
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Jul-2018 to 31-Jul-2018

Payment Date of 10-Aug-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	99,336,142.26		4,975,427.82	94,360,714.44	51.8%	0.00	0.00	319,264.18	319,264.18
Class A2	12,990,110.93		650,632.87	12,339,478.06	51.8%	0.00	0.00	49,472.82	49,472.82
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	72,194.68	72,194.68
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	101,281.09	101,281.09
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	117,927.67	117,927.67
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	36,320.78	36,320.78
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	37,331.47	37,331.47
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	43,886.84	43,886.84
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	56,534.48	56,534.48

1. GENERAL

Current Payment Date	10-Aug-18
Collection Period (start)	1-Jul-18
Collection Period (end)	31-Jul-18
Interest Period (start)	10-Jul-18
Interest Period (end)	9-Aug-18
Days in Interest Period	31
Next Payment Date	10-Sep-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,072,756.51
Early Repayment Fees	30,272.02
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	18,848.42
Total Available Income	1,121,876.95

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	5,626,060.69
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	5,626,060.69

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)	61,561.53
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	319,264.18
Class A2 Interest	49,472.82
Class B Interest	72,194.68
Class C Interest	101,281.09
Class D Interest	117,927.67
Class E Interest	36,320.78
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	37,331.47
Class G Interest	43,886.84
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,534.48
Other Expenses	0.00
Excess Spread	226,101.41

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	4,975,427.82
Class A2 Principal Payment	650,632.87
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	186,632,743.08
Plus: Capitalised Charges	-14,669.08
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	5,659,148.91
Loan Balance at End of Collection Period	180,958,925.09

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,659,148.91
CPR (%)	30.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.18%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.68%	6.83%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	1	2	7
Balance Outstanding	1,399,433	699,446	1,601,721	3,700,600
% Portfolio Balance	0.77%	0.39%	0.89%	2.04%

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	42	11.4%	18,836,918	10.4%
65% LVR Full Doc	85	23.2%	46,514,810	25.7%
65% LVR Quick Doc	25	6.8%	6,934,293	3.8%
70% LVR Mid Doc	24	6.5%	10,189,141	5.6%
70% LVR Full Doc	30	8.2%	16,617,254	9.2%
70% LVR Quick Doc Mid	2	0.5%	445,513	0.2%
75% LVR Lite Doc Standard	5	1.4%	1,076,771	0.6%
75% LVR Pro Pack	4	1.1%	1,537,766	0.8%
75% LVR Quick Doc Standard	0	0.0%	0	0.0%
75% LVR Full Doc	75	20.4%	42,425,964	23.4%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	34	9.3%	17,270,822	9.5%
70% LVR SMSF	17	4.6%	7,706,583	4.3%
65% LVR SMSF	24	6.5%	11,403,090	6.3%
Total	367	100.0%	180,958,925	100.0%
SMSF Sub-Total	75	20.4%	36,380,495	20.1%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	44	12%	12,335,780	6.8%
40%	52	14%	24,153,323	13.3%
50%	24	7%	9,621,499	5.3%
55%	42	11%	22,218,025	12.3%
60%	70	19%	37,544,796	20.7%
65%	61	17%	34,161,447	18.9%
70%	70	19%	38,245,398	21.1%
75%	4	1%	2,678,656	1.5%
80%	0	0%	0	0.0%
Total	367	100.0%	180,958,925	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	9	2.5%	566,164	0.3%
100,000	64	17.4%	10,030,030	5.5%
200,000	73	19.9%	18,569,498	10.3%
300,000	62	16.9%	21,475,647	11.9%
400,000	37	10.1%	16,739,657	9.3%
500,000	87	23.7%	58,707,538	32.4%
1,000,000	18	4.9%	22,894,777	12.7%
1,500,000	13	3.5%	22,100,613	12.2%
2,000,000	2	0.5%	4,365,000	2.4%
2,500,000	2	0.5%	5,510,000	3.0%
Total	367	100%	180,958,925	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	199	54.2%	100,593,635	55.6%
ACT	10	2.7%	5,698,238	3.1%
VIC	65	17.7%	27,735,915	15.3%
QLD	49	13.4%	23,623,023	13.1%
SA	23	6.3%	12,168,196	6.7%
WA	19	5.2%	9,114,407	5.0%
TAS	2	0.5%	2,025,511	1.1%
NT	0	0.0%	0	0.0%
Total	367	100%	180,958,925	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	270	73.6%	139,165,385	76.9%
Non metro	80	21.8%	32,761,463	18.1%
Inner City	17	4.6%	9,032,077	5.0%
Total	367	100%	180,958,925	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	194	52.9%	107,095,793	59.2%
Med Doc	71	19.3%	30,102,831	16.6%
Low Doc	27	7.4%	7,379,806	4.1%
SMSF	75	20.4%	36,380,495	20.1%
Total	367	100%	180,958,925	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	7	1.9%	8,219,036	4.5%
Non NCCP loans	360	98.1%	172,739,889	95.5%
Total	367	100%	180,958,925	100%

Summary	
Loans	367
Balance	180,958,925
Avg Balance	493,076
Max Balance	2,910,000
WA Current LVR	61.13%
Max Current LVR	78%
WA Yield	6.83%
BBSW 30	1.9842%
Yield over BBSW30	4.84%
WA Seasoning	48
% IO	47.6%
% SMSF	20.1%
% 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	1	0.3%	526,100	0.3%
24.0	27.0	29	7.9%	15,410,830	8.5%
27.0	30.0	28	7.6%	15,100,054	8.3%
30.0	33.0	42	11.4%	23,543,775	13.0%
33.0	36.0	32	8.7%	14,175,282	7.8%
36.0	39.0	25	6.8%	15,389,424	8.5%
39.0	150.0	210	57.2%	96,813,462	53.5%
Total		367	100%	180,958,925.09	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	360	98.1%	177,258,325	98.0%
30.0	60.0	4	1.1%	1,399,433	0.8%
60.0	90.0	1	0.3%	699,446	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		367	100%	180,958,925	100%

