



Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Sep-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	94,056,904.41		4,605,249.76	89,451,654.65	53.6%	47.3%	0.00	0.00	120,041.61	120,041.61
Class A2	21,319,565.00		1,043,856.61	20,275,708.39	43.1%	47.3%	0.00	0.00	35,357.59	35,357.59
Class B	20,160,000.00		0.00	20,160,000.00	32.7%	100.0%	0.00	0.00	40,283.38	40,283.38
Class C	26,460,000.00		0.00	26,460,000.00	18.9%	100.0%	0.00	0.00	73,097.53	73,097.53
Class D	16,380,000.00		0.00	16,380,000.00	10.5%	100.0%	0.00	0.00	59,162.63	59,162.63
Class E	4,410,000.00		0.00	4,410,000.00	8.2%	100.0%	0.00	0.00	22,482.99	22,482.99
Class F	10,390,000.00		0.00	10,390,000.00	2.8%	100.0%	0.00	0.00	60,912.07	60,912.07
Class G	2,210,000.00		0.00	2,210,000.00	1.6%	100.0%	0.00	0.00	16,897.94	16,897.94
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	30,773.66	30,773.66

1. GENERAL

Current Payment Date	10-Sep-21
Collection Period (start)	1-Aug-21
Collection Period (end)	31-Aug-21
Interest Period (start)	10-Aug-21
Interest Period (end)	9-Sep-21
Days in Interest Period	31
Next Payment Date	11-Oct-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	889,705.79
Early Repayment Fees	28,251.61
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,968.39
Total Available Income	920,925.79

(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	5,688,409.57
Principal from the sale of Mortgage Loans	0.00
Other Principal	-11,303.20
Total Principal Collections	5,677,106.37

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)	87,008.12
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	120,041.61
Class A2 Interest	35,357.59
Class B Interest	40,283.38
Class C Interest	73,097.53
Class D Interest	59,162.63
Class E Interest	22,482.99
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	60,912.07
Class G Interest	16,897.94
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	10,902.80
Class H Interest	30,773.66
Other Expenses	0.00
Excess Spread	364,005.47

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	28,000.00
Class A1 Principal Payment	4,605,249.76
Class A2 Principal Payment	1,043,856.61
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	200,084,650.10
Plus: Capitalised Charges	27,620.31
Plus: Further Advances / Redraws	28,000.00
Less: Principal Collections	5,688,409.57
Loan Balance at End of Collection Period	194,451,860.84

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,688,409.57
CPR (%)	29.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.99%	5.57%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.50%	5.57%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	1	1	0	2
Balance Outstanding	1,405,854	483,849	0	1,889,704
% Portfolio Balance	0.72%	0.25%	0.00%	0.97%

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	318
Facilities	286
Borrower Groups	267
Balance	194,451,861
Avg Loan Balance	611,484
Max Loan Balance	3,000,000
Avg Facility Balance	679,902
Max Facility Balance	3,000,000
Avg Group Balance	728,284
Max Group Balance	3,000,000
WA Current LVR	61.6%
Max Current LVR	78.5%
WA Yield	5.57%
WA Seasoning (months)	45.4
% IO	50.0%
% Investor	63.1%
% SMSF	22.0%
WA Interest Cover (UnStressed)	2.39

Current Loan/Facility LVR ●●

		Number		Balance	
		Amount	%	Amount	%
0%	<= 40%	42	13.2%	12,340,857	6.3%
> 40%	<= 50%	39	12.3%	18,738,283	9.6%
> 50%	<= 55%	22	6.9%	13,845,876	7.1%
> 55%	<= 60%	42	13.2%	22,679,948	11.7%
> 60%	<= 65%	54	17.0%	40,527,578	20.8%
> 65%	<= 70%	52	16.4%	37,069,865	19.1%
> 70%	<= 75%	60	18.9%	42,628,948	21.9%
> 75%	<= 80%	7	2.2%	6,620,506	3.4%
> 80%	<= 85%	0	0.0%	0	0.0%
> 85%	<= 100%	0	0.0%	0	0.0%
Total		318	100.0%	194,451,861	100%

