
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Oct-2019 to 31-Oct-2019

Payment Date of 11-Nov-2019

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 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	99,421,810.99		3,700,942.28	95,720,868.71	52.1%	53.2%	0.00	0.00	204,095.27	204,095.27
Class A2	18,890,144.09		703,179.03	18,186,965.06	43.0%	53.2%	0.00	0.00	47,886.77	47,886.77
Class B	23,100,000.00		0.00	23,100,000.00	31.4%	100.0%	0.00	0.00	63,621.83	63,621.83
Class C	23,700,000.00		0.00	23,700,000.00	19.5%	100.0%	0.00	0.00	86,052.43	86,052.43
Class D	15,000,000.00		0.00	15,000,000.00	12.0%	100.0%	0.00	0.00	67,614.25	67,614.25
Class E	12,900,000.00		0.00	12,900,000.00	5.6%	100.0%	0.00	0.00	80,767.43	80,767.43
Class F	5,700,000.00		0.00	5,700,000.00	2.7%	100.0%	0.00	0.00	41,184.92	41,184.92
Class G	2,400,000.00		0.00	2,400,000.00	1.5%	100.0%	0.00	0.00	20,812.80	20,812.80
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	32,591.34	32,591.34

1. GENERAL

Current Payment Date	11-Nov-19
Collection Period (start)	1-Oct-19
Collection Period (end)	31-Oct-19
Interest Period (start)	10-Oct-19
Interest Period (end)	10-Nov-19
Days in Interest Period	32
Next Payment Date	10-Dec-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,008,850.01
Early Repayment Fees	59,061.88
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,280.78
Total Available Income	1,071,192.67

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	4,423,621.31
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,423,621.31

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)	93,653.64
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	204,095.27
Class A2 Interest	47,886.77
Class B Interest	63,621.83
Class C Interest	86,052.43
Class D Interest	67,614.25
Class E Interest	80,767.43
Class F Interest	41,184.92
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,812.80
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,591.34
Other Expenses	0.00
Excess Spread	332,911.99

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	19,500.00
Class A1 Principal Payment	3,700,942.28
Class A2 Principal Payment	703,179.03
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	204,132,622.91
Plus: Capitalised Charges	-23,105.00
Plus: Further Advances / Redraws	19,500.00
Less: Principal Collections	4,377,762.07
 Loan Balance at End of Collection Period	 199,751,255.84

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,377,762.07
CPR (%)	22.9%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.16%	6.23%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.55%	6.23%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	6	0	1	7
Balance Outstanding	2,718,100	0	925,654	3,643,754
% Portfolio Balance	1.36%	0.00%	0.46%	1.82%

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	%
Full Doc	142	51.3%	116,495,745	58.3%
Mid Doc	53	19.1%	35,350,530	17.7%
Quick Doc	23	8.3%	12,850,164	6.4%
SMSF	59	21.3%	35,054,817	17.5%
Total	277	100.0%	199,751,256	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	27	10%	10,115,015	5.1%
40%	39	14%	24,883,098	12.5%
50%	9	3%	4,390,221	2.2%
55%	28	10%	20,091,777	10.1%
60%	37	13%	28,019,740	14.0%
65%	66	24%	51,423,279	25.7%
70%	70	25%	60,262,730	30.2%
75%	1	0%	565,396	0.3%
80%	0	0%	0	0.0%
Total	277	100.0%	199,751,256	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	6	2.2%	361,603	0.2%
100,000	29	10.5%	4,489,370	2.2%
200,000	37	13.4%	9,575,419	4.8%
300,000	32	11.6%	11,212,754	5.6%
400,000	33	11.9%	14,882,241	7.5%
500,000	76	27.4%	51,713,994	25.9%
1,000,000	33	11.9%	40,812,766	20.4%
1,500,000	15	5.4%	26,862,104	13.4%
2,000,000	9	3.2%	20,252,698	10.1%
2,500,000	7	2.5%	19,588,309	9.8%
Total	277	100%	199,751,256	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	136	49.1%	96,810,138	48.5%
ACT	2	0.7%	3,545,433	1.8%
VIC	87	31.4%	60,743,827	30.4%
QLD	35	12.6%	27,006,701	13.5%
SA	13	4.7%	6,426,126	3.2%
WA	3	1.1%	4,708,779	2.4%
TAS	1	0.4%	510,250	0.3%
Total	277	100%	199,751,256	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	218	78.7%	160,108,799	80.2%
Non metro	48	17.3%	30,615,316	15.3%
Inner City	11	4.0%	9,027,141	4.5%
Total	277	100%	199,751,256	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	142	51.3%	116,495,745	58.3%
Med Doc	53	19.1%	35,350,530	17.7%
Low Doc	23	8.3%	12,850,164	6.4%
SMSF	59	21.3%	35,054,817	17.5%
Total	277	100%	199,751,256	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.7%	7,371,397	3.7%
Non NCCP loans	264	95.3%	192,379,859	96.3%
Total	277	100%	199,751,256	100%

Summary	
Loans	277
Balance	199,751,256
Avg Balance	721,124
Max Balance	3,002,437
WA Current LVR	63.66%
Max Current LVR	75%
WA Yield	6.23%
BBSW 30	1.0473%
Yield over BBSW30	5.19%
WA Seasoning	37.8
% IO	63.6%
% SMSF	17.5%
% of Loans Fixed	0.00%
% of Loans Investor	63.17%

Seasoning (months)					
		Number		Balance	
		Amount	%	Amount	%
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	0	0.0%	0	0.0%
6.0	9.0	0	0.0%	0	0.0%
9.0	12.0	0	0.0%	0	0.0%
12.0	15.0	0	0.0%	0	0.0%
15.0	18.0	0	0.0%	0	0.0%
18.0	21.0	0	0.0%	0	0.0%
21.0	24.0	0	0.0%	0	0.0%
24.0	27.0	7	2.5%	3,864,753	1.9%
27.0	30.0	64	23.1%	42,708,649	21.4%
30.0	33.0	62	22.4%	44,431,194	22.2%
33.0	36.0	40	14.4%	28,426,058	14.2%
36.0	39.0	53	19.1%	32,013,205	16.0%
39.0	200.0	51	18.4%	48,307,396	24.2%
Total		277	100%	199,751,256	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	270	97.5%	196,107,502	98.2%
30.0	60.0	6	2.2%	2,718,100	1.4%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.4%	925,654	0.5%
120.0	1000.0	0	0.0%	0	0.0%
Total		277	100%	199,751,256	100%

Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	3	1%	825,770	0.4%
15.0	20.0	14	5%	11,556,564	5.8%
20.0	25.0	202	73%	140,946,526	70.6%
25.0	30.0	58	21%	46,422,395	23.2%
Total		277	100%	199,751,256	100%

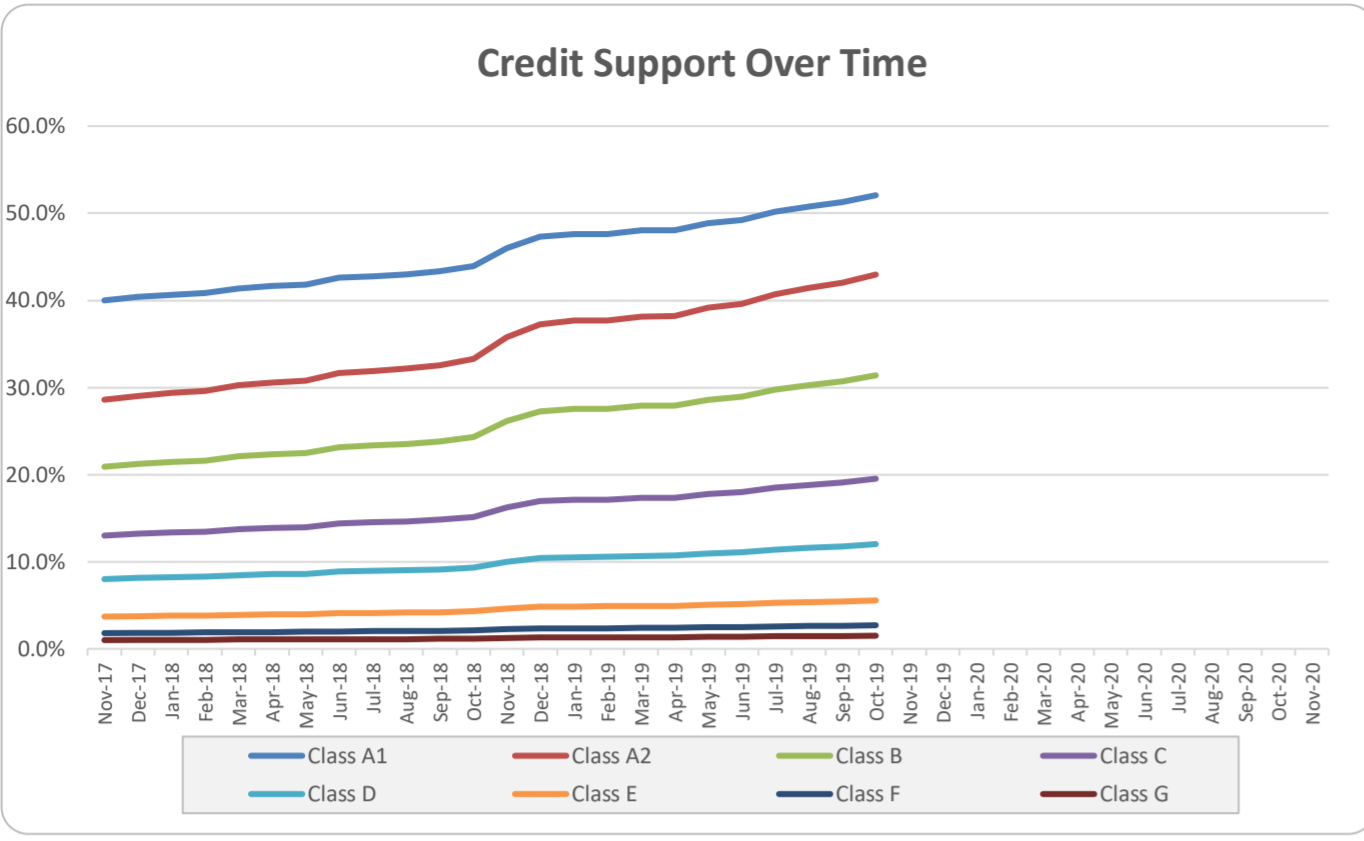
Employment Type					
		Number		Balance	
		Amount	%	Amount	%
PAYG		37	13.36%	16,185,134	8.1%
Self Employed		240	86.64%	183,566,122	91.9%
Total		277	100%	199,751,256	100%

Credit Events					
		Number		Balance	
		Amount	%	Amount	%
0		277	100.00%	199,751,256	100.0%
1		0	0.00%	0	0.0%
Total		277	100%	199,751,256	100%

