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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Sep-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	153,836,465.76		1,804,429.74	152,032,036.02	84.5%	0.00	0.00	435,083.24	435,083.24
Class A2	29,228,928.50		342,841.65	28,886,086.85	84.5%	0.00	0.00	96,319.33	96,319.33
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	81,027.21	81,027.21
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	103,260.58	103,260.58
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	78,094.52	78,094.52
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	89,073.62	89,073.62
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	44,683.32	44,683.32
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	22,177.32	22,177.32
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	34,091.51	34,091.51

## 1. GENERAL

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

## 2. COLLECTIONS

<b>a. Total Available Income</b>	
Interest on Mortgage Loans	1,515,691.97
Early Repayment Fees	32,521.22
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	2,792.57
<b>Total Available Income</b>	<b>1,551,005.76</b>

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

<b>b. Total Principal Principal</b>	
Principal Received on the Mortgage Loans	2,150,471.39
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,150,471.39</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)	113,557.05
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	435,083.24
Class A2 Interest	96,319.33
Class B Interest	81,027.21
Class C Interest	103,260.58
Class D Interest	78,094.52
Class E Interest	89,073.62
Class F Interest	44,683.32
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	22,177.32
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,091.51
Other Expenses	0.00
Excess Spread	453,638.06

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	3,200.00
Class A1 Principal Payment	1,804,429.74
Class A2 Principal Payment	342,841.65
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	268,872,851.74
Plus: Capitalised Charges	5,521.99
Plus: Further Advances / Redraws	3,200.00
Less: Principal Collections	2,153,651.69
 Loan Balance at End of Collection Period	 266,727,922.04

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,153,651.69
CPR (%)	9.2%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.85%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.38%	6.83%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	0	1	7
Balance Outstanding	3,103,793	0	944,682	4,048,475
% Portfolio Balance	1.16%	0.00%	0.35%	1.52%

#### 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%	24,035,307	9.0%
65% LVR Full Doc	68	19.5%	54,794,153	20.5%
65% LVR Quick Doc	30	8.6%	17,364,530	6.5%
70% LVR Mid Doc	35	10.0%	24,824,654	9.3%
70% LVR Full Doc	41	11.7%	40,196,721	15.1%
70% LVR Quick Doc Mid	1	0.3%	245,570	0.1%
75% LVR Lite Doc Standard	1	0.3%	63,319	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	69	19.8%	66,703,569	25.0%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.6%	744,003	0.3%
75% LVR SMSF	23	6.6%	16,018,064	6.0%
70% LVR SMSF	21	6.0%	10,349,810	3.9%
65% LVR SMSF	21	6.0%	11,388,223	4.3%
Total	349	100.0%	266,727,922	100.0%
SMSF Sub-Total	65	18.6%	37,756,097	14.2%

Current LVR					
		Number		Balance	
		Amount	%	Amount	%
0%	40.0%	30	9%	11,629,305	4.4%
40%	50.0%	51	15%	37,267,936	14.0%
50%	55.0%	10	3%	4,714,936	1.8%
55%	60.0%	26	7%	18,845,003	7.1%
60%	65.0%	48	14%	41,235,585	15.5%
65%	70.0%	92	26%	73,100,885	27.4%
70%	75.0%	87	25%	77,267,163	29.0%
75%	80.0%	5	1%	2,667,107	1.0%
80%	100.0%	0	0%	0	0.0%
Total		349	100.0%	266,727,922	100%

Current Balance					
		Number		Balance	
		Amount	%	Amount	%
0	100,000	8	2.3%	474,147	0.2%
100,000	200,000	35	10.0%	5,611,524	2.1%
200,000	300,000	52	14.9%	13,517,829	5.1%
300,000	400,000	41	11.7%	14,555,059	5.5%
400,000	500,000	37	10.6%	17,037,367	6.4%
500,000	1,000,000	88	25.2%	62,068,062	23.3%
1,000,000	1,500,000	40	11.5%	48,998,612	18.4%
1,500,000	2,000,000	23	6.6%	41,819,236	15.7%
2,000,000	2,500,000	14	4.0%	31,940,272	12.0%
2,500,000	5,000,000	11	3.2%	30,705,814	11.5%
Total		349	100%	266,727,922	100%

State				
	Number		Balance	
	Amount	%	Amount	%
NSW	176	50.4%	138,537,448	51.9%
ACT	2	0.6%	3,545,433	1.3%
VIC	102	29.2%	74,371,468	27.9%
QLD	45	12.9%	35,609,243	13.4%
SA	18	5.2%	8,324,715	3.1%
WA	3	0.9%	4,706,000	1.8%
TAS	3	0.9%	1,633,616	0.6%
NT	0	0.0%	0	0.0%
Total	349	100%	266,727,922	100%

Location				
	Number		Balance	
	Amount	%	Amount	%
Metro	277	79.4%	215,799,432	80.9%
Non metro	61	17.5%	41,737,694	15.6%
Inner City	11	3.2%	9,190,796	3.4%
Total	349	100%	266,727,922	100%

Income Verification				
	Number		Balance	
	Amount	%	Amount	%
Full Doc	180	51.6%	162,438,445	60.9%
Med Doc	73	20.9%	48,923,281	18.3%
Low Doc	31	8.9%	17,610,099	6.6%
SMSF	65	18.6%	37,756,097	14.2%
Total	349	100%	266,727,922	100%

NCCP Loans				
	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	18	5.2%	15,749,617	5.9%
Non NCCP loans	331	94.8%	250,978,306	94.1%
Total	349	100%	266,727,922	100%

Summary	
Loans	349
Balance	266,727,922
Avg Balance	764,263
Max Balance	3,000,000
WA Current LVR	64.17%
Max Current LVR	75%
WA Yield	6.83%
BBSW 30	1.8800%
Yield over BBSW30	4.95%
WA Seasoning	24.1
% IO	70.7%
% SMSF	14.2%
% of Loans Fixed	0.00%
% of Loans Investor	62.37%

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	1	0.3%	340,000	0.1%
12.0	15.0	55	15.8%	43,730,808	16.4%
15.0	18.0	71	20.3%	49,498,202	18.6%
18.0	21.0	57	16.3%	42,574,640	16.0%
21.0	24.0	56	16.0%	37,818,843	14.2%
24.0	27.0	47	13.5%	34,986,445	13.1%
27.0	30.0	13	3.7%	12,411,198	4.7%
30.0	33.0	13	3.7%	10,301,642	3.9%
33.0	36.0	3	0.9%	3,285,501	1.2%
36.0	39.0	6	1.7%	10,772,702	4.0%
39.0	150.0	27	7.7%	21,007,941	7.9%
Total		349	100%	266,727,922.04	100%

