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## Investor Report - Think Tank Series 2018-1

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Collection Period from 01-Jun-2021 to 30-Jun-2021

Payment Date of 12-Jul-2021

# Think Tank Series 2018-1 Cashflow Asset Report



## Think Tank Series 2018-1 - NOTE BALANCES

NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Credit Support	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	99,136,051.97		1,720,617.52	97,415,434.45	51.9%	51.5%	0.00	0.00	131,239.84	131,239.84
Class A2	22,470,838.45		390,006.64	22,080,831.81	41.0%	51.5%	0.00	0.00	38,612.90	38,612.90
Class B	20,160,000.00		0.00	20,160,000.00	31.1%	100.0%	0.00	0.00	41,711.87	41,711.87
Class C	26,460,000.00		0.00	26,460,000.00	18.0%	100.0%	0.00	0.00	75,624.85	75,624.85
Class D	16,380,000.00		0.00	16,380,000.00	9.9%	100.0%	0.00	0.00	61,175.93	61,175.93
Class E	4,410,000.00		0.00	4,410,000.00	7.8%	100.0%	0.00	0.00	23,236.47	23,236.47
Class F	10,390,000.00		0.00	10,390,000.00	2.6%	100.0%	0.00	0.00	62,943.47	62,943.47
Class G	2,210,000.00		0.00	2,210,000.00	1.6%	100.0%	0.00	0.00	17,457.18	17,457.18
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	31,786.52	31,786.52

### 1. GENERAL

Current Payment Date	12-Jul-21
Collection Period (start)	1-Jun-21
Collection Period (end)	30-Jun-21
Interest Period (start)	10-Jun-21
Interest Period (end)	11-Jul-21
Days in Interest Period	32
Next Payment Date	10-Aug-21

### 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	954,322.46
Early Repayment Fees	12,788.39
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	-1,483.14
<b>Total Available Income</b>	<b>965,627.71</b>

*(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc*

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	2,327,431.90
Principal from the sale of Mortgage Loans	0.00
Other Principal	-6,807.74
<b>Total Principal Collections</b>	<b>2,320,624.16</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 5.8(a) to (e) (Inclusive)	84,064.49
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	131,239.84
Class A2 Interest	38,612.90
Class B Interest	41,711.87
Class C Interest	75,624.85
Class D Interest	61,175.93
Class E Interest	23,236.47
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	62,943.47
Class G Interest	17,457.18
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	11,934.12
Class H Interest	31,786.52
Other Expenses	0.00
Excess Spread	385,840.07

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	210,000.00
Class A1 Principal Payment	1,720,617.52
Class A2 Principal Payment	390,006.64
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 2018-1 Cashflow Asset Report

### 6. COLLATERAL

#### a. Loan Balance

Loan Balance at Beginning of Collection Period	206,335,702.69
Plus: Capitalised Charges	-1,184,861.71
Plus: Further Advances / Redraws	210,000.00
Less: Principal Collections	2,327,431.90
 Loan Balance at End of Collection Period	 203,033,409.08

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,327,431.90
CPR (%)	12.7%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.88%	5.59%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.59%	OK

#### d. Arrears

##### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	0	2
Balance Outstanding	1,626,070	0	0	1,626,070
% Portfolio Balance	0.80%	0.00%	0.00%	0.80%

#### e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	1
Balance of Loans Foreclosed (including interest and other fees)	0	0	568,381
Balance of Loans Foreclosed (principal only)	0	0	565,999
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

### Summary ●●

Loans	332
Facilities	299
Borrower Groups	279
Balance	\$ 203,033,409
Avg Loan Balance	\$ 611,546
Max Loan Balance	\$ 3,000,000
Avg Facility Balance	\$ 679,042
Max Facility Balance	\$ 3,000,000
Avg Group Balance	\$ 727,718
Max Group Balance	\$ 3,000,000
WA Current LVR	61.7%
Max Current LVR	78.5%
WA Yield	5.59%
WA Seasoning (months)	43.3
% IO	51.4%
% Investor	63.4%
% SMSF	21.6%
WA Interest Cover (UnStressed)	2.38