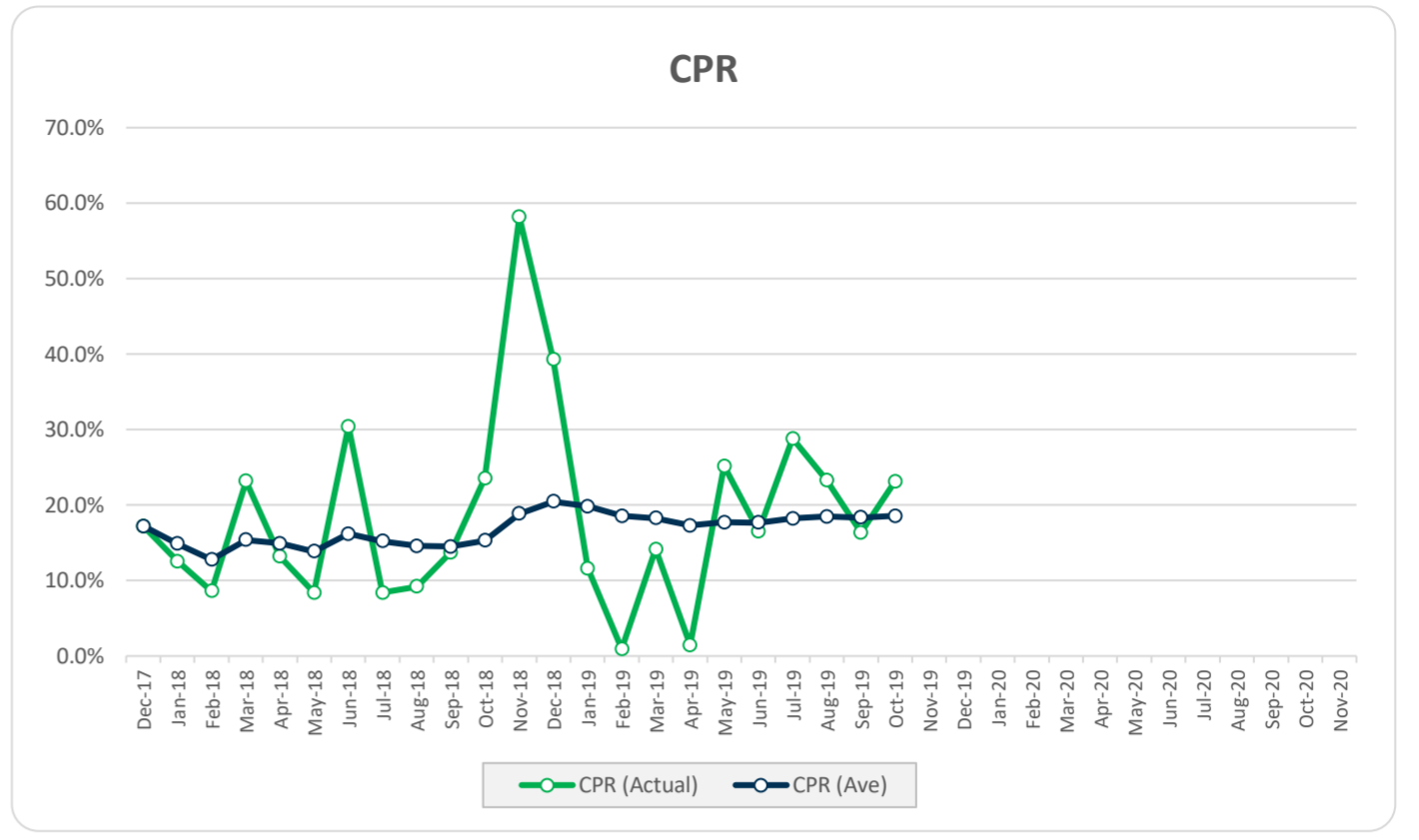
Property Type					
		Number		Balance	
		Amount	%	Amount	%
Retail		62	22.4%	40,175,345	20.1%
Industrial		121	43.7%	95,475,158	47.8%
Office		51	18.4%	30,102,839	15.1%
Professional Suites		3	1.1%	670,153	0.3%
Residential		24	8.7%	19,311,812	9.7%
Commercial Other		16	5.8%	14,015,950	7.0%
Total		277	100%	199,751,256	100%

