
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Apr-2018 to 30-Apr-2018

Payment Date of 10-May-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	166,402,558.19		2,586,534.03	163,816,024.16	91.0%	0.00	0.00	450,654.60	450,654.60
Class A2	31,616,486.05		491,441.46	31,125,044.59	91.0%	0.00	0.00	99,916.76	99,916.76
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	77,748.90	77,748.90
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	99,247.81	99,247.81
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	75,143.84	75,143.84
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	85,829.18	85,829.18
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	43,077.95	43,077.95
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	21,392.88	21,392.88
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	32,905.48	32,905.48

1. GENERAL

Current Payment Date	10-May-18
Collection Period (start)	1-Apr-18
Collection Period (end)	30-Apr-18
Interest Period (start)	10-Apr-18
Interest Period (end)	9-May-18
Days in Interest Period	30
Next Payment Date	11-Jun-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,626,012.24
Early Repayment Fees	234.35
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	12,628.25
Total Available Income	1,638,874.84

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,322,975.49
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,322,975.49

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)	115,639.69
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	450,654.60
Class A2 Interest	99,916.76
Class B Interest	77,748.90
Class C Interest	99,247.81
Class D Interest	75,143.84
Class E Interest	85,829.18
Class F Interest	43,077.95
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	21,392.88
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,905.48
Other Expenses	0.00
Excess Spread	537,317.75

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	245,000.00
Class A1 Principal Payment	2,586,534.03
Class A2 Principal Payment	491,441.46
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	283,843,031.18
Plus: Capitalised Charges	1,794.26
Plus: Further Advances / Redraws	245,000.00
Less: Principal Collections	3,348,756.69
Loan Balance at End of Collection Period	280,741,068.75

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,348,756.69
CPR (%)	13.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.79%	6.74%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.35%	6.74%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	0	0	0	0
Balance Outstanding	0	0	0	0
% Portfolio Balance	0.00%	0.00%	0.00%	0.00%

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	37	10.2%	25,327,040	9.0%
65% LVR Full Doc	71	19.6%	56,364,872	20.1%
65% LVR Quick Doc	32	8.8%	18,025,258	6.4%
70% LVR Mid Doc	36	9.9%	25,430,175	9.1%
70% LVR Full Doc	43	11.8%	43,277,548	15.4%
70% LVR Quick Doc Mid	1	0.3%	248,768	0.1%
75% LVR Lite Doc Standard	1	0.3%	61,638	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	75	20.7%	73,227,626	26.1%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.6%	752,339	0.3%
75% LVR SMSF	23	6.3%	16,139,771	5.7%
70% LVR SMSF	21	5.8%	10,375,863	3.7%
65% LVR SMSF	21	5.8%	11,510,171	4.1%
Total	363	100.0%	280,741,069	100.0%
SMSF Sub-Total	65	17.9%	38,025,805	13.5%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	29	8%	10,634,066	3.8%
40%	50.0%	50	14%	36,711,262	13.1%
50%	55.0%	15	4%	9,129,409	3.3%
55%	60.0%	25	7%	18,482,775	6.6%
60%	65.0%	51	14%	41,856,978	14.9%
65%	70.0%	96	26%	77,848,591	27.7%
70%	75.0%	97	27%	86,077,987	30.7%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		363	100.0%	280,741,068	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	9	2.5%	497,486	0.2%
100,000	200,000	33	9.1%	5,266,064	1.9%
200,000	300,000	52	14.3%	13,559,289	4.8%
300,000	400,000	44	12.1%	15,662,897	5.6%
400,000	500,000	40	11.0%	18,513,206	6.6%
500,000	1,000,000	93	25.6%	65,405,064	23.3%
1,000,000	1,500,000	41	11.3%	50,050,181	17.8%
1,500,000	2,000,000	24	6.6%	43,893,893	15.6%
2,000,000	2,500,000	14	3.9%	31,986,234	11.4%
2,500,000	5,000,000	13	3.6%	35,906,755	12.8%
Total		363	100%	280,741,069	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	183	50.4%	145,926,429	52.0%
ACT	2	0.6%	3,545,500	1.3%
VIC	107	29.5%	79,661,812	28.4%
QLD	46	12.7%	36,444,322	13.0%
SA	19	5.2%	8,821,891	3.1%
WA	3	0.8%	4,706,000	1.7%
TAS	3	0.8%	1,635,116	0.6%
NT	0	0.0%	0	0.0%
Total	363	100%	280,741,069	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	288	79.3%	227,513,101	81.0%
Non metro	62	17.1%	42,616,842	15.2%
Inner City	13	3.6%	10,611,125	3.8%
Total	363	100%	280,741,069	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	191	52.6%	173,622,385	61.8%
Med Doc	74	20.4%	50,818,853	18.1%
Low Doc	33	9.1%	18,274,026	6.5%
SMSF	65	17.9%	38,025,805	13.5%
Total	363	100%	280,741,069	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.5%	16,754,823	6.0%
Non NCCP loans	343	94.5%	263,986,246	94.0%
Total	363	100%	280,741,069	100%

Summary	
Loans	363
Balance	280,741,069
Avg Balance	773,391
Max Balance	3,000,000
WA Current LVR	64.61%
Max Current LVR	75%
WA Yield	6.74%
BBSW 30	1.8450%
Yield over BBSW30	4.90%
WA Seasoning	20.2
% IO	72.0%
% SMSF	13.5%
% of Loans Fixed	0.00%
% of Loans Investor	64.10%

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	9	2.5%	6,659,731	2.4%
9.0	12.0	74	20.4%	56,751,979	20.2%
12.0	15.0	77	21.2%	55,144,909	19.6%
15.0	18.0	54	14.9%	43,154,363	15.4%
18.0	21.0	64	17.6%	37,392,114	13.3%
21.0	24.0	24	6.6%	25,362,331	9.0%
24.0	27.0	16	4.4%	13,526,376	4.8%
27.0	30.0	6	1.7%	3,538,667	1.3%
30.0	33.0	6	1.7%	7,918,001	2.8%
33.0	36.0	3	0.8%	6,157,196	2.2%
36.0	39.0	5	1.4%	3,535,276	1.3%
39.0	150.0	25	6.9%	21,600,127	7.7%
Total		363	100%	280,741,068.75	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	363	100.0%	280,741,069	100.0%
30.0	60.0	0	0.0%	0	0.00%
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		363	100%	280,741,069	100%

