
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Apr-2018 to 30-Apr-2018

Payment Date of 10-May-2018

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	108,853,417.55		1,497,043.37	107,356,374.18	59.0%	0.00	0.00	326,112.91	326,112.91
Class A2	14,234,677.69		195,767.21	14,038,910.48	59.0%	0.00	0.00	50,835.35	50,835.35
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	68,007.78	68,007.78
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	95,771.51	95,771.51
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	111,881.10	111,881.10
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,604.55	34,604.55
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,582.63	35,582.63
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	41,958.58	41,958.58
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	54,166.19	54,166.19

1. GENERAL

Current Payment Date	10-May-18
Collection Period (start)	1-Apr-18
Collection Period (end)	30-Apr-18
Interest Period (start)	10-Apr-18
Interest Period (end)	9-May-18
Days in Interest Period	30
Next Payment Date	12-Jun-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,090,894.93
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	23,322.22
Total Available Income	1,114,217.15

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,742,810.58
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,742,810.58

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)	64,765.29
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	326,112.91
Class A2 Interest	50,835.35
Class B Interest	68,007.78
Class C Interest	95,771.51
Class D Interest	111,881.10
Class E Interest	34,604.55
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,582.63
Class G Interest	41,958.58
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	54,166.19
Other Expenses	0.00
Excess Spread	230,531.26

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	50,000.00
Class A1 Principal Payment	1,497,043.37
Class A2 Principal Payment	195,767.21
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	197,380,958.15
Plus: Capitalised Charges	4,811.24
Plus: Further Advances / Redraws	50,000.00
Less: Principal Collections	1,741,763.65
 Loan Balance at End of Collection Period	 195,694,005.74

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,741,763.65
CPR (%)	10.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.93%	6.75%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.55%	6.75%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	1	2	7
Balance Outstanding	2,189,614	706,959	1,601,721	4,498,295
% Portfolio Balance	1.12%	0.36%	0.82%	2.30%

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	12.4%	21,774,442	11.1%
65% LVR Full Doc	87	22.4%	48,558,695	24.8%
65% LVR Quick Doc	28	7.2%	9,139,112	4.7%
70% LVR Mid Doc	25	6.4%	11,513,021	5.9%
70% LVR Full Doc	31	8.0%	16,947,783	8.7%
70% LVR Quick Doc Mid	2	0.5%	452,011	0.2%
75% LVR Lite Doc Standard	5	1.3%	1,083,195	0.6%
75% LVR Pro Pack	4	1.0%	1,546,394	0.8%
75% LVR Quick Doc Standard	1	0.3%	235,414	0.1%
75% LVR Full Doc	79	20.4%	45,963,863	23.5%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	35	9.0%	18,494,681	9.5%
70% LVR SMSF	17	4.4%	7,852,020	4.0%
65% LVR SMSF	26	6.7%	12,133,376	6.2%
Total	388	100.0%	195,694,006	100.0%
SMSF Sub-Total	78	20.1%	38,480,077	19.7%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	43	11%	12,677,461	6.5%
40%	55	14%	24,316,226	12.4%
50%	28	7%	11,284,228	5.8%
55%	41	11%	21,483,075	11.0%
60%	74	19%	40,657,210	20.8%
65%	63	16%	37,366,846	19.1%
70%	81	21%	45,781,138	23.4%
75%	3	1%	2,127,821	1.1%
80%	0	0%	0	0.0%
Total	388	100.0%	195,694,006	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	11	2.8%	781,484	0.4%
100,000	63	16.2%	9,924,314	5.1%
200,000	79	20.4%	20,022,627	10.2%
300,000	64	16.5%	22,263,104	11.4%
400,000	38	9.8%	17,281,535	8.8%
500,000	90	23.2%	60,912,157	31.1%
1,000,000	25	6.4%	30,964,476	15.8%
1,500,000	14	3.6%	23,669,309	12.1%
2,000,000	2	0.5%	4,365,000	2.2%
2,500,000	2	0.5%	5,510,000	2.8%
Total	388	100%	195,694,006	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	211	54.4%	109,792,103	56.1%
ACT	10	2.6%	6,058,395	3.1%
VIC	69	17.8%	31,555,361	16.1%
QLD	52	13.4%	24,501,631	12.5%
SA	25	6.4%	12,479,991	6.4%
WA	19	4.9%	9,268,395	4.7%
TAS	2	0.5%	2,038,129	1.0%
NT	0	0.0%	0	0.0%
Total	388	100%	195,694,006	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	289	74.5%	152,336,168	77.8%
Non metro	81	20.9%	33,067,316	16.9%
Inner City	18	4.6%	10,290,522	5.3%
Total	388	100%	195,694,006	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	201	51.8%	113,016,735	57.8%
Med Doc	78	20.1%	34,370,658	17.6%
Low Doc	31	8.0%	9,826,537	5.0%
SMSF	78	20.1%	38,480,077	19.7%
Total	388	100%	195,694,006	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.1%	9,554,852	4.9%
Non NCCP loans	380	97.9%	186,139,154	95.1%
Total	388	100%	195,694,006	100%

Summary	
Loans	388
Balance	195,694,006
Avg Balance	504,366
Max Balance	2,910,000
WA Current LVR	61.58%
Max Current LVR	78%
WA Yield	6.75%
BBSW 30	1.8450%
Yield over BBSW30	4.91%
WA Seasoning	45
% IO	49.3%
% SMSF	19.7%
% of Loans Fixed	0.00%
% of Loans Investor	52.88%

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	0	0.0%	0	0.0%
15.0	18.0	0	0.0%	0	0.0%
18.0	21.0	1	0.3%	526,100	0.3%
21.0	24.0	34	8.8%	18,728,696	9.6%
24.0	27.0	30	7.7%	16,845,624	8.6%
27.0	30.0	46	11.9%	25,909,673	13.2%
30.0	33.0	34	8.8%	14,718,492	7.5%
33.0	36.0	24	6.2%	15,718,505	8.0%
36.0	39.0	23	5.9%	13,336,737	6.8%
39.0	150.0	196	50.5%	89,910,178	45.9%
Total		388	100%	195,694,005.74	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	381	98.2%	191,195,711	97.7%
30.0	60.0	4	1.0%	2,189,614	1.1%
60.0	90.0	1	0.3%	706,959	0.4%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	2	0.5%	1,601,721	0.8%
Total		388	100%	195,694,006	100%

