



Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Nov-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	87,964,987.55		3,430,986.17	84,534,001.38	54.8%	44.7%	0.00	0.00	109,172.98	109,172.98
Class A2	19,938,730.51		777,690.20	19,161,040.31	44.5%	44.7%	0.00	0.00	32,120.48	32,120.48
Class B	20,160,000.00		0.00	20,160,000.00	33.7%	100.0%	0.00	0.00	39,104.88	39,104.88
Class C	26,460,000.00		0.00	26,460,000.00	19.6%	100.0%	0.00	0.00	70,898.30	70,898.30
Class D	16,380,000.00		0.00	16,380,000.00	10.8%	100.0%	0.00	0.00	57,352.44	57,352.44
Class E	4,410,000.00		0.00	4,410,000.00	8.4%	100.0%	0.00	0.00	21,784.19	21,784.19
Class F	10,390,000.00		0.00	10,390,000.00	2.9%	100.0%	0.00	0.00	59,009.51	59,009.51
Class G	2,210,000.00		0.00	2,210,000.00	1.7%	100.0%	0.00	0.00	16,366.11	16,366.11
Class H	3,150,000.00		0.00	3,150,000.00	N/A	100.0%	0.00	0.00	29,799.86	29,799.86

1. GENERAL

Current Payment Date	10-Nov-21
Collection Period (start)	1-Oct-21
Collection Period (end)	31-Oct-21
Interest Period (start)	11-Oct-21
Interest Period (end)	9-Nov-21
Days in Interest Period	30
Next Payment Date	10-Dec-21

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	853,718.60
Early Repayment Fees	18,308.04
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	18,585.83
Total Available Income	890,612.47

(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	4,221,384.34
Principal from the sale of Mortgage Loans	0.00
Other Principal	-6,707.97
Total Principal Collections	4,214,676.37

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)	76,124.21
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	109,172.98
Class A2 Interest	32,120.48
Class B Interest	39,104.88
Class C Interest	70,898.30
Class D Interest	57,352.44
Class E Interest	21,784.19
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	59,009.51
Class G Interest	16,366.11
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	10,328.37
Class H Interest	29,799.86
Other Expenses	0.00
Excess Spread	368,551.13

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	6,000.00
Class A1 Principal Payment	3,430,986.17
Class A2 Principal Payment	777,690.20
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	192,653,257.71
Plus: Capitalised Charges	16,714.40
Plus: Further Advances / Redraws	6,000.00
Less: Principal Collections	4,221,384.34
Loan Balance at End of Collection Period	188,454,587.77

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,221,384.34
CPR (%)	23.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.96%	5.52%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.52%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	3	5	1	9
Balance Outstanding	2,801,849	4,016,985	488,781	7,307,616
% Portfolio Balance	1.49%	2.13%	0.26%	3.88%

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	307
Facilities	278
Borrower Groups	259
Balance	188,454,588
Avg Loan Balance	613,859
Max Loan Balance	3,000,000
Avg Facility Balance	677,894
Max Facility Balance	3,000,000
Avg Group Balance	727,624
Max Group Balance	3,000,000
WA Current LVR	61.3%
Max Current LVR	78.8%
WA Yield	5.52%
WA Seasoning (months)	47.5
% IO	47.4%
% Investor	62.7%
% SMSF	22.4%
WA Interest Cover (UnStressed)	2.39

