



Report 1

Investor Report - Think Tank Series 2017-1

Collection Period from 11-Dec-2017 to 31-Dec-2017

Payment Date of 10-Jan-2018

Think Tank Series 2017-1 Cashflow Asset Report

Think Tank Series 2017-1 - NOTE BALANCES									
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	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	180,000,000.00		3,892,387.29	176,107,612.71	97.8%	0.00	0.00	462,328.77	462,328.77
Class A2	34,200,000.00		739,553.58	33,460,446.42	97.8%	0.00	0.00	103,302.74	103,302.74
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	74,521.23	74,521.23
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	95,936.30	95,936.30
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	73,047.95	73,047.95
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	84,026.71	84,026.71
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	42,281.51	42,281.51
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	21,057.53	21,057.53
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	32,486.30	32,486.30

1. GENERAL

Current Payment Date	10-Jan-18
Collection Period (start)	11-Dec-17
Collection Period (end)	31-Dec-17
Interest Period (start)	11-Dec-17
Interest Period (end)	9-Jan-18
Days in Interest Period	30
Next Payment Date	12-Feb-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,215,607.40
Early Repayment Fees	10,864.33
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	644.00
Total Available Income	1,227,115.73

(1) Includes penalty interest, dishonour fees, bank account interest etc

b. Total Principal

Principal Received on the Mortgage Loans	975,075.37
Principal from the sale of Mortgage Loans	0.00
Other Principal	3,666,865.50
Total Principal Collections	4,641,940.87

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 2.6(a) to (e) (Inclusive)	130,478.16
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	462,328.77
Class A2 Interest	103,302.74
Class B Interest	74,521.23
Class C Interest	95,936.30
Class D Interest	73,047.95
Class E Interest	84,026.71
Class F Interest	42,281.51
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	21,057.53
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,486.30
Other Expenses	0.00
Excess Spread	107,648.53

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	10,000.00
Class A1 Principal Payment	3,892,387.29
Class A2 Principal Payment	739,553.58
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 2017-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	297,767,612.39
Plus: Capitalised Charges	-1,423,364.02
Plus: Further Advances / Redraws	10,000.00
Less: Principal Collections	975,075.37
 Loan Balance at End of Collection Period	 295,379,173.00

b. Repayments

Principal received on Mortgage Loans during Collection Period	975,075.37
CPR (%)	3.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.64%	6.55%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.18%	6.55%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	0	2
Balance Outstanding	2,414,832	0	0	2,414,832
% Portfolio Balance	0.82%	0.00%	0.00%	0.82%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	0
Balance of Loans Foreclosed (including interest and other fees)	0	0	0
Balance of Loans Foreclosed (principal only)	0	0	0
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
65% LVR Mid Doc	38	10.1%	26,639,237	9.0%
65% LVR Full Doc	74	19.6%	59,633,597	20.2%
65% LVR Quick Doc	32	8.5%	18,006,149	6.1%
70% LVR Mid Doc	38	10.1%	27,037,637	9.2%
70% LVR Full Doc	44	11.6%	43,849,797	14.8%
70% LVR Quick Doc Mid	1	0.3%	254,300	0.1%
75% LVR Lite Doc Standard	1	0.3%	63,736	0.0%
75% LVR Pro Pack	0	0.0%	0	0.0%
75% LVR Quick Doc Standard	0	0.0%	0	0.0%
75% LVR Full Doc	82	21.7%	80,103,189	27.1%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.5%	760,564	0.3%
75% LVR SMSF	24	6.3%	16,946,639	5.7%
70% LVR SMSF	21	5.6%	10,452,135	3.5%
65% LVR SMSF	21	5.6%	11,632,193	3.9%
Total	378	100.0%	295,379,173	100.0%
SMSF Sub-Total	66	17.5%	39,030,967	13.2%

Current LVR		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	31	8%	14,483,553	4.9%
40%	50.0%	47	12%	35,492,602	12.0%
50%	55.0%	13	3%	8,272,404	2.8%
55%	60.0%	28	7%	19,981,718	6.8%
60%	65.0%	52	14%	39,957,523	13.5%
65%	70.0%	100	27%	81,519,780	27.6%
70%	75.0%	106	28%	95,671,592	32.4%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		377	100.0%	295,379,172	100%