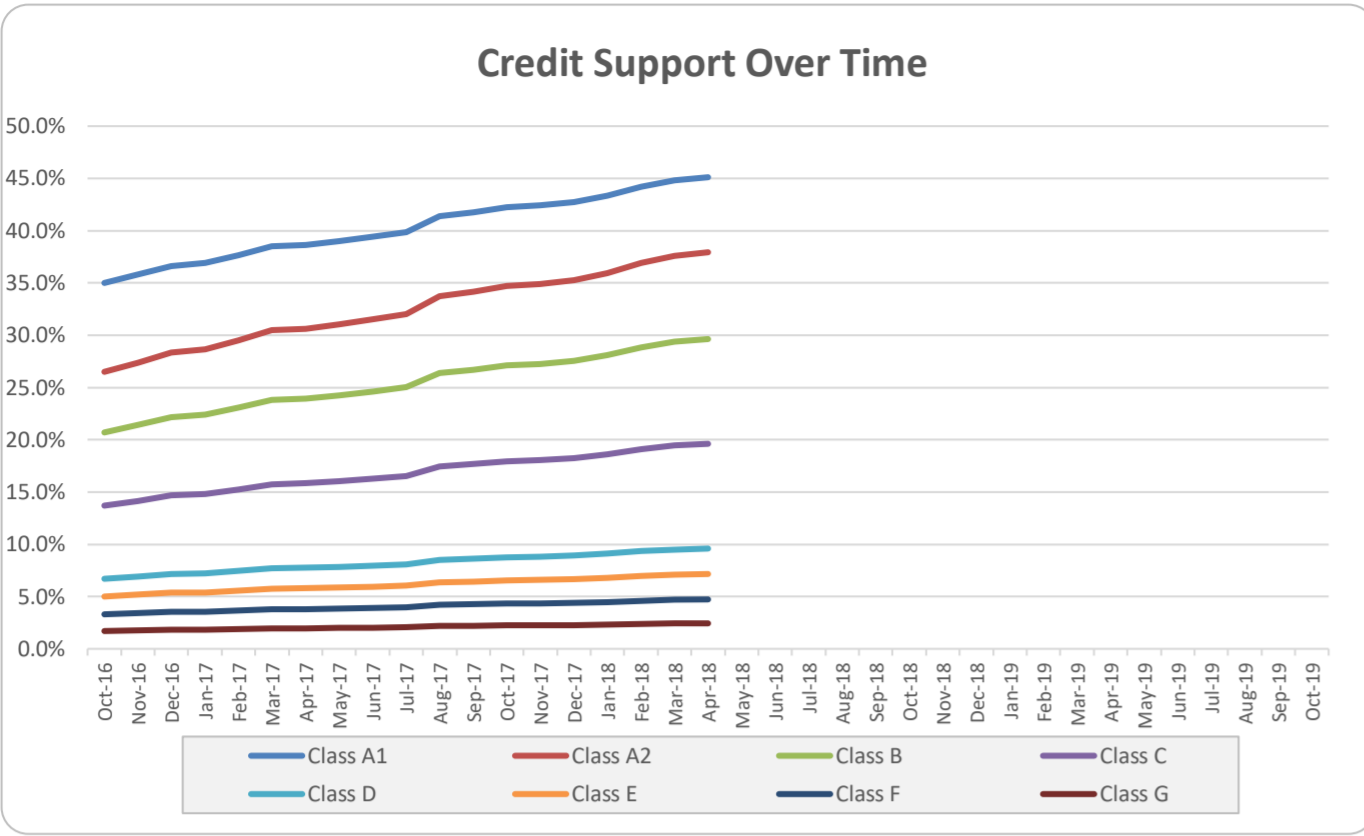
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	14	4%	4,845,047	2.5%
15.0	20.0	26	7%	13,540,560	6.9%
20.0	25.0	293	76%	147,491,730	75.4%
25.0	30.0	55	14%	29,816,669	15.2%
Total		388	100%	195,694,006	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	50	12.89%	21,811,941	11.1%
Self Employed	338	87.11%	173,882,065	88.9%
Total	388	100%	195,694,006	100%

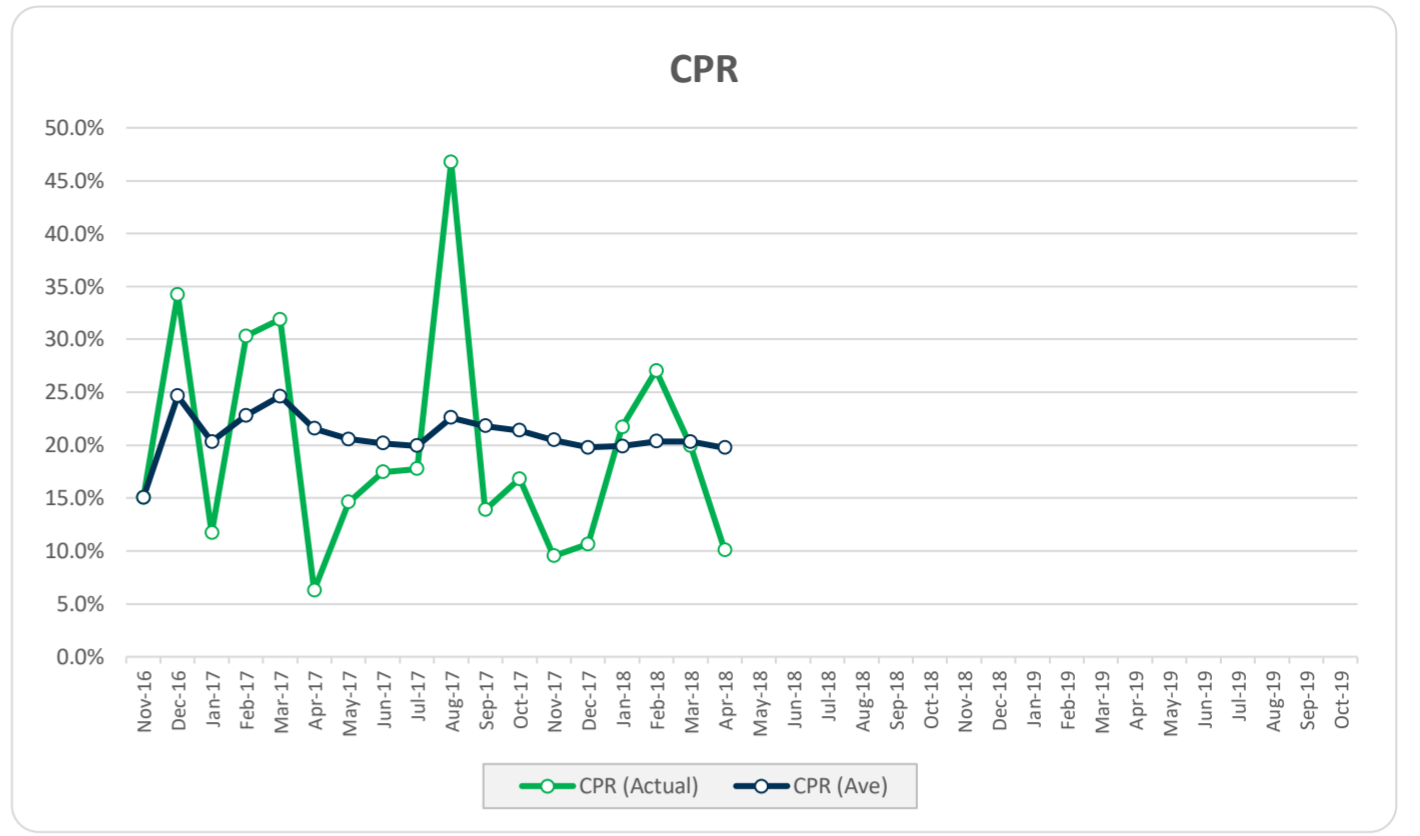
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	91	23.5%	49,144,306	25.1%
Industrial	186	47.9%	85,333,885	43.6%
Office	69	17.8%	28,943,217	14.8%
Professional Suites	4	1.0%	1,240,311	0.6%
Residential	25	6.4%	20,575,033	10.5%
Commercial Other	13	3.4%	10,457,254	5.3%
Total	388	100%	195,694,006	100%

