
Investor Report - Think Tank Series 2016-1

Collection Period from 01-Feb-2018 to 28-Feb-2018

Payment Date of 13-Mar-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	116,872,610.58		4,774,196.70	112,098,413.88	61.6%	0.00	0.00	322,216.19	322,216.19
Class A2	15,283,341.40		624,318.03	14,659,023.37	61.6%	0.00	0.00	50,636.01	50,636.01
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	63,482.83	63,482.83
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	89,853.92	89,853.92
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	105,426.52	105,426.52
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	32,789.23	32,789.23
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,734.71	33,734.71
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	39,937.05	39,937.05
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	51,698.82	51,698.82

1. GENERAL

Current Payment Date	13-Mar-18
Collection Period (start)	1-Feb-18
Collection Period (end)	28-Feb-18
Interest Period (start)	12-Feb-18
Interest Period (end)	12-Mar-18
Days in Interest Period	29
Next Payment Date	10-Apr-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,075,789.67
Early Repayment Fees	14,003.15
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	21,955.94
Total Available Income	1,111,748.76

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	5,398,514.73
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	5,398,514.73

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)	82,124.76
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	322,216.19
Class A2 Interest	50,636.01
Class B Interest	63,482.83
Class C Interest	89,853.92
Class D Interest	105,426.52
Class E Interest	32,789.23
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	33,734.71
Class G Interest	39,937.05
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	51,698.82
Other Expenses	0.00
Excess Spread	239,848.72

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	4,774,196.70
Class A2 Principal Payment	624,318.03
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	206,399,558.98
Plus: Capitalised Charges	100.94
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	5,350,416.22
 Loan Balance at End of Collection Period	 201,049,243.70

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,350,416.22
CPR (%)	27.0%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.93%	6.66%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.37%	6.66%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	0	2	6
Balance Outstanding	2,837,322	0	1,601,721	4,439,044
% Portfolio Balance	1.41%	0.00%	0.80%	2.21%

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	12.0%	21,823,395	10.9%
65% LVR Full Doc	92	23.1%	50,748,045	25.2%
65% LVR Quick Doc	29	7.3%	9,795,206	4.9%
70% LVR Mid Doc	27	6.8%	12,854,912	6.4%
70% LVR Full Doc	32	8.0%	17,369,780	8.6%
70% LVR Quick Doc Mid	2	0.5%	456,057	0.2%
75% LVR Lite Doc Standard	6	1.5%	1,385,372	0.7%
75% LVR Pro Pack	5	1.3%	1,714,136	0.9%
75% LVR Quick Doc Standard	1	0.3%	234,439	0.1%
75% LVR Full Doc	79	19.8%	46,045,914	22.9%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	35	8.8%	18,562,808	9.2%
70% LVR SMSF	17	4.3%	7,878,569	3.9%
65% LVR SMSF	26	6.5%	12,180,613	6.1%
Total	399	100.0%	201,049,244	100.0%
SMSF Sub-Total	78	19.5%	38,621,990	19.2%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	42	11%	11,720,913	5.8%
40%	50.0%	55	14%	23,864,369	11.9%
50%	55.0%	27	7%	11,068,049	5.5%
55%	60.0%	44	11%	23,503,314	11.7%
60%	65.0%	76	19%	40,838,351	20.3%
65%	70.0%	69	17%	42,099,840	20.9%
70%	75.0%	83	21%	44,654,746	22.2%
75%	80.0%	3	1%	3,299,661	1.6%
80%	100.0%	0	0%	0	0.0%
Total		399	100.0%	201,049,244	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	12	3.0%	892,231	0.4%
100,000	200,000	64	16.0%	10,139,842	5.0%
200,000	300,000	80	20.1%	20,268,107	10.1%
300,000	400,000	67	16.8%	23,394,714	11.6%
400,000	500,000	40	10.0%	18,180,494	9.0%
500,000	1,000,000	93	23.3%	63,555,120	31.6%
1,000,000	1,500,000	25	6.3%	31,008,963	15.4%
1,500,000	2,000,000	14	3.5%	23,734,773	11.8%
2,000,000	2,500,000	2	0.5%	4,365,000	2.2%
2,500,000	5,000,000	2	0.5%	5,510,000	2.7%
Total		399	100%	201,049,244	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	215	53.9%	111,827,476	55.6%
ACT	10	2.5%	6,076,634	3.0%
VIC	72	18.0%	33,149,808	16.5%
QLD	52	13.0%	24,712,170	12.3%
SA	27	6.8%	13,268,356	6.6%
WA	21	5.3%	9,967,623	5.0%
TAS	2	0.5%	2,047,177	1.0%
NT	0	0.0%	0	0.0%
Total	399	100%	201,049,244	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	294	73.7%	155,298,219	77.2%
Non metro	86	21.6%	35,106,654	17.5%
Inner City	19	4.8%	10,644,371	5.3%
Total	399	100%	201,049,244	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	208	52.1%	115,877,874	57.6%
Med Doc	81	20.3%	36,063,679	17.9%
Low Doc	32	8.0%	10,485,701	5.2%
SMSF	78	19.5%	38,621,990	19.2%
Total	399	100%	201,049,244	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	2.0%	9,559,147	4.8%
Non NCCP loans	391	98.0%	191,490,097	95.2%
Total	399	100%	201,049,244	100%

Summary	
Loans	399
Balance	201,049,244
Avg Balance	503,883
Max Balance	2,910,000
WA Current LVR	61.90%
Max Current LVR	78%
WA Yield	6.66%
BBSW 30	1.6700%
Yield over BBSW30	4.99%
WA Seasoning	43
% IO	49.9%
% SMSF	19.2%
% of Loans Fixed	0.00%
% of Loans Investor	52.49%

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	26	6.5%	12,990,605	6.5%
21.0	24.0	27	6.8%	15,882,533	7.9%
24.0	27.0	47	11.8%	25,750,013	12.8%
27.0	30.0	34	8.5%	18,988,074	9.4%
30.0	33.0	30	7.5%	16,467,925	8.2%
33.0	36.0	21	5.3%	10,169,049	5.1%
36.0	39.0	21	5.3%	13,353,586	6.6%
39.0	150.0	193	48.4%	87,447,459	43.5%
Total		399	100%	201,049,243.70	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	393	98.5%	196,610,200	97.8%
30.0	60.0	4	1.0%	2,837,322	1.4%
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%	1,601,721	0.8%
Total		399	100%	201,049,244	100%

