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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 12-Nov-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	149,402,732.24		4,780,563.78	144,622,168.46	80.3%	0.00	0.00	447,103.03	447,103.03
Class A2	28,386,519.13		908,307.12	27,478,212.01	80.3%	0.00	0.00	99,065.06	99,065.06
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	85,837.07	85,837.07
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	109,494.00	109,494.00
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	82,861.64	82,861.64
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	94,587.04	94,587.04
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	47,463.04	47,463.04
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	23,564.71	23,564.71
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	36,236.71	36,236.71

## 1. GENERAL

Current Payment Date	12-Nov-18
Collection Period (start)	1-Oct-18
Collection Period (end)	31-Oct-18
Interest Period (start)	10-Oct-18
Interest Period (end)	11-Nov-18
Days in Interest Period	33
Next Payment Date	10-Dec-18

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,460,900.37
Early Repayment Fees	85,418.16
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	26,265.76
<b>Total Available Income</b>	<b>1,572,584.29</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	5,839,870.90
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>5,839,870.90</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)	113,970.69
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	447,103.03
Class A2 Interest	99,065.06
Class B Interest	85,837.07
Class C Interest	109,494.00
Class D Interest	82,861.64
Class E Interest	94,587.04
Class F Interest	47,463.04
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	23,564.71
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	36,236.71
Other Expenses	0.00
Excess Spread	432,401.30

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	151,000.00
Class A1 Principal Payment	4,780,563.78
Class A2 Principal Payment	908,307.12
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	263,599,958.74
Plus: Capitalised Charges	42,927.55
Plus: Further Advances / Redraws	151,000.00
Less: Principal Collections	5,880,866.29
 Loan Balance at End of Collection Period	 257,913,020.00

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	5,880,866.29
CPR (%)	23.7%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.88%	6.83%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.36%	6.83%	OK

#### d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	7	0	1	8
Balance Outstanding	9,502,159	0	955,340	10,457,499
% Portfolio Balance	3.68%	0.00%	0.37%	4.05%

#### 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%

As an update to last month's notification, Think Tank Group Pty Ltd as Trust Manager has arranged for the loans effected by the credit events to be repurchased from the 2017-1 trust on 23 November 2018.

We welcome the opportunity to either meet or have a call with any investor that would like further information.

## Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	175	51.6%	155,942,504	60.5%
Mid Doc	69	20.4%	46,972,428	18.2%
Quick Doc	31	9.1%	17,601,119	6.8%
SMSF	64	18.9%	37,396,969	14.5%
Total	339	100.0%	257,913,020	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	30	9%	11,336,782	4.4%
40%	50.0%	47	14%	35,377,844	13.7%
50%	55.0%	12	4%	5,970,359	2.3%
55%	60.0%	26	8%	16,664,465	6.5%
60%	65.0%	47	14%	40,501,116	15.7%
65%	70.0%	86	25%	69,644,011	27.0%
70%	75.0%	88	26%	74,105,943	28.7%
75%	80.0%	3	1%	4,312,500	1.7%
80%	100.0%	0	0%	0	0.0%
Total		339	100.0%	257,913,020	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	2.1%	456,126	0.2%
100,000	200,000	33	9.7%	5,234,084	2.0%
200,000	300,000	51	15.0%	13,232,039	5.1%
300,000	400,000	41	12.1%	14,495,226	5.6%
400,000	500,000	36	10.6%	16,607,188	6.4%
500,000	1,000,000	86	25.4%	60,169,403	23.3%
1,000,000	1,500,000	39	11.5%	47,794,255	18.5%
1,500,000	2,000,000	21	6.2%	38,027,368	14.7%
2,000,000	2,500,000	15	4.4%	33,919,607	13.2%
2,500,000	5,000,000	10	2.9%	27,977,725	10.8%
Total		339	100%	257,913,020	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	171	50.4%	133,390,023	51.7%	
ACT	2	0.6%	3,545,433	1.4%	
VIC	99	29.2%	70,995,881	27.5%	
QLD	43	12.7%	35,327,801	13.7%	
SA	18	5.3%	8,316,266	3.2%	
WA	3	0.9%	4,706,000	1.8%	
TAS	3	0.9%	1,631,616	0.6%	
NT	0	0.0%	0	0.0%	
Total		339	100%	257,913,020	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	269	79.4%	207,732,419	80.5%	
Non metro	59	17.4%	41,004,763	15.9%	
Inner City	11	3.2%	9,175,838	3.6%	
Total		339	100%	257,913,020	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	175	51.6%	155,942,504	60.5%	
Med Doc	69	20.4%	46,972,428	18.2%	
Low Doc	31	9.1%	17,601,119	6.8%	
SMSF	64	18.9%	37,396,969	14.5%	
Total		339	100%	257,913,020	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	18	5.3%	15,773,731	6.1%	
Non NCCP loans	321	94.7%	242,139,289	93.9%	
Total		339	100%	257,913,020	100%

Summary	
Loans	339
Balance	257,913,020
Avg Balance	760,805
Max Balance	3,000,000
WA Current LVR	64.02%
Max Current LVR	76%
WA Yield	6.83%
BBSW 30	1.8600%
Yield over BBSW30	4.97%
WA Seasoning	26.1
% IO	69.5%
% SMSF	14.5%
% of Loans Fixed	0.00%
% of Loans Investor	62.55%

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	0	0.0%	0	0.0%
12.0	15.0	9	2.7%	6,585,618	2.6%
15.0	18.0	71	20.9%	53,082,430	20.6%
18.0	21.0	71	20.9%	51,921,514	20.1%
21.0	24.0	47	13.9%	35,429,379	13.7%
24.0	27.0	64	18.9%	37,374,735	14.5%
27.0	30.0	24	7.1%	25,325,989	9.8%
30.0	33.0	11	3.2%	9,609,657	3.7%
33.0	36.0	6	1.8%	3,506,927	1.4%
36.0	39.0	6	1.8%	8,018,001	3.1%
39.0	150.0	30	8.8%	27,058,769	10.5%
Total		339	100%	257,913,020	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	331	97.6%	247,455,522	95.9%
30.0	60.0	7	2.1%	9,502,159	3.68%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.3%	955,340	0.4%
Total		339	100%	257,913,020	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	6	2%	1,541,811	0.6%
15.0	20.0	20	6%	16,210,293	6.3%
20.0	25.0	242	71%	182,618,778	70.8%
25.0	30.0	71	21%	57,542,138	22.3%
Total		339	100%	257,913,020	100%