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	41	13.4%	12,140,648	6.4%
> 40% <= 50%	37	12.1%	19,634,373	10.4%
> 50% <= 55%	19	6.2%	12,767,010	6.8%
> 55% <= 60%	46	15.0%	23,428,768	12.4%
> 60% <= 65%	50	16.3%	38,341,797	20.3%
> 65% <= 70%	54	17.6%	36,944,699	19.6%
> 70% <= 75%	53	17.3%	38,563,535	20.5%
> 75% <= 80%	7	2.3%	6,633,758	3.5%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	307	100.0%	188,454,588	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	7	2.5%	364,281	0.2%
> 100,000 <= 200,000	30	10.8%	4,643,299	2.5%
> 200,000 <= 300,000	38	13.7%	9,340,563	5.0%
> 300,000 <= 400,000	32	11.5%	11,126,729	5.9%
> 400,000 <= 500,000	39	14.0%	17,925,864	9.5%
> 500,000 <= 1,000,000	75	27.0%	53,248,652	28.3%
> 1,000,000 <= 1,500,000	27	9.7%	32,948,529	17.5%
> 1,500,000 <= 2,000,000	19	6.8%	32,545,096	17.3%
> 2,000,000 <= 2,500,000	7	2.5%	15,074,228	8.0%
> 2,500,000 <= 5,000,000	4	1.4%	11,237,346	6.0%
Total	278	100%	188,454,588	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	158	51.5%	108,972,267	57.8%
ACT	4	1.3%	1,754,695	0.9%
VIC	72	23.5%	41,915,266	22.2%
QLD	49	16.0%	25,560,397	13.6%
SA	15	4.9%	5,290,882	2.8%
WA	9	2.9%	4,961,081	2.6%
TAS	0	0.0%	0	0.0%
NT	0	0.0%	0	0.0%
Total	307	100%	188,454,588	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	242	78.8%	152,593,159	81.0%
Non metro	55	17.9%	30,431,288	16.1%
Inner City	10	3.3%	5,430,141	2.9%
Total	307	100%	188,454,588	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	4.9%	780,772	0.4%
> 100,000 <= 200,000	36	11.7%	5,586,510	3.0%
> 200,000 <= 300,000	48	15.6%	11,908,078	6.3%
> 300,000 <= 400,000	39	12.7%	13,673,977	7.3%
> 400,000 <= 500,000	43	14.0%	19,749,773	10.5%
> 500,000 <= 1,000,000	73	23.8%	52,017,486	27.6%
> 1,000,000 <= 1,500,000	27	8.8%	32,867,626	17.4%
> 1,500,000 <= 2,000,000	17	5.5%	29,673,293	15.7%
> 2,000,000 <= 2,500,000	5	1.6%	10,959,728	5.8%
> 2,500,000 <= 5,000,000	4	1.3%	11,237,346	6.0%
Total	307	100%	188,454,588	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.3%	280,143	0.1%
> 100,000 <= 200,000	26	10.0%	4,091,851	2.2%
> 200,000 <= 300,000	33	12.7%	8,213,033	4.4%
> 300,000 <= 400,000	28	10.8%	9,710,430	5.2%
> 400,000 <= 500,000	35	13.5%	16,105,023	8.5%
> 500,000 <= 1,000,000	74	28.6%	52,296,246	27.8%
> 1,000,000 <= 1,500,000	20	7.7%	24,826,713	13.2%
> 1,500,000 <= 2,000,000	23	8.9%	39,447,264	20.9%
> 2,000,000 <= 2,500,000	9	3.5%	19,511,473	10.4%
> 2,500,000 <= 5,000,000	5	1.9%	13,972,412	7.4%
Total	259	100%	188,454,588	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	79	25.7%	48,487,235	25.7%
> 42 <= 48	117	38.1%	75,100,270	39.9%
> 48 <= 54	78	25.4%	43,756,053	23.2%
> 54 <= 60	12	3.9%	5,561,005	3.0%
> 60 <= 300	21	6.8%	15,550,026	8.3%
Total	307	100%	188,454,588	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	298	97.1%	181,146,972	96.1%
> 30 <= 60	3	1.0%	2,801,849	1.5%
> 60 <= 90	5	1.6%	4,016,985	2.1%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	1	0.3%	488,781	0.3%
> 150 <= 1000	0	0.0%	0	0.0%
Total	307	100%	188,454,588	100%

Income Verification ●●					
	Number		Balance		
	Amount	%	Amount	%	
Full Doc	139	45.3%	97,361,337	51.7%	
Mid Doc	60	19.5%	39,089,858	20.7%	
Quick Doc	17	5.5%	9,733,789	5.2%	
SMSF	91	29.6%	42,269,604	22.4%	
SMSF NR	0	0.0%	0	0.0%	
Total	307	100%	188,454,588	100%	

Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Retail	66	21.5%	41,500,461	22.0%	
Industrial	139	45.3%	84,064,097	44.6%	
Office	48	15.6%	20,972,815	11.1%	
Professional Suites	7	2.3%	2,037,527	1.1%	
Commercial Other	13	4.2%	12,665,671	6.7%	
Vacant Land	0	0.0%	0	0.0%	
Rural	0	0.0%	0	0.0%	
Residential	34	11.1%	27,214,017	14.4%	
Total	307	100%	188,454,588	100%	

Interest Rate Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Variable	300	97.7%	184,541,758	97.9%	
<i>Fixed Rate Term Remaining (yrs)</i>					
0 <= 1	4	1.3%	1,730,173	0.9%	
> 1 <= 2	2	0.7%	1,617,624	0.9%	
> 2 <= 3	0	0.0%	0	0.0%	
> 3 <= 4	1	0.3%	565,032	0.3%	
> 4 <= 5	0	0.0%	0	0.0%	
Total	307	100%	188,454,588	100%	

Interest Rates ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 5.0%	77	25.1%	47,848,396	25.4%	
> 5.0% <= 5.5%	71	23.1%	39,424,623	20.9%	
> 5.5% <= 6.0%	86	28.0%	57,803,110	30.7%	
> 6.0% <= 6.5%	64	20.8%	37,822,029	20.1%	
> 6.5% <= 7.0%	8	2.6%	4,396,916	2.3%	
> 7.0% <= 7.5%	1	0.3%	1,159,514	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	307	100%	188,454,588	100%	

Interest Cover (Unstressed) ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 1.50	4	1.3%	1,730,542	0.9%	
> 1.50 <= 1.75	84	27.4%	69,375,367	36.8%	
> 1.75 <= 2.00	39	12.7%	24,471,673	13.0%	
> 2.00 <= 2.25	35	11.4%	18,155,185	9.6%	
> 2.25 <= 2.50	24	7.8%	16,008,984	8.5%	
> 2.50 <= 2.75	16	5.2%	8,001,373	4.2%	
> 2.75 <= 3.00	31	10.1%	11,779,117	6.3%	
> 3.00 <= 3.25	12	3.9%	5,410,015	2.9%	
> 3.25 <= 3.50	8	2.6%	7,157,733	3.8%	
> 3.50 <= 3.75	15	4.9%	7,571,526	4.0%	
> 3.75 <= 4.00	7	2.3%	2,834,364	1.5%	
> 4.00 <= 4.25	1	0.3%	217,146	0.1%	
> 4.25 <= 100	31	10.1%	15,741,562	8.4%	
Total	307	100%	188,454,588	100%	

NCCP Loans ●●					
	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	18	5.9%	9,340,555	5.0%	
Non NCCP loans	289	94.1%	179,114,032	95.0%	
Total	307	100%	188,454,588	100%	

Residential Property Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
Apartment	10	27.0%	4,973,023	18.3%	
High Density Apartment	2	5.4%	1,433,250	5.3%	
House	25	67.6%	20,807,743	76.5%	
Total	37	100%	27,214,017	100%	

Employment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
PAYG	64	20.8%	37,699,930	20.0%	
<i>Months Self Employed</i>					
0 < 12	12	0	0	0.0%	0
12 < 24	24	0	0	0.0%	0
24 < 36	36	3	1,0%	2,762,227	1.5%
36 < 48	48	9	2.9%	7,339,755	3.9%
48 < 60	60	9	2.9%	4,715,050	2.5%
60 < 700	700	222	72.3%	135,937,627	72.1%
Total	307	100%	188,454,588	100%	

Remaining Term ●●					
	Number		Balance		
	Amount	%	Amount	%	
0 <= 15	180	15	4.9%	5,353,321	2.8%
> 15 <= 20	240	33	10.7%	22,941,658	12.2%
> 20 <= 25	300	184	59.9%	115,995,412	61.6%
> 25 <= 30	360	75	24.4%	44,164,197	23.4%
Total	307	100%	188,454,588	100%	

