



Investor Report - Think Tank Series 2018-1

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

Payment Date of 10-Dec-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	84,534,001.38		84,534,001.38	0.00	100.0%	0.0%	0.00	0.00	104,796.69	104,796.69
Class A2	19,161,040.31		19,161,040.31	0.00	100.0%	0.0%	0.00	0.00	30,840.88	30,840.88
Class B	20,160,000.00		20,160,000.00	0.00	100.0%	0.0%	0.00	0.00	39,076.71	39,076.71
Class C	26,460,000.00		26,460,000.00	0.00	100.0%	0.0%	0.00	0.00	70,861.33	70,861.33
Class D	16,380,000.00		16,380,000.00	0.00	100.0%	0.0%	0.00	0.00	57,329.55	57,329.55
Class E	4,410,000.00		4,410,000.00	0.00	100.0%	0.0%	0.00	0.00	21,778.03	21,778.03
Class F	10,390,000.00		10,390,000.00	0.00	100.0%	0.0%	0.00	0.00	58,994.99	58,994.99
Class G	2,210,000.00		2,210,000.00	0.00	100.0%	0.0%	0.00	0.00	16,363.02	16,363.02
Class H	3,150,000.00		3,150,000.00	0.00	N/A	0.0%	0.00	0.00	29,795.46	29,795.46

1. GENERAL

Current Payment Date	10-Dec-21
Collection Period (start)	1-Nov-21
Collection Period (end)	30-Nov-21
Interest Period (start)	10-Nov-21
Interest Period (end)	9-Dec-21
Days in Interest Period	30
Next Payment Date	N/A

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	2,414,434.50
Early Repayment Fees	34,878.88
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	1,623.54
Total Available Income	2,450,936.92

(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	4,391,096.26
Principal from the sale of Mortgage Loans	182,537,287.46
Other Principal	-54,842.03
Total Principal Collections	186,873,541.69

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)	82,964.26
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	104,796.69
Class A2 Interest	30,840.88
Class B Interest	39,076.71
Class C Interest	70,861.33
Class D Interest	57,329.55
Class E Interest	21,778.03
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class F Interest	58,994.99
Class G Interest	16,363.02
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,795.46
Other Expenses	0.00
Excess Spread	1,938,136.00

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	18,500.00
Class A1 Principal Payment	84,534,001.38
Class A2 Principal Payment	19,161,040.31
Class B Principal Payment	20,160,000.00
Class C Principal Payment	26,460,000.00
Class D Principal Payment	16,380,000.00
Class E Principal Payment	4,410,000.00
Class F Principal Payment	10,390,000.00
Class G Principal Payment	2,210,000.00
Class H Principal Payment	3,150,000.00

Think Tank Series 2018-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	188,454,587.77
Plus: Capitalised Charges	11,031.43
Plus: Further Advances / Redraws	18,500.00
Less: Principal Collections	4,391,096.26
Loan Balance at End of Collection Period	184,093,022.94

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,391,096.26
CPR (%)	24.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	2.97%	5.50%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.51%	5.50%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	1	2	1	4
Balance Outstanding	599,308	1,919,367	491,265	3,009,940
% Portfolio Balance	0.33%	1.04%	0.27%	1.64%

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	303
Facilities	274
Borrower Groups	256
Balance	184,093,023
Avg Loan Balance	607,568
Max Loan Balance	3,000,000
Avg Facility Balance	671,872
Max Facility Balance	3,000,000
Avg Group Balance	719,113
Max Group Balance	3,000,000
WA Current LVR	61.5%
Max Current LVR	79.2%
WA Yield	5.50%
WA Seasoning (months)	48.5
% IO	46.5%
% Investor	61.9%
% SMSF	22.9%
WA Interest Cover (UnStressed)	2.38

Current Loan/Facility LVR ●●

	Number		Balance	
	Amount	%	Amount	%
0% <= 40%	40	13.2%	10,350,224	5.6%
> 40% <= 50%	36	11.9%	18,609,035	10.1%
> 50% <= 55%	23	7.6%	14,444,939	7.8%
> 55% <= 60%	43	14.2%	22,290,948	12.1%
> 60% <= 65%	49	16.2%	37,640,689	20.4%
> 65% <= 70%	54	17.8%	35,676,487	19.4%
> 70% <= 75%	52	17.2%	38,916,813	21.1%
> 75% <= 80%	6	2.0%	6,163,889	3.3%
> 80% <= 85%	0	0.0%	0	0.0%
> 85% <= 100%	0	0.0%	0	0.0%
Total	303	100.0%	184,093,023	100%

