



Investor Report - Think Tank Series 2018-1

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

Payment Date of 11-Oct-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	89,451,654.65		1,486,667.10	87,964,987.55	54.0%	46.5%	0.00	0.00	114,718.68	114,718.68
Class A2	20,275,708.39		336,977.88	19,938,730.51	43.5%	46.5%	0.00	0.00	33,752.11	33,752.11
Class B	20,160,000.00		0.00	20,160,000.00	33.0%	100.0%	0.00	0.00	40,408.37	40,408.37
Class C	26,460,000.00		0.00	26,460,000.00	19.1%	100.0%	0.00	0.00	73,261.58	73,261.58
Class D	16,380,000.00		0.00	16,380,000.00	10.6%	100.0%	0.00	0.00	59,264.19	59,264.19
Class E	4,410,000.00		0.00	4,410,000.00	8.2%	100.0%	0.00	0.00	22,510.33	22,510.33
Class F	10,390,000.00		0.00	10,390,000.00	2.8%	100.0%	0.00	0.00	60,976.49	60,976.49
Class G	2,210,000.00		0.00	2,210,000.00	1.6%	100.0%	0.00	0.00	16,911.65	16,911.65
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	30,793.19	30,793.19

1. GENERAL

Current Payment Date	11-Oct-21
Collection Period (start)	1-Sep-21
Collection Period (end)	30-Sep-21
Interest Period (start)	10-Sep-21
Interest Period (end)	10-Oct-21
Days in Interest Period	31
Next Payment Date	10-Nov-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	872,947.19
Early Repayment Fees	11,507.38
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	10,706.86
Total Available Income	895,161.43

(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	1,865,031.53
Principal from the sale of Mortgage Loans	0.00
Other Principal	-11,386.55
Total Principal Collections	1,853,644.98

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)	76,559.39
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	114,718.68
Class A2 Interest	33,752.11
Class B Interest	40,408.37
Class C Interest	73,261.58
Class D Interest	59,264.19
Class E Interest	22,510.33
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	60,976.49
Class G Interest	16,911.65
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	10,726.49
Class H Interest	30,793.19
Other Expenses	0.00
Excess Spread	355,278.95

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	30,000.00
Class A1 Principal Payment	1,486,667.10
Class A2 Principal Payment	336,977.88
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	194,451,860.84
Plus: Capitalised Charges	36,428.40
Plus: Further Advances / Redraws	30,000.00
Less: Principal Collections	1,865,031.53
 Loan Balance at End of Collection Period	 192,653,257.71

b. Repayments

Principal received on Mortgage Loans during Collection Period	1,865,031.53
CPR (%)	10.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.91%	5.55%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.55%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	5	1	1	7
Balance Outstanding	4,010,024	1,412,720	486,309	5,909,052
% Portfolio Balance	2.08%	0.73%	0.25%	3.07%

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	313
Facilities	283
Borrower Groups	264
Balance	192,653,258
Avg Loan Balance	615,506
Max Loan Balance	3,000,000
Avg Facility Balance	680,754
Max Facility Balance	3,000,000
Avg Group Balance	729,747
Max Group Balance	3,000,000
WA Current LVR	61.5%
Max Current LVR	78.5%
WA Yield	5.55%
WA Seasoning (months)	46.4
% IO	47.9%
% Investor	63.0%
% SMSF	22.2%
WA Interest Cover (UnStressed)	2.39

