
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Feb-2018 to 28-Feb-2018

Payment Date of 13-Mar-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	173,353,801.14		1,816,602.82	171,537,198.32	95.3%	0.00	0.00	429,727.45	429,727.45
Class A2	32,937,222.22		345,154.54	32,592,067.68	95.3%	0.00	0.00	96,041.33	96,041.33
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	71,945.42	71,945.42
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	92,644.27	92,644.27
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	70,553.42	70,553.42
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	81,174.58	81,174.58
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	40,849.48	40,849.48
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	20,346.08	20,346.08
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	31,391.51	31,391.51

1. GENERAL

Current Payment Date	13-Mar-18
Collection Period (start)	1-Feb-18
Collection Period (end)	28-Feb-18
Interest Period (start)	12-Feb-18
Interest Period (end)	12-Mar-18
Days in Interest Period	29
Next Payment Date	10-Apr-18

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,645,530.17
Early Repayment Fees	9,783.89
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,154.11
Total Available Income	1,658,468.17

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,178,257.36
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,178,257.36

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)	116,122.38
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	429,727.45
Class A2 Interest	96,041.33
Class B Interest	71,945.42
Class C Interest	92,644.27
Class D Interest	70,553.42
Class E Interest	81,174.58
Class F Interest	40,849.48
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,346.08
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	31,391.51
Other Expenses	0.00
Excess Spread	607,672.25

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	16,500.00
Class A1 Principal Payment	1,816,602.82
Class A2 Principal Payment	345,154.54
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	292,133,172.52
Plus: Capitalised Charges	1,129.80
Plus: Further Advances / Redraws	16,500.00
Less: Principal Collections	2,189,355.94
 Loan Balance at End of Collection Period	 289,961,446.38

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,189,355.94
CPR (%)	8.6%

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%	6.17%	6.65%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	2	0	0	2
Balance Outstanding	3,207,324	0	0	3,207,324
% Portfolio Balance	1.11%	0.00%	0.00%	1.11%

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%	26,539,591	9.2%
65% LVR Full Doc	71	19.0%	56,428,614	19.5%
65% LVR Quick Doc	32	8.6%	17,994,346	6.2%
70% LVR Mid Doc	38	10.2%	26,553,976	9.2%
70% LVR Full Doc	43	11.5%	43,325,841	14.9%
70% LVR Quick Doc Mid	1	0.3%	250,460	0.1%
75% LVR Lite Doc Standard	1	0.3%	62,087	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%	79,156,827	27.3%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.5%	756,825	0.3%
75% LVR SMSF	24	6.4%	16,879,907	5.8%
70% LVR SMSF	21	5.6%	10,440,824	3.6%
65% LVR SMSF	21	5.6%	11,572,148	4.0%
Total	373	100.0%	289,961,446	100.0%
SMSF Sub-Total	66	17.7%	38,892,879	13.4%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	31	8%	12,473,808	4.3%
40%	50.0%	48	13%	35,764,957	12.3%
50%	55.0%	14	4%	8,880,475	3.1%
55%	60.0%	25	7%	18,220,154	6.3%
60%	65.0%	51	14%	39,408,630	13.6%
65%	70.0%	96	26%	78,934,095	27.2%
70%	75.0%	106	28%	93,072,002	32.1%
75%	80.0%	2	1%	3,207,324	1.1%
80%	100.0%	0	0%	0	0.0%
Total		373	100.0%	289,961,445	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	9	2.4%	507,104	0.2%
100,000	200,000	33	8.8%	5,283,156	1.8%
200,000	300,000	50	13.4%	13,021,775	4.5%
300,000	400,000	46	12.3%	16,258,647	5.6%
400,000	500,000	42	11.3%	19,445,949	6.7%
500,000	1,000,000	97	26.0%	68,487,442	23.6%
1,000,000	1,500,000	44	11.8%	53,395,442	18.4%
1,500,000	2,000,000	25	6.7%	45,591,528	15.7%
2,000,000	2,500,000	14	3.8%	32,015,892	11.0%
2,500,000	5,000,000	13	3.5%	35,954,512	12.4%
Total		373	100%	289,961,446	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	185	49.6%	148,132,604	51.1%
ACT	2	0.5%	3,545,500	1.2%
VIC	112	30.0%	84,058,418	29.0%
QLD	49	13.1%	39,058,943	13.5%
SA	19	5.1%	8,824,865	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	373	100%	289,961,446	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	296	79.4%	235,264,931	81.1%
Non metro	63	16.9%	43,084,975	14.9%
Inner City	14	3.8%	11,611,540	4.0%
Total	373	100%	289,961,446	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	197	52.8%	179,668,105	62.0%
Med Doc	77	20.6%	53,155,655	18.3%
Low Doc	33	8.8%	18,244,807	6.3%
SMSF	66	17.7%	38,892,879	13.4%
Total	373	100%	289,961,446	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.4%	16,763,313	5.8%
Non NCCP loans	353	94.6%	273,198,133	94.2%
Total	373	100%	289,961,446	100%

Summary	
Loans	373
Balance	289,961,446
Avg Balance	777,377
Max Balance	3,004,225
WA Current LVR	64.72%
Max Current LVR	75%
WA Yield	6.65%
BBSW 30	1.6700%
Yield over BBSW30	4.98%
WA Seasoning	18.2
% IO	72.2%
% SMSF	13.4%
% of Loans Fixed	0.00%
% of Loans Investor	64.67%

Seasoning (months)	Number		Balance		
	Amount	%	Amount	%	
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	1	0.3%	340,000	0.1%
6.0	9.0	61	16.4%	48,992,066	16.9%
9.0	12.0	77	20.6%	54,308,163	18.7%
12.0	15.0	57	15.3%	42,495,730	14.7%
15.0	18.0	62	16.6%	44,562,647	15.4%
18.0	21.0	47	12.6%	37,106,703	12.8%
21.0	24.0	11	2.9%	9,719,558	3.4%
24.0	27.0	16	4.3%	11,515,923	4.0%
27.0	30.0	4	1.1%	3,918,917	1.4%
30.0	33.0	6	1.6%	10,799,144	3.7%
33.0	36.0	5	1.3%	3,559,987	1.2%
36.0	39.0	1	0.3%	2,315,569	0.8%
39.0	150.0	25	6.7%	20,327,040	7.0%
Total		373	100%	289,961,446.38	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	371	99.5%	286,754,123	98.9%
30.0	60.0	2	0.5%	3,207,324	1.1%
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		373	100%	289,961,446	100%