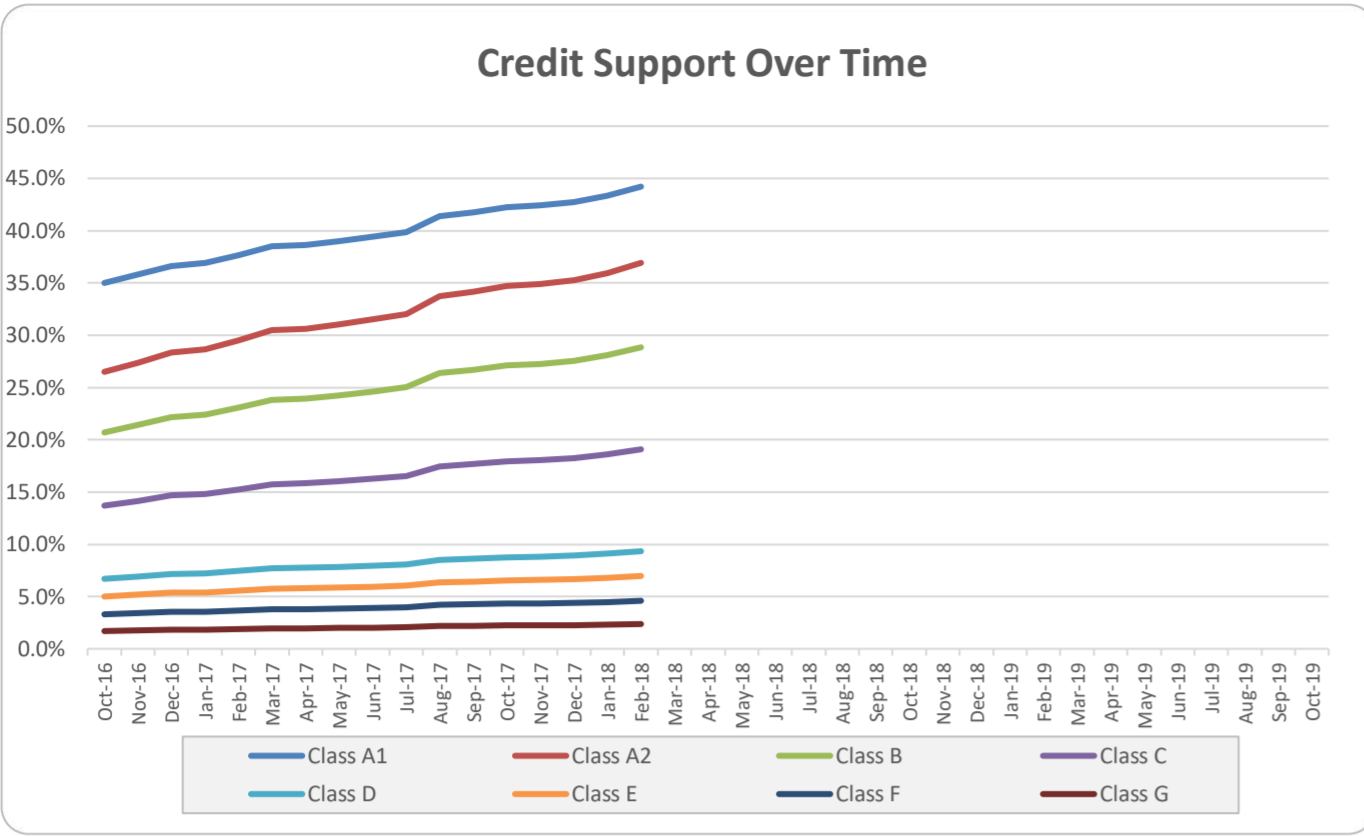
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	14	4%	4,879,315	2.4%
15.0	20.0	26	7%	13,599,164	6.8%
20.0	25.0	303	76%	151,712,094	75.5%
25.0	30.0	56	14%	30,858,672	15.3%
Total		399	100%	201,049,244	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	54	13.53%	22,687,496	11.3%
Self Employed	345	86.47%	178,361,748	88.7%
Total	399	100%	201,049,244	100%

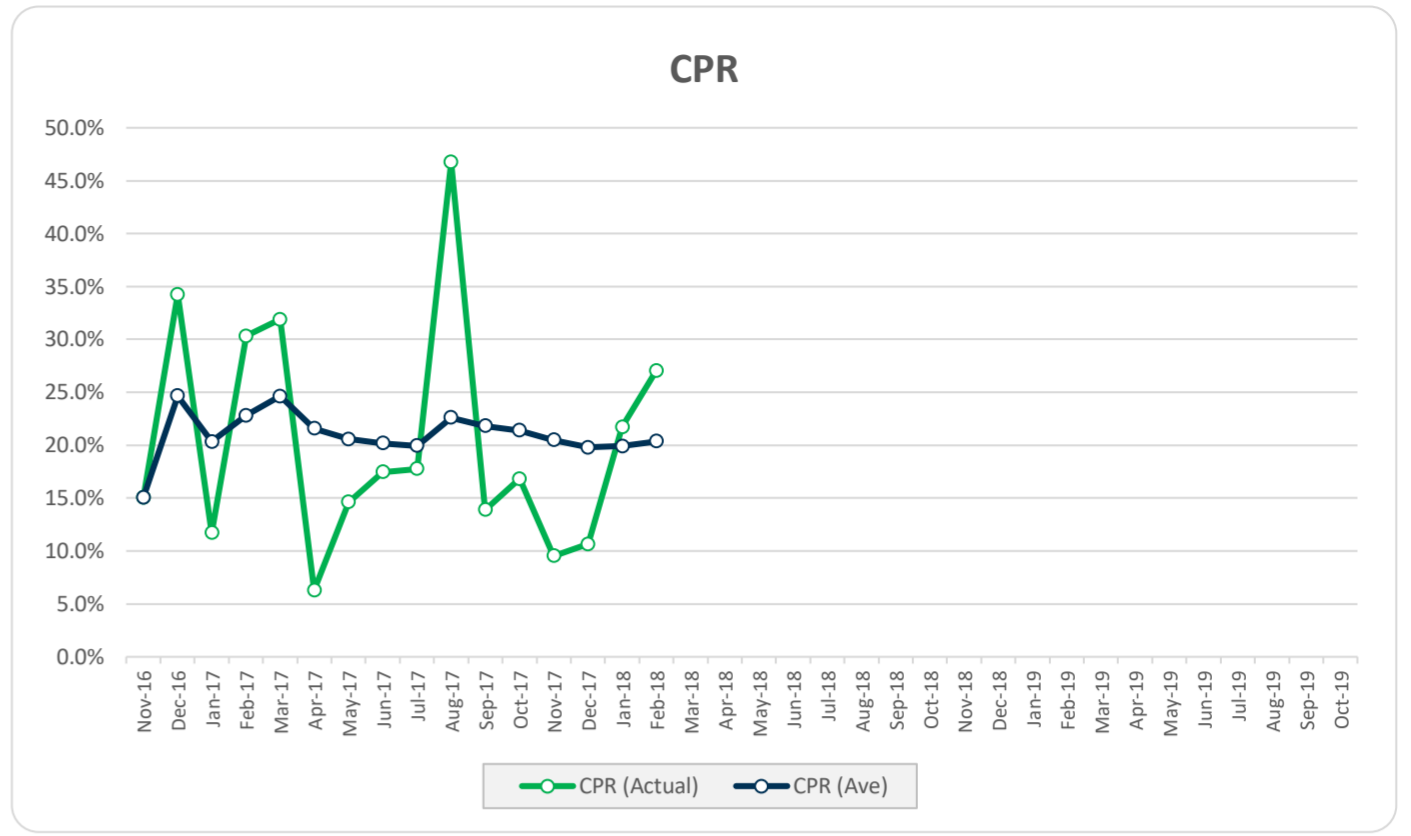
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	95	23.8%	50,949,056	25.3%
Industrial	191	47.9%	88,068,736	43.8%
Office	71	17.8%	29,723,801	14.8%
Professional Suites	4	1.0%	1,246,212	0.6%
Residential	25	6.3%	20,585,762	10.2%
Commercial Other	13	3.3%	10,475,676	5.2%
Total	399	100%	201,049,244	100%