Think Tank Series 2016-1: Time Series Charts

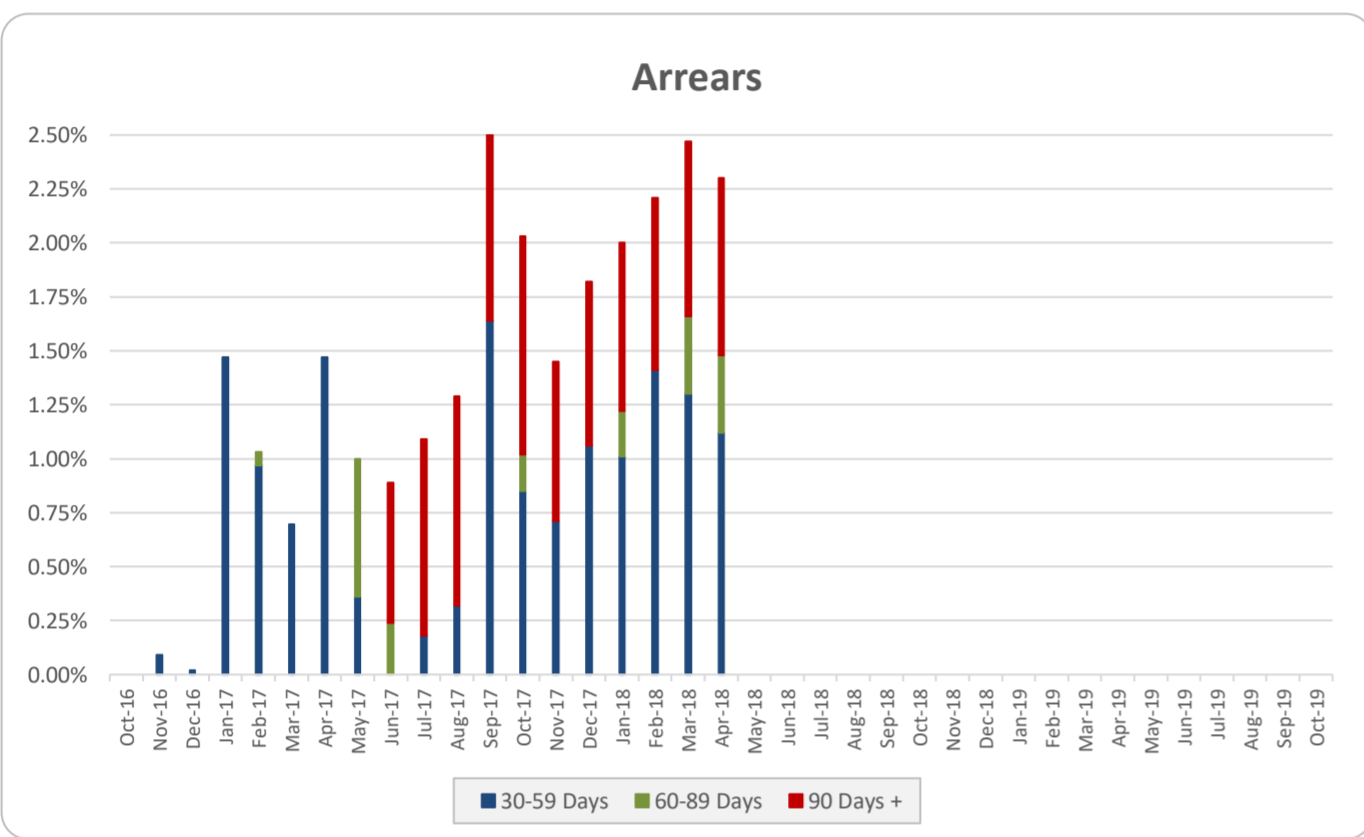
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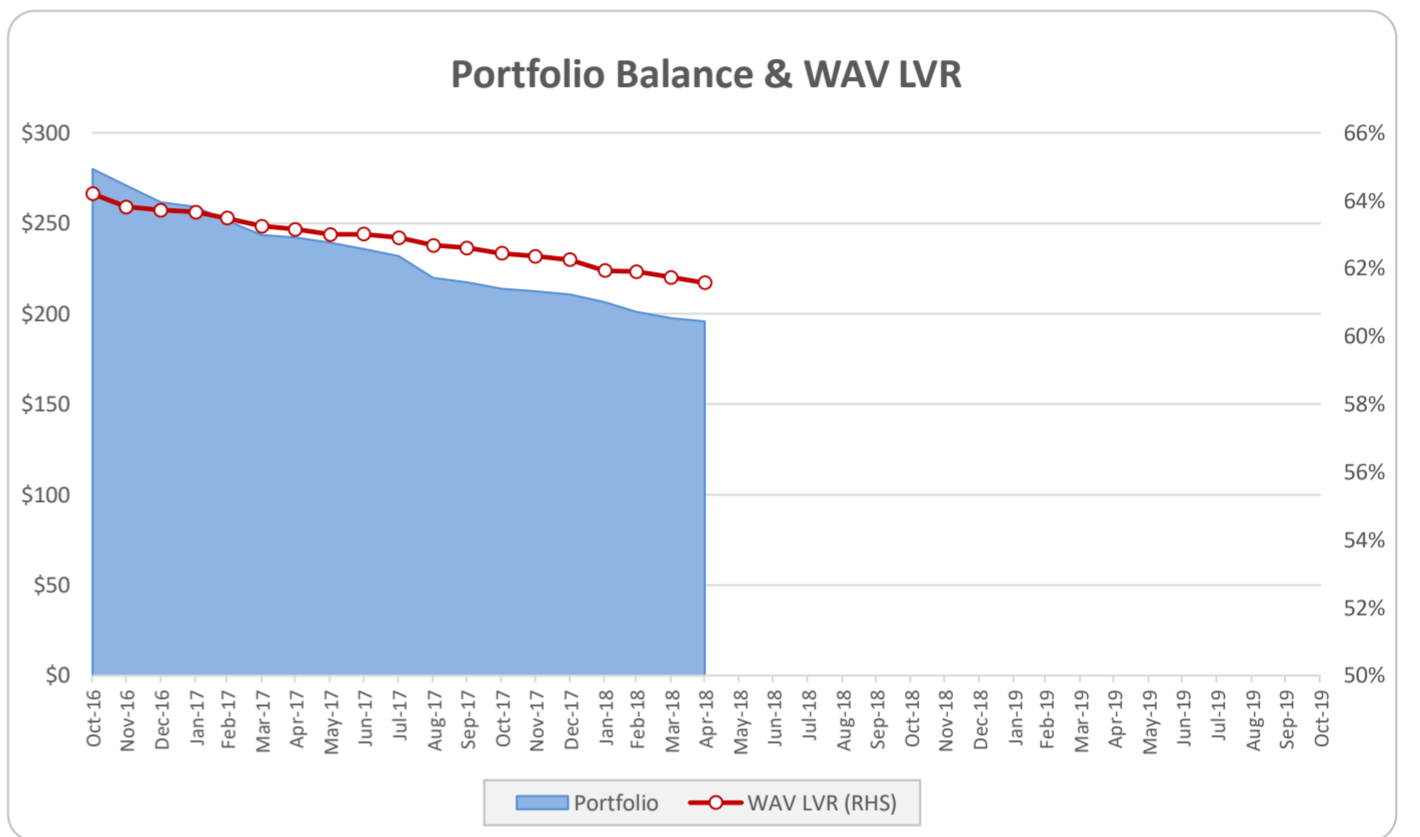