Current Facility Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	7	2.4%	366,676	0.2%
> 100,000	<= 200,000	32	11.2%	4,978,719	2.6%
> 200,000	<= 300,000	36	12.6%	8,832,936	4.5%
> 300,000	<= 400,000	31	10.8%	10,741,539	5.5%
> 400,000	<= 500,000	41	14.3%	18,792,657	9.7%
> 500,000	<= 1,000,000	81	28.3%	57,412,588	29.5%
> 1,000,000	<= 1,500,000	28	9.8%	34,365,925	17.7%
> 1,500,000	<= 2,000,000	18	6.3%	30,600,788	15.7%
> 2,000,000	<= 2,500,000	8	2.8%	17,114,334	8.8%
> 2,500,000	<= 5,000,000	4	1.4%	11,245,698	5.8%
Total		286	100%	194,451,861	100%

Property State ●●

		Number		Balance	
		Amount	%	Amount	%
NSW		161	50.6%	110,462,164	56.8%
ACT		4	1.3%	1,749,855	0.9%
VIC		77	24.2%	45,150,015	23.2%
QLD		52	16.4%	26,227,602	13.5%
SA		15	4.7%	5,301,623	2.7%
WA		9	2.8%	5,560,602	2.9%
TAS		0	0.0%	0	0.0%
NT		0	0.0%	0	0.0%
Total		318	100%	194,451,861	100%

Property Location ●●

		Number		Balance	
		Amount	%	Amount	%
Metro		249	78.3%	157,358,194	80.9%
Non metro		59	18.6%	31,659,787	16.3%
Inner City		10	3.1%	5,433,880	2.8%
Total		318	100%	194,451,861	100%

Current Loan Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	16	5.0%	813,815	0.4%
> 100,000	<= 200,000	38	11.9%	5,923,380	3.0%
> 200,000	<= 300,000	47	14.8%	11,634,277	6.0%
> 300,000	<= 400,000	39	12.3%	13,504,474	6.9%
> 400,000	<= 500,000	46	14.5%	21,047,187	10.8%
> 500,000	<= 1,000,000	78	24.5%	55,298,436	28.4%
> 1,000,000	<= 1,500,000	28	8.8%	34,285,006	17.6%
> 1,500,000	<= 2,000,000	16	5.0%	27,699,754	14.2%
> 2,000,000	<= 2,500,000	6	1.9%	12,999,834	6.7%
> 2,500,000	<= 5,000,000	4	1.3%	11,245,698	5.8%
Total		318	100%	194,451,861	100%

Current Group Balance ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 100,000	6	2.2%	282,054	0.1%
> 100,000	<= 200,000	28	10.5%	4,425,578	2.3%
> 200,000	<= 300,000	31	11.6%	7,699,514	4.0%
> 300,000	<= 400,000	27	10.1%	9,324,232	4.8%
> 400,000	<= 500,000	37	13.9%	16,973,789	8.7%
> 500,000	<= 1,000,000	80	30.0%	56,464,654	29.0%
> 1,000,000	<= 1,500,000	21	7.9%	26,245,220	13.5%
> 1,500,000	<= 2,000,000	22	8.2%	37,605,753	19.3%
> 2,000,000	<= 2,500,000	10	3.7%	21,539,116	11.1%
> 2,500,000	<= 5,000,000	5	1.9%	13,991,951	7.2%
Total		267	100%	194,451,861	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	8	2.5%	3,235,527	1.7%
> 36	<= 42	107	33.6%	70,553,608	36.3%
> 42	<= 48	132	41.5%	76,895,296	39.5%
> 48	<= 54	38	11.9%	23,165,449	11.9%
> 54	<= 60	18	5.7%	11,662,638	6.0%
> 60	<= 300	15	4.7%	8,939,343	4.6%
Total		318	100%	194,451,861	100%