Think Tank Series 2016-1: Time Series Charts

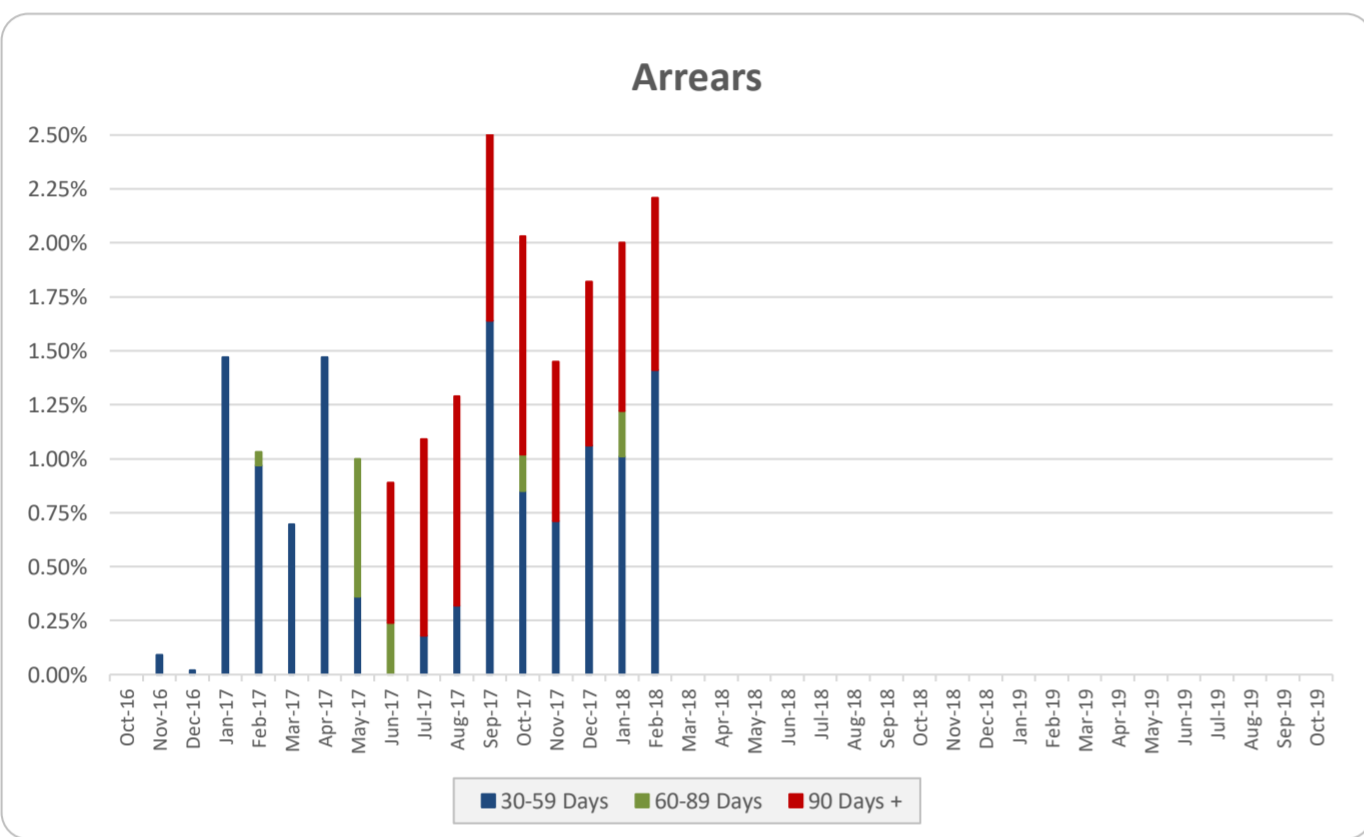
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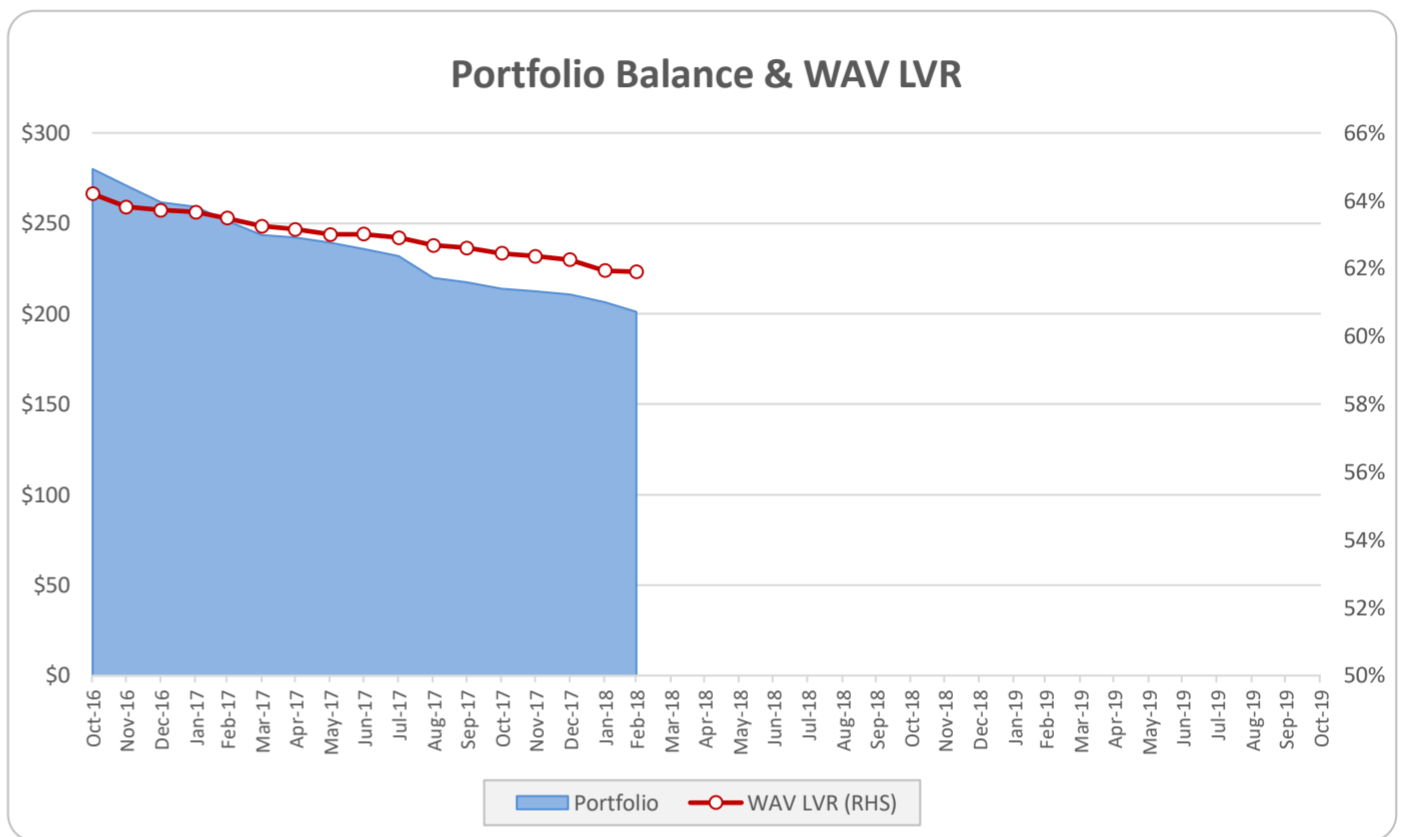