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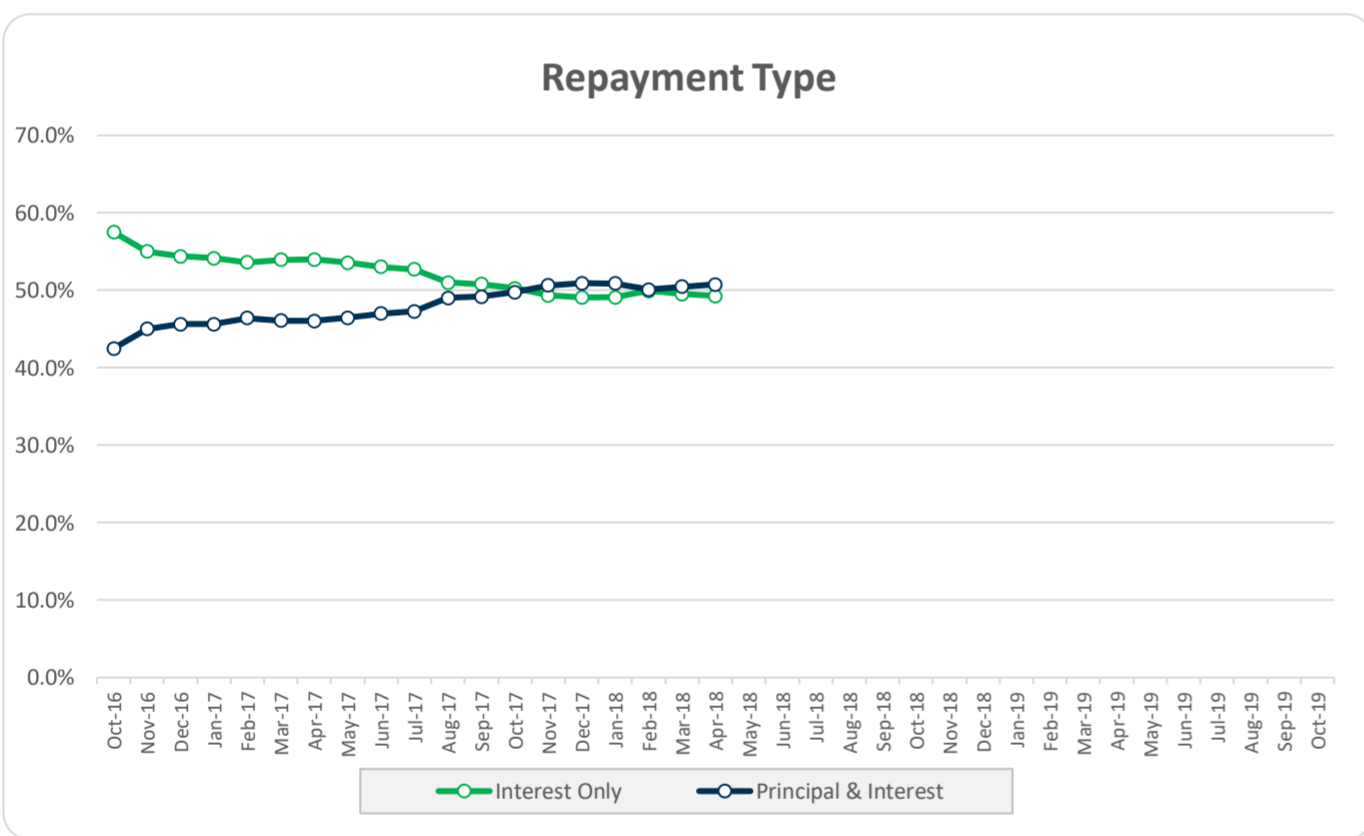
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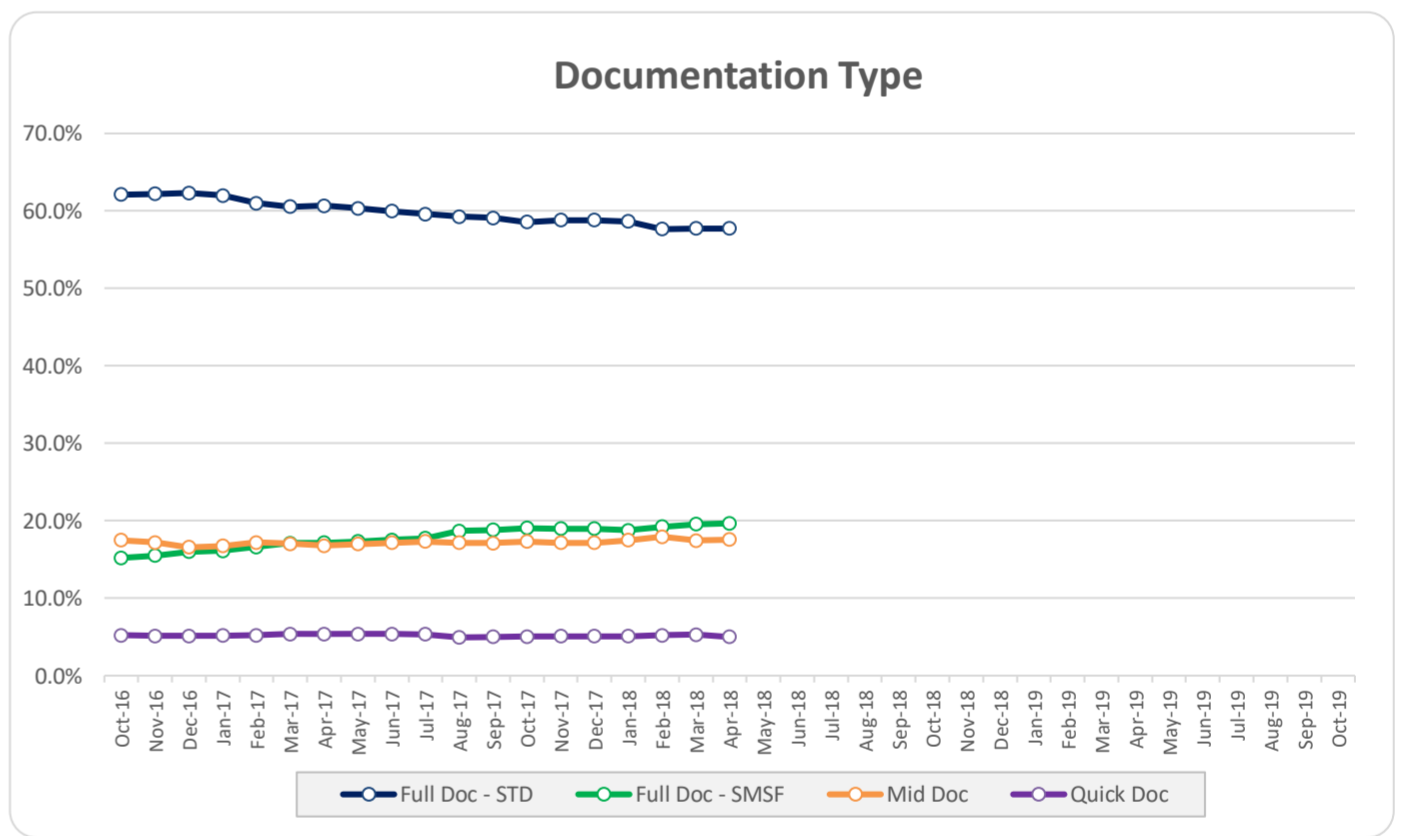