### Current Loan/Facility LVR ●●

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	47	14.2%	13,624,660	6.7%
> 40%	<= 50%	36	10.8%	17,038,584	8.4%
> 50%	<= 55%	22	6.6%	14,140,686	7.0%
> 55%	<= 60%	41	12.3%	22,794,811	11.2%
> 60%	<= 65%	54	16.3%	40,402,806	19.9%
> 65%	<= 70%	62	18.7%	43,435,854	21.4%
> 70%	<= 75%	61	18.4%	43,440,253	21.4%
> 75%	<= 80%	9	2.7%	8,155,755	4.0%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		332	100.0%	203,033,409	100%

### Current Facility Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	6	2.0%	277,012	0.1%
> 100,000	<= 200,000	34	11.4%	5,347,382	2.6%
> 200,000	<= 300,000	39	13.0%	9,483,788	4.7%
> 300,000	<= 400,000	33	11.0%	11,461,980	5.6%
> 400,000	<= 500,000	41	13.7%	18,802,090	9.3%
> 500,000	<= 1,000,000	85	28.4%	59,834,735	29.5%
> 1,000,000	<= 1,500,000	30	10.0%	36,937,903	18.2%
> 1,500,000	<= 2,000,000	19	6.4%	32,473,083	16.0%
> 2,000,000	<= 2,500,000	7	2.3%	14,654,876	7.2%
> 2,500,000	<= 5,000,000	5	1.7%	13,760,559	6.8%
Total		299	100%	203,033,409	100%

### Property State ●●

		Number		Balance	
		Amount	%	Amount	%
NSW		166	50.0%	113,436,051	55.9%
ACT		4	1.2%	1,748,162	0.9%
VIC		82	24.7%	47,113,447	23.2%
QLD		53	16.0%	26,693,002	13.1%
SA		15	4.5%	5,341,994	2.6%
WA		10	3.0%	6,636,484	3.3%
TAS		2	0.6%	2,064,270	1.0%
NT		0	0.0%	0	0.0%
Total		332	100%	203,033,409	100%

### Property Location ●●

		Number		Balance	
		Amount	%	Amount	%
Metro		261	78.6%	163,754,411	80.7%
Non metro		61	18.4%	33,834,099	16.7%
Inner City		10	3.0%	5,444,899	2.7%
Total		332	100%	203,033,409	100%

### Current Loan Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	16	4.8%	742,806	0.4%
> 100,000	<= 200,000	40	12.0%	6,293,480	3.1%
> 200,000	<= 300,000	50	15.1%	12,292,275	6.1%
> 300,000	<= 400,000	41	12.3%	14,199,395	7.0%
> 400,000	<= 500,000	46	13.9%	21,088,500	10.4%
> 500,000	<= 1,000,000	82	24.7%	57,714,975	28.4%
> 1,000,000	<= 1,500,000	30	9.0%	36,856,985	18.2%
> 1,500,000	<= 2,000,000	17	5.1%	29,544,058	14.6%
> 2,000,000	<= 2,500,000	5	1.5%	10,540,376	5.2%
> 2,500,000	<= 5,000,000	5	1.5%	13,760,559	6.8%
Total		332	100%	203,033,409	100%

### Current Group Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	5	1.8%	191,911	0.1%
> 100,000	<= 200,000	30	10.8%	4,792,563	2.4%
> 200,000	<= 300,000	34	12.2%	8,344,532	4.1%
> 300,000	<= 400,000	29	10.4%	10,043,499	4.9%
> 400,000	<= 500,000	37	13.3%	16,985,176	8.4%
> 500,000	<= 1,000,000	83	29.7%	58,041,530	28.6%
> 1,000,000	<= 1,500,000	22	7.9%	27,603,951	13.6%
> 1,500,000	<= 2,000,000	23	8.2%	39,380,825	19.4%
> 2,000,000	<= 2,500,000	10	3.6%	21,131,528	10.4%
> 2,500,000	<= 5,000,000	6	2.2%	16,517,895	8.1%
Total		279	100%	203,033,409	100%

