
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Nov-2017 to 30-Nov-2017

Payment Date of 11-Dec-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	123,531,763.66		1,145,876.23	122,385,887.43	67.2%	0.00	0.00	358,817.47	358,817.47
Class A2	16,154,153.73		149,845.35	16,004,308.38	67.2%	0.00	0.00	56,526.26	56,526.26
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	67,171.31	67,171.31
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	95,218.41	95,218.41
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	111,864.99	111,864.99
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,848.42	34,848.42
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	35,859.10	35,859.10
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	42,501.08	42,501.08
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	55,062.12	55,062.12

1. GENERAL

Current Payment Date	11-Dec-17
Collection Period (start)	1-Nov-17
Collection Period (end)	30-Nov-17
Interest Period (start)	10-Nov-17
Interest Period (end)	10-Dec-17
Days in Interest Period	31
Next Payment Date	10-Jan-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,263,908.59
Early Repayment Fees	9,263.04
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	39,077.72
Total Available Income	1,312,249.35

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	1,733,721.58
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	1,733,721.58

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)	89,951.16
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	358,817.47
Class A2 Interest	56,526.26
Class B Interest	67,171.31
Class C Interest	95,218.41
Class D Interest	111,864.99
Class E Interest	34,848.42
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	35,859.10
Class G Interest	42,501.08
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	55,062.12
Other Expenses	0.00
Excess Spread	364,429.03

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	438,000.00
Class A1 Principal Payment	1,145,876.23
Class A2 Principal Payment	149,845.35
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	213,936,430.07
Plus: Capitalised Charges	-40,394.21
Plus: Further Advances / Redraws	438,000.00
Less: Principal Collections	1,779,847.81
 Loan Balance at End of Collection Period	 212,554,188.05

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,779,847.81
CPR (%)	9.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.76%	6.58%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.30%	6.58%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	2	5
Balance Outstanding	1,508,887	0	1,582,709	3,091,596
% Portfolio Balance	0.71%	0.00%	0.74%	1.45%

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	11.5%	21,891,118	10.3%
65% LVR Full Doc	100	24.0%	53,838,756	25.3%
65% LVR Quick Doc	30	7.2%	10,036,804	4.7%
70% LVR Mid Doc	28	6.7%	13,568,089	6.4%
70% LVR Full Doc	33	7.9%	19,614,949	9.2%
70% LVR Quick Doc Mid	2	0.5%	462,347	0.2%
75% LVR Lite Doc Standard	6	1.4%	1,402,734	0.7%
75% LVR Pro Pack	5	1.2%	1,723,654	0.8%
75% LVR Quick Doc Standard	1	0.2%	236,410	0.1%
75% LVR Full Doc	85	20.4%	49,745,061	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	36	8.6%	19,804,982	9.3%
70% LVR SMSF	17	4.1%	7,940,418	3.7%
65% LVR SMSF	26	6.2%	12,288,866	5.8%
Total	417	100.0%	212,554,188	100.0%
SMSF Sub-Total	79	18.9%	40,034,266	18.8%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	40	10%	11,266,727	5.3%
40%	50.0%	56	13%	23,896,112	11.2%
50%	55.0%	25	6%	10,544,156	5.0%
55%	60.0%	54	13%	27,147,927	12.8%
60%	65.0%	75	18%	41,678,295	19.6%
65%	70.0%	74	18%	45,435,869	21.4%
70%	75.0%	91	22%	51,002,393	24.0%
75%	80.0%	2	0%	1,582,709	0.7%
80%	100.0%	0	0%	0	0.0%
Total		417	100.0%	212,554,188	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	12	2.9%	938,844	0.4%
100,000	200,000	67	16.1%	10,768,621	5.1%
200,000	300,000	88	21.1%	22,375,296	10.5%
300,000	400,000	66	15.8%	23,116,079	10.9%
400,000	500,000	39	9.4%	17,659,886	8.3%
500,000	1,000,000	98	23.5%	66,806,747	31.4%
1,000,000	1,500,000	26	6.2%	31,855,173	15.0%
1,500,000	2,000,000	16	3.8%	26,973,284	12.7%
2,000,000	2,500,000	3	0.7%	6,550,257	3.1%
2,500,000	5,000,000	2	0.5%	5,510,000	2.6%
Total		417	100%	212,554,188	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	224	53.7%	115,889,464	54.5%
ACT	10	2.4%	6,397,851	3.0%
VIC	74	17.7%	34,577,332	16.3%
QLD	54	12.9%	25,762,967	12.1%
SA	29	7.0%	14,587,706	6.9%
WA	24	5.8%	13,268,869	6.2%
TAS	2	0.5%	2,070,000	1.0%
NT	0	0.0%	0	0.0%
Total	417	100%	212,554,188	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	308	73.9%	162,889,419	76.6%
Non metro	89	21.3%	36,279,710	17.1%
Inner City	20	4.8%	13,385,059	6.3%
Total	417	100%	212,554,188	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	223	53.5%	124,922,421	58.8%
Med Doc	82	19.7%	36,861,941	17.3%
Low Doc	33	7.9%	10,735,561	5.1%
SMSF	79	18.9%	40,034,266	18.8%
Total	417	100%	212,554,188	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.9%	9,549,131	4.5%
Non NCCP loans	409	98.1%	203,005,058	95.5%
Total	417	100%	212,554,188	100%

Summary	
Loans	417
Balance	212,554,188
Avg Balance	509,722
Max Balance	2,910,000
WA Current LVR	62.37%
Max Current LVR	77%
WA Yield	6.58%
BBSW 30	1.5950%
Yield over BBSW30	4.99%
WA Seasoning	41
% IO	49.4%
% SMSF	18.8%
% of Loans Fixed	0.00%
% of Loans Investor	51.95%

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	27	6.5%	13,747,086	6.5%
18.0	21.0	26	6.2%	15,617,392	7.3%
21.0	24.0	47	11.3%	25,477,970	12.0%
24.0	27.0	38	9.1%	20,680,753	9.7%
27.0	30.0	30	7.2%	16,581,871	7.8%
30.0	33.0	21	5.0%	10,226,999	4.8%
33.0	36.0	23	5.5%	15,213,846	7.2%
36.0	39.0	25	6.0%	13,420,850	6.3%
39.0	150.0	180	43.2%	81,587,421	38.4%
Total		417	100%	212,554,188	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	412	98.8%	209,462,592	98.5%
30.0	60.0	3	0.7%	1,508,887	0.7%
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	0.5%	1,582,709	0.7%
Total		417	100%	212,554,188	100%