Arrears (Days Past Due)					
		Number		Balance	
		Amount	%	Amount	%
0.0	30.0	342	98.0%	262,679,447	98.5%
30.0	60.0	6	1.7%	3,103,793	1.16%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.3%	944,682	0.4%
120.0	1000.0	0	0.0%	0	0.0%
Total		349	100%	266,727,922	100%

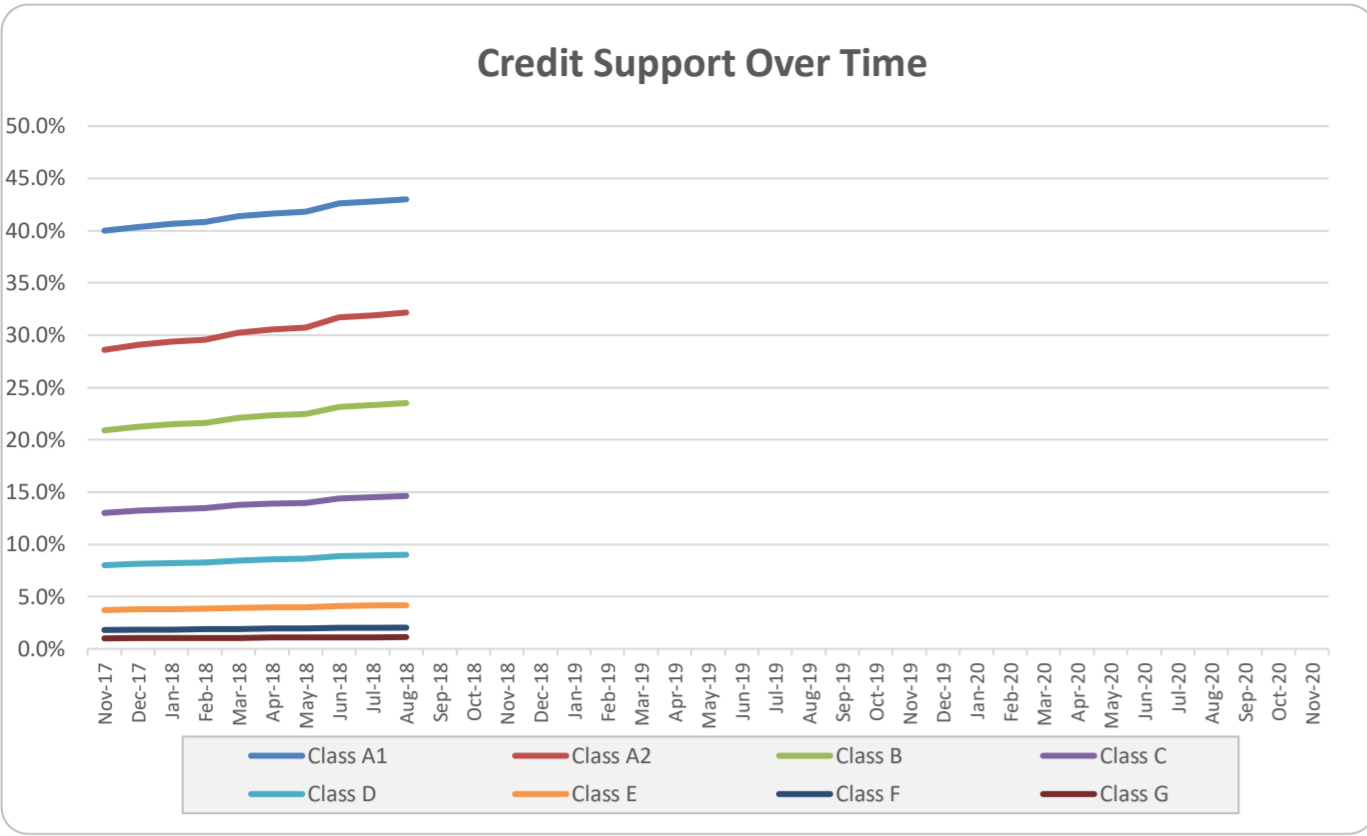
Original Loan Term (Years)					
		Number		Balance	
		Amount	%	Amount	%
0.0	15.0	7	2%	1,568,037	0.6%
15.0	20.0	21	6%	17,086,597	6.4%
20.0	25.0	248	71%	190,037,720	71.2%
25.0	30.0	73	21%	58,035,568	21.8%
Total		349	100%	266,727,922	100%

Employment Type				
	Number		Balance	
	Amount	%	Amount	%
PAYG	39	11.17%	18,514,357	6.9%
Self Employed	310	88.83%	248,213,565	93.1%
Total	349	100%	266,727,922	100%