Current Facility Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	7	2.6%	363,095	0.2%
> 100,000 <= 200,000	31	11.3%	4,804,845	2.6%
> 200,000 <= 300,000	39	14.2%	9,616,530	5.2%
> 300,000 <= 400,000	30	10.9%	10,398,039	5.6%
> 400,000 <= 500,000	39	14.2%	17,927,375	9.7%
> 500,000 <= 1,000,000	73	26.6%	52,008,198	28.3%
> 1,000,000 <= 1,500,000	26	9.5%	31,914,986	17.3%
> 1,500,000 <= 2,000,000	18	6.6%	30,767,614	16.7%
> 2,000,000 <= 2,500,000	7	2.6%	15,058,992	8.2%
> 2,500,000 <= 5,000,000	4	1.5%	11,233,350	6.1%
Total	274	100%	184,093,023	100%

Property State ●●

	Number		Balance	
	Amount	%	Amount	%
NSW	156	51.5%	106,041,614	57.6%
ACT	4	1.3%	1,753,887	1.0%
VIC	70	23.1%	40,753,389	22.1%
QLD	49	16.2%	25,516,089	13.9%
SA	15	5.0%	5,279,186	2.9%
WA	9	3.0%	4,748,858	2.6%
TAS	0	0.0%	0	0.0%
NT	0	0.0%	0	0.0%
Total	303	100%	184,093,023	100%

Property Location ●●

	Number		Balance	
	Amount	%	Amount	%
Metro	238	78.5%	148,332,274	80.6%
Non metro	55	18.2%	30,385,937	16.5%
Inner City	10	3.3%	5,374,812	2.9%
Total	303	100%	184,093,023	100%

Current Loan Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	15	5.0%	766,086	0.4%
> 100,000 <= 200,000	37	12.2%	5,747,357	3.1%
> 200,000 <= 300,000	49	16.2%	12,181,830	6.6%
> 300,000 <= 400,000	37	12.2%	12,940,056	7.0%
> 400,000 <= 500,000	43	14.2%	19,730,714	10.7%
> 500,000 <= 1,000,000	71	23.4%	50,801,429	27.6%
> 1,000,000 <= 1,500,000	26	8.6%	31,834,083	17.3%
> 1,500,000 <= 2,000,000	16	5.3%	27,913,626	15.2%
> 2,000,000 <= 2,500,000	5	1.7%	10,944,492	5.9%
> 2,500,000 <= 5,000,000	4	1.3%	11,233,350	6.1%
Total	303	100%	184,093,023	100%

Current Group Balance ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 100,000	6	2.3%	279,193	0.2%
> 100,000 <= 200,000	27	10.5%	4,254,208	2.3%
> 200,000 <= 300,000	34	13.3%	8,491,922	4.6%
> 300,000 <= 400,000	26	10.2%	8,982,447	4.9%
> 400,000 <= 500,000	35	13.7%	16,109,008	8.8%
> 500,000 <= 1,000,000	72	28.1%	51,053,397	27.7%
> 1,000,000 <= 1,500,000	21	8.2%	25,816,029	14.0%
> 1,500,000 <= 2,000,000	22	8.6%	37,665,026	20.5%
> 2,000,000 <= 2,500,000	8	3.1%	17,478,796	9.5%
> 2,500,000 <= 5,000,000	5	2.0%	13,962,998	7.6%
Total	256	100%	184,093,023	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	53	17.5%	29,885,859	16.2%
> 42 <= 48	121	39.9%	80,970,759	44.0%
> 48 <= 54	95	31.4%	51,743,562	28.1%
> 54 <= 60	11	3.6%	4,699,044	2.6%
> 60 <= 300	23	7.6%	16,793,800	9.1%
Total	303	100%	184,093,023	100%