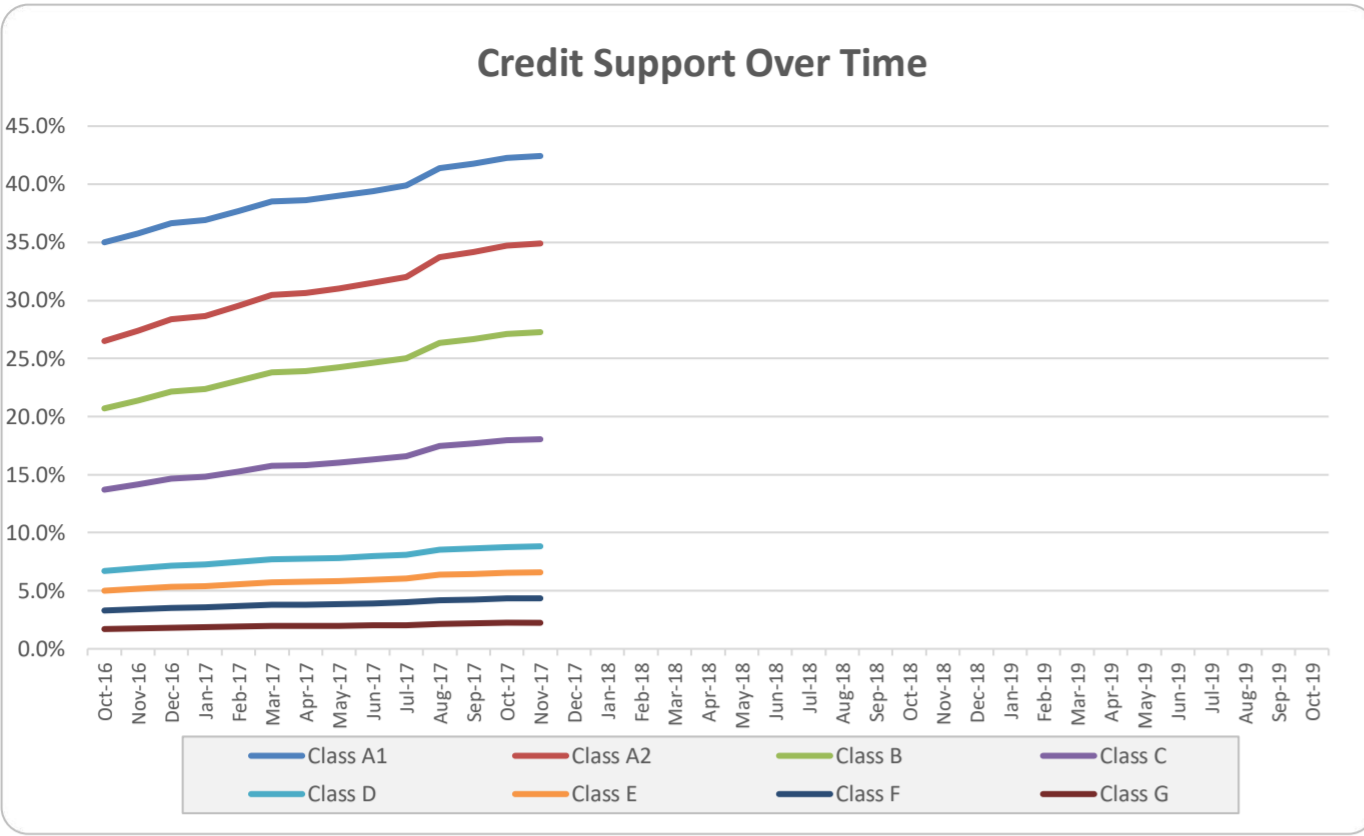
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	16	4%	5,702,782	2.7%
15.0	20.0	28	7%	14,220,491	6.7%
20.0	25.0	317	76%	161,749,749	76.1%
25.0	30.0	56	13%	30,881,166	14.5%
Total		417	100%	212,554,188	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	57	13.67%	23,331,189	11.0%
Self Employed	360	86.33%	189,222,999	89.0%
Total	417	100%	212,554,188	100%

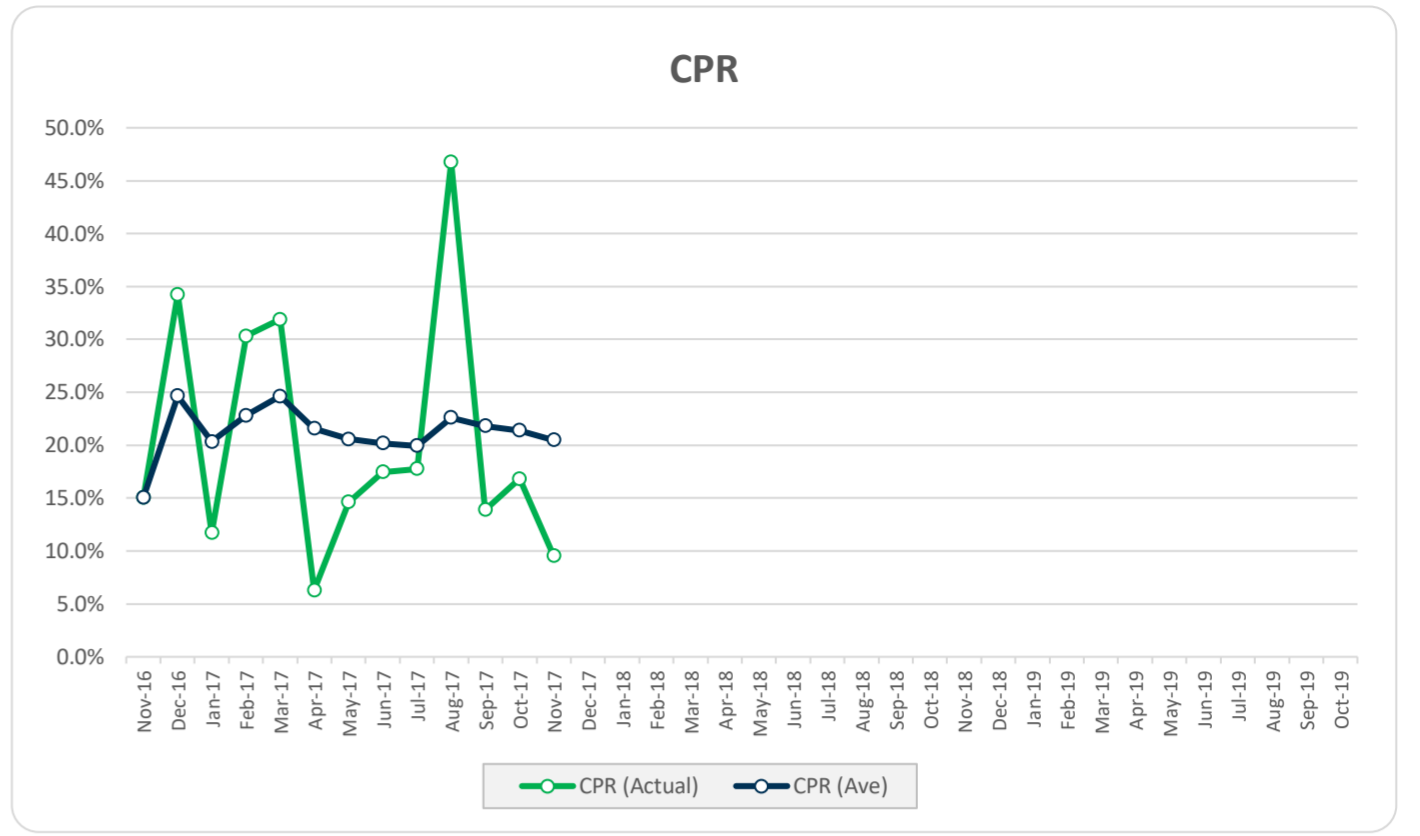
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	98	23.5%	52,634,702	24.8%
Industrial	201	48.2%	93,054,676	43.8%
Office	74	17.7%	32,999,653	15.5%
Professional Suites	4	1.0%	1,284,009	0.6%
Residential	26	6.2%	21,514,651	10.1%
Commercial Other	14	3.4%	11,066,497	5.2%
Total	417	100%	212,554,188	100%