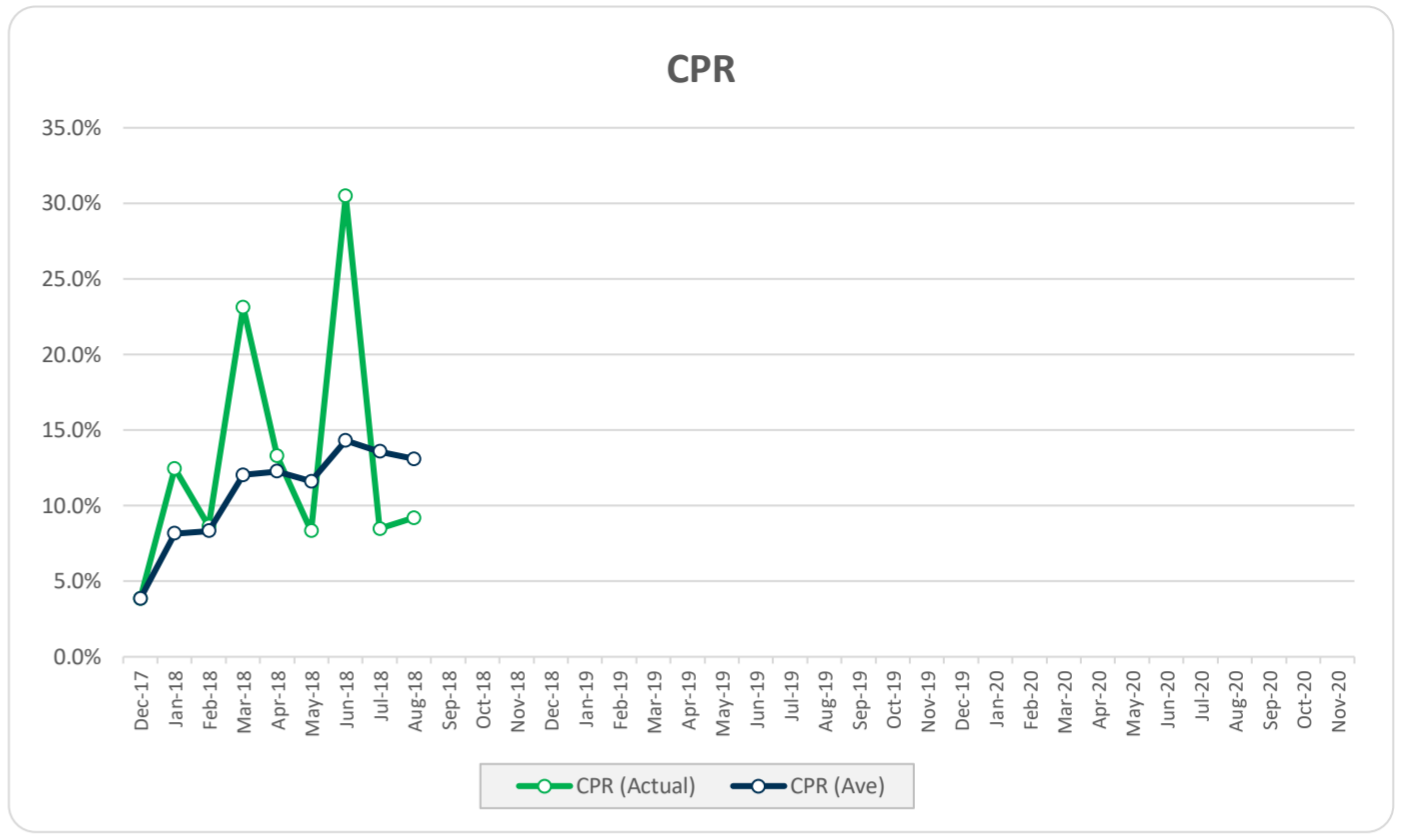
Property Type				
	Number		Balance	
	Amount	%	Amount	%
Retail	74	21.2%	51,130,916	19.2%
Industrial	163	46.7%	131,405,462	49.3%
Office	55	15.8%	31,854,734	11.9%
Professional Suites	3	0.9%	614,303	0.2%
Residential	37	10.6%	35,209,246	13.2%
Commercial Other	17	4.9%	16,513,261	6.2%
Total	349	100%	266,727,922	100%