Payment Type ●●					
	Number		Balance		
	Amount	%	Amount	%	
P&I	183	59.6%	99,053,202	52.6%	
<i>IO Term Remaining (yrs)</i>					
0 <= 1	52	16.9%	34,426,438	18.3%	
> 1 <= 2	72	23.5%	54,974,948	29.2%	
> 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	307	100%	188,454,588	100%	

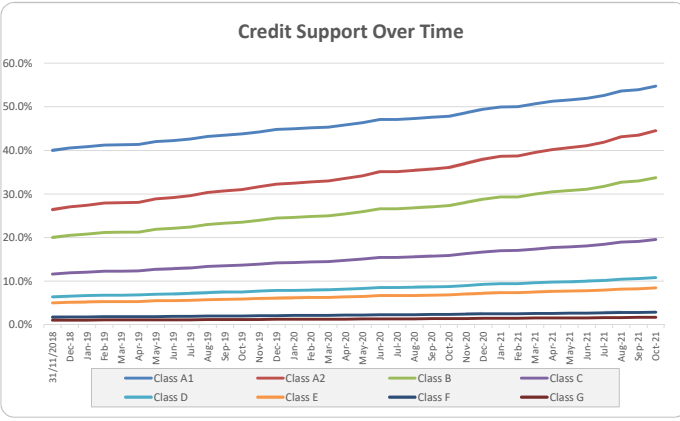
Loan Purpose ●●					
	Number		Balance		
	Amount	%	Amount	%	
Purchase	172	56.0%	102,084,162	54.2%	
Refinance - no takeout	69	22.5%	46,458,942	24.7%	
Refinance	25	8.1%	16,639,644	8.8%	
Equity Takeout	41	13.4%	23,271,841	12.3%	
Total	307	100%	188,454,588	100%	

Borrower Industry ●●					
	Number		Balance		
	Amount	%	Amount	%	
Agriculture	0	0.0%	0	0.0%	
Automotive / Transport	36	11.7%	18,856,779	10.0%	
Communications	4	1.3%	1,790,166	0.9%	
Construction	77	25.1%	59,598,715	31.6%	
Education	5	1.6%	4,517,831	2.4%	
Engineering / Manufacturing	22	7.2%	12,798,918	6.8%	
Finance & Insurance	17	5.5%	9,878,243	5.2%	
Food and Beverage	27	8.8%	25,319,893	13.4%	
Health	16	5.2%	6,125,205	3.3%	
IT	0	0.0%	0	0.0%	
Other	2	0.7%	441,252	0.2%	
Printing & Media	2	0.7%	685,005	0.4%	
Professional Services	45	14.7%	22,819,761	12.1%	
Property Investment	5	1.6%	3,204,412	1.7%	
Public Service	0	0.0%	0	0.0%	
Retail	26	8.5%	12,551,604	6.7%	
Sport, Leisure, Cultural & Recreational	23	7.5%	9,866,803	5.2%	
Wholesale	0	0.0%	0	0.0%	
Total	307	100%	188,454,588	100%	

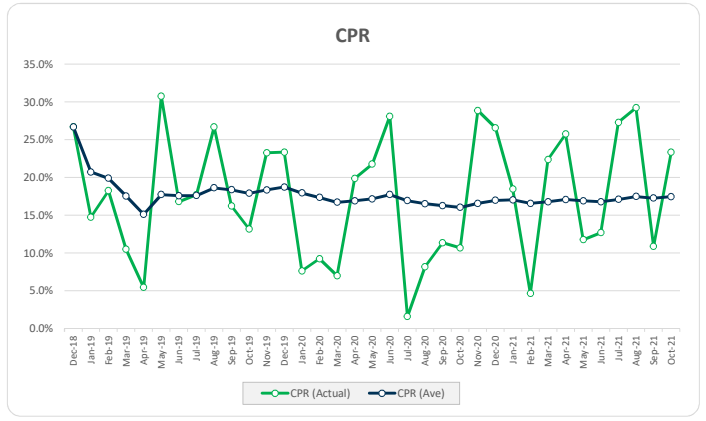
Credit Events ●●					
	Number		Balance		
	Amount	%	Amount	%	
0	292	95.1%	174,083,400	92.4%	
1	14	4.6%	13,672,423	7.3%	
2	1	0.3%	698,765	0.4%	
Total	307	100%	188,454,588	100%	