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
> -1% <= 100,000	7	2.5%	365,502	0.2%
> 100,000 <= 200,000	32	11.3%	4,944,421	2.6%
> 200,000 <= 300,000	36	12.7%	8,820,864	4.6%
> 300,000 <= 400,000	32	11.3%	11,100,409	5.8%
> 400,000 <= 500,000	39	13.8%	17,947,701	9.3%
> 500,000 <= 1,000,000	79	27.9%	56,205,411	29.2%
> 1,000,000 <= 1,500,000	28	9.9%	34,363,034	17.8%
> 1,500,000 <= 2,000,000	18	6.4%	30,570,423	15.9%
> 2,000,000 <= 2,500,000	8	2.8%	17,093,762	8.9%
> 2,500,000 <= 5,000,000	4	1.4%	11,241,732	5.8%
Total	283	100.0%	192,653,258	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	7	2.5%	365,502	0.2%
> 100,000 <= 200,000	32	11.3%	4,944,421	2.6%
> 200,000 <= 300,000	36	12.7%	8,820,864	4.6%
> 300,000 <= 400,000	32	11.3%	11,100,409	5.8%
> 400,000 <= 500,000	39	13.8%	17,947,701	9.3%
> 500,000 <= 1,000,000	79	27.9%	56,205,411	29.2%
> 1,000,000 <= 1,500,000	28	9.9%	34,363,034	17.8%
> 1,500,000 <= 2,000,000	18	6.4%	30,570,423	15.9%
> 2,000,000 <= 2,500,000	8	2.8%	17,093,762	8.9%
> 2,500,000 <= 5,000,000	4	1.4%	11,241,732	5.8%
Total	283	100%	192,653,258	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	160	51.1%	109,943,268	57.1%
ACT	4	1.3%	1,752,287	0.9%
VIC	76	24.3%	44,517,052	23.1%
QLD	49	15.7%	25,604,346	13.3%
SA	15	4.8%	5,294,376	2.7%
WA	9	2.9%	5,541,928	2.9%
TAS	0	0.0%	0	0.0%
NT	0	0.0%	0	0.0%
Total	313	100%	192,653,258	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	247	78.9%	156,198,882	81.1%
Non metro	56	17.9%	31,024,297	16.1%
Inner City	10	3.2%	5,430,079	2.8%
Total	313	100%	192,653,258	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.8%	785,988	0.4%
> 100,000 <= 200,000	38	12.1%	5,888,391	3.1%
> 200,000 <= 300,000	46	14.7%	11,390,714	5.9%
> 300,000 <= 400,000	39	12.5%	13,551,121	7.0%
> 400,000 <= 500,000	44	14.1%	20,187,537	10.5%
> 500,000 <= 1,000,000	77	24.6%	54,657,108	28.4%
> 1,000,000 <= 1,500,000	28	8.9%	34,282,131	17.8%
> 1,500,000 <= 2,000,000	16	5.1%	27,689,274	14.4%
> 2,000,000 <= 2,500,000	6	1.9%	12,979,262	6.7%
> 2,500,000 <= 5,000,000	4	1.3%	11,241,732	5.8%
Total	313	100%	192,653,258	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.3%	281,113	0.1%
> 100,000 <= 200,000	28	10.6%	4,392,082	2.3%
> 200,000 <= 300,000	31	11.7%	7,690,284	4.0%
> 300,000 <= 400,000	28	10.6%	9,683,667	5.0%
> 400,000 <= 500,000	35	13.3%	16,127,847	8.4%
> 500,000 <= 1,000,000	78	29.5%	55,255,294	28.7%
> 1,000,000 <= 1,500,000	21	8.0%	26,235,228	13.6%
> 1,500,000 <= 2,000,000	22	8.3%	37,474,113	19.5%
> 2,000,000 <= 2,500,000	10	3.8%	21,531,007	11.2%
> 2,500,000 <= 5,000,000	5	1.9%	13,982,622	7.3%
Total	264	100%	192,653,258	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	0	0.0%	0	0.0%
> 36 <= 42	98	31.3%	57,714,854	30.0%
> 42 <= 48	126	40.3%	80,871,096	42.0%
> 48 <= 54	59	18.8%	34,058,867	17.7%
> 54 <= 60	12	3.8%	6,639,793	3.4%
> 60 <= 300	18	5.8%	13,368,647	6.9%
Total	313	100%	192,653,258	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	306	97.8%	186,744,205	96.9%
> 30 <= 60	5	1.6%	4,010,024	2.1%
> 60 <= 90	1	0.3%	1,412,720	0.7%
> 90 <= 120	1	0.3%	486,309	0.3%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	0	0.0%	0	0.0%
Total	313	100%	192,653,258	100%