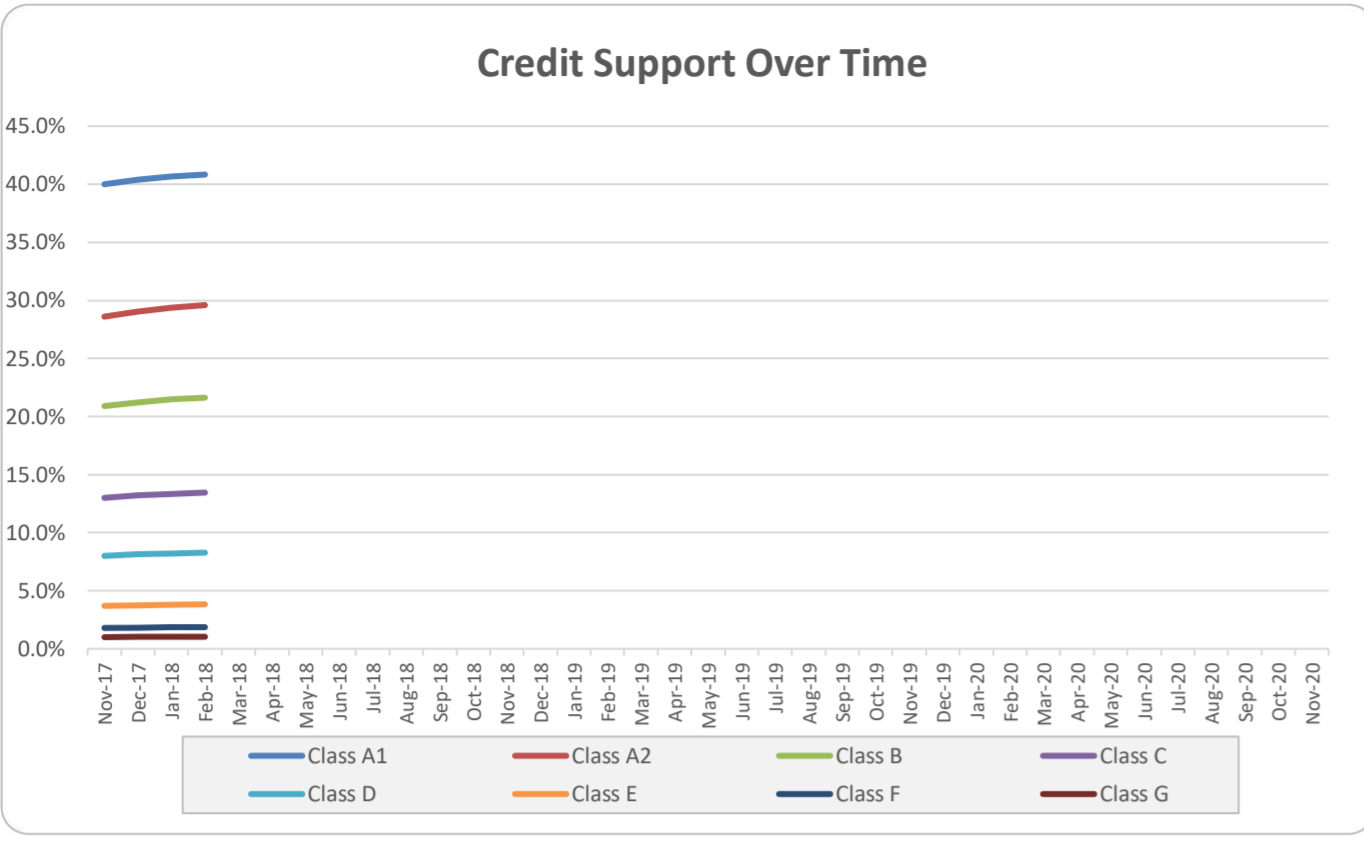
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	8	2%	1,788,950	0.6%
15.0	20.0	21	6%	17,316,927	6.0%
20.0	25.0	270	72%	212,019,620	73.1%
25.0	30.0	74	20%	58,835,950	20.3%
Total		373	100%	289,961,446	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	45	12.06%	22,999,468	7.9%
Self Employed	328	87.94%	266,961,978	92.1%
Total	373	100%	289,961,446	100%

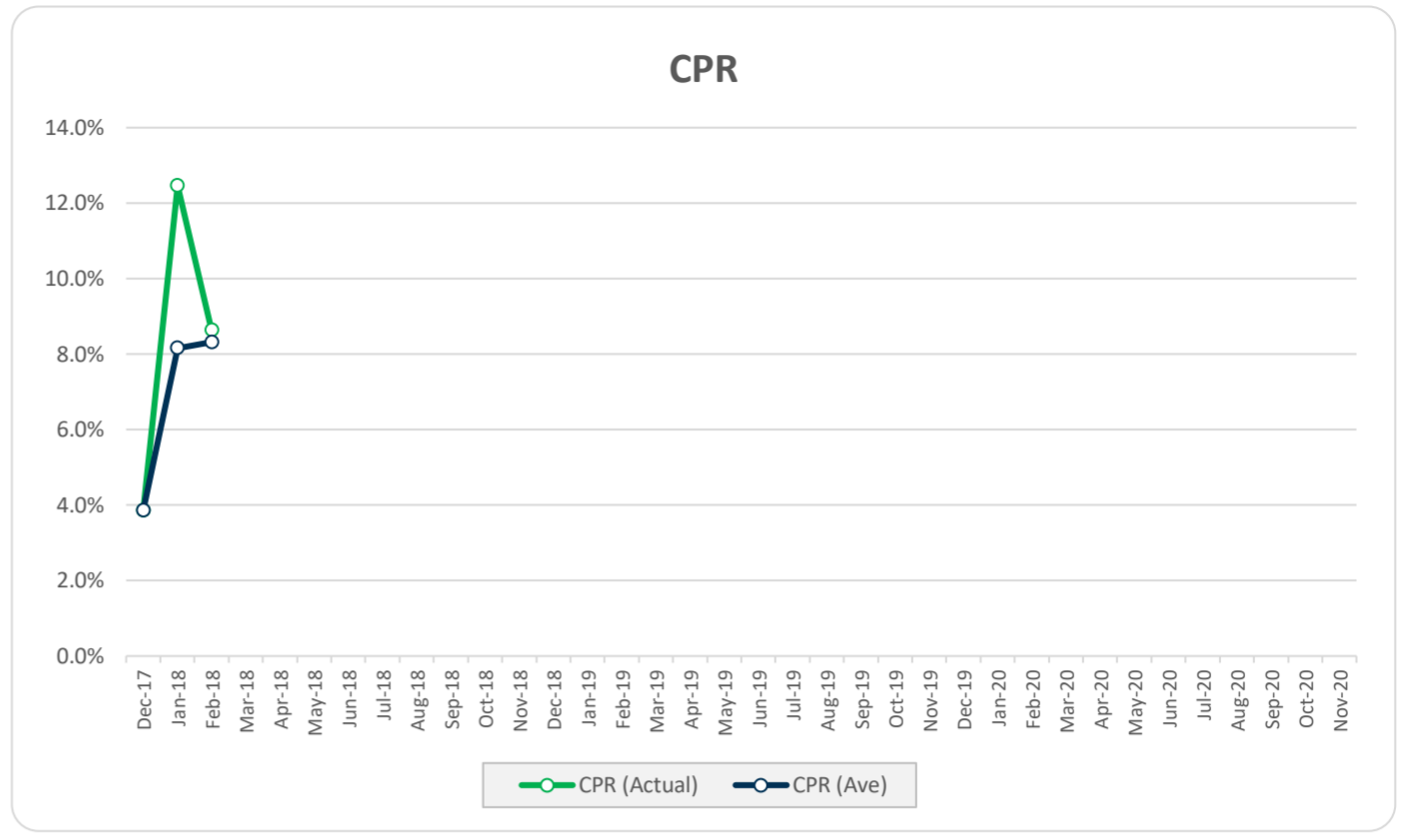
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	79	21.2%	54,159,225	18.7%
Industrial	169	45.3%	136,083,686	46.9%
Office	60	16.1%	39,442,298	13.6%
Professional Suites	3	0.8%	598,903	0.2%
Residential	45	12.1%	43,263,047	14.9%
Commercial Other	17	4.6%	16,414,289	5.7%
Total	373	100%	289,961,446	100%