### Seasoning (months) ●●

		Number		Balance	
		Amount	%	Amount	%
0.0	<= 6	0	0.0%	0	0.0%
> 6	<= 12	0	0.0%	0	0.0%
> 12	<= 18	0	0.0%	0	0.0%
> 18	<= 24	0	0.0%	0	0.0%
> 24	<= 30	0	0.0%	0	0.0%
> 30	<= 36	27	8.1%	15,028,756	7.4%
> 36	<= 42	138	41.6%	88,656,028	43.7%
> 42	<= 48	120	36.1%	69,197,895	34.1%
> 48	<= 54	14	4.2%	11,048,486	5.4%
> 54	<= 60	18	5.4%	10,803,232	5.3%
> 60	<= 300	15	4.5%	8,299,012	4.1%
Total		332	100%	203,033,409	100%

### Arrears (Days Past Due) ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	330	99.4%	201,407,339	99.2%
> 30	<= 60	2	0.6%	1,626,070	0.8%
> 60	<= 90	0	0.0%	0	0.0%
> 90	<= 120	0	0.0%	0	0.0%
> 120	<= 150	0	0.0%	0	0.0%
> 150		0	0.0%	0	0.0%
Total		332	100%	203,033,409	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	156	47.0%	107,242,076	52.8%
Mid Doc	63	19.0%	42,178,128	20.8%
Quick Doc	18	5.4%	9,814,457	4.8%
SMSF	95	28.6%	43,798,748	21.6%
SMSF NR	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	71	21.4%	45,521,209	22.4%
Industrial	153	46.1%	88,731,924	43.7%
Office	50	15.1%	21,578,176	10.6%
Professional Suites	7	2.1%	2,056,031	1.0%
Commercial Other	14	4.2%	13,208,413	6.5%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	37	11.1%	31,937,656	15.7%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	324	97.6%	198,768,402	97.9%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	5	1.5%	2,069,008	1.0%
> 1 <= 2	2	0.6%	1,627,370	0.8%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	568,631	0.3%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	65	19.6%	42,478,559	20.9%
> 5.0% <= 5.5%	84	25.3%	45,556,845	22.4%
> 5.5% <= 6.0%	95	28.6%	62,614,280	30.8%
> 6.0% <= 6.5%	77	23.2%	46,199,301	22.8%
> 6.5% <= 7.0%	10	3.0%	5,020,095	2.5%
> 7.0% <= 7.5%	1	0.3%	1,164,329	0.6%
> 7.5% <= 8.0%	0	0.0%	0	0.0%
> 8.0% <= 8.5%	0	0.0%	0	0.0%
> 8.5% <= 9.0%	0	0.0%	0	0.0%
> 9.0% <= 13.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.2%	1,745,243	0.9%
> 1.50 <= 1.75	88	26.5%	72,946,377	35.9%
> 1.75 <= 2.00	47	14.2%	28,242,911	13.9%
> 2.00 <= 2.25	37	11.1%	19,501,881	9.6%
> 2.25 <= 2.50	28	8.4%	18,937,637	9.3%
> 2.50 <= 2.75	18	5.4%	8,400,197	4.1%
> 2.75 <= 3.00	32	9.6%	13,280,477	6.5%
> 3.00 <= 3.25	13	3.9%	5,755,932	2.8%
> 3.25 <= 3.50	8	2.4%	7,187,948	3.5%
> 3.50 <= 3.75	15	4.5%	7,643,392	3.8%
> 3.75 <= 4.00	7	2.1%	2,839,840	1.4%
> 4.00 <= 4.25	1	0.3%	219,621	0.1%
> 4.25	34	10.2%	16,331,953	8.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.4%	9,596,280	4.7%
Non NCCP loans	314	94.6%	193,437,129	95.3%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	25.0%	4,978,039	15.6%
High Density Apartment	2	5.0%	1,433,250	4.5%
House	28	70.0%	25,526,367	79.9%
<b>Total</b>	<b>40</b>	<b>100%</b>	<b>31,937,656</b>	<b>100%</b>

