
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Jan-2018 to 31-Jan-2018

Payment Date of 12-Feb-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	176,107,612.71		2,753,811.57	173,353,801.14	96.3%	0.00	0.00	501,544.83	501,544.83
Class A2	33,460,446.42		523,224.20	32,937,222.22	96.3%	0.00	0.00	111,932.07	111,932.07
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	82,495.48	82,495.48
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	106,065.62	106,065.62
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	80,691.78	80,691.78
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	92,720.96	92,720.96
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	46,638.49	46,638.49
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	23,217.53	23,217.53
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	35,802.74	35,802.74

1. GENERAL

Current Payment Date	12-Feb-18
Collection Period (start)	1-Jan-18
Collection Period (end)	31-Jan-18
Interest Period (start)	10-Jan-18
Interest Period (end)	11-Feb-18
Days in Interest Period	33
Next Payment Date	12-Mar-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,578,022.48
Early Repayment Fees	7,768.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,480.46
Total Available Income	1,588,271.69

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,258,107.75
Principal from the sale of Mortgage Loans	0.00
Other Principal	18,928.02
Total Principal Collections	3,277,035.77

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)	125,134.59
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	501,544.83
Class A2 Interest	111,932.07
Class B Interest	82,495.48
Class C Interest	106,065.62
Class D Interest	80,691.78
Class E Interest	92,720.96
Class F Interest	46,638.49
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	23,217.53
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,802.74
Other Expenses	0.00
Excess Spread	382,027.60

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	2,753,811.57
Class A2 Principal Payment	523,224.20
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 2017-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	295,379,173.00
Plus: Capitalised Charges	12,107.27
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	3,258,107.75
 Loan Balance at End of Collection Period	 292,133,172.52

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,258,107.75
CPR (%)	12.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.59%	6.65%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.20%	6.65%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	0	3
Balance Outstanding	5,589,431	0	0	5,589,431
% Portfolio Balance	1.91%	0.00%	0.00%	1.91%

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	10.2%	26,537,725	9.1%
65% LVR Full Doc	72	19.3%	58,457,850	20.0%
65% LVR Quick Doc	32	8.6%	18,000,441	6.2%
70% LVR Mid Doc	38	10.2%	26,616,387	9.1%
70% LVR Full Doc	43	11.5%	43,352,578	14.8%
70% LVR Quick Doc Mid	1	0.3%	253,564	0.1%
75% LVR Lite Doc Standard	1	0.3%	62,912	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	81	21.7%	79,167,548	27.1%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.5%	758,771	0.3%
75% LVR SMSF	24	6.4%	16,901,271	5.8%
70% LVR SMSF	21	5.6%	10,446,749	3.6%
65% LVR SMSF	21	5.6%	11,577,376	4.0%
Total	374	100.0%	292,133,173	100.0%
SMSF Sub-Total	66	17.6%	38,925,396	13.3%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	31	8%	14,468,958	5.0%
40%	50.0%	47	13%	35,463,486	12.1%
50%	55.0%	14	4%	8,883,441	3.0%
55%	60.0%	26	7%	18,604,211	6.4%
60%	65.0%	52	14%	39,679,464	13.6%
65%	70.0%	98	26%	78,922,832	27.0%
70%	75.0%	104	28%	93,469,652	32.0%
75%	80.0%	1	0%	2,641,128	0.9%
80%	100.0%	0	0%	0	0.0%
Total		373	100.0%	292,133,172	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	9	2.4%	511,761	0.2%
100,000	200,000	33	8.8%	5,272,223	1.8%
200,000	300,000	50	13.4%	13,016,725	4.5%
300,000	400,000	45	12.0%	15,935,134	5.5%
400,000	500,000	43	11.5%	19,854,633	6.8%
500,000	1,000,000	97	25.9%	68,530,592	23.5%
1,000,000	1,500,000	44	11.8%	53,404,558	18.3%
1,500,000	2,000,000	25	6.7%	45,605,189	15.6%
2,000,000	2,500,000	15	4.0%	34,035,242	11.7%
2,500,000	5,000,000	13	3.5%	35,967,116	12.3%
Total		374	100%	292,133,173	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	186	49.7%	150,238,599	51.4%
ACT	2	0.5%	3,545,500	1.2%
VIC	112	29.9%	84,083,543	28.8%
QLD	49	13.1%	39,099,150	13.4%
SA	19	5.1%	8,825,265	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	374	100%	292,133,173	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	297	79.4%	237,389,820	81.3%
Non metro	63	16.8%	43,123,411	14.8%
Inner City	14	3.7%	11,619,942	4.0%
Total	374	100%	292,133,173	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	198	52.9%	181,736,746	62.2%
Med Doc	77	20.6%	53,217,025	18.2%
Low Doc	33	8.8%	18,254,005	6.2%
SMSF	66	17.6%	38,925,396	13.3%
Total	374	100%	292,133,173	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.3%	16,765,143	5.7%
Non NCCP loans	354	94.7%	275,368,029	94.3%
Total	374	100%	292,133,173	100%