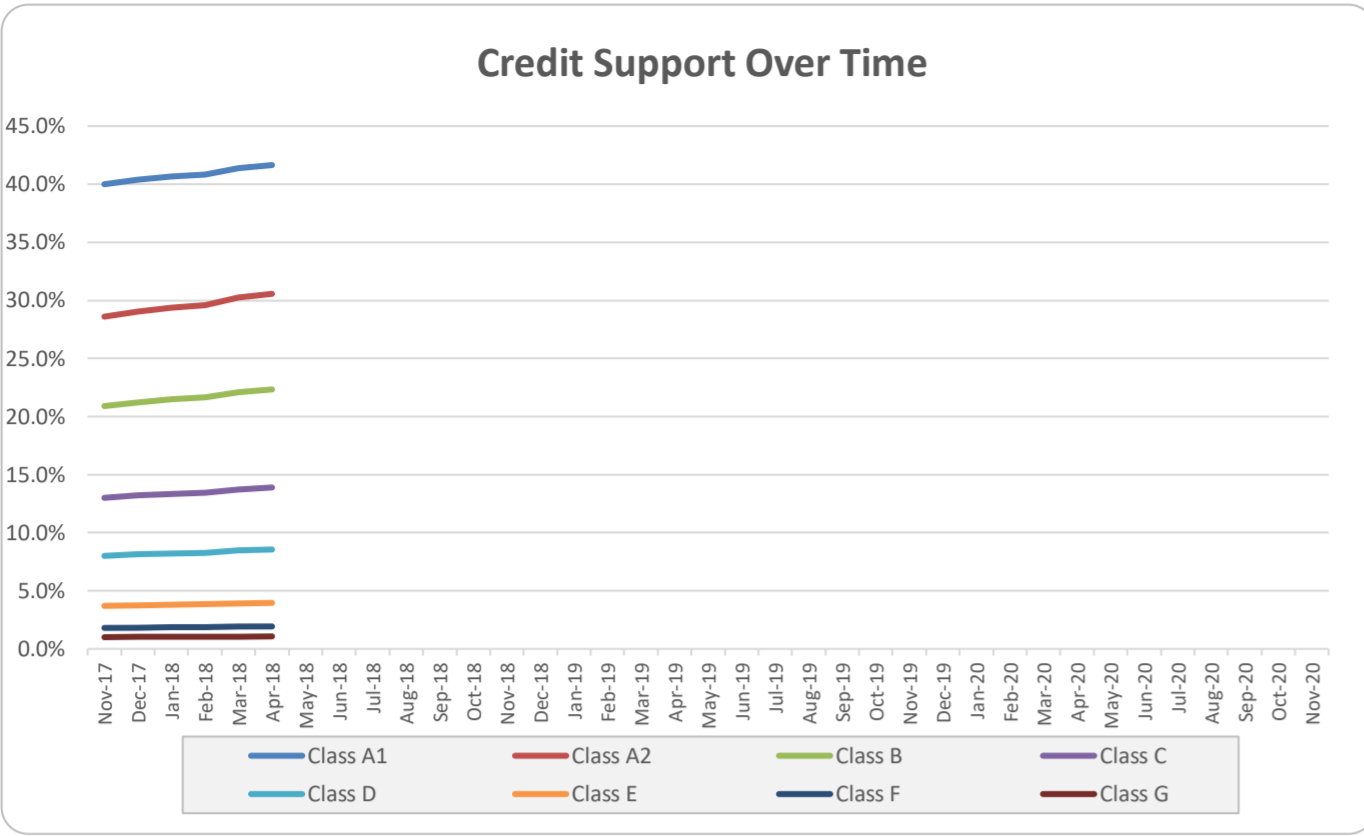
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	8	2%	1,769,184	0.6%
15.0	20.0	21	6%	17,264,908	6.1%
20.0	25.0	260	72%	203,020,944	72.3%
25.0	30.0	74	20%	58,686,032	20.9%
Total		363	100%	280,741,069	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	43	11.85%	20,952,333	7.5%
Self Employed	320	88.15%	259,788,736	92.5%
Total	363	100%	280,741,069	100%

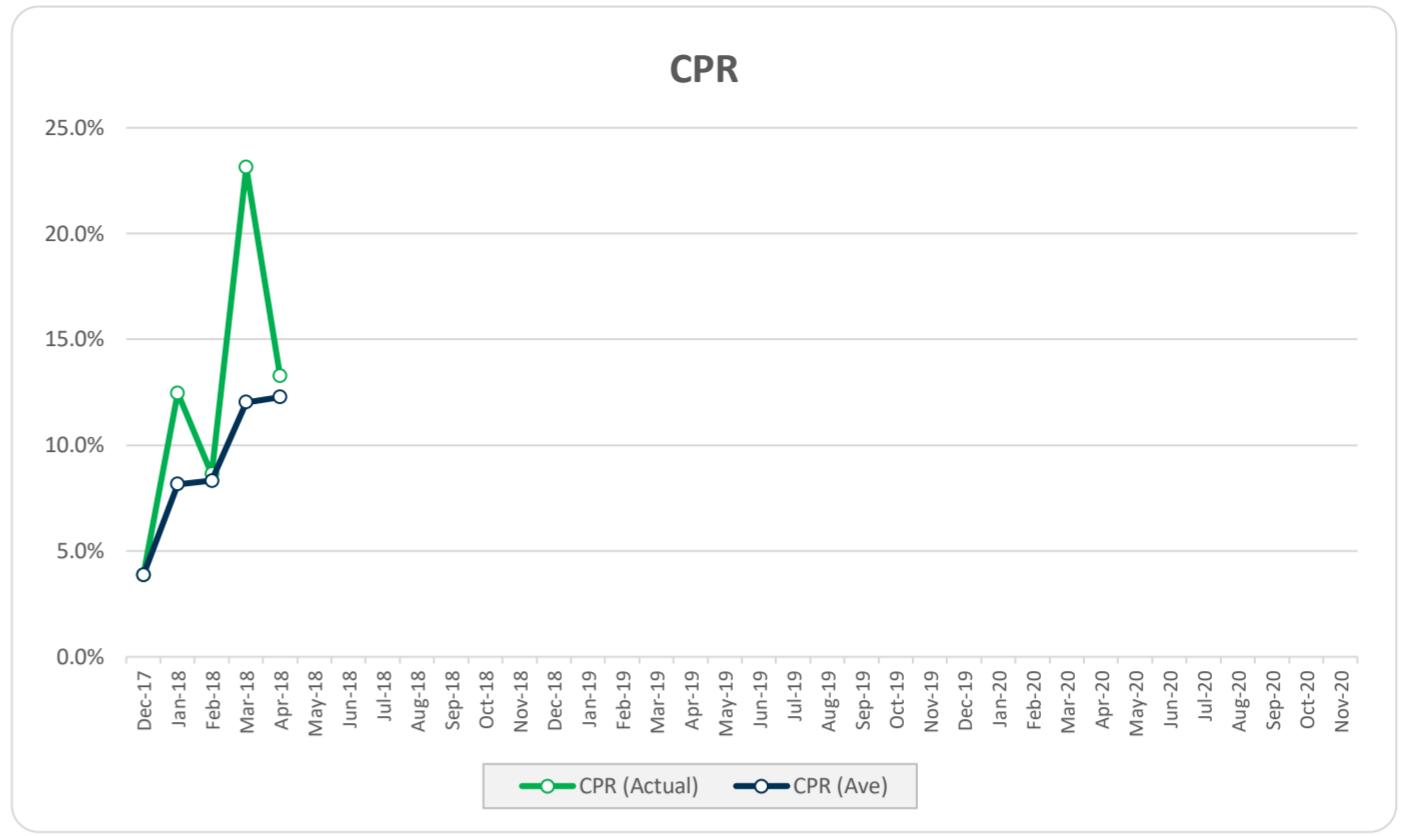
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	77	21.2%	51,840,109	18.5%
Industrial	167	46.0%	132,939,511	47.4%
Office	57	15.7%	37,347,667	13.3%
Professional Suites	3	0.8%	598,903	0.2%
Residential	43	11.8%	42,041,456	15.0%
Commercial Other	16	4.4%	15,973,422	5.7%
Total	363	100%	280,741,069	100%

