
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Nov-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	126,442,137.51		2,910,373.85	123,531,763.66	67.9%	0.00	0.00	364,586.38	364,586.38
Class A2	16,534,741.08		380,587.35	16,154,153.73	67.9%	0.00	0.00	57,506.92	57,506.92
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	66,826.49	66,826.49
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	94,802.25	94,802.25
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	111,448.82	111,448.82
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,747.35	34,747.35
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,758.03	35,758.03
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	42,405.96	42,405.96
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	54,961.05	54,961.05

1. GENERAL

Current Payment Date	10-Nov-17
Collection Period (start)	1-Oct-17
Collection Period (end)	31-Oct-17
Interest Period (start)	10-Oct-17
Interest Period (end)	9-Nov-17
Days in Interest Period	31
Next Payment Date	11-Dec-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,188,644.47
Early Repayment Fees	14,463.92
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	7,467.57
Total Available Income	1,210,575.96

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,290,961.20
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,290,961.20

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)	91,574.84
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	364,586.38
Class A2 Interest	57,506.92
Class B Interest	66,826.49
Class C Interest	94,802.25
Class D Interest	111,448.82
Class E Interest	34,747.35
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,758.03
Class G Interest	42,405.96
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	54,961.05
Other Expenses	0.00
Excess Spread	255,957.87

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,910,373.85
Class A2 Principal Payment	380,587.35
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	217,243,276.55
Plus: Capitalised Charges	1,251.19
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,308,097.67
Loan Balance at End of Collection Period	213,936,430.07

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,308,097.67
CPR (%)	16.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.77%	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	4	1	3	8
Balance Outstanding	1,818,072	374,232	2,155,041	4,347,345
% Portfolio Balance	0.85%	0.17%	1.01%	2.03%

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	11.4%	21,592,219	10.1%
65% LVR Full Doc	100	23.7%	53,954,020	25.2%
65% LVR Quick Doc	30	7.1%	9,979,627	4.7%
70% LVR Mid Doc	30	7.1%	14,085,974	6.6%
70% LVR Full Doc	34	8.1%	19,779,869	9.2%
70% LVR Quick Doc Mid	2	0.5%	464,794	0.2%
75% LVR Lite Doc Standard	6	1.4%	1,408,367	0.7%
75% LVR Pro Pack	5	1.2%	1,726,701	0.8%
75% LVR Quick Doc Standard	2	0.5%	365,184	0.2%
75% LVR Full Doc	85	20.1%	49,814,855	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	8.5%	19,870,264	9.3%
70% LVR SMSF	18	4.3%	8,532,049	4.0%
65% LVR SMSF	26	6.2%	12,362,505	5.8%
Total	422	100.0%	213,936,430	100.0%
SMSF Sub-Total	80	19.0%	40,764,819	19.1%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	39	9%	10,222,766	4.8%
40%	50.0%	57	14%	25,974,600	12.1%
50%	55.0%	22	5%	9,709,803	4.5%
55%	60.0%	55	13%	25,865,604	12.1%
60%	65.0%	78	18%	42,761,283	20.0%
65%	70.0%	76	18%	45,842,483	21.4%
70%	75.0%	92	22%	51,458,667	24.1%
75%	80.0%	3	1%	2,101,224	1.0%
80%	100.0%	0	0%	0	0.0%
Total		422	100.0%	213,936,430	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	12	2.8%	936,054	0.4%
100,000	200,000	68	16.1%	10,860,792	5.1%
200,000	300,000	90	21.3%	22,782,226	10.6%
300,000	400,000	66	15.6%	23,087,790	10.8%
400,000	500,000	38	9.0%	17,092,936	8.0%
500,000	1,000,000	100	23.7%	67,516,552	31.6%
1,000,000	1,500,000	28	6.6%	34,183,236	16.0%
1,500,000	2,000,000	15	3.6%	25,411,314	11.9%
2,000,000	2,500,000	3	0.7%	6,555,531	3.1%
2,500,000	5,000,000	2	0.5%	5,510,000	2.6%
Total		422	100%	213,936,430	100%

