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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Aug-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	155,390,227.66		1,553,761.90	153,836,465.76	85.5%	0.00	0.00	453,229.44	453,229.44
Class A2	29,524,143.26		295,214.76	29,228,928.50	85.5%	0.00	0.00	99,905.01	99,905.01
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	83,071.52	83,071.52
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	105,357.99	105,357.99
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	79,422.00	79,422.00
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	90,215.25	90,215.25
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	45,187.76	45,187.76
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	22,389.71	22,389.71
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	34,357.00	34,357.00

## 1. GENERAL

Current Payment Date	10-Aug-18
Collection Period (start)	1-Jul-18
Collection Period (end)	31-Jul-18
Interest Period (start)	10-Jul-18
Interest Period (end)	9-Aug-18
Days in Interest Period	31
Next Payment Date	10-Sep-18

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,506,503.40
Early Repayment Fees	28,126.25
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	25,194.82
<b>Total Available Income</b>	<b>1,559,824.47</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	1,968,976.66
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>1,968,976.66</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	114,951.52
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	453,229.44
Class A2 Interest	99,905.01
Class B Interest	83,071.52
Class C Interest	105,357.99
Class D Interest	79,422.00
Class E Interest	90,215.25
Class F Interest	45,187.76
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	22,389.71
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,357.00
Other Expenses	0.00
Excess Spread	431,737.27

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	120,000.00
Class A1 Principal Payment	1,553,761.90
Class A2 Principal Payment	295,214.76
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	270,714,618.12
Plus: Capitalised Charges	28,929.90
Plus: Further Advances / Redraws	120,000.00
Less: Principal Collections	1,990,696.28
 Loan Balance at End of Collection Period	 268,872,851.74

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	1,990,696.28
CPR (%)	8.5%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.94%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.48%	6.83%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	4	1	0	5
Balance Outstanding	4,436,032	939,300	0	5,375,332
% Portfolio Balance	1.65%	0.35%	0.00%	2.00%

#### 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	10.6%	25,115,222	9.3%
65% LVR Full Doc	68	19.4%	54,856,948	20.4%
65% LVR Quick Doc	30	8.6%	17,367,698	6.5%
70% LVR Mid Doc	35	10.0%	24,840,043	9.2%
70% LVR Full Doc	41	11.7%	40,208,138	15.0%
70% LVR Quick Doc Mid	1	0.3%	246,348	0.1%
75% LVR Lite Doc Standard	1	0.3%	62,884	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	70	20.0%	67,605,298	25.1%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.6%	746,004	0.3%
75% LVR SMSF	23	6.6%	16,055,310	6.0%
70% LVR SMSF	21	6.0%	10,355,707	3.9%
65% LVR SMSF	21	6.0%	11,413,252	4.2%
Total	350	100.0%	268,872,852	100.0%
SMSF Sub-Total	65	18.6%	37,824,269	14.1%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	29	8%	10,756,035	4.0%
40%	50.0%	49	14%	35,597,657	13.2%
50%	55.0%	13	4%	8,426,833	3.1%
55%	60.0%	26	7%	18,849,675	7.0%
60%	65.0%	48	14%	40,579,668	15.1%
65%	70.0%	93	27%	74,246,057	27.6%
70%	75.0%	91	26%	79,851,120	29.7%
75%	80.0%	1	0%	565,808	0.2%
80%	100.0%	0	0%	0	0.0%
Total		350	100.0%	268,872,852	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	8	2.3%	479,860	0.2%
100,000	200,000	34	9.7%	5,429,325	2.0%
200,000	300,000	52	14.9%	13,456,378	5.0%
300,000	400,000	42	12.0%	14,870,615	5.5%
400,000	500,000	37	10.6%	17,042,224	6.3%
500,000	1,000,000	88	25.1%	62,074,728	23.1%
1,000,000	1,500,000	40	11.4%	49,007,985	18.2%
1,500,000	2,000,000	24	6.9%	43,835,456	16.3%
2,000,000	2,500,000	14	4.0%	31,957,299	11.9%
2,500,000	5,000,000	11	3.1%	30,718,983	11.4%
Total		350	100%	268,872,852	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	177	50.6%	140,583,868	52.3%
ACT	2	0.6%	3,545,433	1.3%
VIC	102	29.1%	74,412,296	27.7%
QLD	45	12.9%	35,663,712	13.3%
SA	18	5.1%	8,326,677	3.1%
WA	3	0.9%	4,706,000	1.8%
TAS	3	0.9%	1,634,866	0.6%
NT	0	0.0%	0	0.0%
Total	350	100%	268,872,852	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	278	79.4%	217,883,131	81.0%
Non metro	61	17.4%	41,791,985	15.5%
Inner City	11	3.1%	9,197,736	3.4%
Total	350	100%	268,872,852	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	181	51.7%	163,416,388	60.8%
Med Doc	73	20.9%	50,018,149	18.6%
Low Doc	31	8.9%	17,614,046	6.6%
SMSF	65	18.6%	37,824,269	14.1%
Total	350	100%	268,872,852	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.1%	15,745,672	5.9%
Non NCCP loans	332	94.9%	253,127,180	94.1%
Total	350	100%	268,872,852	100%

