
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Jul-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	102,275,845.60		2,939,703.34	99,336,142.26	54.6%	0.00	0.00	291,268.16	291,268.16
Class A2	13,374,533.67		384,422.74	12,990,110.93	54.6%	0.00	0.00	45,270.85	45,270.85
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	64,313.60	64,313.60
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	90,400.14	90,400.14
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	105,435.76	105,435.76
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	32,543.69	32,543.69
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,456.57	33,456.57
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	39,392.97	39,392.97
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	50,801.22	50,801.22

1. GENERAL

Current Payment Date	10-Jul-18
Collection Period (start)	1-Jun-18
Collection Period (end)	30-Jun-18
Interest Period (start)	12-Jun-18
Interest Period (end)	9-Jul-18
Days in Interest Period	28
Next Payment Date	10-Aug-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,049,569.05
Early Repayment Fees	10,335.69
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	5,733.58
Total Available Income	1,065,638.32

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,324,126.08
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,324,126.08

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)	58,706.80
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	291,268.16
Class A2 Interest	45,270.85
Class B Interest	64,313.60
Class C Interest	90,400.14
Class D Interest	105,435.76
Class E Interest	32,543.69
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	33,456.57
Class G Interest	39,392.97
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	50,801.22
Other Expenses	0.00
Excess Spread	254,048.56

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,939,703.34
Class A2 Principal Payment	384,422.74
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	189,943,227.53
Plus: Capitalised Charges	35,152.47
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,345,636.92
 Loan Balance at End of Collection Period	 186,632,743.08

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,345,636.92
CPR (%)	19.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.06%	6.74%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.61%	6.74%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	1	2	8
Balance Outstanding	3,279,630	695,531	1,601,721	5,576,883
% Portfolio Balance	1.76%	0.37%	0.86%	2.99%

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	43	11.5%	19,941,806	10.7%
65% LVR Full Doc	85	22.8%	46,576,658	25.0%
65% LVR Quick Doc	26	7.0%	8,311,024	4.5%
70% LVR Mid Doc	25	6.7%	11,518,868	6.2%
70% LVR Full Doc	30	8.0%	16,637,329	8.9%
70% LVR Quick Doc Mid	2	0.5%	447,522	0.2%
75% LVR Lite Doc Standard	5	1.3%	1,080,240	0.6%
75% LVR Pro Pack	4	1.1%	1,540,776	0.8%
75% LVR Quick Doc Standard	1	0.3%	234,083	0.1%
75% LVR Full Doc	75	20.1%	42,475,295	22.8%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	35	9.4%	18,385,516	9.9%
70% LVR SMSF	17	4.6%	7,808,833	4.2%
65% LVR SMSF	25	6.7%	11,674,793	6.3%
Total	373	100.0%	186,632,743	100.0%
SMSF Sub-Total	77	20.6%	37,869,142	20.3%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	44	12%	12,424,197	6.7%
40%	52	14%	23,664,136	12.7%
50%	25	7%	10,486,167	5.6%
55%	42	11%	22,305,108	12.0%
60%	71	19%	39,221,465	21.0%
65%	61	16%	35,033,943	18.8%
70%	71	19%	38,489,314	20.6%
75%	7	2%	5,008,415	2.7%
80%	0	0%	0	0.0%
Total	373	100.0%	186,632,743	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	9	2.4%	571,978	0.3%
100,000	64	17.2%	10,066,287	5.4%
200,000	75	20.1%	19,135,999	10.3%
300,000	62	16.6%	21,507,792	11.5%
400,000	37	9.9%	16,785,471	9.0%
500,000	87	23.3%	58,867,760	31.5%
1,000,000	22	5.9%	27,681,016	14.8%
1,500,000	13	3.5%	22,141,440	11.9%
2,000,000	2	0.5%	4,365,000	2.3%
2,500,000	2	0.5%	5,510,000	3.0%
Total	373	100%	186,632,743	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	203	54.4%	104,490,132	56.0%
ACT	10	2.7%	5,712,342	3.1%
VIC	66	17.7%	29,085,761	15.6%
QLD	50	13.4%	23,920,706	12.8%
SA	23	6.2%	12,176,032	6.5%
WA	19	5.1%	9,217,869	4.9%
TAS	2	0.5%	2,029,902	1.1%
NT	0	0.0%	0	0.0%
Total	373	100%	186,632,743	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	276	74.0%	144,792,338	77.6%
Non metro	80	21.4%	32,803,040	17.6%
Inner City	17	4.6%	9,037,365	4.8%
Total	373	100%	186,632,743	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	194	52.0%	107,230,059	57.5%
Med Doc	73	19.6%	32,540,914	17.4%
Low Doc	29	7.8%	8,992,629	4.8%
SMSF	77	20.6%	37,869,142	20.3%
Total	373	100%	186,632,743	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.1%	9,551,066	5.1%
Non NCCP loans	365	97.9%	177,081,677	94.9%
Total	373	100%	186,632,743	100%

Summary	
Loans	373
Balance	186,632,743
Avg Balance	500,356
Max Balance	2,910,000
WA Current LVR	61.35%
Max Current LVR	78%
WA Yield	6.74%
BBSW 30	1.9124%
Yield over BBSW30	4.83%
WA Seasoning	46
% IO	48.9%
% SMSF	20.3%
% of Loans Fixed	0.00%
% of Loans Investor	52.16%

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	0	0.0%	0	0.0%
21.0	24.0	16	4.3%	8,765,041	4.7%
24.0	27.0	21	5.6%	11,795,634	6.3%
27.0	30.0	32	8.6%	17,525,366	9.4%
30.0	33.0	47	12.6%	25,064,280	13.4%
33.0	36.0	29	7.8%	13,155,721	7.0%
36.0	39.0	24	6.4%	15,122,482	8.1%
39.0	150.0	204	54.7%	95,204,220	51.0%
Total		373	100%	186,632,743.08	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	365	97.9%	181,055,861	97.0%
30.0	60.0	5	1.3%	3,279,630	1.8%
60.0	90.0	1	0.3%	695,531	0.4%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	2	0.5%	1,601,721	0.9%
Total		373	100%	186,632,743	100%