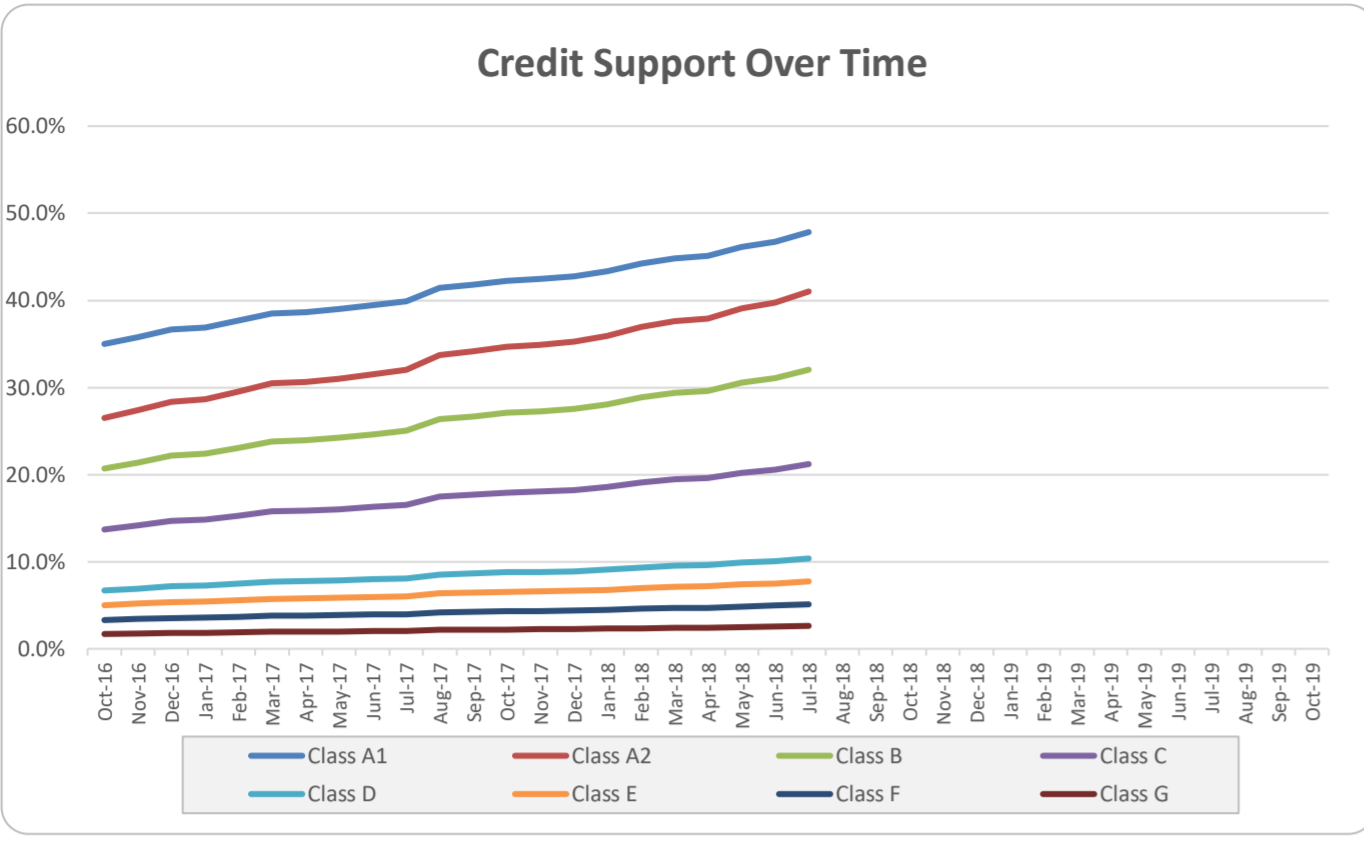
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	4%	3,519,773	1.9%
15.0	20.0	23	6%	11,378,244	6.3%
20.0	25.0	279	76%	138,374,555	76.5%
25.0	30.0	52	14%	27,686,353	15.3%
Total		367	100%	180,958,925	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	50	13.62%	21,817,975	12.1%
Self Employed	317	86.38%	159,140,950	87.9%
Total	367	100%	180,958,925	100%

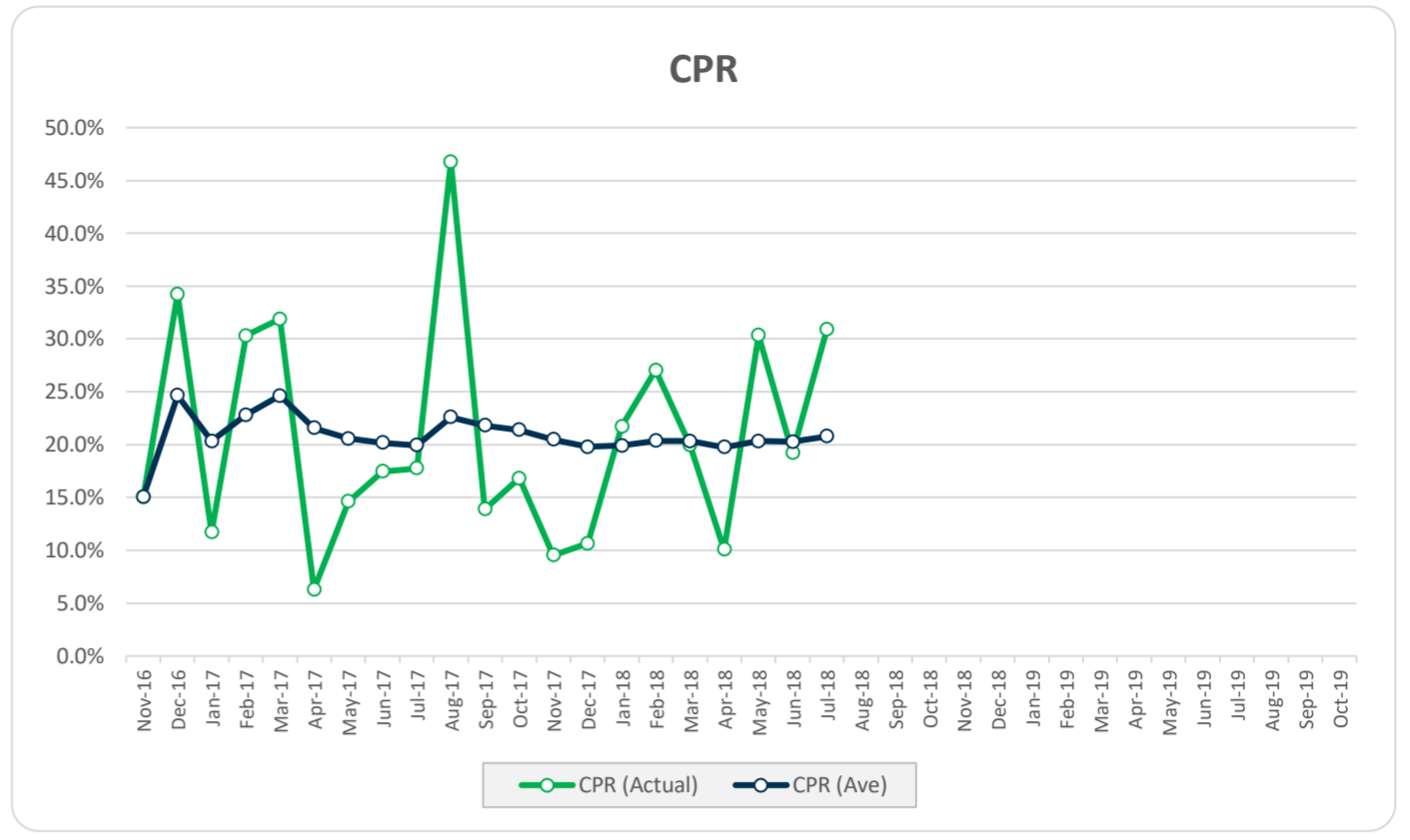
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	86	23.4%	46,796,887	25.9%
Industrial	179	48.8%	80,783,680	44.6%
Office	65	17.7%	26,203,700	14.5%
Professional Suites	4	1.1%	1,212,431	0.7%
Residential	20	5.4%	15,570,893	8.6%
Commercial Other	13	3.5%	10,391,335	5.7%
Total	367	100%	180,958,925	100%