Summary	
Loans	374
Balance	292,133,173
Avg Balance	781,105
Max Balance	3,010,261
WA Current LVR	64.54%
Max Current LVR	75%
WA Yield	6.65%
BBSW 30	1.7000%
Yield over BBSW30	4.95%
WA Seasoning	17.5
% IO	72.6%
% SMSF	13.3%
% of Loans Fixed	0.00%
% of Loans Investor	64.90%

Seasoning (months)	Number		Balance		
	Amount	%	Amount	%	
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	8	2.1%	5,961,524	2.0%
6.0	9.0	77	20.6%	60,589,279	20.7%
9.0	12.0	80	21.4%	56,686,763	19.4%
12.0	15.0	54	14.4%	43,290,944	14.8%
15.0	18.0	67	17.9%	40,153,907	13.7%
18.0	21.0	24	6.4%	25,383,629	8.7%
21.0	24.0	16	4.3%	13,582,495	4.6%
24.0	27.0	6	1.6%	3,555,064	1.2%
27.0	30.0	7	1.9%	8,547,616	2.9%
30.0	33.0	3	0.8%	6,170,631	2.1%
33.0	36.0	5	1.3%	3,561,506	1.2%
36.0	39.0	3	0.8%	3,959,766	1.4%
39.0	150.0	24	6.4%	20,690,050	7.1%
Total		374	100%	292,133,172.52	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	371	99.2%	286,543,742	98.1%
30.0	60.0	3	0.8%	5,589,431	1.9%
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		374	100%	292,133,173	100%