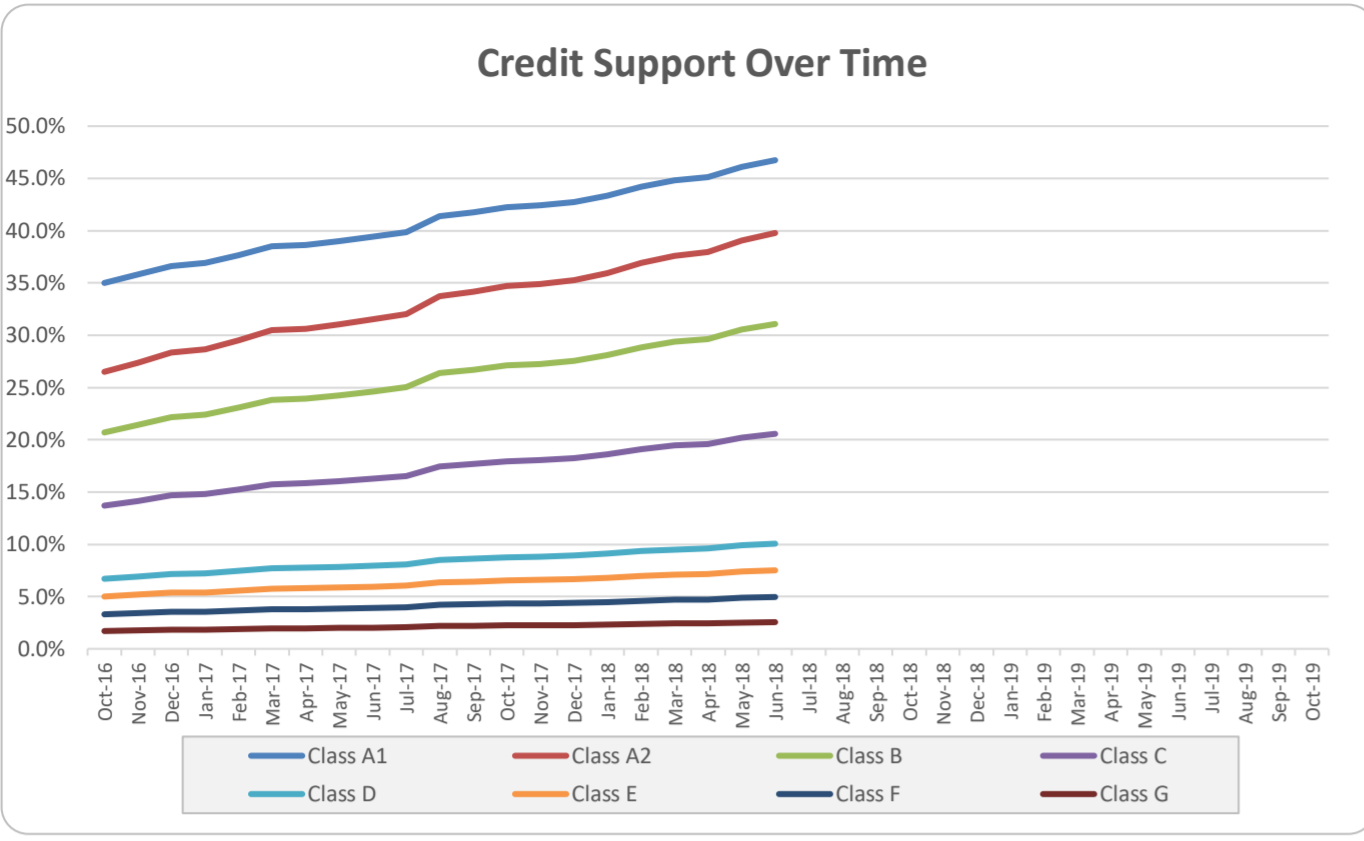
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	3%	3,546,868	1.9%
15.0	20.0	24	6%	12,705,351	6.8%
20.0	25.0	283	76%	141,348,778	75.7%
25.0	30.0	53	14%	29,031,747	15.6%
Total		373	100%	186,632,743	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	50	13.40%	21,833,108	11.7%
Self Employed	323	86.60%	164,799,635	88.3%
Total	373	100%	186,632,743	100%

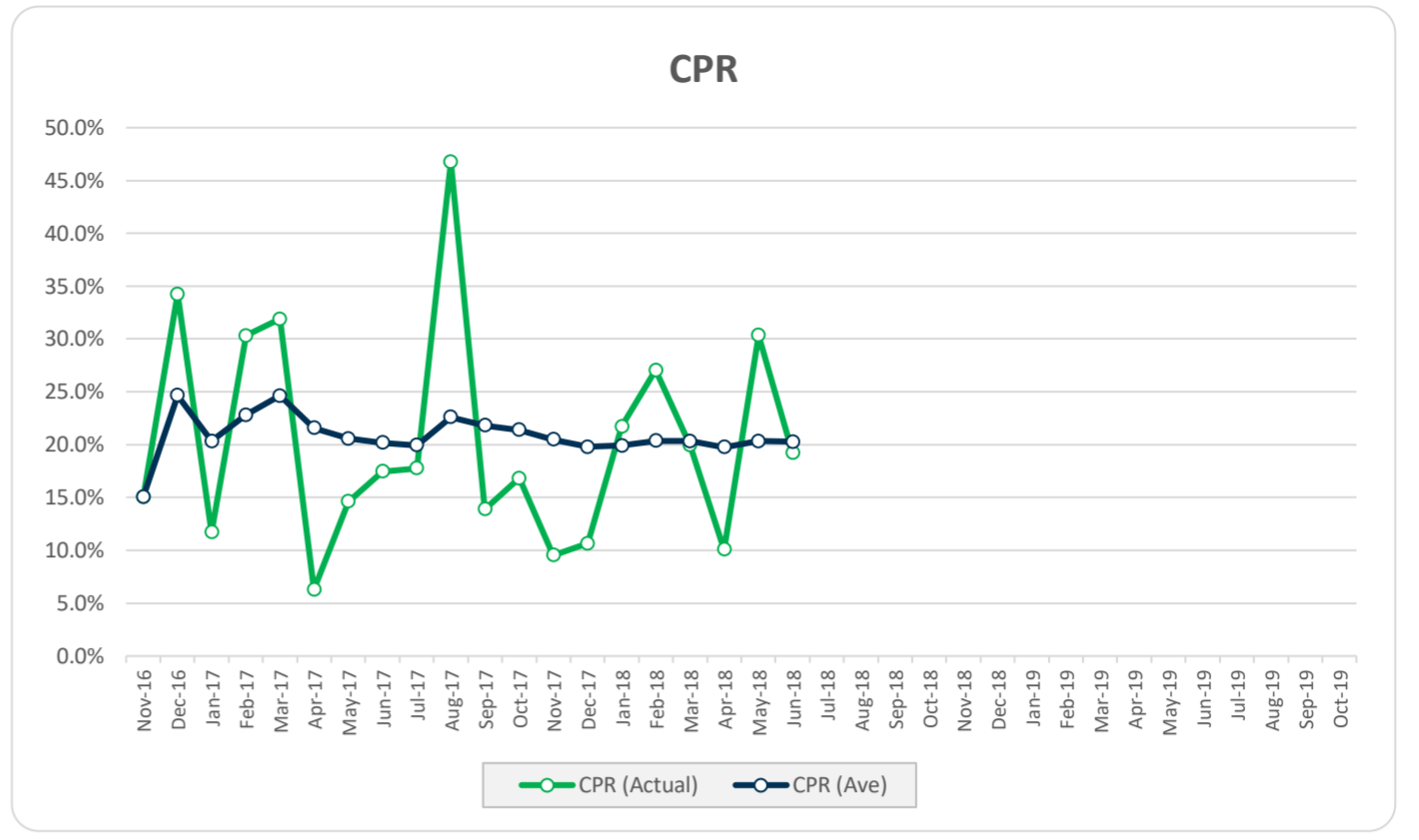
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	88	23.6%	47,340,670	25.4%
Industrial	181	48.5%	83,174,480	44.6%
Office	65	17.4%	26,293,328	14.1%
Professional Suites	4	1.1%	1,215,154	0.7%
Residential	22	5.9%	18,205,205	9.8%
Commercial Other	13	3.5%	10,403,907	5.6%
Total	373	100%	186,632,743	100%