Think Tank Series 2017-1: Time Series Charts

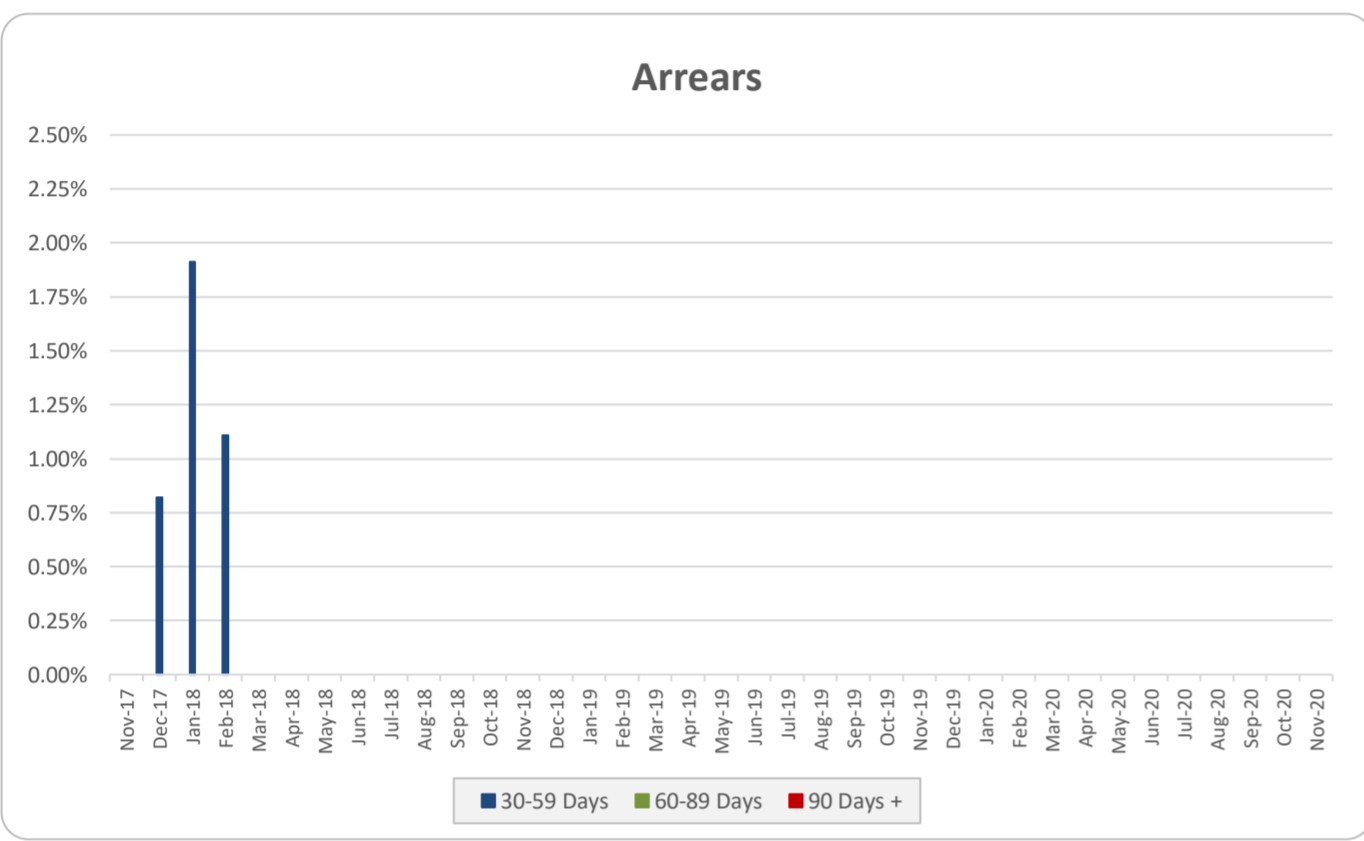
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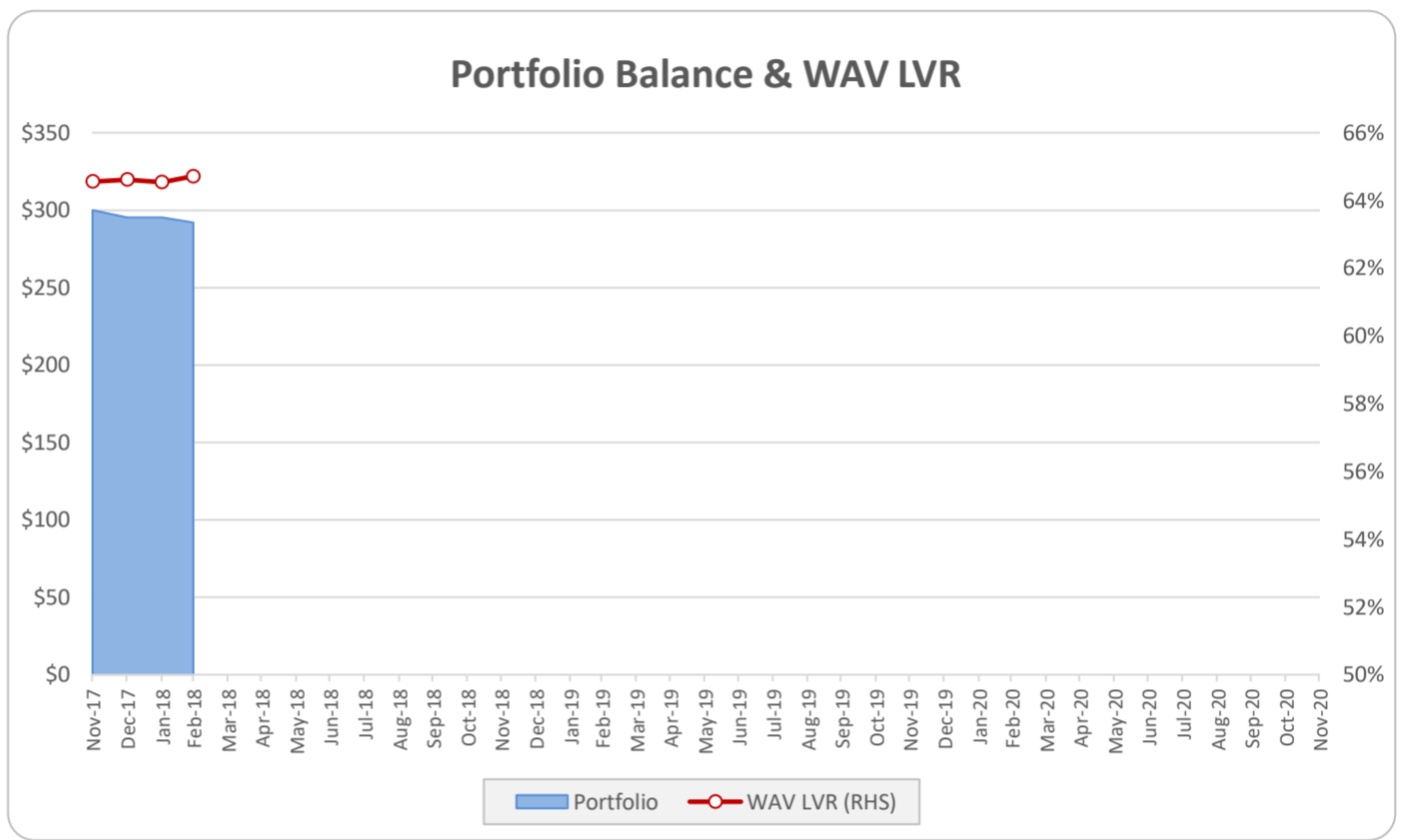