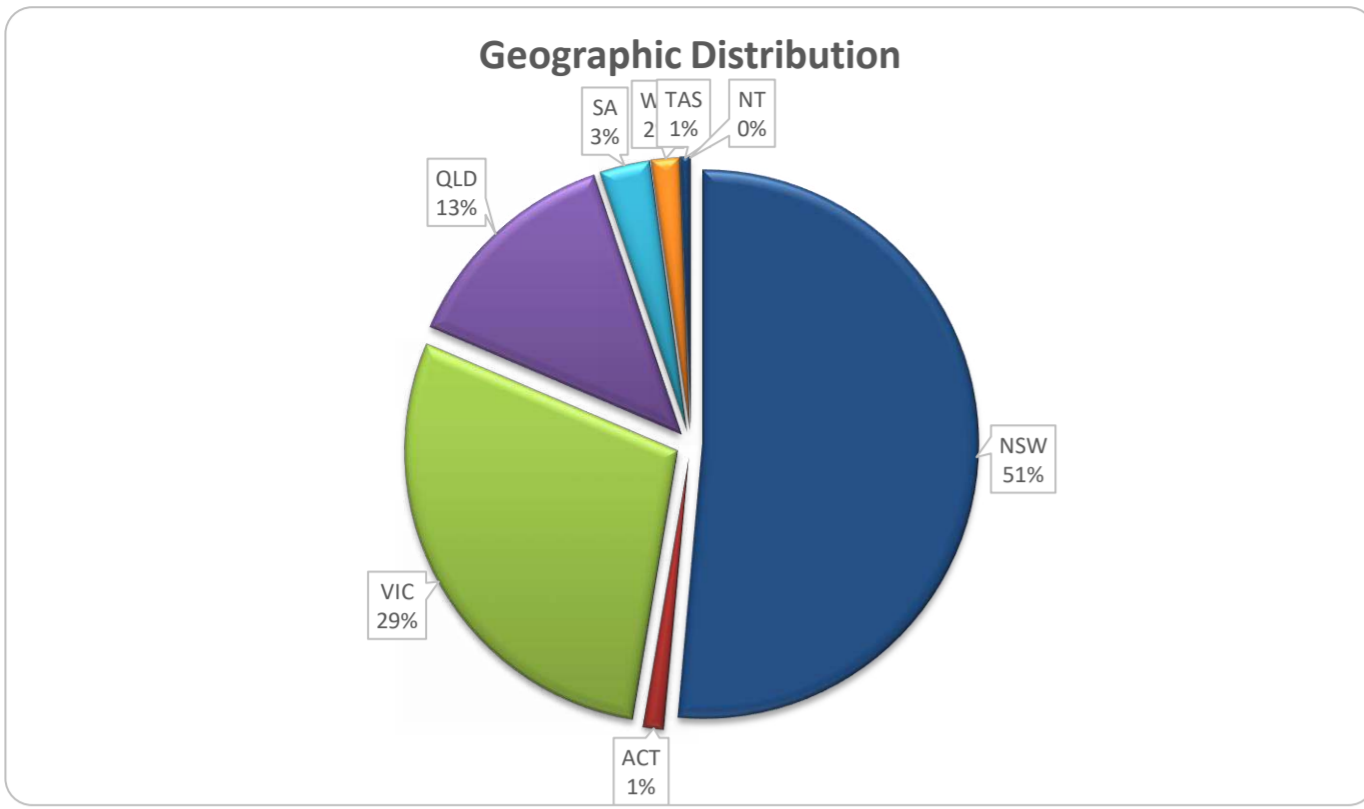
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	8	2%	1,797,614	0.6%
15.0	20.0	21	6%	17,326,007	5.9%
20.0	25.0	271	72%	214,143,462	73.3%
25.0	30.0	74	20%	58,866,089	20.2%
Total		374	100%	292,133,173	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	45	12.03%	22,997,133	7.9%
Self Employed	329	87.97%	269,136,040	92.1%