Think Tank Series 2016-1: Time Series Charts

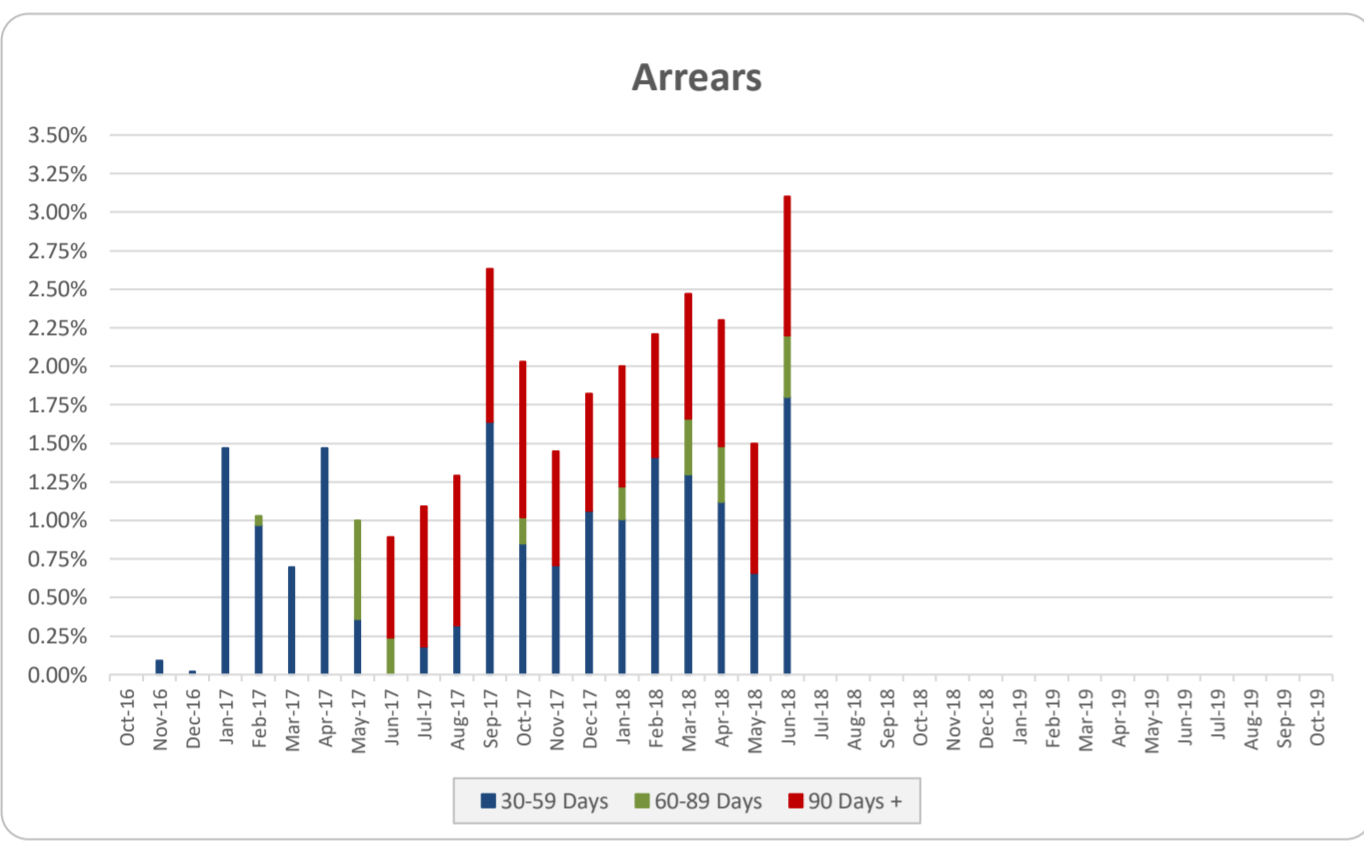
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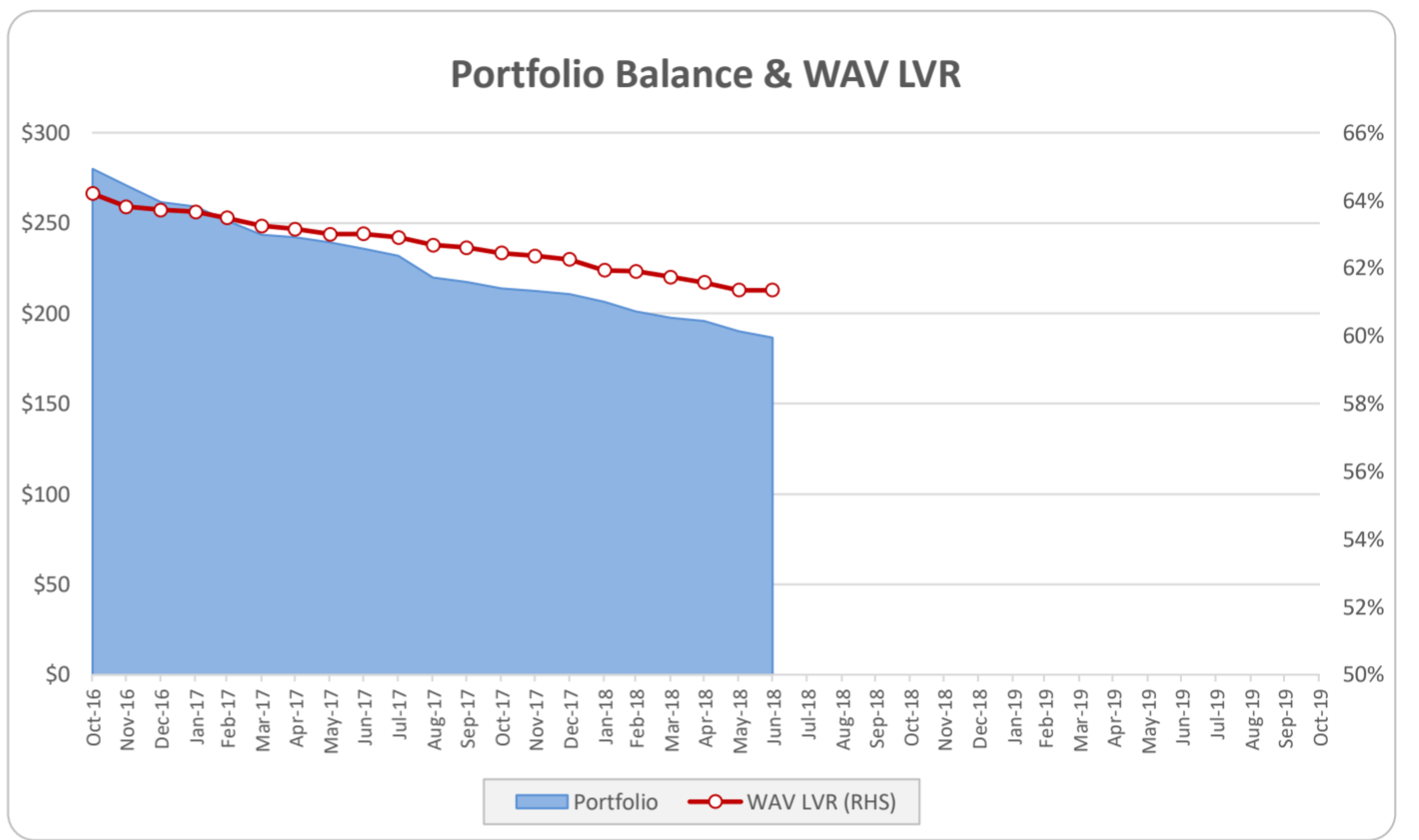