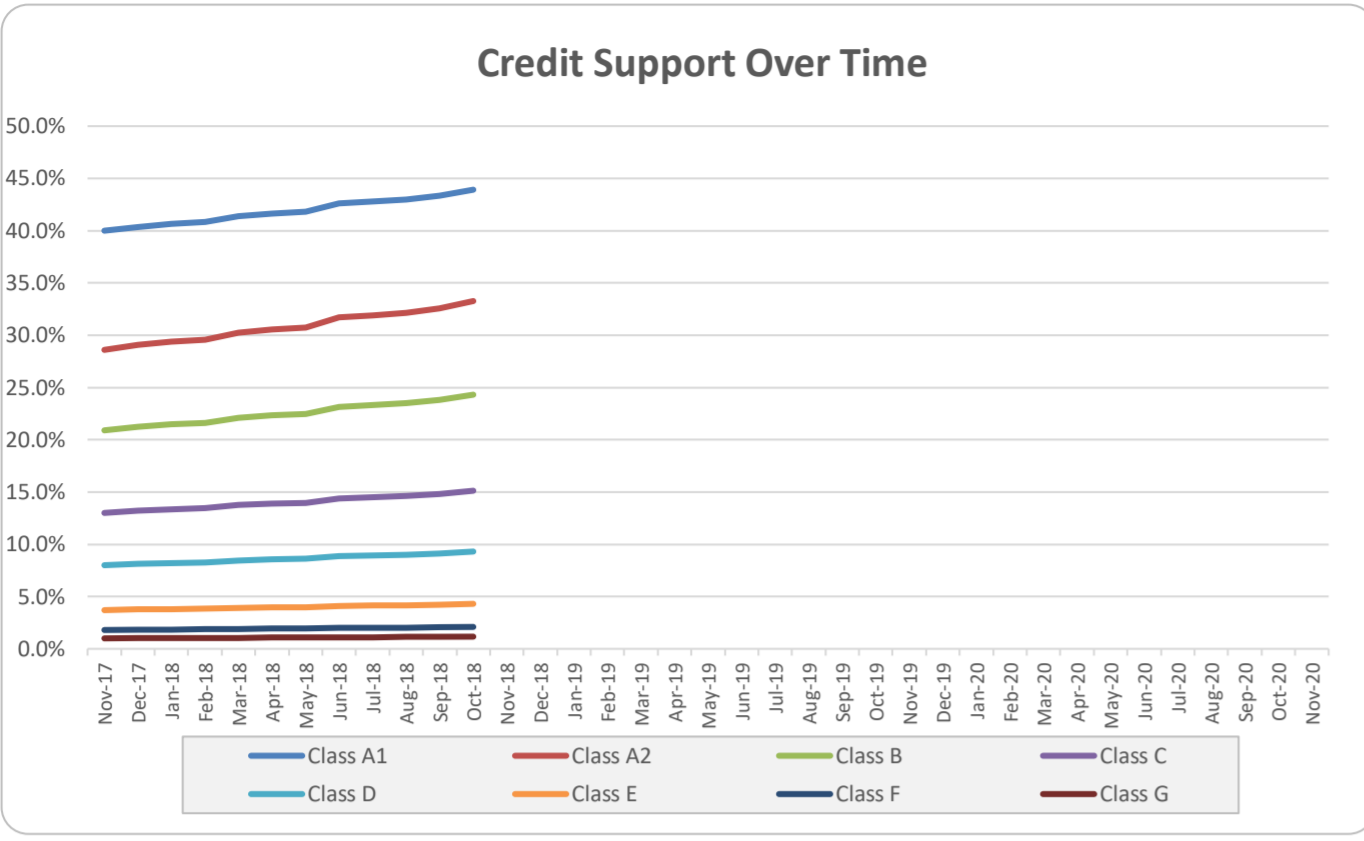
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	39	11.50%	18,514,762	7.2%	
Self Employed	300	88.50%	239,398,258	92.8%	
Total		339	100%	257,913,020	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	328	96.76%	244,046,080	94.6%	
1	11	3.24%	13,866,940	5.4%	
Total		339	100%	257,913,020	100%

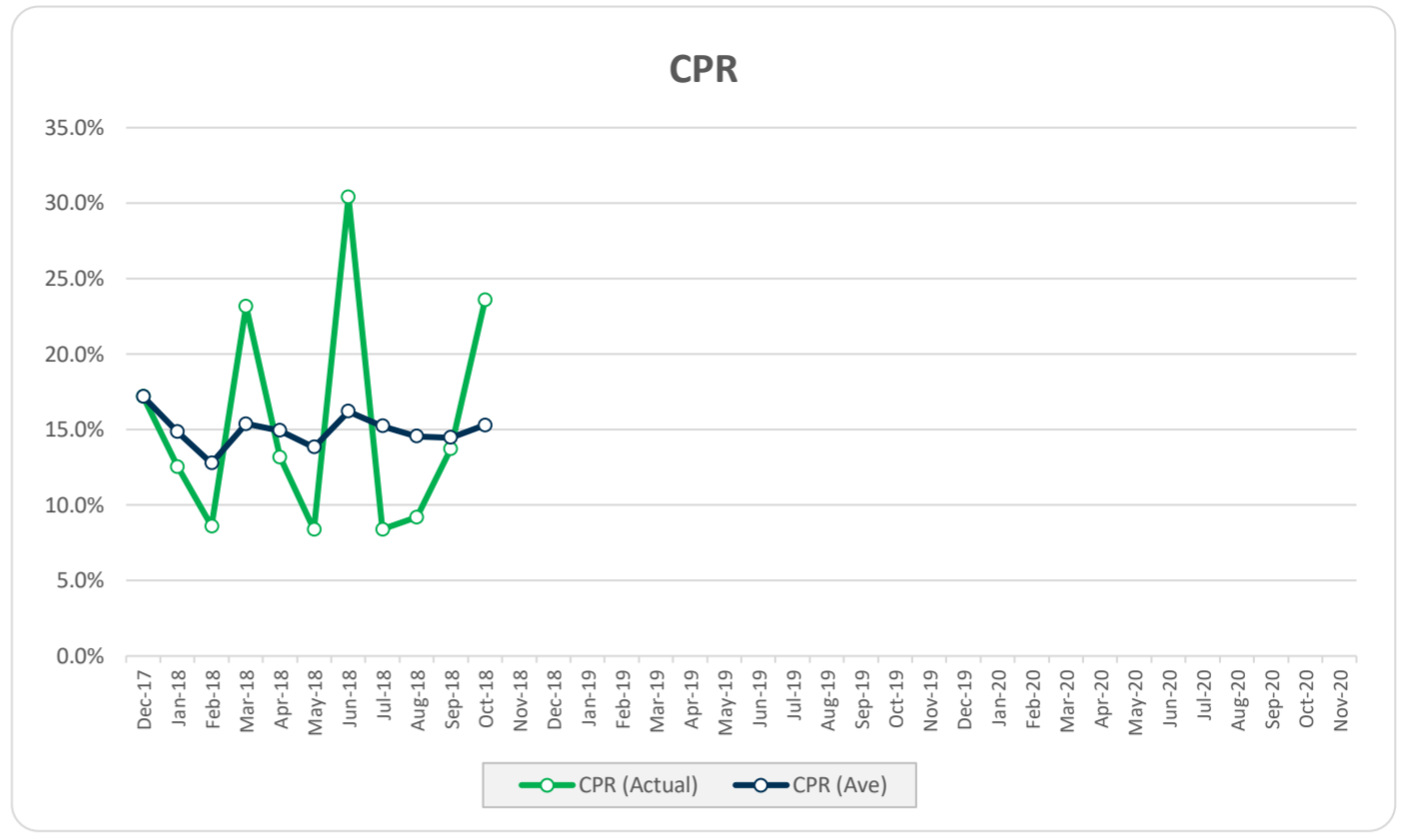
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	72	21.2%	50,763,623	19.7%	
Industrial	156	46.0%	123,728,690	48.0%	
Office	55	16.2%	31,913,284	12.4%	
Professional Suites	3	0.9%	635,303	0.2%	
Residential	36	10.6%	34,363,467	13.3%	
Commercial Other	17	5.0%	16,508,655	6.4%	
Total		339	100%	257,913,020	100%