Think Tank Series 2016-1: Time Series Charts

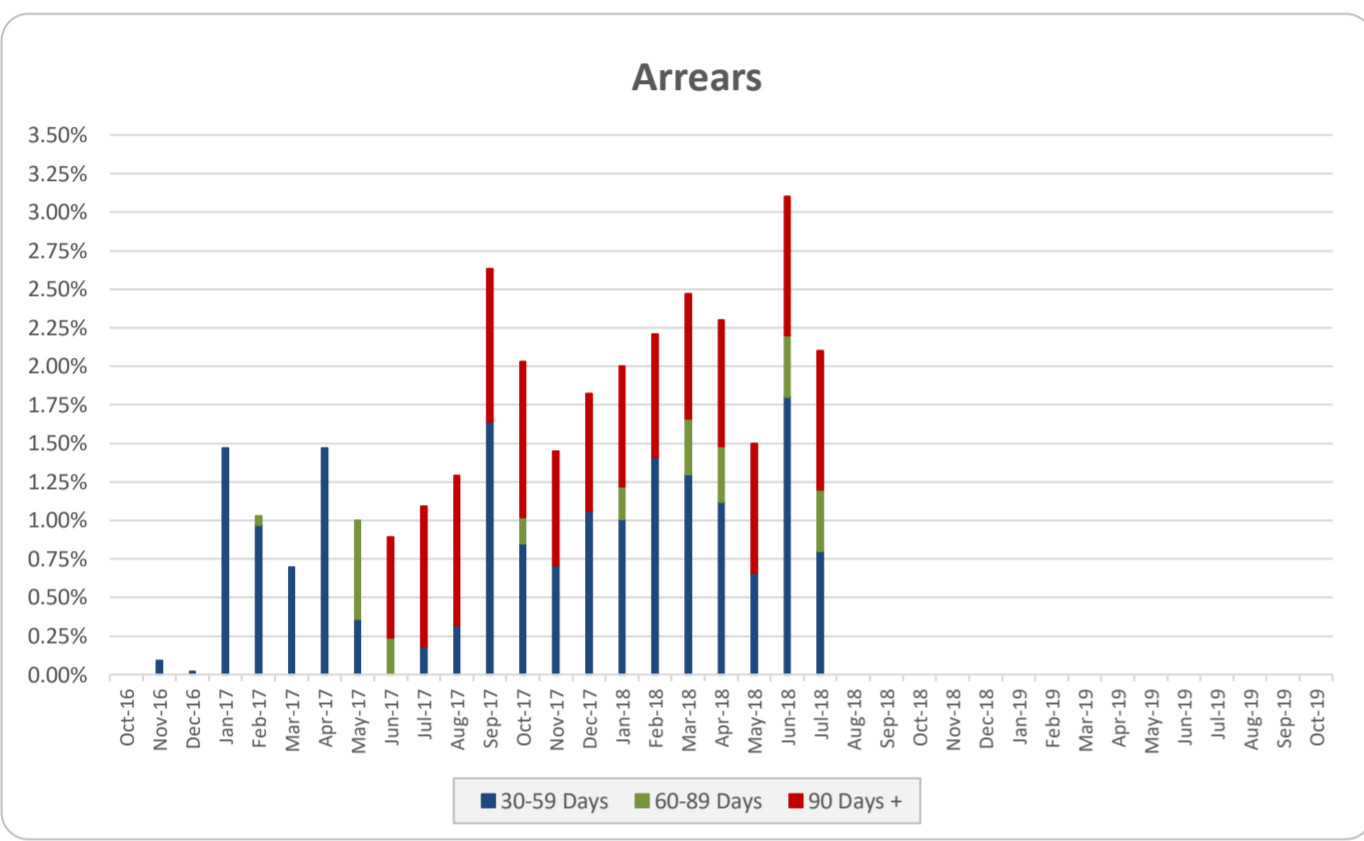
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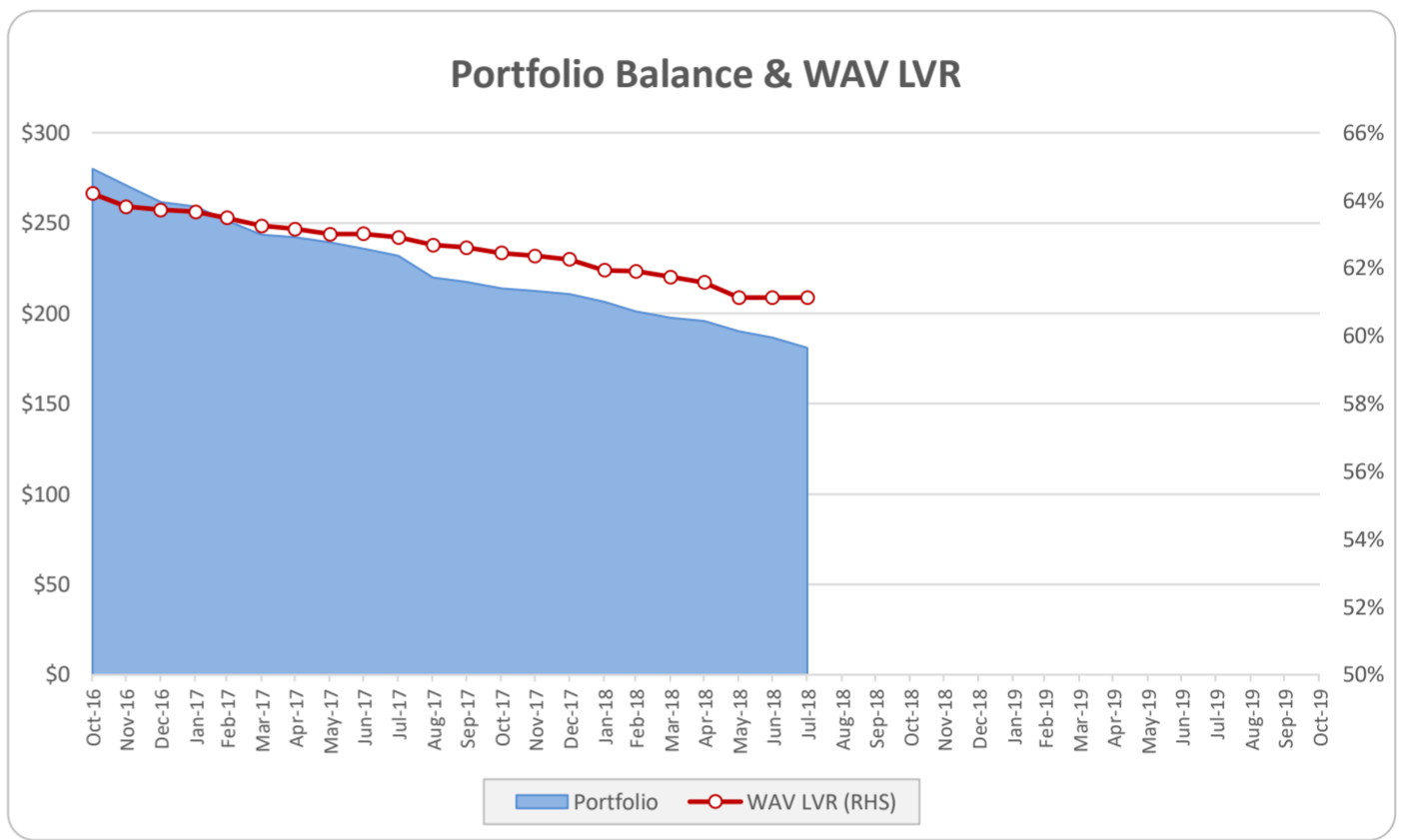