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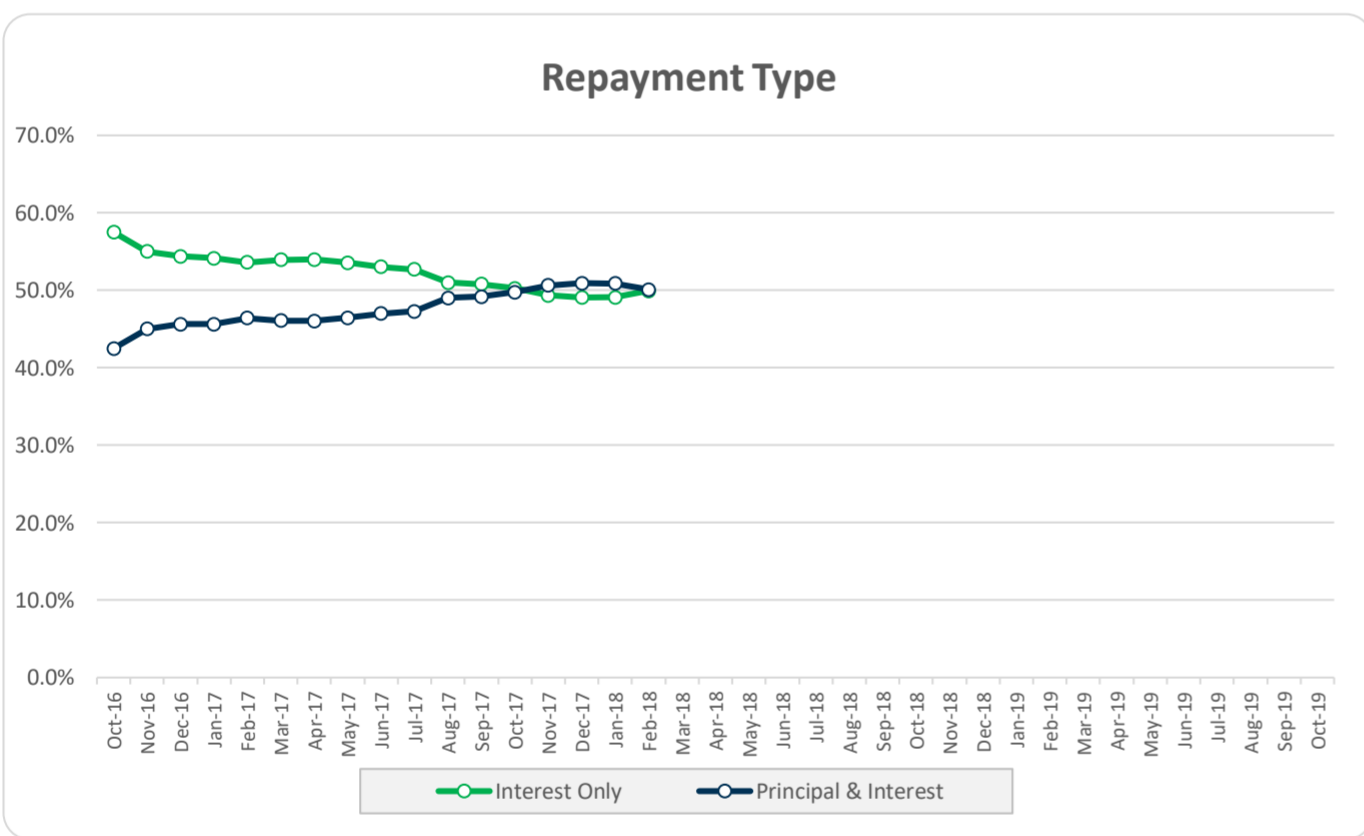
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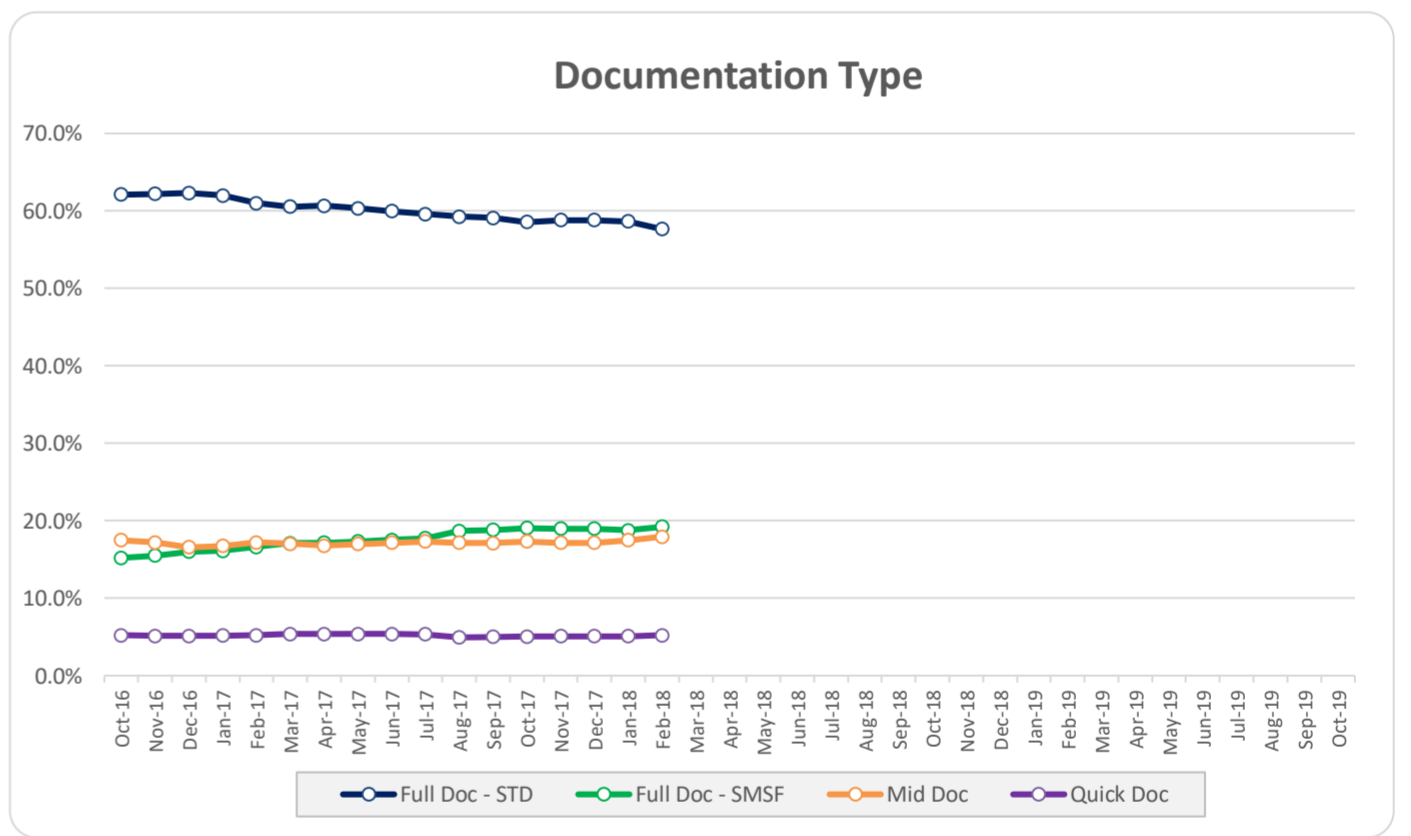