Arrears (Days Past Due) ●●

		Number		Balance	
		Amount	%	Amount	%
0	<= 30	316	99.4%	192,562,157	99.0%
> 30	<= 60	1	0.3%	1,405,854	0.7%
> 60	<= 90	1	0.3%	483,849	0.2%
> 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		318	100%	194,451,861	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	146	45.9%	100,964,913	51.9%
Mid Doc	62	19.5%	40,946,576	21.1%
Quick Doc	17	5.3%	9,758,811	5.0%
SMSF	93	29.2%	42,781,561	22.0%
SMSF NR	0	0.0%	0	0.0%
Total	318	100%	194,451,861	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	67	21.1%	42,122,093	21.7%
Industrial	147	46.2%	86,466,420	44.5%
Office	48	15.1%	21,043,810	10.8%
Professional Suites	7	2.2%	2,046,820	1.1%
Commercial Other	14	4.4%	13,233,338	6.8%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	35	11.0%	29,539,380	15.2%
Total	318	100%	194,451,861	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	311	97.8%	190,527,886	98.0%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	4	1.3%	1,734,612	0.9%
> 1 <= 2	2	0.6%	1,622,524	0.8%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	566,839	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	318	100%	194,451,861	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	68	21.4%	43,316,870	22.3%
> 5.0% <= 5.5%	80	25.2%	43,322,894	22.3%
> 5.5% <= 6.0%	91	28.6%	59,669,783	30.7%
> 6.0% <= 6.5%	69	21.7%	41,975,532	21.6%
> 6.5% <= 7.0%	9	2.8%	5,004,846	2.6%
> 7.0% <= 7.5%	1	0.3%	1,161,935	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	318	100%	194,451,861	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.3%	1,740,175	0.9%
> 1.50 <= 1.75	84	26.4%	69,896,258	35.9%
> 1.75 <= 2.00	45	14.2%	26,932,057	13.9%
> 2.00 <= 2.25	35	11.0%	18,235,370	9.4%
> 2.25 <= 2.50	26	8.2%	16,900,538	8.7%
> 2.50 <= 2.75	17	5.3%	8,126,404	4.2%
> 2.75 <= 3.00	32	10.1%	13,260,773	6.8%
> 3.00 <= 3.25	12	3.8%	5,412,999	2.8%
> 3.25 <= 3.50	8	2.5%	7,169,799	3.7%
> 3.50 <= 3.75	15	4.7%	7,596,845	3.9%
> 3.75 <= 4.00	7	2.2%	2,837,115	1.5%
> 4.00 <= 4.25	1	0.3%	218,390	0.1%
> 4.25 <= 100	32	10.1%	16,125,139	8.3%
Total	318	100%	194,451,861	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.7%	9,618,737	4.9%
Non NCCP loans	300	94.3%	184,833,123	95.1%
Total	318	100%	194,451,861	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	26.3%	4,975,544	16.8%
High Density Apartment	2	5.3%	1,433,250	4.9%
House	26	68.4%	23,130,585	78.3%
Total	38	100%	29,539,380	100%

Employment Type ●●						
		Number		Balance		
		Amount	%	Amount	%	
PAYG		66	20.8%	39,778,642	20.5%	
<i>Months Self Employed</i>						
0	< 12	12	0	0.0%	0	0.0%
12	< 24	24	0	0.0%	0	0.0%
24	< 36	36	3	0.9%	2,758,477	1.4%
36	< 48	48	9	2.8%	7,353,135	3.8%
48	< 60	60	9	2.8%	4,724,659	2.4%
60	700	700	231	72.6%	139,836,948	71.9%
Total		318	100%	194,451,861	100%	

Remaining Term ●●						
		Number		Balance		
		Amount	%	Amount	%	
0	<= 15	180	14	4.4%	4,945,562	2.5%
> 15	<= 20	240	32	10.1%	19,267,705	9.9%
> 20	<= 25	300	193	60.7%	124,309,337	63.9%
> 25	<= 30	360	79	24.8%	45,929,257	23.6%
Total		318	100%	194,451,861	100%	

