	35,868.23
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	36,911.52	36,911.52
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	43,773.90	43,773.90
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	56,733.98	56,733.98

1. GENERAL

Current Payment Date	11-Sep-17
Collection Period (start)	1-Aug-17
Collection Period (end)	31-Aug-17
Interest Period (start)	10-Aug-17
Interest Period (end)	10-Sep-17
Days in Interest Period	32
Next Payment Date	10-Oct-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,226,981.39
Early Repayment Fees	56,252.01
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	6,853.43
Total Available Income	1,290,086.83

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	11,840,131.58
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	11,840,131.58

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)	96,565.33
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	414,666.77
Class A2 Interest	65,406.20
Class B Interest	68,982.18
Class C Interest	97,860.38
Class D Interest	115,043.95
Class E Interest	35,868.23
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	36,911.52
Class G Interest	43,773.90
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,733.98
Other Expenses	0.00
Excess Spread	258,274.39

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	10,470,864.66
Class A2 Principal Payment	1,369,266.92
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	231,778,651.19
Plus: Capitalised Charges	25,348.45
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	11,858,742.35
Loan Balance at End of Collection Period	219,945,257.29

b. Repayments

Principal received on Mortgage Loans during Collection Period	11,858,742.35
CPR (%)	46.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.89%	6.59%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.30%	6.59%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	3	5
Balance Outstanding	693,597	0	2,130,188	2,823,785
% Portfolio Balance	0.32%	0.00%	0.97%	1.28%

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	48	11.1%	21,879,221	9.9%
65% LVR Full Doc	104	24.0%	55,285,755	25.1%
65% LVR Quick Doc	30	6.9%	10,014,669	4.6%
70% LVR Mid Doc	31	7.1%	14,385,218	6.5%
70% LVR Full Doc	37	8.5%	22,004,504	10.0%
70% LVR Quick Doc Mid	2	0.5%	468,547	0.2%
75% LVR Lite Doc Standard	6	1.4%	1,419,817	0.6%
75% LVR Pro Pack	5	1.2%	1,733,006	0.8%
75% LVR Quick Doc Standard	2	0.5%	367,176	0.2%
75% LVR Full Doc	88	20.3%	51,329,943	23.3%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	8.3%	19,935,945	9.1%
70% LVR SMSF	18	4.1%	8,547,656	3.9%
65% LVR SMSF	27	6.2%	12,573,798	5.7%
Total	434	100.0%	219,945,257	100.0%
SMSF Sub-Total	81	18.7%	41,057,399	18.7%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	36	8%	9,553,255	4.3%
40%	50.0%	59	14%	26,838,113	12.2%
50%	55.0%	24	6%	10,166,200	4.6%
55%	60.0%	58	13%	26,761,110	12.2%
60%	65.0%	74	17%	41,634,854	18.9%
65%	70.0%	86	20%	50,030,083	22.7%
70%	75.0%	94	22%	52,996,052	24.1%
75%	80.0%	3	1%	1,965,590	0.9%
80%	100.0%	0	0%	0	0.0%
Total		434	100.0%	219,945,257	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	13	3.0%	992,787	0.5%
100,000	200,000	71	16.4%	11,429,507	5.2%
200,000	300,000	89	20.5%	22,611,243	10.3%
300,000	400,000	71	16.4%	24,680,143	11.2%
400,000	500,000	40	9.2%	18,051,958	8.2%
500,000	1,000,000	101	23.3%	69,042,095	31.4%
1,000,000	1,500,000	29	6.7%	35,594,442	16.2%
1,500,000	2,000,000	15	3.5%	25,466,664	11.6%
2,000,000	2,500,000	3	0.7%	6,566,419	3.0%
2,500,000	5,000,000	2	0.5%	5,510,000	2.5%
Total		434	100%	219,945,257	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	233	53.7%	119,960,297	54.5%
ACT	10	2.3%	6,419,876	2.9%
VIC	74	17.1%	34,806,270	15.8%
QLD	58	13.4%	27,251,717	12.4%
SA	32	7.4%	15,431,561	7.0%
WA	25	5.8%	14,005,537	6.4%
TAS	2	0.5%	2,070,000	0.9%
NT	0	0.0%	0	0.0%
Total	434	100%	219,945,257	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	321	74.0%	169,125,120	76.9%
Non metro	93	21.4%	37,716,399	17.1%
Inner City	20	4.6%	13,103,738	6.0%
Total	434	100%	219,945,257	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	234	53.9%	130,353,209	59.3%
Med Doc	85	19.6%	37,684,256	17.1%
Low Doc	34	7.8%	10,850,393	4.9%
SMSF	81	18.7%	41,057,399	18.7%
Total	434	100%	219,945,257	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.8%	9,570,221	4.4%
Non NCCP loans	426	98.2%	210,375,036	95.6%
Total	434	100%	219,945,257	100%