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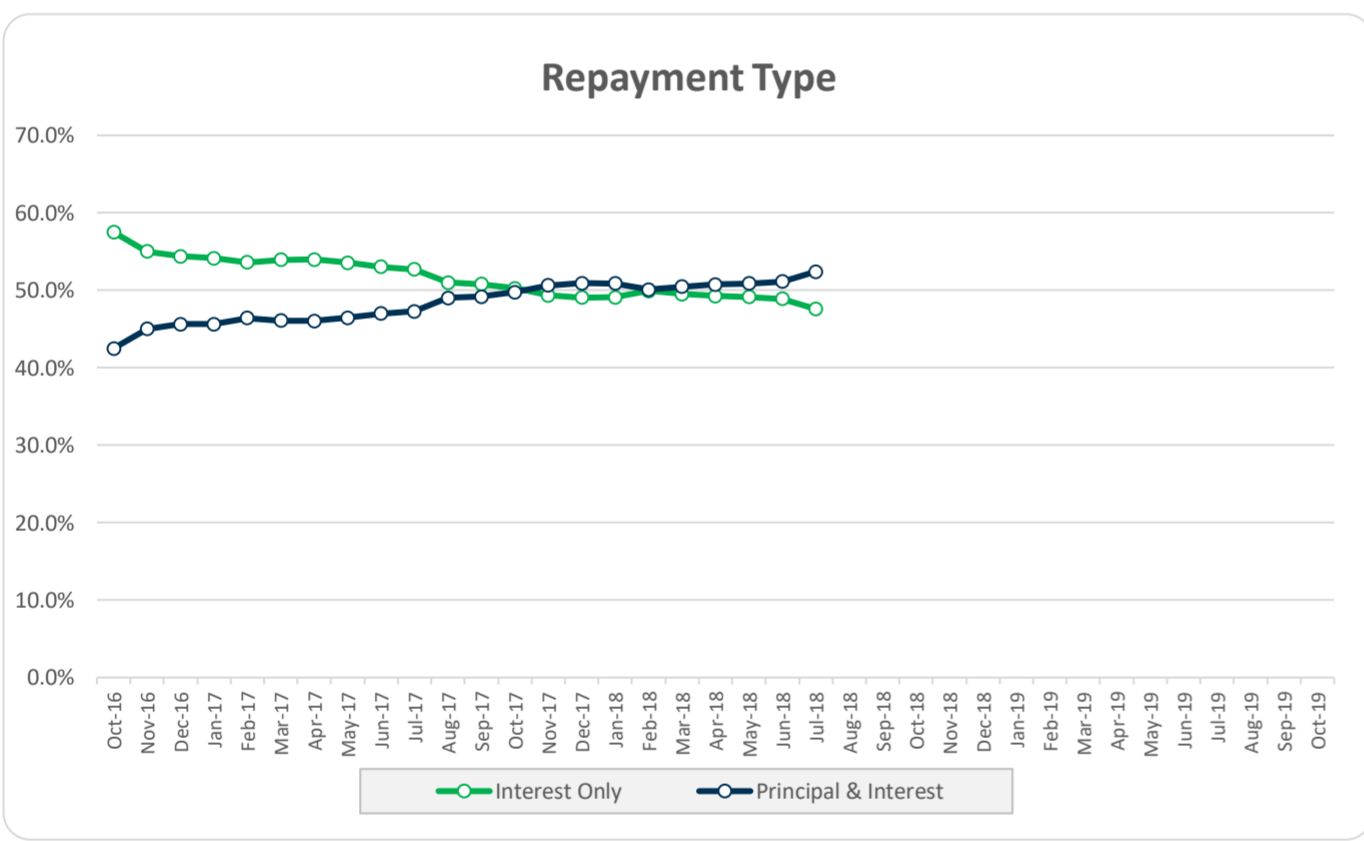
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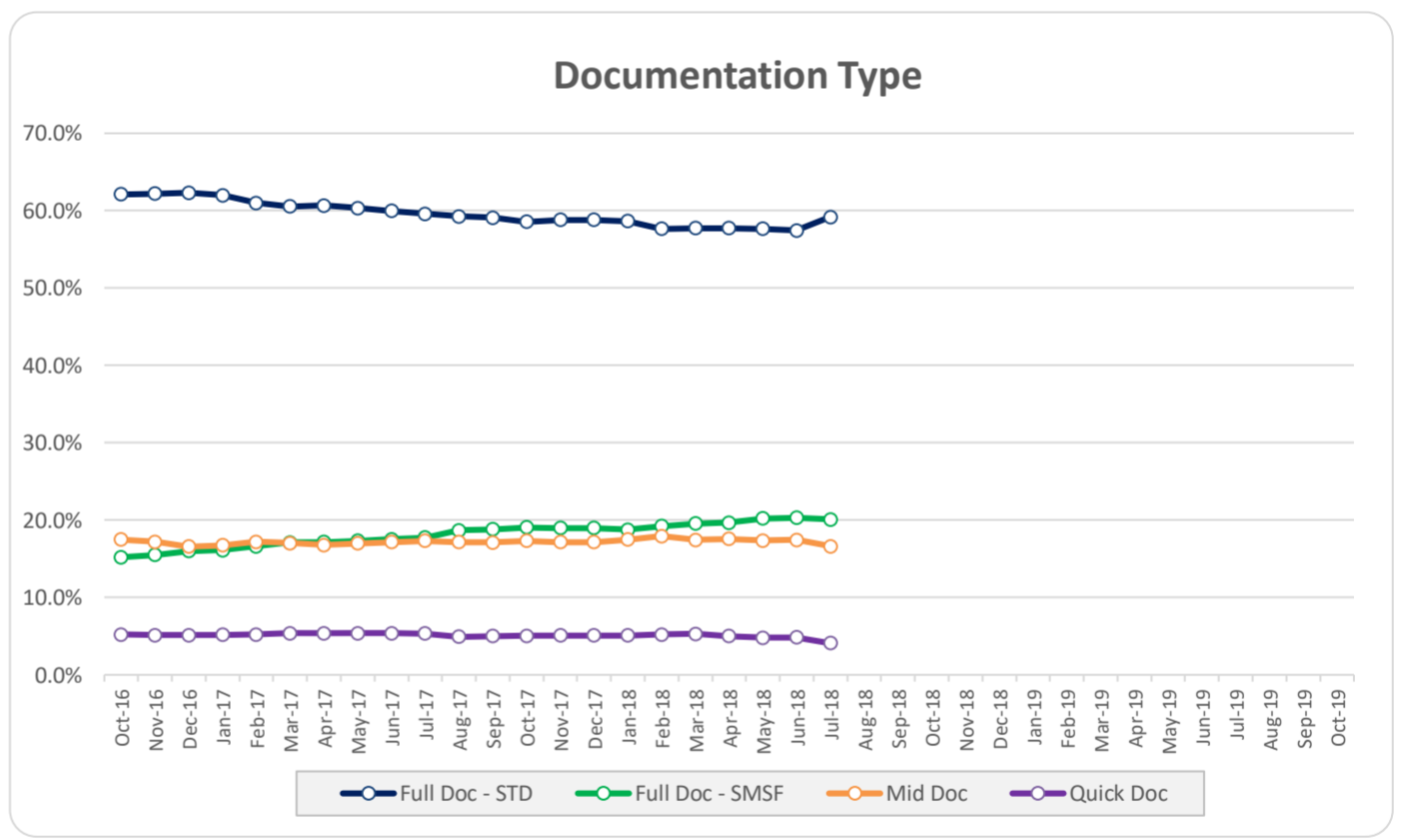