Think Tank Series 2016-1: Time Series Charts

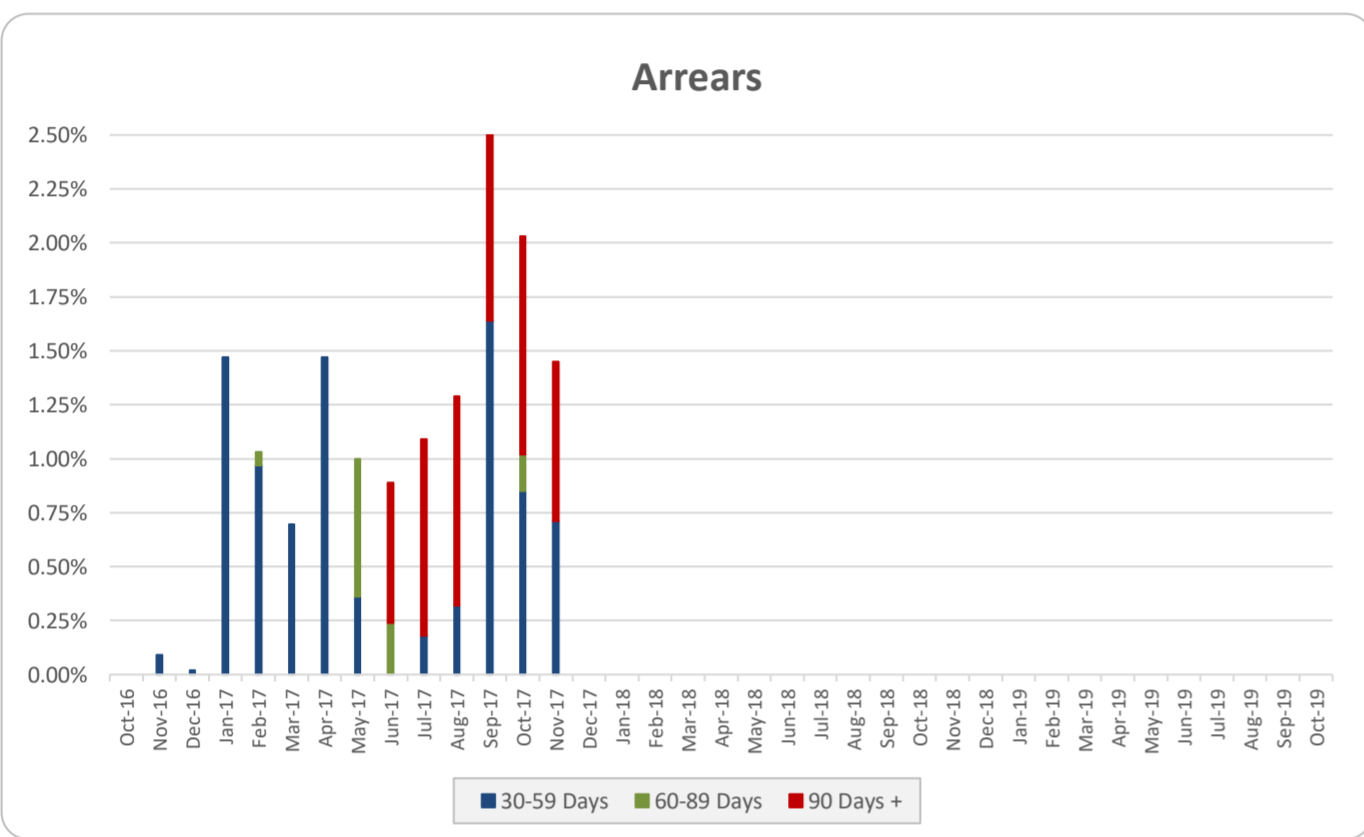
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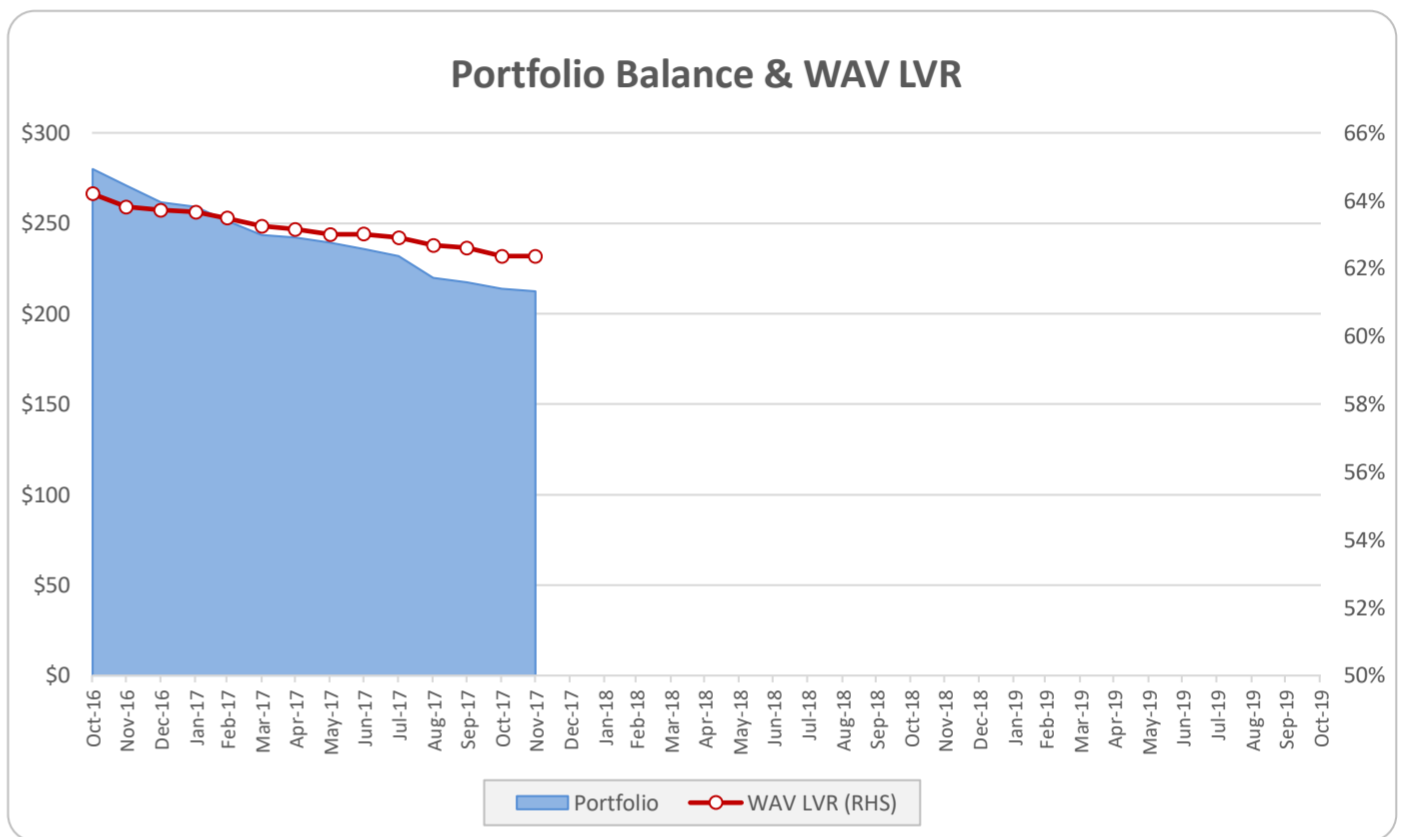