Payment Type ●●					
		Number		Balance	
		Amount	%	Amount	%
P&I		182	57.2%	97,152,326	50.0%
<i>IO Term Remaining (yrs)</i>					
0	<= 1	49	15.4%	33,710,183	17.3%
> 1	<= 2	86	27.0%	62,924,352	32.4%
> 2	<= 3	1	0.3%	665,000	0.3%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	0	0.0%	0	0.0%
Total		318	100%	194,451,861	100%

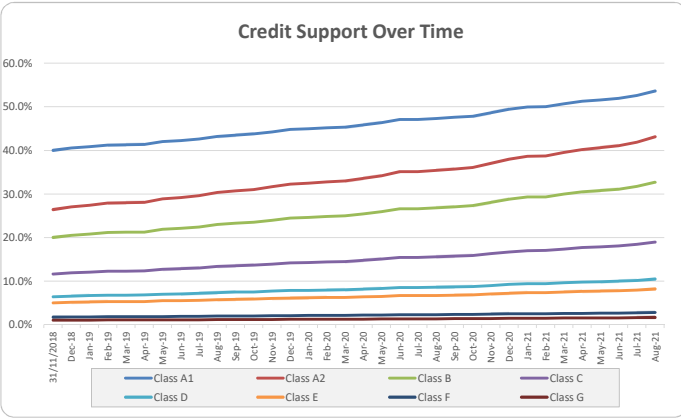
Loan Purpose ●●					
		Number		Balance	
		Amount	%	Amount	%
Purchase		177	55.7%	105,686,391	54.4%
Refinance - no takeout		72	22.6%	46,808,338	24.1%
Refinance		27	8.5%	17,980,212	9.2%
Equity Takeout		42	13.2%	23,976,920	12.3%
Total		318	100%	194,451,861	100%

Borrower Industry ●●					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		41	12.9%	20,329,024	10.5%
Communications		4	1.3%	1,792,386	0.9%
Construction		78	24.5%	60,703,504	31.2%
Education		5	1.6%	4,514,785	2.3%
Engineering / Manufacturing		22	6.9%	12,843,591	6.6%
Finance & Insurance		17	5.3%	9,922,467	5.1%
Food and Beverage		28	8.8%	26,240,423	13.5%
Health		16	5.0%	6,123,012	3.1%
IT		1	0.3%	1,387,496	0.7%
Other		2	0.6%	443,228	0.2%
Printing & Media		2	0.6%	655,005	0.3%
Professional Services		46	14.5%	23,048,408	11.9%
Property Investment		5	1.6%	3,224,720	1.7%
Public Service		0	0.0%	0	0.0%
Retail		27	8.5%	12,755,045	6.6%
Sport, Leisure, Cultural & Recreational		24	7.5%	10,468,766	5.4%
Wholesale		0	0.0%	0	0.0%
Total		318	100%	194,451,861	100%

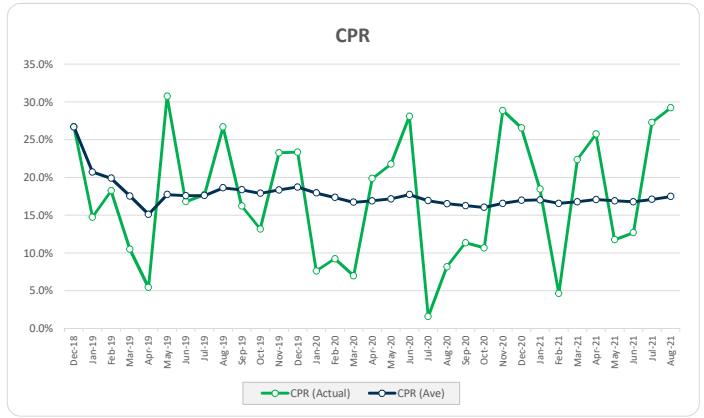
Credit Events ●●					
		Number		Balance	
		Amount	%	Amount	%
0		303	95.3%	180,057,606	92.6%
1		14	4.4%	13,691,053	7.0%
2		1	0.3%	703,202	0.4%
Total		318	100%	194,451,861	100%