Think Tank Series 2017-1: Time Series Charts

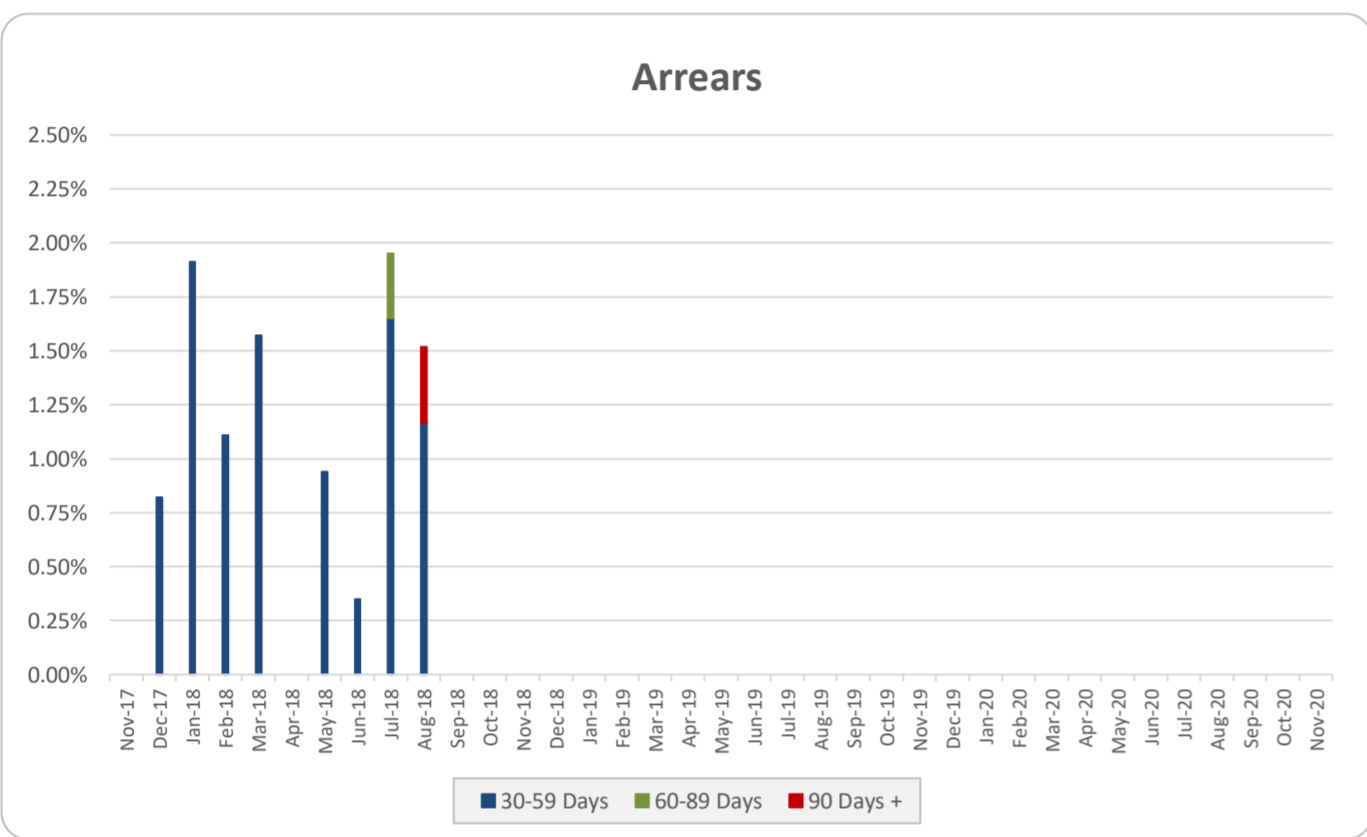
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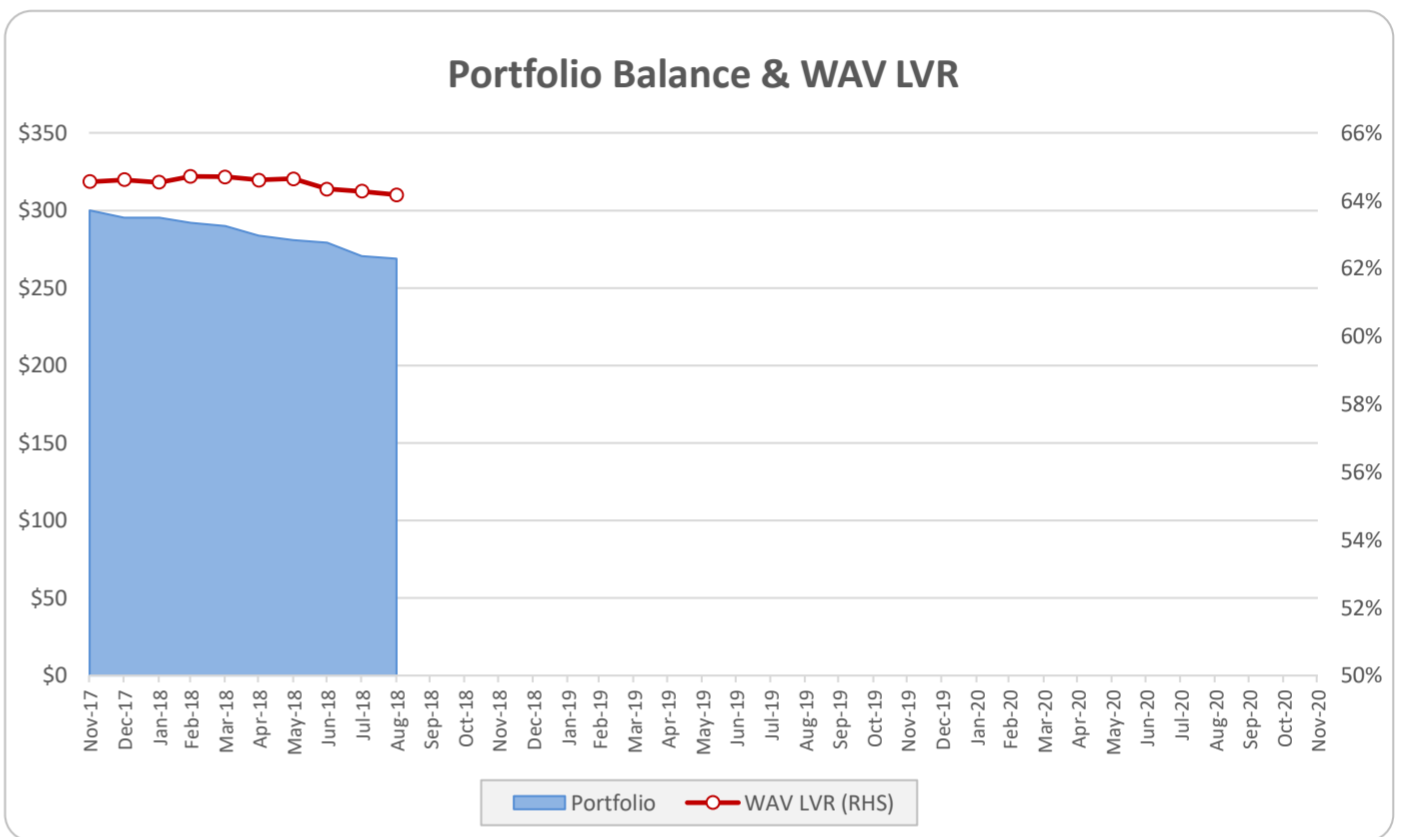