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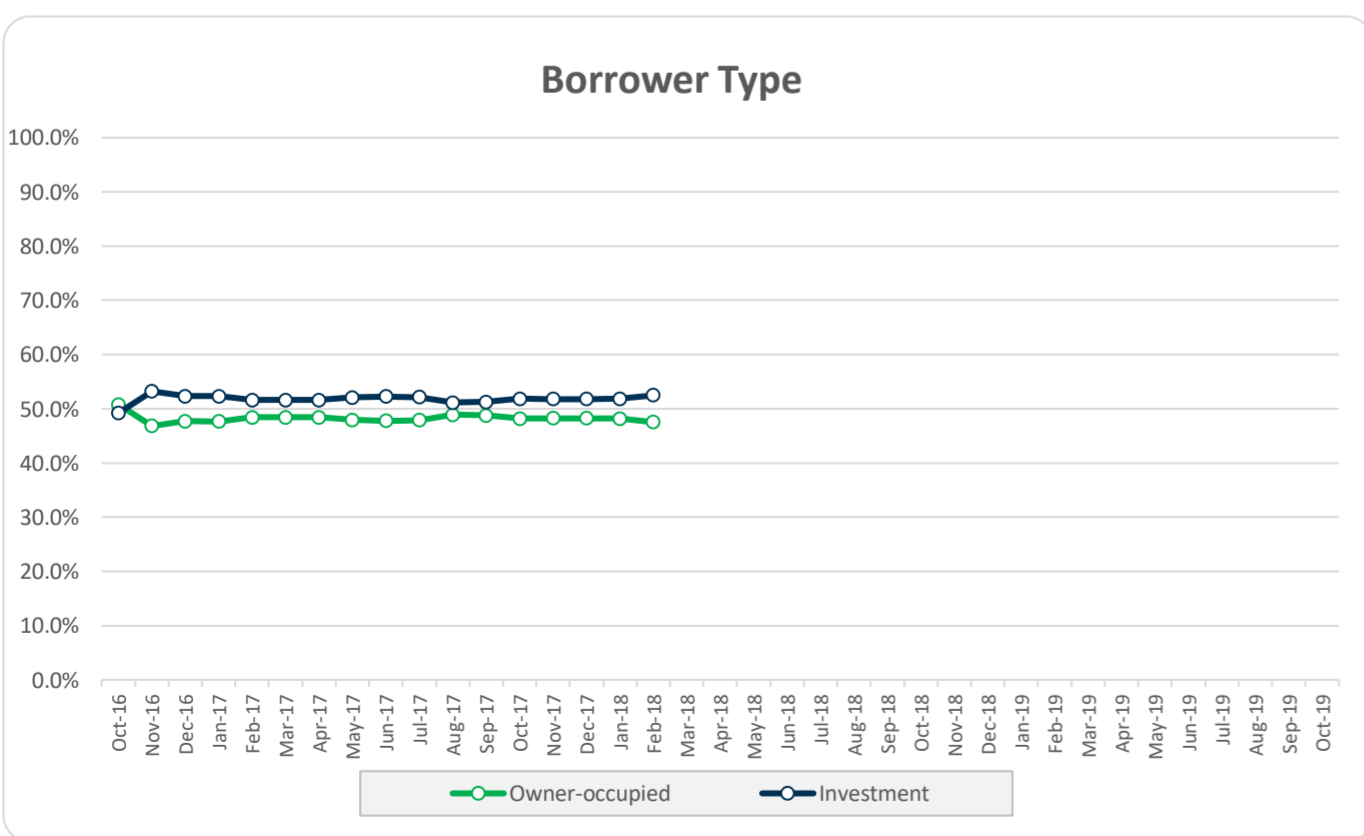
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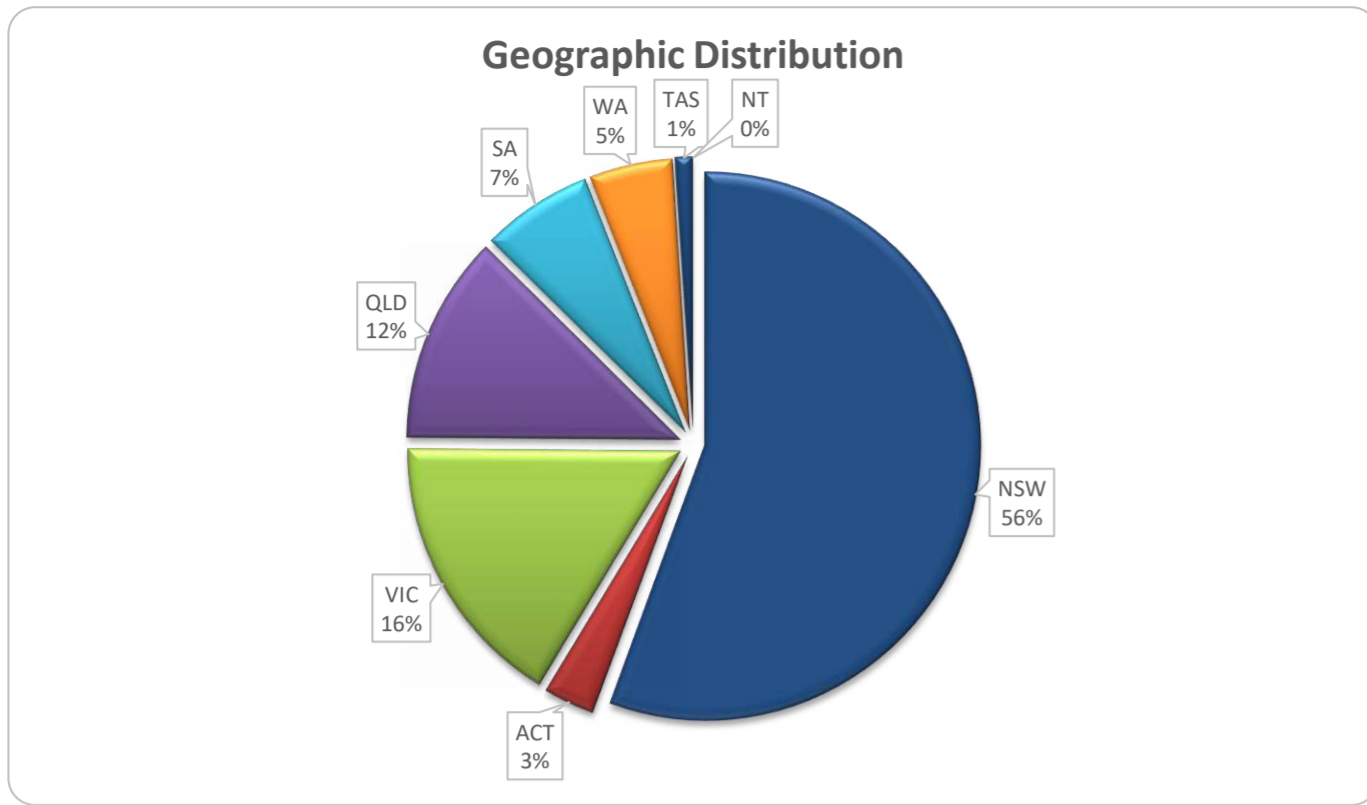