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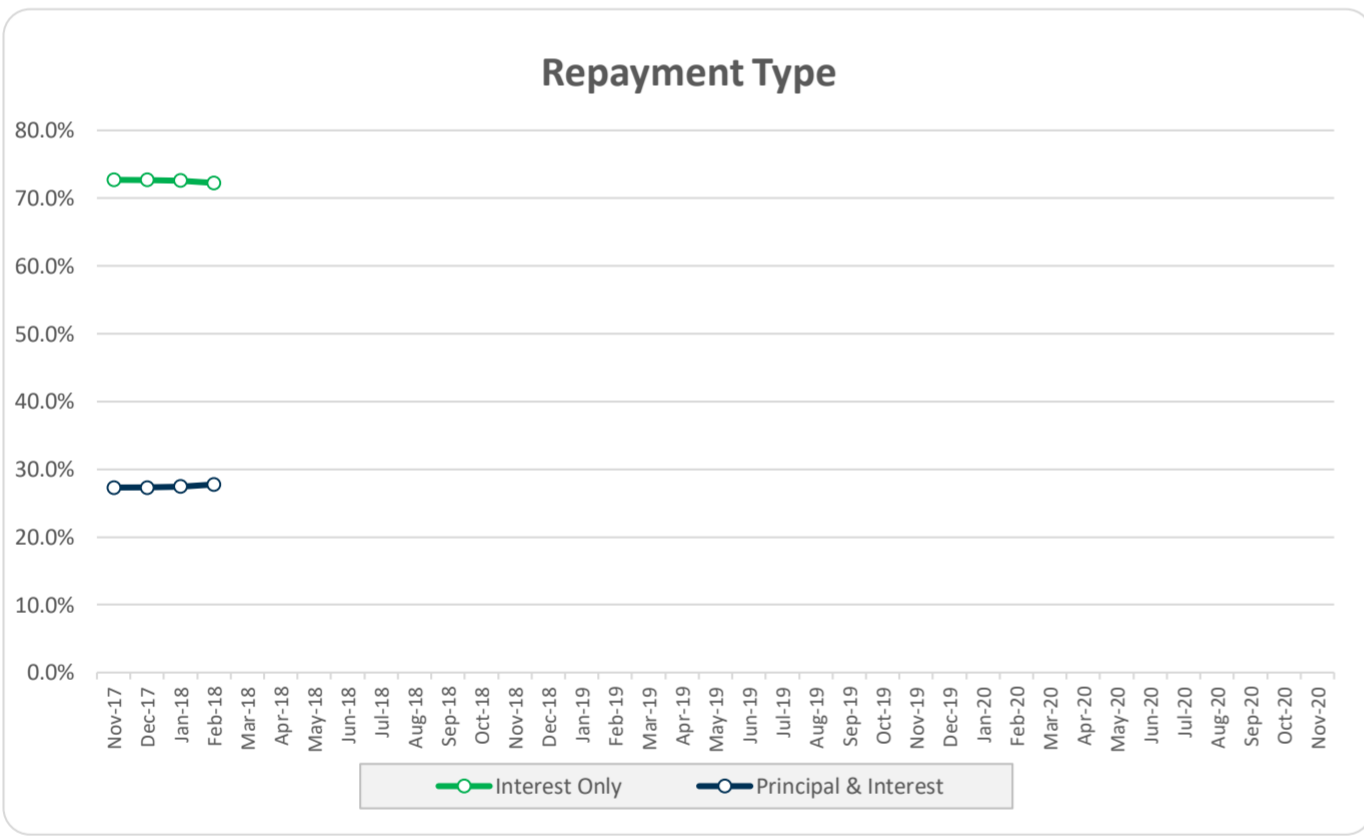
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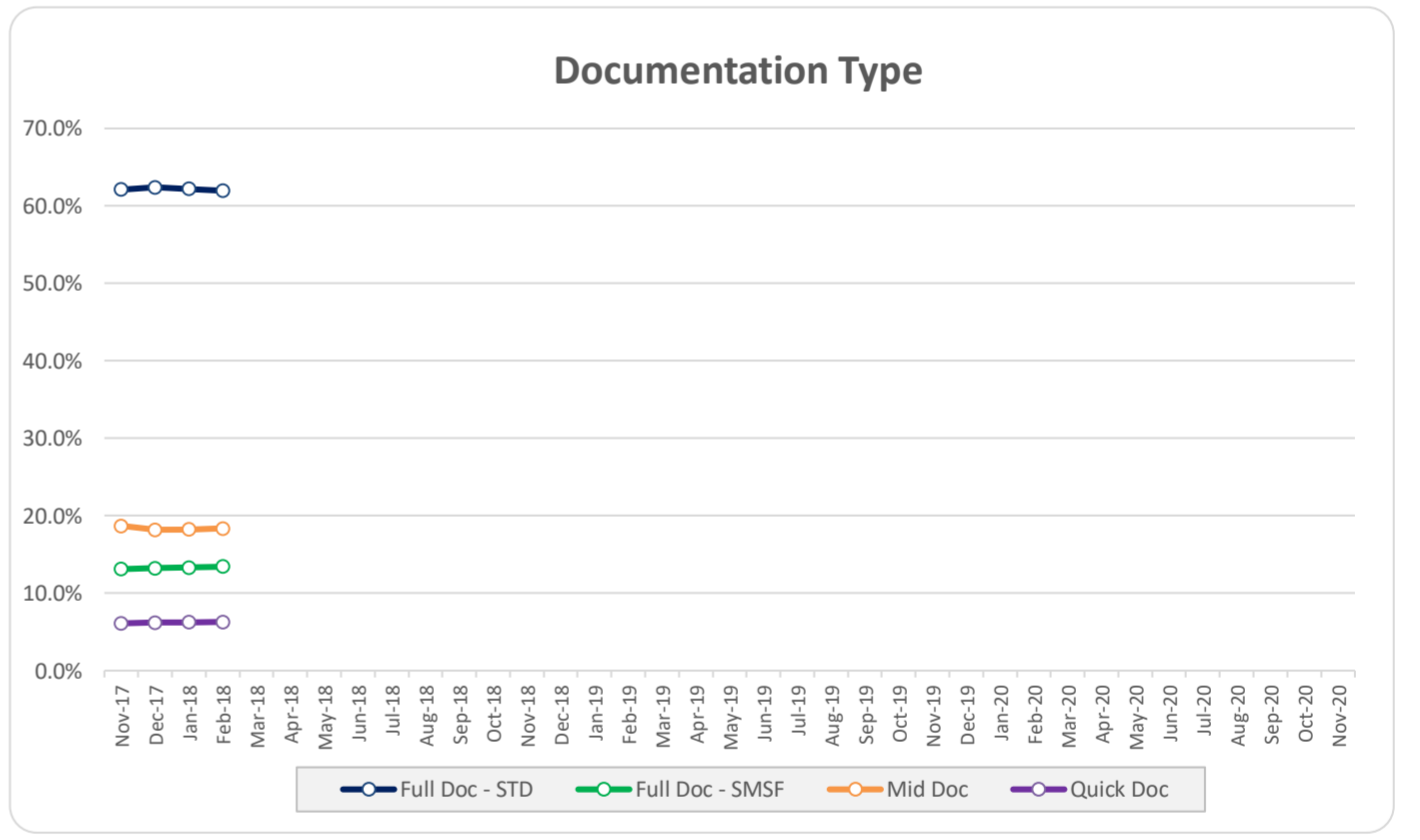