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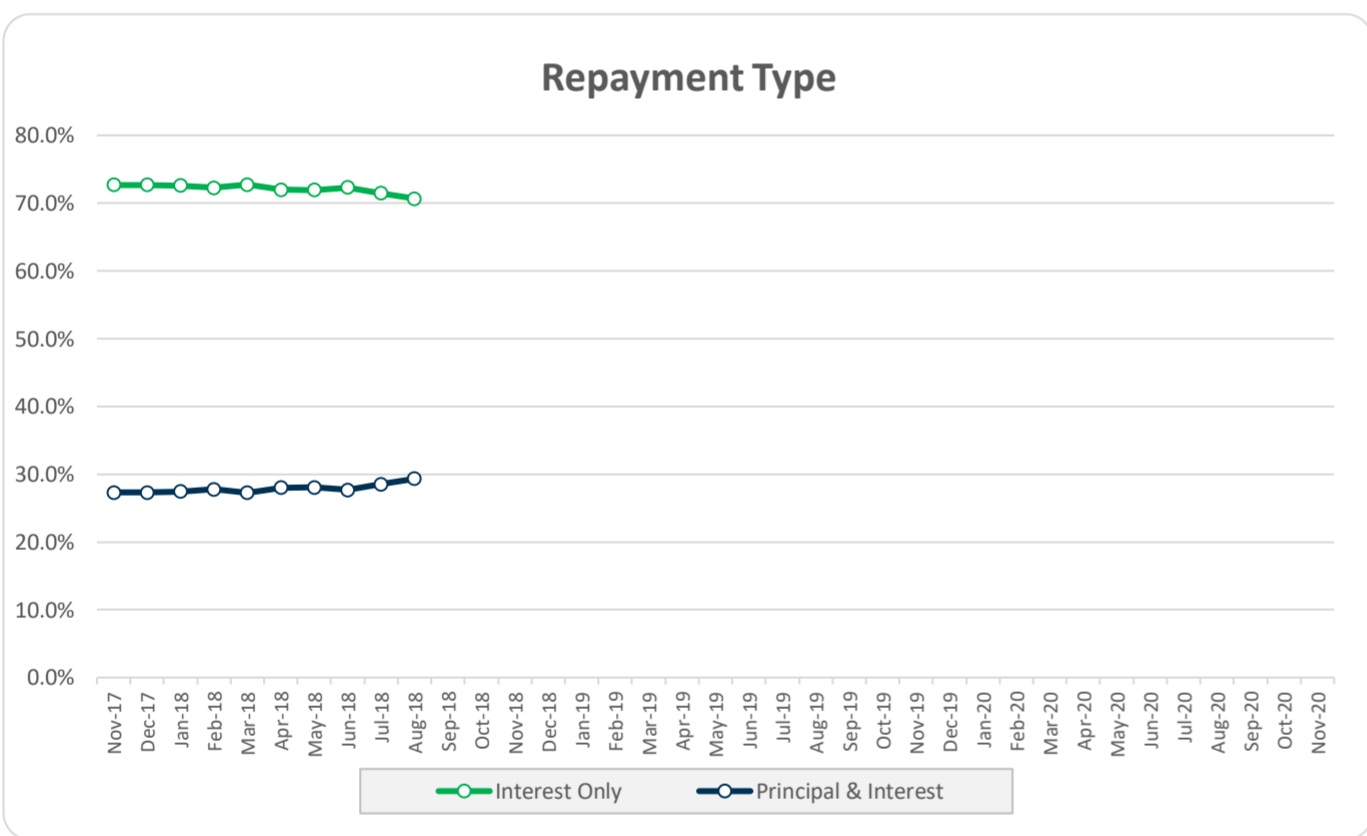
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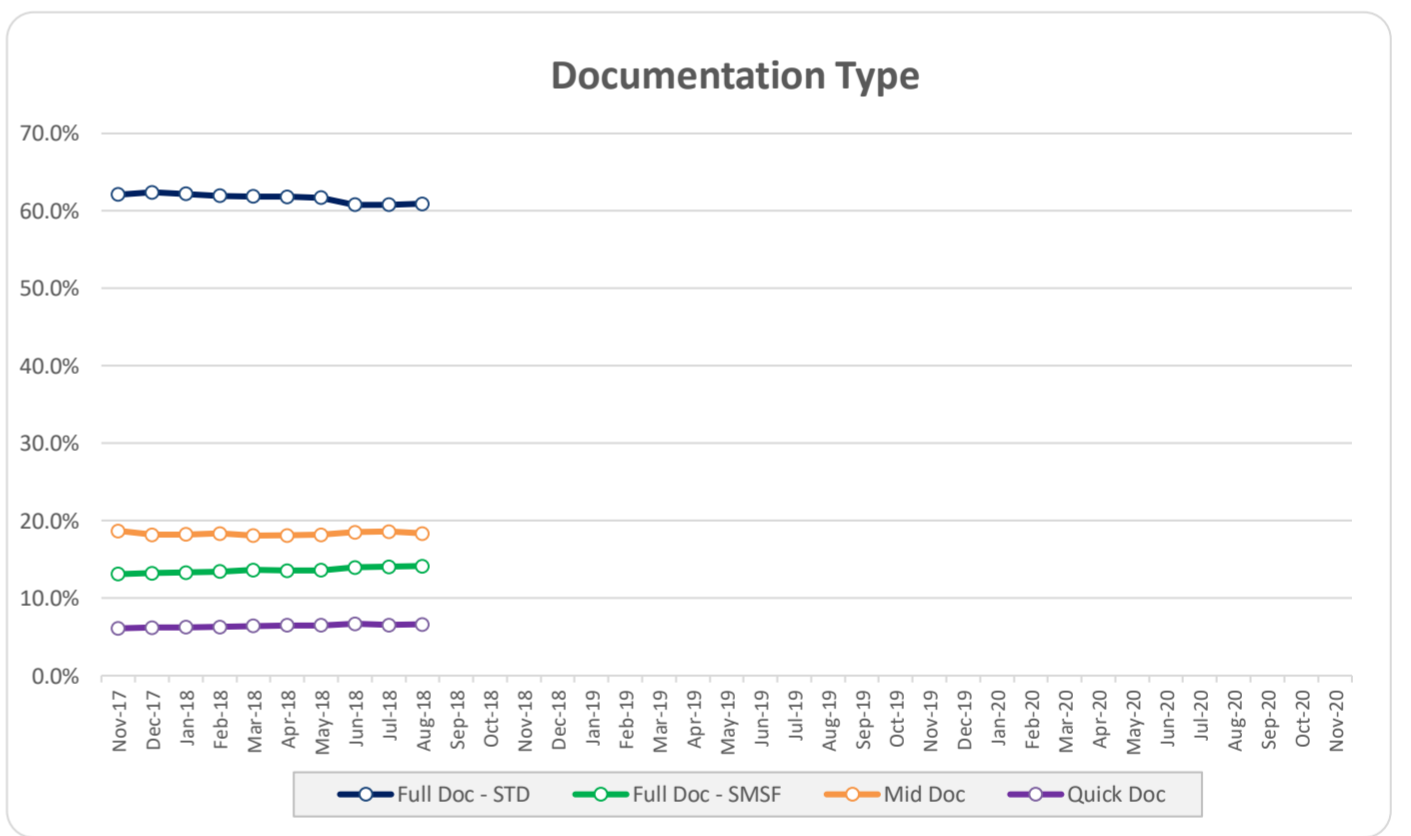