Arrears (Days Past Due) ●●

	Number		Balance	
	Amount	%	Amount	%
0 <= 30	299	98.7%	181,083,083	98.4%
> 30 <= 60	1	0.3%	599,308	0.3%
> 60 <= 90	2	0.7%	1,919,367	1.0%
> 90 <= 120	0	0.0%	0	0.0%
> 120 <= 150	0	0.0%	0	0.0%
> 150 <= 1000	1	0.3%	491,265	0.3%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	Full Doc	138	45.5%	96,766,905
Mid Doc	58	19.1%	37,163,578	20.2%
Quick Doc	16	5.3%	7,962,940	4.3%
SMSF	91	30.0%	42,199,601	22.9%
SMSF NR	0	0.0%	0	0.0%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	Retail	64	21.1%	39,741,259
Industrial	138	45.5%	83,475,923	45.3%
Office	47	15.5%	19,264,131	10.5%
Professional Suites	7	2.3%	2,033,700	1.1%
Commercial Other	13	4.3%	12,588,603	6.8%
Vacant Land	0	0.0%	0	0.0%
Rural	0	0.0%	0	0.0%
Residential	34	11.2%	26,989,407	14.7%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	Variable	297	98.0%	180,412,983
Fixed Rate Term Remaining (yrs)				
0 <= 1	5	1.7%	3,115,878	1.7%
> 1 <= 2	0	0.0%	0	0.0%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	1	0.3%	564,161	0.3%
> 4 <= 5	0	0.0%	0	0.0%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	0 <= 5.0%	77	25.4%	48,179,332
> 5.0% <= 5.5%	71	23.4%	38,609,735	21.0%
> 5.5% <= 6.0%	84	27.7%	56,150,622	30.5%
> 6.0% <= 6.5%	62	20.5%	35,608,693	19.3%
> 6.5% <= 7.0%	8	2.6%	4,386,232	2.4%
> 7.0% <= 7.5%	1	0.3%	1,158,408	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	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	0 <= 1.50	4	1.3%	1,726,081
> 1.50 <= 1.75	84	27.7%	69,288,952	37.6%
> 1.75 <= 2.00	39	12.9%	24,272,340	13.2%
> 2.00 <= 2.25	34	11.2%	17,447,933	9.5%
> 2.25 <= 2.50	24	7.9%	15,991,975	8.7%
> 2.50 <= 2.75	15	5.0%	6,992,416	3.8%
> 2.75 <= 3.00	30	9.9%	11,232,886	6.1%
> 3.00 <= 3.25	11	3.6%	3,650,148	2.0%
> 3.25 <= 3.50	8	2.6%	7,151,941	3.9%
> 3.50 <= 3.75	15	5.0%	7,559,358	4.1%
> 3.75 <= 4.00	7	2.3%	2,833,028	1.5%
> 4.00 <= 4.25	1	0.3%	216,539	0.1%
> 4.25 <= 100	31	10.2%	15,729,425	8.5%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	NCCP regulated loans	18	5.9%	9,288,183
Non NCCP loans	285	94.1%	174,804,840	95.0%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	Apartment	10	27.0%	4,971,791
High Density Apartment	2	5.4%	1,433,250	5.3%
House	25	67.6%	20,584,365	76.3%
Total	37	100%	26,989,407	100%

	Number		Balance		
	Amount	%	Amount	%	
	PAYG	63	20.8%	37,171,965	20.2%
Months Self Employed					
0 < 12	12	0	0.0%	0	0.0%
12 <= 24	24	0	0.0%	0	0.0%
24 <= 36	36	1	0.3%	340,900	0.2%
36 <= 48	48	9	3.0%	7,333,368	4.0%
48 <= 60	60	9	3.0%	4,718,883	2.6%
60 <= 700	700	221	72.9%	134,527,908	73.1%
Total	303	100%	184,093,023	100%	

	Number		Balance		
	Amount	%	Amount	%	
	0 <= 15	180	15	5.0%	5,321,735
> 15 <= 20	240	34	11.2%	23,900,653	13.0%
> 20 <= 25	300	181	59.7%	111,643,555	60.6%
> 25 <= 30	360	73	24.1%	43,227,079	23.5%
Total	303	100%	184,093,023	100%	