Think Tank Series 2017-1: Time Series Charts

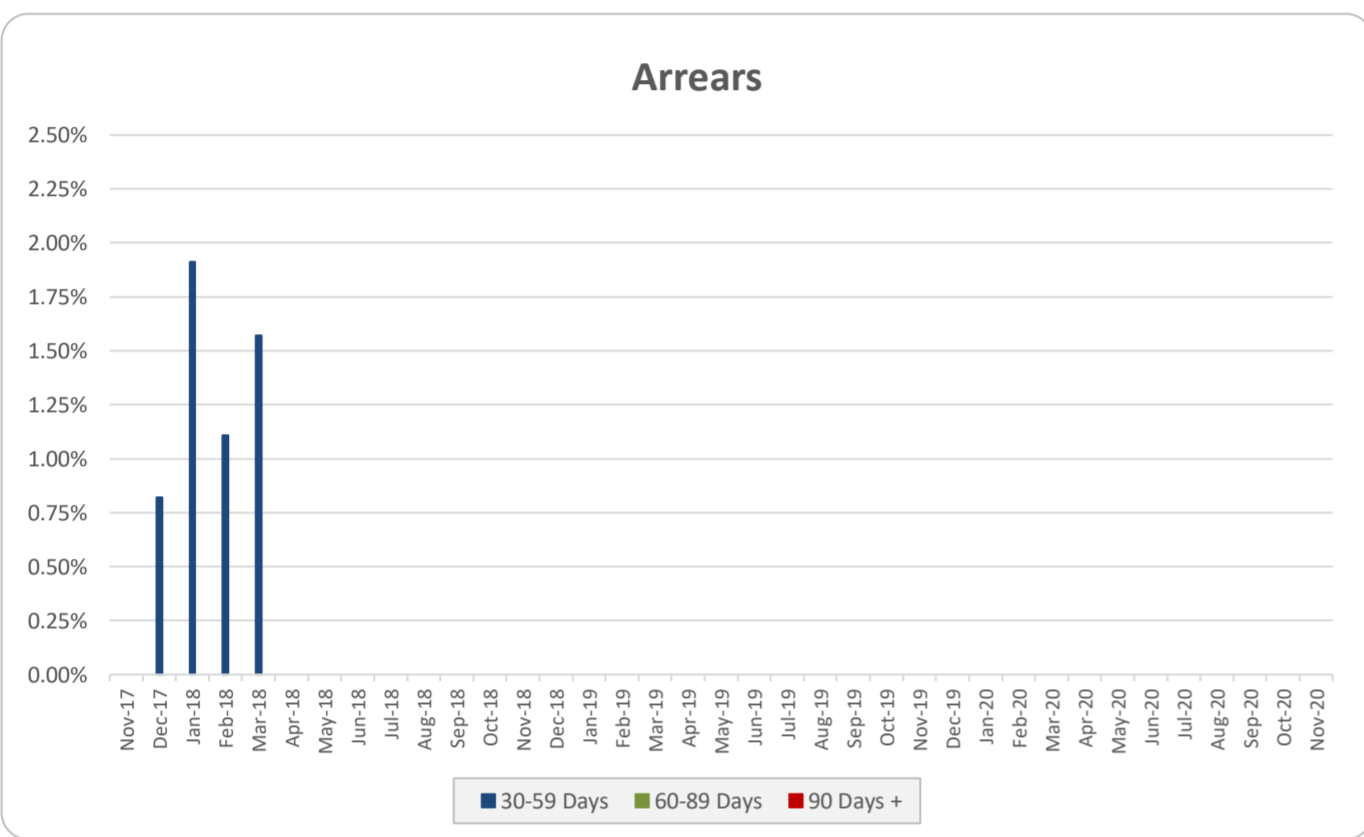
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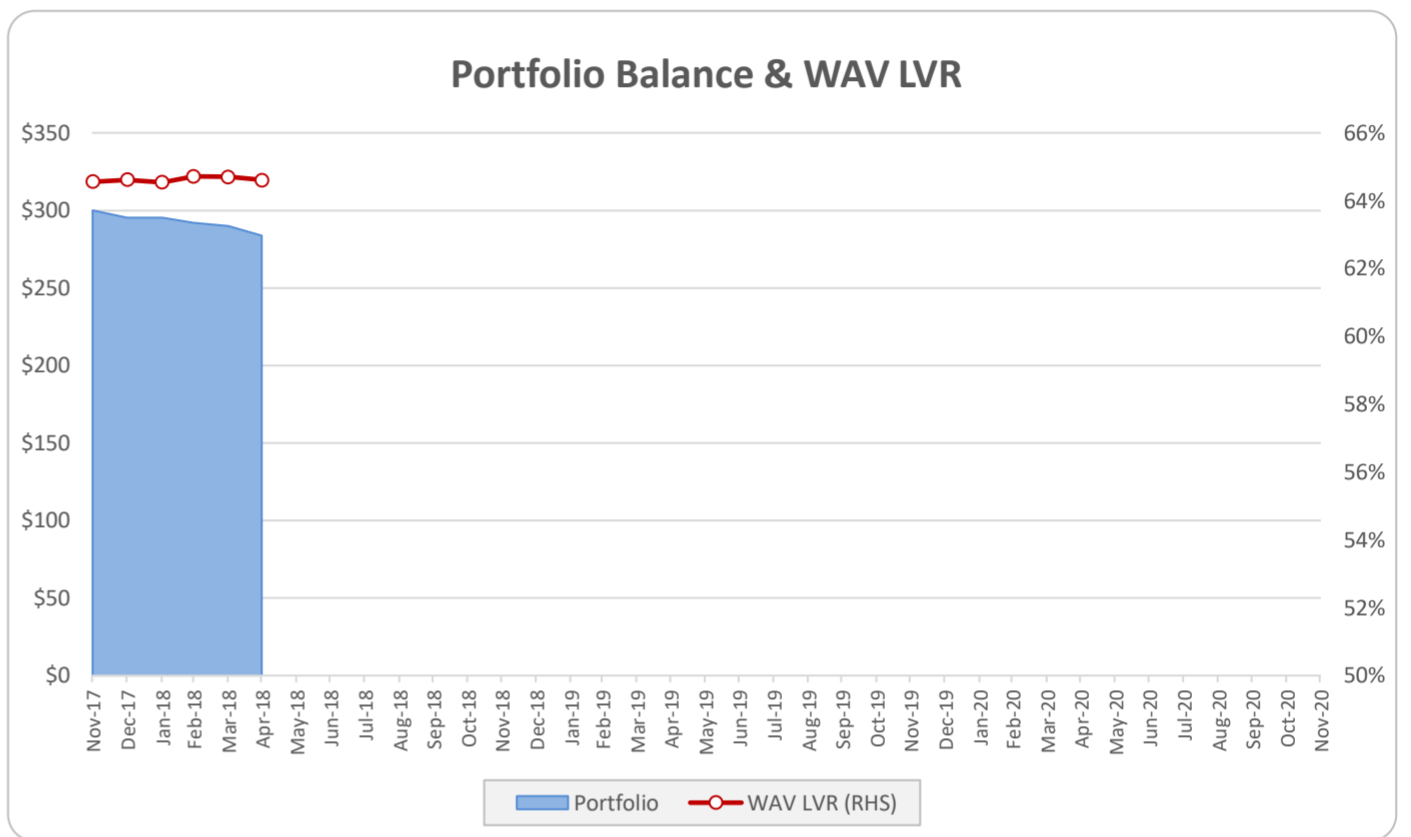