Summary	
Loans	434
Balance	219,945,257
Avg Balance	506,786
Max Balance	2,910,000
WA Current LVR	62.68%
Max Current LVR	76%
WA Yield	6.59%
BBSW 30	1.5950%
Yield over BBSW30	5.00%
WA Seasoning	38
% IO	51.0%
% SMSF	18.7%
% of Loans Fixed	0.00%
% of Loans Investor	51.14%

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	0	0.0%	0	0.0%
12.0	15.0	28	6.5%	14,030,495	6.4%
15.0	18.0	28	6.5%	16,858,201	7.7%
18.0	21.0	49	11.3%	26,459,308	12.0%
21.0	24.0	42	9.7%	21,729,128	9.9%
24.0	27.0	30	6.9%	16,926,116	7.7%
27.0	30.0	21	4.8%	10,256,288	4.7%
30.0	33.0	24	5.5%	15,427,979	7.0%
33.0	36.0	25	5.8%	13,485,895	6.1%
36.0	39.0	21	4.8%	14,407,337	6.6%
39.0	150.0	166	38.2%	70,364,510	32.0%
Total		434	100%	219,945,257	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	429	98.8%	217,121,472	98.7%
30.0	60.0	2	0.5%	693,597	0.3%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.2%	575,663	0.3%
120.0	1000.0	2	0.5%	1,554,525	0.7%
Total		434	100%	219,945,257	100%

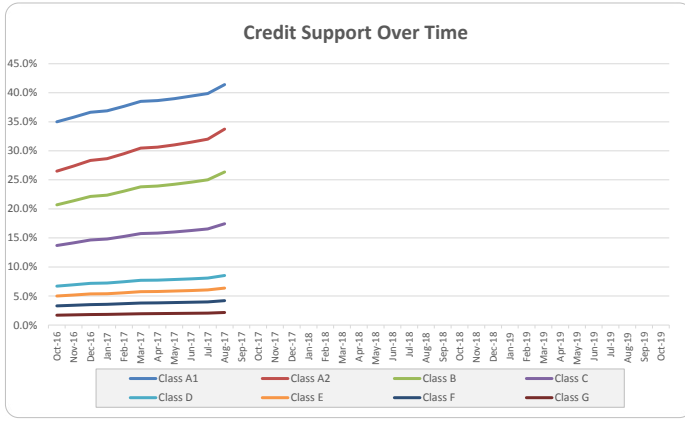
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,350,849	2.9%
15.0	20.0	28	6%	14,296,313	6.5%
20.0	25.0	330	76%	166,808,885	75.8%
25.0	30.0	59	14%	32,489,211	14.8%
Total		434	100%	219,945,257	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	59	13.59%	23,847,915	10.8%
Self Employed	375	86.41%	196,097,343	89.2%
Total	434	100%	219,945,257	100%

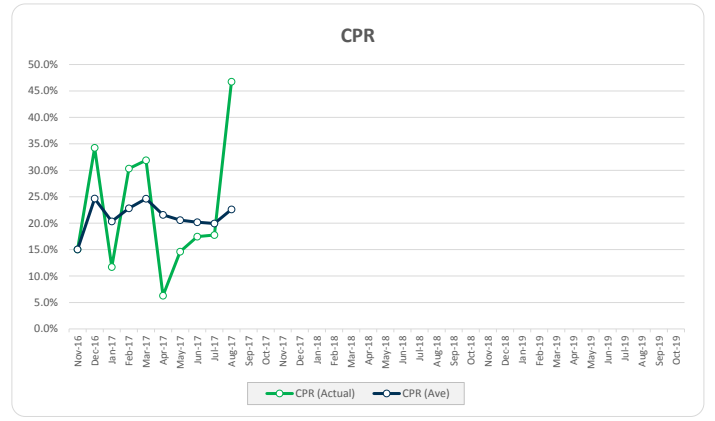
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	100	23.0%	52,864,233	24.0%
Industrial	214	49.3%	99,387,687	45.2%
Office	76	17.5%	33,748,471	15.3%
Professional Suites	4	0.9%	1,291,673	0.6%
Residential	26	6.0%	21,546,853	9.8%
Commercial Other	14	3.2%	11,106,340	5.0%
Total	434	100%	219,945,257	100%

