
Investor Report - Think Tank Series 2016-1

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

Payment Date of 10-Oct-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	128,845,566.29		2,403,428.78	126,442,137.51	69.5%	0.00	0.00	348,059.53	348,059.53
Class A2	16,849,035.61		314,294.53	16,534,741.08	69.5%	0.00	0.00	54,886.31	54,886.31
Class B	16,240,000.00		0.00	16,240,000.00	100.0%	0.00	0.00	62,579.62	62,579.62
Class C	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	88,763.84	88,763.84
Class D	19,600,000.00		0.00	19,600,000.00	100.0%	0.00	0.00	104,336.44	104,336.44
Class E	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	32,524.49	32,524.49
Class F	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	33,469.97	33,469.97
Class G	4,480,000.00		0.00	4,480,000.00	100.0%	0.00	0.00	39,687.89	39,687.89
Class H	4,760,000.00		0.00	4,760,000.00	100.0%	0.00	0.00	51,434.08	51,434.08

1. GENERAL

Current Payment Date	10-Oct-17
Collection Period (start)	1-Sep-17
Collection Period (end)	30-Sep-17
Interest Period (start)	11-Sep-17
Interest Period (end)	9-Oct-17
Days in Interest Period	29
Next Payment Date	10-Nov-17

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,186,137.16
Early Repayment Fees	11,283.44
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	6,892.66
Total Available Income	1,204,313.26

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

b. Total Principal

Principal Received on the Mortgage Loans	2,717,723.31
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,717,723.31

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)	88,914.24
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	348,059.53
Class A2 Interest	54,886.31
Class B Interest	62,579.62
Class C Interest	88,763.84
Class D Interest	104,336.44
Class E Interest	32,524.49
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	33,469.97
Class G Interest	39,687.89
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	51,434.08
Other Expenses	0.00
Excess Spread	299,656.85

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,403,428.78
Class A2 Principal Payment	314,294.53
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	219,945,257.29
Plus: Capitalised Charges	22,543.85
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	2,724,524.59
Loan Balance at End of Collection Period	217,243,276.55

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,724,524.59
CPR (%)	13.9%

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	5	0	3	8
Balance Outstanding	3,559,374	0	2,142,782	5,702,156
% Portfolio Balance	1.64%	0.00%	0.99%	2.62%

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	11.2%	21,701,115	10.0%
65% LVR Full Doc	102	23.9%	54,498,817	25.1%
65% LVR Quick Doc	30	7.0%	10,005,058	4.6%
70% LVR Mid Doc	30	7.0%	14,097,506	6.5%
70% LVR Full Doc	36	8.4%	21,039,184	9.7%
70% LVR Quick Doc Mid	2	0.5%	466,722	0.2%
75% LVR Lite Doc Standard	6	1.4%	1,414,251	0.7%
75% LVR Pro Pack	5	1.2%	1,729,976	0.8%
75% LVR Quick Doc Standard	2	0.5%	366,226	0.2%
75% LVR Full Doc	86	20.1%	51,090,880	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	8.4%	19,905,085	9.2%
70% LVR SMSF	18	4.2%	8,541,457	3.9%
65% LVR SMSF	26	6.1%	12,387,000	5.7%
Total	427	100.0%	217,243,277	100.0%
SMSF Sub-Total	80	18.7%	40,833,542	18.8%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	38	9%	10,101,818	4.7%
40%	50.0%	57	13%	26,130,059	12.0%
50%	55.0%	24	6%	10,156,411	4.7%
55%	60.0%	56	13%	26,088,353	12.0%
60%	65.0%	74	17%	40,651,903	18.7%
65%	70.0%	82	19%	49,347,446	22.7%
70%	75.0%	92	22%	51,905,593	23.9%
75%	80.0%	4	1%	2,861,692	1.3%
80%	100.0%	0	0%	0	0.0%
Total		427	100.0%	217,243,277	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	12	2.8%	941,320	0.4%
100,000	200,000	69	16.2%	11,072,733	5.1%
200,000	300,000	90	21.1%	22,786,417	10.5%
300,000	400,000	68	15.9%	23,725,288	10.9%
400,000	500,000	39	9.1%	17,616,289	8.1%
500,000	1,000,000	100	23.4%	68,085,919	31.3%
1,000,000	1,500,000	29	6.8%	35,496,334	16.3%
1,500,000	2,000,000	15	3.5%	25,447,762	11.7%
2,000,000	2,500,000	3	0.7%	6,561,214	3.0%
2,500,000	5,000,000	2	0.5%	5,510,000	2.5%
Total		427	100%	217,243,277	100%