State					
		Number		Balance	
		Amount	%	Amount	%
NSW		227	53.8%	116,308,714	54.4%
ACT		10	2.4%	6,406,230	3.0%
VIC		74	17.5%	34,688,963	16.2%
QLD		56	13.3%	26,540,685	12.4%
SA		29	6.9%	14,623,143	6.8%
WA		24	5.7%	13,298,694	6.2%
TAS		2	0.5%	2,070,000	1.0%
NT		0	0.0%	0	0.0%
Total		422	100%	213,936,430	100%

Location					
		Number		Balance	
		Amount	%	Amount	%
Metro		311	73.7%	163,880,743	76.6%
Non metro		91	21.6%	36,984,740	17.3%
Inner City		20	4.7%	13,070,947	6.1%
Total		422	100%	213,936,430	100%

Income Verification					
		Number		Balance	
		Amount	%	Amount	%
Full Doc		224	53.1%	125,275,445	58.6%
Med Doc		84	19.9%	37,086,560	17.3%
Low Doc		34	8.1%	10,809,606	5.1%
SMSF		80	19.0%	40,764,819	19.1%
Total		422	100%	213,936,430	100%

NCCP Loans					
		Number		Balance	
		Amount	%	Amount	%
NCCP regulated loans		8	1.9%	9,566,456	4.5%
Non NCCP loans		414	98.1%	204,369,975	95.5%
Total		422	100%	213,936,430	100%

Summary				
Loans				422
Balance				213,936,430
Avg Balance				506,958
Max Balance				2,910,000
WA Current LVR				62.45%
Max Current LVR				77%
WA Yield				6.59%
BBSW 30				1.5950%
Yield over BBSW30				4.99%
WA Seasoning				40
% IO				50.3%
% SMSF				19.1%
% of Loans Fixed				0.00%
% of Loans Investor				51.84%

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	1	0.2%	528,069	0.2%
15.0	18.0	36	8.5%	20,137,638	9.4%
18.0	21.0	30	7.1%	16,580,147	7.8%
21.0	24.0	48	11.4%	26,652,686	12.5%
24.0	27.0	37	8.8%	16,734,251	7.8%
27.0	30.0	26	6.2%	16,778,781	7.8%
30.0	33.0	25	5.9%	14,539,362	6.8%
33.0	36.0	17	4.0%	9,629,736	4.5%
36.0	39.0	26	6.2%	14,414,591	6.7%
39.0	150.0	176	41.7%	77,941,169	36.4%
Total		422	100%	213,936,430.07	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	414	98.1%	209,589,085	98.0%
30.0	60.0	4	0.9%	1,818,072	0.8%
60.0	90.0	1	0.2%	374,232	0.2%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	3	0.7%	2,155,041	1.0%
Total		422	100%	213,936,430	100%

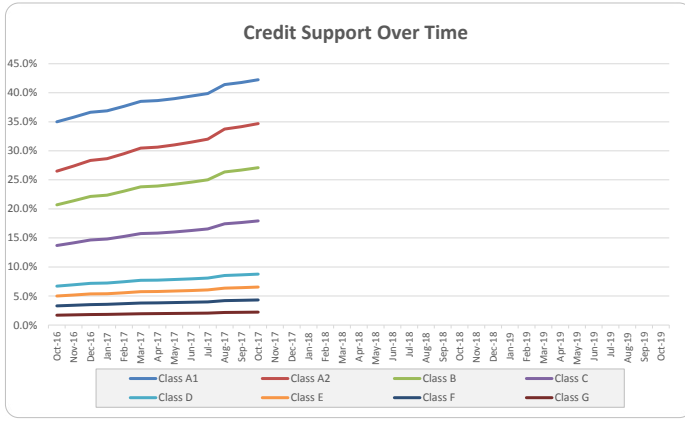
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,318,655	3.0%
15.0	20.0	28	7%	14,239,983	6.7%
20.0	25.0	321	76%	162,790,323	76.1%
25.0	30.0	56	13%	30,587,469	14.3%
Total		422	100%	213,936,430	100%

Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		58	13.74%	23,535,920	11.0%
Self Employed		364	86.26%	190,400,510	89.0%
Total		422	100%	213,936,430	100%

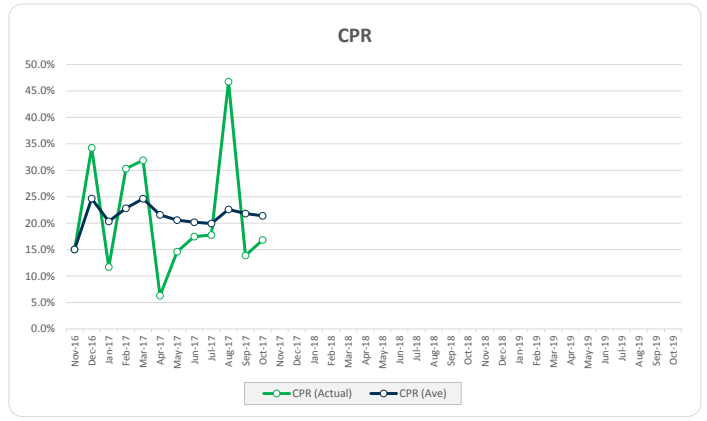
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		98	23.2%	52,257,479	24.4%
Industrial		206	48.8%	94,677,165	44.3%
Office		74	17.5%	33,098,402	15.5%
Professional Suites		4	0.9%	1,286,498	0.6%
Residential		26	6.2%	21,535,627	10.1%
Commercial Other		14	3.3%	11,081,259	5.2%
Total		422	100%	213,936,430	100%