Current Balance		Number		Balance	
		Amount	%	Amount	%
0	100,000	9	2.4%	515,946	0.2%
100,000	200,000	33	8.7%	5,282,100	1.8%
200,000	300,000	50	13.2%	13,040,527	4.4%
300,000	400,000	44	11.6%	15,616,112	5.3%
400,000	500,000	44	11.6%	20,376,860	6.9%
500,000	1,000,000	101	26.7%	71,437,346	24.2%
1,000,000	1,500,000	44	11.6%	53,437,750	18.1%
1,500,000	2,000,000	26	6.9%	47,607,861	16.1%
2,000,000	2,500,000	14	3.7%	32,100,481	10.9%
2,500,000	5,000,000	13	3.4%	35,964,190	12.2%
Total		378	100%	295,379,173	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	188	49.7%	151,498,431	51.3%
ACT	2	0.5%	3,545,500	1.2%
VIC	114	30.2%	85,548,726	29.0%
QLD	49	13.0%	39,616,272	13.4%
SA	19	5.0%	8,829,127	3.0%
WA	3	0.8%	4,706,000	1.6%
TAS	3	0.8%	1,635,116	0.6%
NT	0	0.0%	0	0.0%
Total	378	100%	295,379,173	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	300	79.4%	239,979,680	81.2%
Non metro	63	16.7%	43,171,381	14.6%
Inner City	15	4.0%	12,228,112	4.1%
Total	378	100%	295,379,173	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	202	53.4%	184,347,147	62.4%
Med Doc	77	20.4%	53,740,610	18.2%
Low Doc	33	8.7%	18,260,450	6.2%
SMSF	66	17.5%	39,030,967	13.2%
Total	378	100%	295,379,173	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.3%	16,766,999	5.7%
Non NCCP loans	358	94.7%	278,612,174	94.3%
Total	378	100%	295,379,173	100%

Summary	
Loans	378
Balance	295,379,173
Avg Balance	781,426
Max Balance	3,016,322
WA Current LVR	64.61%
Max Current LVR	75%
WA Yield	6.55%
BBSW 30	1.6750%
Yield over BBSW30	4.87%
WA Seasoning	16
% IO	72.7%
% SMSF	13.2%
% of Loans Fixed	0.00%
% of Loans Investor	65.23%

Seasoning (months)		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	29	7.7%	20,116,901	6.8%
6.0	9.0	83	22.0%	66,171,031	22.4%
9.0	12.0	65	17.2%	45,661,418	15.5%
12.0	15.0	64	16.9%	48,879,099	16.5%
15.0	18.0	60	15.9%	40,606,778	13.7%
18.0	21.0	17	4.5%	17,607,776	6.0%
21.0	24.0	12	3.2%	9,811,791	3.3%
24.0	27.0	8	2.1%	4,370,621	1.5%
27.0	30.0	7	1.9%	13,385,444	4.5%
30.0	33.0	6	1.6%	4,082,418	1.4%
33.0	36.0	0	0.0%	0	0.0%
36.0	39.0	4	1.1%	6,316,824	2.1%
39.0	150.0	23	6.1%	18,369,073	6.2%
Total		378	100%	295,379,173	100%

Arrears (Days Past Due)		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	376	99.5%	292,964,341	99.2%
30.0	60.0	2	0.5%	2,414,832	0.8%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		378	100%	295,379,173	100%