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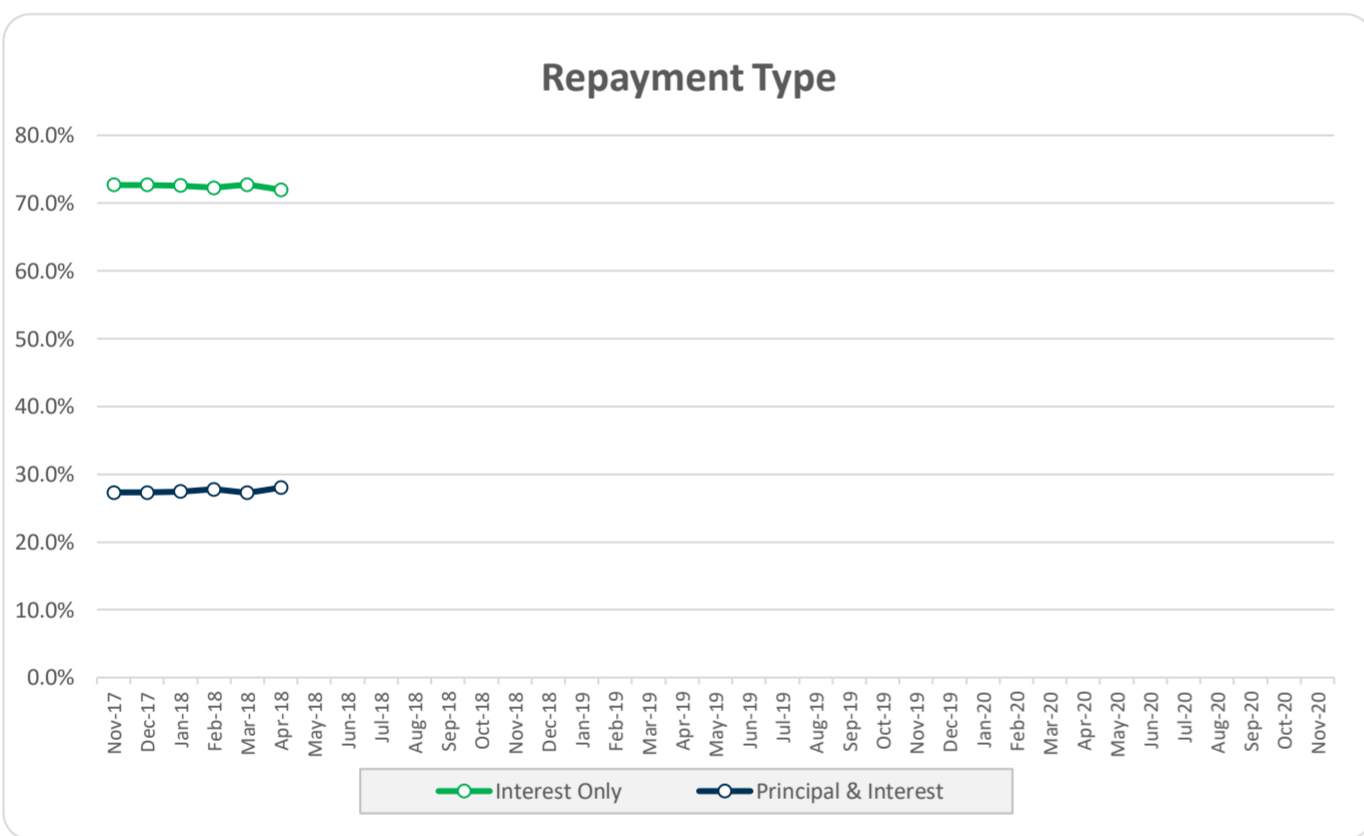
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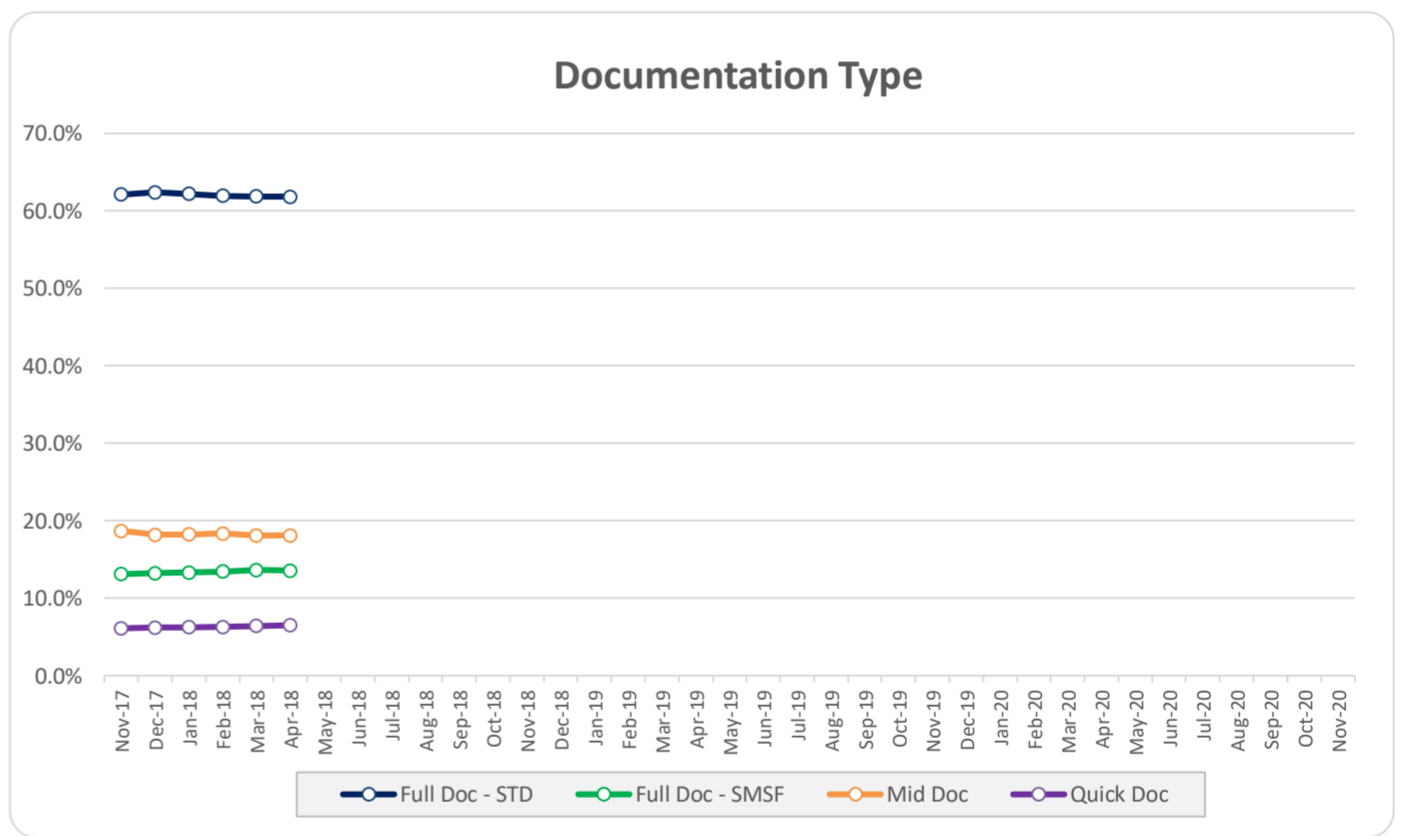