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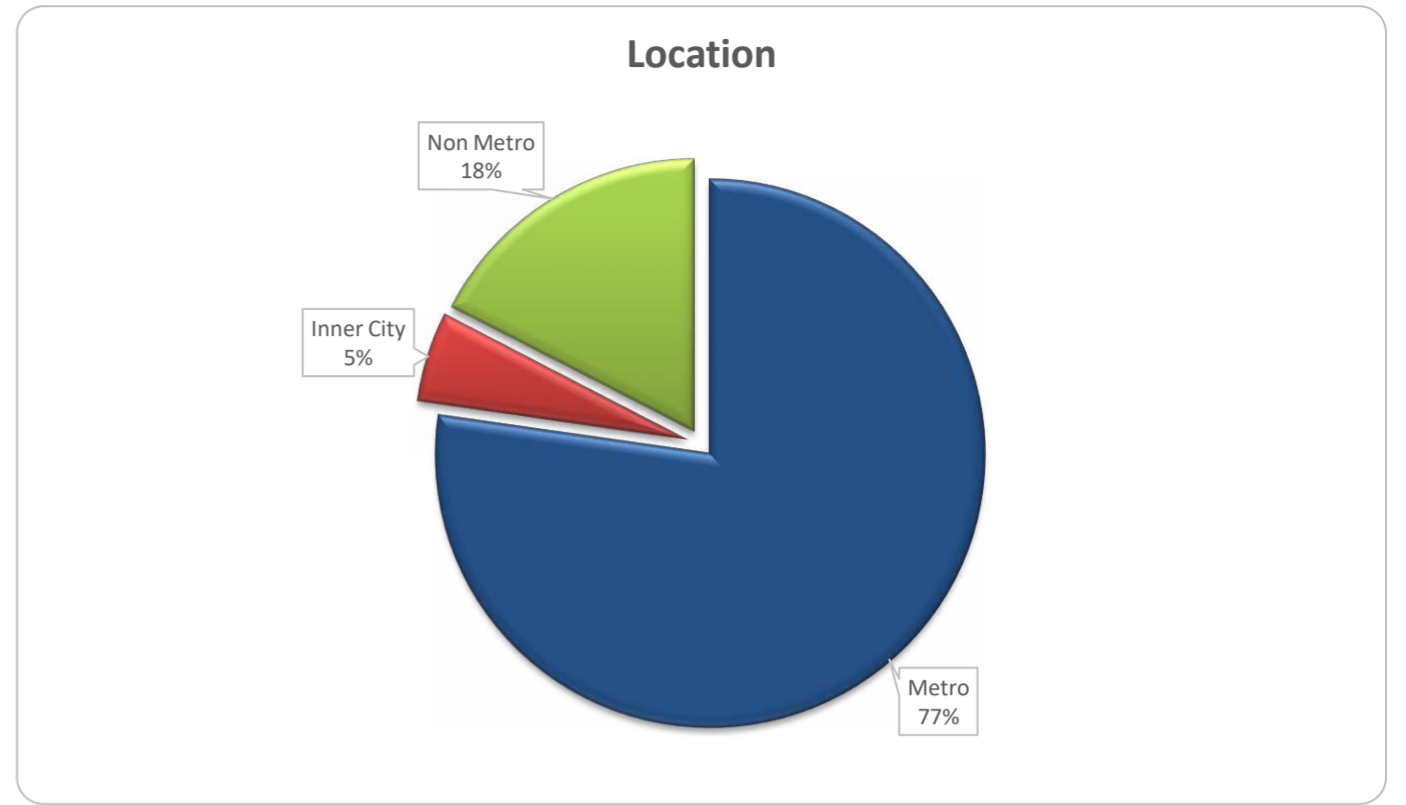