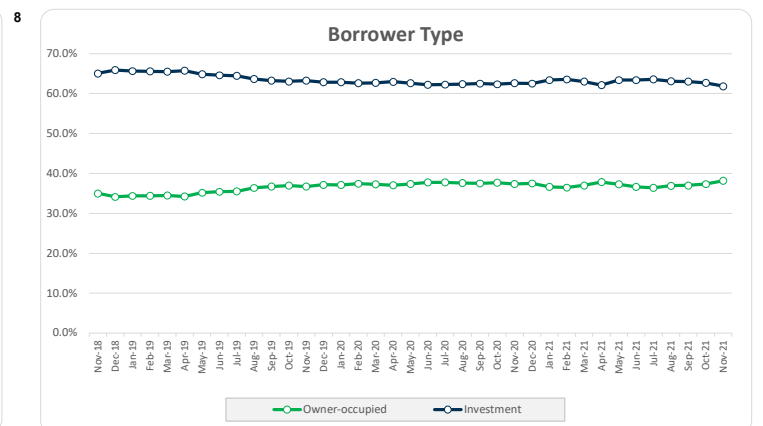
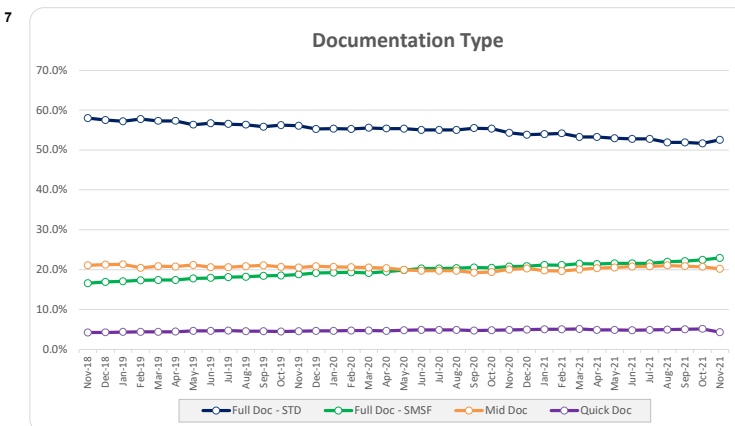
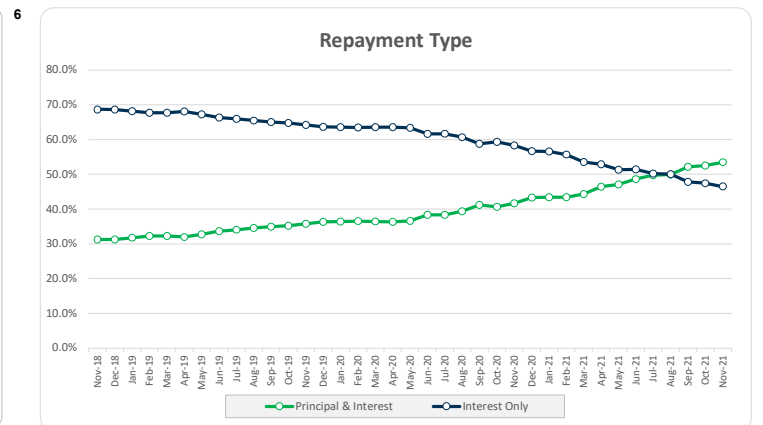
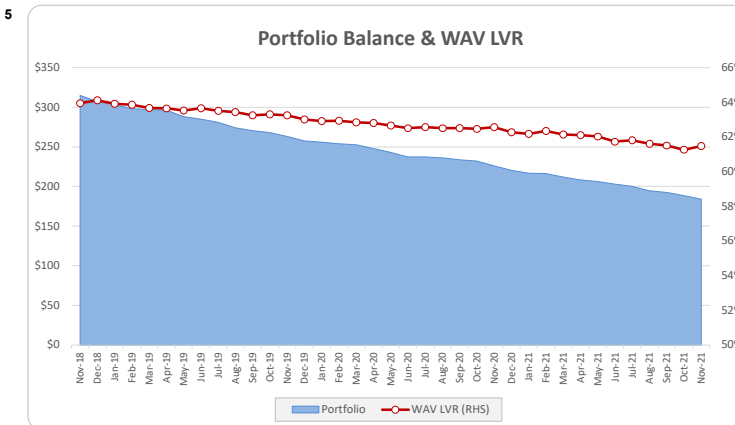
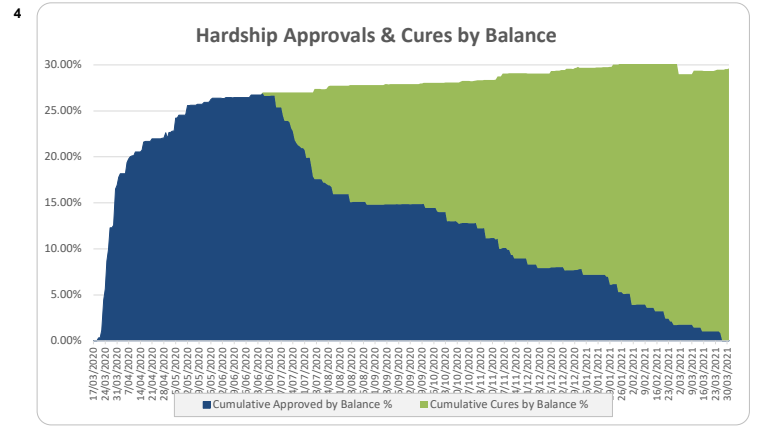
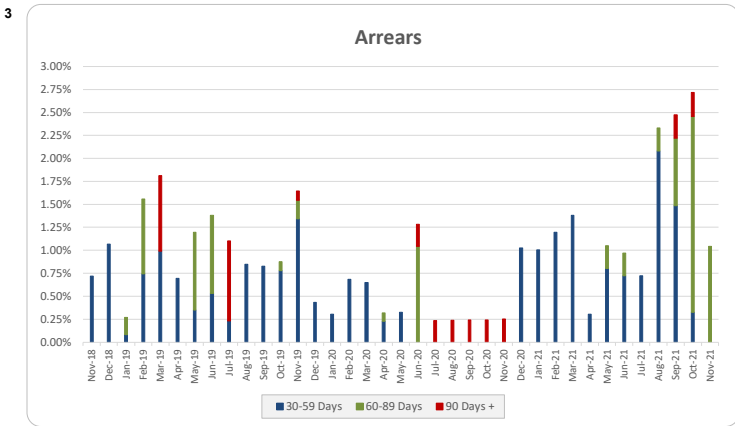
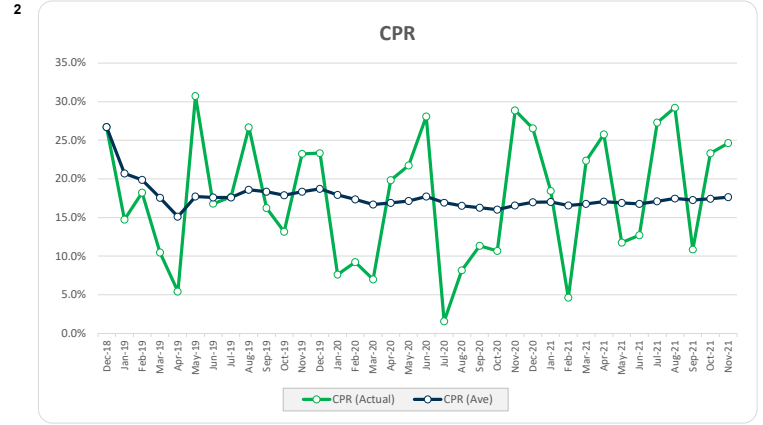
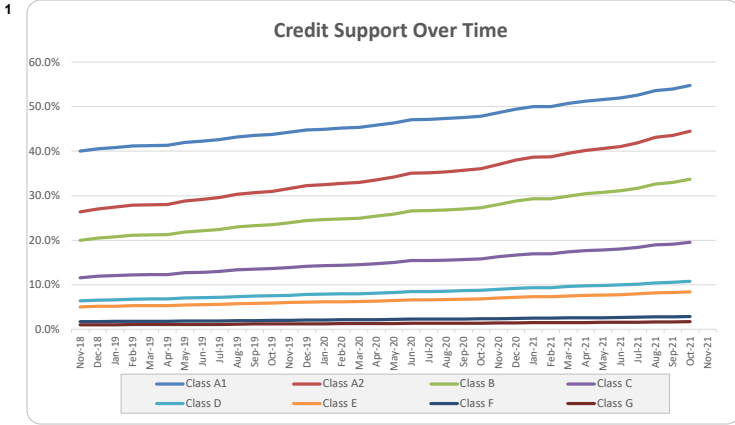
	Number		Balance	
	Amount	%	Amount	%
	P&I	184	60.7%	98,484,654
IO Term Remaining (yrs)				
0 <= 1	54	17.8%	34,965,309	19.0%
> 1 <= 2	65	21.5%	50,643,059	27.5%
> 2 <= 3	0	0.0%	0	0.0%
> 3 <= 4	0	0.0%	0	0.0%
> 4 <= 5	0	0.0%	0	0.0%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	Purchase	169	55.8%	99,057,137
Refinance - no takeout	69	22.8%	46,202,775	25.1%
Refinance	24	7.9%	15,611,730	8.5%
Equity Takeout	41	13.5%	23,221,381	12.6%
Total	303	100%	184,093,023	100%