Income Verification ●●				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	142	45.4%	99,997,272	51.9%
Mid Doc	61	19.5%	40,234,265	20.9%
Quick Doc	17	5.4%	9,741,061	5.1%
SMSF	93	29.7%	42,680,659	22.2%
SMSF NR	0	0.0%	0	0.0%
Total	313	100%	192,653,258	100%

Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Retail	67	21.4%	42,094,006	21.8%
Industrial	143	45.7%	85,318,937	44.3%
Office	48	15.3%	21,023,885	10.9%
Professional Suites	7	2.2%	2,042,334	1.1%
Commercial Other	13	4.2%	12,670,551	6.6%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	35	11.2%	29,503,544	15.3%
Total	313	100%	192,653,258	100%

Interest Rate Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Variable	306	97.8%	188,734,498	98.0%
<i>Fixed Rate Term Remaining (yrs)</i>				
0 <= 1	4	1.3%	1,732,545	0.9%
> 1 <= 2	2	0.6%	1,620,240	0.8%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	565,975	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	313	100%	192,653,258	100%

Interest Rates ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 5.0%	71	22.7%	44,546,961	23.1%
> 5.0% <= 5.5%	77	24.6%	42,851,492	22.2%
> 5.5% <= 6.0%	89	28.4%	58,975,682	30.6%
> 6.0% <= 6.5%	67	21.4%	40,710,738	21.1%
> 6.5% <= 7.0%	8	2.6%	4,407,540	2.3%
> 7.0% <= 7.5%	1	0.3%	1,160,845	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	313	100%	192,653,258	100%

Interest Cover (Unstressed) ●●				
	Number		Balance	
	Amount	%	Amount	%
0 <= 1.50	4	1.3%	1,735,764	0.9%
> 1.50 <= 1.75	84	26.8%	69,780,315	36.2%
> 1.75 <= 2.00	41	13.1%	25,758,967	13.4%
> 2.00 <= 2.25	35	11.2%	18,189,311	9.4%
> 2.25 <= 2.50	26	8.3%	16,882,686	8.8%
> 2.50 <= 2.75	17	5.4%	8,121,215	4.2%
> 2.75 <= 3.00	32	10.2%	13,232,792	6.9%
> 3.00 <= 3.25	12	3.8%	5,406,182	2.8%
> 3.25 <= 3.50	8	2.6%	7,164,063	3.7%
> 3.50 <= 3.75	15	4.8%	7,584,776	3.9%
> 3.75 <= 4.00	7	2.2%	2,835,793	1.5%
> 4.00 <= 4.25	1	0.3%	217,789	0.1%
> 4.25 <= 100	31	9.9%	15,743,605	8.2%
Total	313	100%	192,653,258	100%

NCCP Loans ●●				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.8%	9,651,778	5.0%
Non NCCP loans	295	94.2%	183,001,479	95.0%
Total	313	100%	192,653,258	100%

Residential Property Type ●●				
	Number		Balance	
	Amount	%	Amount	%
Apartment	10	26.3%	4,974,326	16.9%
High Density Apartment	2	5.3%	1,433,250	4.9%
House	26	68.4%	23,095,968	78.3%
Total	38	100%	29,503,544	100%

Employment Type ●●						
		Number		Balance		
		Amount	%	Amount	%	
PAYG		65	20.8%	39,130,575	20.3%	
<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	1.0%	2,754,514	1.4%
36	< 48	48	9	2.9%	7,346,818	3.8%
48	< 60	60	9	2.9%	4,720,448	2.5%
60	700	700	227	72.5%	138,700,903	72.0%
Total		313	100%	192,653,258	100%	

Remaining Term ●●						
		Number		Balance		
		Amount	%	Amount	%	
0	<= 15	180	14	4.5%	4,925,319	2.6%
> 15	<= 20	240	35	11.2%	23,885,556	12.3%
> 20	<= 25	300	186	59.4%	118,583,592	61.6%
> 25	<= 30	360	78	24.9%	45,458,791	23.6%
Total		313	100%	192,653,258	100%	