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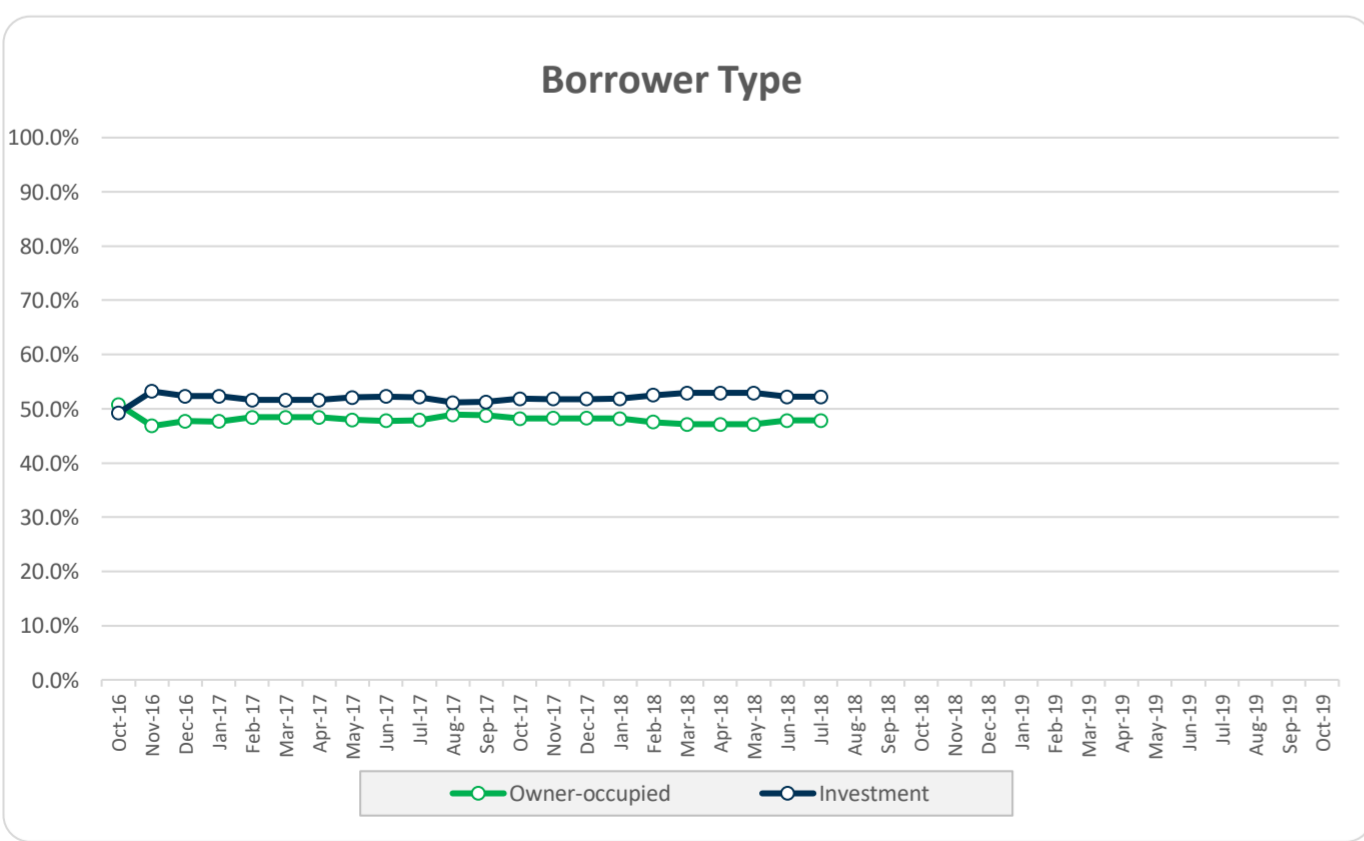
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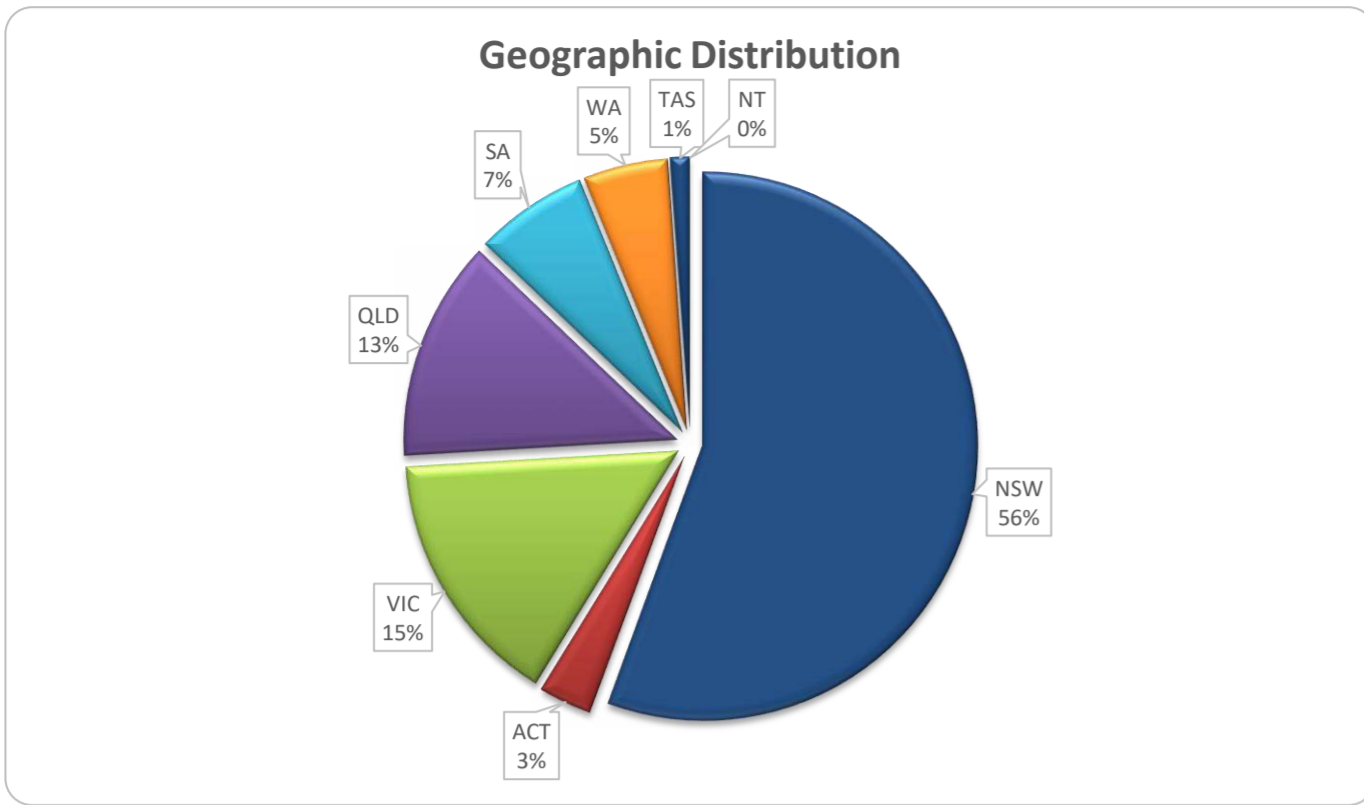