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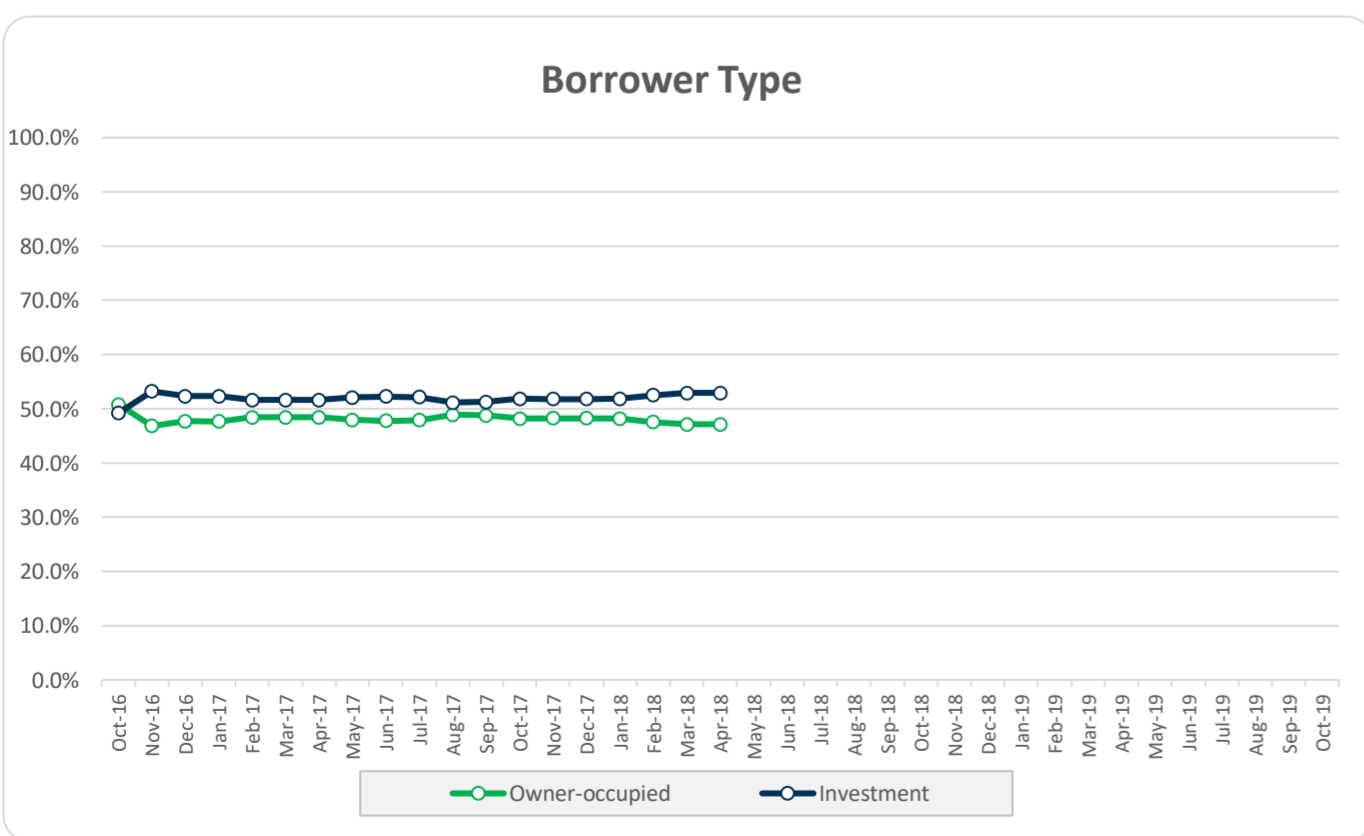
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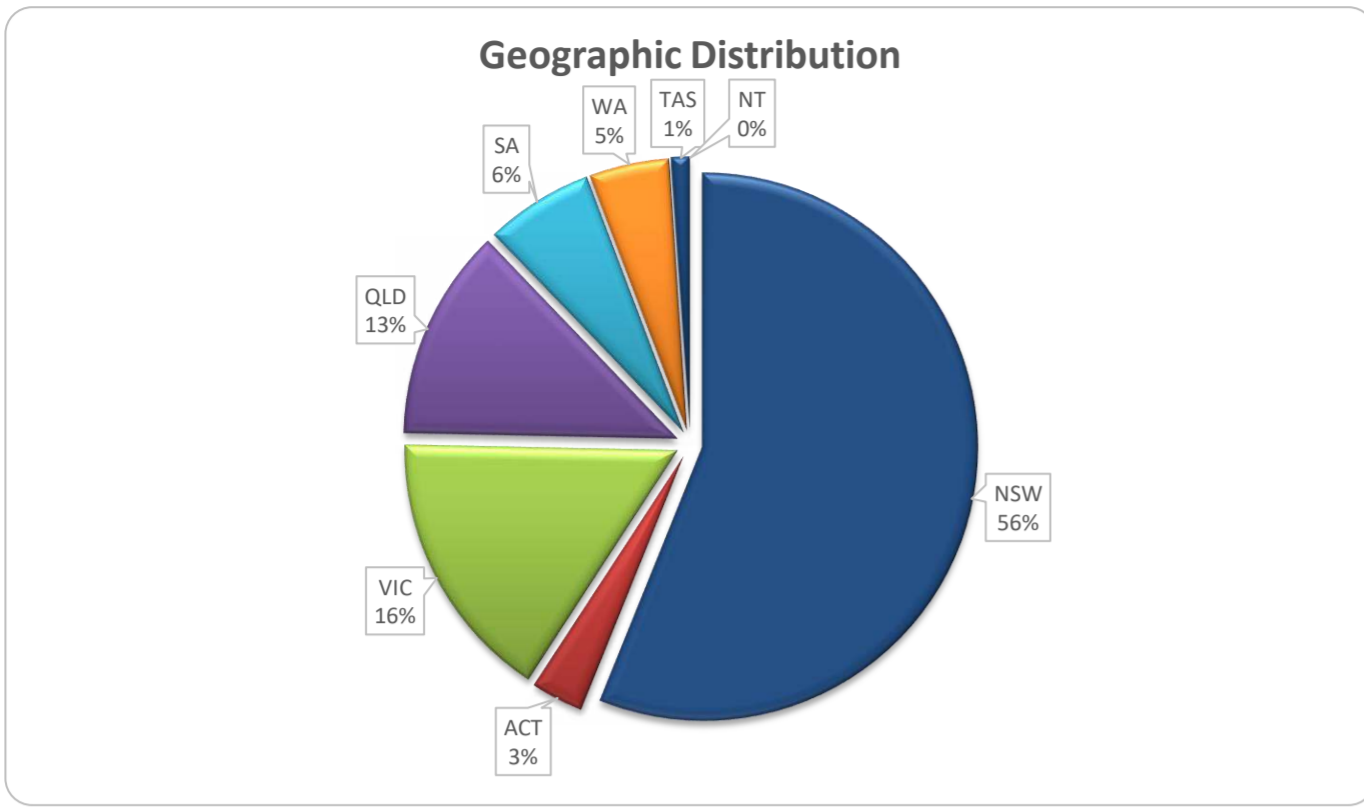