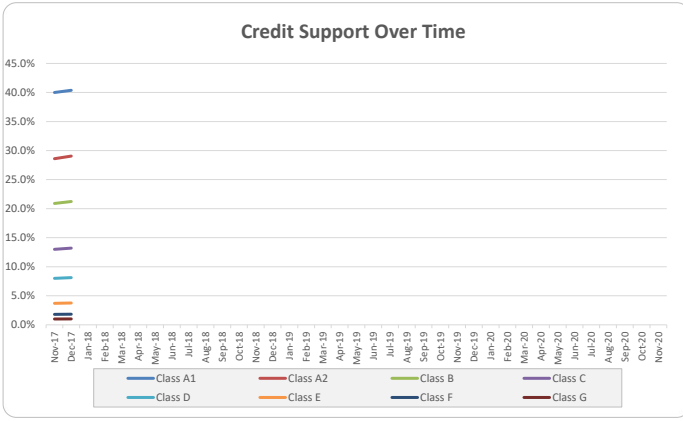
Original Loan Term (Years)		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	8	2%	1,805,769	0.6%
15.0	20.0	21	6%	17,374,560	5.9%
20.0	25.0	275	73%	217,267,181	73.6%
25.0	30.0	74	20%	58,931,663	20.0%
Total		378	100%	295,379,173	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	47	12.43%	24,396,765	8.3%
Self Employed	331	87.57%	270,982,408	91.7%
Total	378	100%	295,379,173	100%

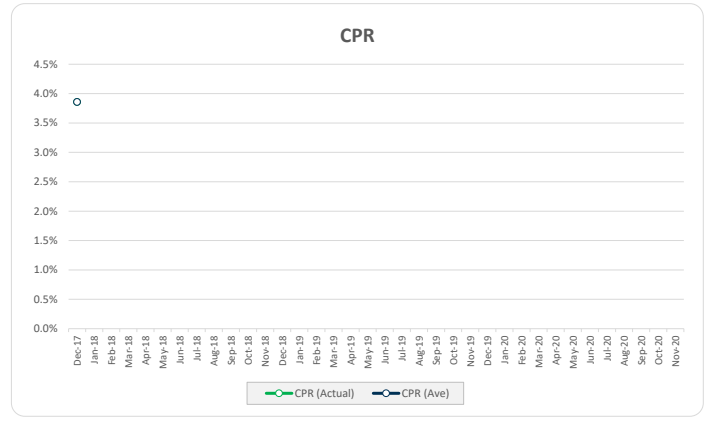
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	82	21.7%	55,864,753	18.9%
Industrial	171	45.2%	139,306,285	47.2%
Office	60	15.9%	39,495,667	13.4%
Professional Suites	3	0.8%	585,903	0.2%
Residential	45	11.9%	43,710,433	14.8%
Commercial Other	17	4.5%	16,416,133	5.6%
Total	378	100%	295,379,173	100%