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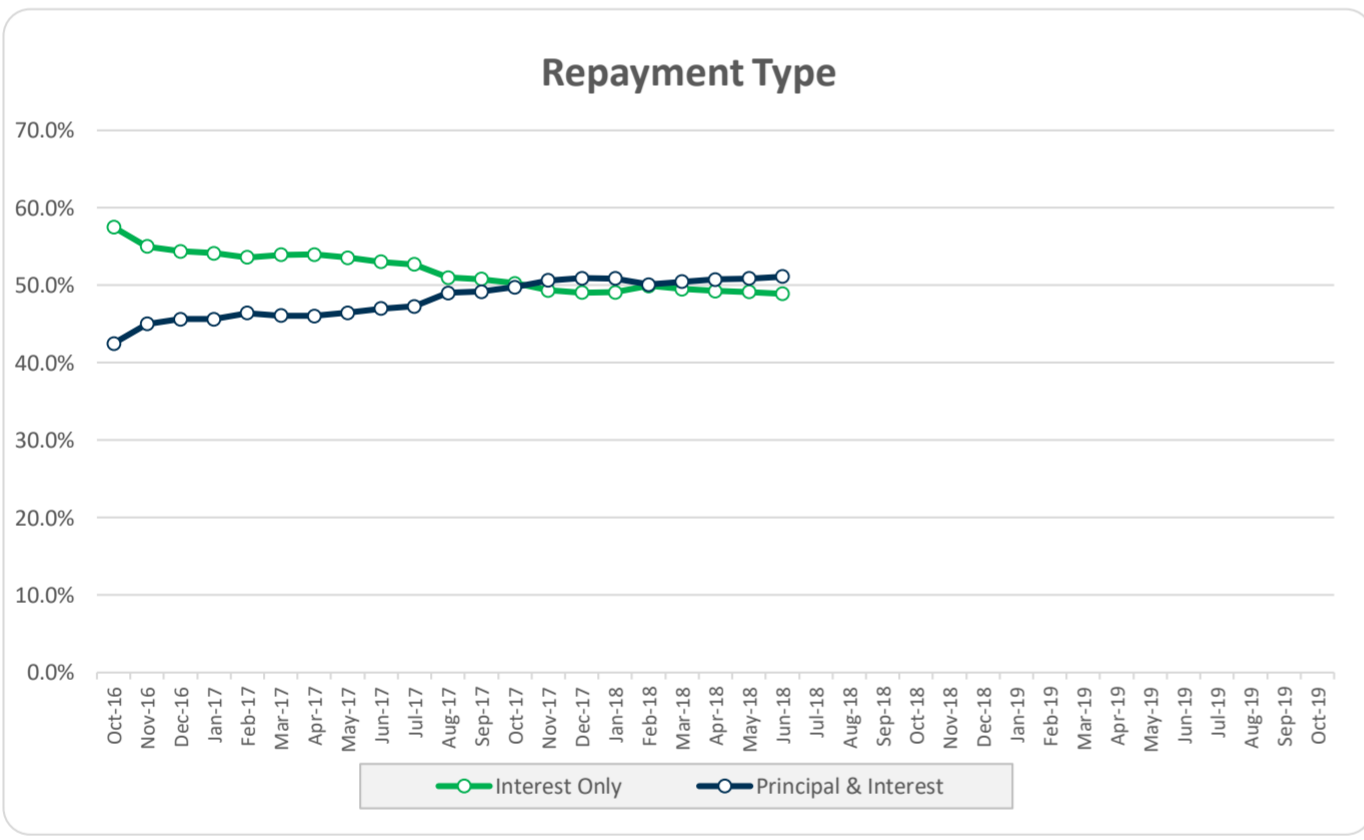
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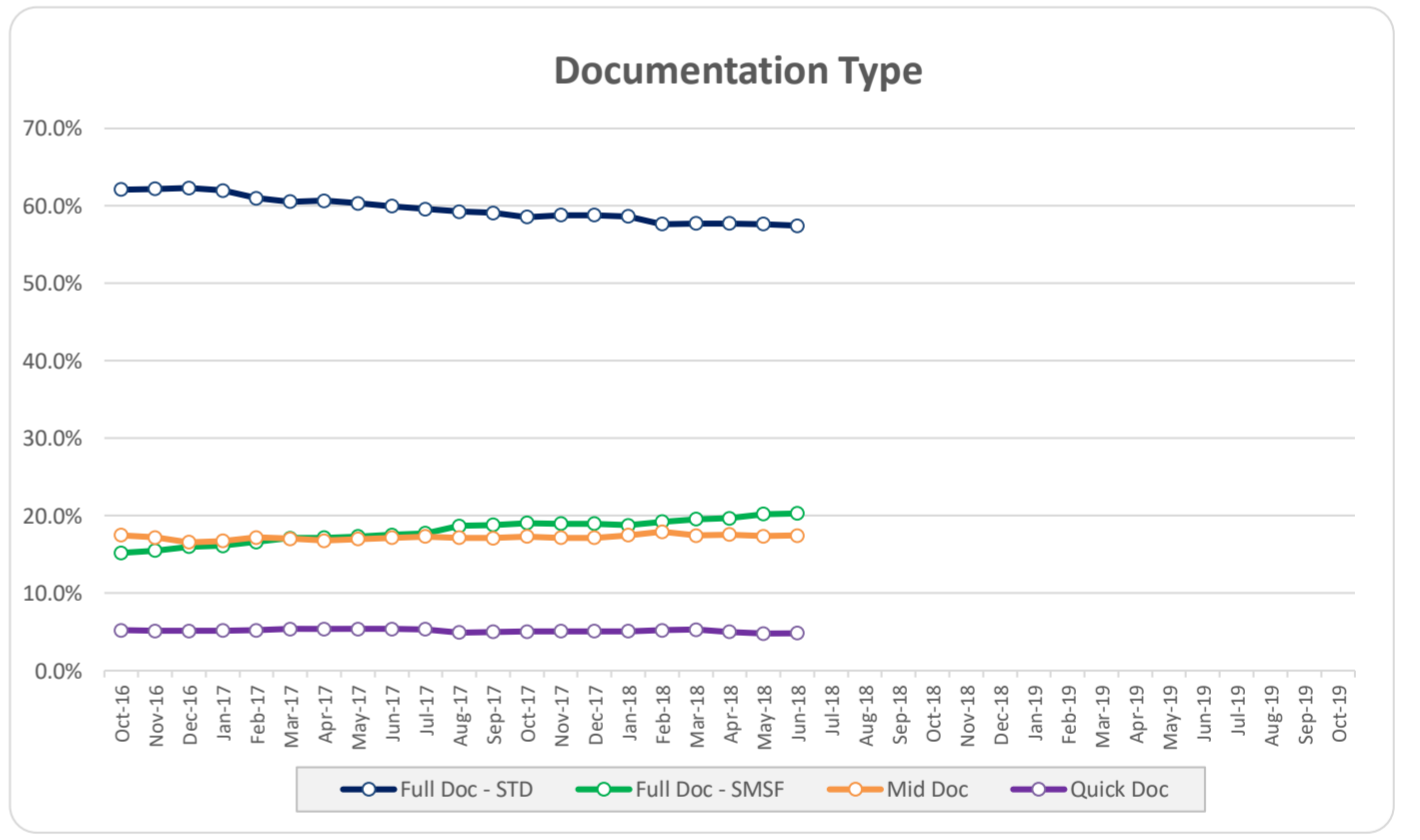