Think Tank Series 2018-1: Time Series Charts

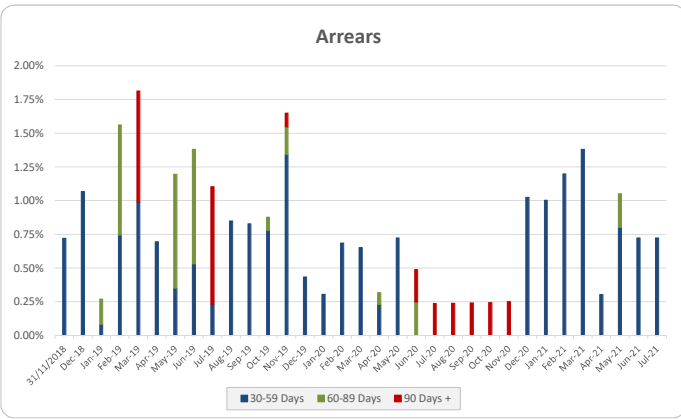
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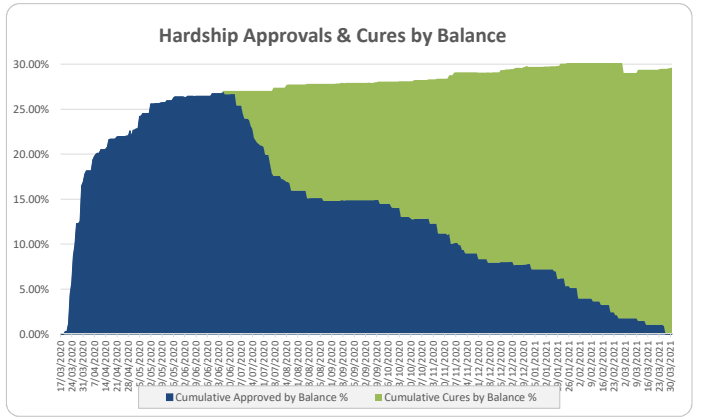
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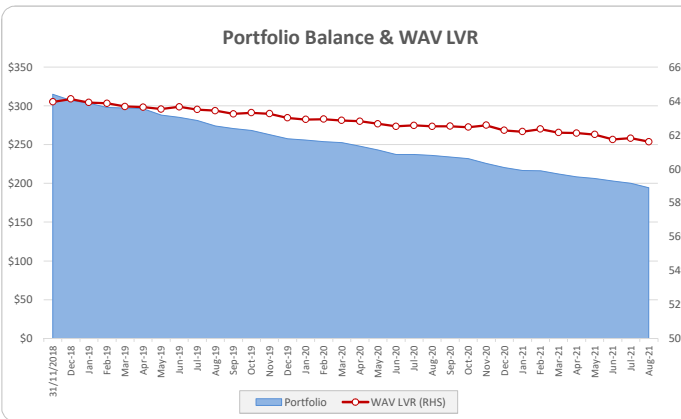
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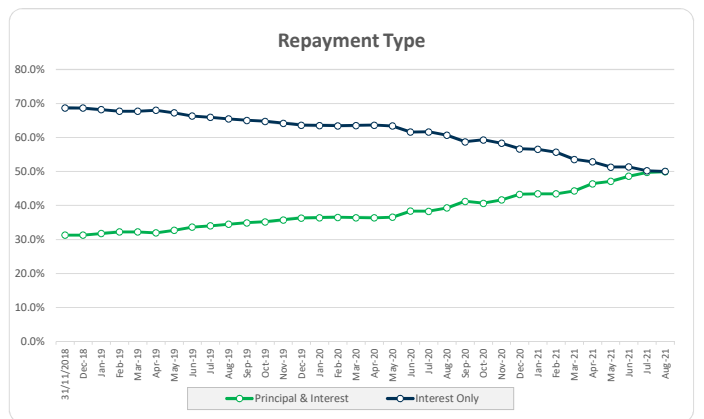