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	70	21.1%	42,374,566	20.9%
<i>Months Self Employed</i>				
0 < 12	0	0.0%	0	0.0%
12 < 24	0	0.0%	0	0.0%
24 < 36	3	0.9%	2,766,735	1.4%
36 < 48	10	3.0%	7,368,124	3.6%
48 < 60	9	2.7%	4,731,106	2.3%
60	240	72.3%	145,792,878	71.8%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	14	4.2%	4,996,138	2.5%
> 15 <= 20	32	9.6%	18,654,384	9.2%
> 20 <= 25	207	62.3%	133,325,282	65.7%
> 25 <= 30	79	23.8%	46,057,626	22.7%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	189	56.9%	98,708,474	48.6%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	40	12.0%	30,771,279	15.2%
> 1 <= 2	95	28.6%	67,518,651	33.3%
> 2 <= 3	8	2.4%	6,035,005	3.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

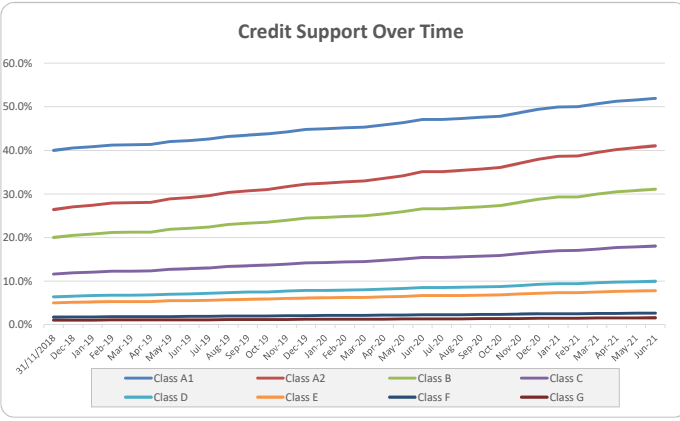
Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	184	55.4%	108,578,074	53.5%
Refinance - no takeout	76	22.9%	49,564,477	24.4%
Refinance	28	8.4%	19,122,975	9.4%
Equity Takeout	44	13.3%	25,767,883	12.7%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	41	12.3%	20,377,440	10.0%
Communications	4	1.2%	1,794,590	0.9%
Construction	86	25.9%	65,621,646	32.3%
Education	5	1.5%	4,523,740	2.2%
Engineering / Manufacturing	22	6.6%	12,968,646	6.4%
Finance & Insurance	17	5.1%	9,946,449	4.9%
Food and Beverage	28	8.4%	26,310,158	13.0%
Health	16	4.8%	6,173,176	3.0%
IT	1	0.3%	1,387,496	0.7%
Other	2	0.6%	445,189	0.2%
Printing & Media	2	0.6%	620,005	0.3%
Professional Services	51	15.4%	25,585,088	12.6%
Property Investment	5	1.5%	3,243,864	1.6%
Public Service	0	0.0%	0	0.0%
Retail	28	8.4%	13,561,876	6.7%
Sport, Leisure, Cultural & Recreational	24	7.2%	10,474,047	5.2%
Wholesale	0	0.0%	0	0.0%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

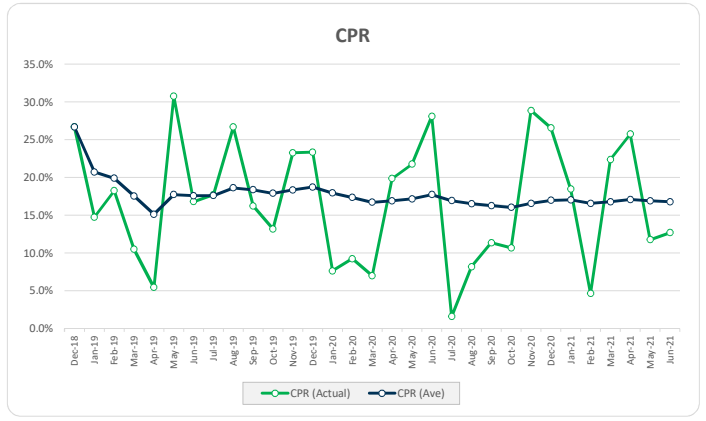
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	317	95.5%	188,627,056	92.9%
1	14	4.2%	13,698,611	6.7%
2	1	0.3%	707,741	0.3%
<b>Total</b>	<b>332</b>	<b>100%</b>	<b>203,033,409</b>	<b>100%</b>

