
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Sep-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	94,360,714.44		1,750,962.39	92,609,752.05	50.9%	0.00	0.00	294,922.47	294,922.47
Class A2	12,339,478.06		228,972.00	12,110,506.06	50.9%	0.00	0.00	45,902.86	45,902.86
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	70,757.46	70,757.46
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	99,546.52	99,546.52
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	116,193.10	116,193.10
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,899.53	35,899.53
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	36,910.21	36,910.21
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	43,490.37	43,490.37
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	56,113.23	56,113.23

1. GENERAL

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

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,024,328.48
Early Repayment Fees	14,485.57
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	6,010.30
Total Available Income	1,044,824.35

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,985,934.39
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,985,934.39

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)	60,274.19
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	294,922.47
Class A2 Interest	45,902.86
Class B Interest	70,757.46
Class C Interest	99,546.52
Class D Interest	116,193.10
Class E Interest	35,899.53
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	36,910.21
Class G Interest	43,490.37
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	56,113.23
Other Expenses	0.00
Excess Spread	184,814.41

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	6,000.00
Class A1 Principal Payment	1,750,962.39
Class A2 Principal Payment	228,972.00
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	180,958,925.09
Plus: Capitalised Charges	6,874.08
Plus: Further Advances / Redraws	6,000.00
Less: Principal Collections	2,000,717.31
 Loan Balance at End of Collection Period	 178,971,081.86

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,000,717.31
CPR (%)	12.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.01%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.58%	6.83%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	0	2	8
Balance Outstanding	3,717,832	0	1,601,721	5,319,554
% Portfolio Balance	2.08%	0.00%	0.89%	2.97%

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	11.6%	18,801,874	10.5%
65% LVR Full Doc	84	23.1%	45,876,205	25.6%
65% LVR Quick Doc	25	6.9%	6,893,331	3.9%
70% LVR Mid Doc	22	6.1%	9,543,359	5.3%
70% LVR Full Doc	30	8.3%	16,599,326	9.3%
70% LVR Quick Doc Mid	2	0.6%	442,995	0.2%
75% LVR Lite Doc Standard	5	1.4%	1,072,347	0.6%
75% LVR Pro Pack	4	1.1%	1,532,354	0.9%
75% LVR Quick Doc Standard	0	0.0%	0	0.0%
75% LVR Full Doc	74	20.4%	41,917,114	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	9.4%	17,242,491	9.6%
70% LVR SMSF	17	4.7%	7,695,088	4.3%
65% LVR SMSF	24	6.6%	11,354,598	6.3%
Total	363	100.0%	178,971,082	100.0%
SMSF Sub-Total	75	20.7%	36,292,177	20.3%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	45	12%	12,250,853	6.8%
40%	51	14%	23,892,069	13.3%
50%	24	7%	9,606,598	5.4%
55%	42	12%	21,973,167	12.3%
60%	69	19%	37,337,889	20.9%
65%	58	16%	32,787,097	18.3%
70%	70	19%	37,387,023	20.9%
75%	4	1%	3,736,385	2.1%
80%	0	0%	0	0.0%
Total	363	100.0%	178,971,082	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	10	2.8%	571,720	0.3%
100,000	64	17.6%	10,012,048	5.6%
200,000	73	20.1%	18,629,918	10.4%
300,000	59	16.3%	20,500,995	11.5%
400,000	35	9.6%	15,812,448	8.8%
500,000	87	24.0%	58,590,802	32.7%
1,000,000	18	5.0%	22,888,380	12.8%
1,500,000	13	3.6%	22,089,770	12.3%
2,000,000	2	0.6%	4,365,000	2.4%
2,500,000	2	0.6%	5,510,000	3.1%
Total	363	100%	178,971,082	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	197	54.3%	99,522,159	55.6%
ACT	10	2.8%	5,696,214	3.2%
VIC	63	17.4%	26,939,346	15.1%
QLD	49	13.5%	23,564,729	13.2%
SA	23	6.3%	12,160,482	6.8%
WA	19	5.2%	9,066,572	5.1%
TAS	2	0.6%	2,021,579	1.1%
NT	0	0.0%	0	0.0%
Total	363	100%	178,971,082	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	268	73.8%	138,244,119	77.2%
Non metro	78	21.5%	31,699,675	17.7%
Inner City	17	4.7%	9,027,288	5.0%
Total	363	100%	178,971,082	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	192	52.9%	105,924,999	59.2%
Med Doc	69	19.0%	29,417,580	16.4%
Low Doc	27	7.4%	7,336,326	4.1%
SMSF	75	20.7%	36,292,177	20.3%
Total	363	100%	178,971,082	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	7	1.9%	8,217,269	4.6%
Non NCCP loans	356	98.1%	170,753,813	95.4%
Total	363	100%	178,971,082	100%

Summary	
Loans	363
Balance	178,971,082
Avg Balance	493,033
Max Balance	2,910,000
WA Current LVR	61.03%
Max Current LVR	78%
WA Yield	6.83%
BBSW 30	1.8800%
Yield over BBSW30	4.95%
WA Seasoning	49
% IO	47.0%
% SMSF	20.3%
% of Loans Fixed	0.00%
% of Loans Investor	52.57%

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	0	0.0%	0	0.0%
24.0	27.0	22	6.1%	10,698,803	6.0%
27.0	30.0	21	5.8%	11,887,608	6.6%
30.0	33.0	44	12.1%	23,293,546	13.0%
33.0	36.0	33	9.1%	18,538,016	10.4%
36.0	39.0	29	8.0%	15,118,465	8.4%
39.0	150.0	214	59.0%	99,434,643	55.6%
Total		363	100%	178,971,081.86	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	355	97.8%	173,651,528	97.0%
30.0	60.0	6	1.7%	3,717,832	2.1%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	2	0.6%	1,601,721	0.9%
Total		363	100%	178,971,082	100%