Think Tank Series 2016-1: Current Charts

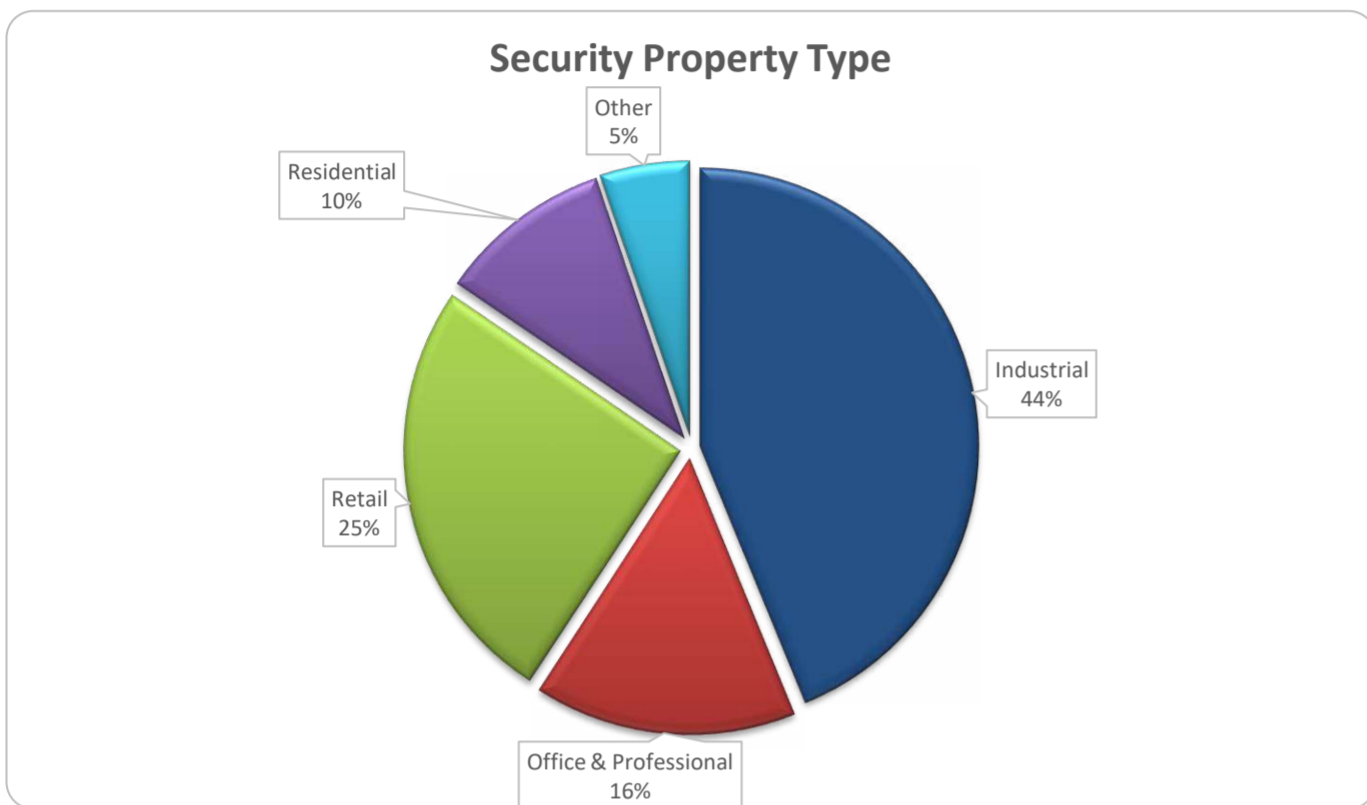
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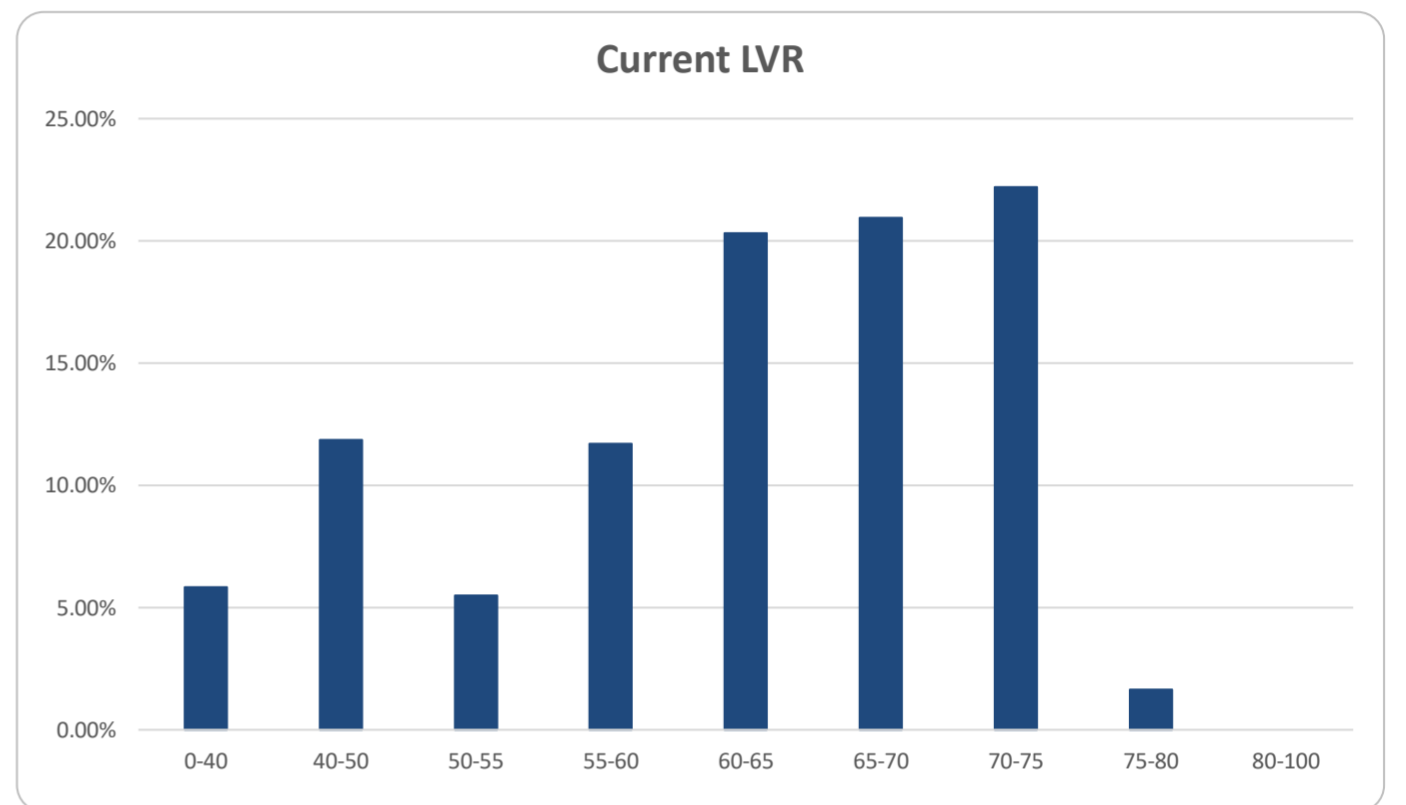