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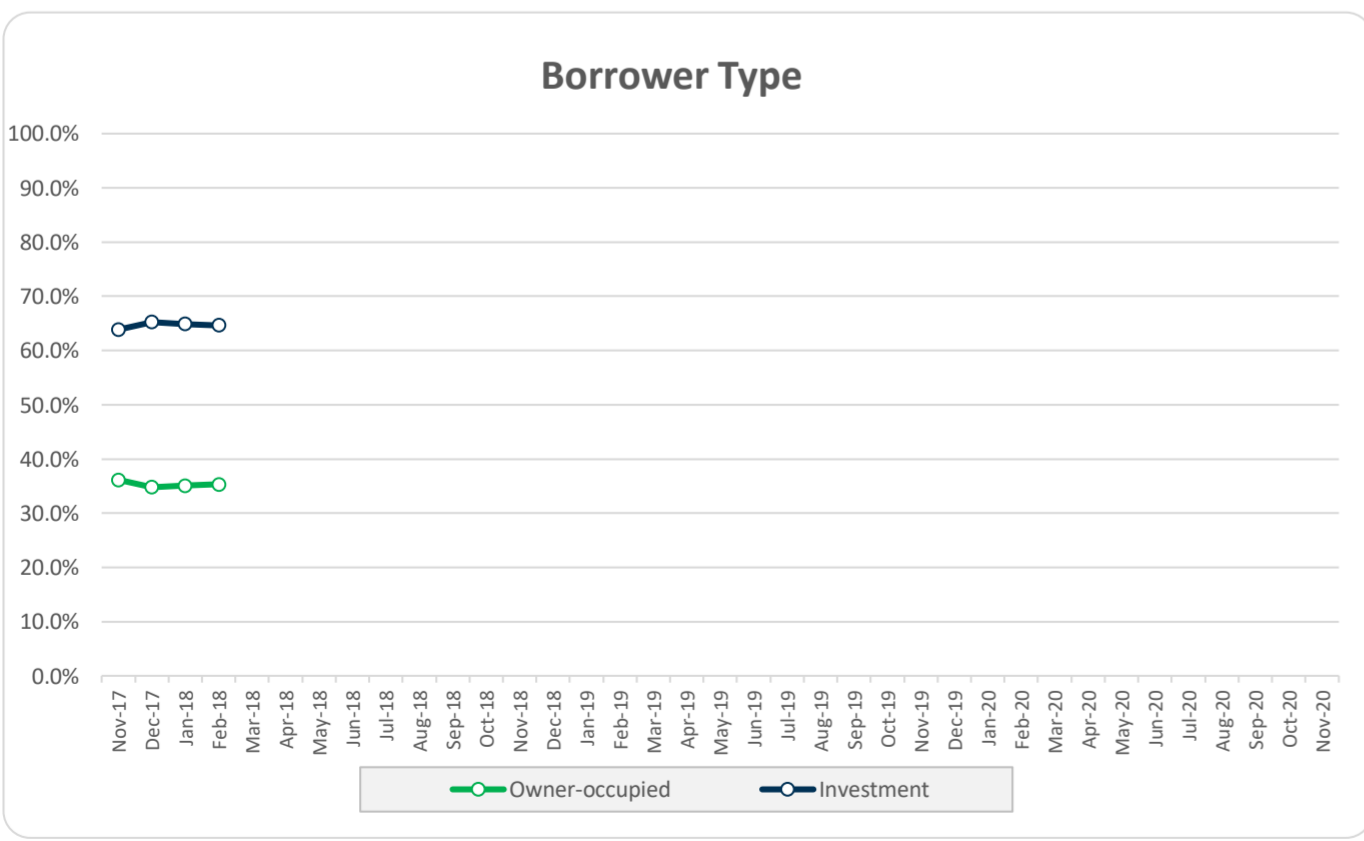
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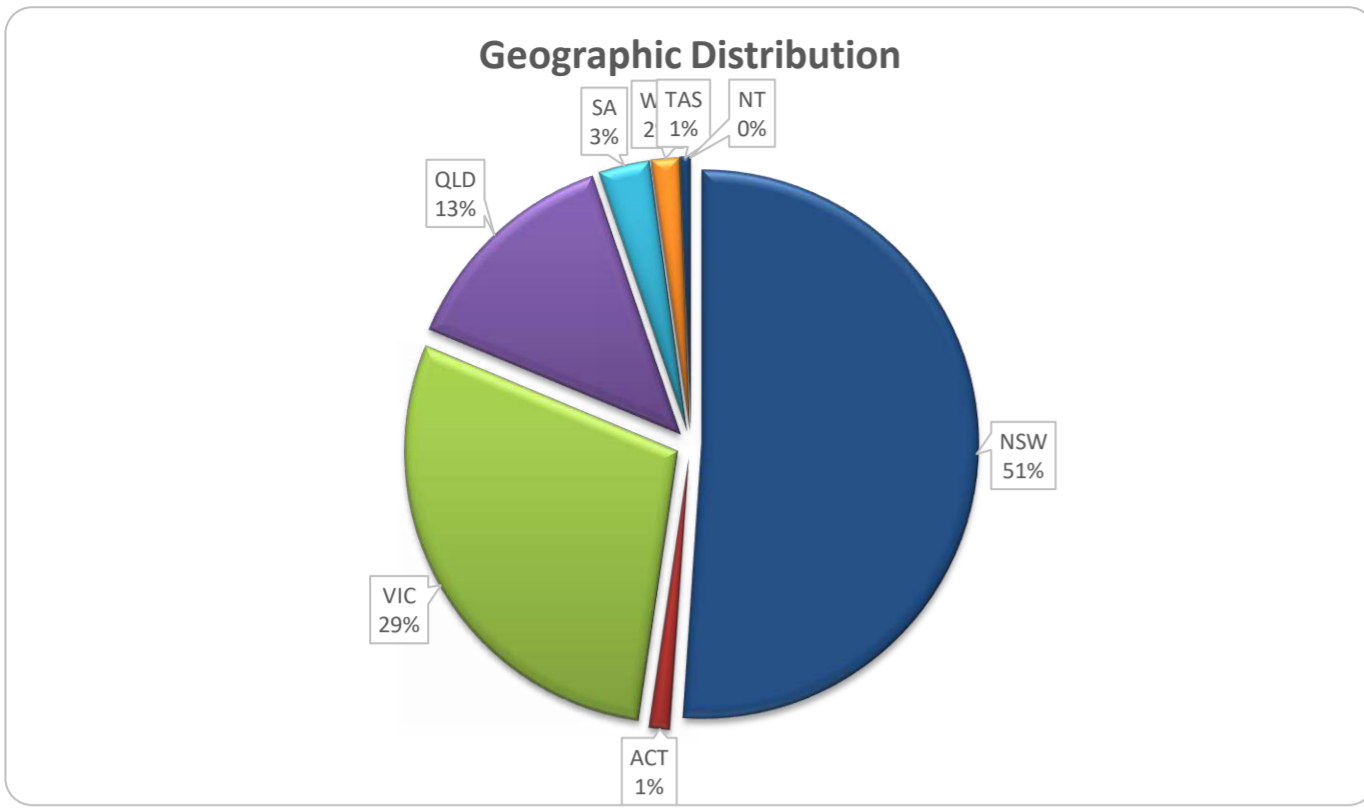