Think Tank Series 2017-1: Time Series Charts

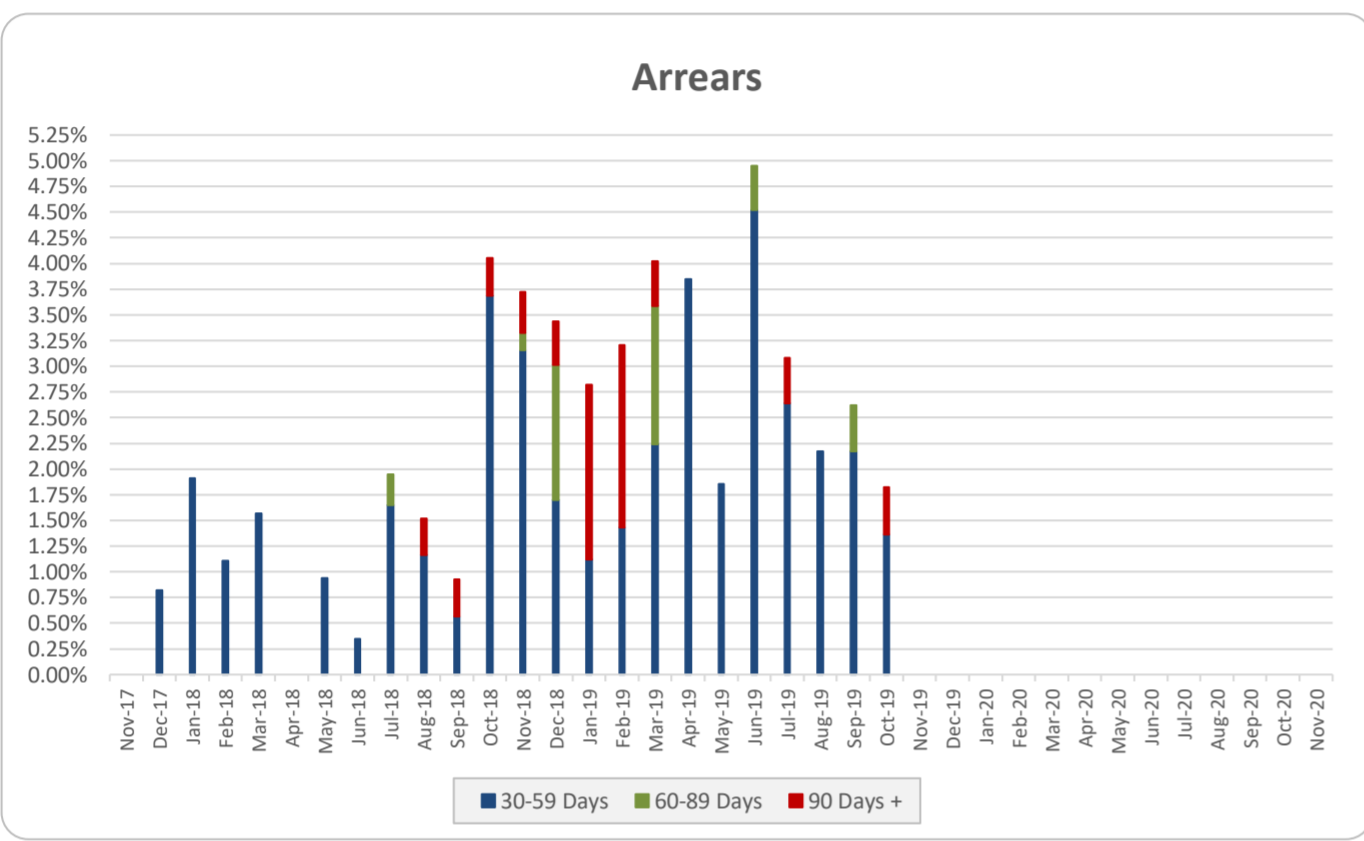
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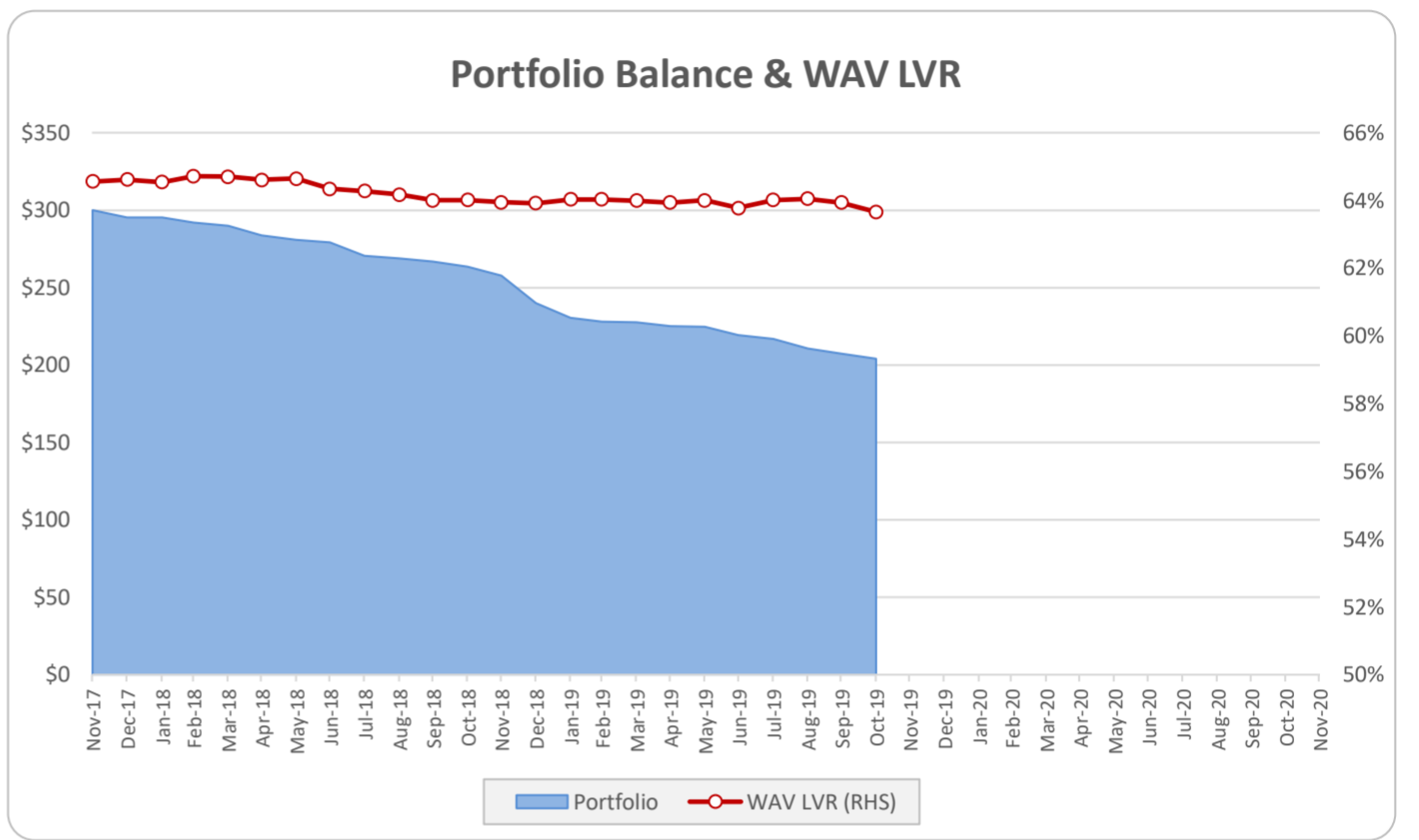