Summary	
Loans	350
Balance	268,872,852
Avg Balance	768,208
Max Balance	3,000,000
WA Current LVR	64.28%
Max Current LVR	75%
WA Yield	6.83%
BBSW 30	1.9842%
Yield over BBSW30	4.85%
WA Seasoning	23.0
% IO	71.5%
% SMSF	14.1%
% of Loans Fixed	0.00%
% of Loans Investor	62.64%

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	9	2.6%	6,597,135	1.2%
12.0	15.0	73	20.9%	56,022,823	10.5%
15.0	18.0	74	21.1%	53,523,721	10.1%
18.0	21.0	51	14.6%	38,933,894	7.3%
21.0	24.0	64	18.3%	37,450,353	7.1%
24.0	27.0	24	6.9%	25,349,444	4.8%
27.0	30.0	13	3.7%	12,374,280	2.3%
30.0	33.0	6	1.7%	3,522,610	0.7%
33.0	36.0	6	1.7%	7,918,001	1.5%
36.0	39.0	3	0.9%	6,144,209	1.2%
39.0	150.0	27	7.7%	21,036,381	4.0%
Total		350	100%	531,148,568.41	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	345	98.6%	263,497,520	98.0%
30.0	60.0	4	1.1%	4,436,032	1.65%
60.0	90.0	1	0.3%	939,300	0.3%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		350	100%	268,872,852	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	7	2%	1,597,332	0.3%
15.0	20.0	21	6%	17,122,546	3.2%
20.0	25.0	249	71%	192,079,334	36.2%
25.0	30.0	73	21%	58,073,639	10.9%
Total		350	100%	268,872,852	51%