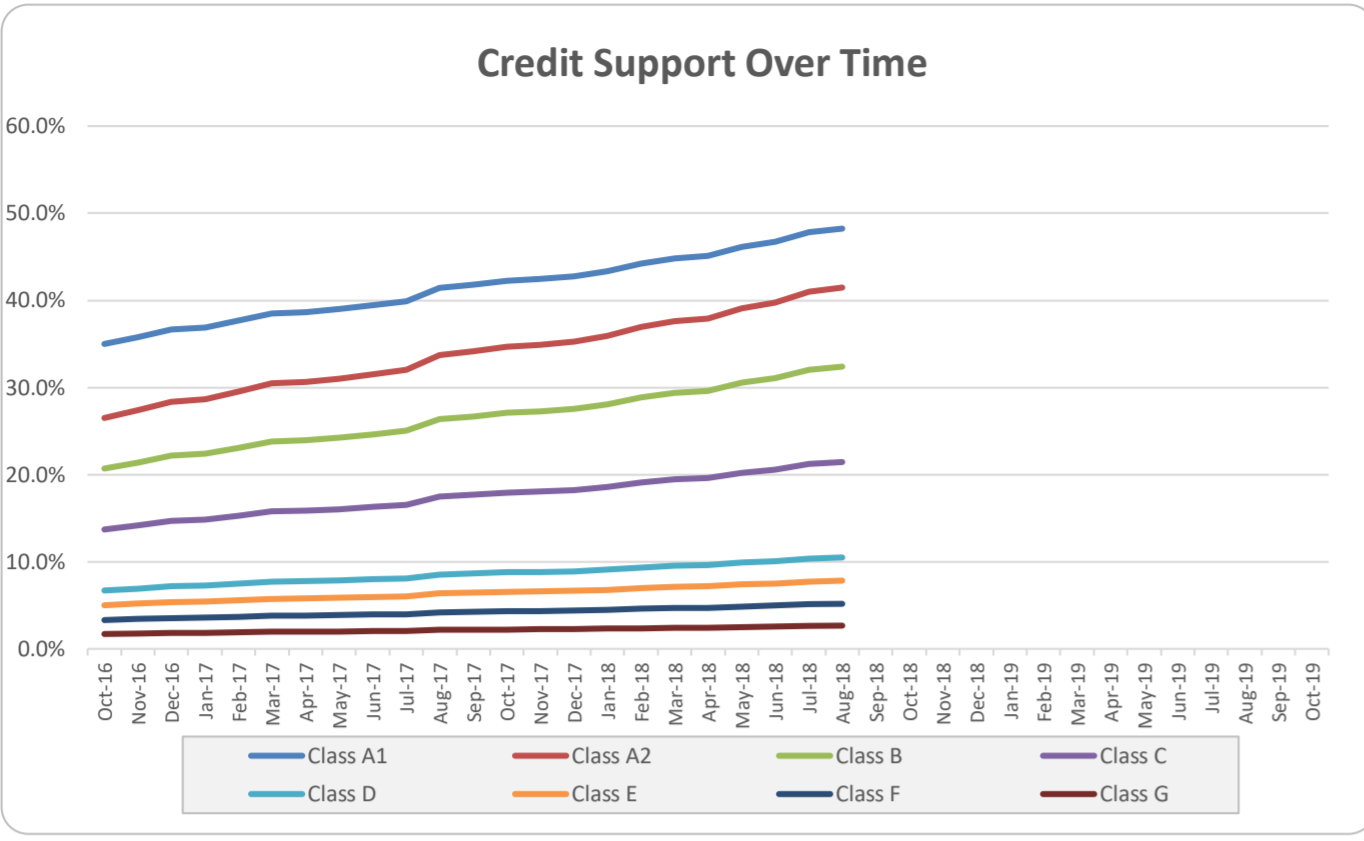
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	13	4%	3,503,656	2.0%
15.0	20.0	23	6%	11,349,943	6.3%
20.0	25.0	275	76%	136,441,094	76.2%
25.0	30.0	52	14%	27,676,389	15.5%
Total		363	100%	178,971,082	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	50	13.77%	21,805,502	12.2%
Self Employed	313	86.23%	157,165,580	87.8%
Total	363	100%	178,971,082	100%

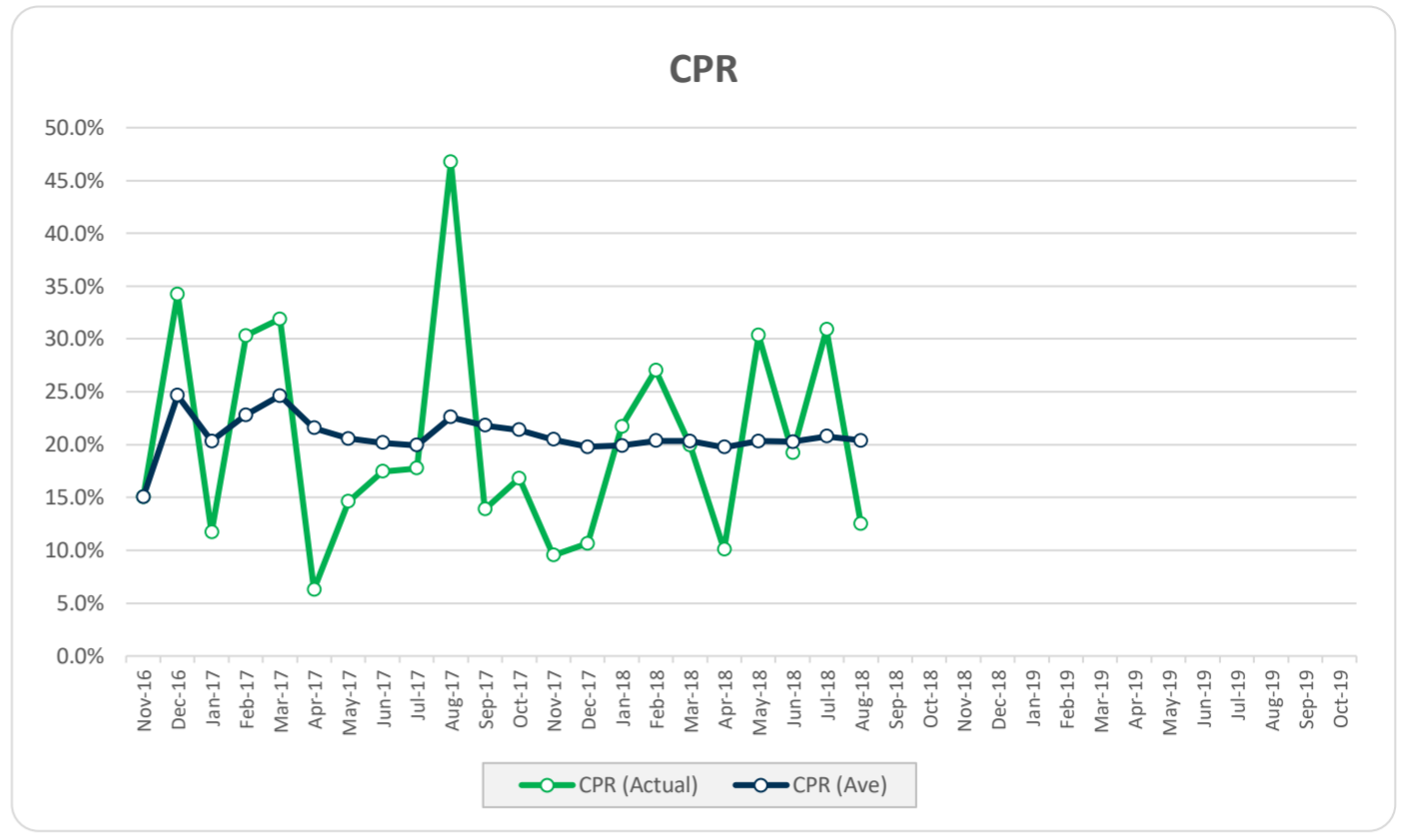
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	83	22.9%	43,317,383	24.2%
Industrial	177	48.8%	79,752,754	44.6%
Office	66	18.2%	28,767,703	16.1%
Professional Suites	4	1.1%	1,209,980	0.7%
Residential	20	5.5%	15,569,784	8.7%
Commercial Other	13	3.6%	10,353,478	5.8%
Total	363	100%	178,971,082	100%