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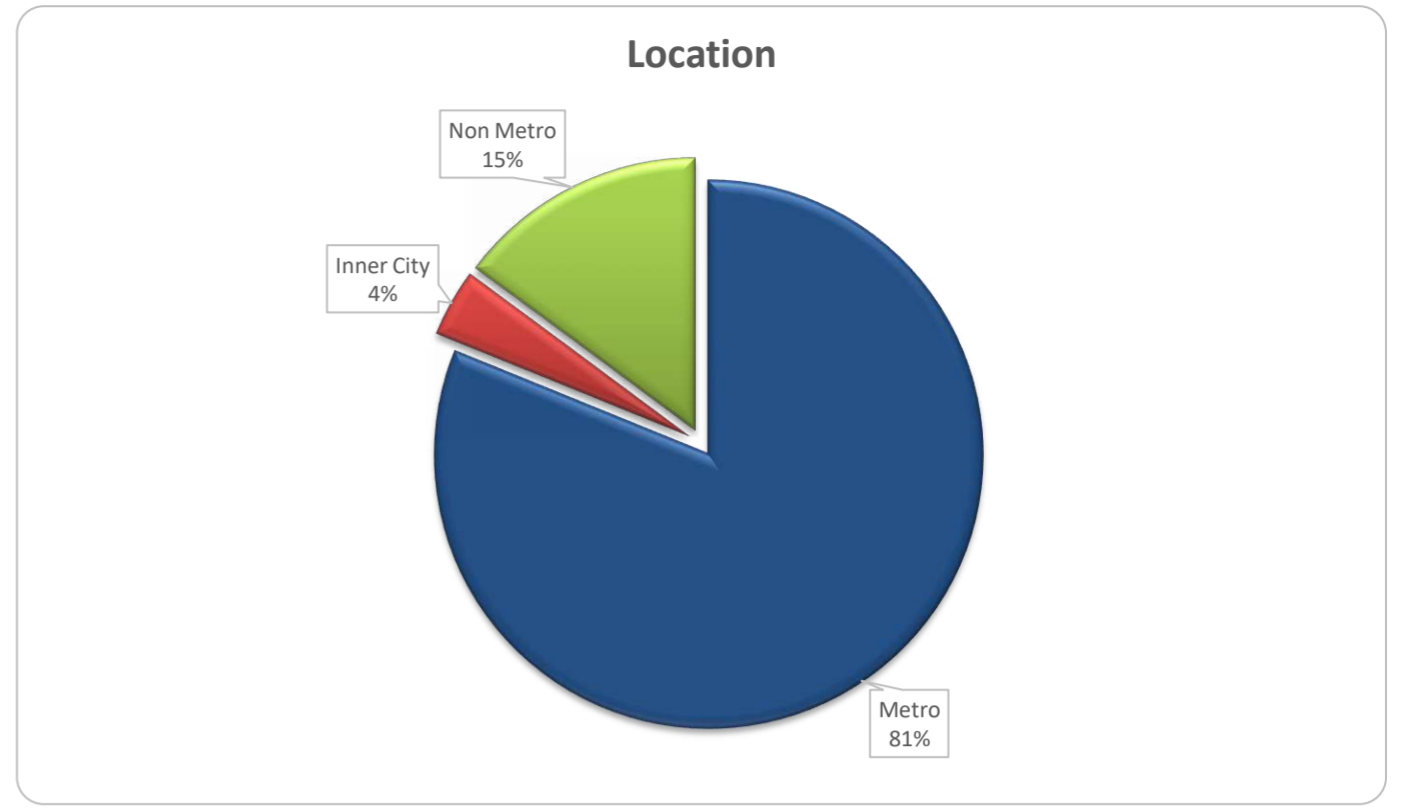