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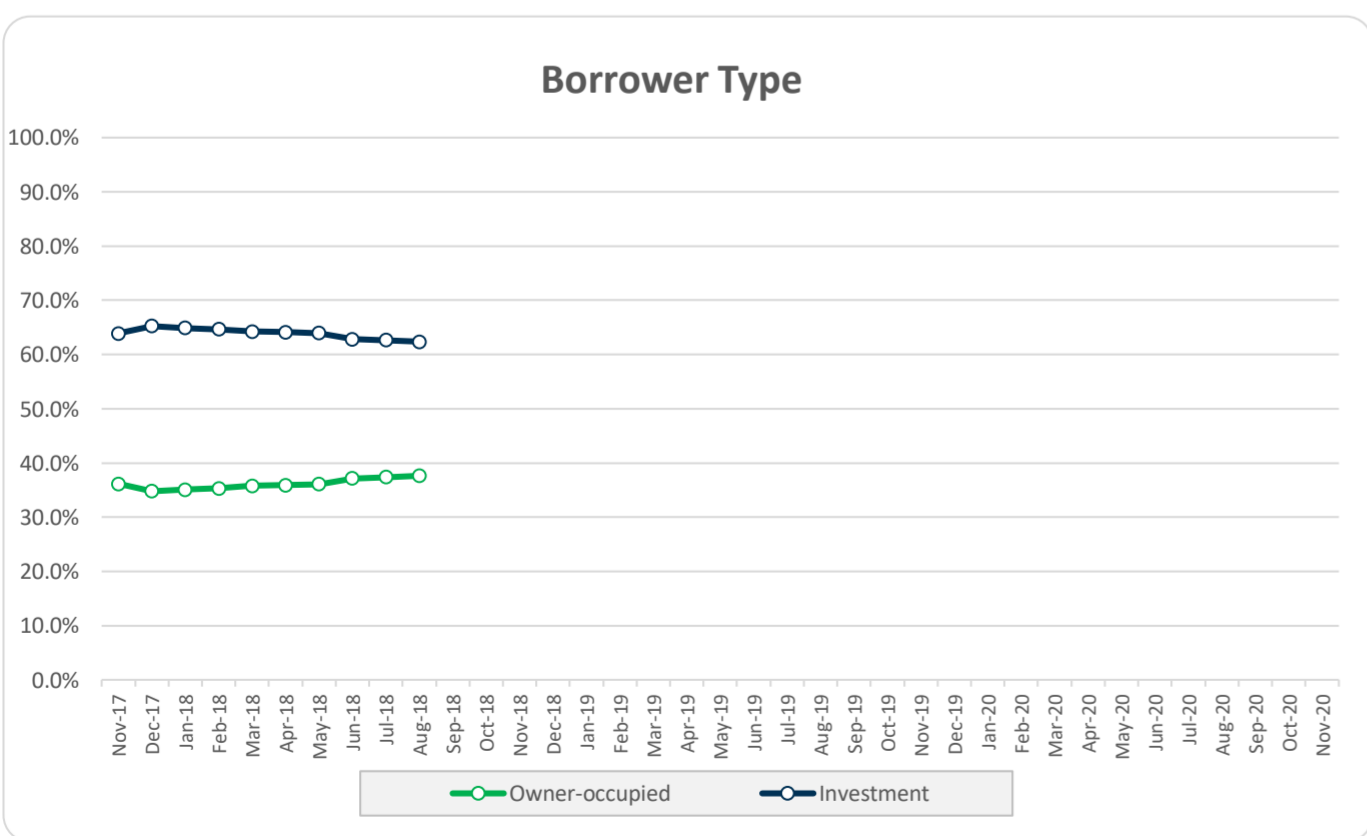
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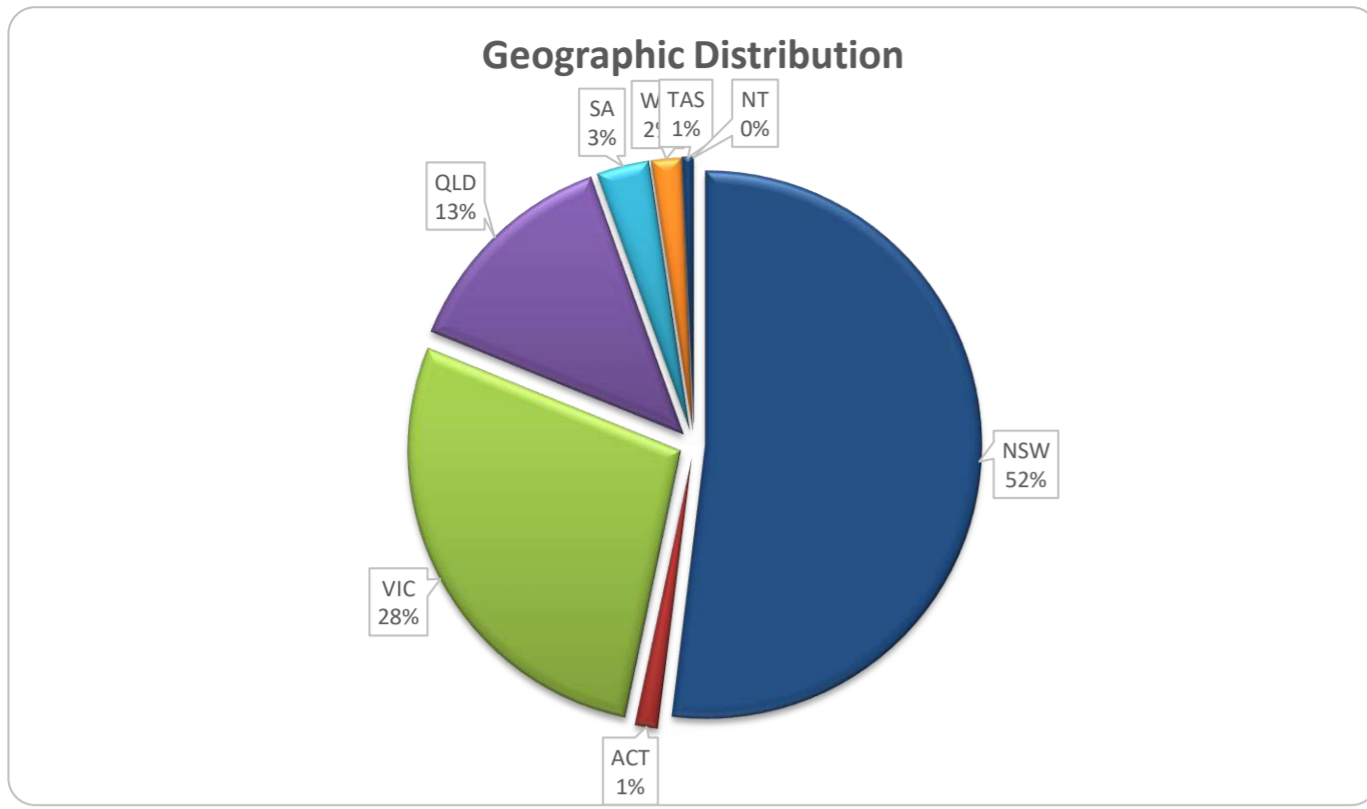