Think Tank Series 2017-1: Time Series Charts

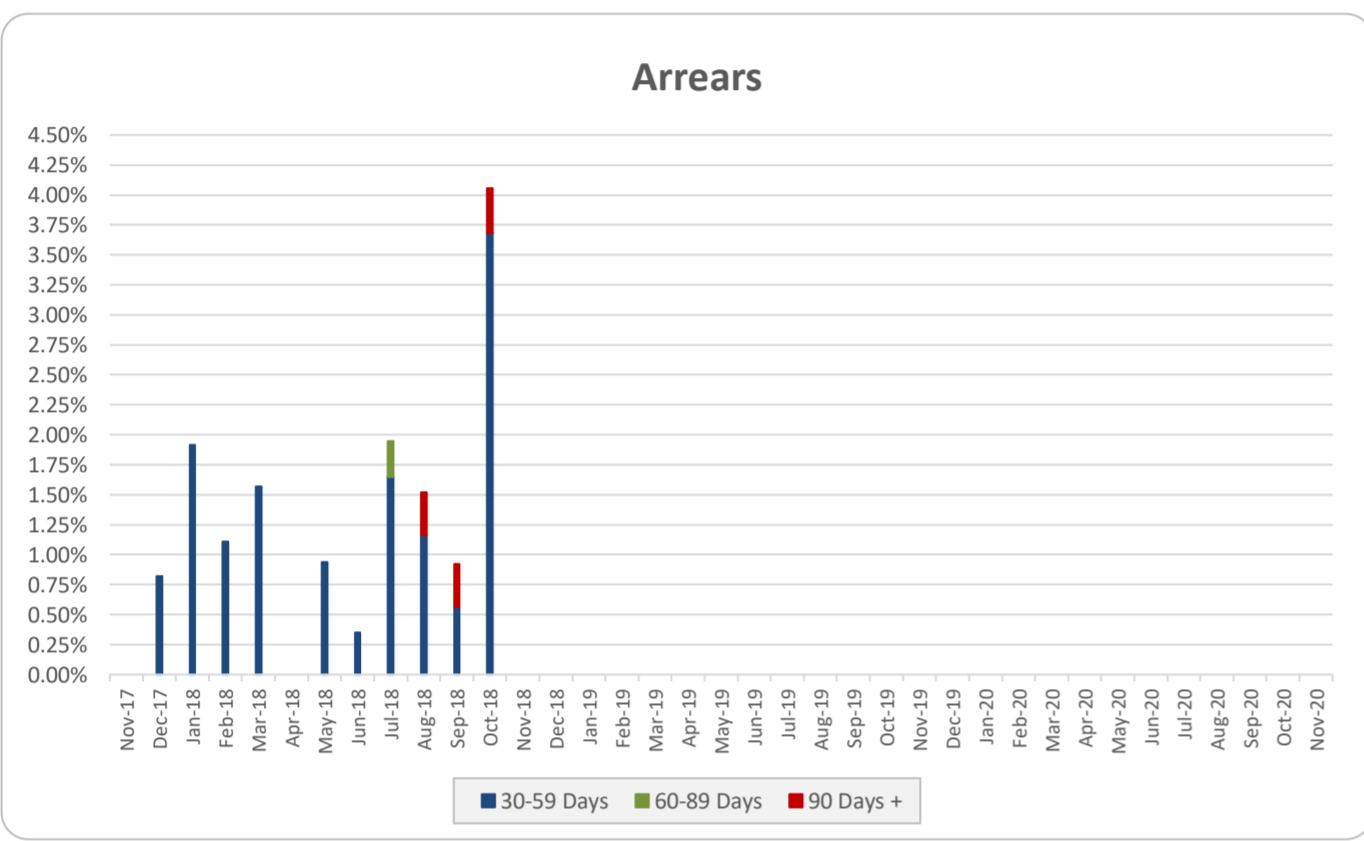
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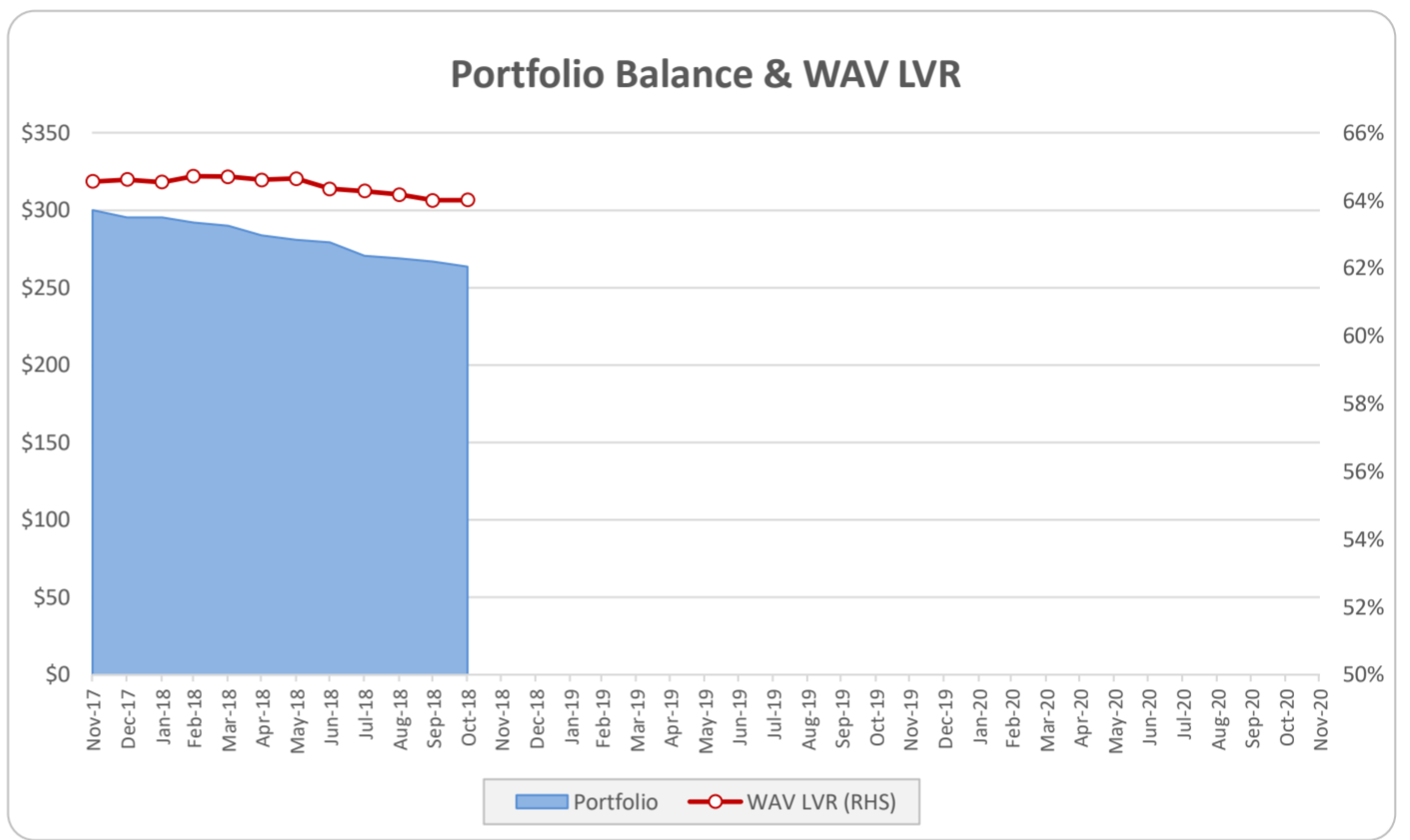
