



Investor Report - Think Tank Series 2018-1

Collection Period from 01-Jul-2021 to 31-Jul-2021

Payment Date of 10-Aug-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	97,415,434.45		3,358,530.04	94,056,904.41	52.6%	49.8%	0.00	0.00	116,871.83	116,871.83
Class A2	22,080,831.81		761,266.81	21,319,565.00	41.9%	49.8%	0.00	0.00	34,385.60	34,385.60
Class B	20,160,000.00		0.00	20,160,000.00	31.7%	100.0%	0.00	0.00	37,801.38	37,801.38
Class C	26,460,000.00		0.00	26,460,000.00	18.4%	100.0%	0.00	0.00	68,535.02	68,535.02
Class D	16,380,000.00		0.00	16,380,000.00	10.2%	100.0%	0.00	0.00	55,440.69	55,440.69
Class E	4,410,000.00		0.00	4,410,000.00	7.9%	100.0%	0.00	0.00	21,058.05	21,058.05
Class F	10,390,000.00		0.00	10,390,000.00	2.7%	100.0%	0.00	0.00	57,042.52	57,042.52
Class G	2,210,000.00		0.00	2,210,000.00	1.6%	100.0%	0.00	0.00	15,820.57	15,820.57
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	28,806.53	28,806.53

1. GENERAL

Current Payment Date	10-Aug-21
Collection Period (start)	1-Jul-21
Collection Period (end)	31-Jul-21
Interest Period (start)	12-Jul-21
Interest Period (end)	9-Aug-21
Days in Interest Period	29
Next Payment Date	10-Sep-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	956,927.10
Early Repayment Fees	13,477.39
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	20,451.55
Total Available Income	990,856.04

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

b. Total Principal Principal	
Principal Received on the Mortgage Loans	5,336,797.58
Principal from the sale of Mortgage Loans	0.00
Other Principal	-17,000.73
Total Principal Collections	5,319,796.85

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 5.8(a) to (e) (Inclusive)	81,544.44
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	116,871.83
Class A2 Interest	34,385.60
Class B Interest	37,801.38
Class C Interest	68,535.02
Class D Interest	55,440.69
Class E Interest	21,058.05
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	57,042.52
Class G Interest	15,820.57
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	10,792.94
Class H Interest	28,806.53
Other Expenses	0.00
Excess Spread	462,756.47

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	1,200,000.00
Class A1 Principal Payment	3,358,530.04
Class A2 Principal Payment	761,266.81
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	203,033,409.08
Plus: Capitalised Charges	1,188,038.60
Plus: Further Advances / Redraws	1,200,000.00
Less: Principal Collections	5,336,797.58
Loan Balance at End of Collection Period	200,084,650.10

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,336,797.58
CPR (%)	27.4%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.95%	5.58%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.58%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	3	0	0	3
Balance Outstanding	1,803,250	0	0	1,803,250
% Portfolio Balance	0.90%	0.00%	0.00%	0.90%

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	325
Facilities	293
Borrower Groups	273
Balance	200,084,650
Avg Loan Balance	615,645
Max Loan Balance	3,000,000
Avg Facility Balance	682,883
Max Facility Balance	3,000,000
Avg Group Balance	732,911
Max Group Balance	3,000,000
WA Current LVR	61.8%
Max Current LVR	78.5%
WA Yield	5.58%
WA Seasoning (months)	44.3
% IO	50.2%
% Investor	63.6%
% SMSF	21.6%
WA Interest Cover (UnStressed)	2.38