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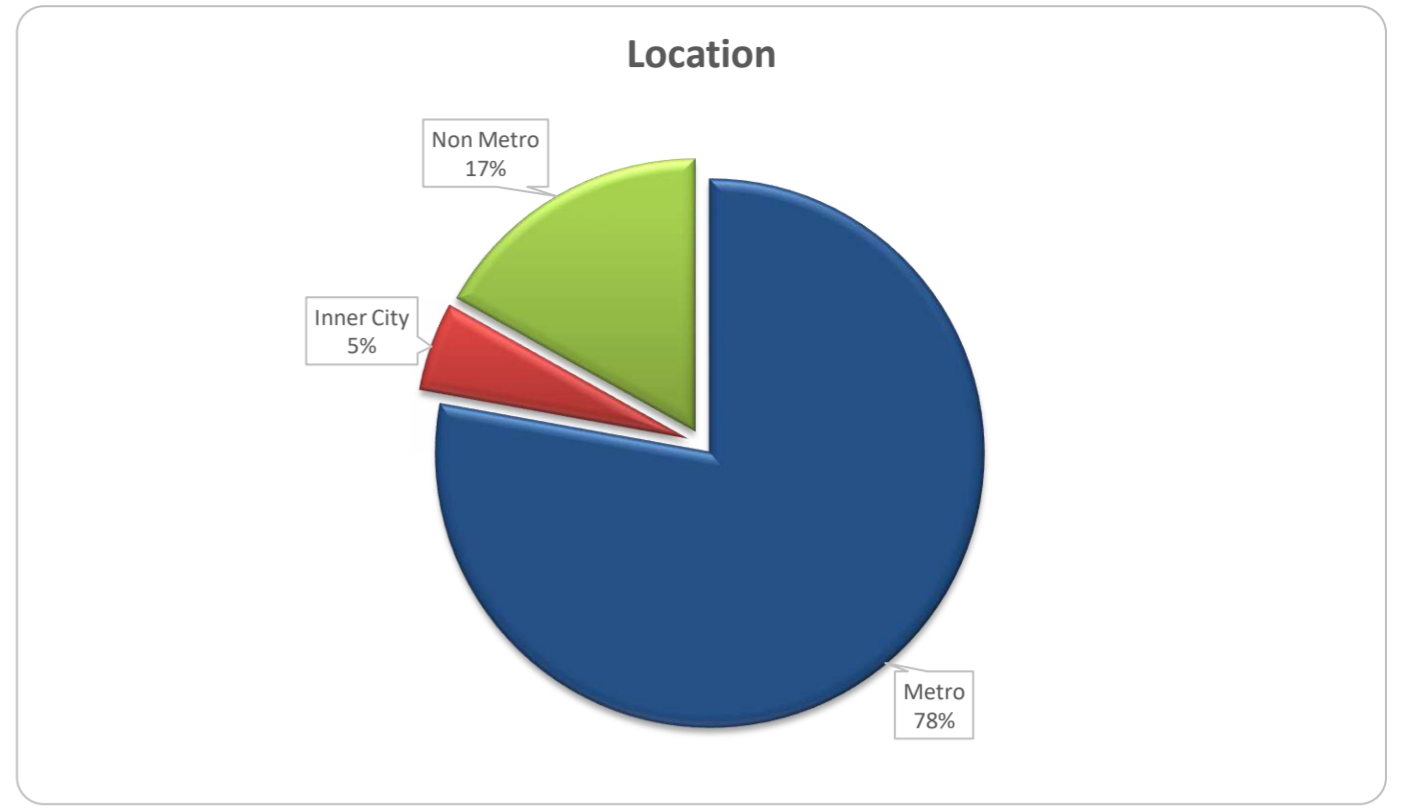