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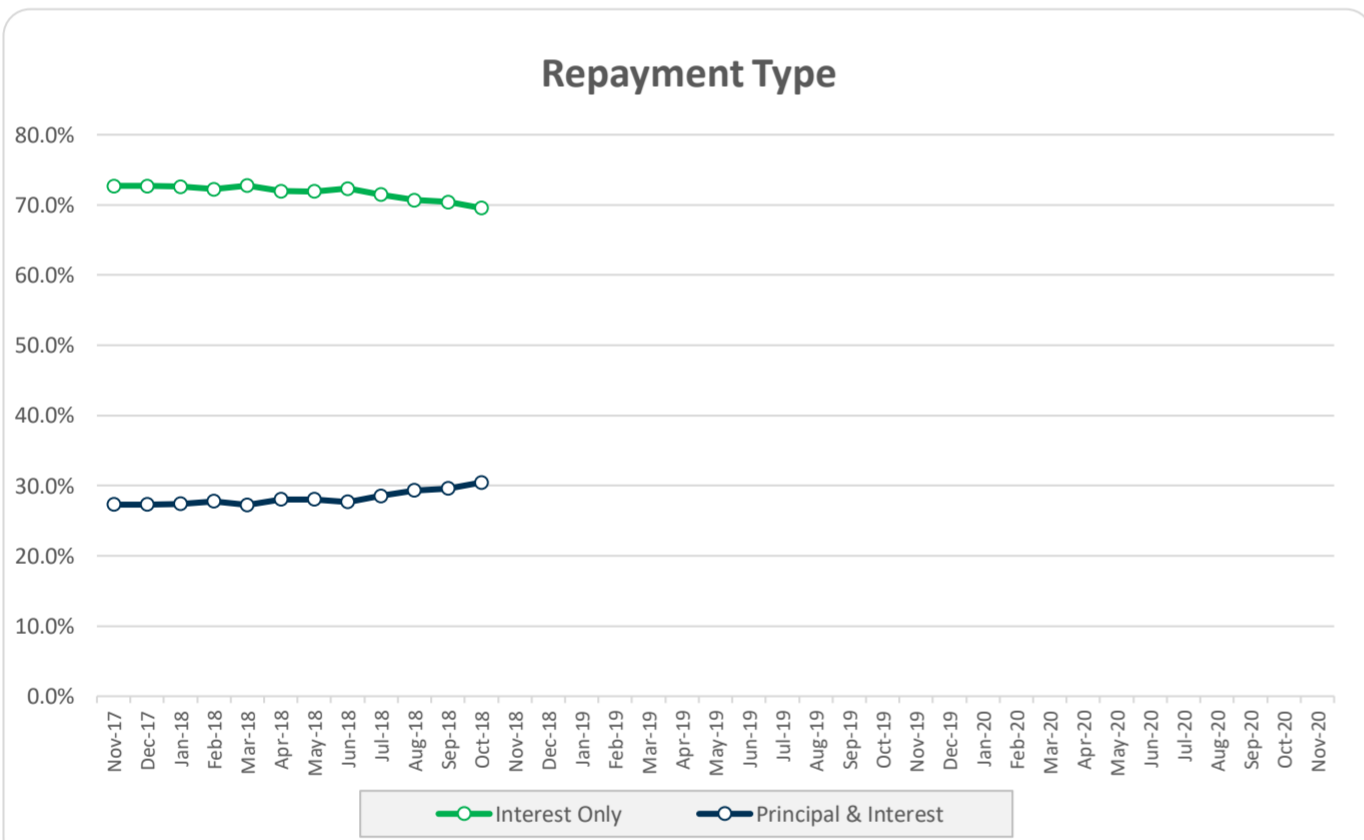
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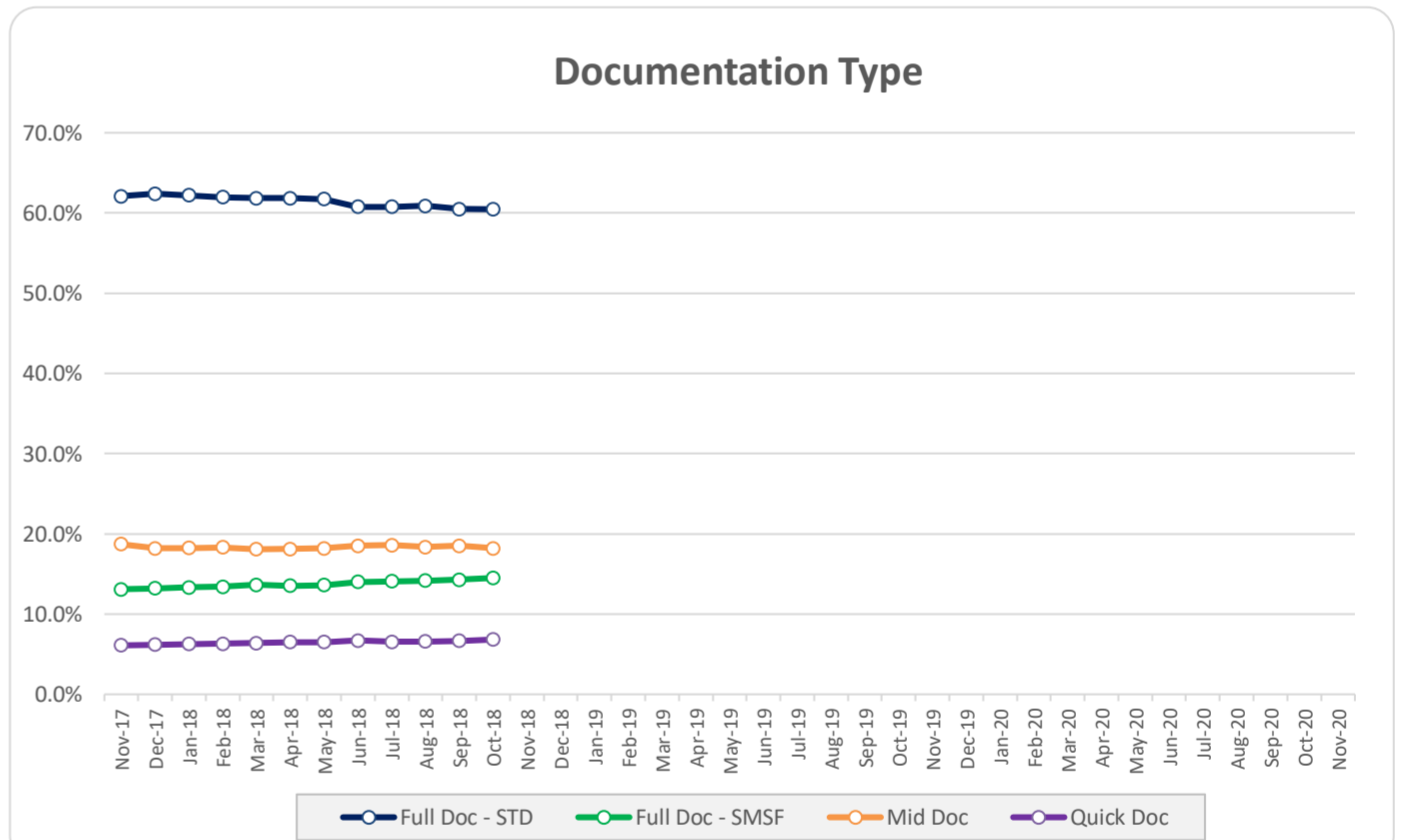