Think Tank Series 2017-1: Current Charts

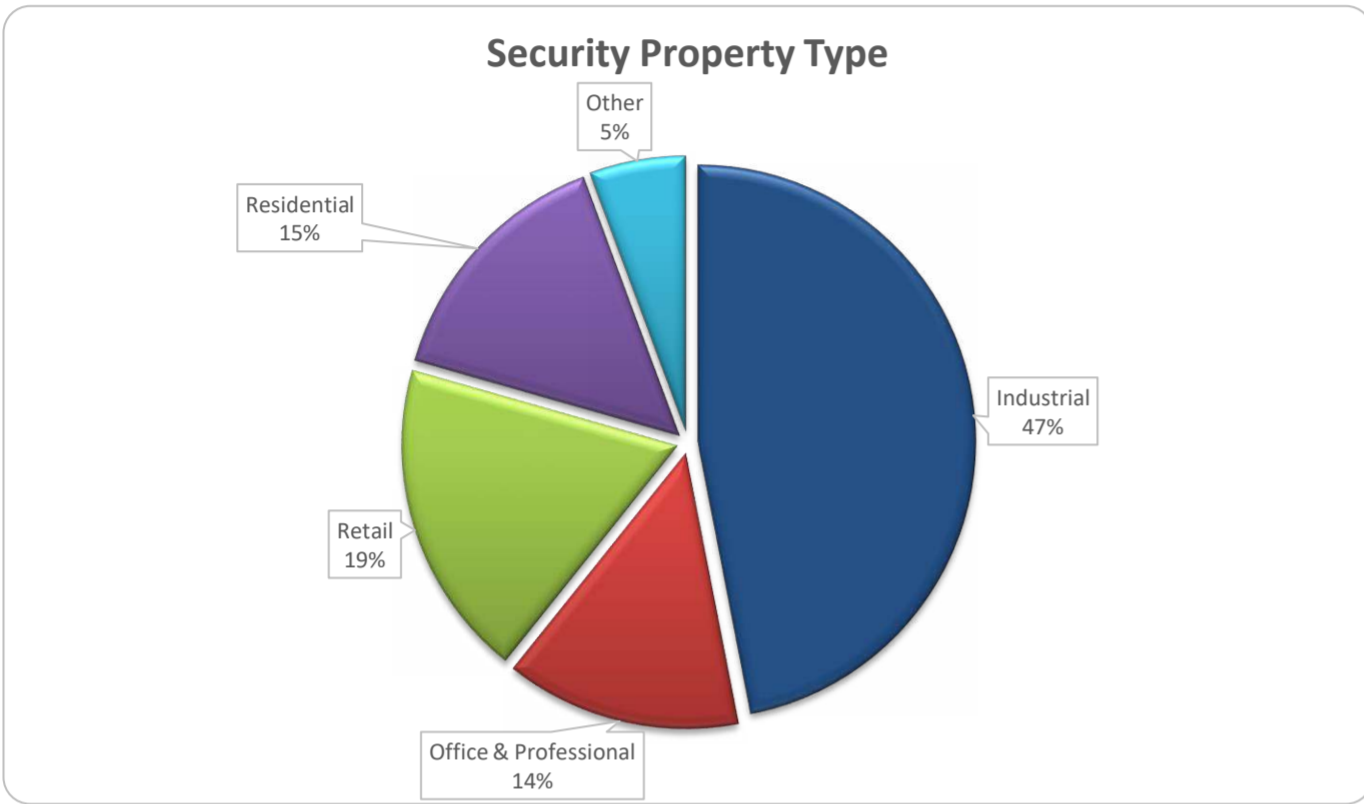
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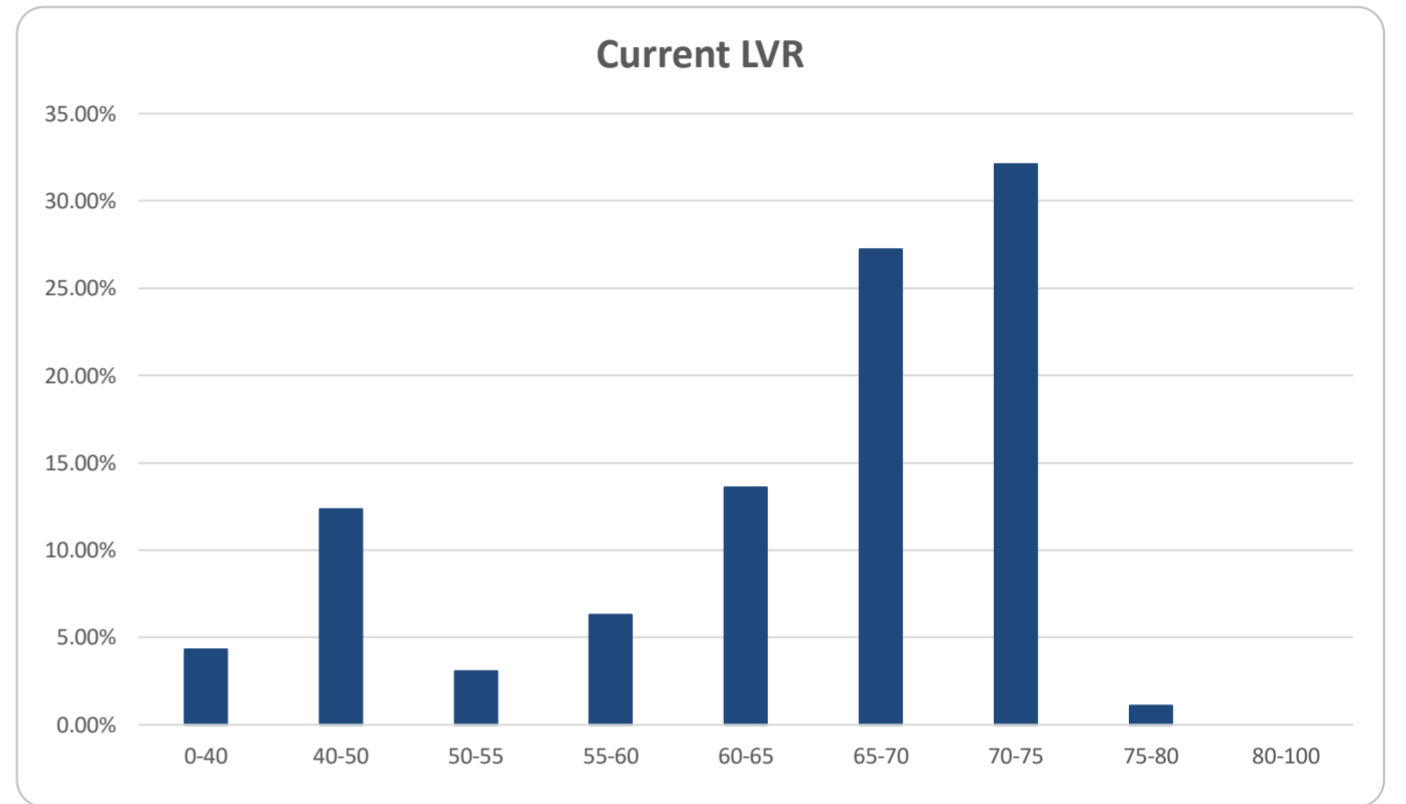