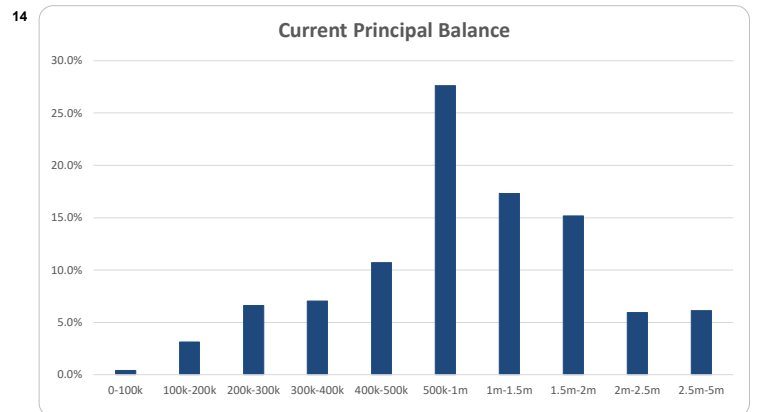
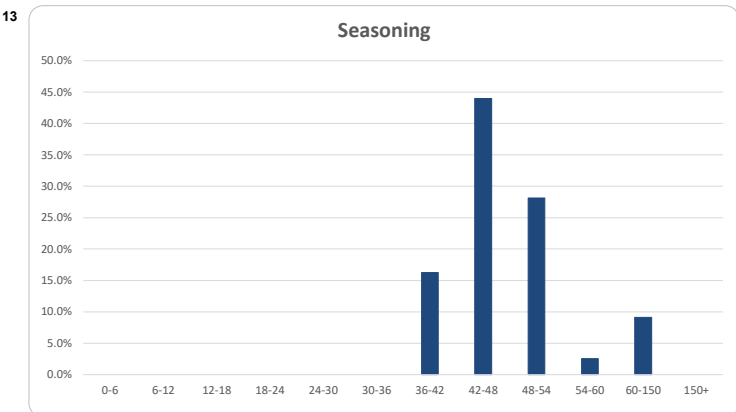
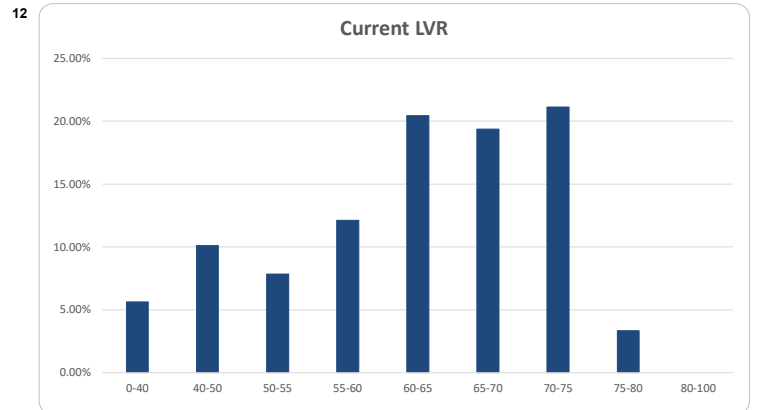
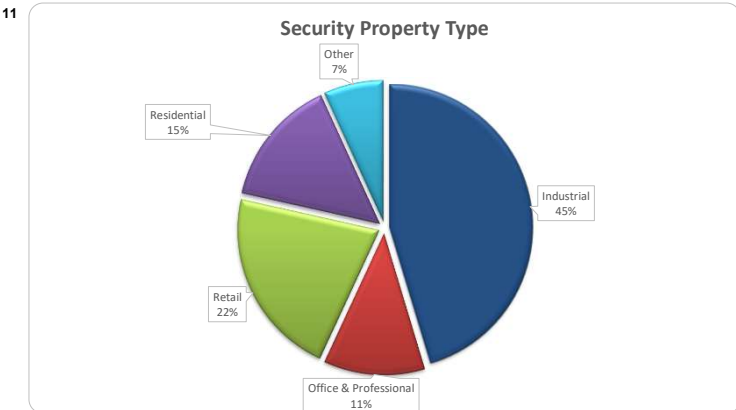
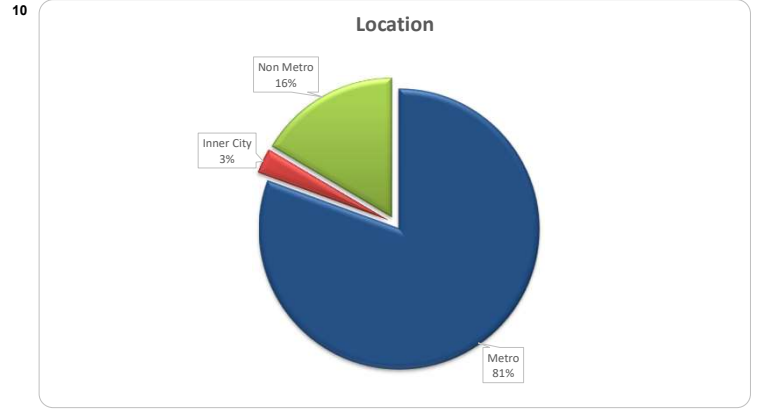
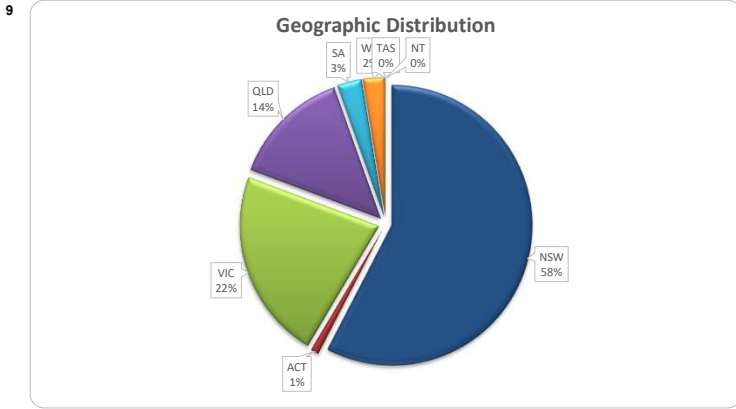
	Number		Balance	
	Amount	%	Amount	%
	Agriculture	0	0.0%	0
Automotive / Transport	35	11.6%	18,182,349	9.9%
Communications	4	1.3%	1,789,081	1.0%
Construction	77	25.4%	59,338,206	32.2%
Education	4	1.3%	2,761,835	1.5%
Engineering / Manufacturing	22	7.3%	12,777,945	6.9%
Finance & Insurance	16	5.3%	8,861,113	4.8%
Food and Beverage	27	8.9%	25,285,236	13.7%
Health	15	5.0%	5,652,027	3.1%
IT	0	0.0%	0	0.0%
Other	2	0.7%	440,286	0.2%
Printing & Media	2	0.7%	685,005	0.4%
Professional Services	45	14.9%	22,742,900	12.4%
Property Investment	5	1.7%	3,186,827	1.7%
Public Service	0	0.0%	0	0.0%
Retail	26	8.6%	12,534,265	6.8%
Sport, Leisure, Cultural & Recreational	23	7.6%	9,855,948	5.4%
Wholesale	0	0.0%	0	0.0%
Total	303	100%	184,093,023	100%

	Number		Balance	
	Amount	%	Amount	%
	0	288	95.0%	169,741,728
1	14	4.6%	13,654,995	7.4%
2	1	0.3%	696,300	0.4%
Total	303	100%	184,093,023	100%

Think Tank Series 2018-1: Time Series Charts



Think Tank Series 2018-1: Current Charts



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