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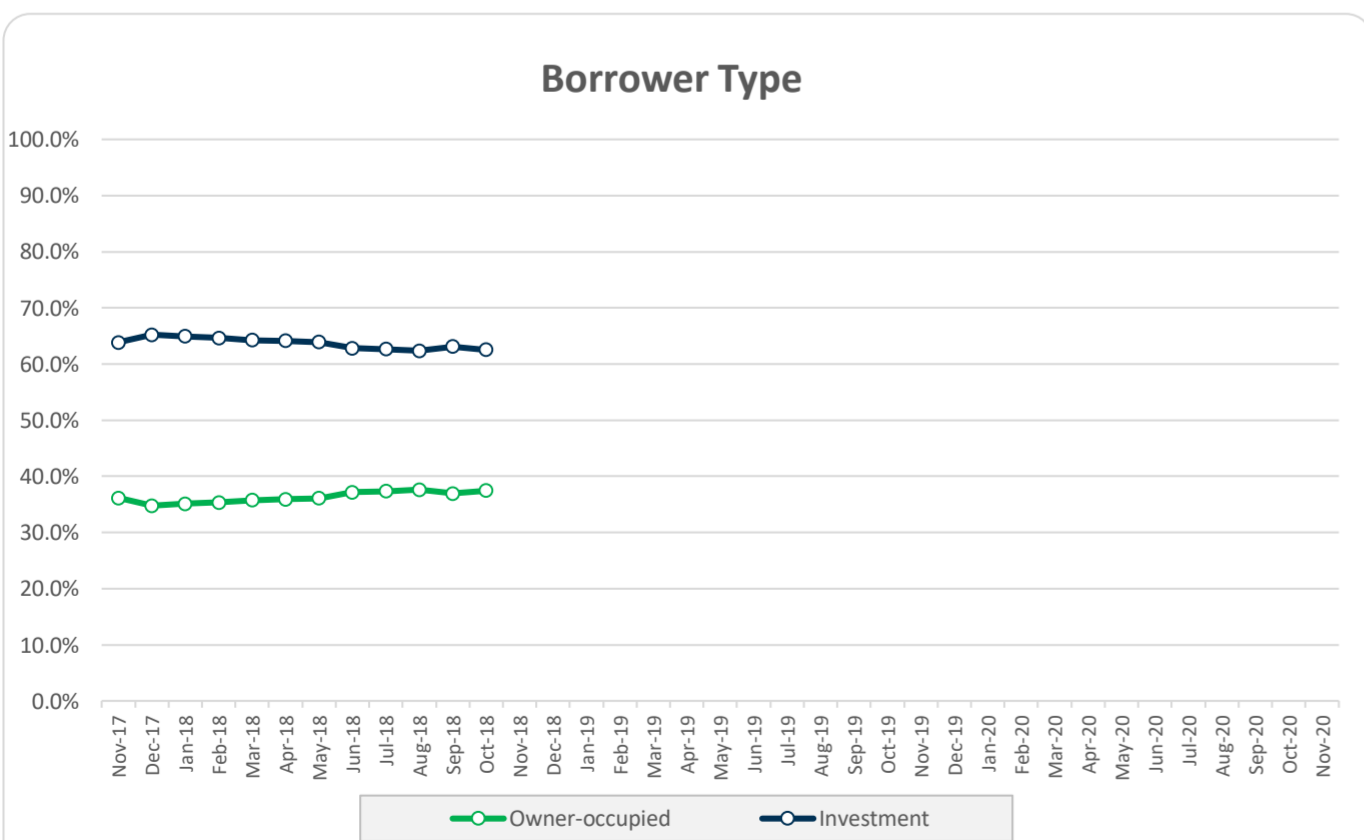
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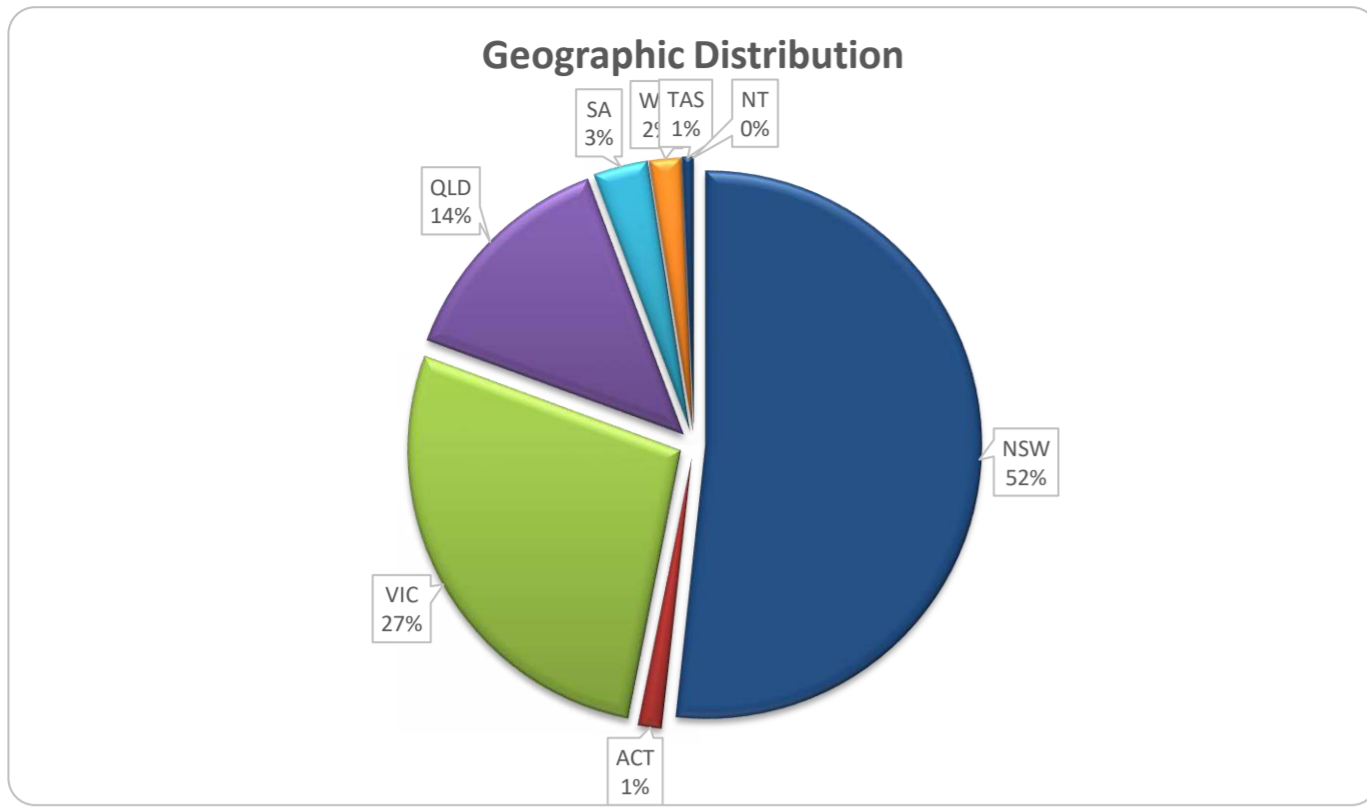