State				
	Number		Balance	
	Amount	%	Amount	%
NSW	230	53.9%	118,940,487	54.7%
ACT	10	2.3%	6,415,989	3.0%
VIC	74	17.3%	34,723,274	16.0%
QLD	58	13.6%	27,147,411	12.5%
SA	29	6.8%	14,640,243	6.7%
WA	24	5.6%	13,305,874	6.1%
TAS	2	0.5%	2,070,000	1.0%
NT	0	0.0%	0	0.0%
Total	427	100%	217,243,277	100%

Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	315	73.8%	166,816,266	76.8%
Non metro	92	21.5%	37,338,992	17.2%
Inner City	20	4.7%	13,088,019	6.0%
Total	427	100%	217,243,277	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	229	53.6%	128,358,857	59.1%
Med Doc	84	19.7%	37,212,872	17.1%
Low Doc	34	8.0%	10,838,007	5.0%
SMSF	80	18.7%	40,833,542	18.8%
Total	427	100%	217,243,277	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	8	1.9%	9,568,447	4.4%
Non NCCP loans	419	98.1%	207,674,829	95.6%
Total	427	100%	217,243,277	100%

Summary	
Loans	427
Balance	217,243,277
Avg Balance	508,766
Max Balance	2,910,000
WA Current LVR	62.61%
Max Current LVR	76%
WA Yield	6.59%
BBSW 30	1.5950%
Yield over BBSW30	5.00%
WA Seasoning	39
% IO	50.8%
% SMSF	18.8%
% of Loans Fixed	0.00%
% of Loans Investor	51.22%

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	19	4.4%	9,909,359	4.6%
15.0	18.0	25	5.9%	15,041,702	6.9%
18.0	21.0	36	8.4%	19,067,877	8.8%
21.0	24.0	52	12.2%	28,333,135	13.0%
24.0	27.0	33	7.7%	14,761,335	6.8%
27.0	30.0	25	5.9%	15,672,914	7.2%
30.0	33.0	18	4.2%	11,768,931	5.4%
33.0	36.0	20	4.7%	10,777,756	5.0%
36.0	39.0	28	6.6%	17,618,810	8.1%
39.0	150.0	171	40.0%	74,291,459	34.2%
Total		427	100%	217,243,277	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	419	98.1%	211,541,121	97.4%
30.0	60.0	5	1.2%	3,559,374	1.6%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	3	0.7%	2,142,782	1.0%
Total		427	100%	217,243,277	100%

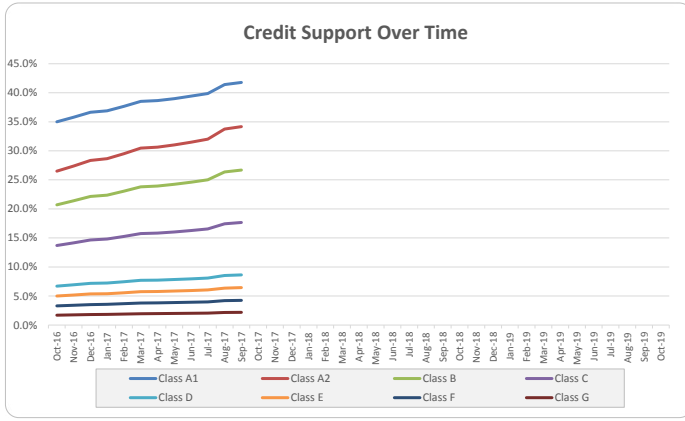
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	17	4%	6,335,235	2.9%
15.0	20.0	28	7%	14,268,895	6.6%
20.0	25.0	325	76%	164,838,964	75.9%
25.0	30.0	57	13%	31,800,183	14.6%
Total		427	100%	217,243,277	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	59	13.82%	23,730,113	10.9%
Self Employed	368	86.18%	193,513,164	89.1%
Total	427	100%	217,243,277	100%