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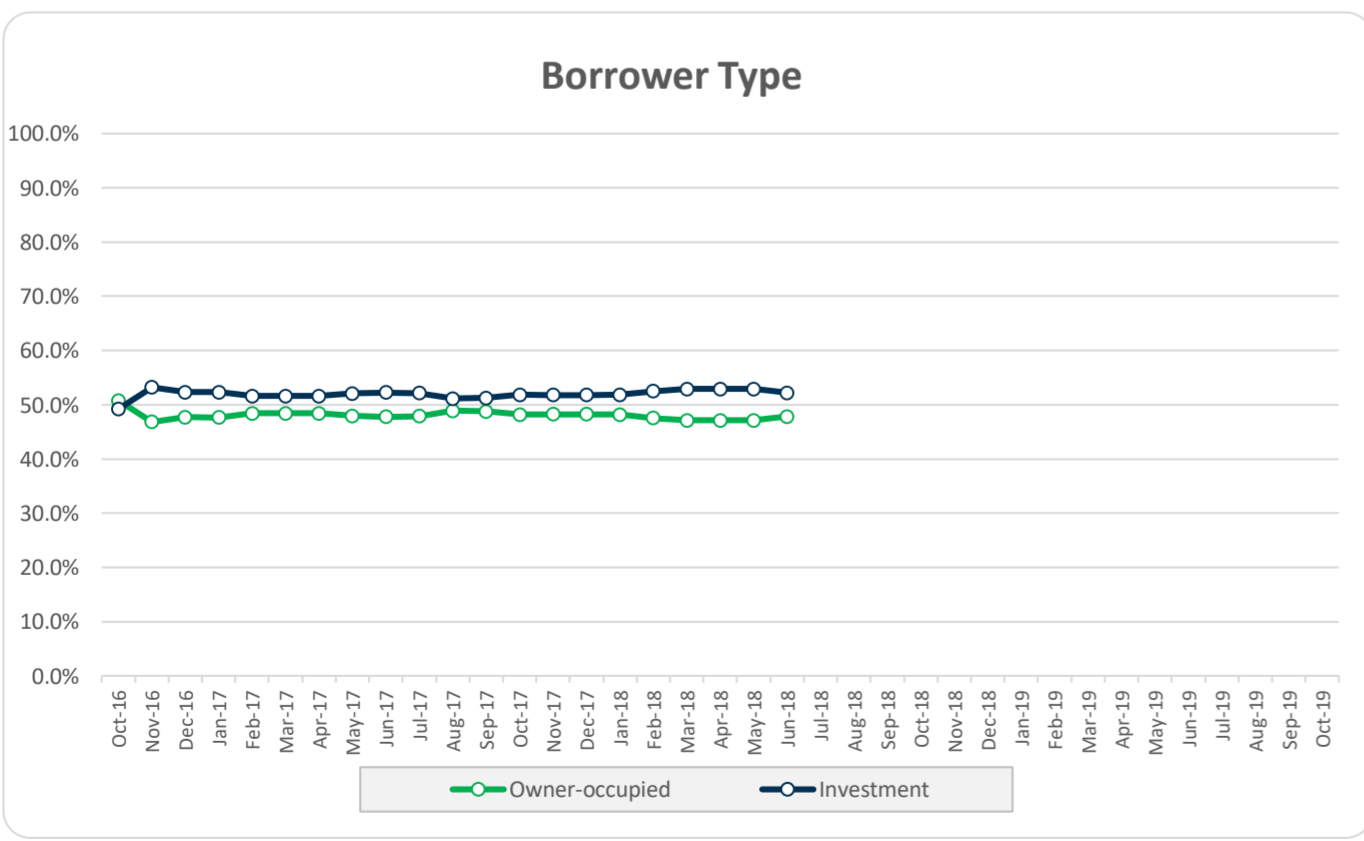
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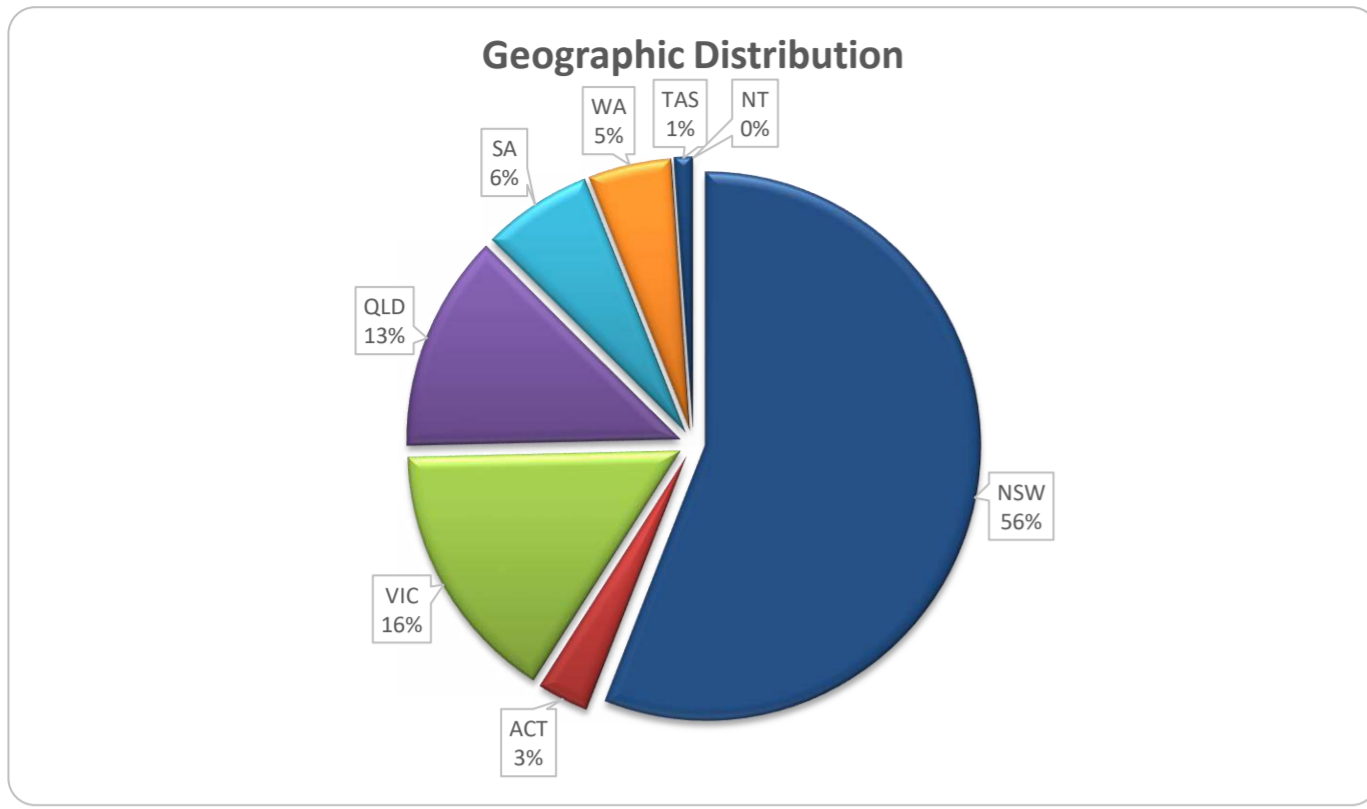