Think Tank Series 2016-1: Time Series Charts

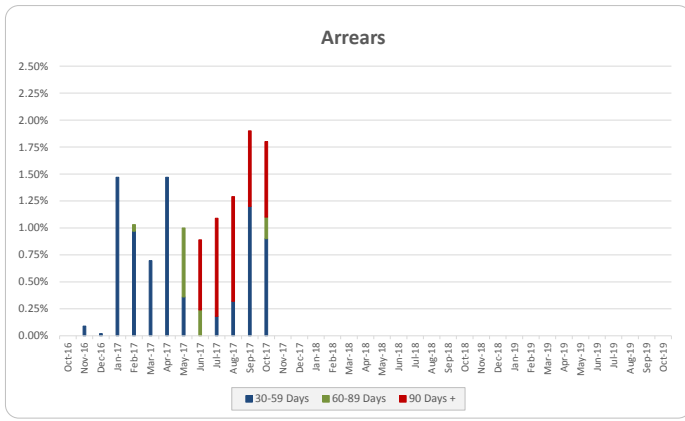
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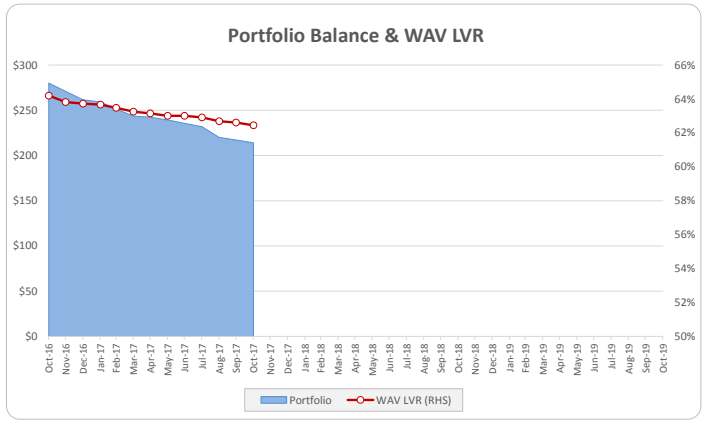
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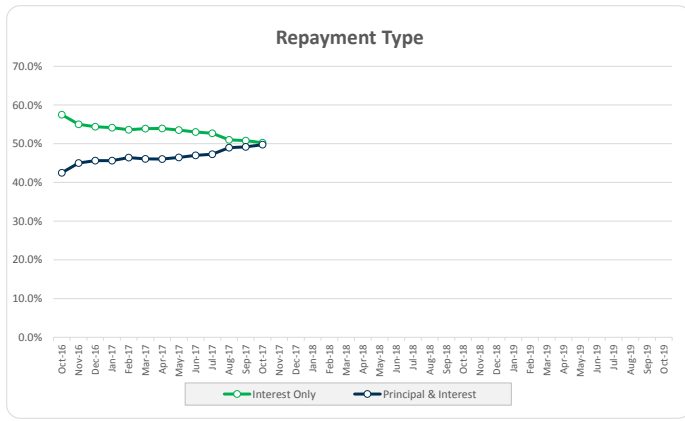
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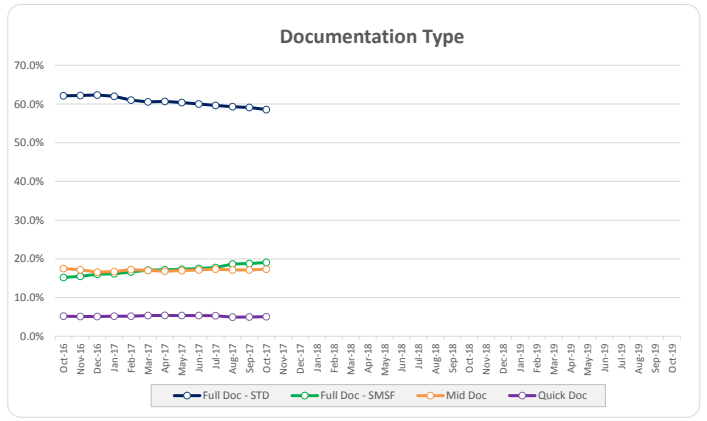
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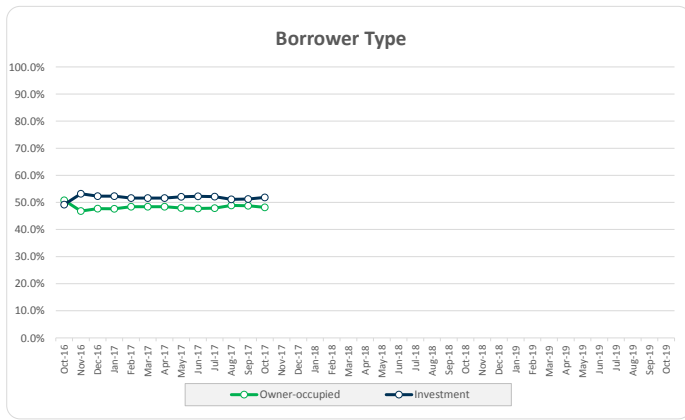
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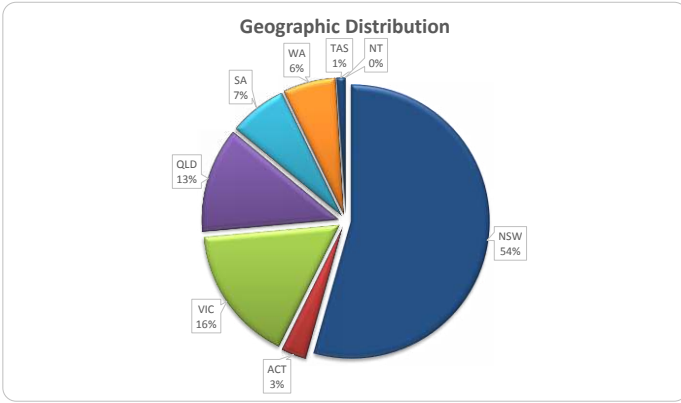


