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## Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Jan-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	122,385,887.43		1,833,834.48	120,552,052.95	66.2%	0.00	0.00	349,554.21	349,554.21
Class A2	16,004,308.38		239,809.13	15,764,499.25	66.2%	0.00	0.00	54,918.89	54,918.89
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	65,738.63	65,738.63
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	93,032.88	93,032.88
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	109,142.47	109,142.47
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,939.45	33,939.45
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	34,917.53	34,917.53
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	41,332.60	41,332.60
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	53,501.10	53,501.10

## 1. GENERAL

Current Payment Date	10-Jan-18
Collection Period (start)	1-Dec-17
Collection Period (end)	31-Dec-17
Interest Period (start)	11-Dec-17
Interest Period (end)	9-Jan-18
Days in Interest Period	30
Next Payment Date	12-Feb-18

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,014,025.54
Early Repayment Fees	14,759.66
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	4,364.69
<b>Total Available Income</b>	<b>1,033,149.89</b>

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

### b. Total Principal

Principal Received on the Mortgage Loans	2,093,643.61
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,093,643.61</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	101,112.08
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	349,554.21
Class A2 Interest	54,918.89
Class B Interest	65,738.63
Class C Interest	93,032.88
Class D Interest	109,142.47
Class E Interest	33,939.45
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	34,917.53
Class G Interest	41,332.60
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	53,501.10
Other Expenses	0.00
Excess Spread	95,960.05

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	1,833,834.48
Class A2 Principal Payment	239,809.13
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	212,554,188.05
Plus: Capitalised Charges	13,833.70
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	1,986,002.02
Loan Balance at End of Collection Period	210,602,019.73

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,986,002.02
CPR (%)	10.7%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.92%	6.58%	OK
Test (b)			
Bank Bill Rate plus 4.70%	6.38%	6.58%	OK

#### d. Arrears

##### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	0	2	7
Balance Outstanding	2,229,089	0	1,592,010	3,821,099
% Portfolio Balance	1.06%	0.00%	0.76%	1.81%

#### 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	11.7%	21,877,939	10.4%
65% LVR Full Doc	97	23.5%	53,085,433	25.2%
65% LVR Quick Doc	30	7.3%	10,024,274	4.8%
70% LVR Mid Doc	27	6.6%	12,874,798	6.1%
70% LVR Full Doc	33	8.0%	19,588,223	9.3%
70% LVR Quick Doc Mid	2	0.5%	460,394	0.2%
75% LVR Lite Doc Standard	6	1.5%	1,396,779	0.7%
75% LVR Pro Pack	5	1.2%	1,720,341	0.8%
75% LVR Quick Doc Standard	1	0.2%	235,720	0.1%
75% LVR Full Doc	84	20.4%	49,420,938	23.5%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	0	0.0%	0	0.0%
75% LVR SMSF	36	8.7%	19,748,505	9.4%
70% LVR SMSF	17	4.1%	7,899,792	3.8%
65% LVR SMSF	26	6.3%	12,268,882	5.8%
Total	412	100.0%	210,602,020	100.0%
SMSF Sub-Total	79	19.2%	39,917,179	19.0%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	41	10%	11,642,053	5.5%
40%	50.0%	54	13%	23,309,426	11.1%
50%	55.0%	27	7%	11,320,244	5.4%
55%	60.0%	50	12%	25,739,617	12.2%
60%	65.0%	77	19%	42,423,988	20.1%
65%	70.0%	71	17%	43,828,593	20.8%
70%	75.0%	88	21%	48,617,250	23.1%
75%	80.0%	4	1%	3,720,848	1.8%
80%	100.0%	0	0%	0	0.0%
Total		412	100.0%	210,602,020	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	12	2.9%	933,544	0.4%
100,000	200,000	66	16.0%	10,579,260	5.0%
200,000	300,000	85	20.6%	21,581,917	10.2%
300,000	400,000	67	16.3%	23,476,491	11.1%
400,000	500,000	39	9.5%	17,728,325	8.4%
500,000	1,000,000	96	23.3%	65,525,626	31.1%
1,000,000	1,500,000	26	6.3%	31,834,163	15.1%
1,500,000	2,000,000	16	3.9%	26,888,185	12.8%
2,000,000	2,500,000	3	0.7%	6,544,507	3.1%
2,500,000	5,000,000	2	0.5%	5,510,000	2.6%
Total		412	100%	210,602,020	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	221	53.6%	114,942,299	54.6%
ACT	10	2.4%	6,389,255	3.0%
VIC	74	18.0%	34,541,653	16.4%
QLD	53	12.9%	25,001,462	11.9%
SA	29	7.0%	14,575,194	6.9%
WA	23	5.6%	13,096,780	6.2%
TAS	2	0.5%	2,055,378	1.0%
NT	0	0.0%	0	0.0%
Total	412	100%	210,602,020	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	303	73.5%	161,030,420	76.5%
Non metro	89	21.6%	36,233,811	17.2%
Inner City	20	4.9%	13,337,789	6.3%
Total	412	100%	210,602,020	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	219	53.2%	123,814,936	58.8%
Med Doc	81	19.7%	36,149,516	17.2%
Low Doc	33	8.0%	10,720,389	5.1%
SMSF	79	19.2%	39,917,179	19.0%
Total	412	100%	210,602,020	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.9%	9,547,119	4.5%
Non NCCP loans	404	98.1%	201,054,900	95.5%
Total	412	100%	210,602,020	100%