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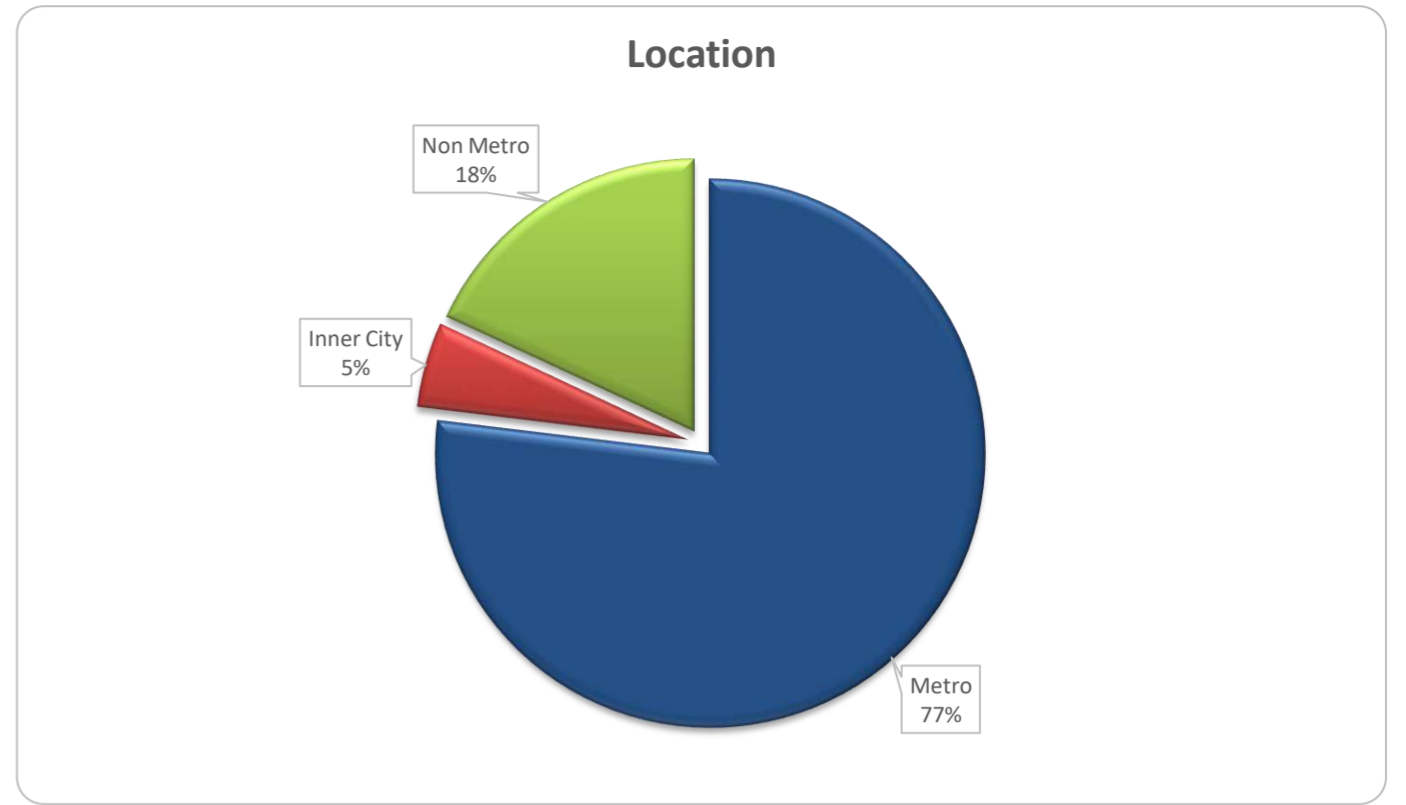