Think Tank Series 2016-1: Time Series Charts

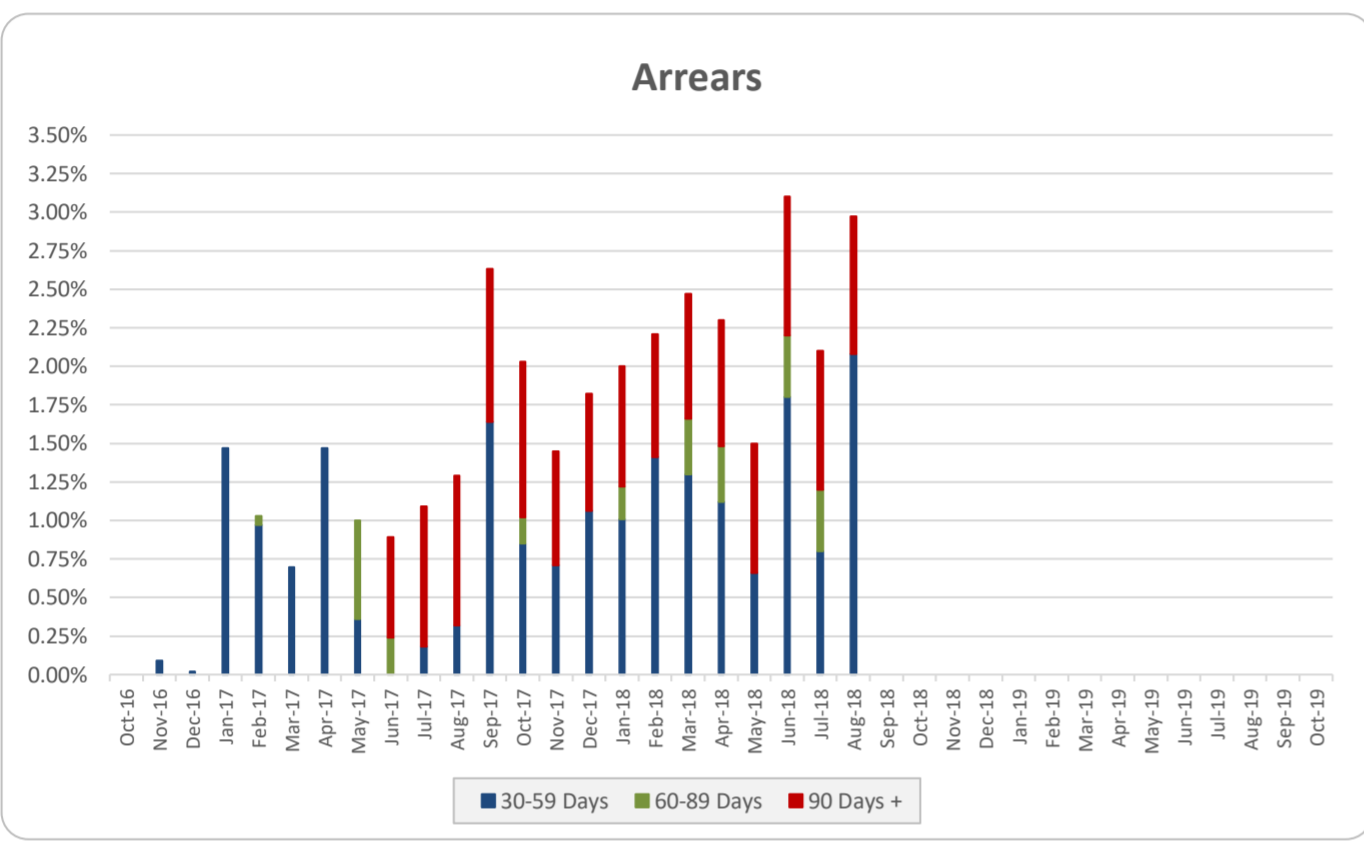
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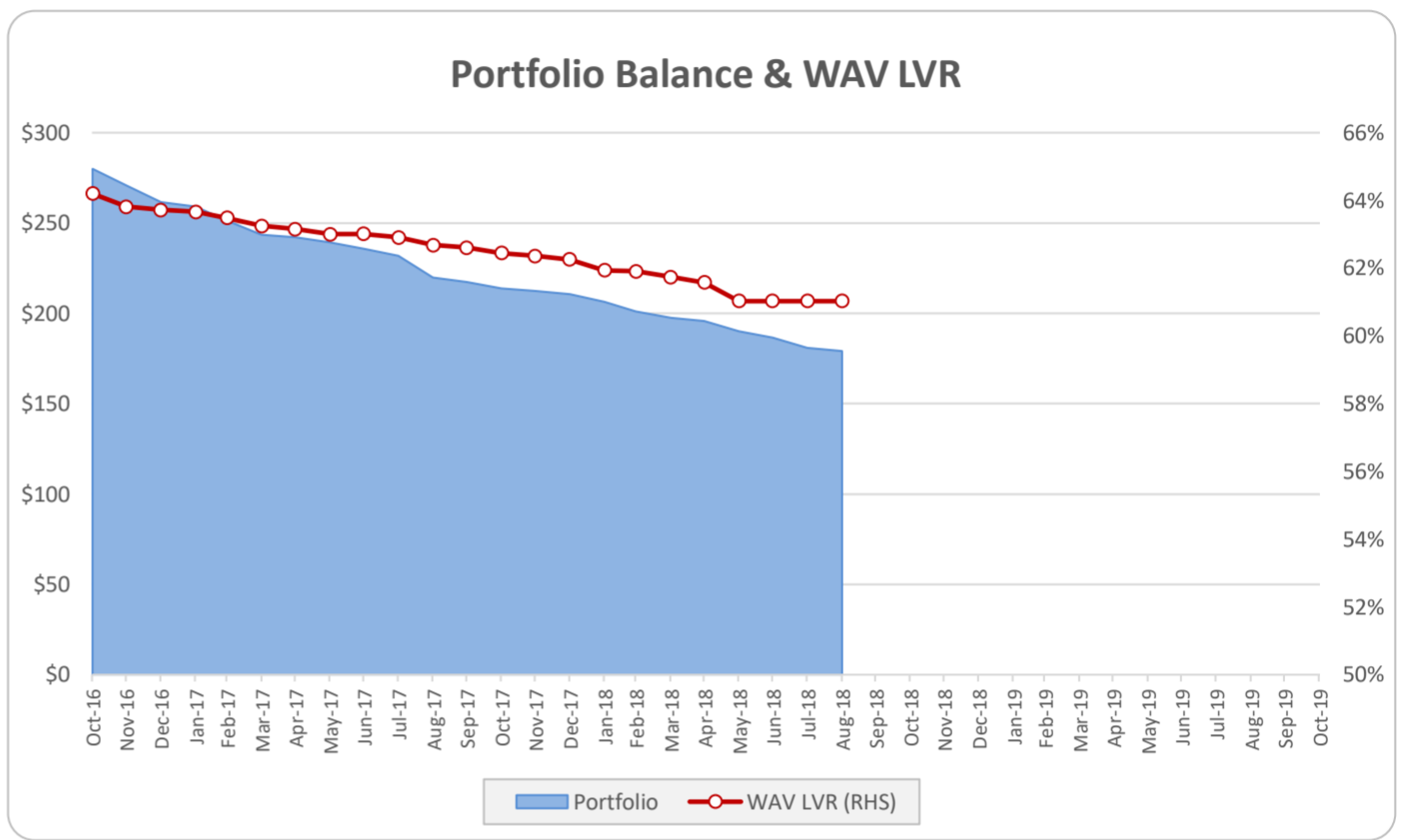