Summary	
Loans	412
Balance	210,602,020
Avg Balance	511,170
Max Balance	2,910,000
WA Current LVR	62.26%
Max Current LVR	78%
WA Yield	6.58%
BBSW 30	1.6750%
Yield over BBSW30	4.91%
WA Seasoning	42
% IO	49.1%
% SMSF	19.0%
% of Loans Fixed	0.00%
% of Loans Investor	51.75%

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	18	4.4%	9,621,159	4.6%
18.0	21.0	23	5.6%	13,138,169	6.2%
21.0	24.0	35	8.5%	18,769,273	8.9%
24.0	27.0	50	12.1%	27,394,814	13.0%
27.0	30.0	32	7.8%	14,670,899	7.0%
30.0	33.0	25	6.1%	15,481,327	7.4%
33.0	36.0	18	4.4%	11,737,792	5.6%
36.0	39.0	20	4.9%	10,714,832	5.1%
39.0	150.0	191	46.4%	89,073,754	42.3%
Total		412	100%	210,602,020	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	405	98.3%	206,780,921	98.2%
30.0	60.0	5	1.2%	2,229,089	1.1%
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	0.5%	1,592,010	0.8%
Total		412	100%	210,602,020	100%

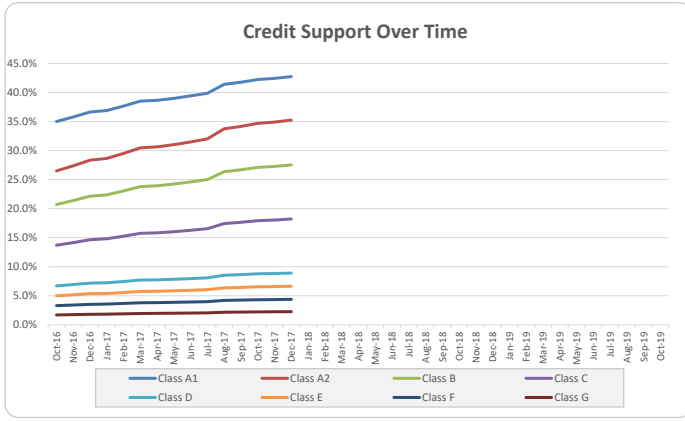
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	16	4%	5,682,826	2.7%
15.0	20.0	27	7%	13,877,609	6.6%
20.0	25.0	313	76%	160,176,070	76.1%
25.0	30.0	56	14%	30,865,515	14.7%
Total		412	100%	210,602,020	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	56	13.59%	23,086,645	11.0%
Self Employed	356	86.41%	187,515,375	89.0%
Total	412	100%	210,602,020	100%