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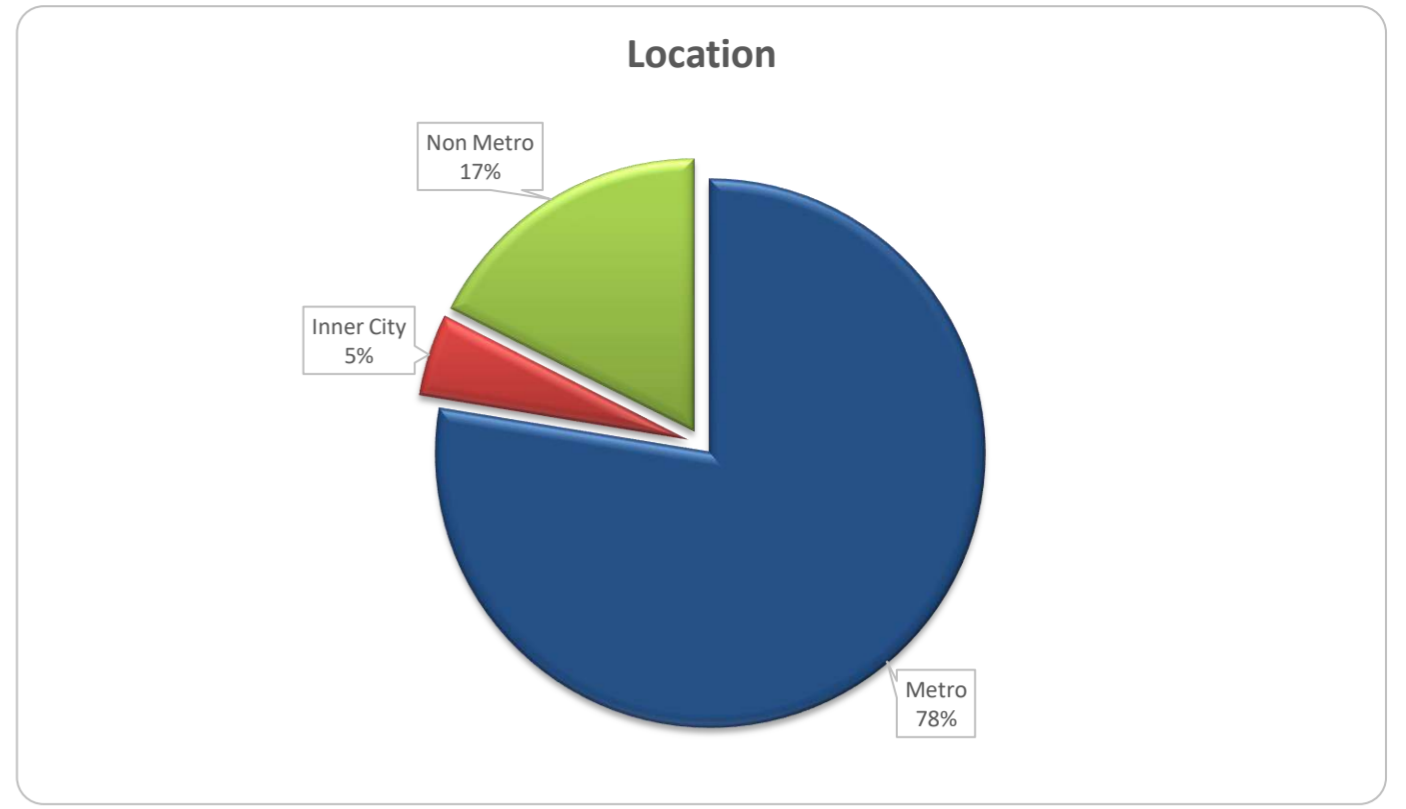