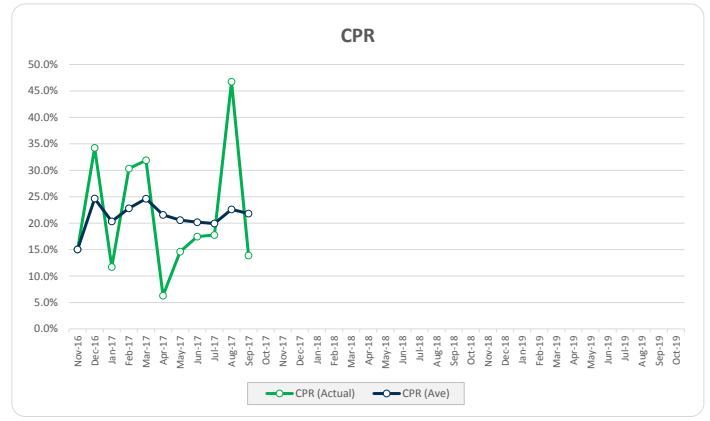
Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	100	23.4%	52,763,569	24.3%
Industrial	209	48.9%	97,397,969	44.8%
Office	74	17.3%	33,158,548	15.3%
Professional Suites	4	0.9%	1,289,215	0.6%
Residential	26	6.1%	21,541,517	9.9%
Commercial Other	14	3.3%	11,092,458	5.1%
Total	427	100%	217,243,277	100%