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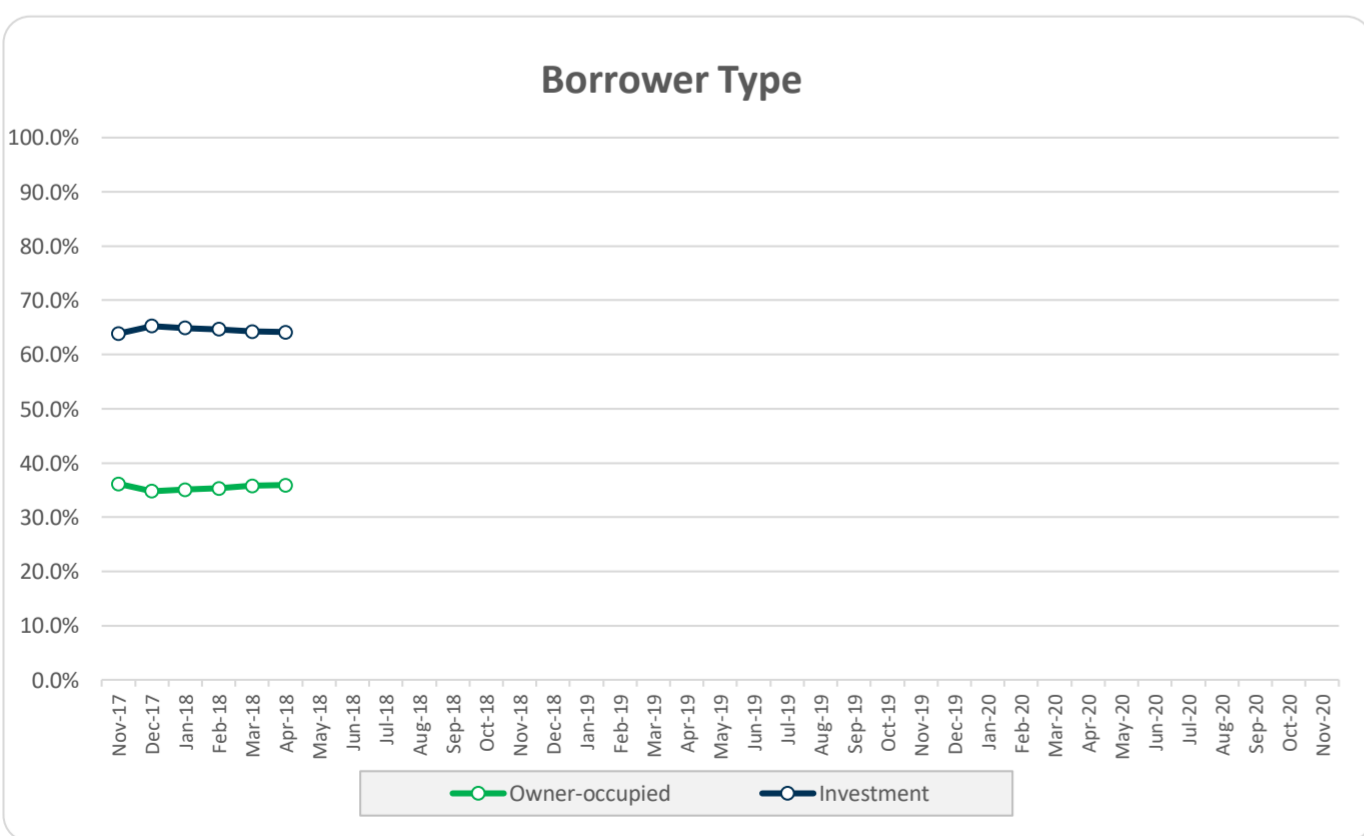
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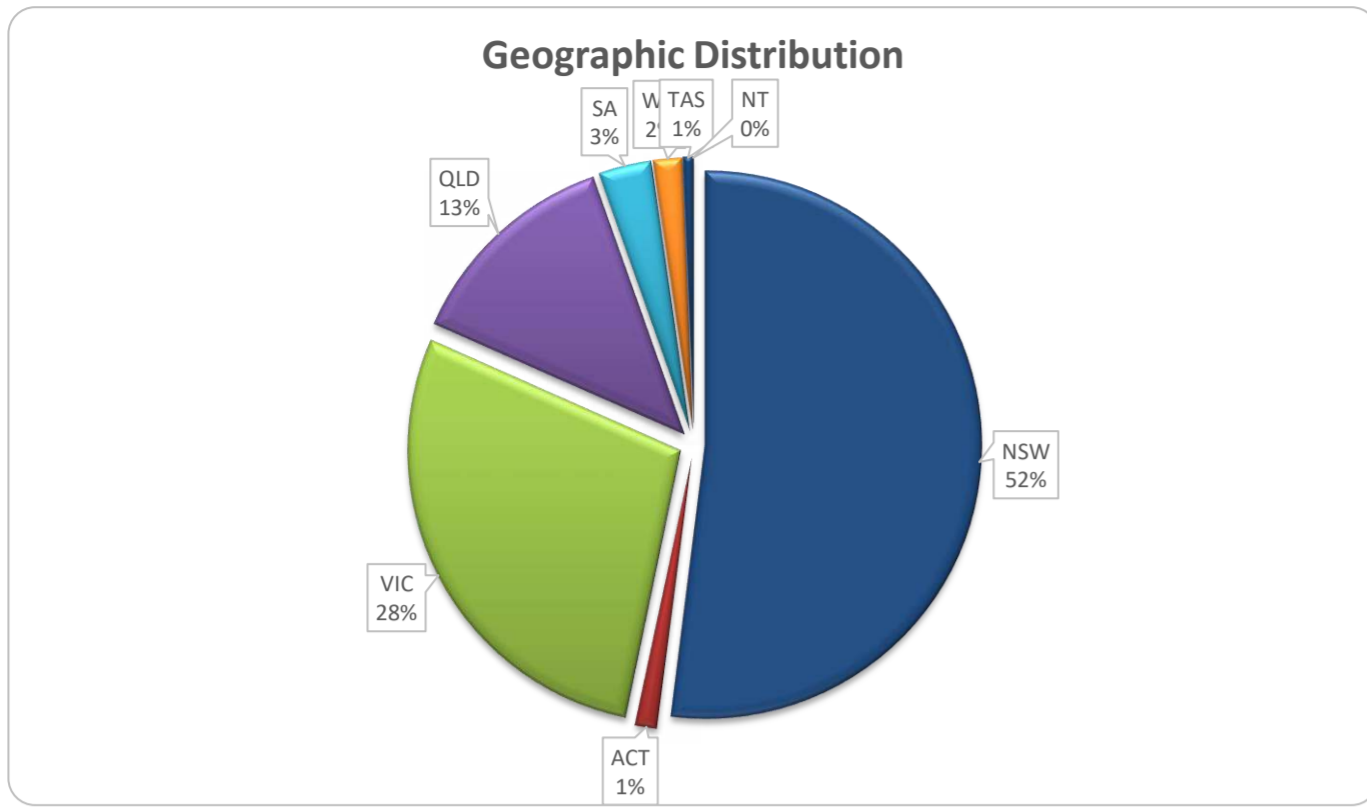