Think Tank Series 2016-1: Time Series Charts

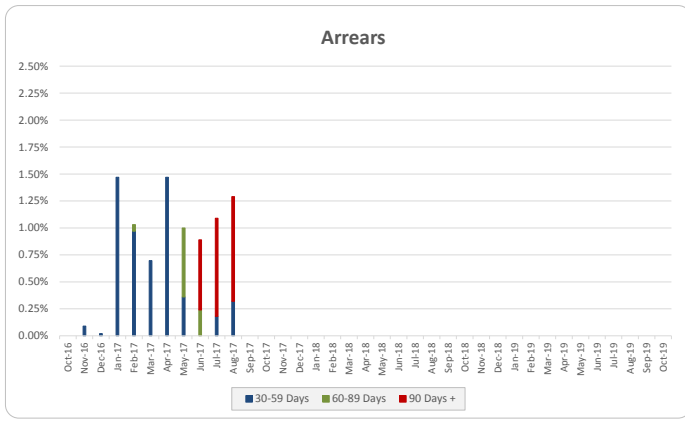
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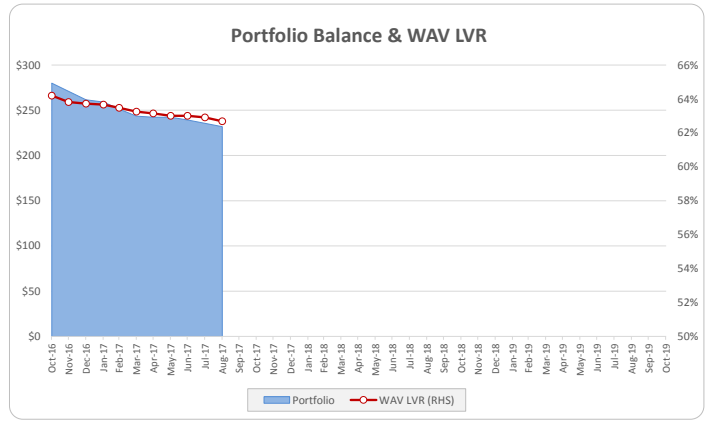
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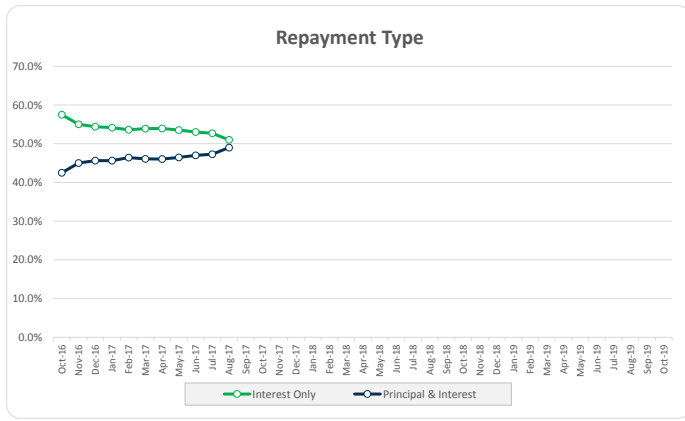
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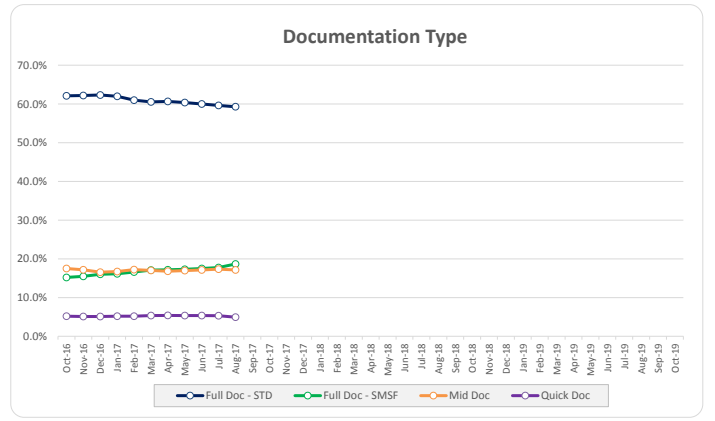
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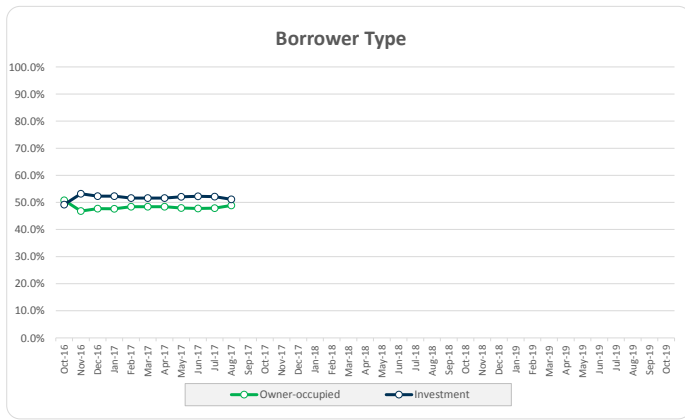
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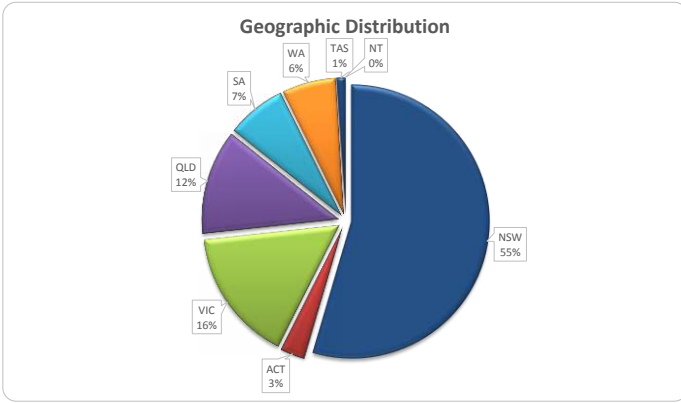