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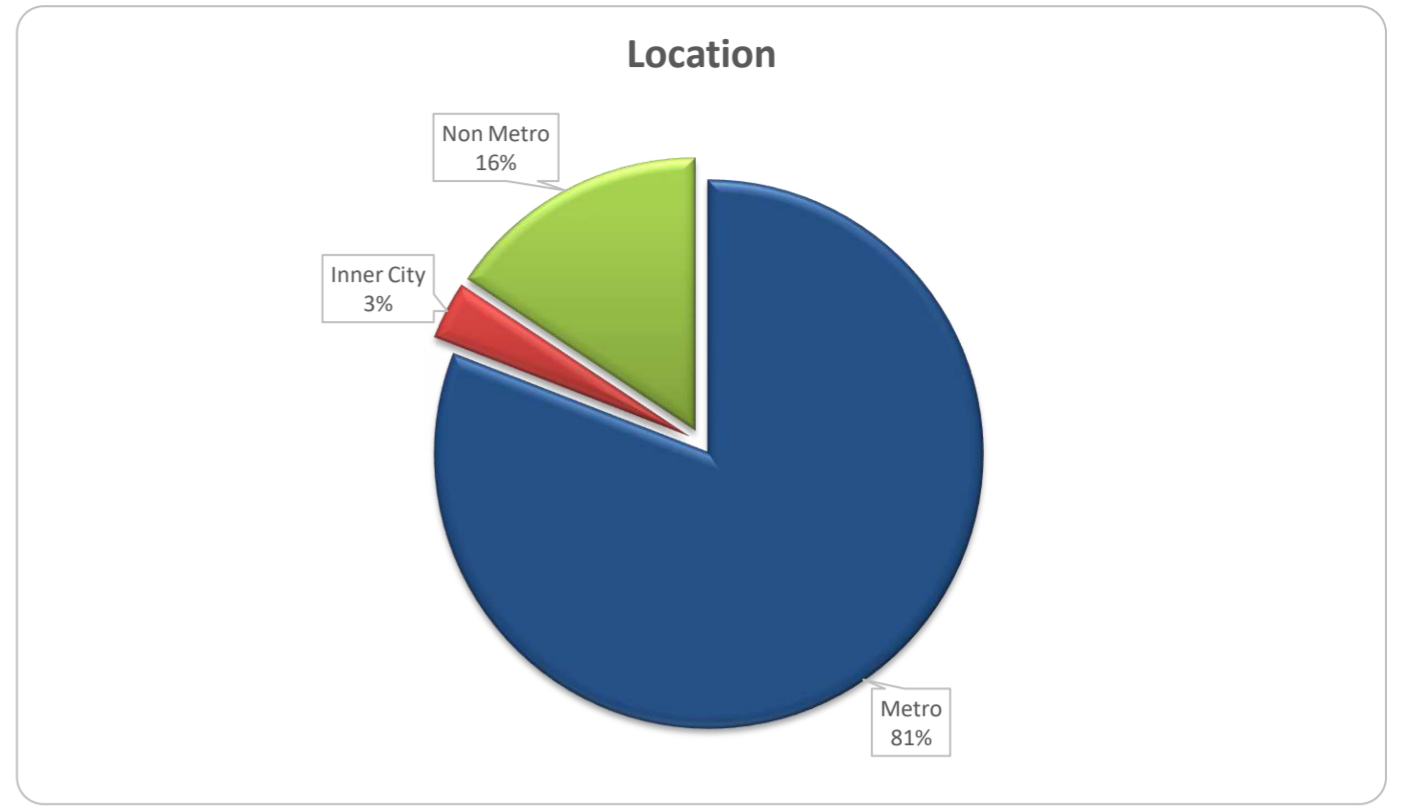