Payment Type ●●					
		Number		Balance	
		Amount	%	Amount	%
P&I		185	59.1%	100,455,391	52.1%
<i>IO Term Remaining (yrs)</i>					
0	<= 1	47	15.0%	32,325,595	16.8%
> 1	<= 2	81	25.9%	59,872,271	31.1%
> 2	<= 3	0	0.0%	0	0.0%
> 3	<= 4	0	0.0%	0	0.0%
> 4	<= 5	0	0.0%	0	0.0%
Total		313	100%	192,653,258	100%

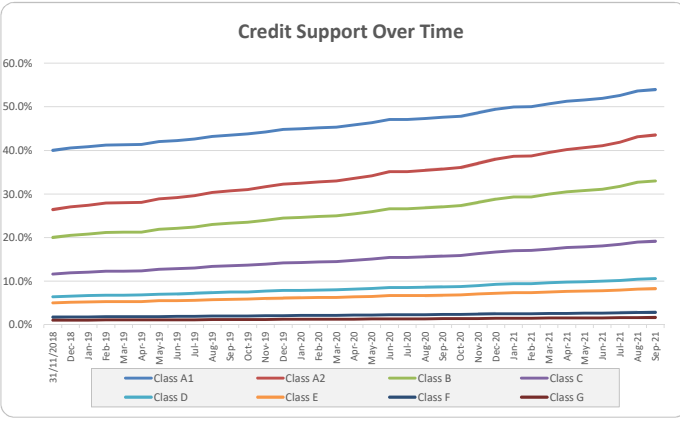
Loan Purpose ●●					
		Number		Balance	
		Amount	%	Amount	%
Purchase		176	56.2%	104,930,099	54.5%
Refinance - no takeout		71	22.7%	47,488,919	24.6%
Refinance		25	8.0%	16,653,621	8.6%
Equity Takeout		41	13.1%	23,580,619	12.2%
Total		313	100%	192,653,258	100%

Borrower Industry ●●					
		Number		Balance	
		Amount	%	Amount	%
Agriculture		0	0.0%	0	0.0%
Automotive / Transport		38	12.1%	19,729,493	10.2%
Communications		4	1.3%	1,791,310	0.9%
Construction		77	24.6%	60,228,192	31.3%
Education		5	1.6%	4,510,471	2.3%
Engineering / Manufacturing		22	7.0%	12,821,235	6.7%
Finance & Insurance		17	5.4%	9,890,803	5.1%
Food and Beverage		28	8.9%	26,211,792	13.6%
Health		16	5.1%	6,124,074	3.2%
IT		1	0.3%	1,387,496	0.7%
Other		2	0.6%	442,270	0.2%
Printing & Media		2	0.6%	685,005	0.4%
Professional Services		46	14.7%	23,009,899	11.9%
Property Investment		5	1.6%	3,209,197	1.7%
Public Service		0	0.0%	0	0.0%
Retail		27	8.6%	12,733,440	6.6%
Sport, Leisure, Cultural & Recreational		23	7.3%	9,878,580	5.1%
Wholesale		0	0.0%	0	0.0%
Total		313	100%	192,653,258	100%

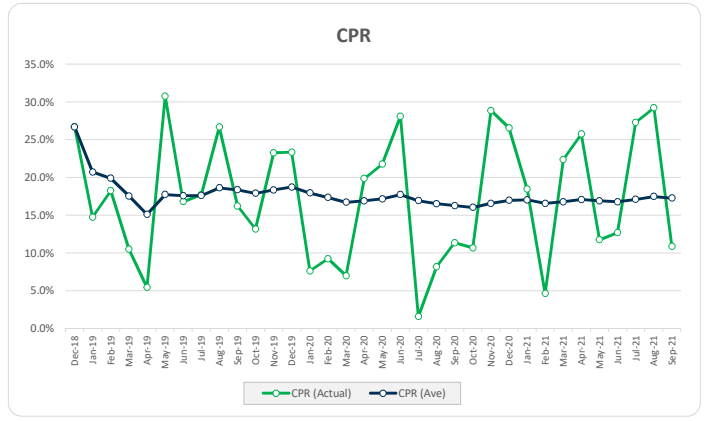
Credit Events ●●					
		Number		Balance	
		Amount	%	Amount	%
0		298	95.2%	178,273,913	92.5%
1		14	4.5%	13,678,379	7.1%
2		1	0.3%	700,966	0.4%
Total		313	100%	192,653,258	100%