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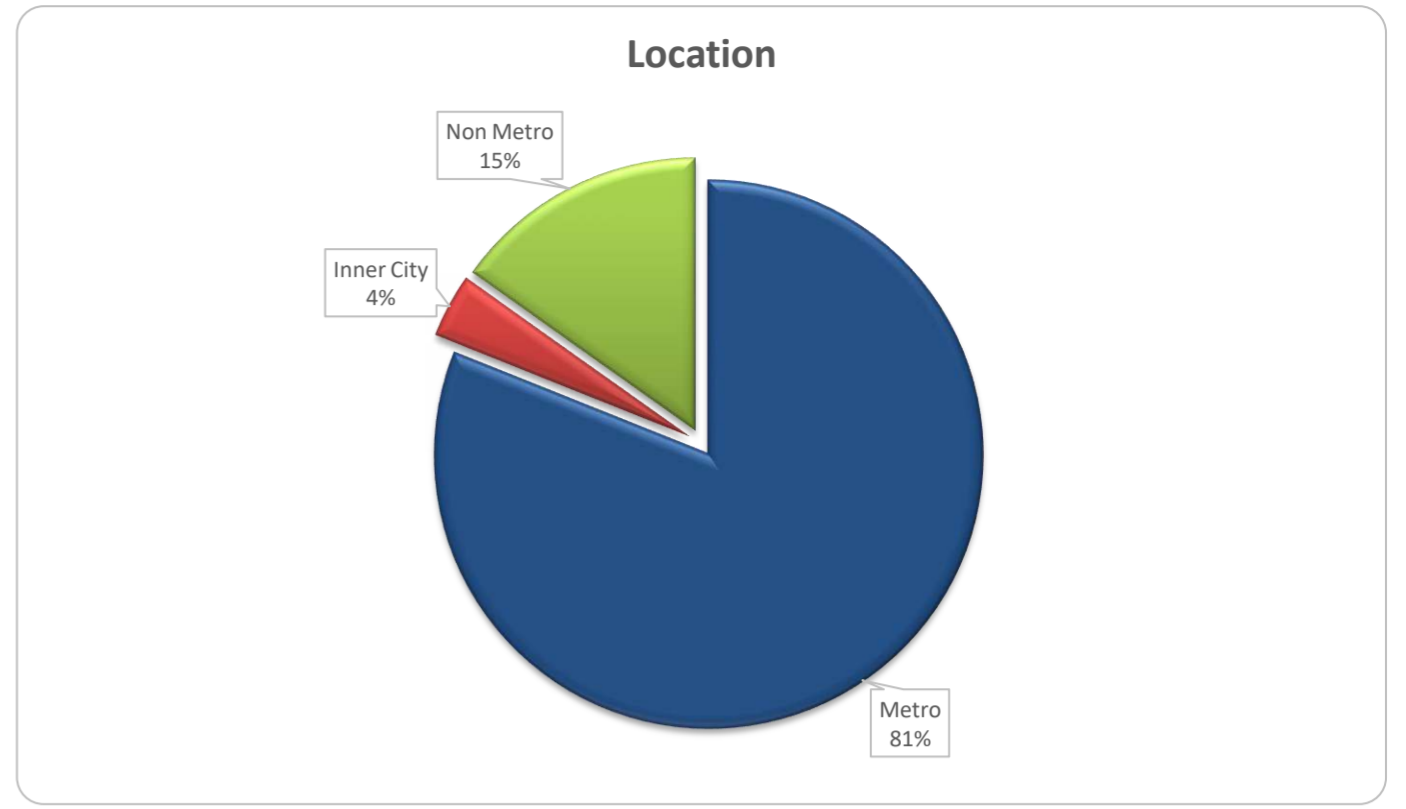