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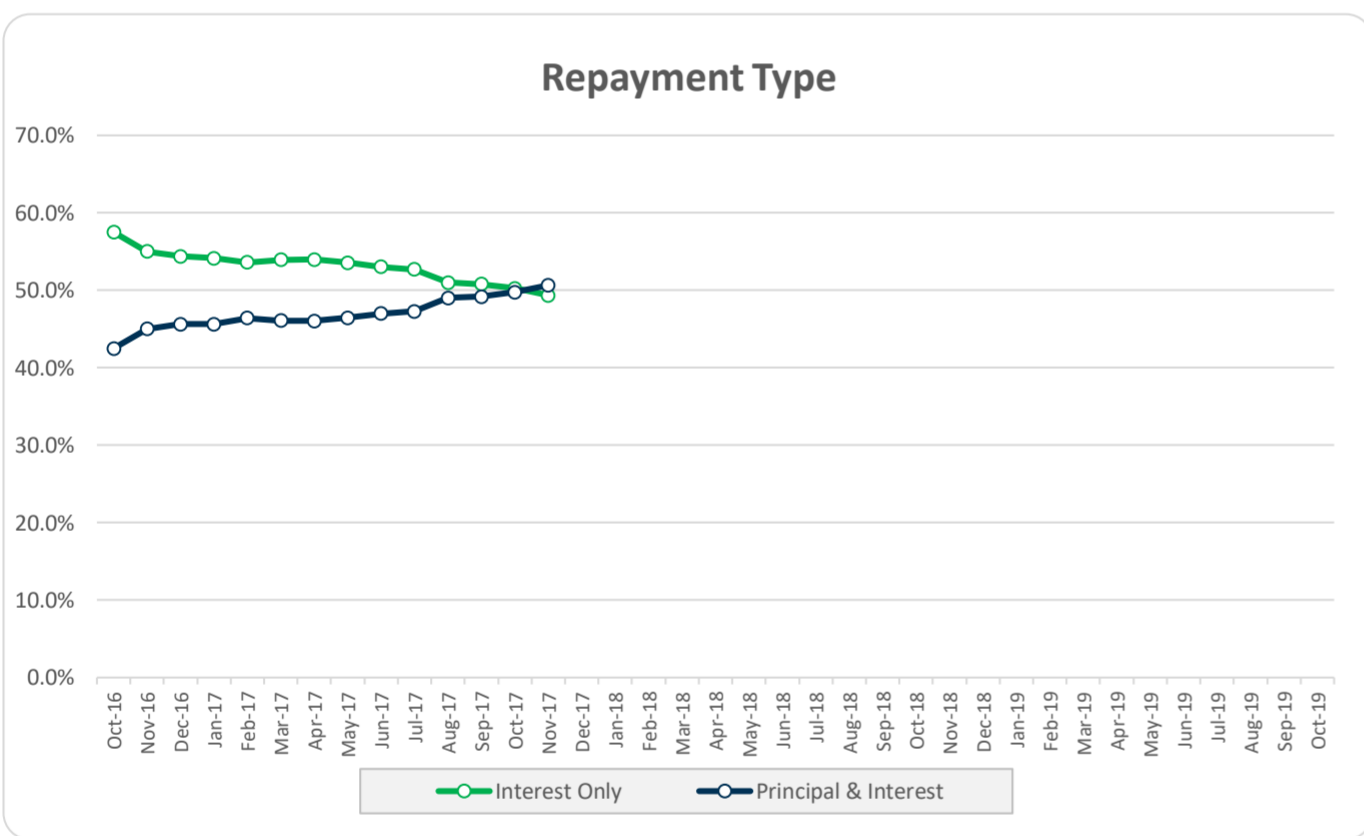
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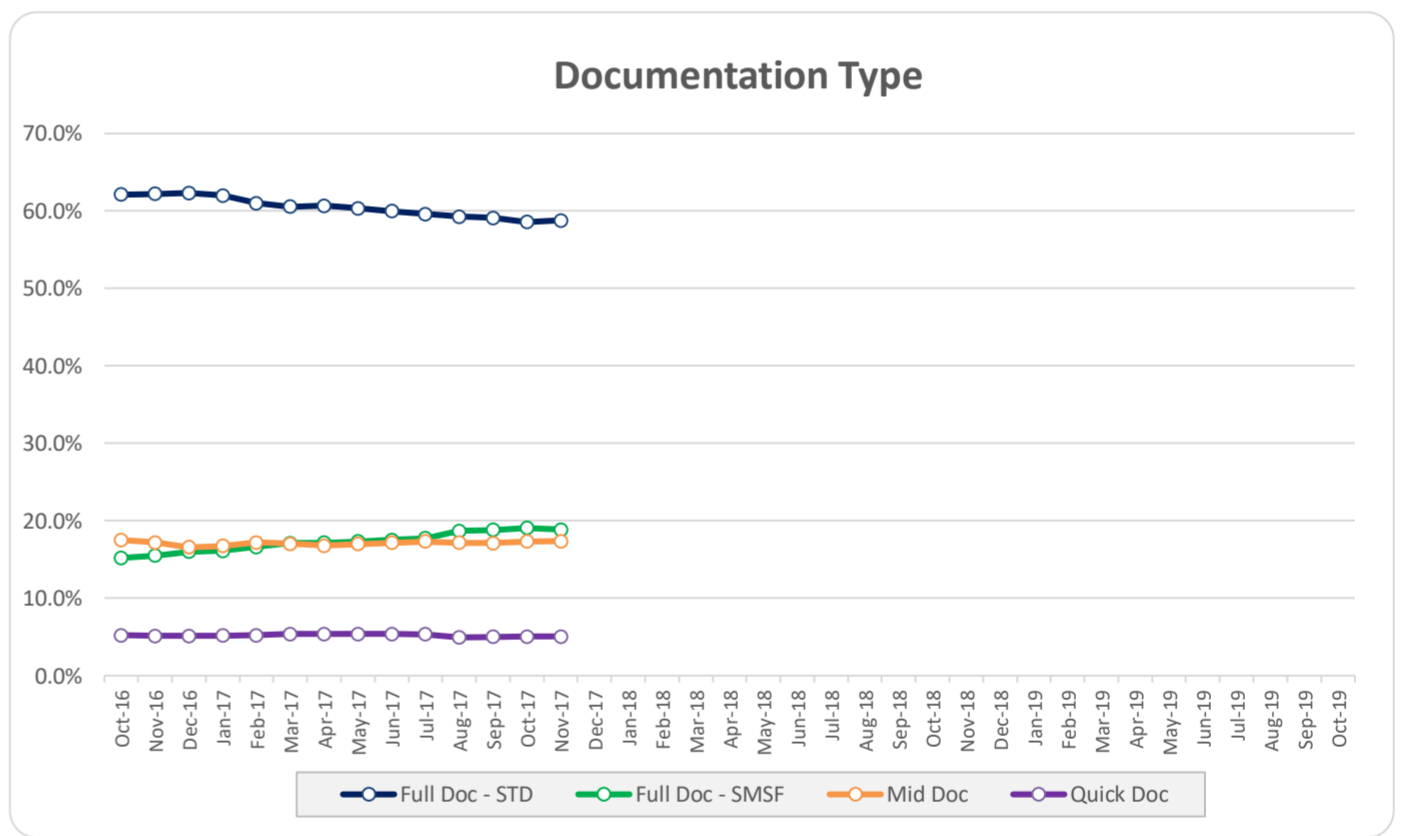