Think Tank Series 2016-1: Current Charts

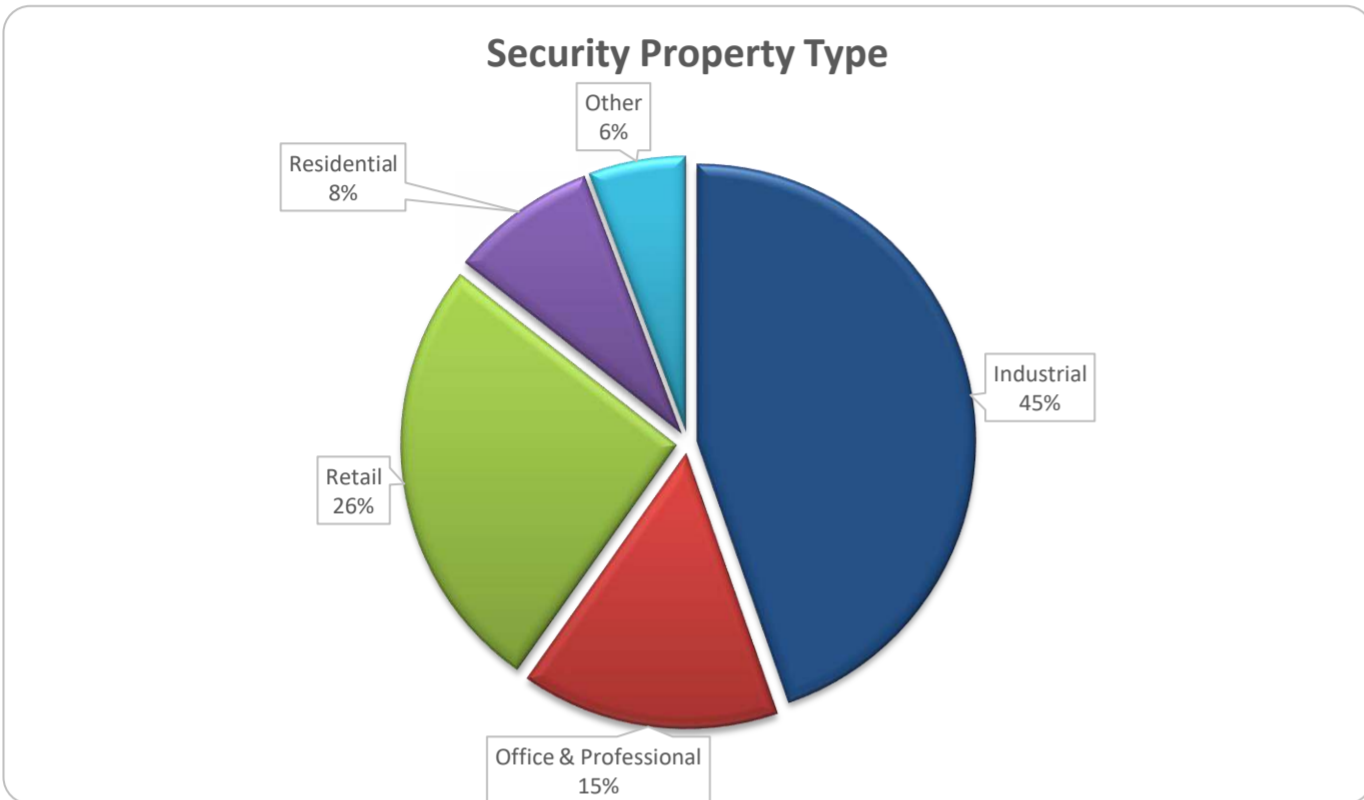
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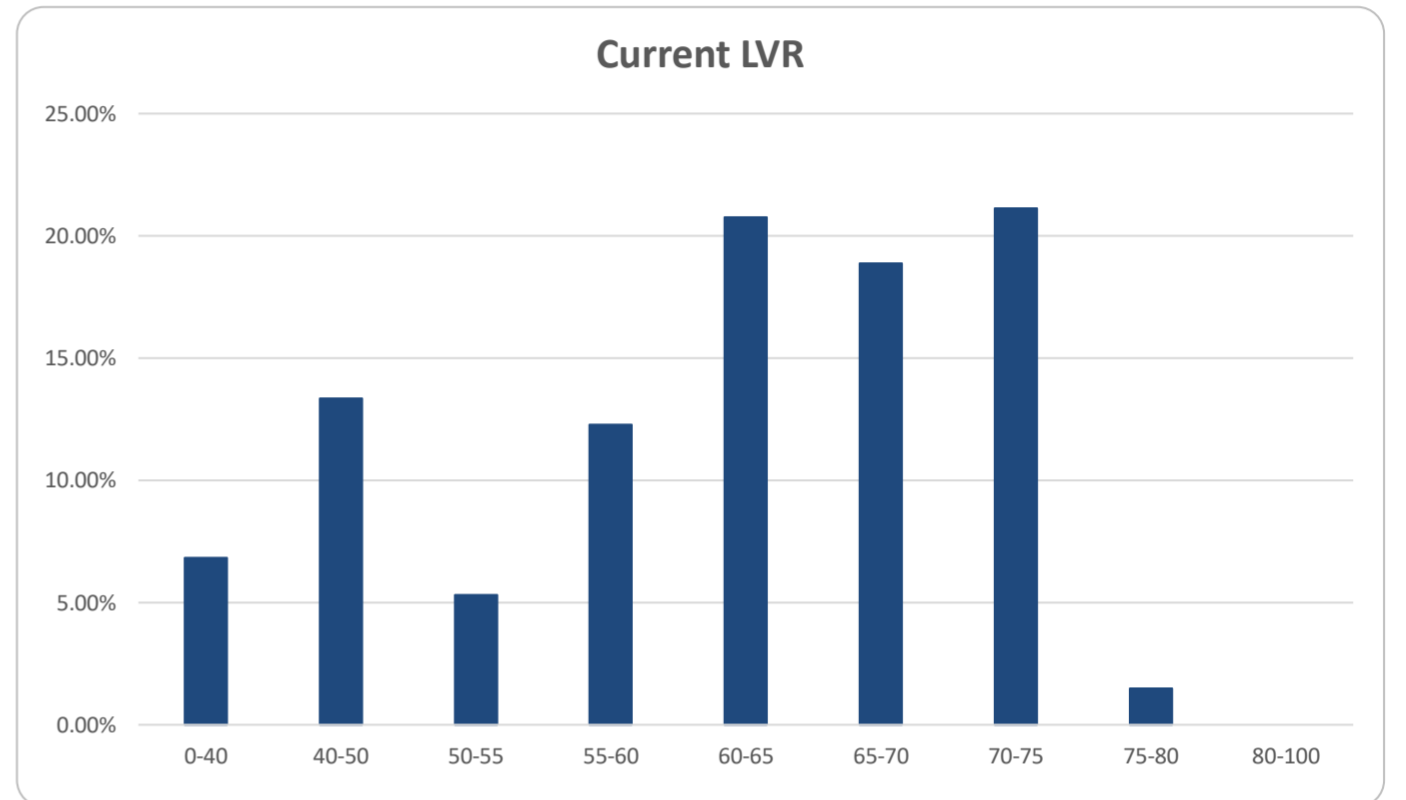