Total	374	100%	292,133,173	100%

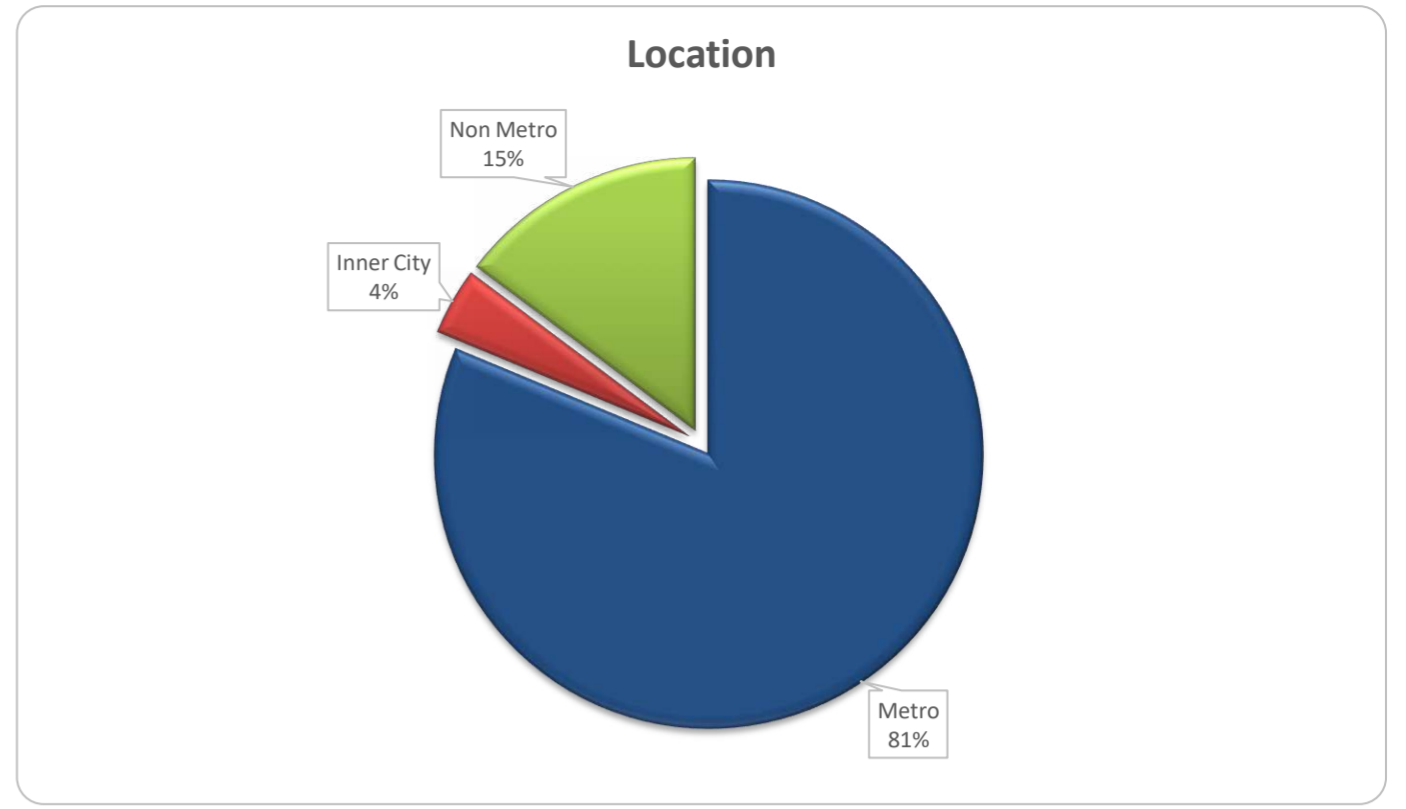
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	79	21.1%	54,166,118	18.5%
Industrial	170	45.5%	138,223,913	47.3%
Office	60	16.0%	39,466,773	13.5%
Professional Suites	3	0.8%	585,903	0.2%
Residential	45	12.0%	43,275,172	14.8%
Commercial Other	17	4.5%	16,415,295	5.6%
Total	374	100%	292,133,173	100%