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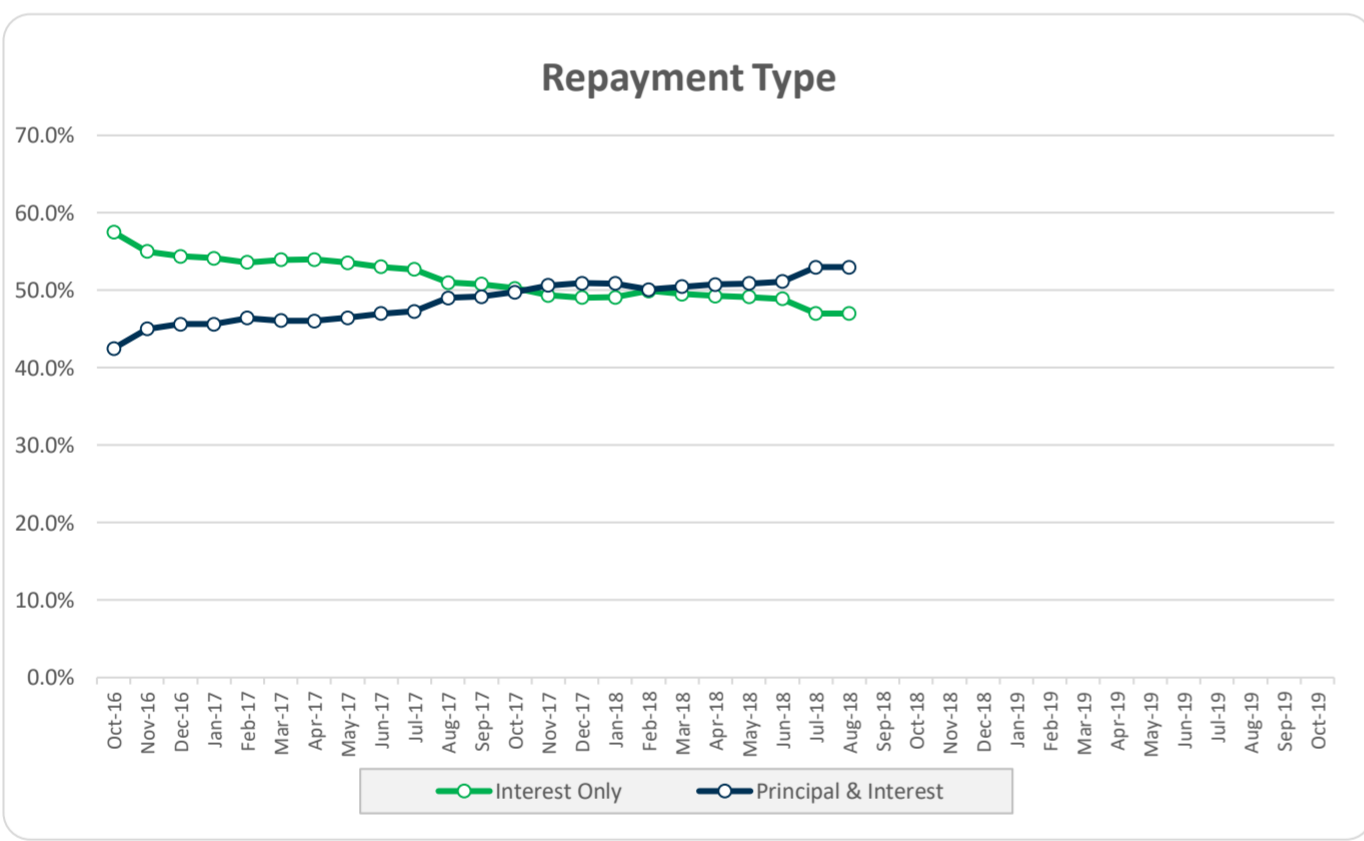
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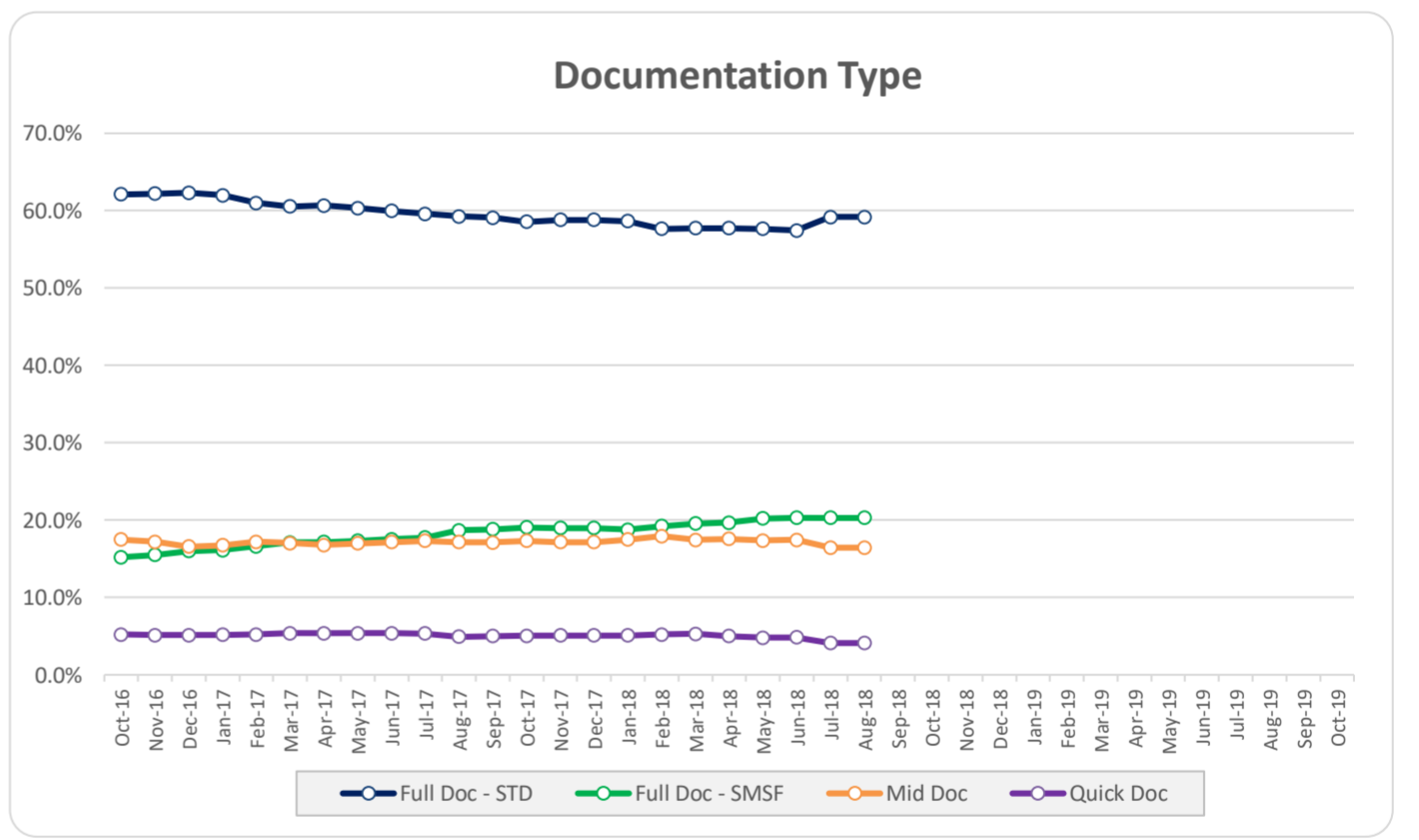