Think Tank Series 2018-1: Time Series Charts

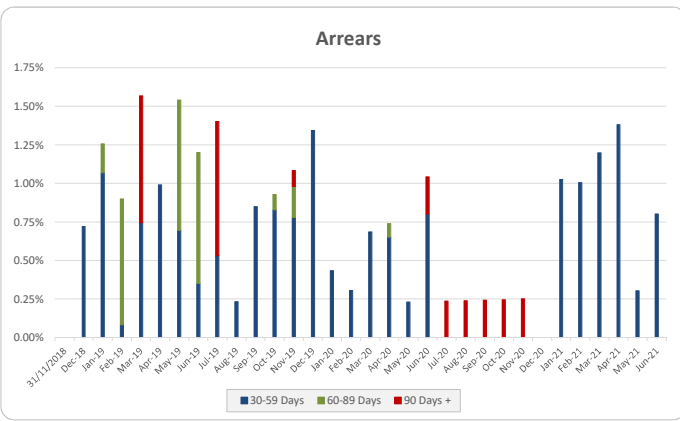
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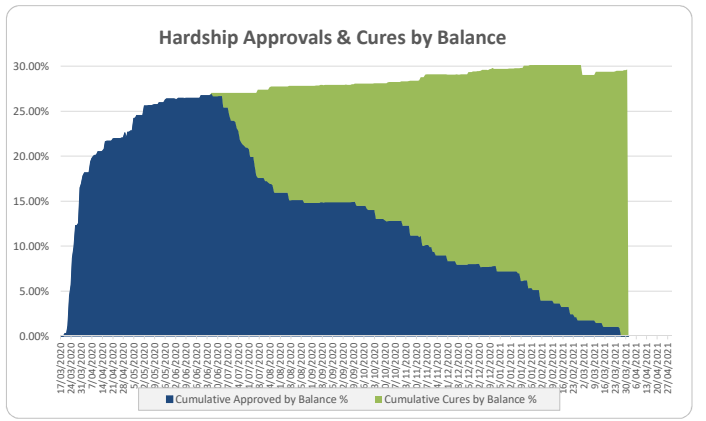
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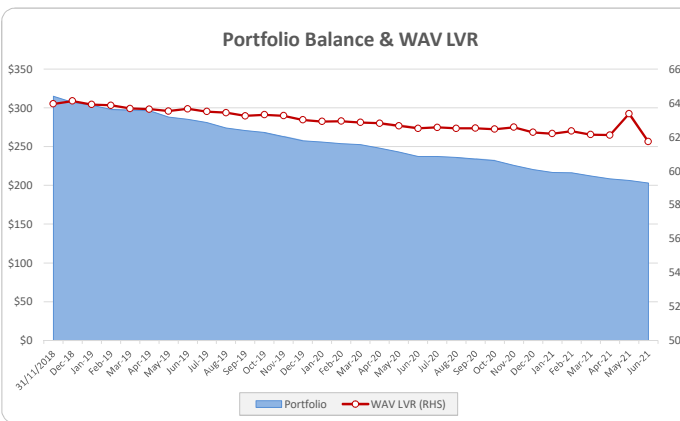
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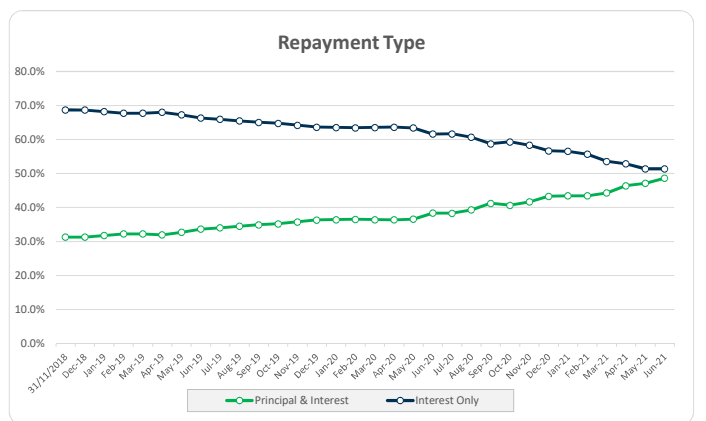