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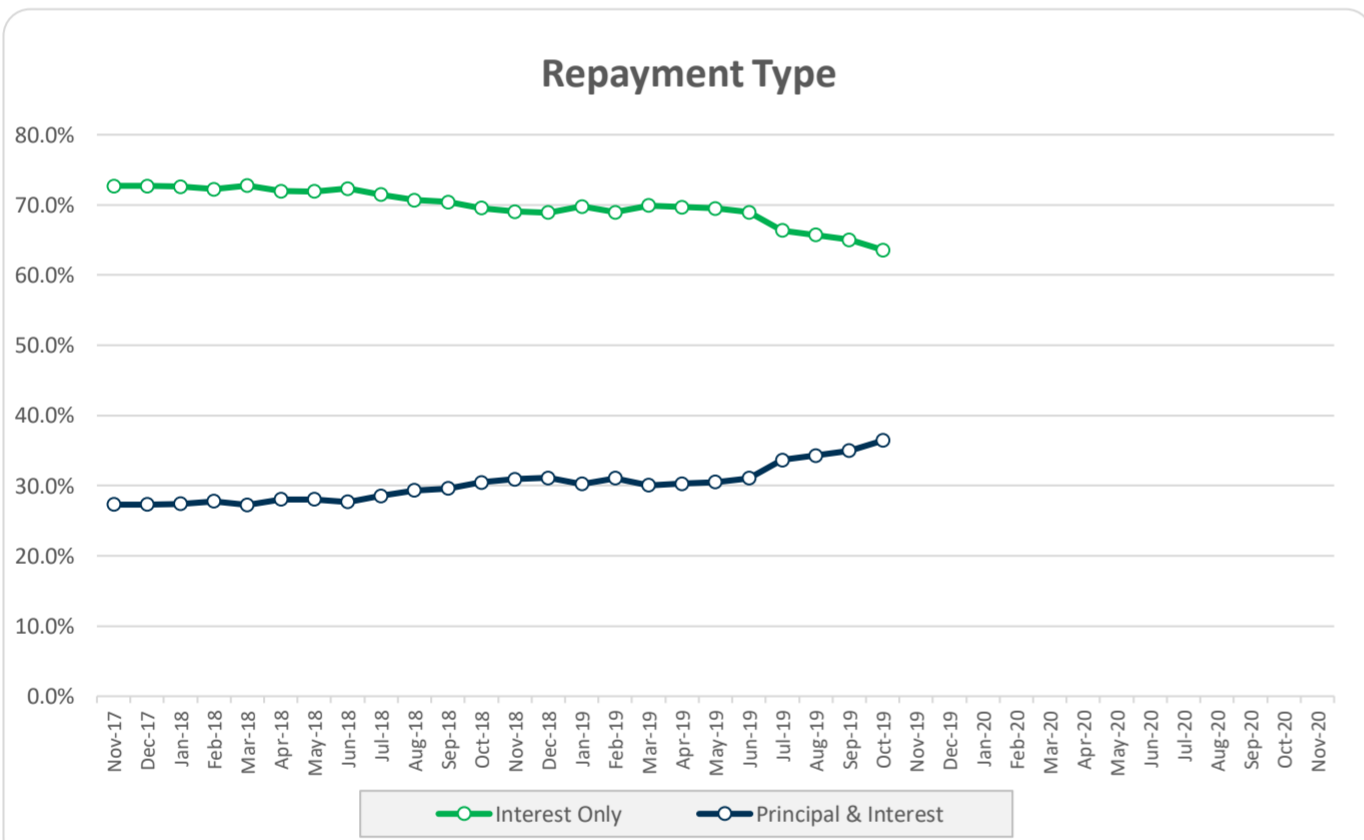
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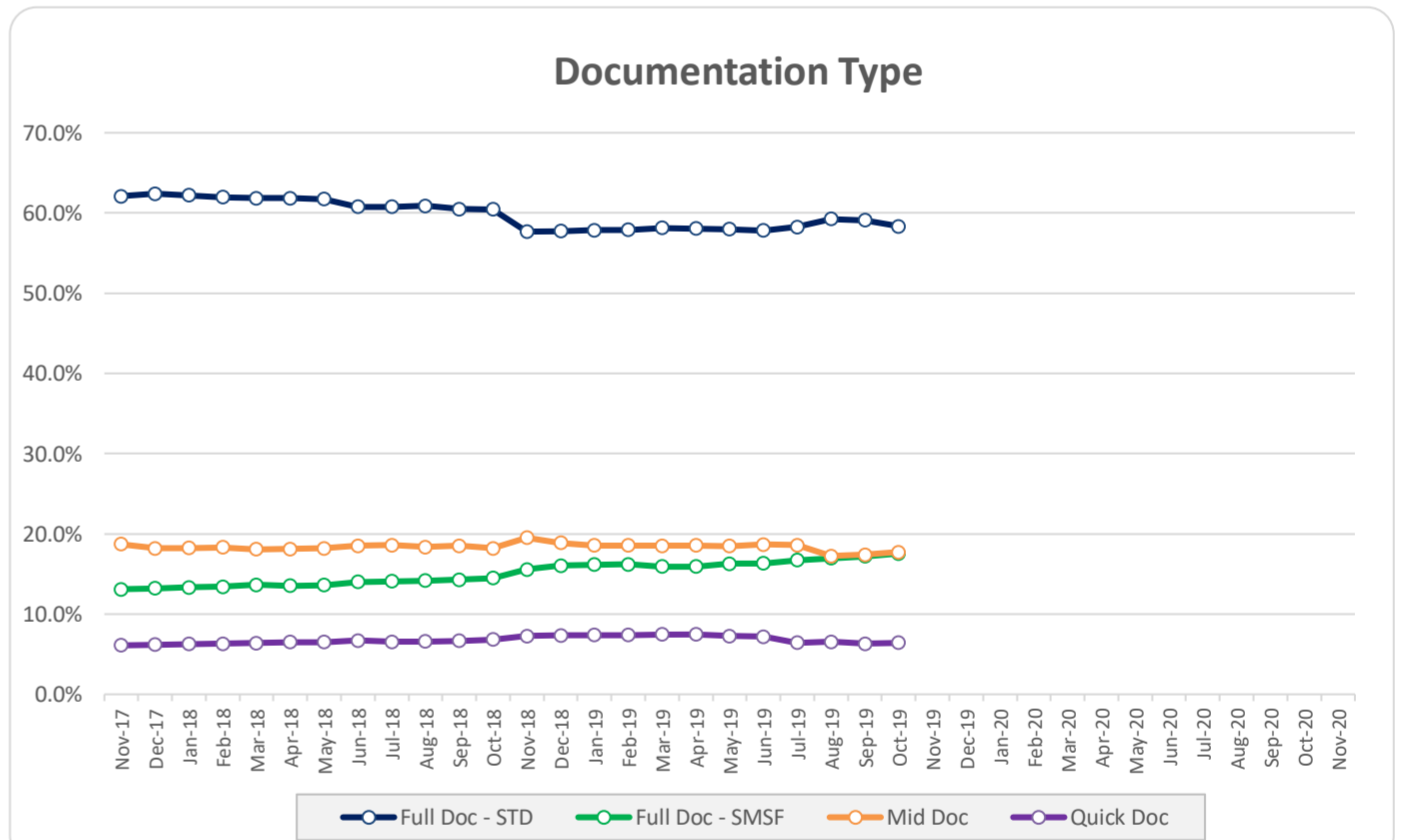