Think Tank Series 2018-1: Time Series Charts

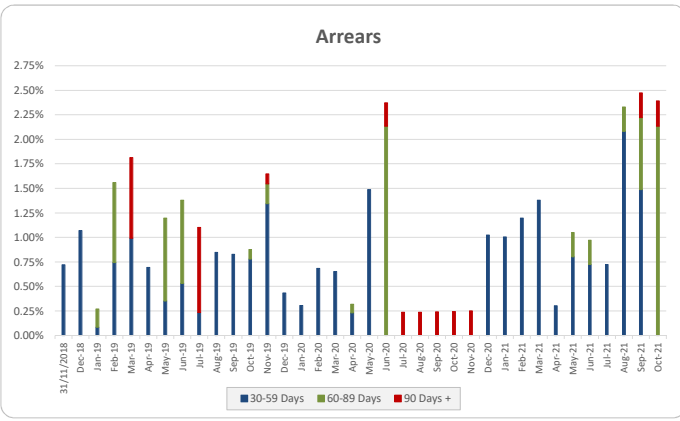
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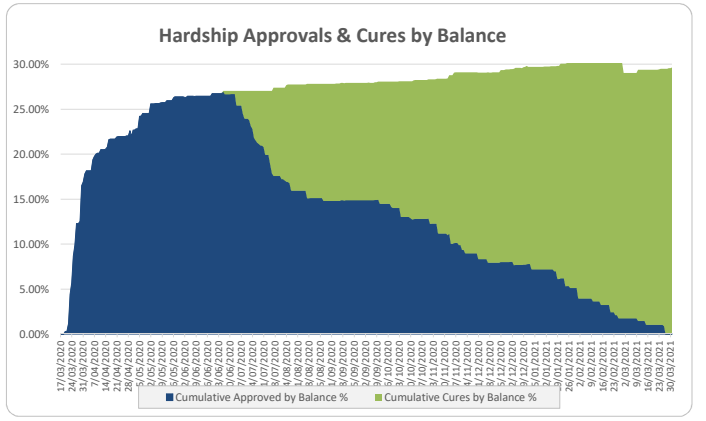
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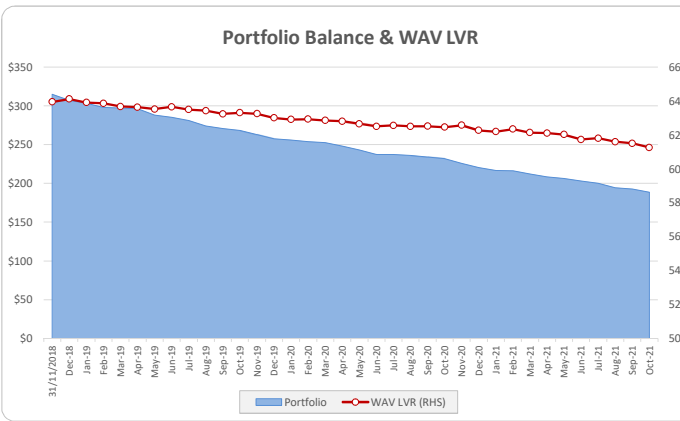
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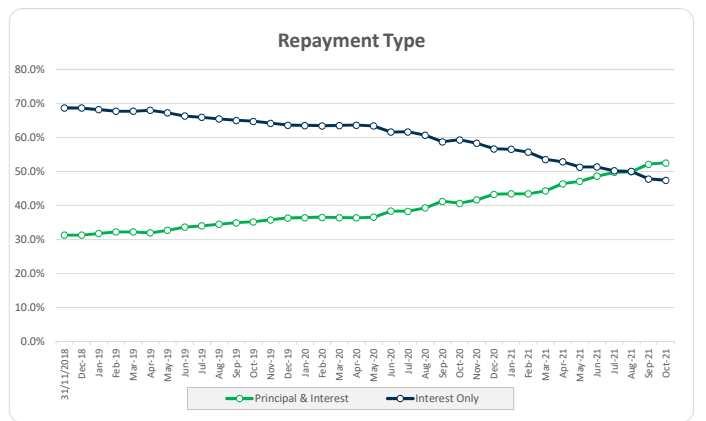