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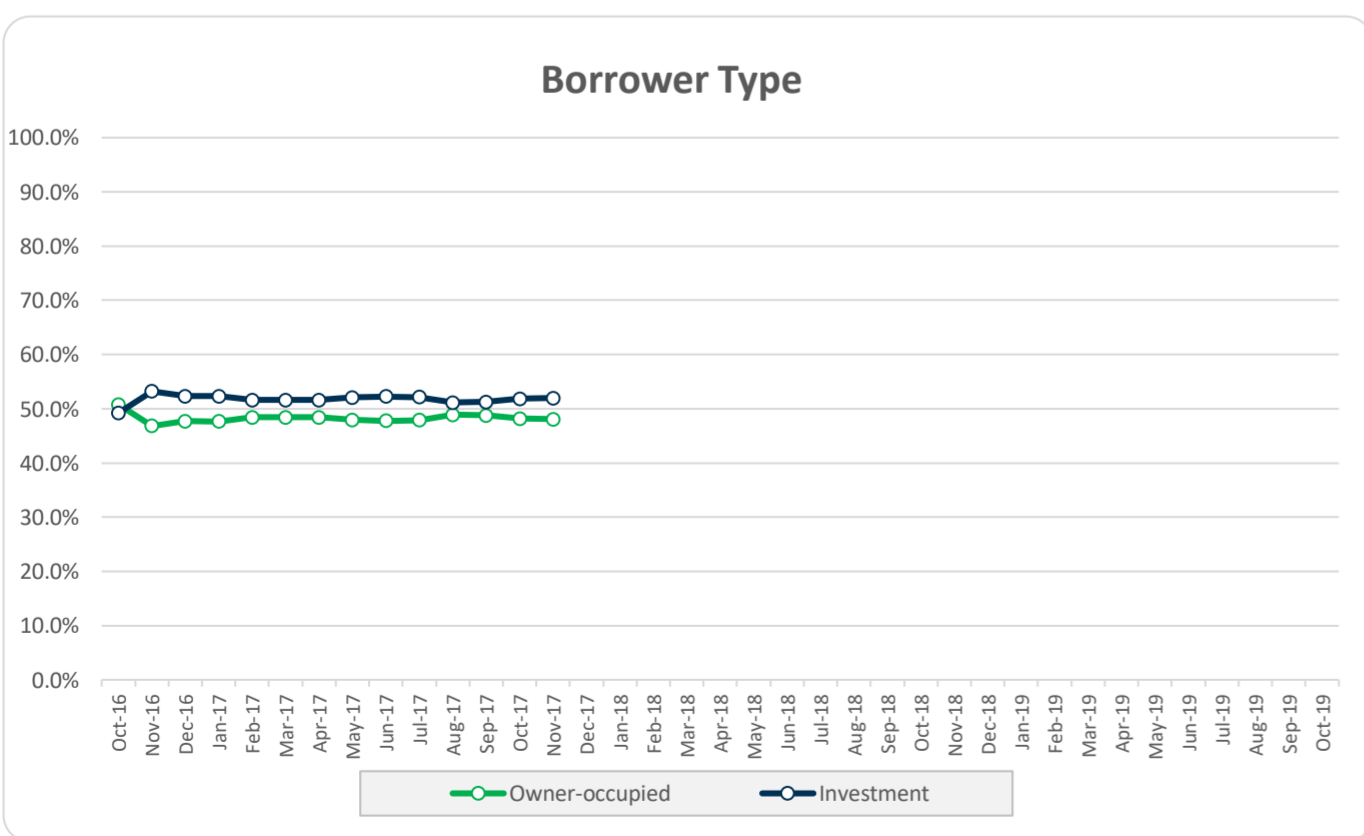
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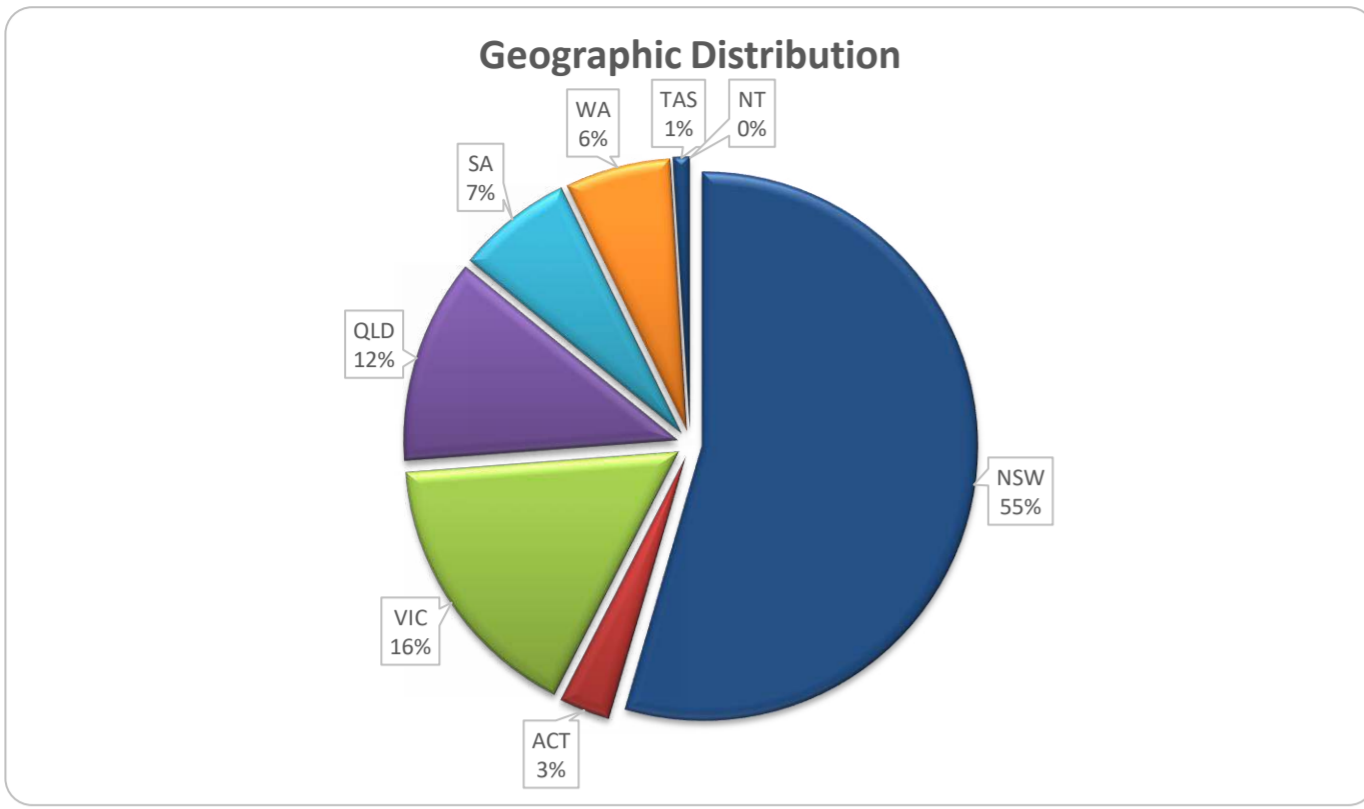