Think Tank Series 2016-1: Current Charts

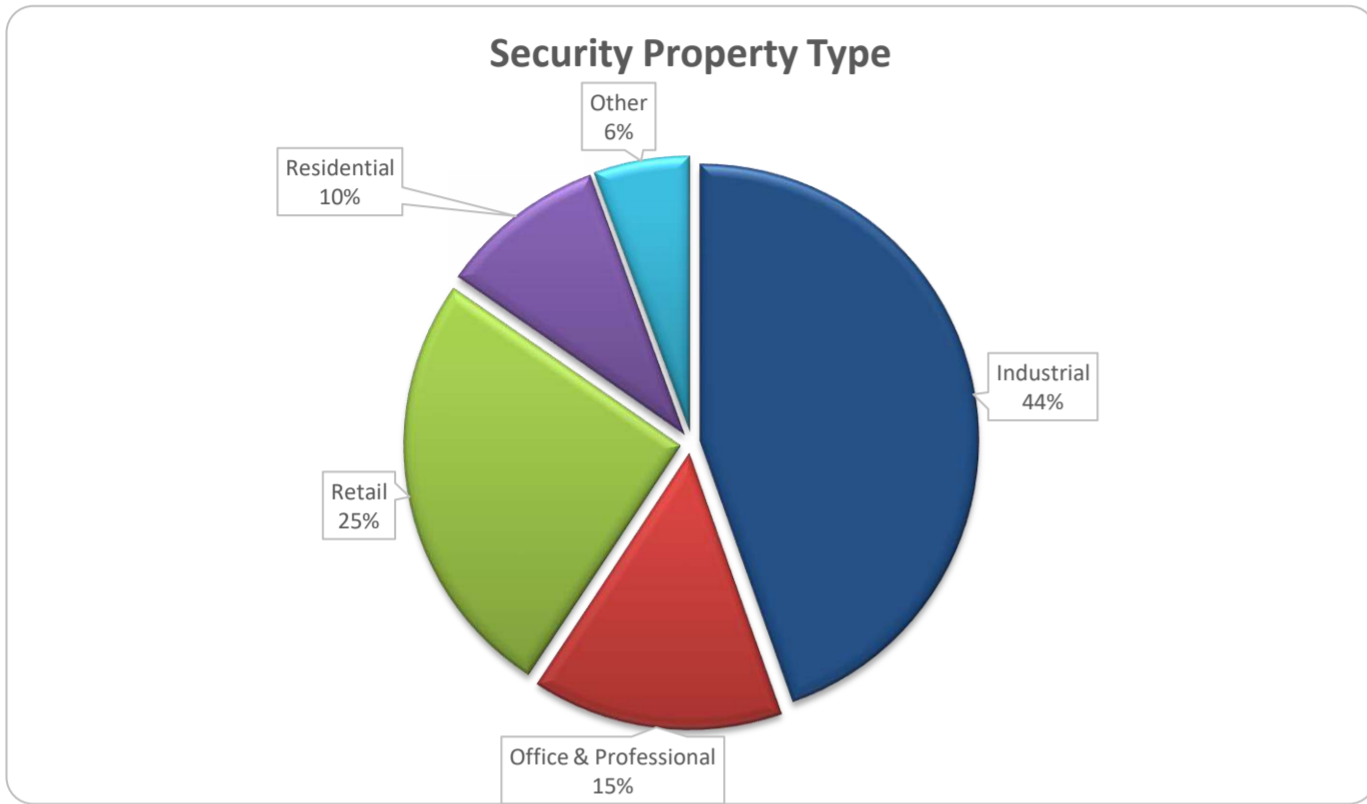
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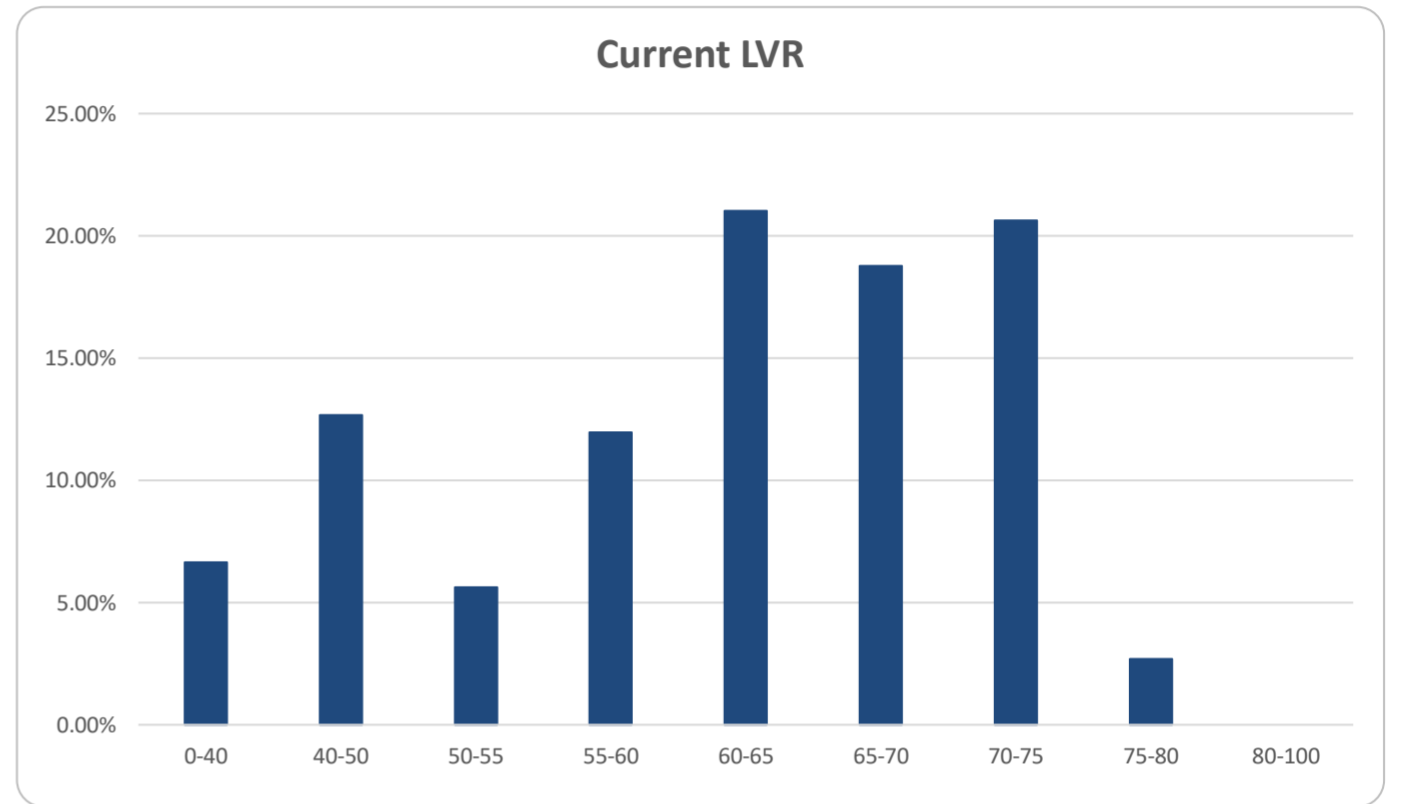