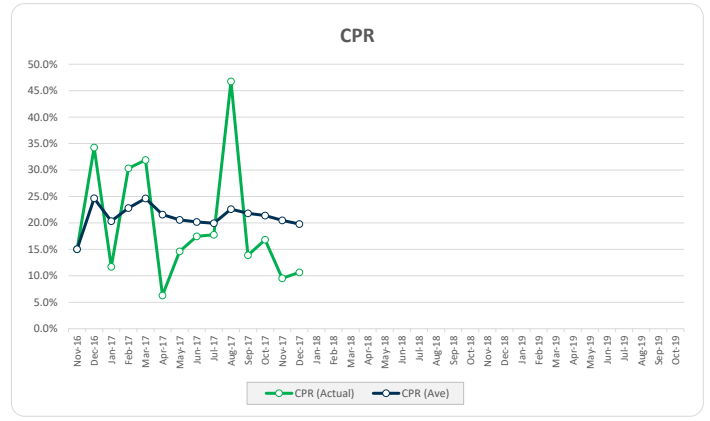
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	97	23.5%	52,330,970	24.8%
Industrial	199	48.3%	92,446,364	43.9%
Office	72	17.5%	31,978,462	15.2%
Professional Suites	4	1.0%	1,281,261	0.6%
Residential	26	6.3%	21,508,694	10.2%
Commercial Other	14	3.4%	11,056,269	5.2%
Total	412	100%	210,602,020	100%