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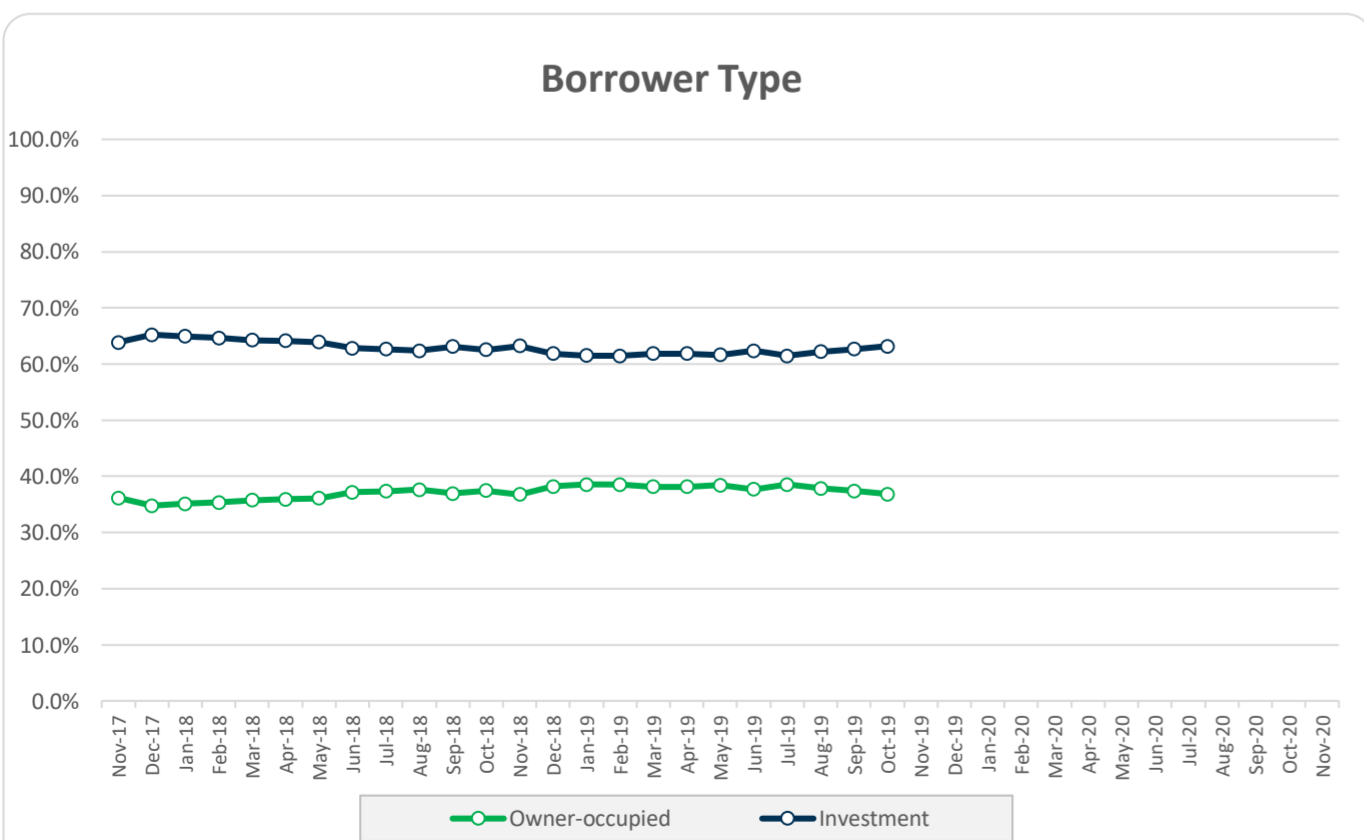
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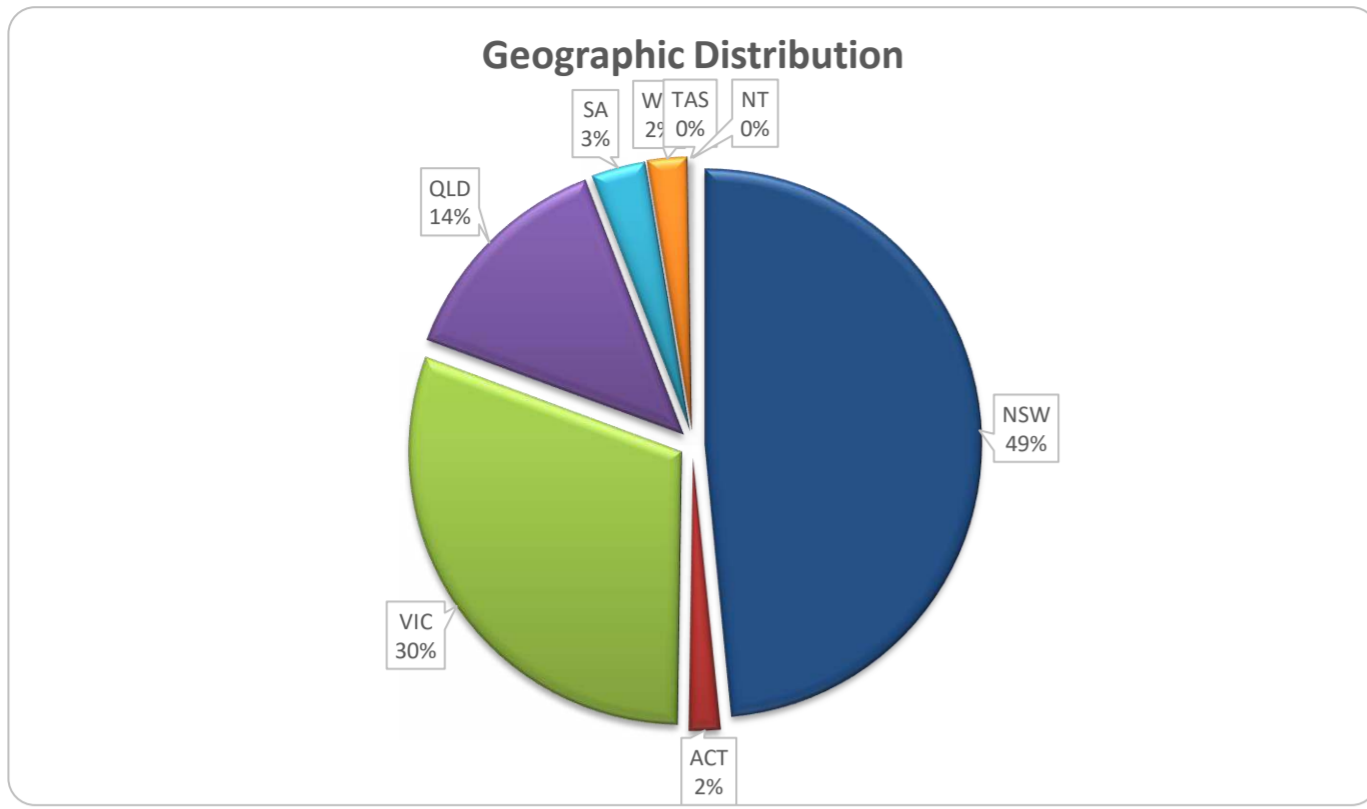