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	43	13.2%	12,376,759	6.2%
> 40% <= 50%	37	11.4%	17,541,496	8.8%
> 50% <= 55%	24	7.4%	15,128,463	7.6%
> 55% <= 60%	42	12.9%	22,717,901	11.4%
> 60% <= 65%	54	16.6%	40,419,300	20.2%
> 65% <= 70%	56	17.2%	40,973,229	20.5%
> 70% <= 75%	61	18.8%	43,960,758	22.0%
> 75% <= 80%	8	2.5%	6,966,743	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	325	100.0%	200,084,650	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	7	2.4%	269,243	0.1%
> 100,000 <= 200,000	33	11.3%	5,124,559	2.6%
> 200,000 <= 300,000	37	12.6%	9,024,016	4.5%
> 300,000 <= 400,000	32	10.9%	11,104,482	5.5%
> 400,000 <= 500,000	41	14.0%	18,813,105	9.4%
> 500,000 <= 1,000,000	82	28.0%	58,063,755	29.0%
> 1,000,000 <= 1,500,000	30	10.2%	36,919,995	18.5%
> 1,500,000 <= 2,000,000	19	6.5%	32,370,344	16.2%
> 2,000,000 <= 2,500,000	7	2.4%	14,645,069	7.3%
> 2,500,000 <= 5,000,000	5	1.7%	13,750,082	6.9%
Total	293	100%	200,084,650	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	163	50.2%	112,367,262	56.2%
ACT	4	1.2%	1,747,376	0.9%
VIC	80	24.6%	46,323,869	23.2%
QLD	52	16.0%	26,304,667	13.1%
SA	15	4.6%	5,308,827	2.7%
WA	9	2.8%	5,968,379	3.0%
TAS	2	0.6%	2,064,270	1.0%
NT	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	254	78.2%	160,875,377	80.4%
Non metro	61	18.8%	33,767,009	16.9%
Inner City	10	3.1%	5,442,264	2.7%
Total	325	100%	200,084,650	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	16	4.9%	721,736	0.4%
> 100,000 <= 200,000	39	12.0%	6,069,907	3.0%
> 200,000 <= 300,000	48	14.8%	11,829,323	5.9%
> 300,000 <= 400,000	40	12.3%	13,844,867	6.9%
> 400,000 <= 500,000	46	14.2%	21,076,473	10.5%
> 500,000 <= 1,000,000	79	24.3%	55,963,161	28.0%
> 1,000,000 <= 1,500,000	30	9.2%	36,839,077	18.4%
> 1,500,000 <= 2,000,000	17	5.2%	29,459,455	14.7%
> 2,000,000 <= 2,500,000	5	1.5%	10,530,569	5.3%
> 2,500,000 <= 5,000,000	5	1.5%	13,750,082	6.9%
Total	325	100%	200,084,650	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.2%	184,389	0.1%
> 100,000 <= 200,000	29	10.6%	4,570,619	2.3%
> 200,000 <= 300,000	32	11.7%	7,887,766	3.9%
> 300,000 <= 400,000	28	10.3%	9,686,613	4.8%
> 400,000 <= 500,000	37	13.6%	16,995,217	8.5%
> 500,000 <= 1,000,000	80	29.3%	56,268,120	28.1%
> 1,000,000 <= 1,500,000	22	8.1%	27,591,954	13.8%
> 1,500,000 <= 2,000,000	23	8.4%	39,276,581	19.6%
> 2,000,000 <= 2,500,000	10	3.7%	21,121,720	10.6%
> 2,500,000 <= 5,000,000	6	2.2%	16,501,671	8.2%
Total	273	100%	200,084,650	100%