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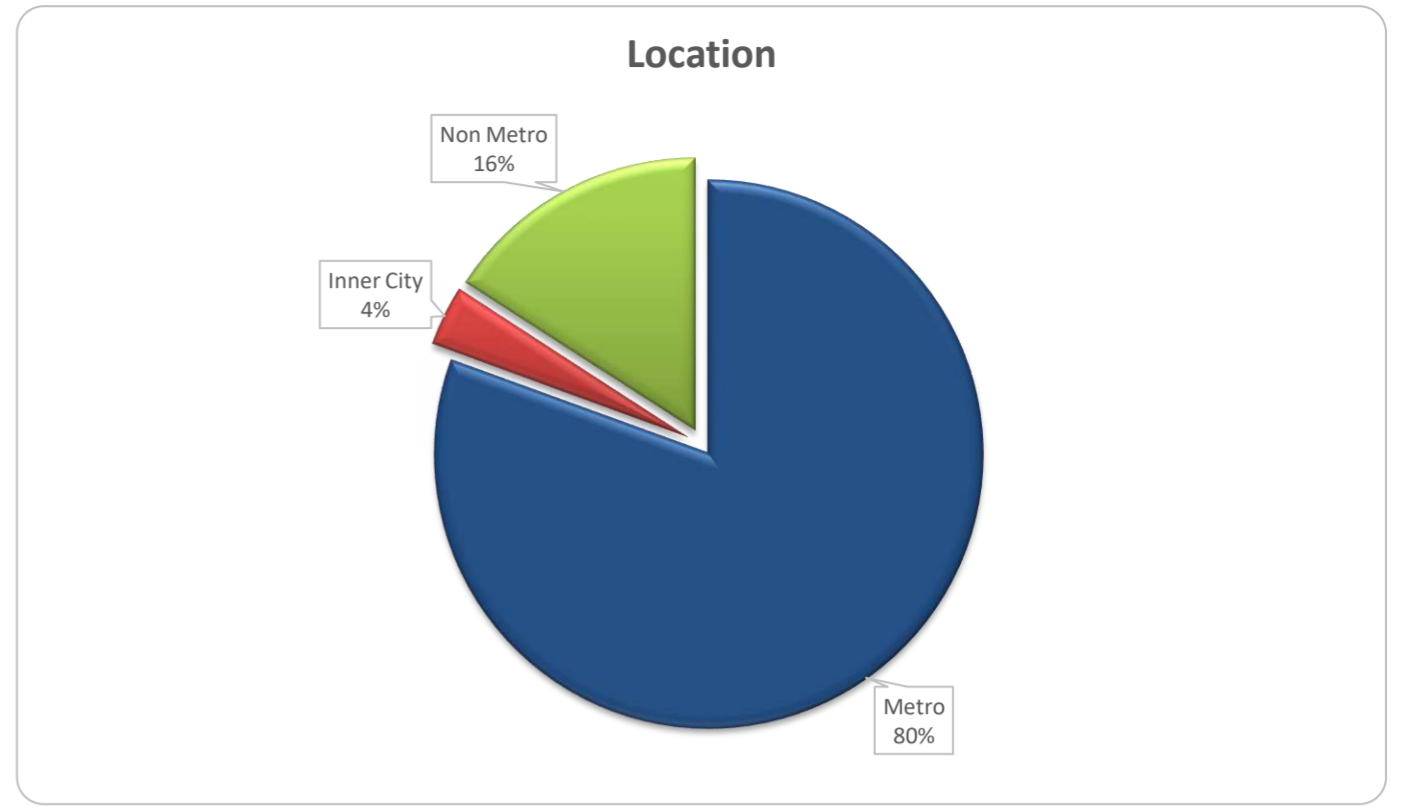