Think Tank Series 2016-1: Time Series Charts

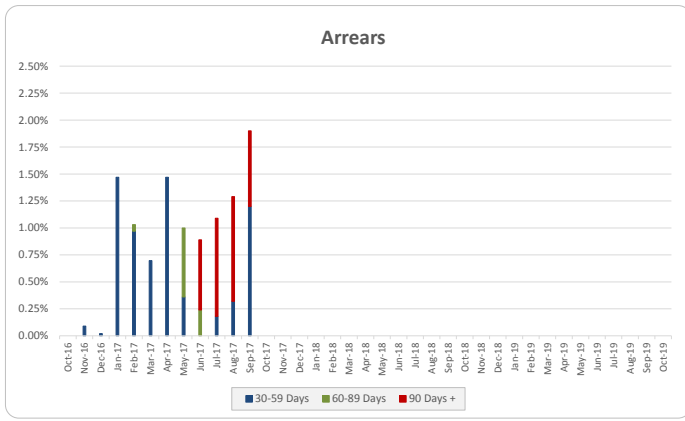
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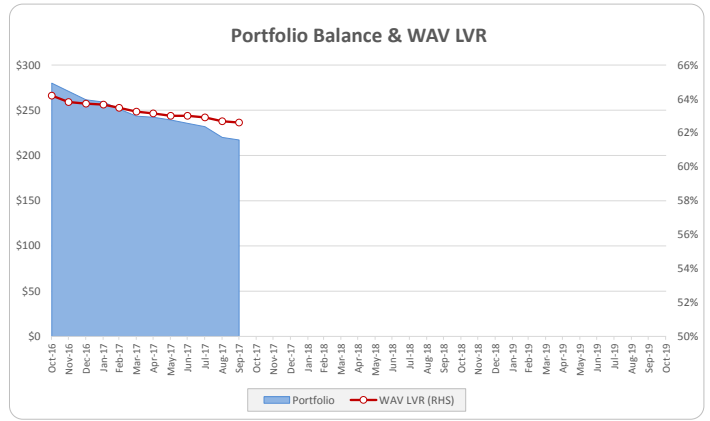
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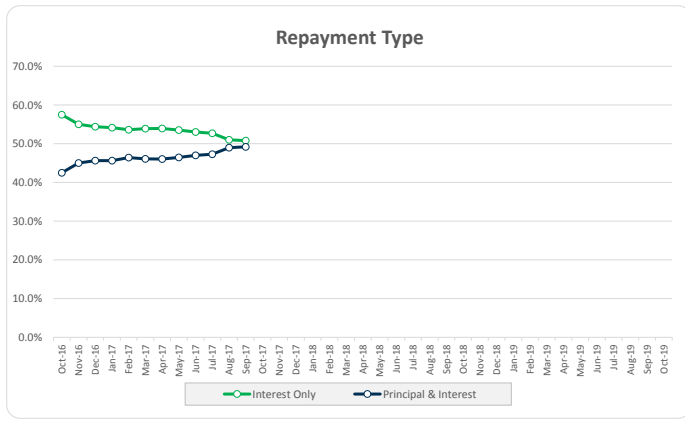
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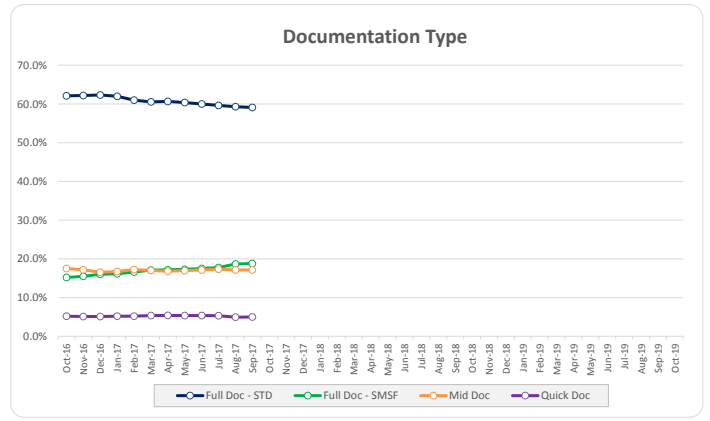
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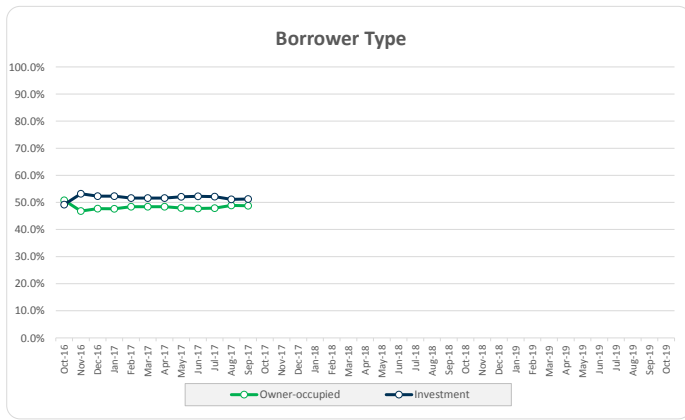
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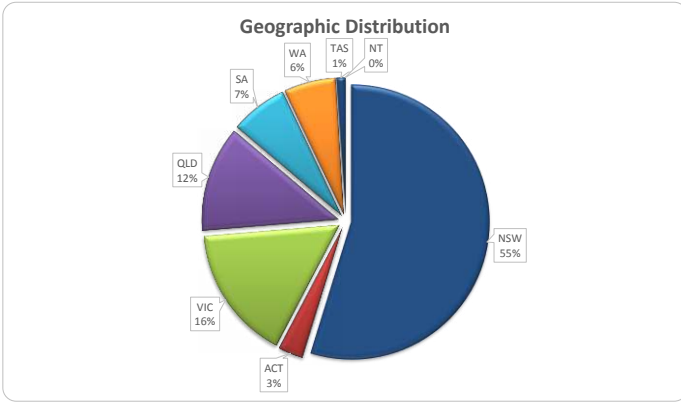