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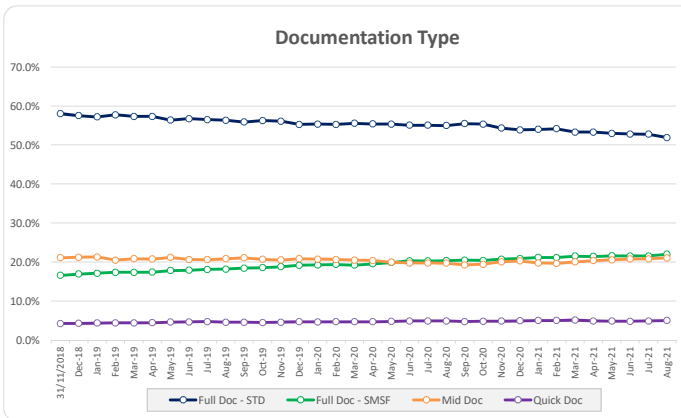
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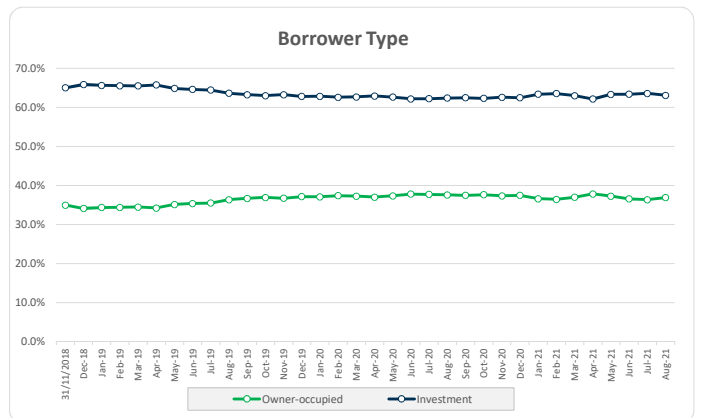
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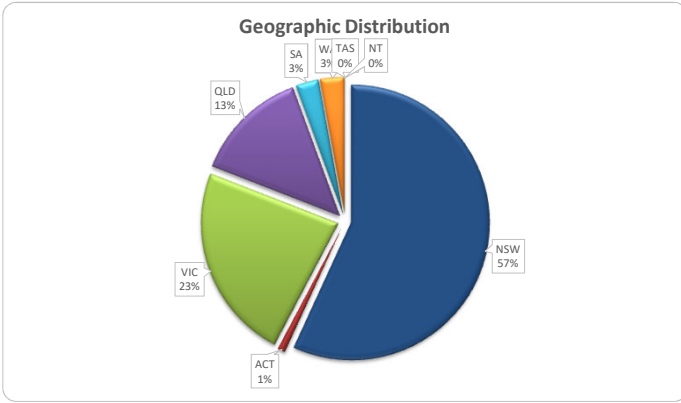