Think Tank Series 2017-1: Time Series Charts

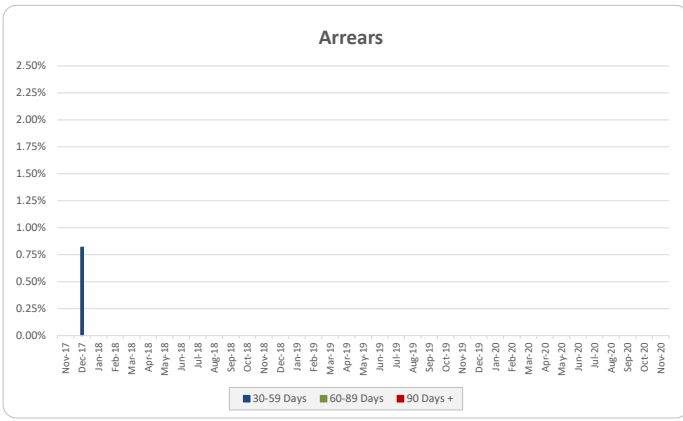
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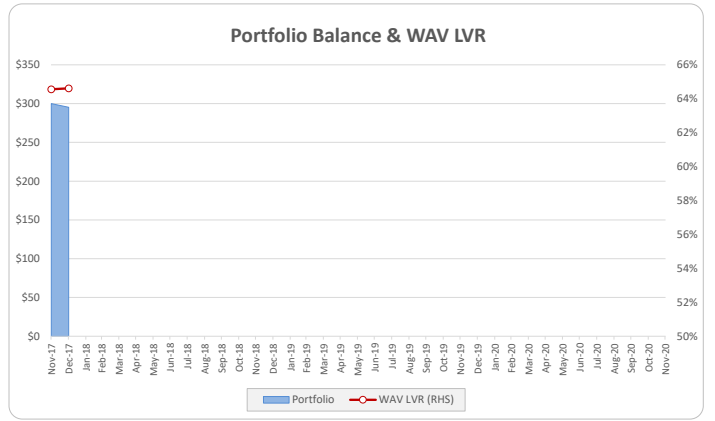
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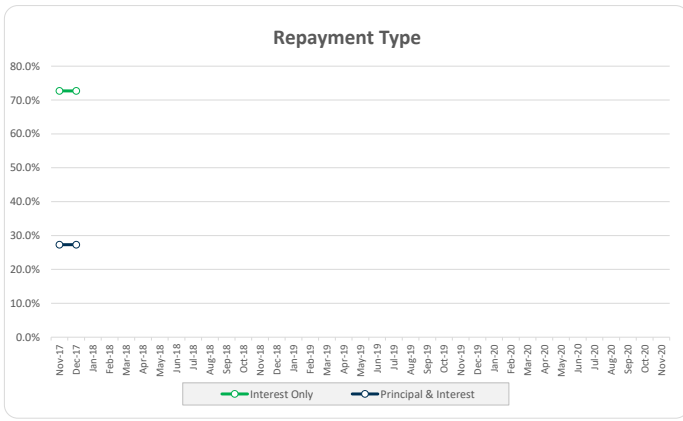
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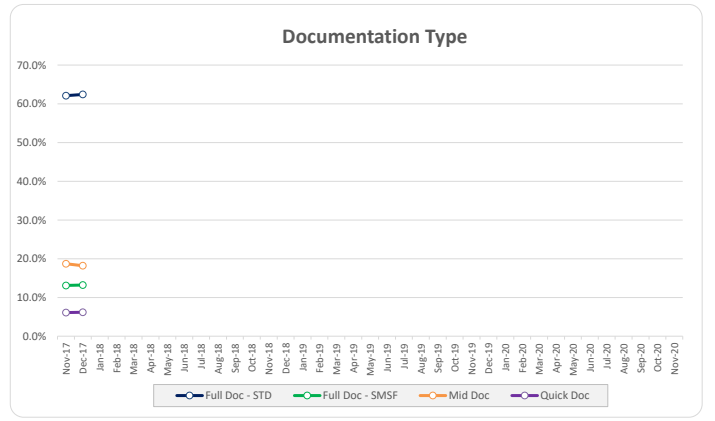
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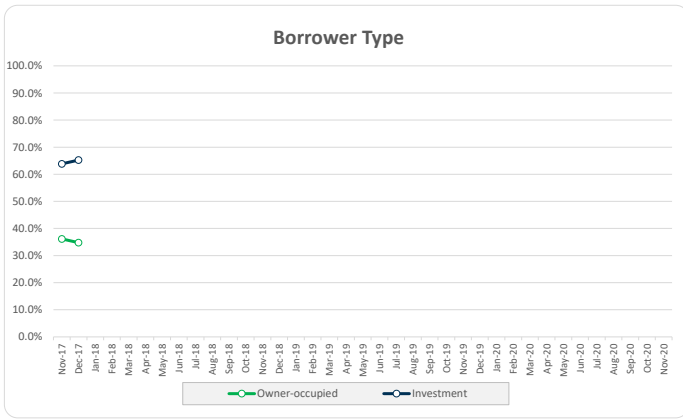
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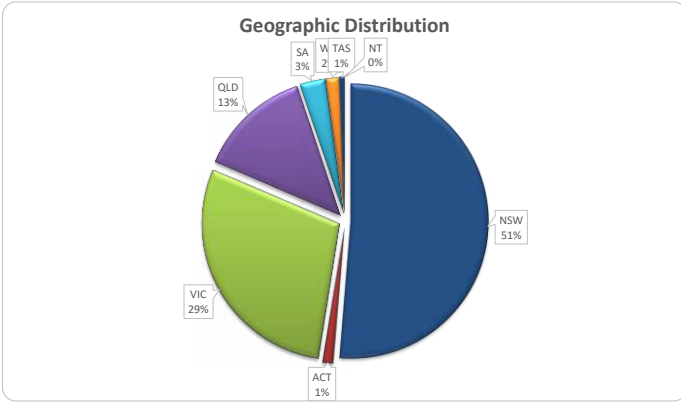