Think Tank Series 2017-1: Current Charts

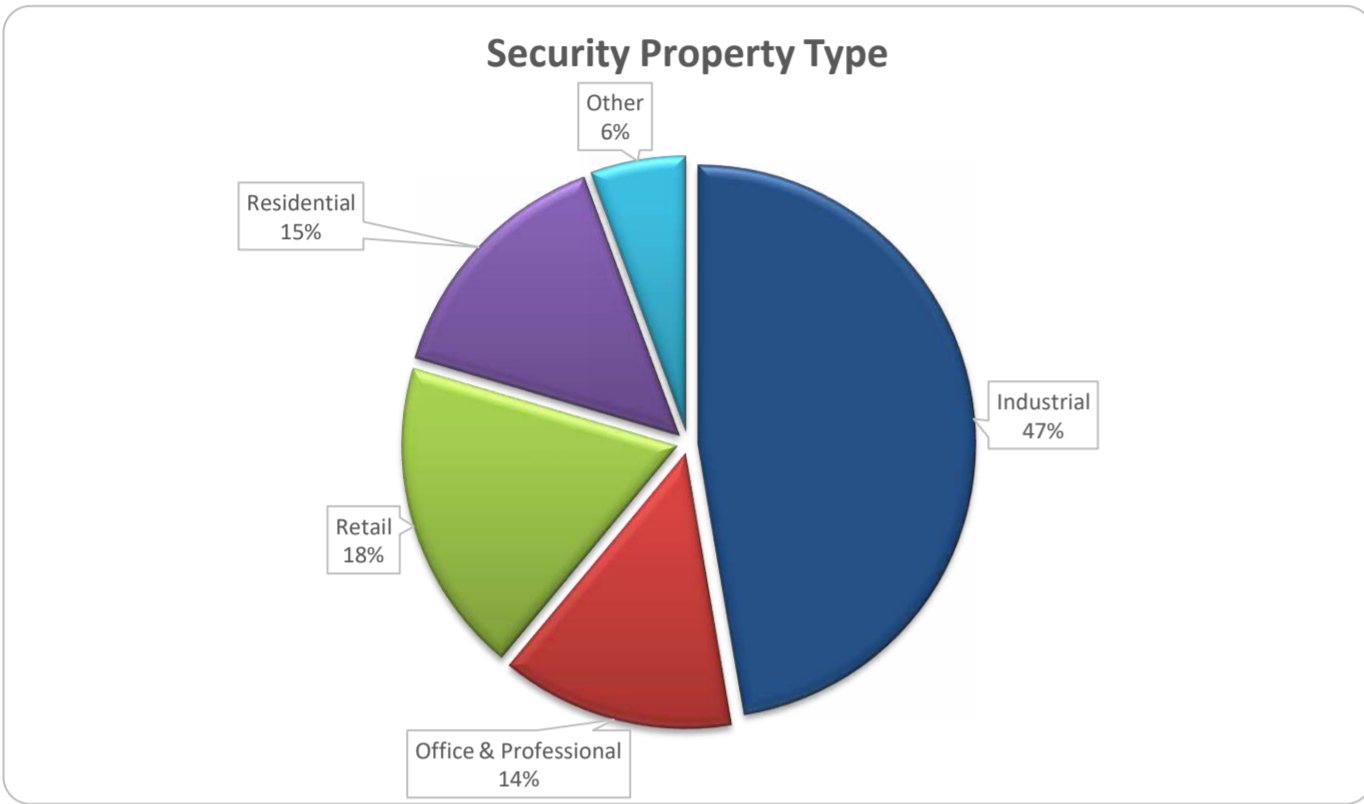
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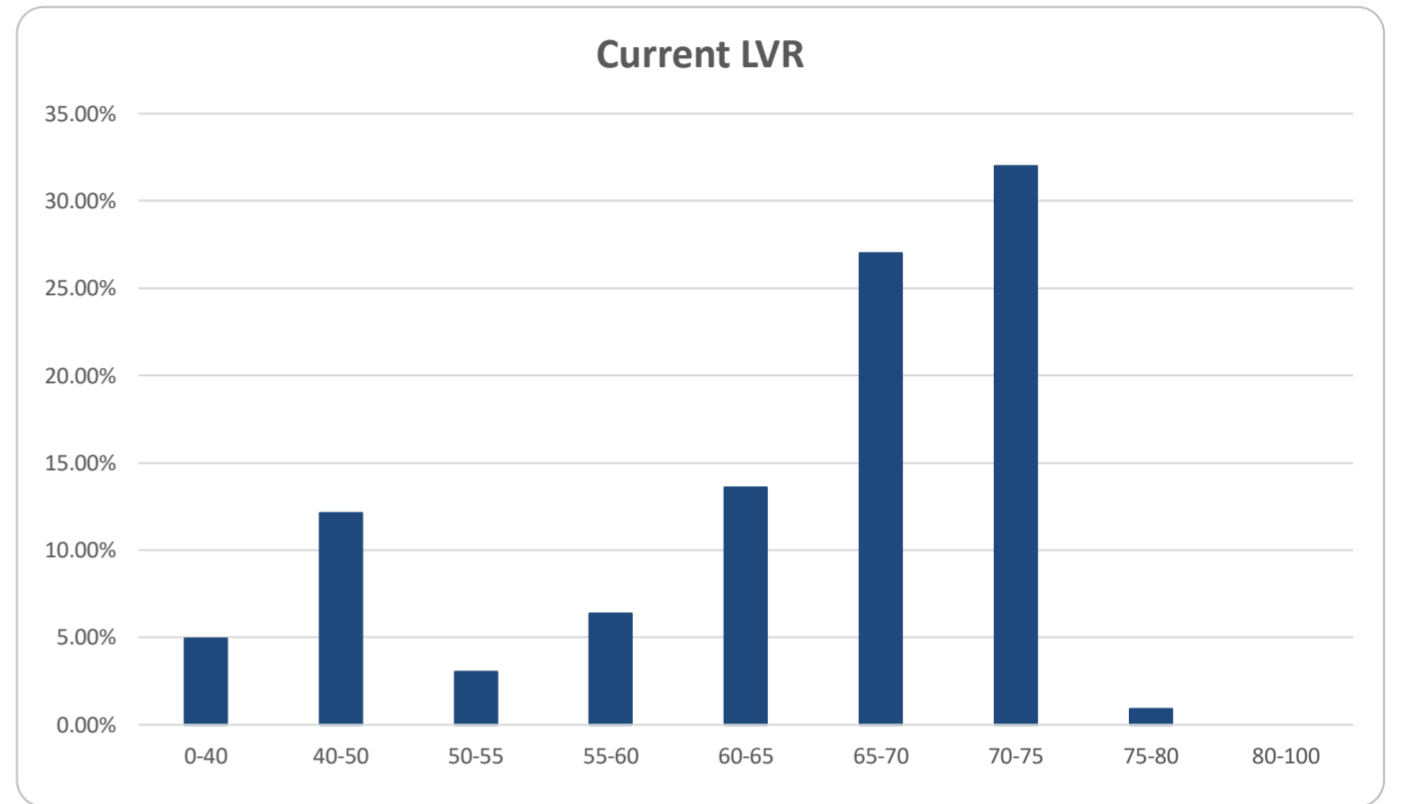