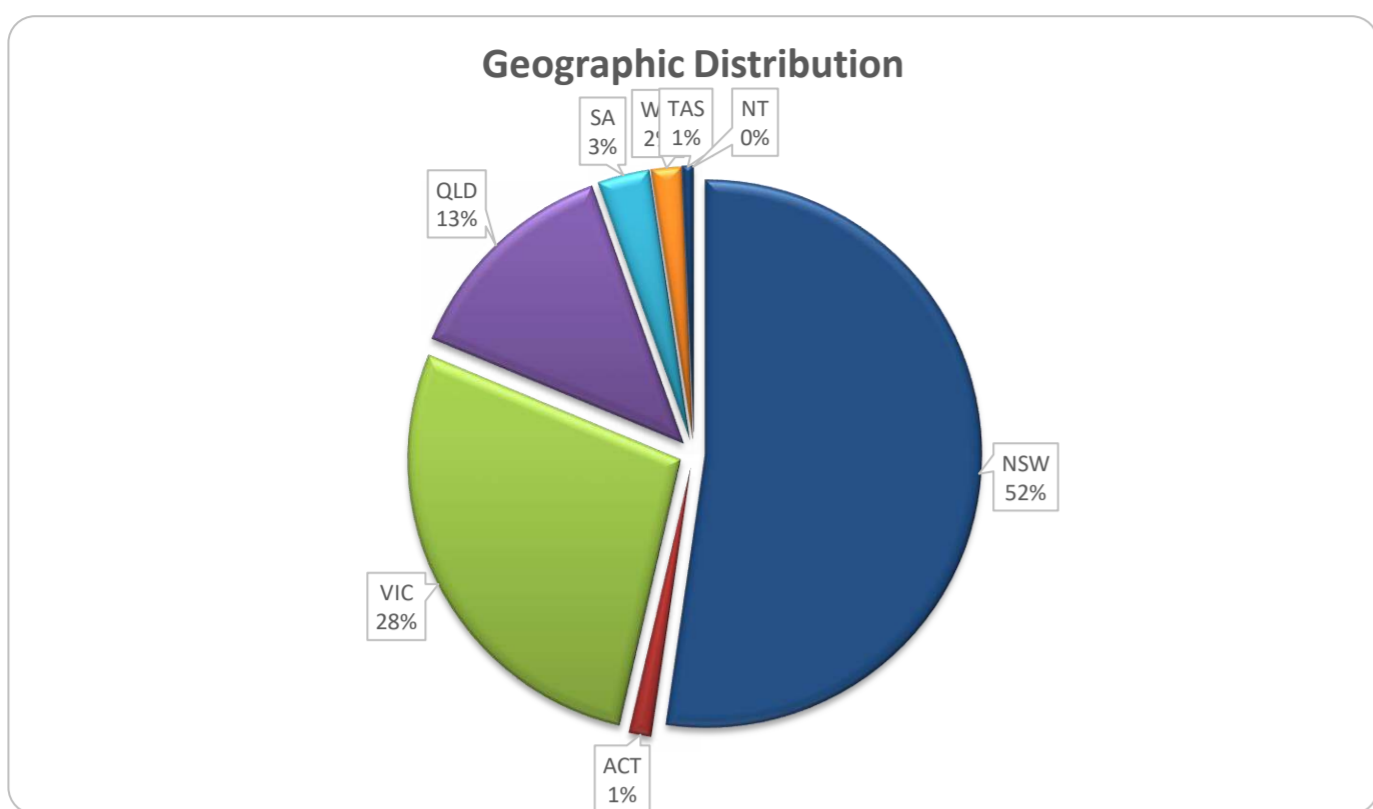
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	39	11.14%	18,520,074	6.9%
Self Employed	311	88.86%	250,352,778	93.1%
Total	350	100%	268,872,852	100%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	73	20.9%	49,344,732	18.4%
Industrial	165	47.1%	132,002,827	49.1%
Office	54	15.4%	33,201,900	12.3%
Professional Suites	3	0.9%	613,103	0.2%
Residential	39	11.1%	37,735,597	14.0%
Commercial Other	16	4.6%	15,974,693	5.9%
Total	350	100%	268,872,852	100%