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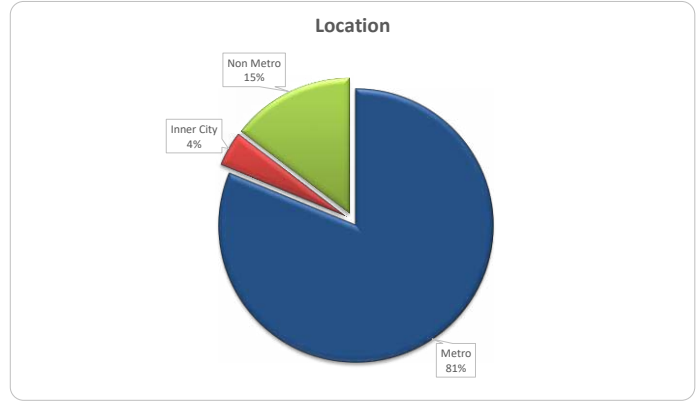


Think Tank Series 2017-1: Current Charts

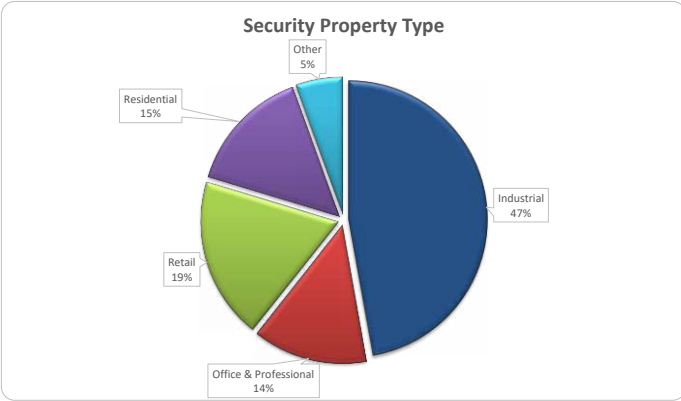
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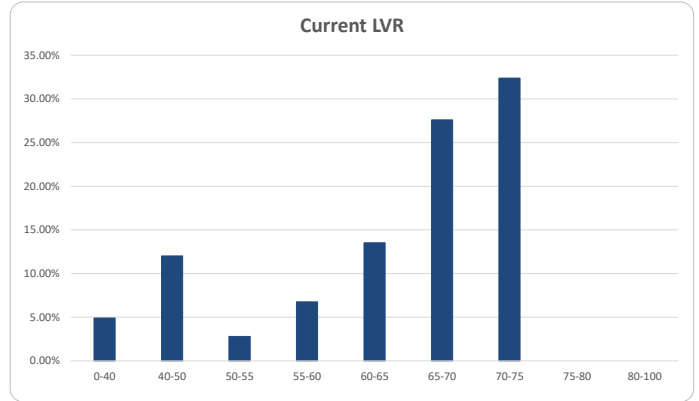
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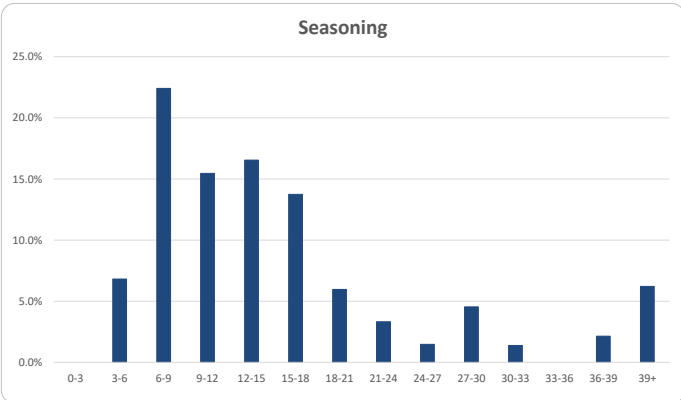
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