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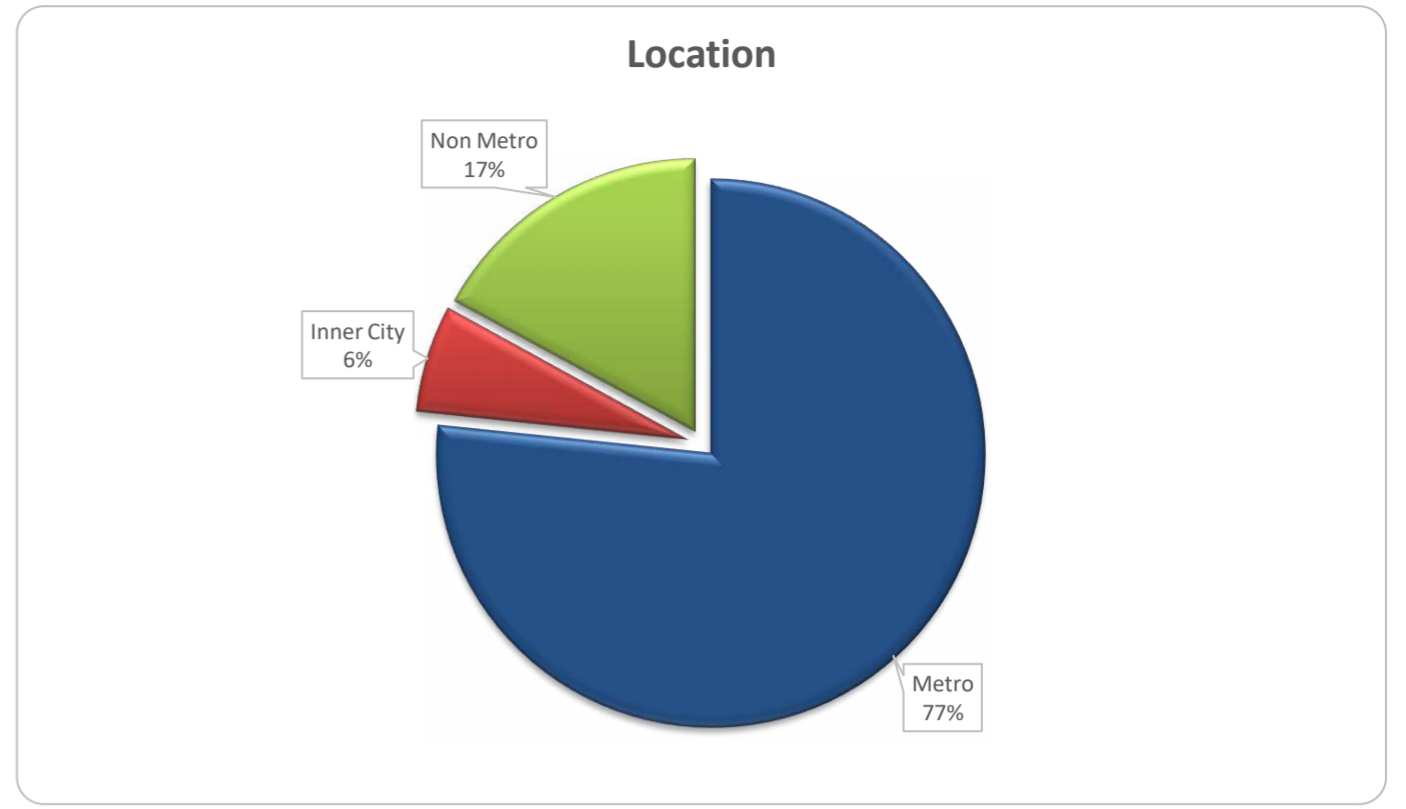