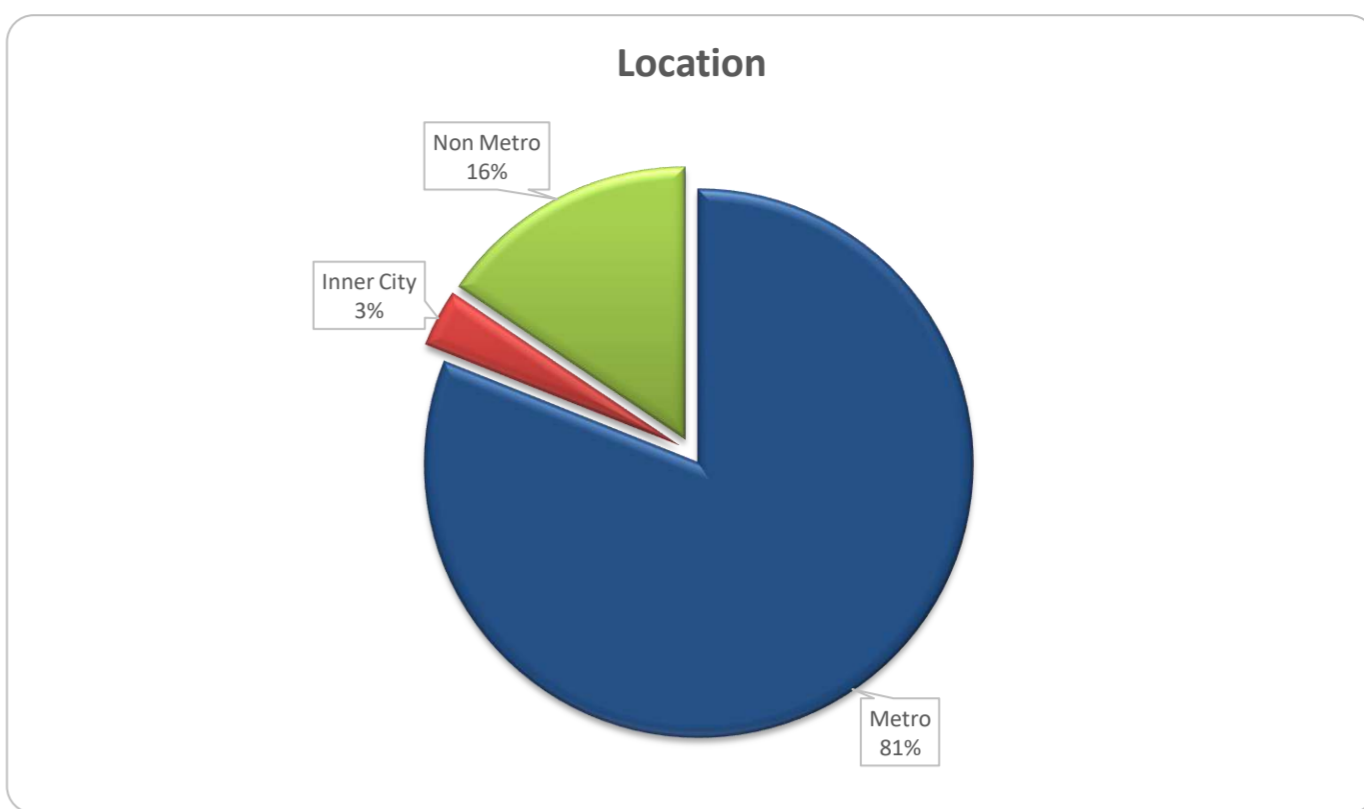


Think Tank Series 2017-1: Current Charts

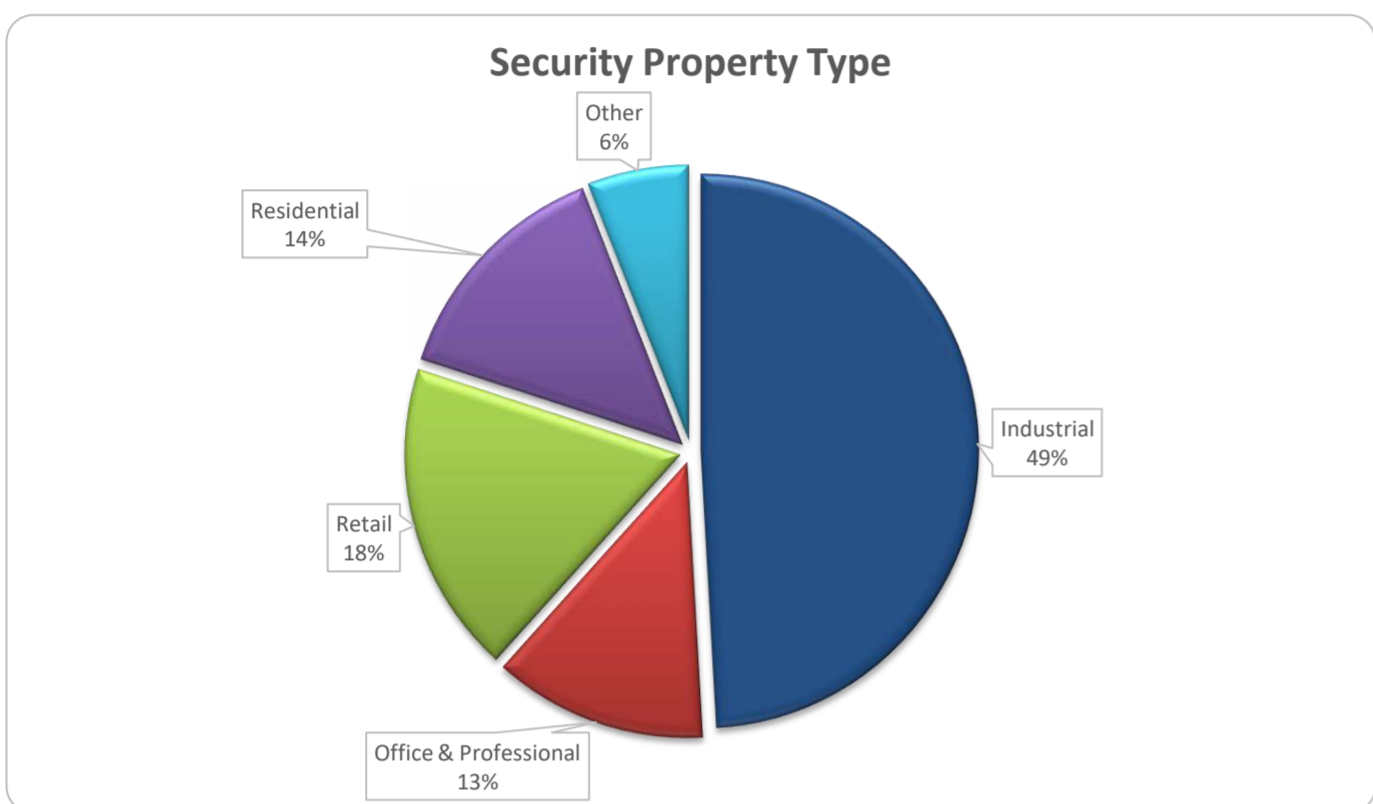