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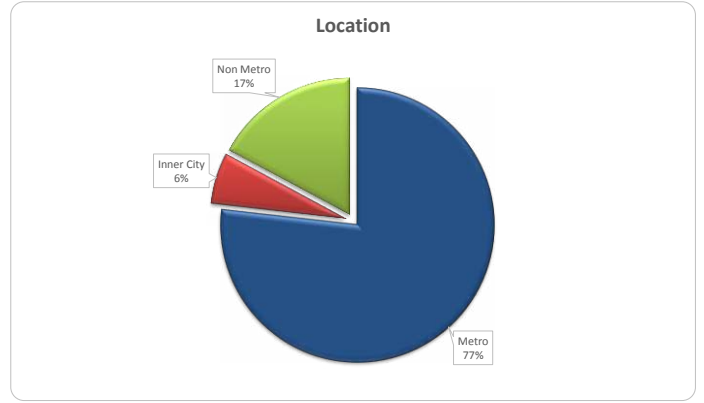


Think Tank Series 2016-1: Current Charts

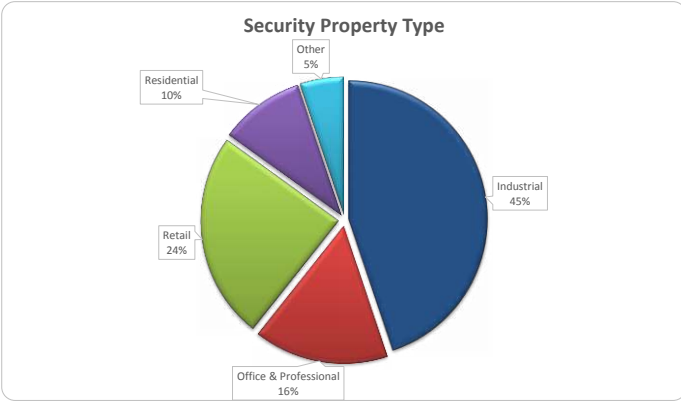
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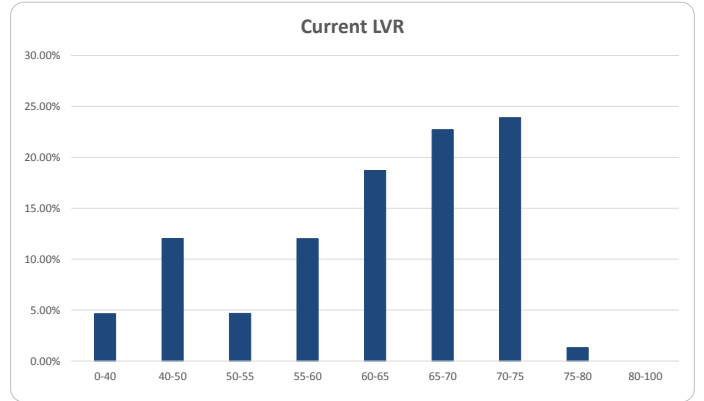
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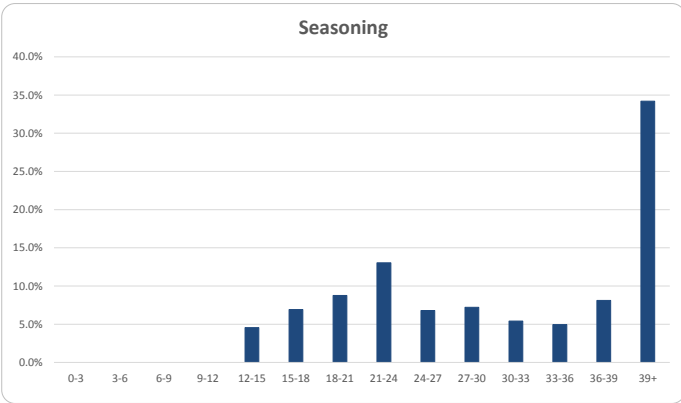
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