Seasoning (months) ●●

	Number		Balance	
	Amount	%	Amount	%
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	10	3.1%	6,196,392	3.1%
> 36 <= 42	142	43.7%	90,525,353	45.2%
> 42 <= 48	119	36.6%	68,852,815	34.4%
> 48 <= 54	23	7.1%	15,688,487	7.8%
> 54 <= 60	18	5.5%	10,731,186	5.4%
> 60 <= 300	13	4.0%	8,090,417	4.0%
Total	325	100%	200,084,650	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	322	99.1%	198,281,400	99.1%
> 30 <= 60	3	0.9%	1,803,250	0.9%
> 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 <= 1000	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	150	46.2%	105,540,804	52.7%
Mid Doc	63	19.4%	41,627,243	20.8%
Quick Doc	18	5.5%	9,782,850	4.9%
SMSF	94	28.9%	43,133,753	21.6%
SMSF NR	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	71	21.8%	44,922,193	22.5%
Industrial	148	45.5%	86,875,376	43.4%
Office	49	15.1%	21,309,944	10.7%
Professional Suites	7	2.2%	2,051,285	1.0%
Commercial Other	14	4.3%	13,213,102	6.6%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	36	11.1%	31,712,751	15.8%
Total	325	100%	200,084,650	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	317	97.5%	195,825,488	97.9%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	5	1.5%	2,066,669	1.0%
> 1 <= 2	2	0.6%	1,624,795	0.8%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	567,698	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	66	20.3%	42,296,111	21.1%
> 5.0% <= 5.5%	80	24.6%	44,354,448	22.2%
> 5.5% <= 6.0%	95	29.2%	62,566,337	31.3%
> 6.0% <= 6.5%	74	22.8%	44,692,628	22.3%
> 6.5% <= 7.0%	9	2.8%	5,012,109	2.5%
> 7.0% <= 7.5%	1	0.3%	1,163,019	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%
Total	325	100%	200,084,650	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.2%	1,742,570	0.9%
> 1.50 <= 1.75	86	26.5%	72,074,749	36.0%
> 1.75 <= 2.00	46	14.2%	28,037,170	14.0%
> 2.00 <= 2.25	36	11.1%	18,273,265	9.1%
> 2.25 <= 2.50	28	8.6%	18,884,134	9.4%
> 2.50 <= 2.75	18	5.5%	8,394,120	4.2%
> 2.75 <= 3.00	32	9.8%	13,268,652	6.6%
> 3.00 <= 3.25	12	3.7%	5,421,560	2.7%
> 3.25 <= 3.50	8	2.5%	7,181,688	3.6%
> 3.50 <= 3.75	15	4.6%	7,608,854	3.8%
> 3.75 <= 4.00	7	2.2%	2,838,431	1.4%
> 4.00 <= 4.25	1	0.3%	218,988	0.1%
> 4.25 <= 100	32	9.8%	16,140,471	8.1%
Total	325	100%	200,084,650	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.5%	9,589,759	4.8%
Non NCCP loans	307	94.5%	190,494,891	95.2%
Total	325	100%	200,084,650	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	25.6%	4,976,756	15.7%
High Density Apartment	2	5.1%	1,433,250	4.5%
House	27	69.2%	25,302,745	79.8%
Total	39	100%	31,712,751	100%

Employment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
PAYG	69	21.2%	42,092,021	21.0%
<i>Months Self Employed</i>				
0 < 12	12	0	0	0.0%
12 < 24	24	0	0	0.0%
24 < 36	36	3	2,762,419	1.4%
36 < 48	48	10	7,361,198	3.7%
48 < 60	60	9	4,729,434	2.4%
60 < 700	700	234	143,139,578	71.5%
Total	325	100%	200,084,650	100%

Remaining Term ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 15	180	14	4,961,970	2.5%
> 15 <= 20	240	30	18,437,382	9.2%
> 20 <= 25	300	202	130,687,796	65.3%
> 25 <= 30	360	79	45,997,502	23.0%
Total	325	100%	200,084,650	100%

Payment Type ●●				
	Number		Balance	
	Amount	%	Amount	%
P&I	185	56.9%	99,603,563	49.8%
<i>IO Term Remaining (yrs)</i>				
0 <= 1	41	12.6%	30,165,451	15.1%
> 1 <= 2	97	29.8%	66,838,136	33.4%
> 2 <= 3	2	0.6%	3,477,500	1.7%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