Think Tank Series 2018-1: Time Series Charts

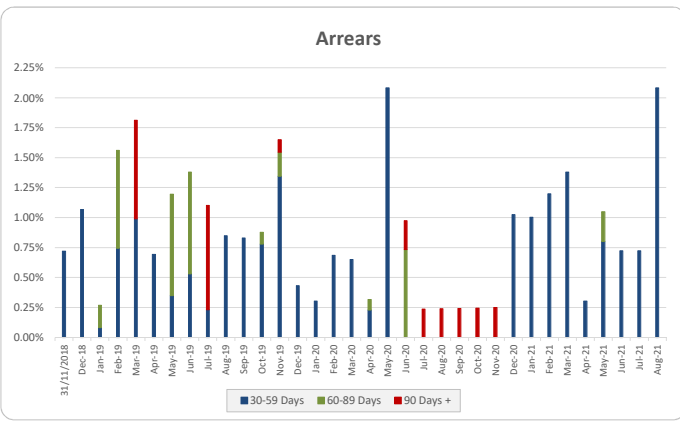
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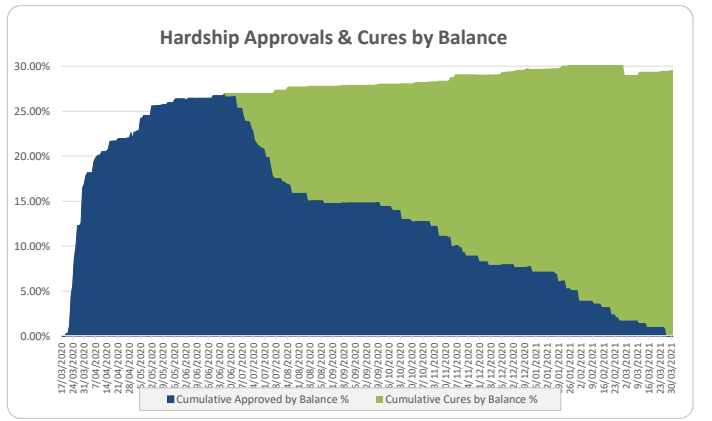
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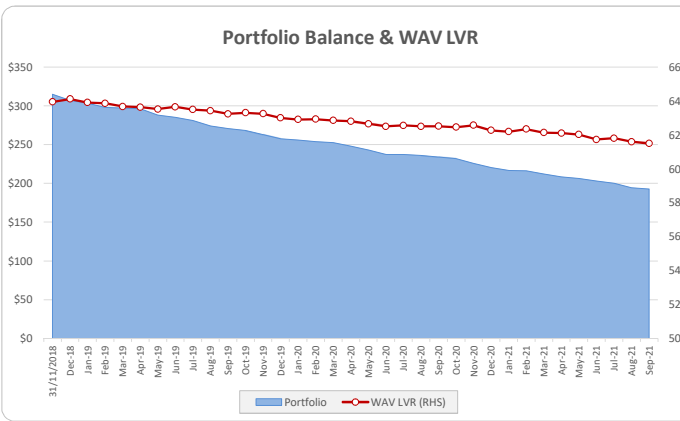
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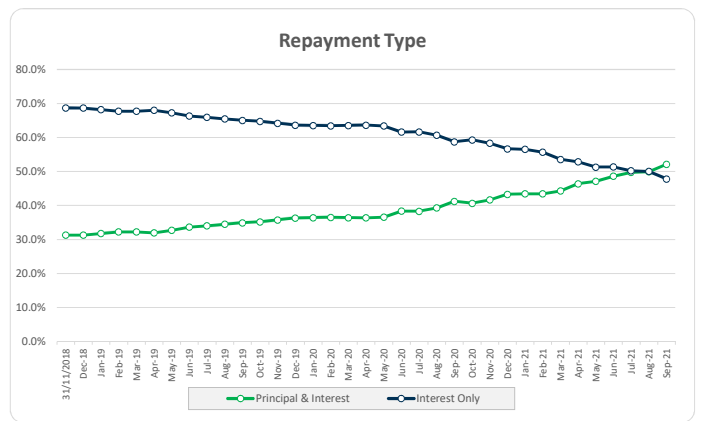