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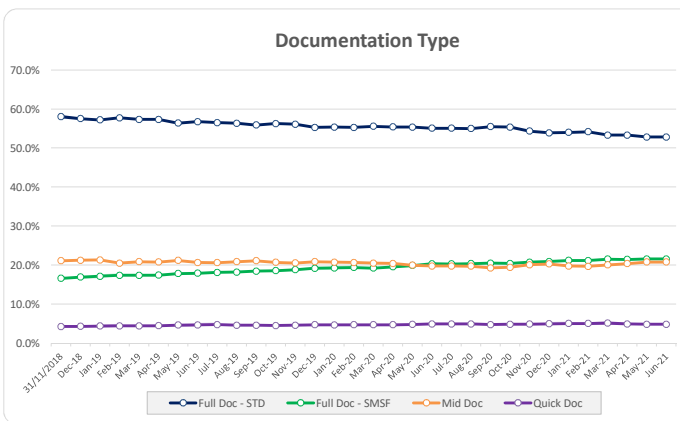
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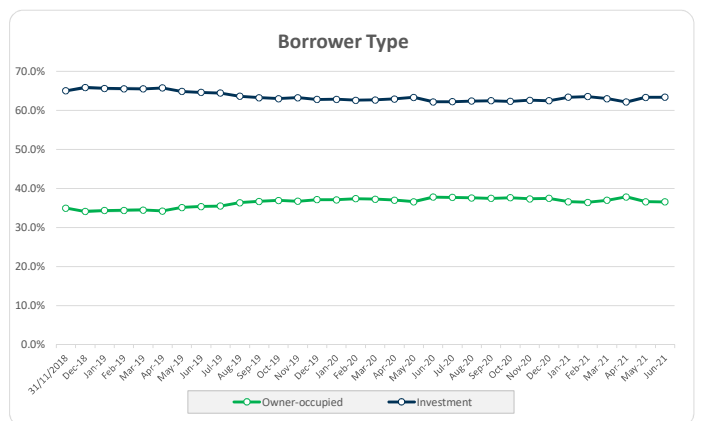
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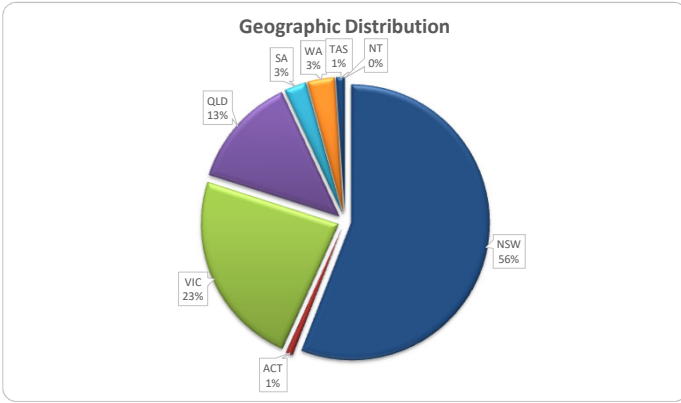