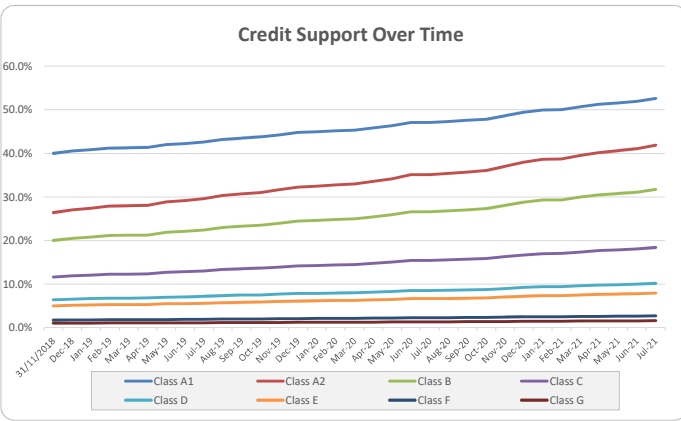
Loan Purpose ●●				
	Number		Balance	
	Amount	%	Amount	%
Purchase	180	55.4%	107,064,698	53.5%
Refinance - no takeout	74	22.8%	49,301,115	24.6%
Refinance	27	8.3%	18,000,449	9.0%
Equity Takeout	44	13.5%	25,718,388	12.9%
Total	325	100%	200,084,650	100%

Borrower Industry ●●				
	Number		Balance	
	Amount	%	Amount	%
Agriculture	0	0.0%	0	0.0%
Automotive / Transport	41	12.6%	20,356,651	10.2%
Communications	4	1.2%	1,793,458	0.9%
Construction	80	24.6%	63,156,303	31.6%
Education	5	1.5%	4,519,077	2.3%
Engineering / Manufacturing	22	6.8%	12,914,141	6.5%
Finance & Insurance	17	5.2%	9,934,023	5.0%
Food and Beverage	28	8.6%	26,269,631	13.1%
Health	16	4.9%	6,161,950	3.1%
IT	1	0.3%	1,387,496	0.7%
Other	2	0.6%	444,182	0.2%
Printing & Media	2	0.6%	630,005	0.3%
Professional Services	50	15.4%	25,342,718	12.7%
Property Investment	5	1.5%	3,230,233	1.6%
Public Service	0	0.0%	0	0.0%
Retail	28	8.6%	13,473,859	6.7%
Sport, Leisure, Cultural & Recreational	24	7.4%	10,470,923	5.2%
Wholesale	0	0.0%	0	0.0%
Total	325	100%	200,084,650	100%

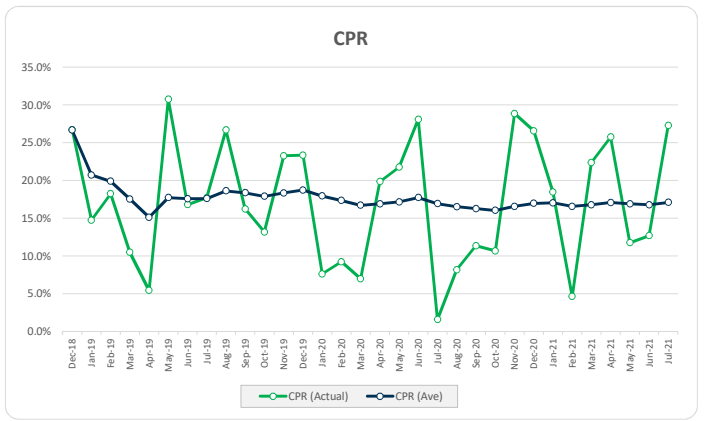
Credit Events ●●				
	Number		Balance	
	Amount	%	Amount	%
0	310	95.4%	185,692,093	92.8%
1	14	4.3%	13,687,128	6.8%
2	1	0.3%	705,430	0.4%
Total	325	100%	200,084,650	100%