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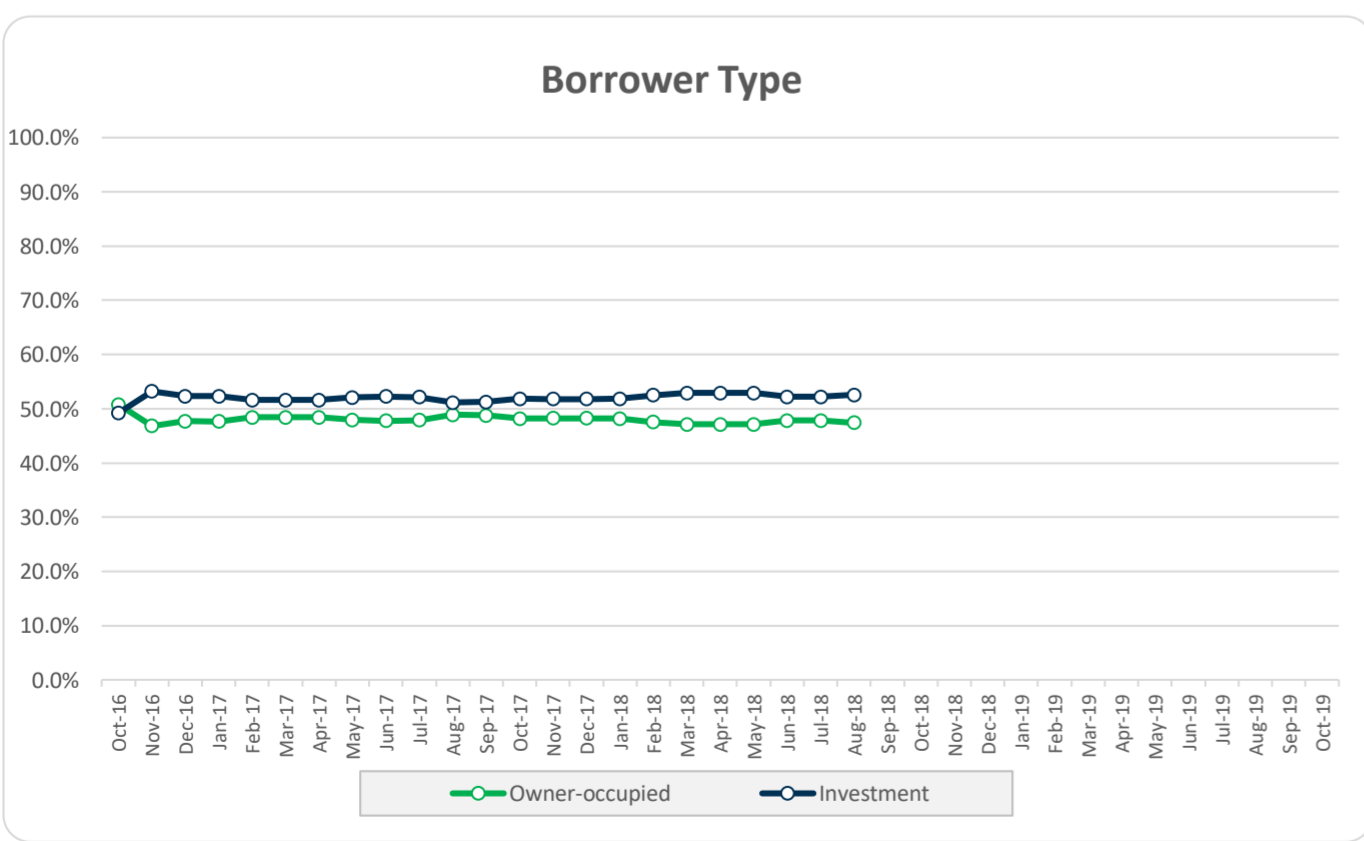
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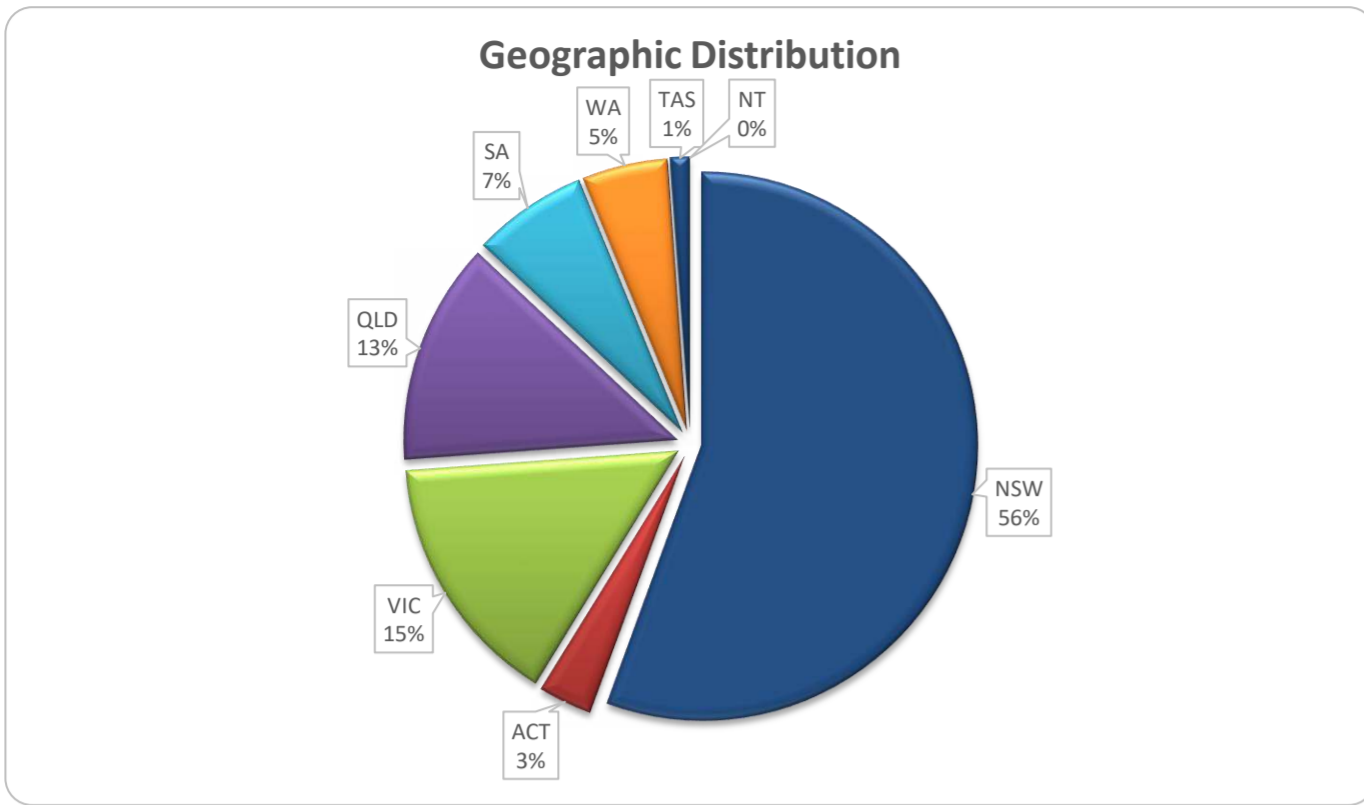