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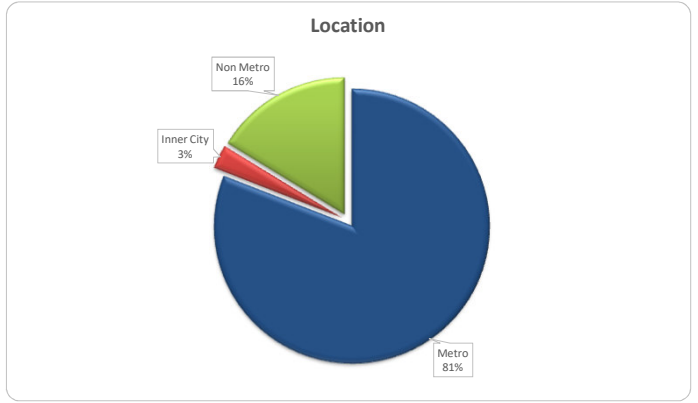


Think Tank Series 2018-1: Current Charts

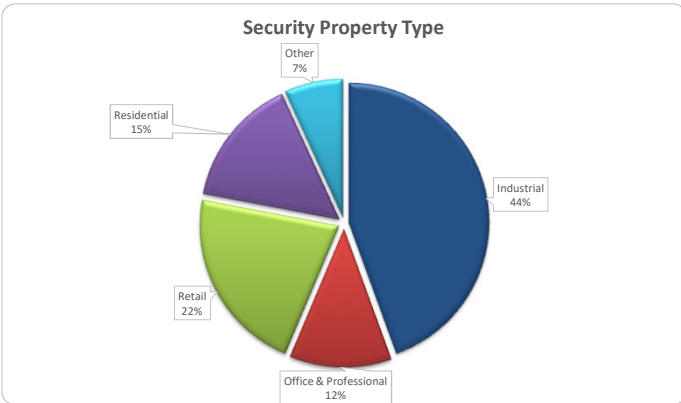
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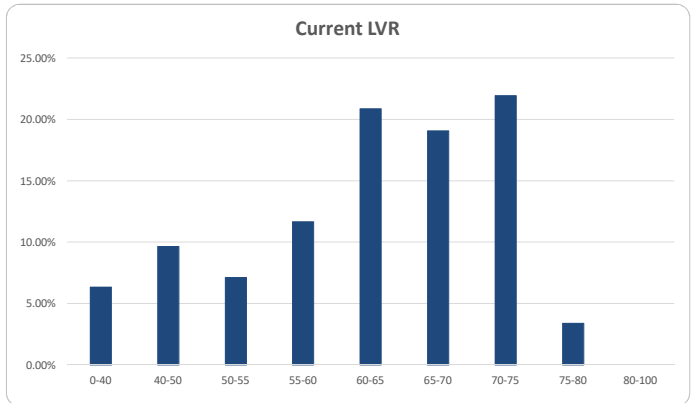
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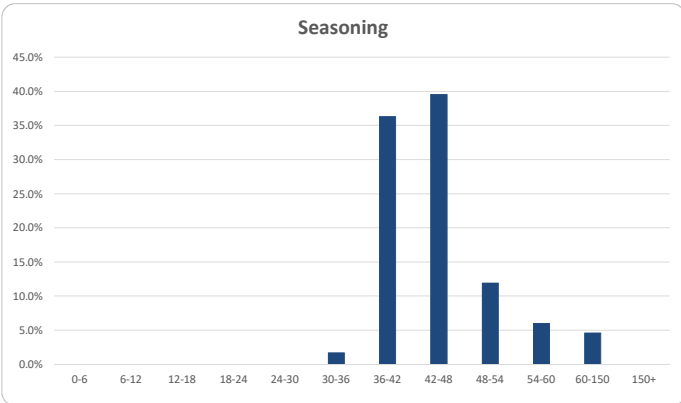
11



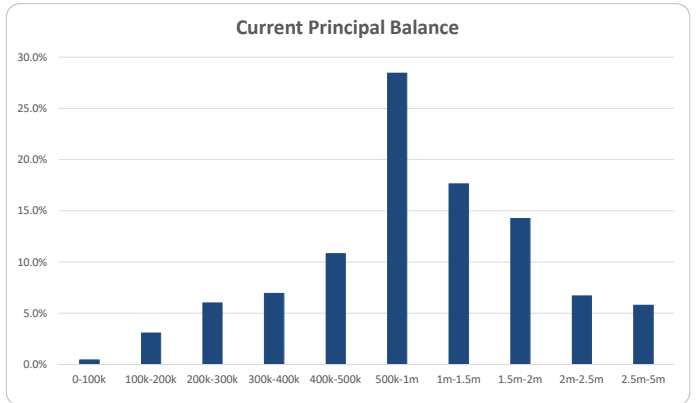
12



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