Think Tank Series 2018-1: Time Series Charts

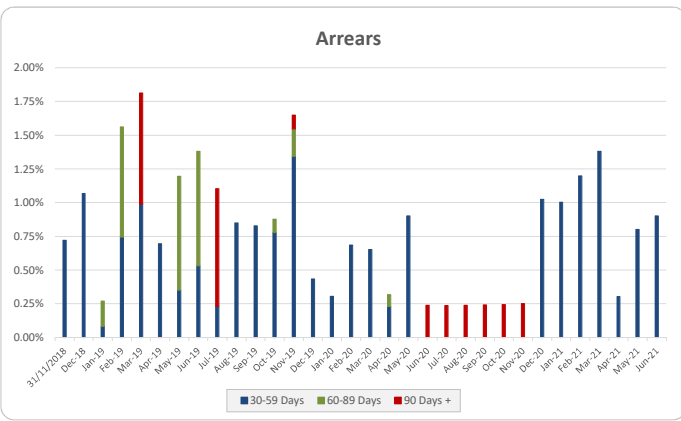
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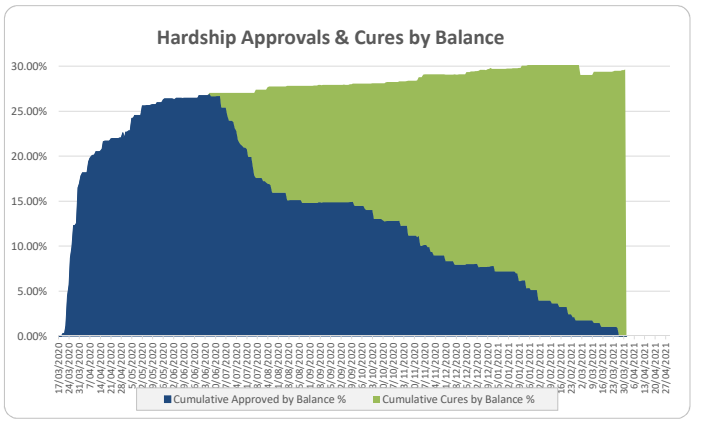
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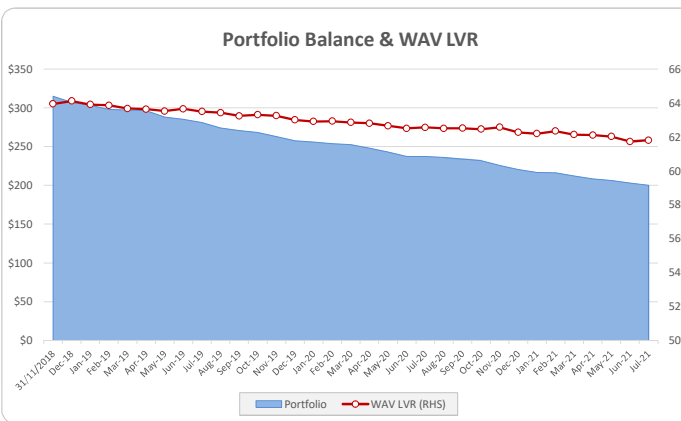
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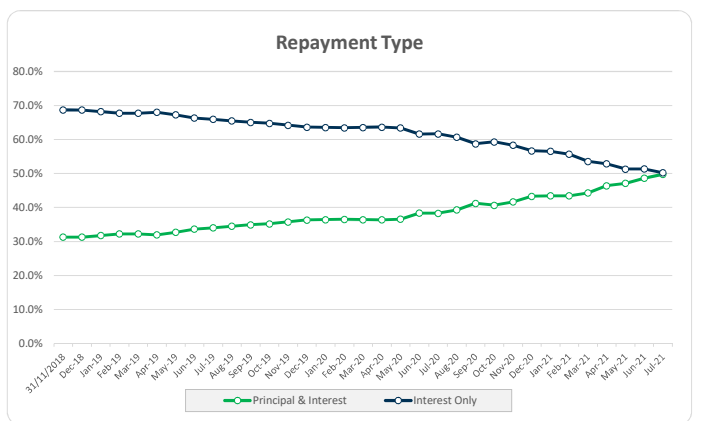