Think Tank Series 2016-1: Time Series Charts

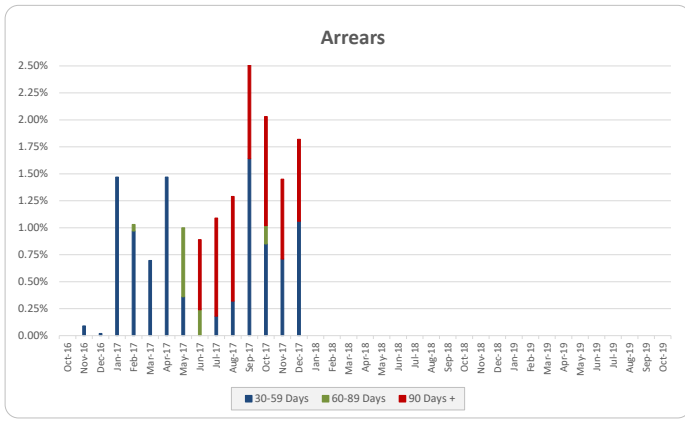
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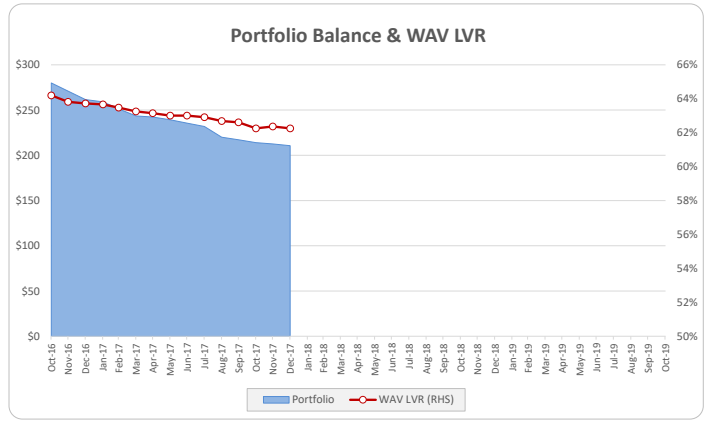
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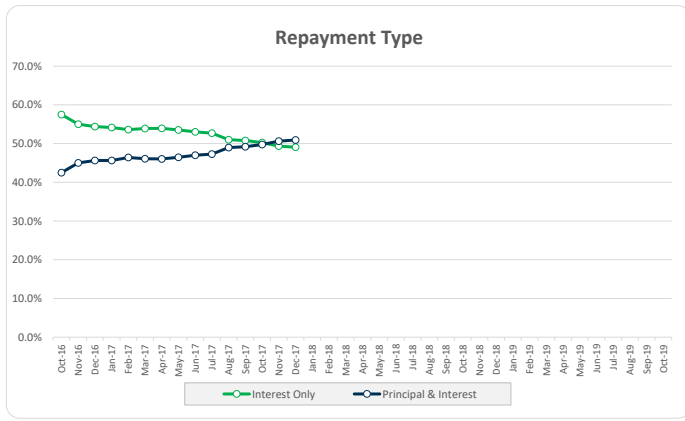
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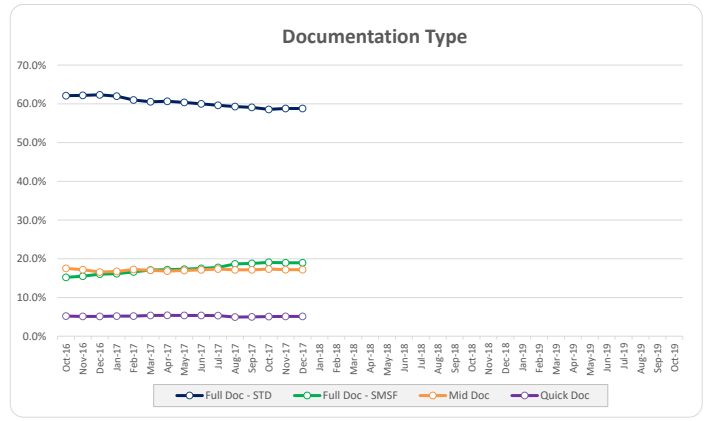
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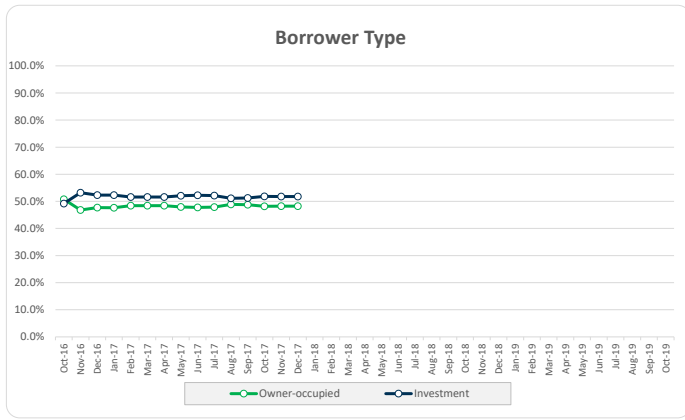
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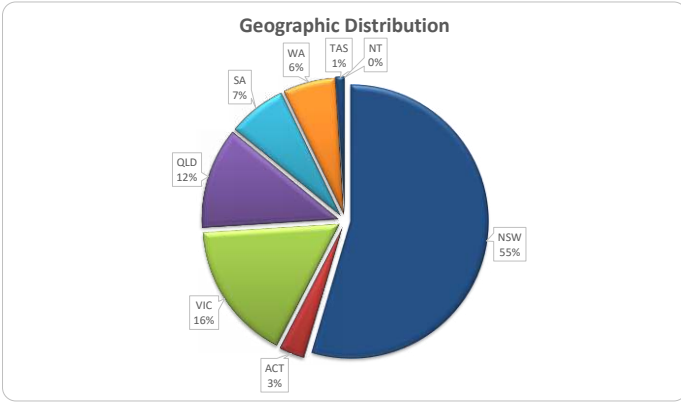