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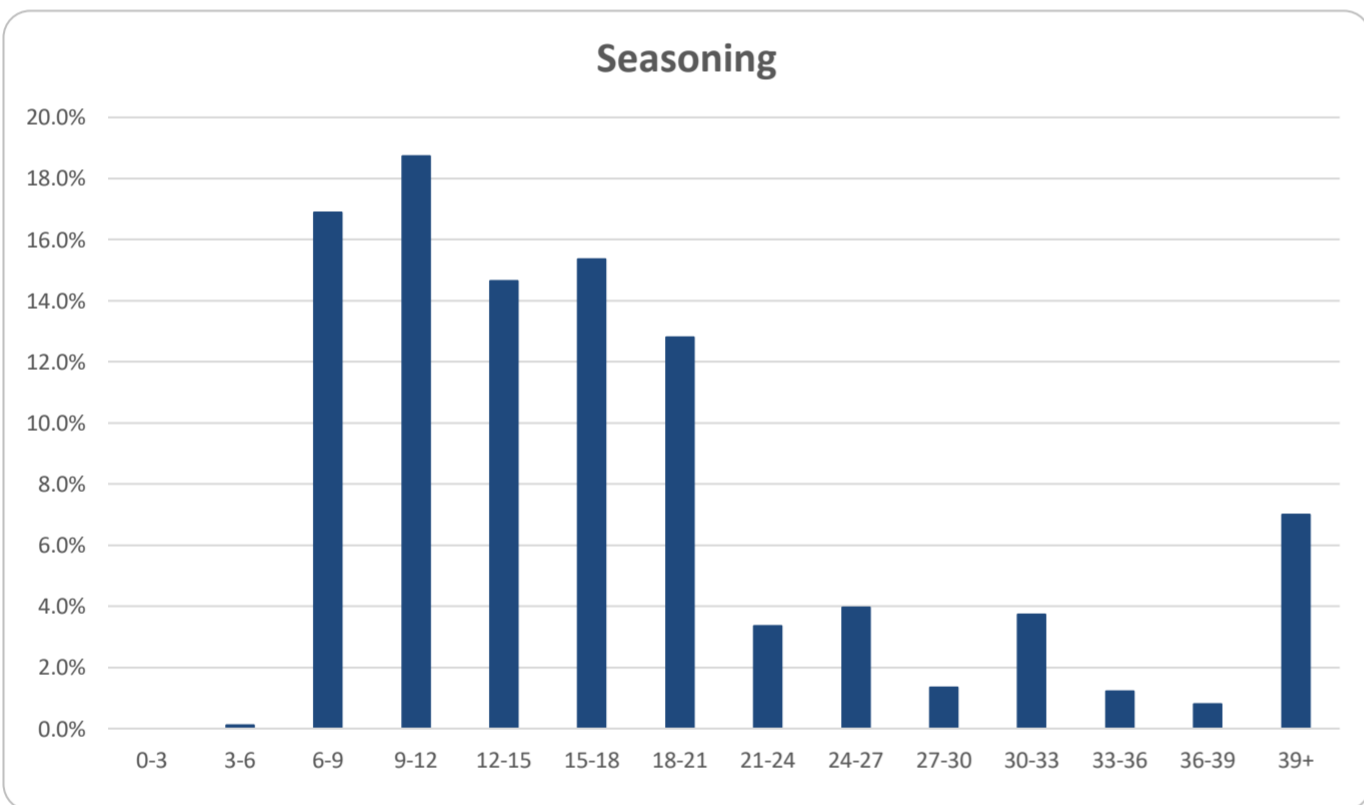
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