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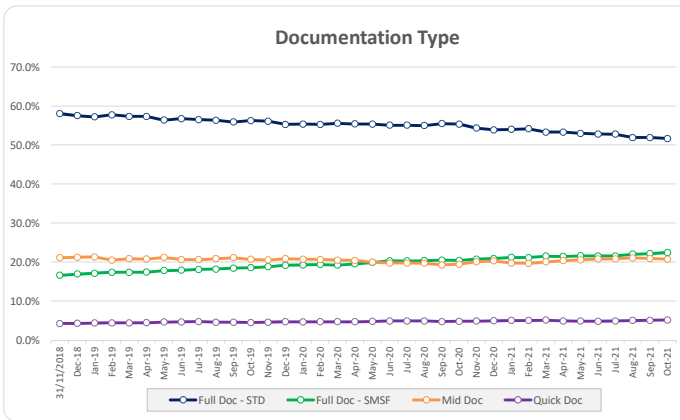
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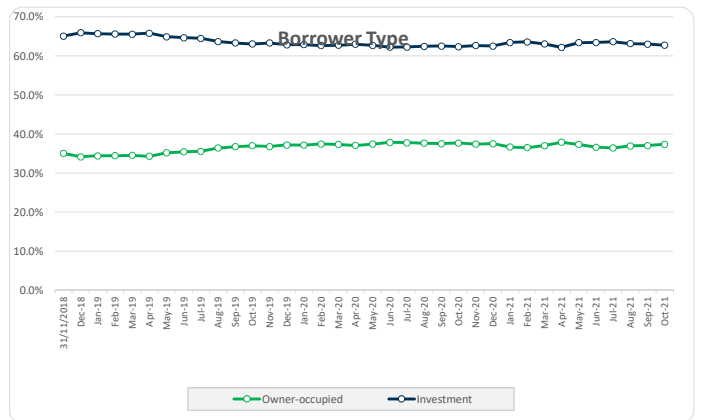
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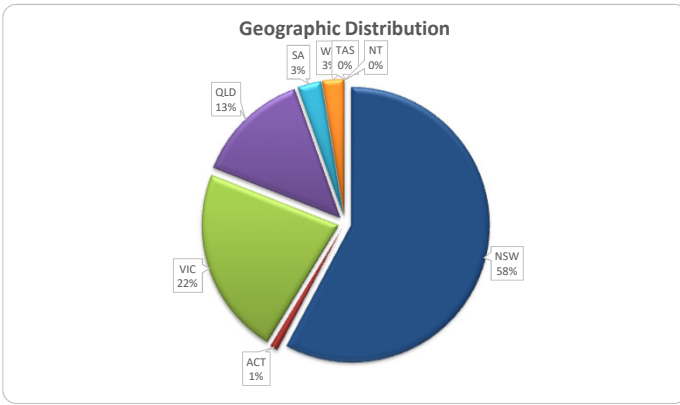