Think Tank Series 2017-1: Current Charts

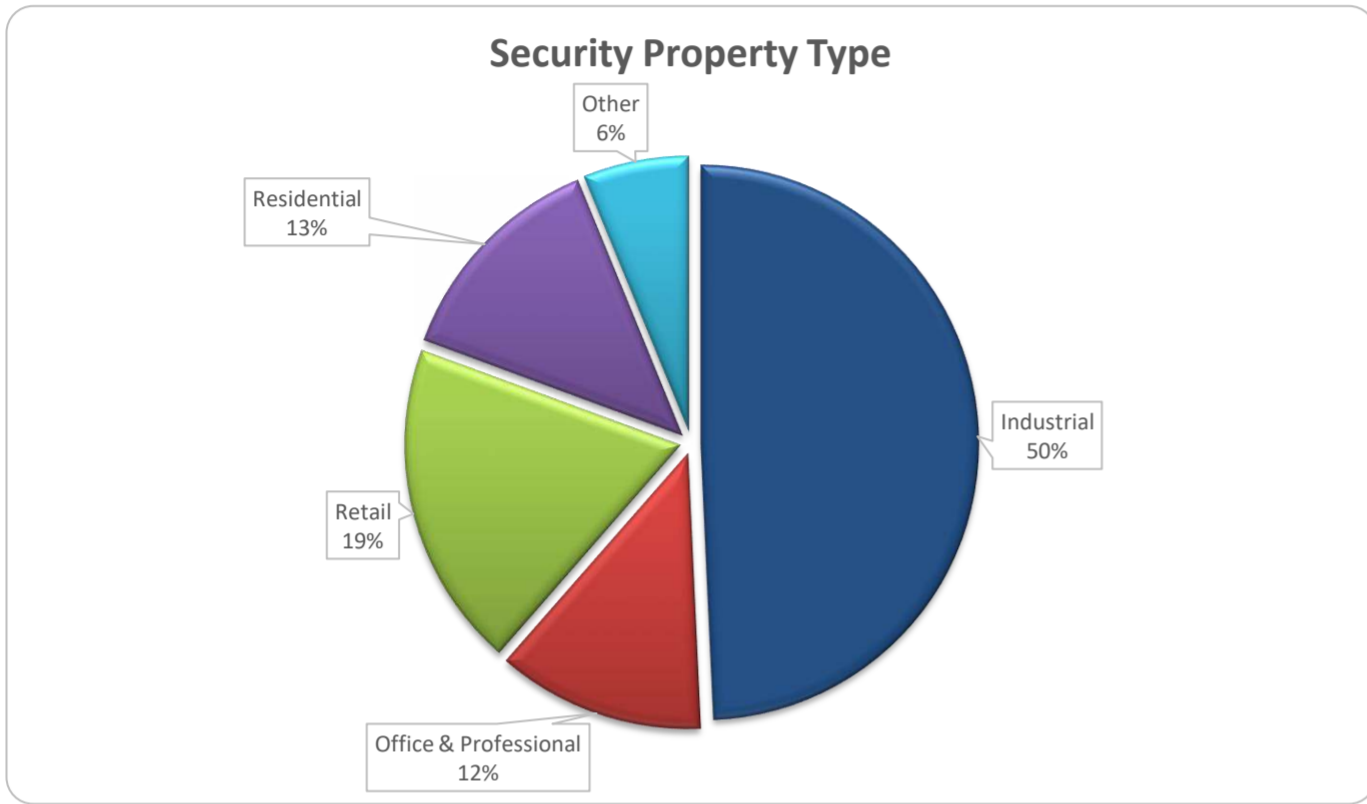
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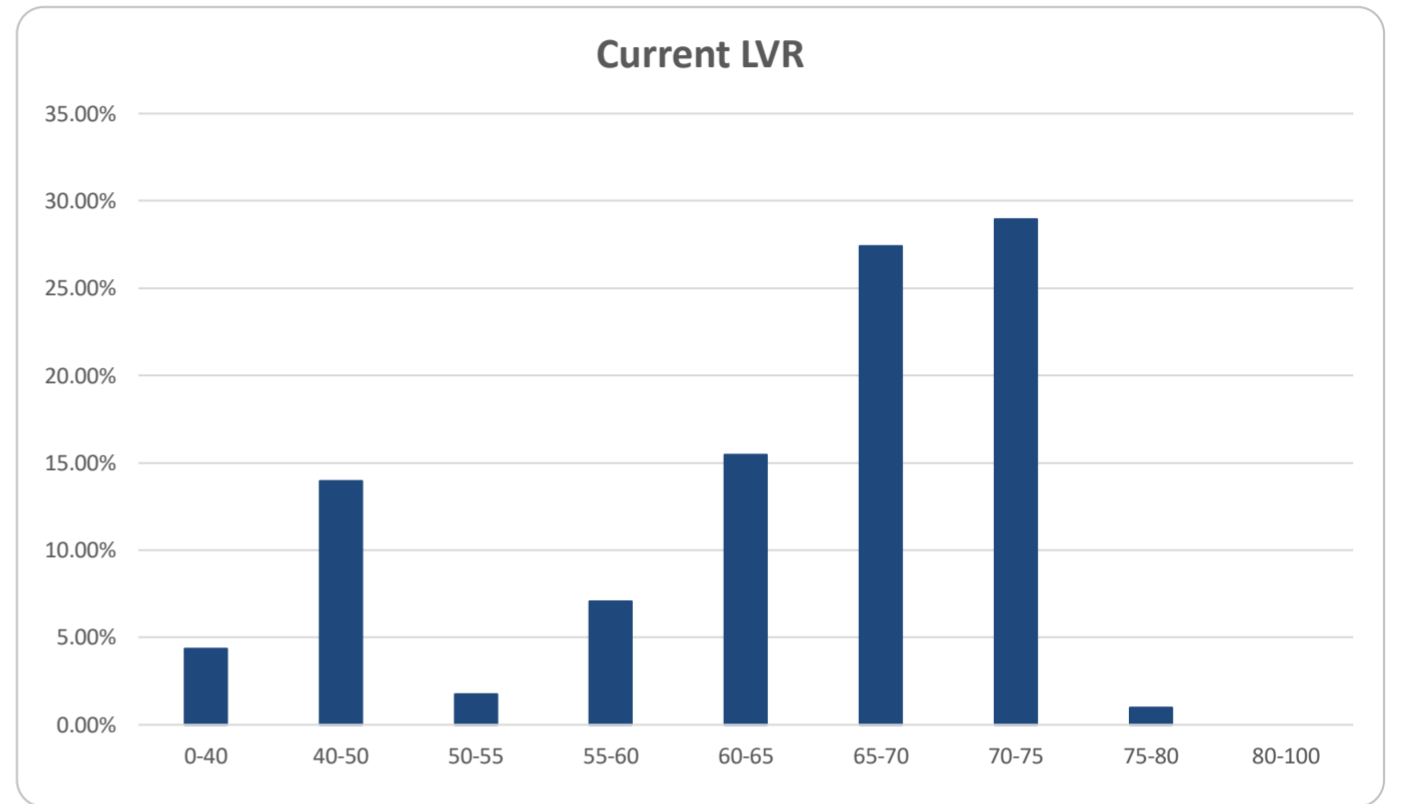
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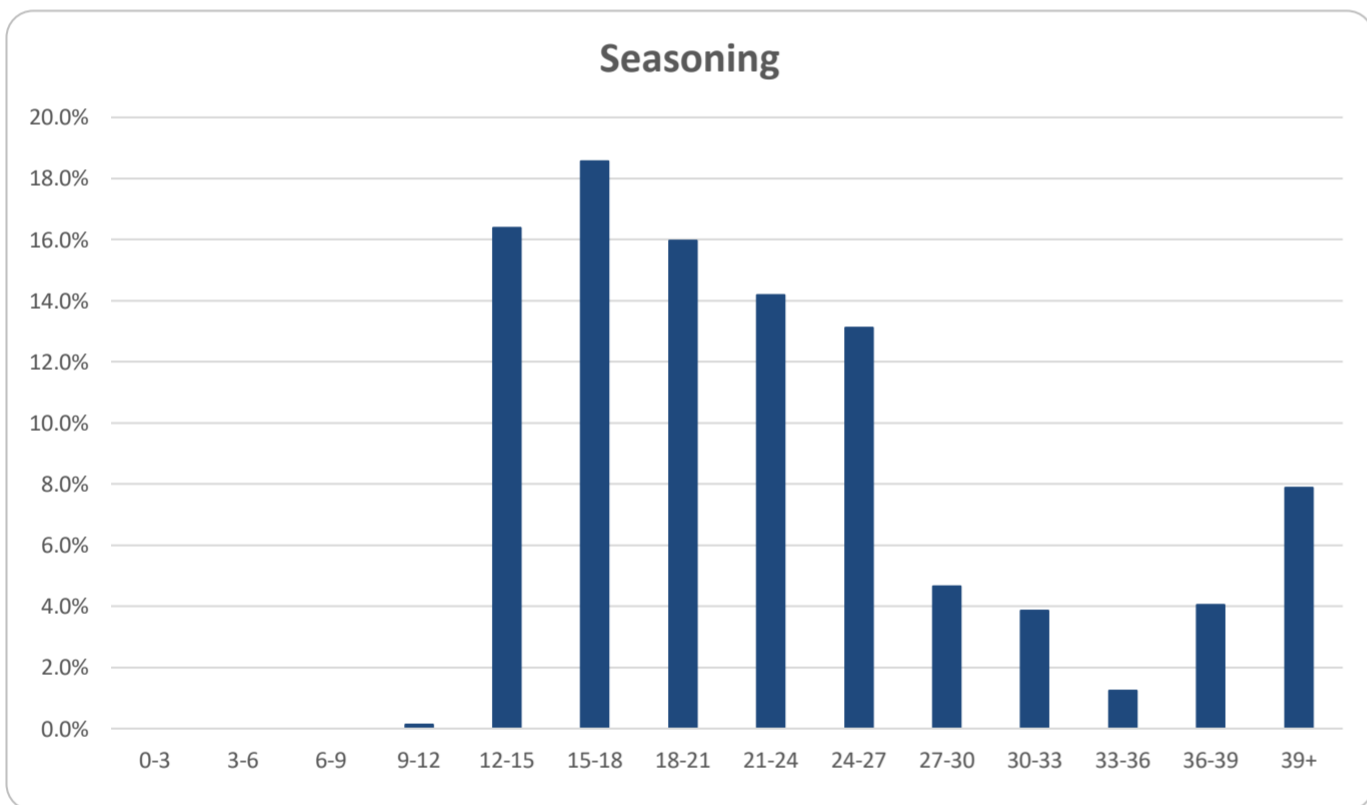
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