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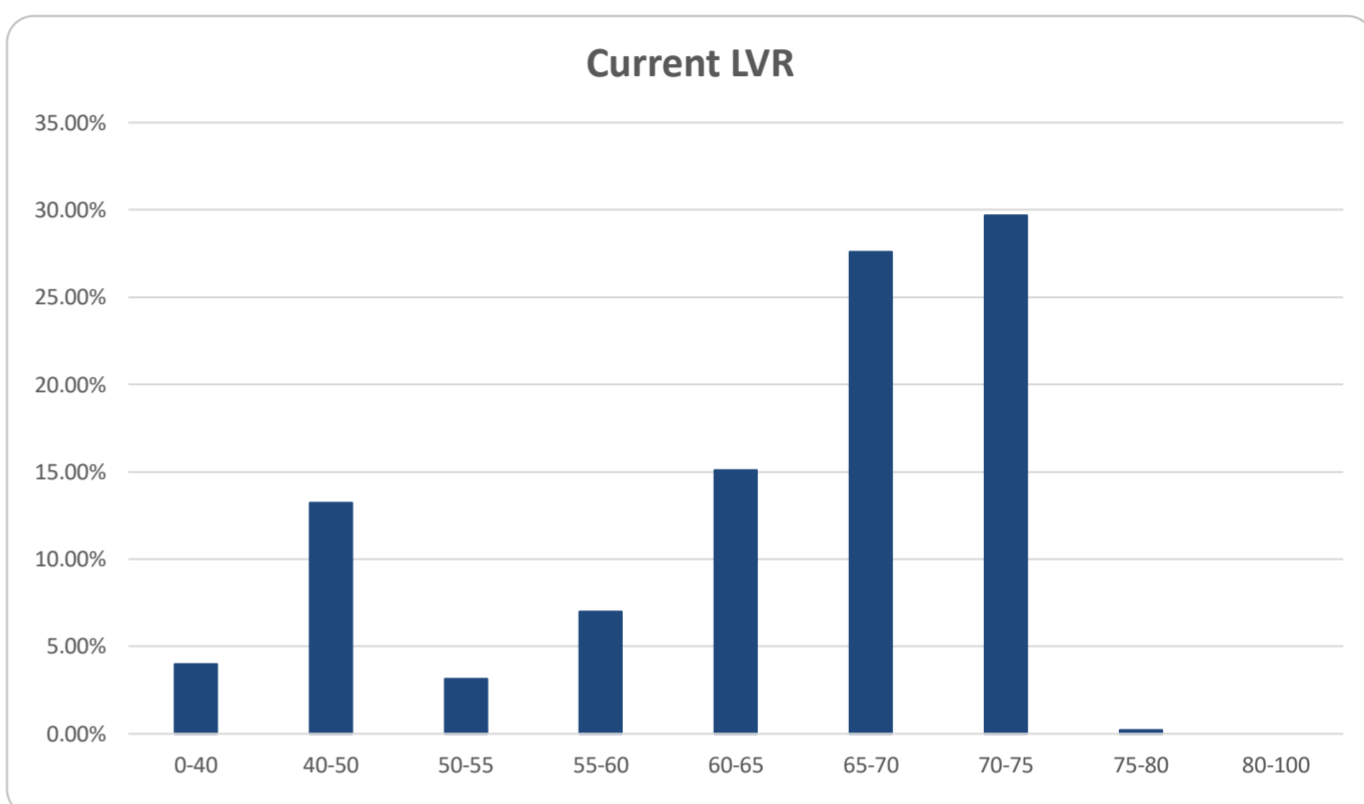