Think Tank Series 2016-1: Current Charts

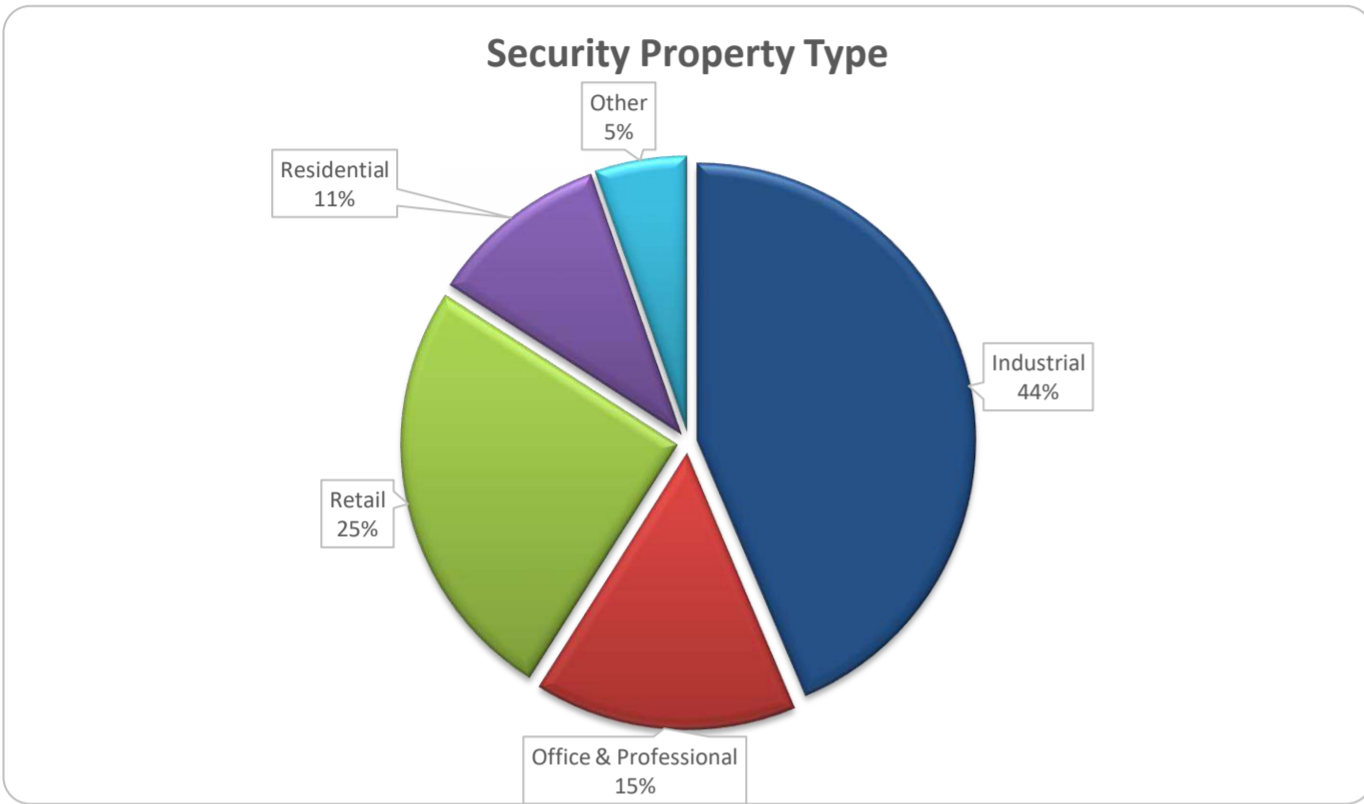
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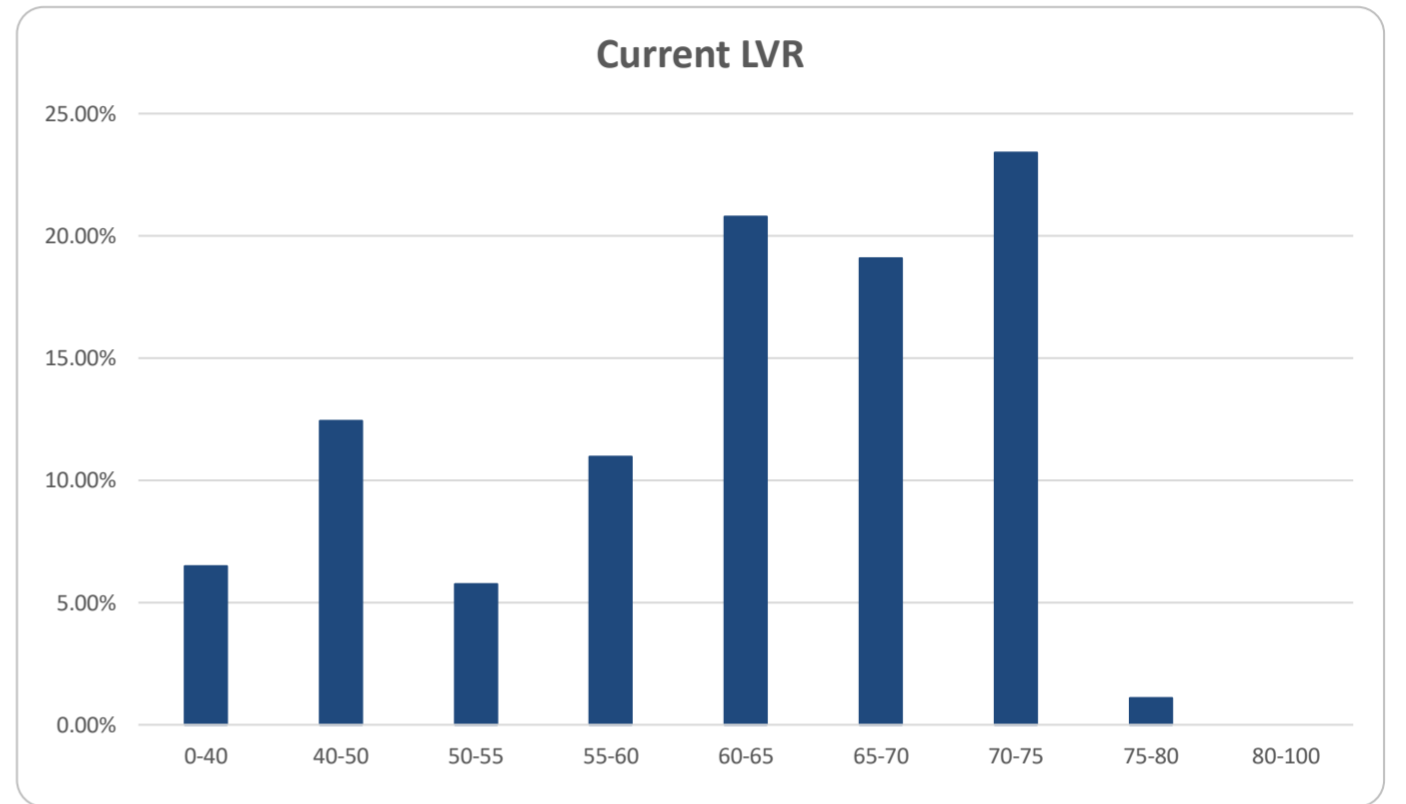