Think Tank Series 2017-1: Current Charts

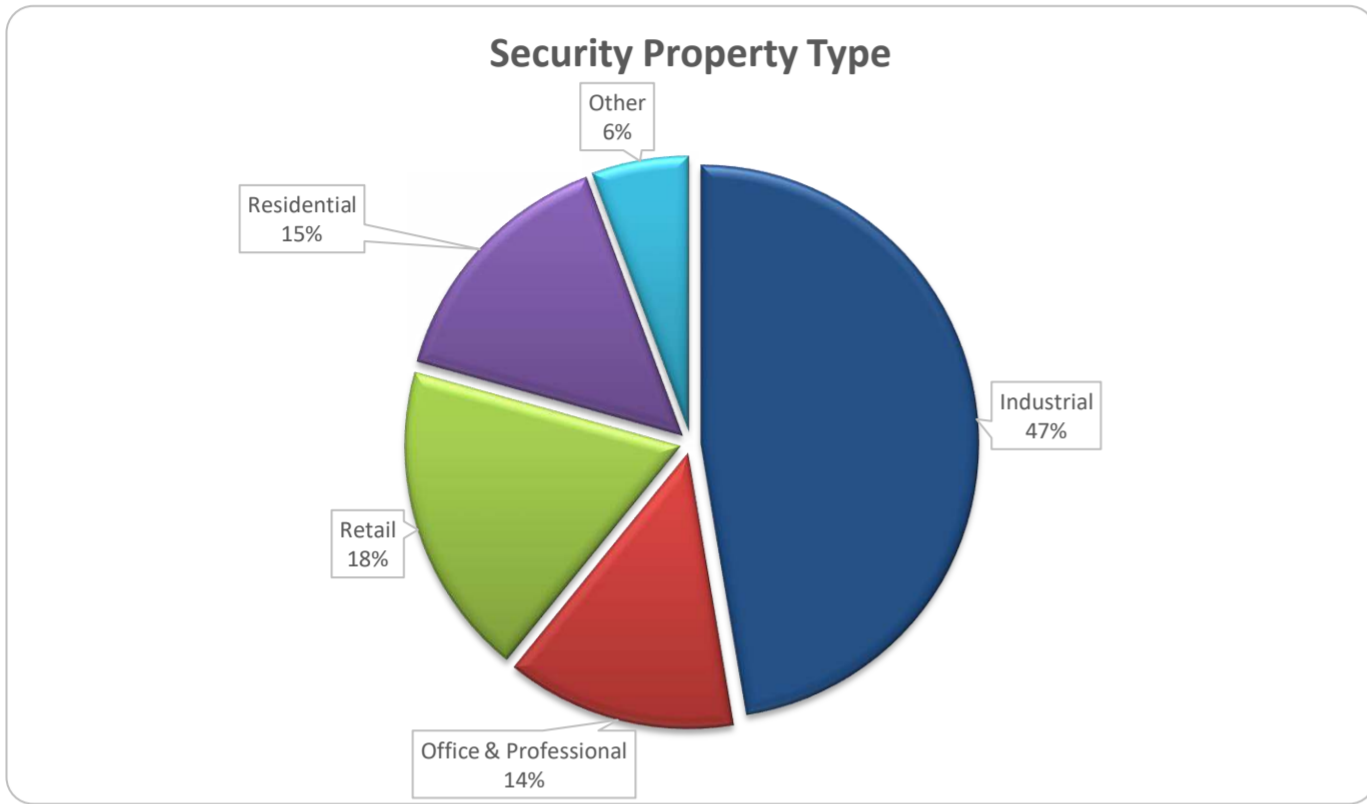
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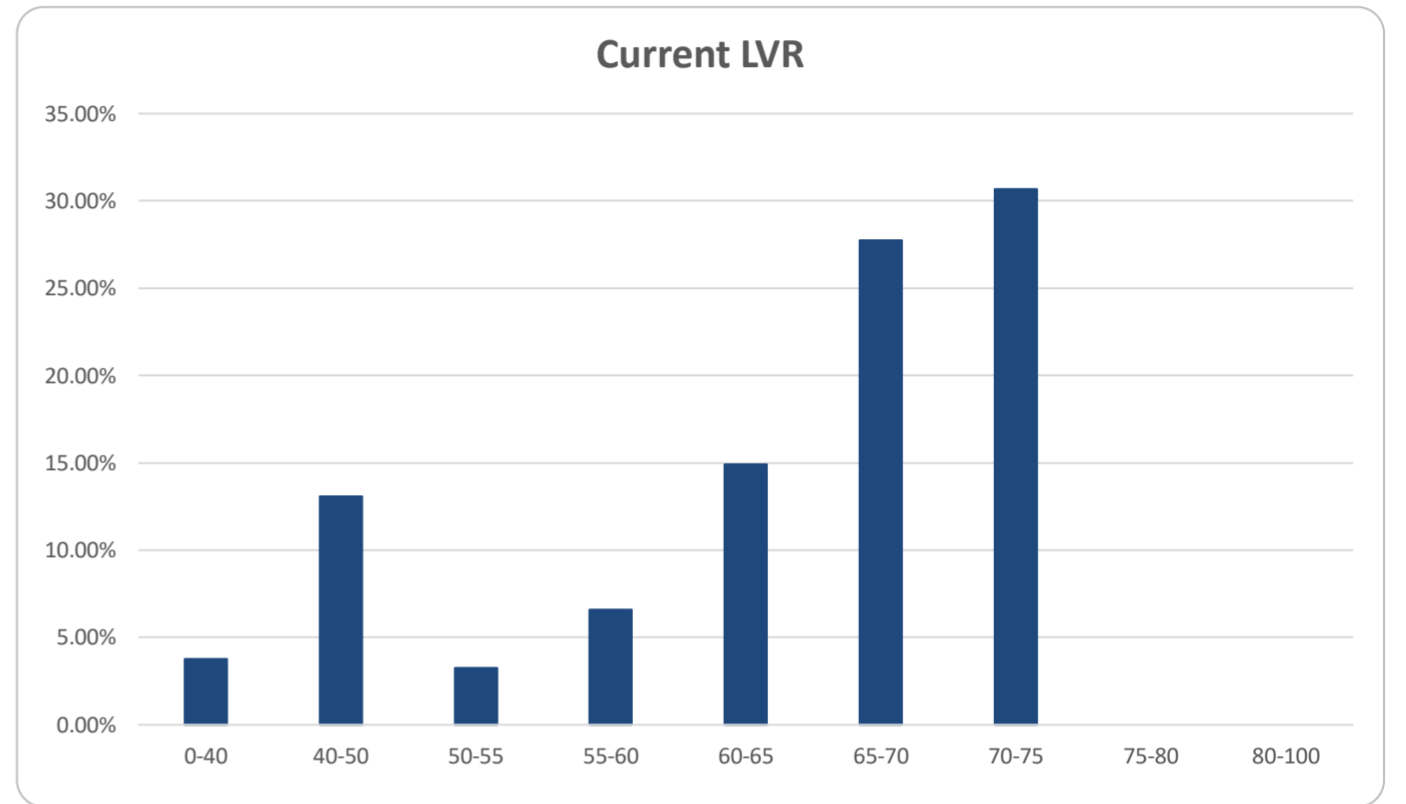