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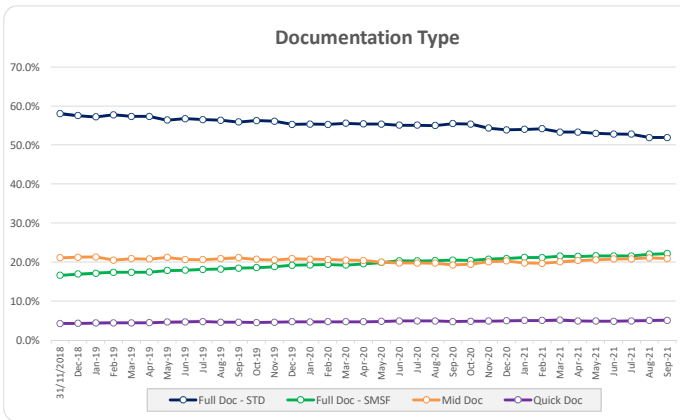
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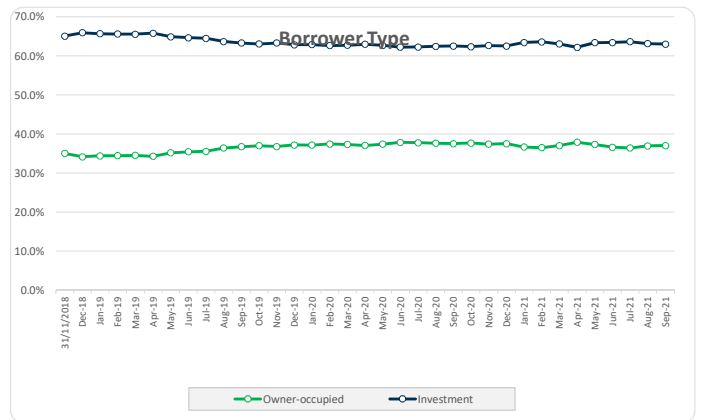
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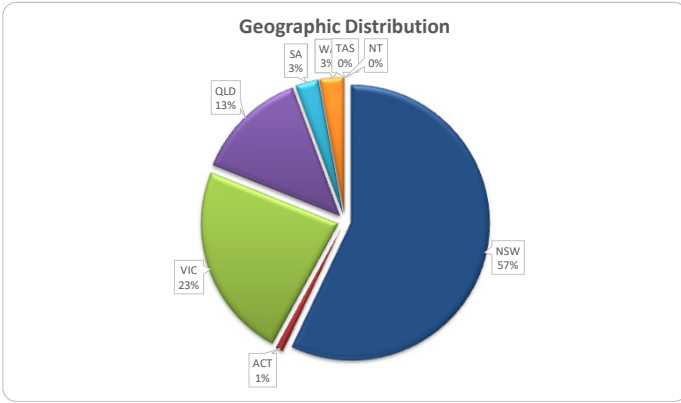