Think Tank Series 2017-1: Current Charts

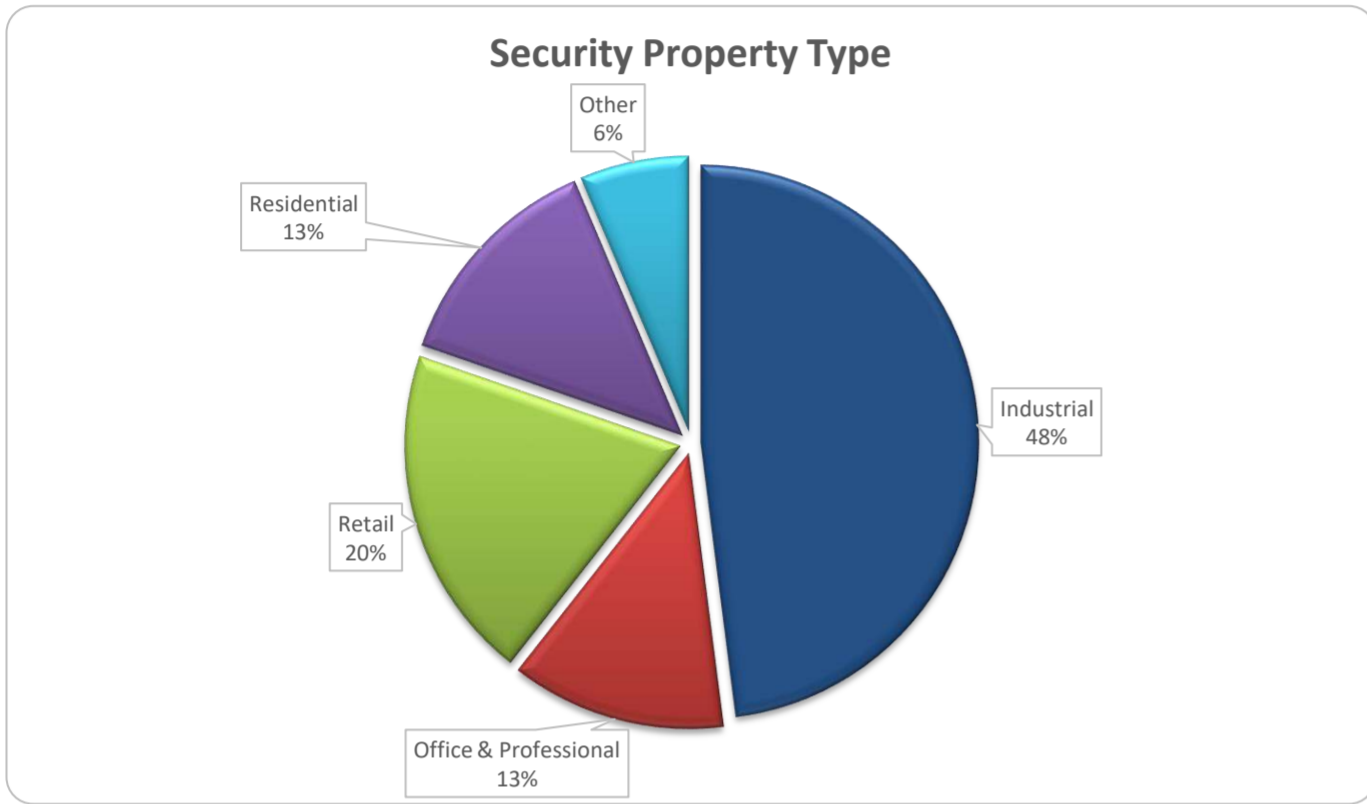
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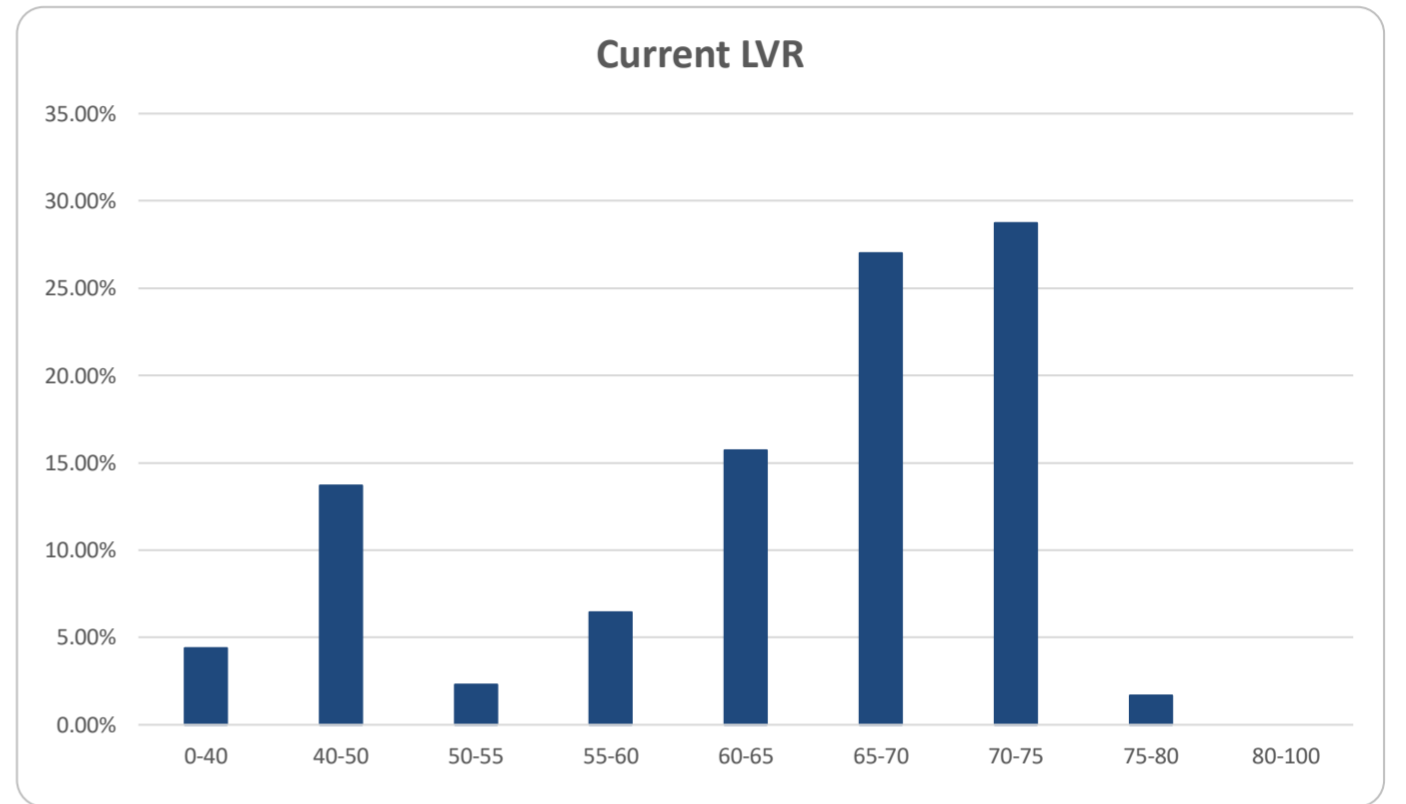