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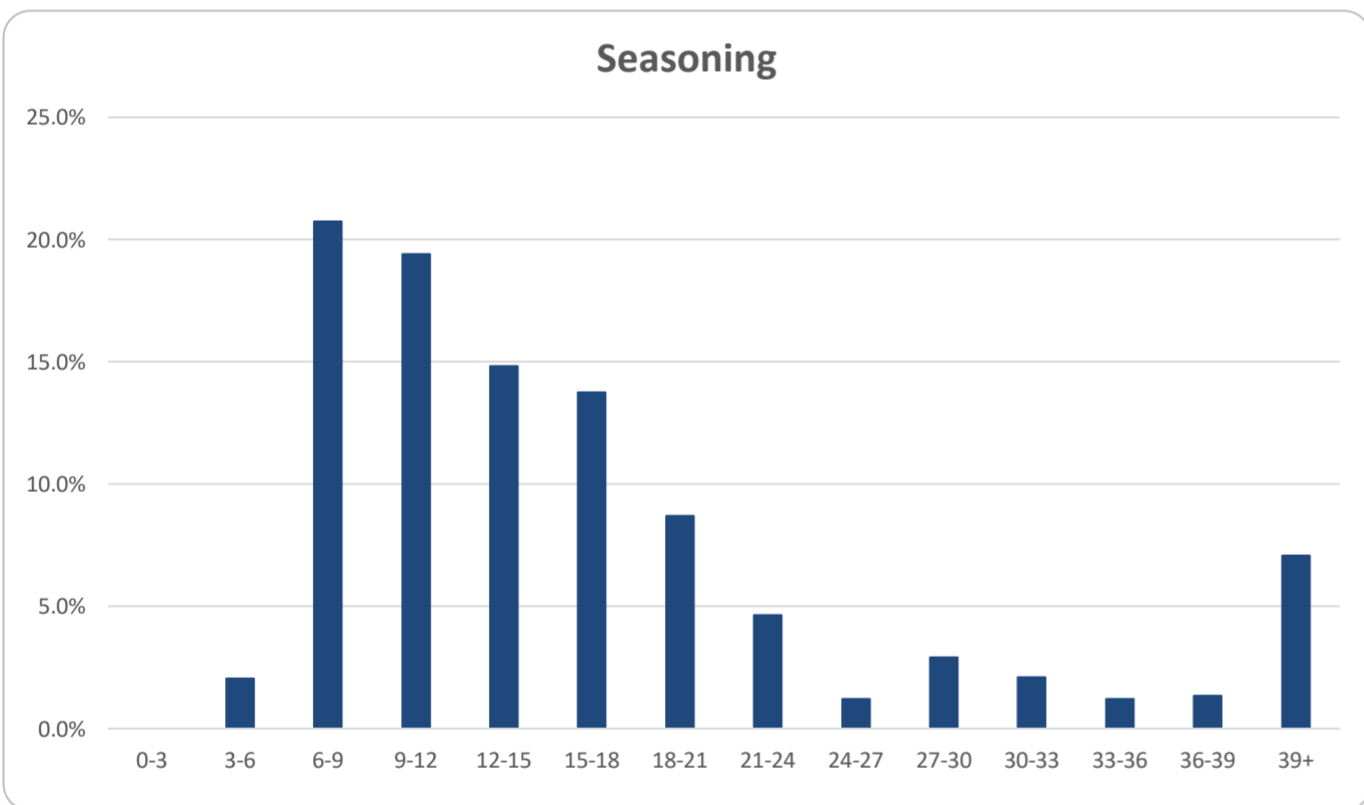
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