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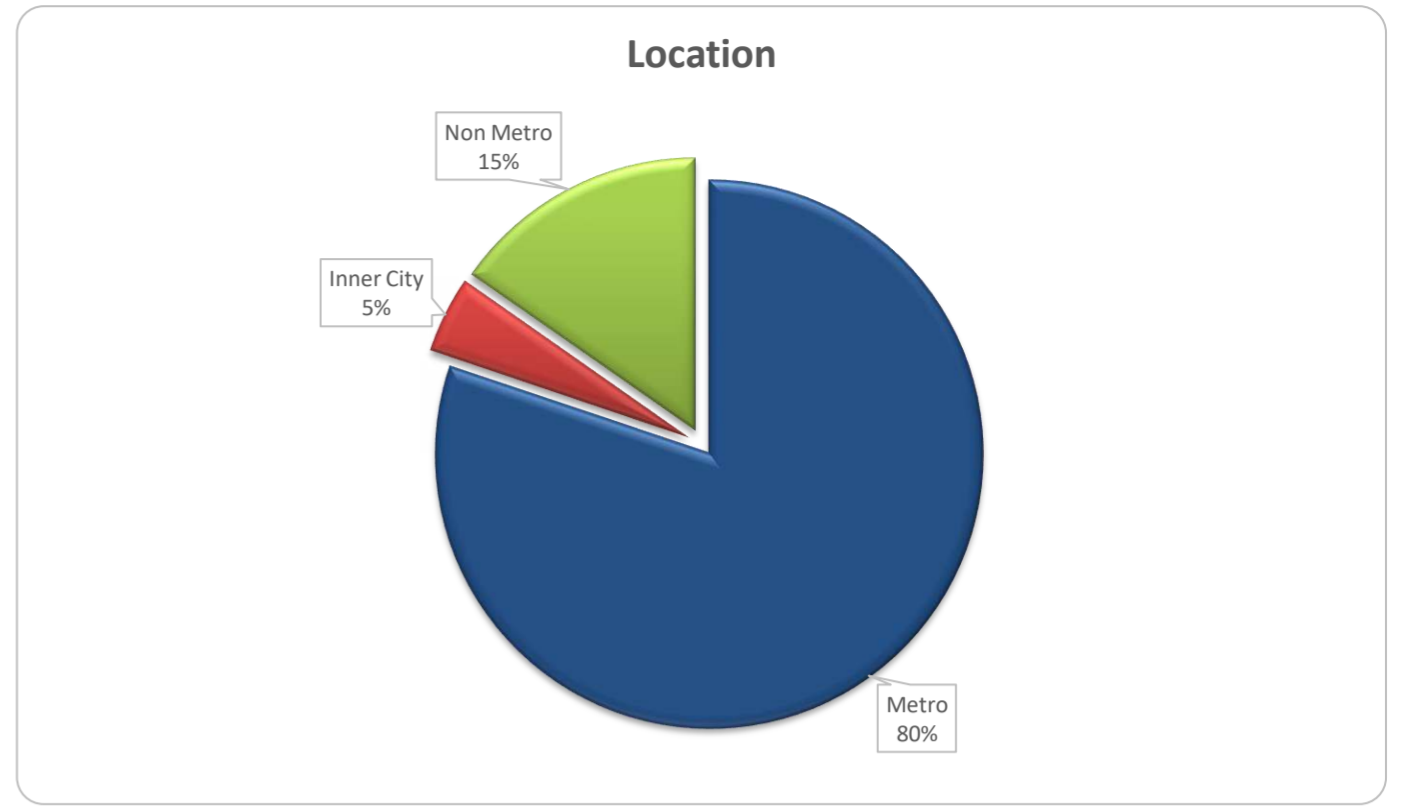