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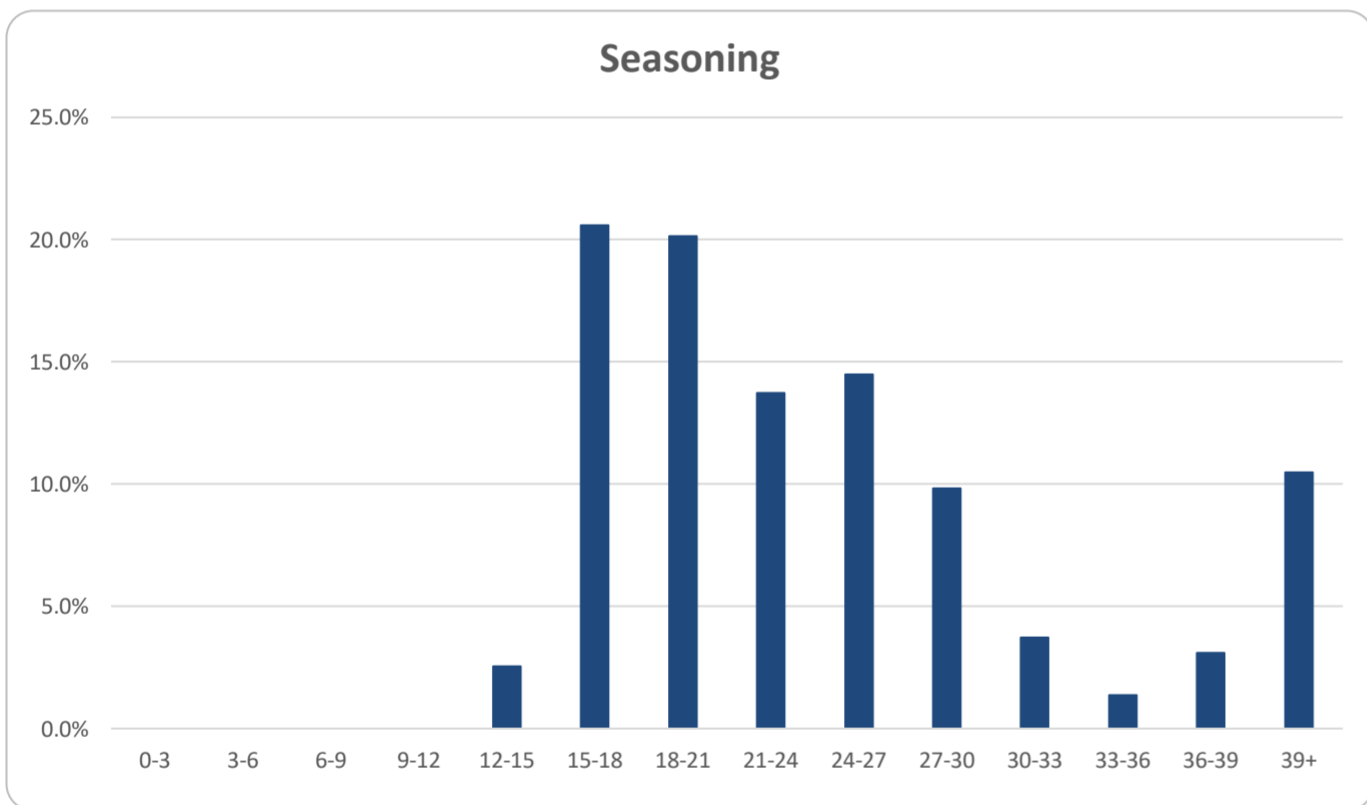
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