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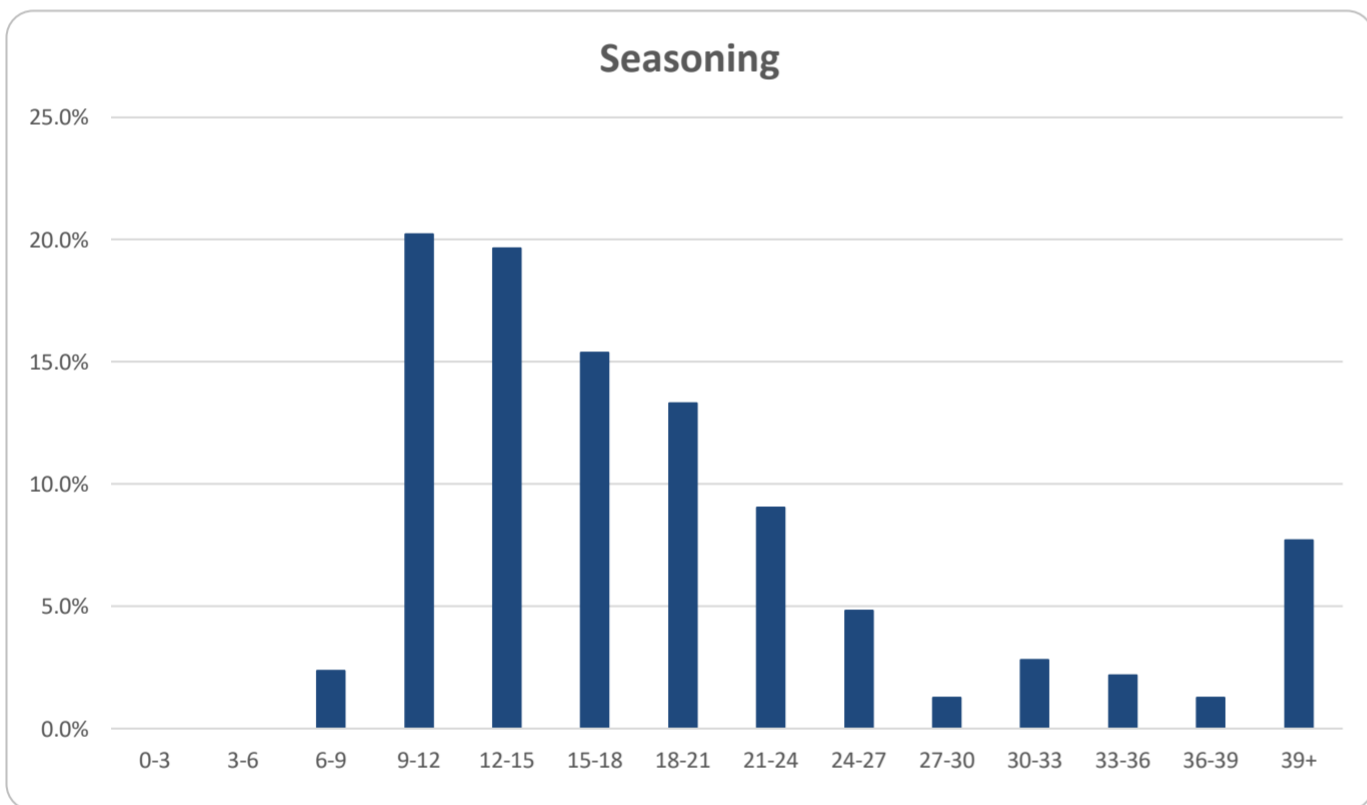
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