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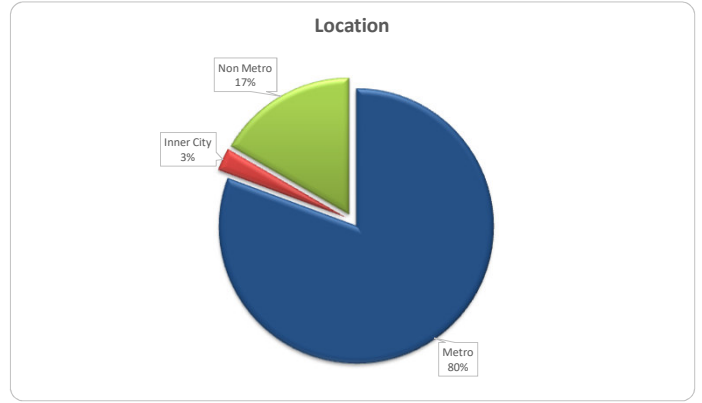


Think Tank Series 2018-1: Current Charts

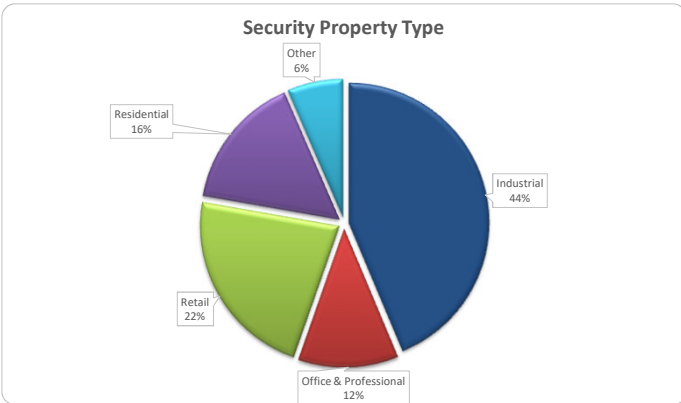
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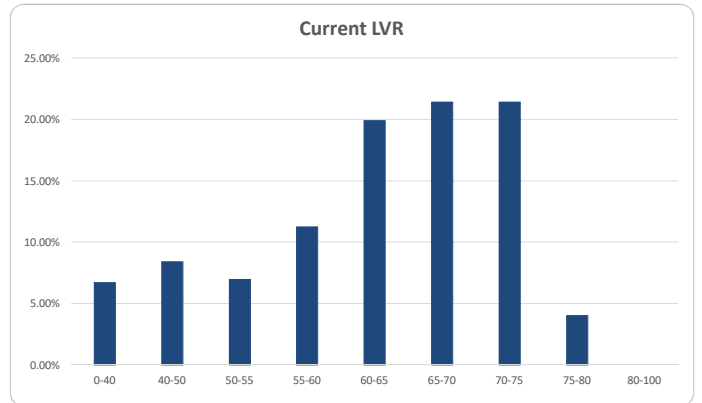
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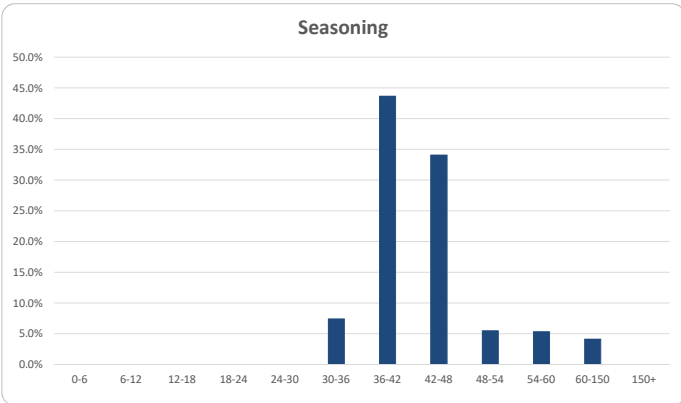
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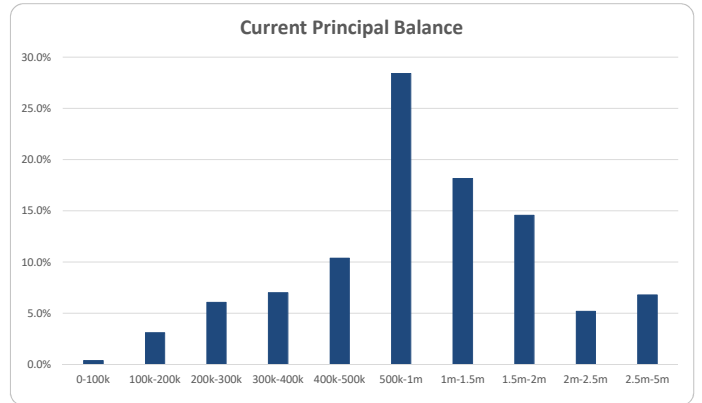
12



13



14



**Note:**  
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers  
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019