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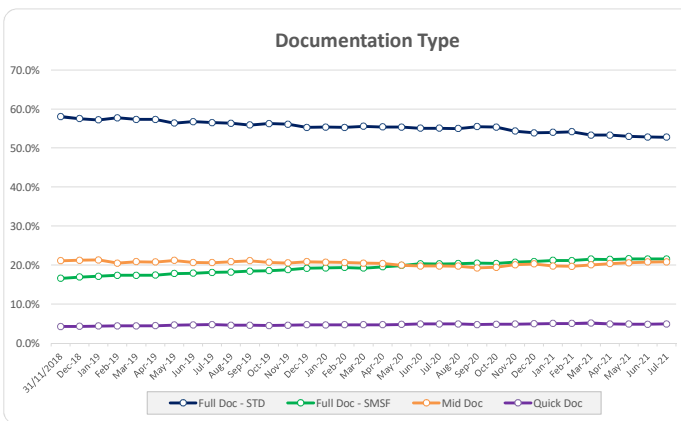
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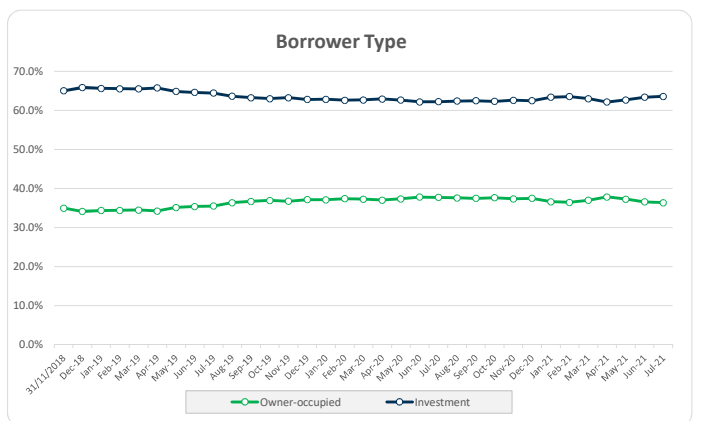
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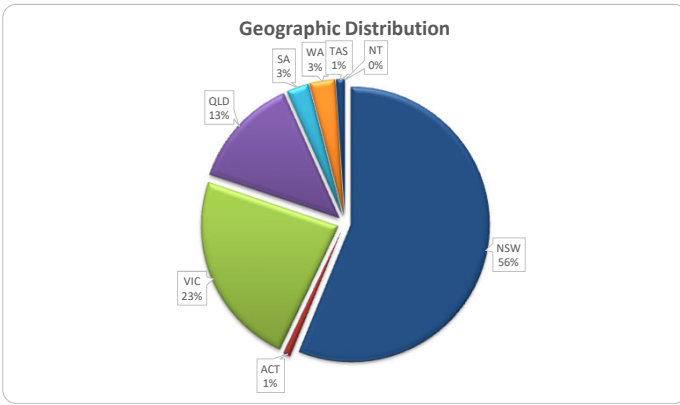