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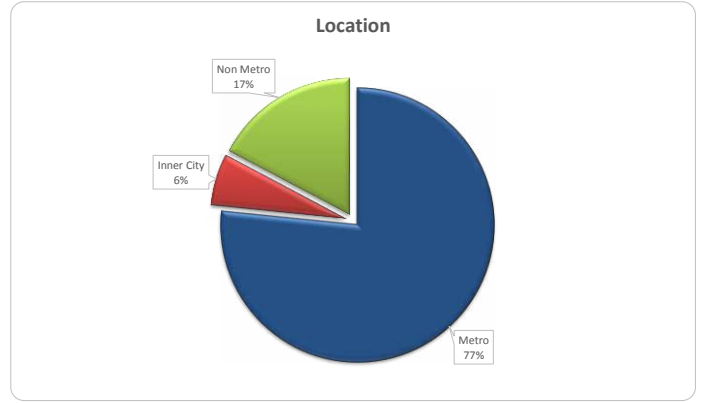


Think Tank Series 2016-1: Current Charts

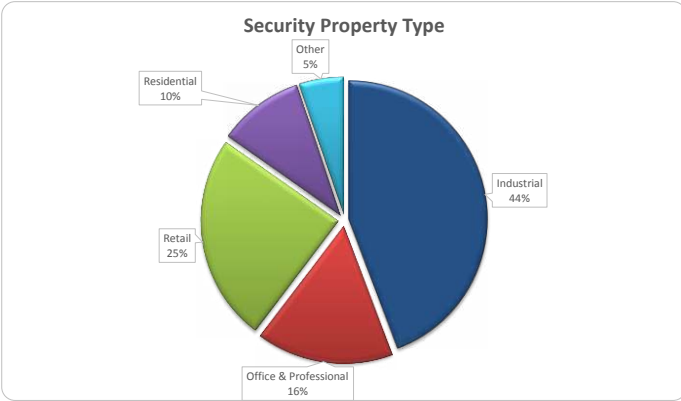
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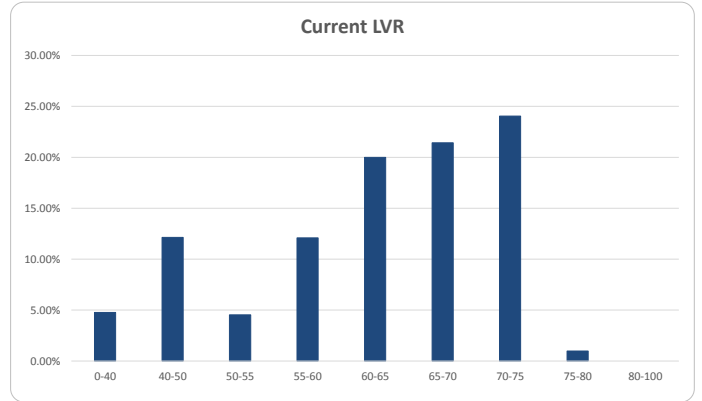
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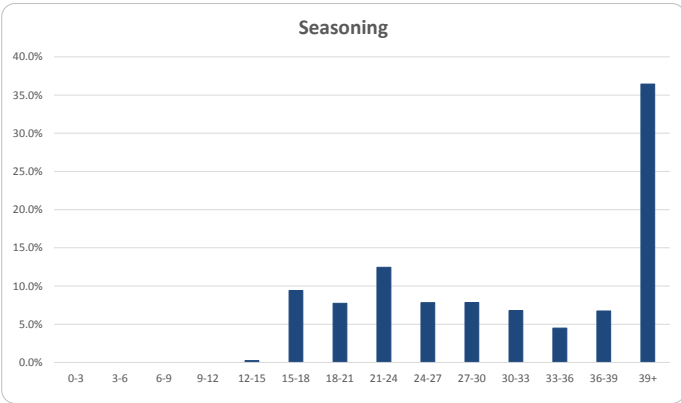
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