Think Tank Series 2016-1: Current Charts

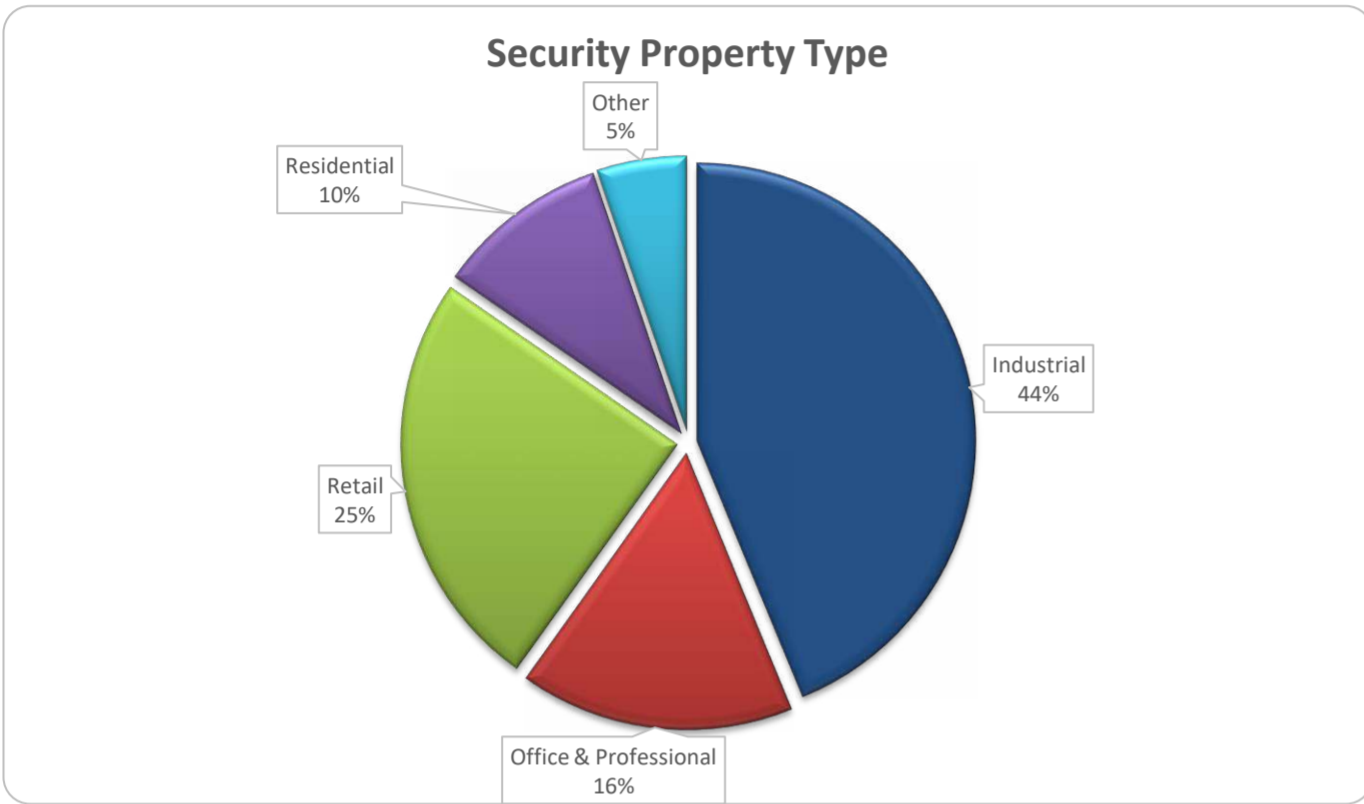
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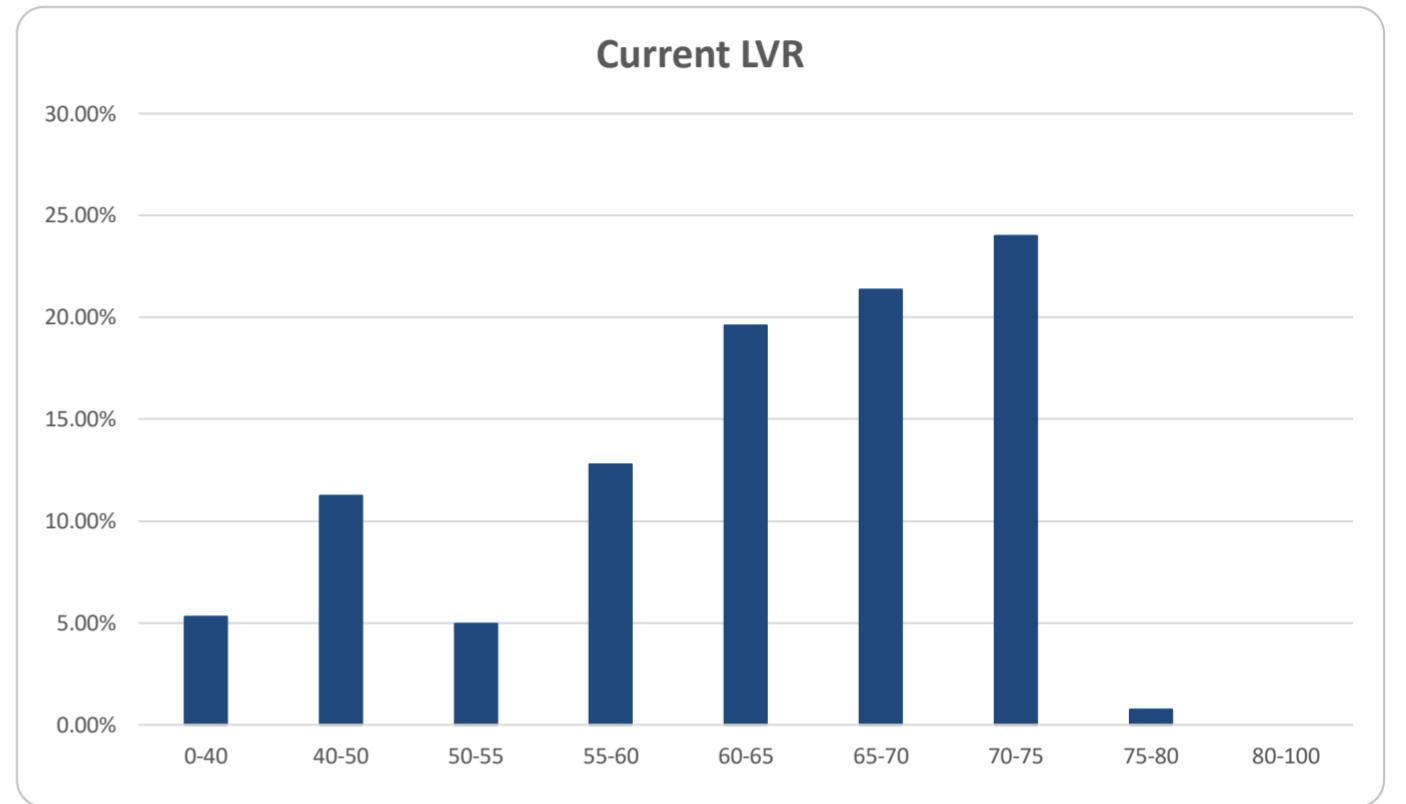