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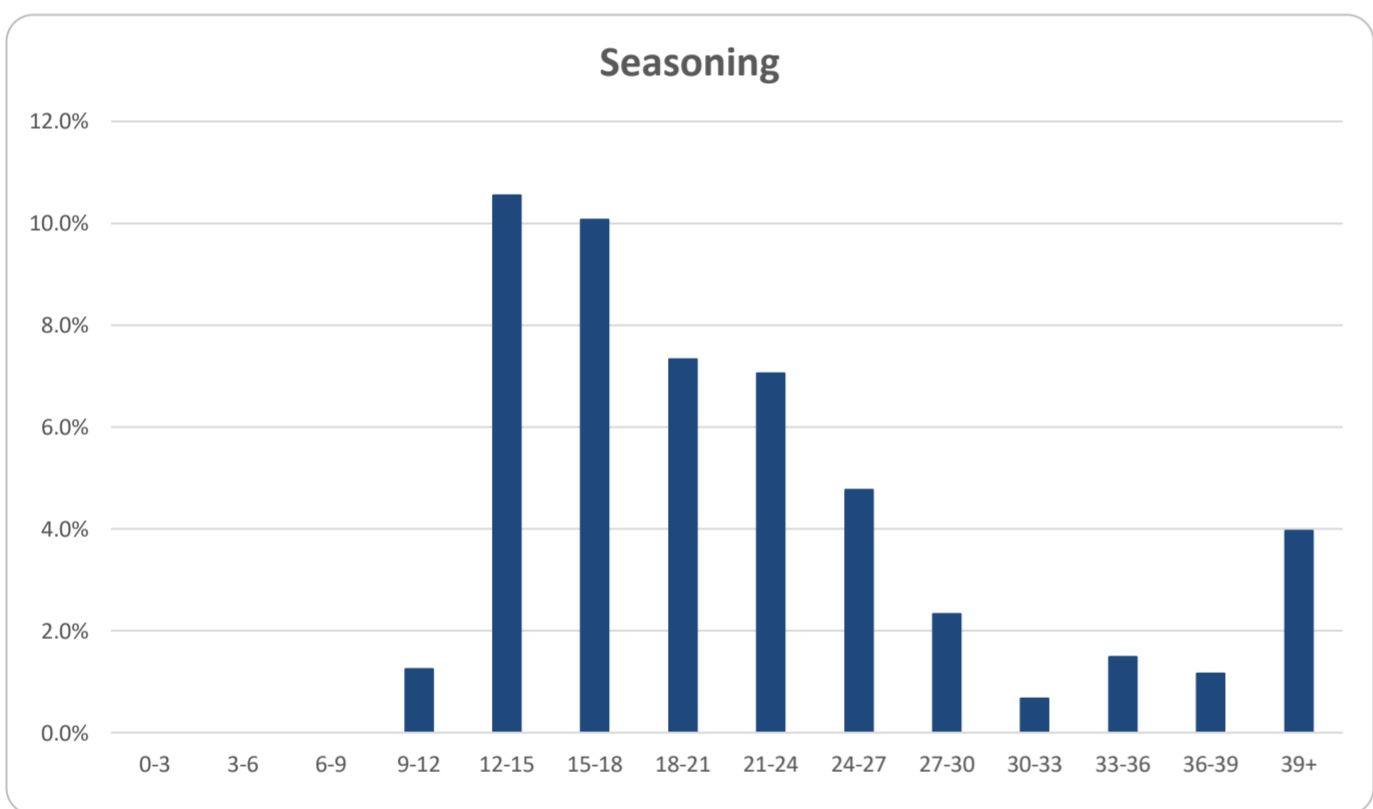
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