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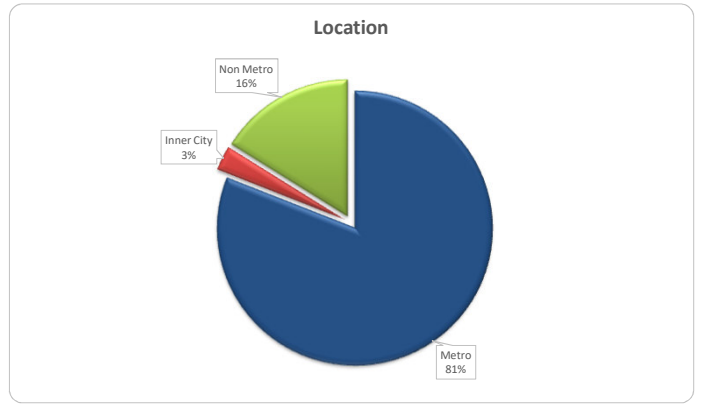


Think Tank Series 2018-1: Current Charts

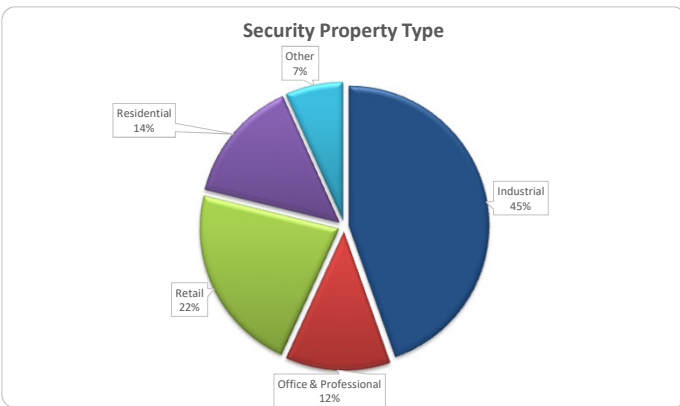
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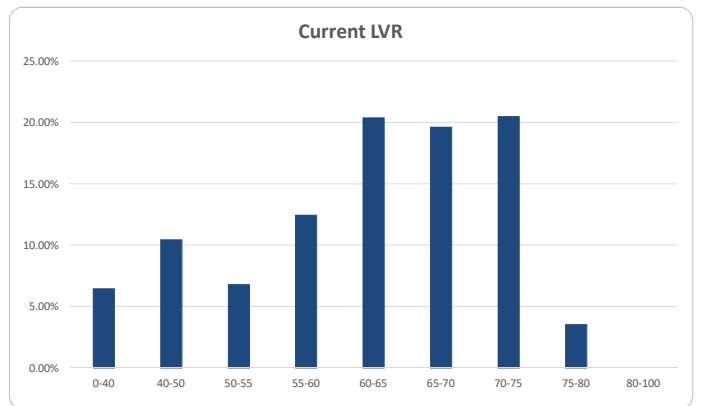
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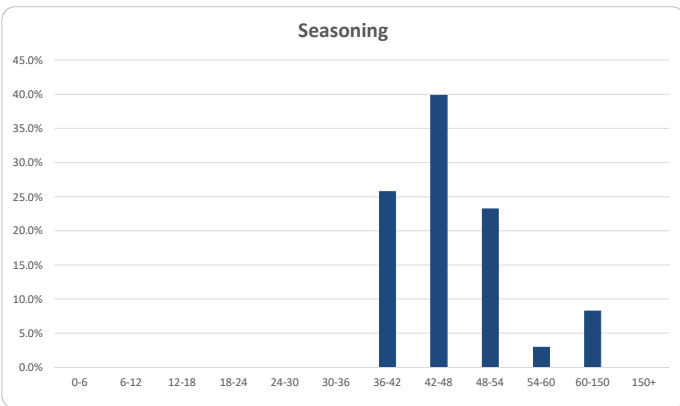
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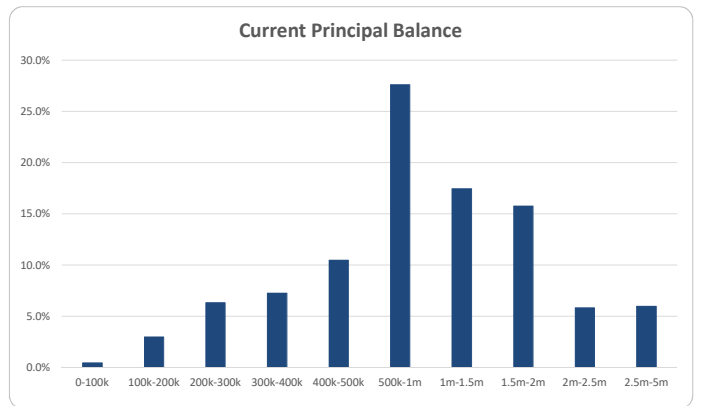
12



13



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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