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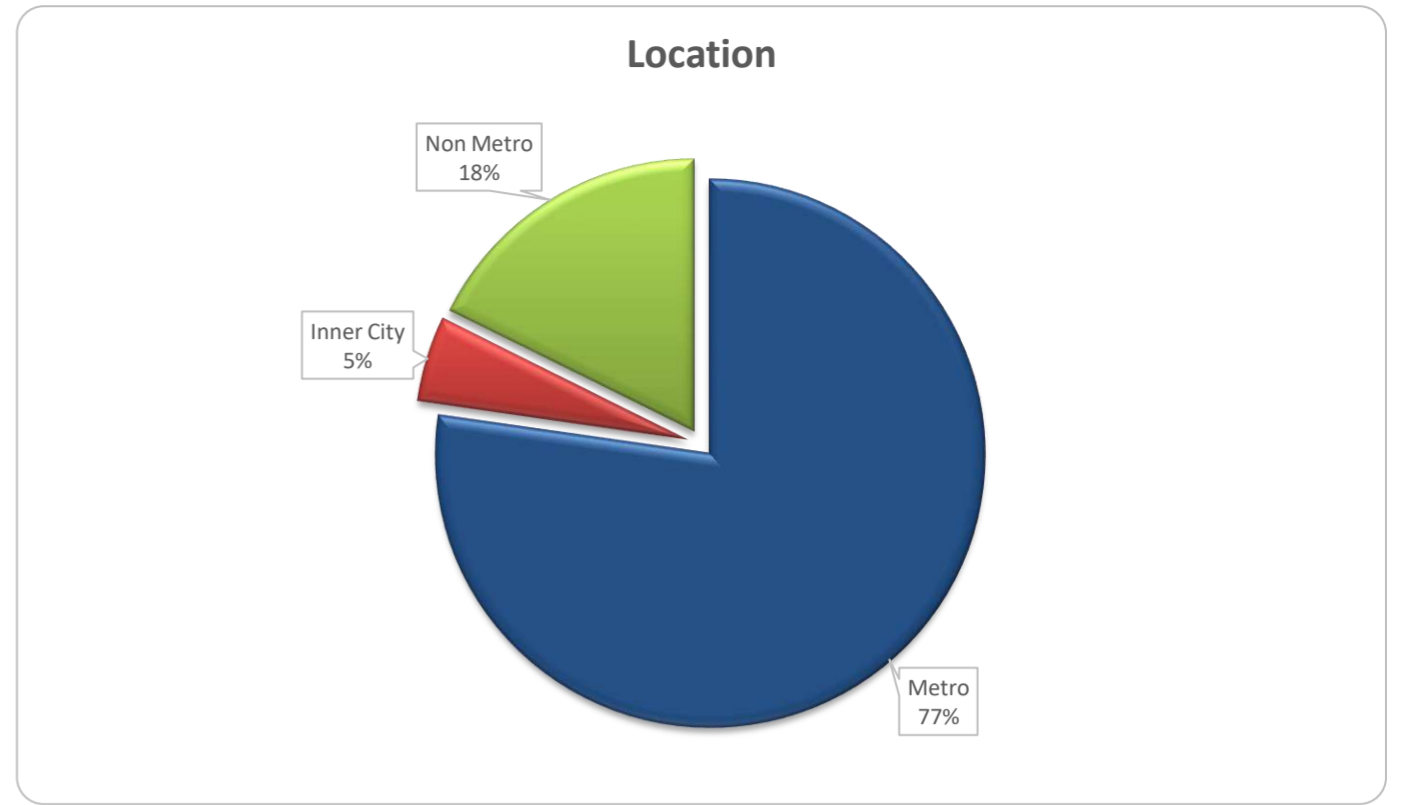