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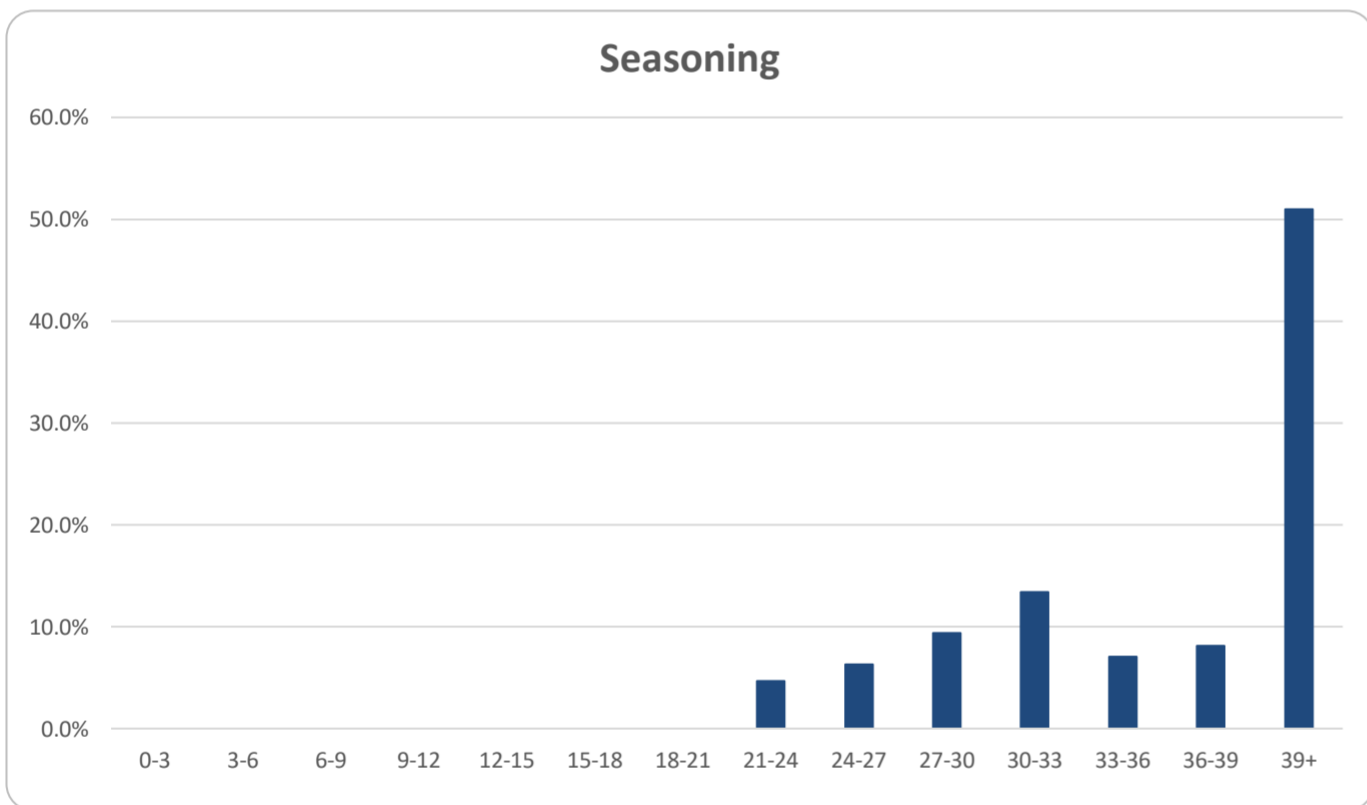
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