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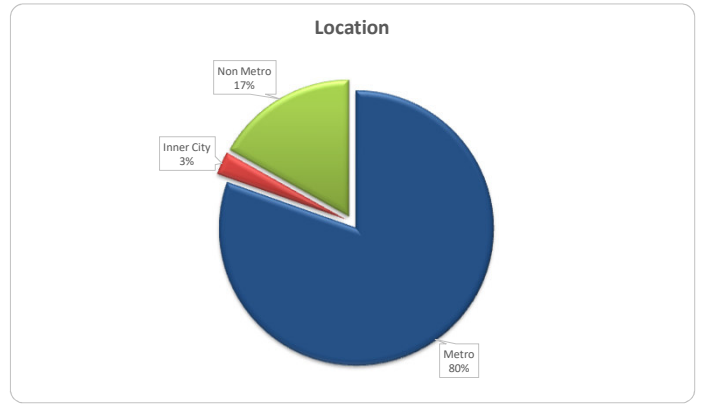


Think Tank Series 2018-1: Current Charts

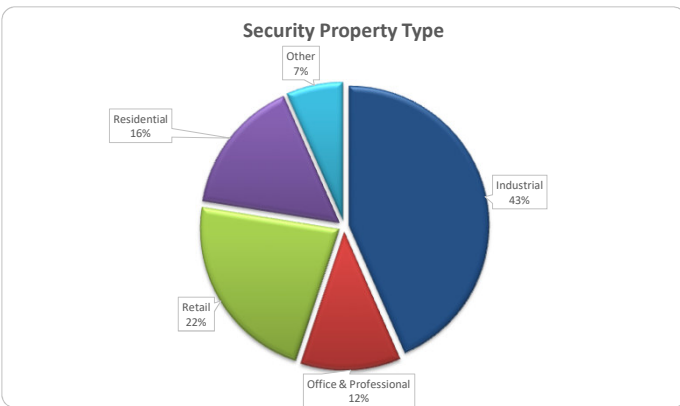
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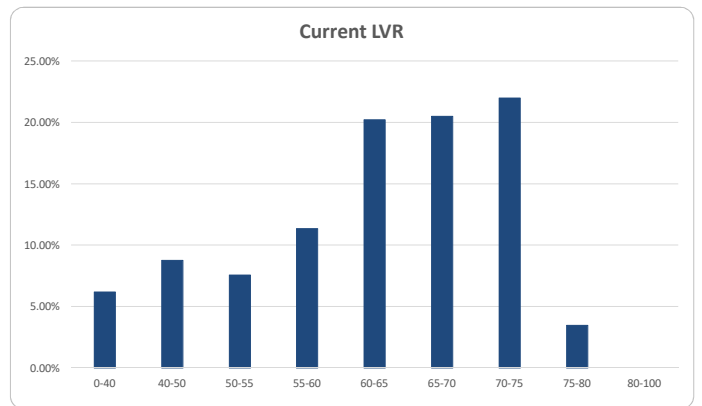
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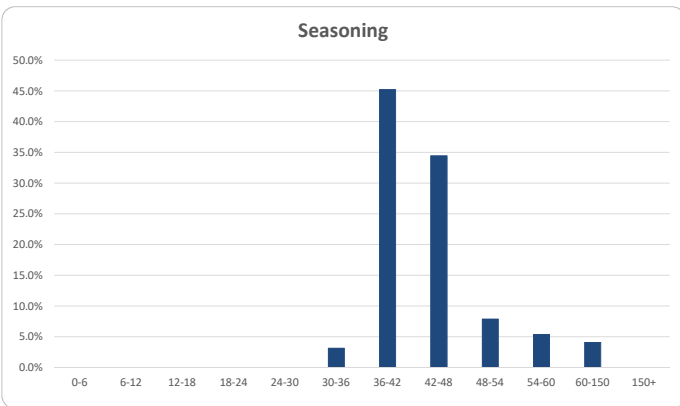
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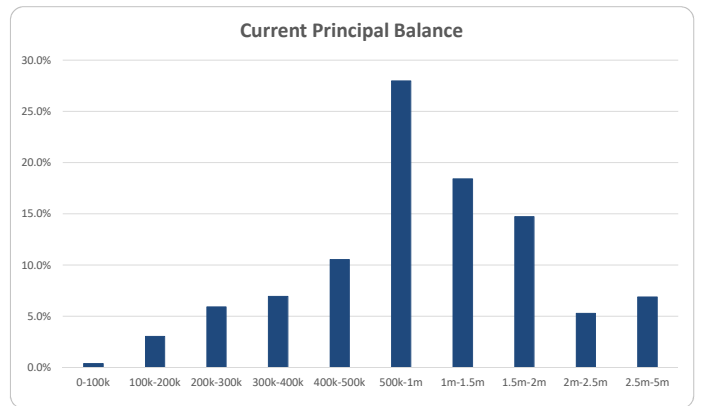
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Note:
 Documentation Type Data & Chart: Investors reports provided from November 2018 to November 2019 shows % based on numbers
 Documentation Type Data & Chart: Amended % based on numbers to % based on Balance from November 2018 to November 2019