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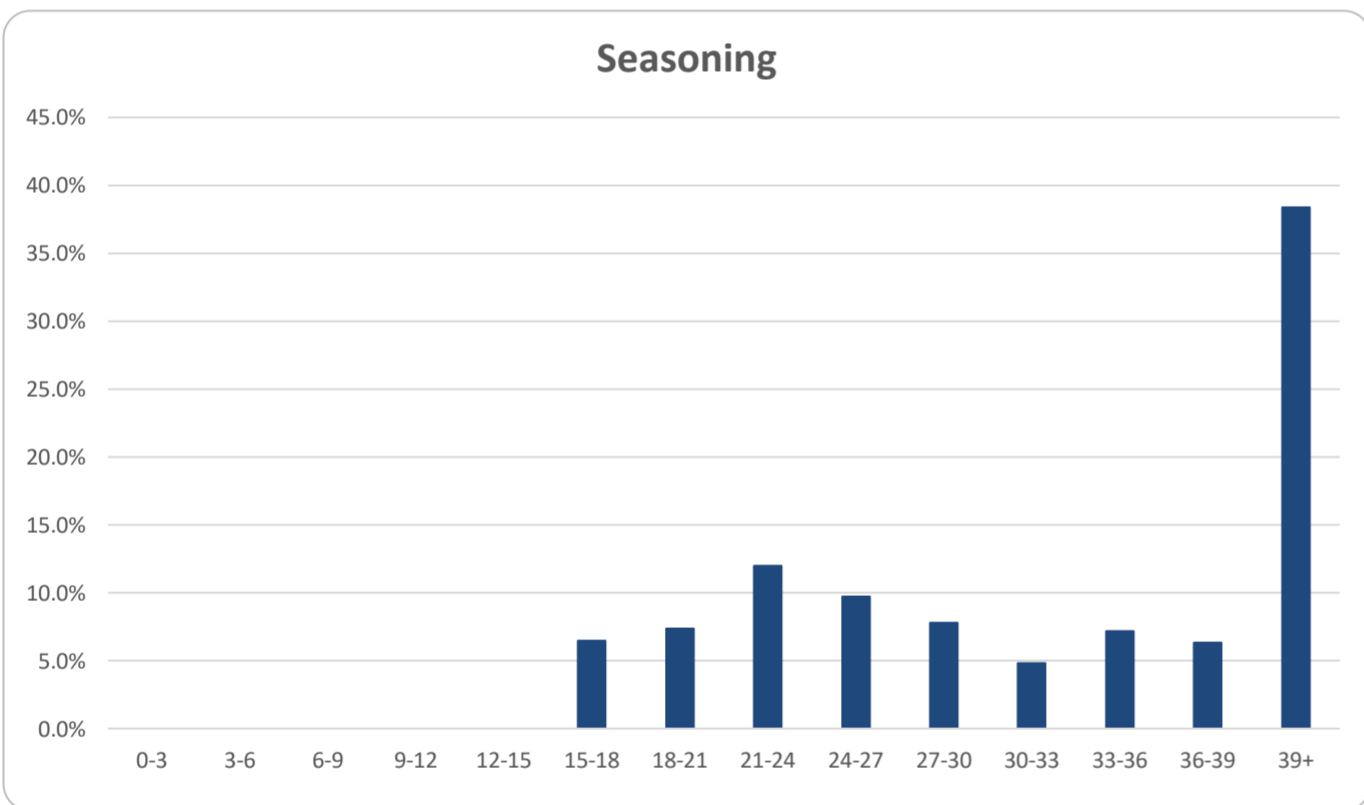
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