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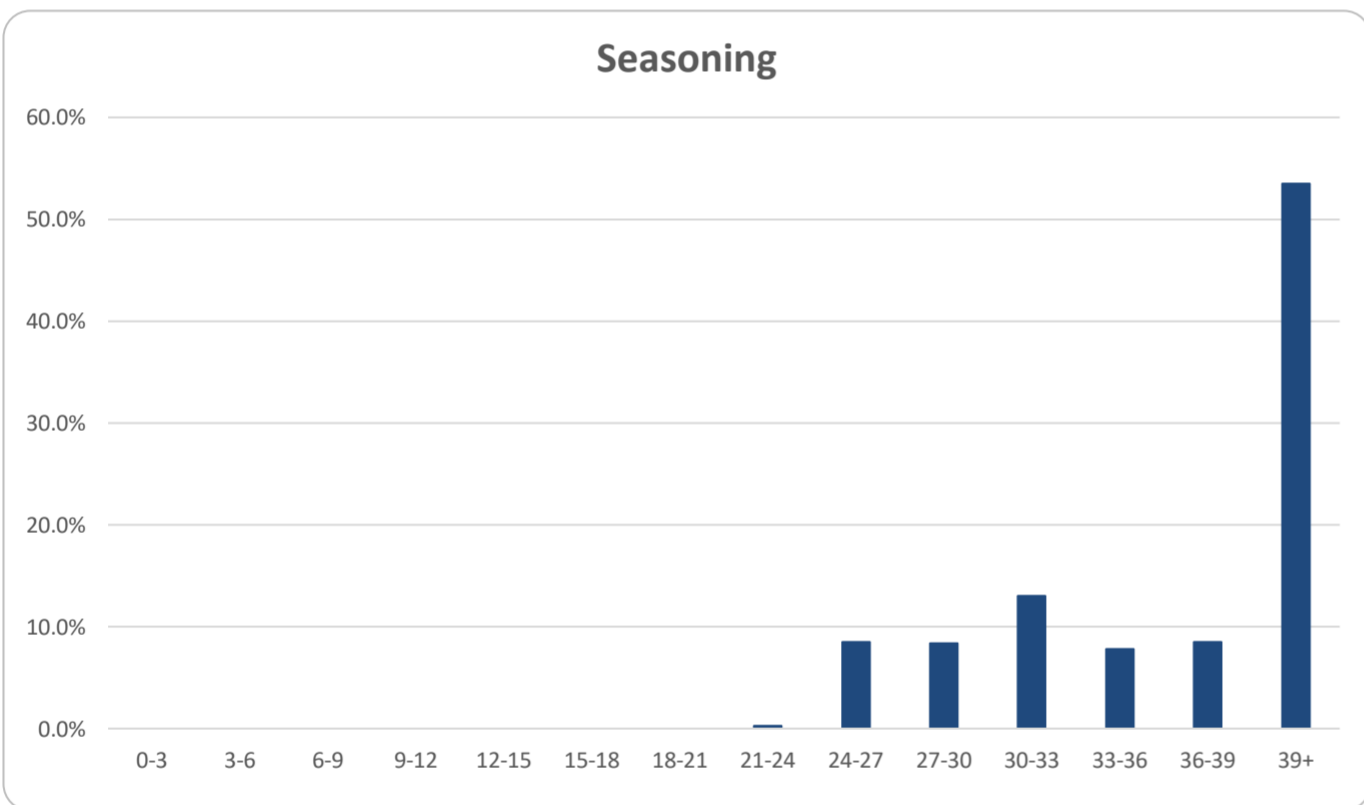
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