Think Tank Series 2016-1: Current Charts

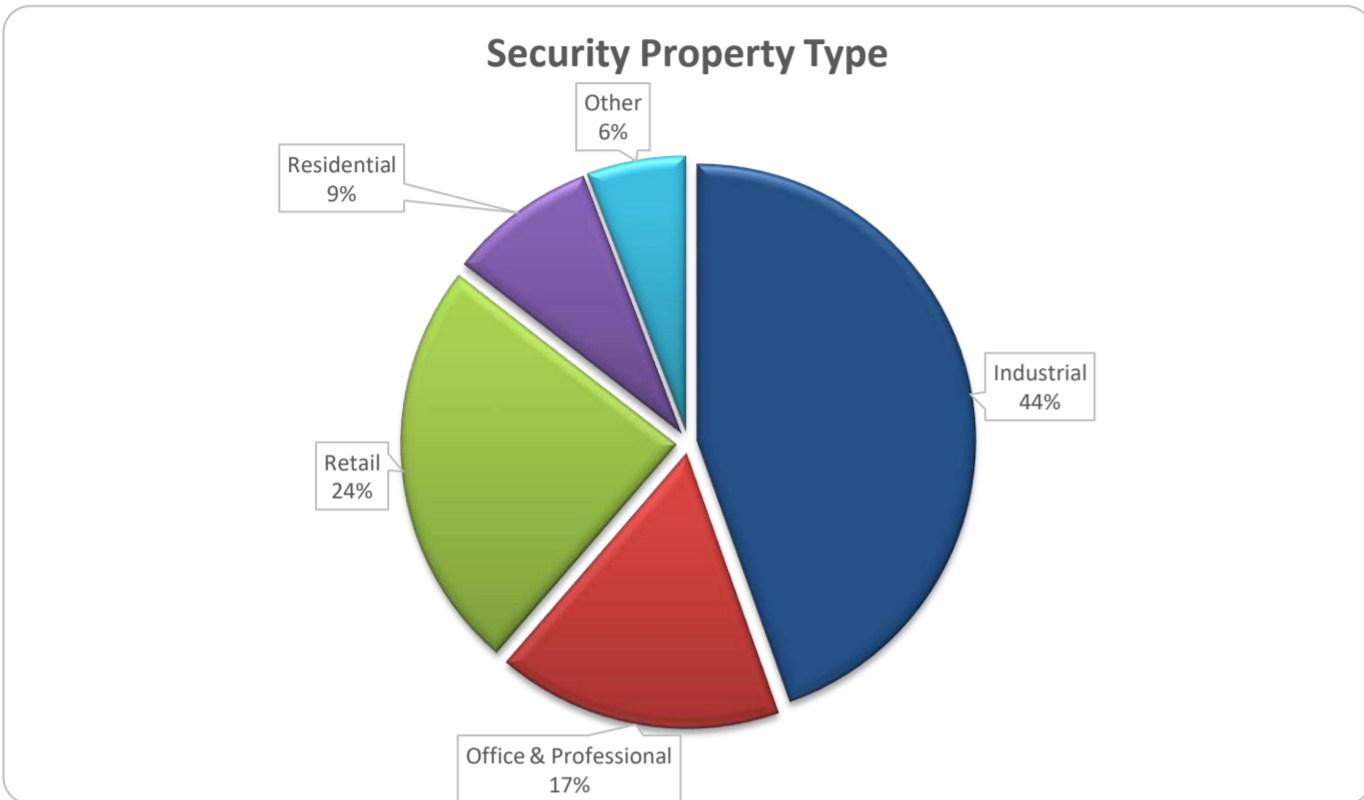
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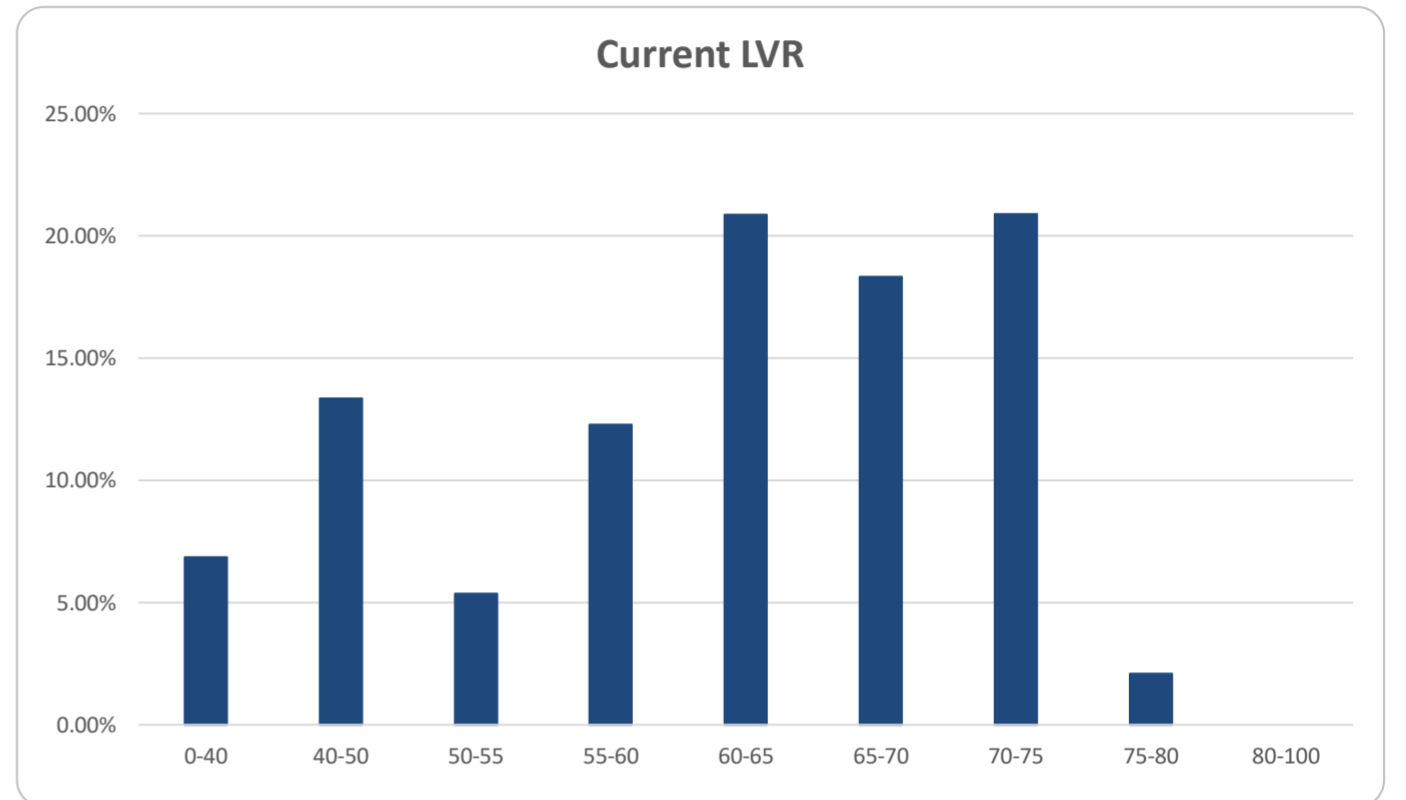