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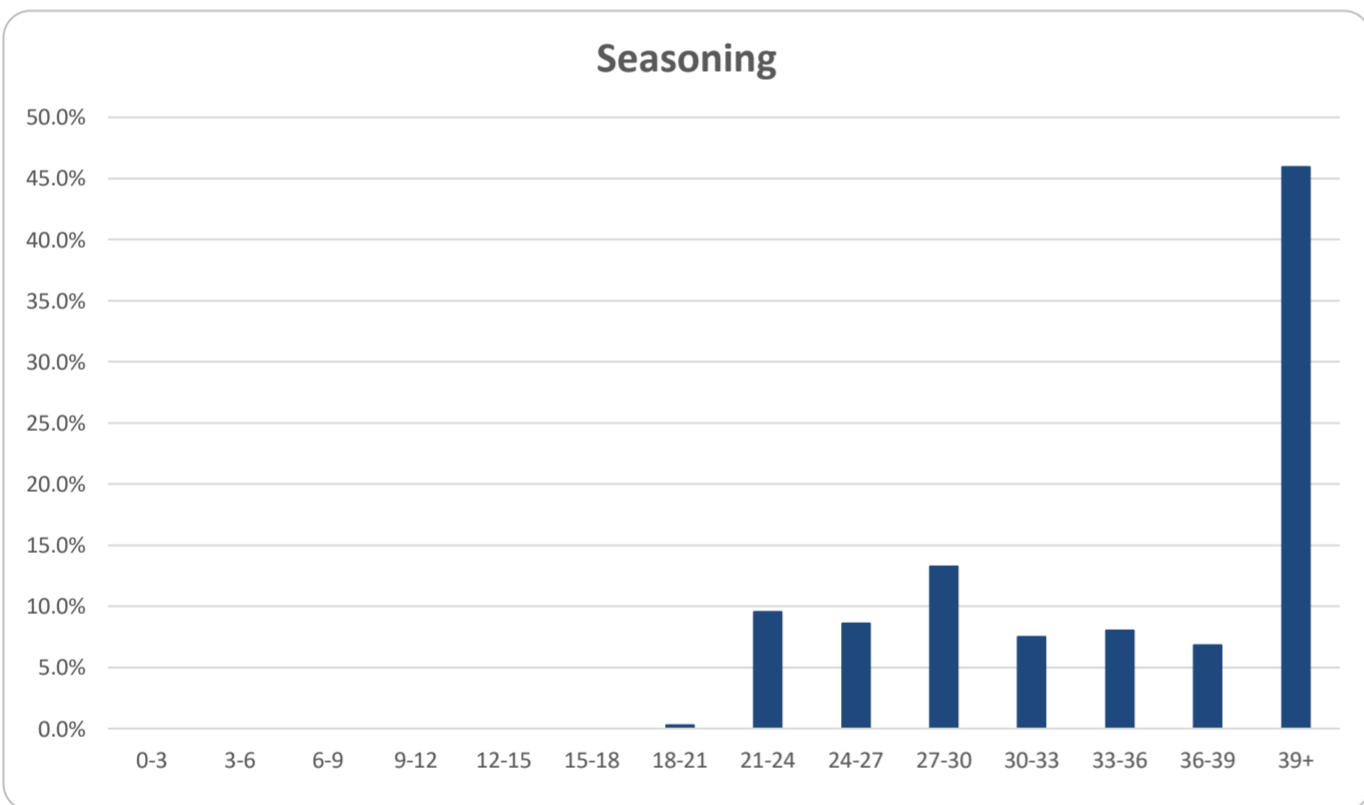
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