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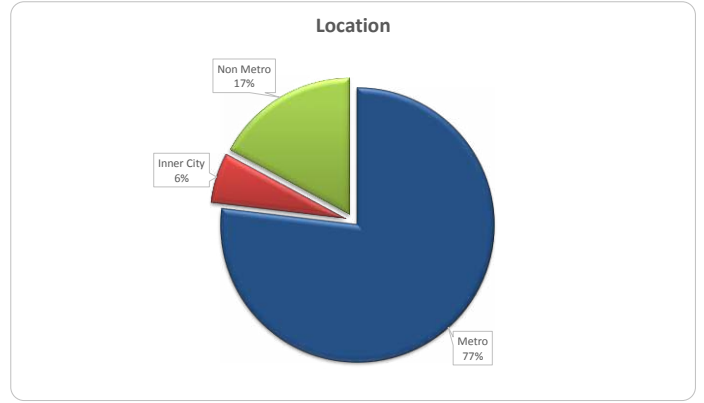


Think Tank Series 2016-1: Current Charts

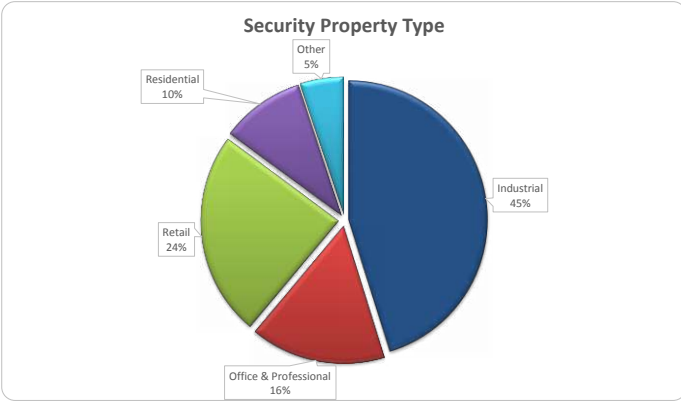
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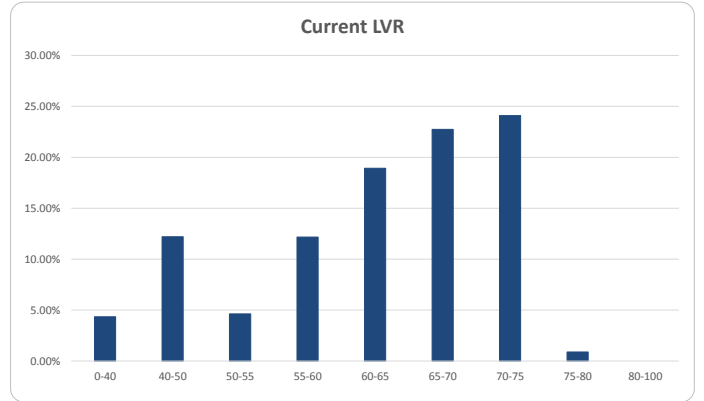
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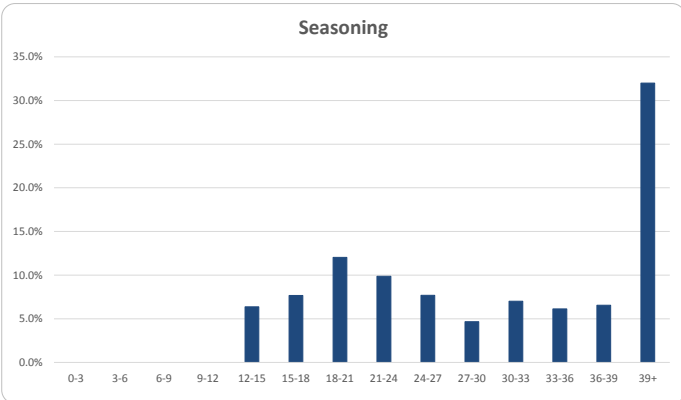
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