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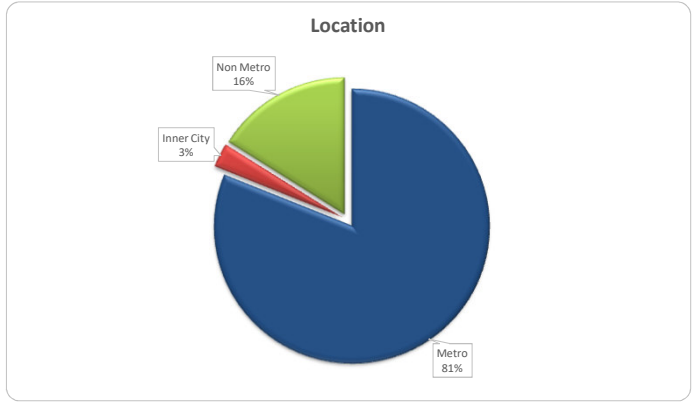


Think Tank Series 2018-1: Current Charts

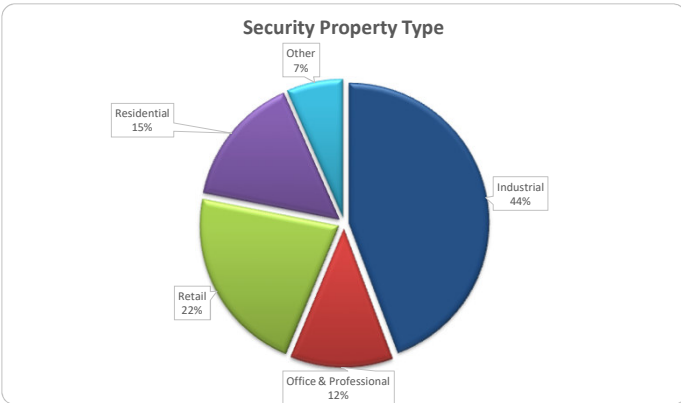
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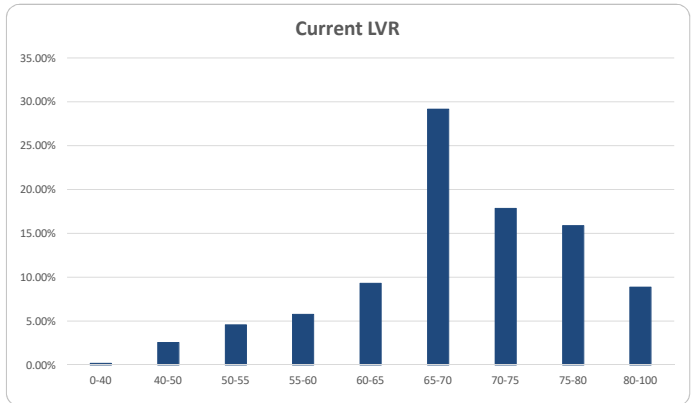
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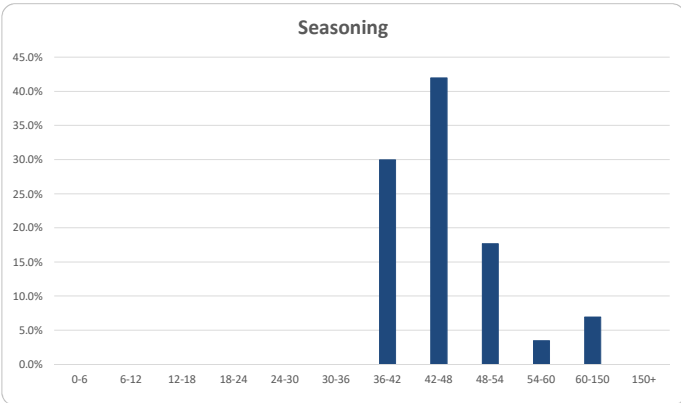
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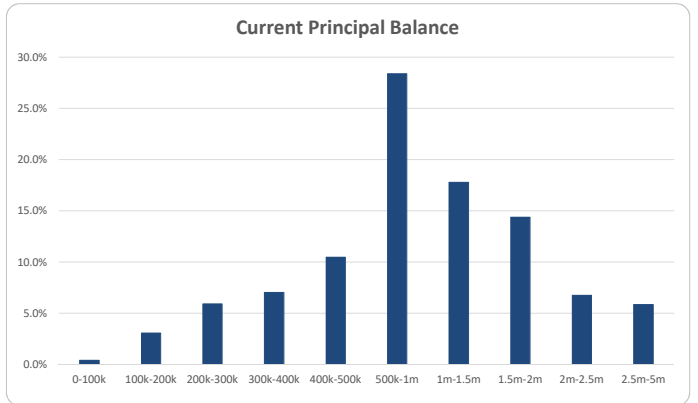
12



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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