Think Tank Series 2017-1: Current Charts

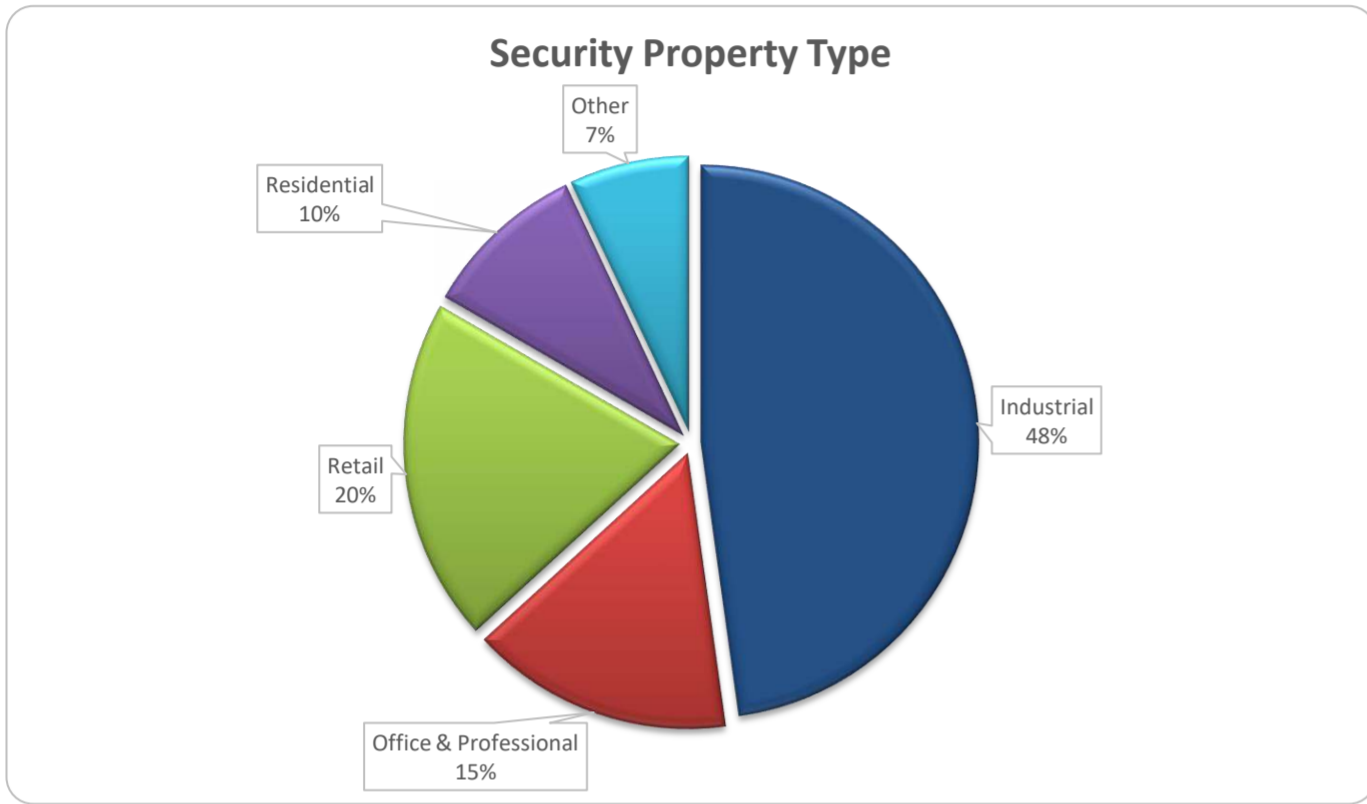
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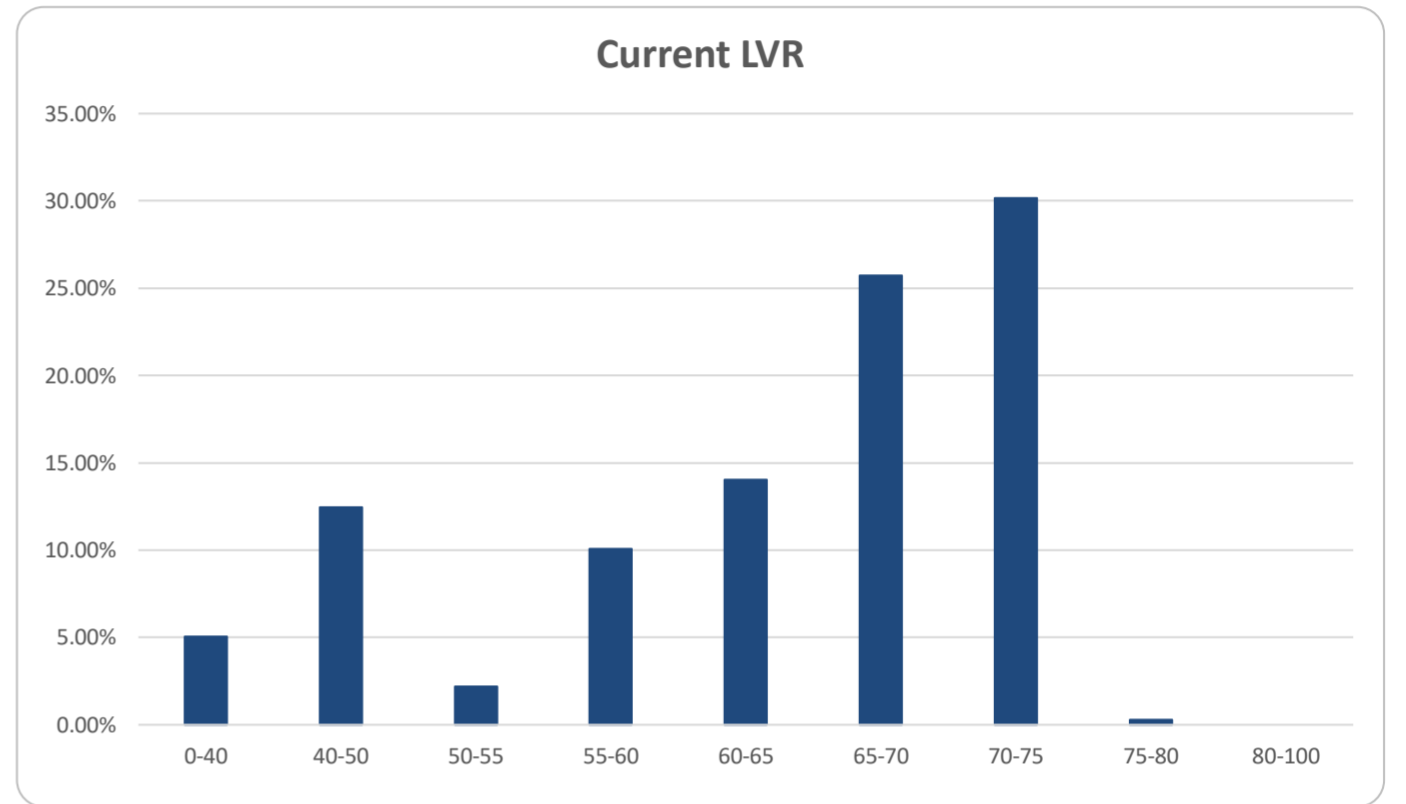
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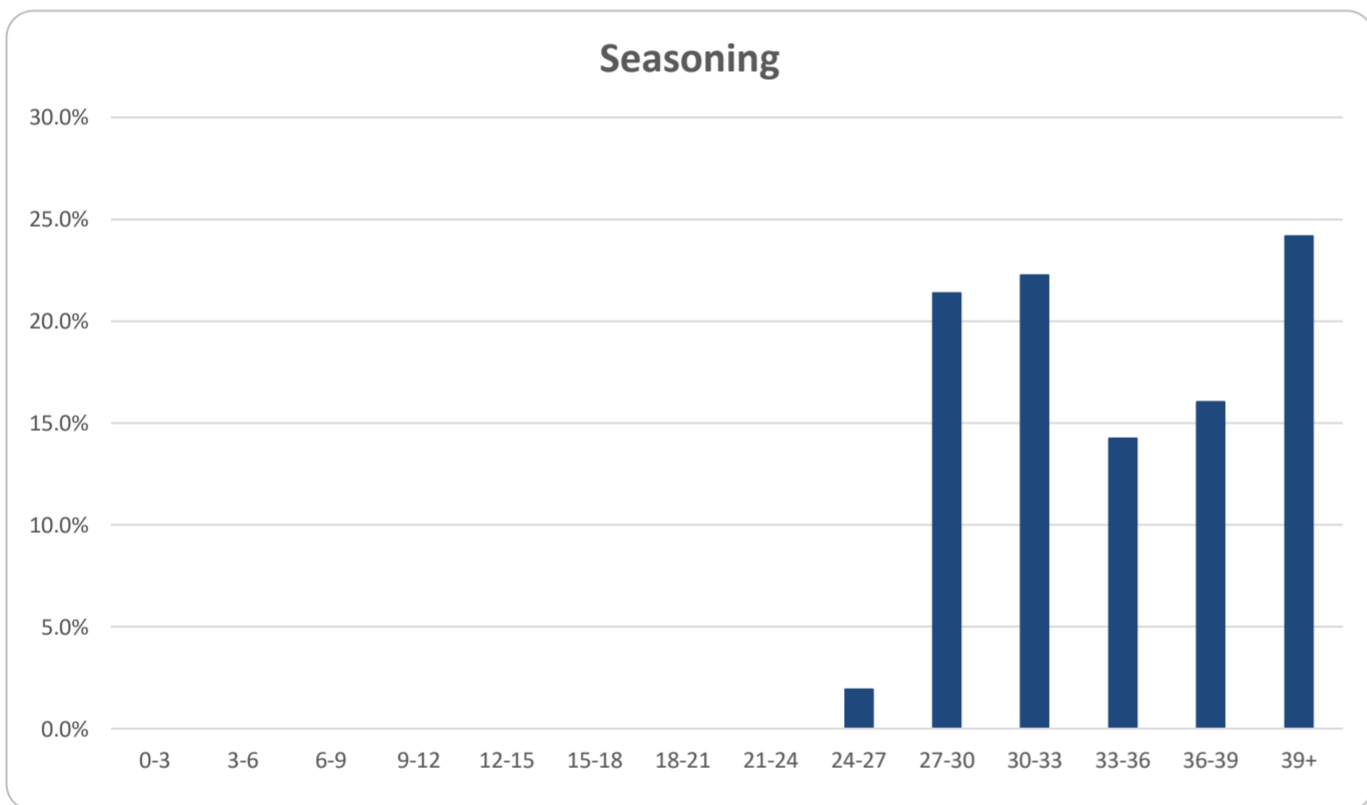
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