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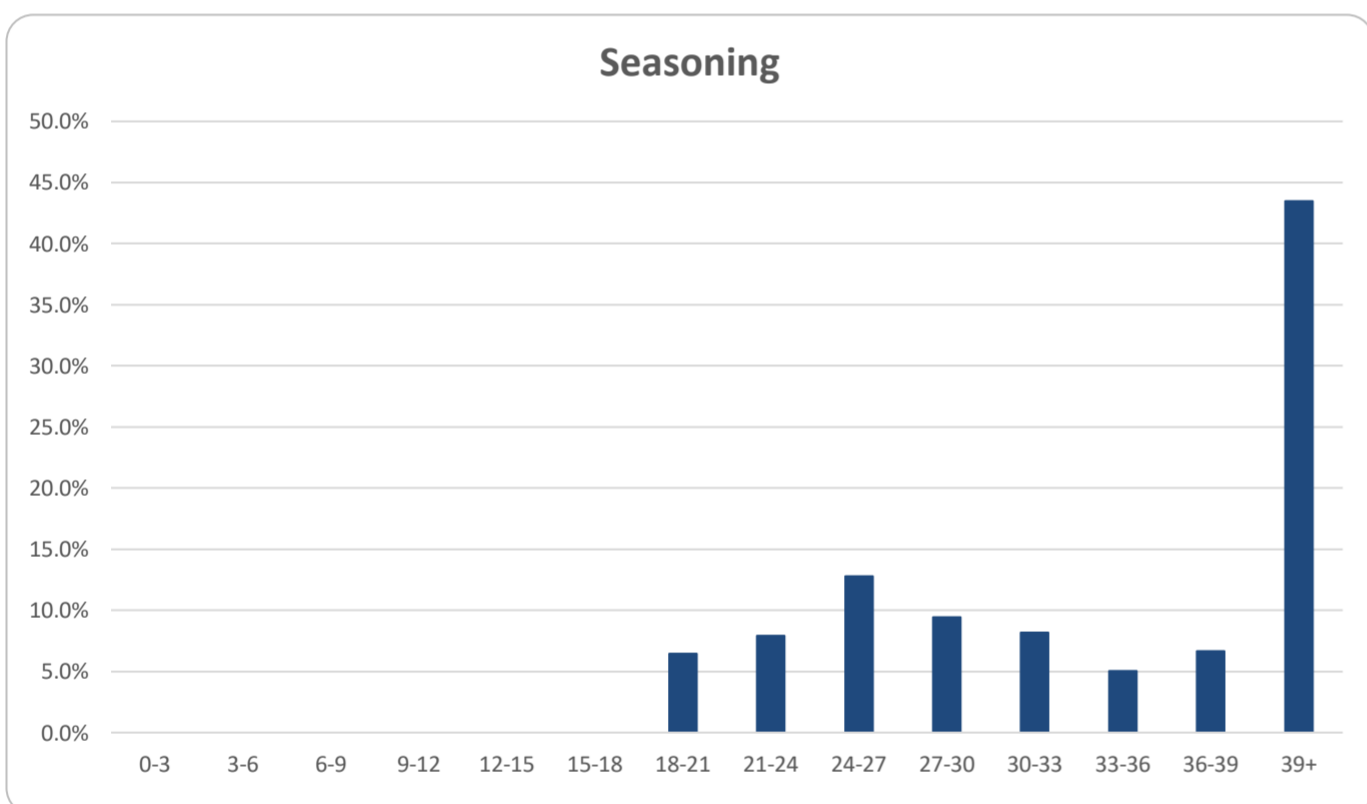
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