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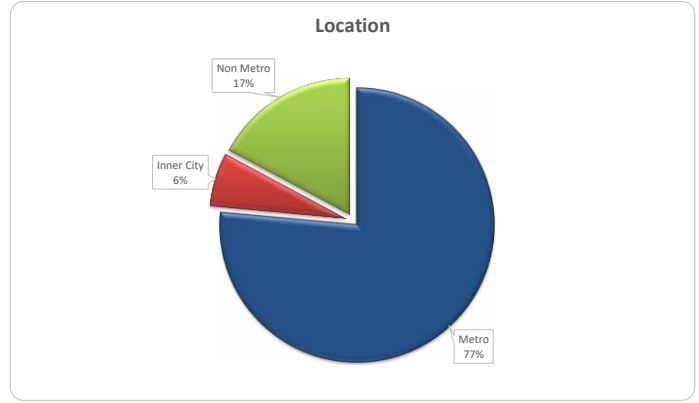


Think Tank Series 2016-1: Current Charts

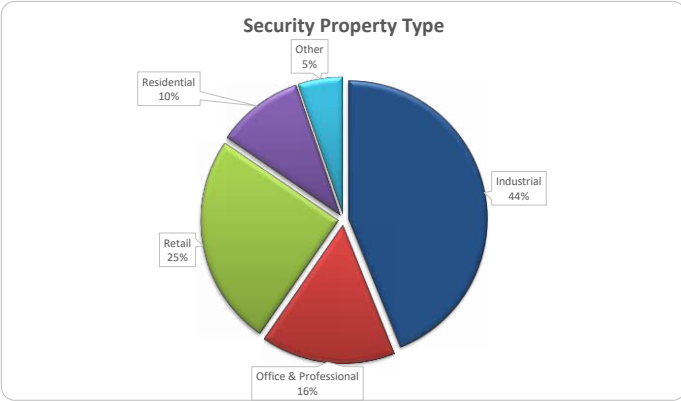
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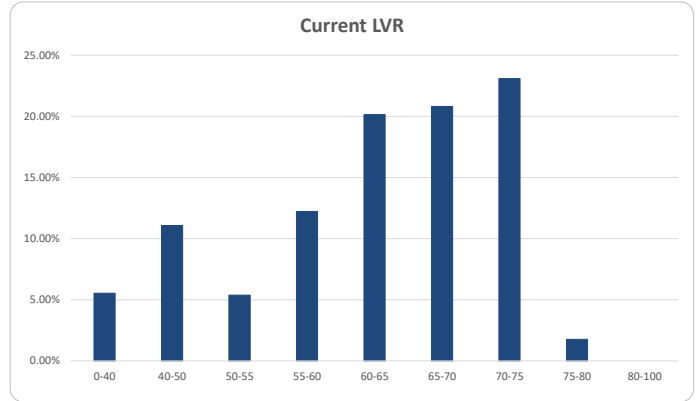
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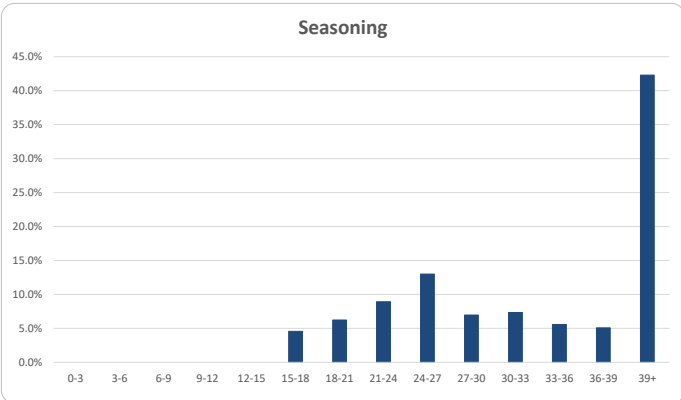
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