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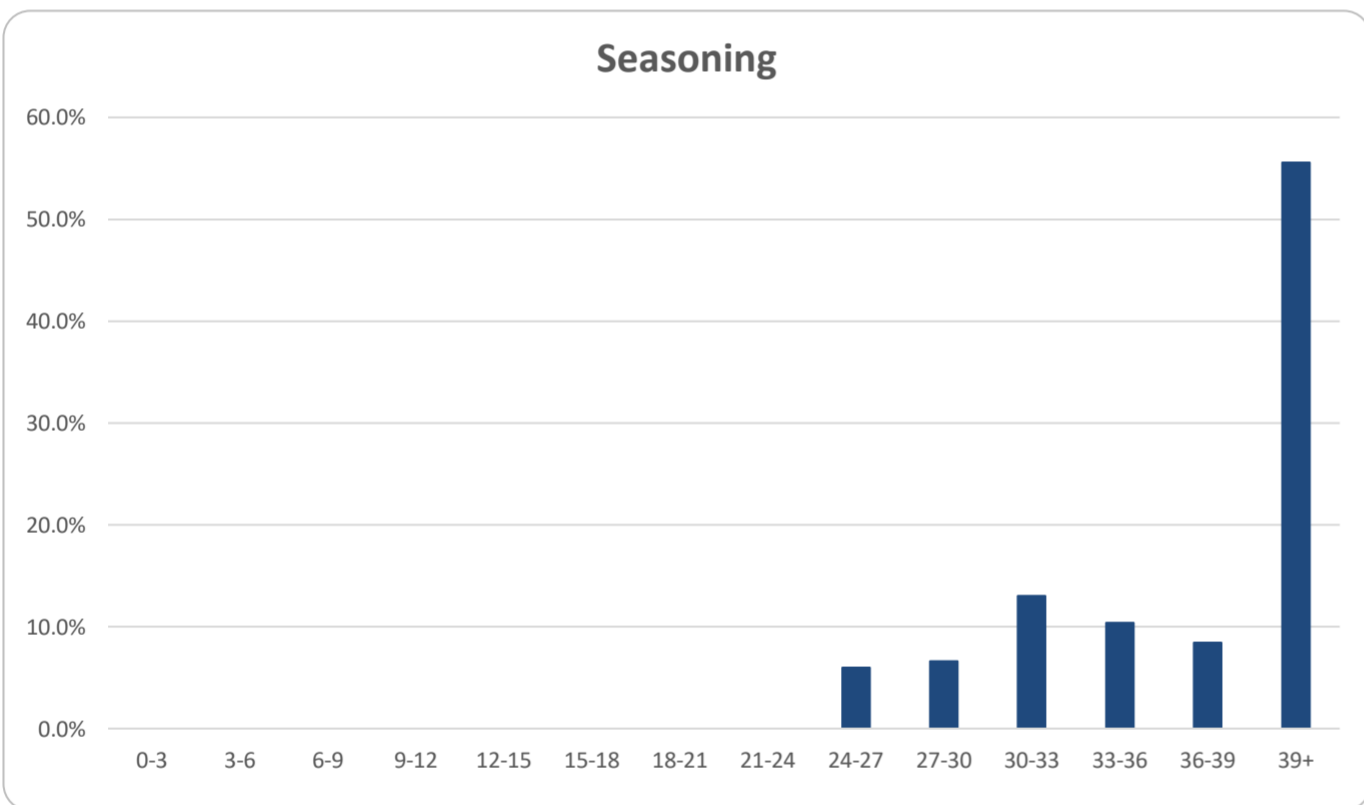
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