
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Dec-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	144,622,168.46		15,054,922.39	129,567,246.07	72.0%	0.00	0.00	368,330.87	368,330.87
Class A2	27,478,212.01		2,860,435.26	24,617,776.75	72.0%	0.00	0.00	81,576.41	81,576.41
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	73,008.66	73,008.66
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	93,085.81	93,085.81
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	70,421.92	70,421.92
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	80,354.63	80,354.63
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	40,315.40	40,315.40
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	20,012.71	20,012.71
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	30,769.32	30,769.32

1. GENERAL

Current Payment Date	10-Dec-18
Collection Period (start)	1-Nov-18
Collection Period (end)	30-Nov-18
Interest Period (start)	12-Nov-18
Interest Period (end)	9-Dec-18
Days in Interest Period	28
Next Payment Date	10-Jan-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,455,464.43
Early Repayment Fees	2,443.18
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	4,726.68
Total Available Income	1,462,634.29

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	18,072,056.40
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	18,072,056.40

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)	98,542.27
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	368,330.87
Class A2 Interest	81,576.41
Class B Interest	73,008.66
Class C Interest	93,085.81
Class D Interest	70,421.92
Class E Interest	80,354.63
Class F Interest	40,315.40
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,012.71
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,769.32
Other Expenses	0.00
Excess Spread	506,216.29

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	156,698.75
Class A1 Principal Payment	15,054,922.39
Class A2 Principal Payment	2,860,435.26
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	257,913,020.00
Plus: Capitalised Charges	12,288.78
Plus: Further Advances / Redraws	156,698.75
Less: Principal Collections	18,082,959.67
 Loan Balance at End of Collection Period	 239,999,047.86

b. Repayments

Principal received on Mortgage Loans during Collection Period	18,082,959.67
CPR (%)	58.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.17%	6.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.37%	6.84%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	7	1	1	9
Balance Outstanding	7,582,626	392,102	960,776	8,935,504
% Portfolio Balance	3.16%	0.16%	0.40%	3.72%

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 can confirm the loans effected by the credit events where 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	162	50.0%	138,429,779	57.7%
Mid Doc	68	21.0%	46,834,125	19.5%
Quick Doc	30	9.3%	17,431,757	7.3%
SMSF	64	19.8%	37,303,387	15.5%
Total	324	100.0%	239,999,048	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	33	10%	12,621,314	5.3%
40%	50.0%	39	12%	29,022,820	12.1%
50%	55.0%	14	4%	6,864,698	2.9%
55%	60.0%	26	8%	16,653,345	6.9%
60%	65.0%	42	13%	36,117,877	15.0%
65%	70.0%	91	28%	68,934,027	28.7%
70%	75.0%	78	24%	69,219,159	28.8%
75%	80.0%	1	0%	565,808	0.2%
80%	100.0%	0	0%	0	0.0%
Total		324	100.0%	239,999,048	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	1.9%	408,358	0.2%
100,000	200,000	32	9.9%	5,016,372	2.1%
200,000	300,000	50	15.4%	12,853,675	5.4%
300,000	400,000	39	12.0%	13,721,271	5.7%
400,000	500,000	35	10.8%	16,157,846	6.7%
500,000	1,000,000	86	26.5%	60,146,655	25.1%
1,000,000	1,500,000	35	10.8%	43,319,791	18.0%
1,500,000	2,000,000	19	5.9%	34,573,343	14.4%
2,000,000	2,500,000	14	4.3%	31,419,095	13.1%
2,500,000	5,000,000	8	2.5%	22,382,643	9.3%
Total		324	100%	239,999,048	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	162	50.0%	121,009,971	50.4%
ACT	2	0.6%	3,545,433	1.5%
VIC	98	30.2%	70,769,932	29.5%
QLD	40	12.3%	31,179,329	13.0%
SA	18	5.6%	8,262,207	3.4%
WA	3	0.9%	4,721,925	2.0%
TAS	1	0.3%	510,250	0.2%
NT	0	0.0%	0	0.0%
Total	324	100%	239,999,048	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	257	79.3%	193,991,975	80.8%
Non metro	56	17.3%	36,846,846	15.4%
Inner City	11	3.4%	9,160,227	3.8%
Total	324	100%	239,999,048	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	162	50.0%	138,429,779	57.7%
Med Doc	68	21.0%	46,834,125	19.5%
Low Doc	30	9.3%	17,431,757	7.3%
SMSF	64	19.8%	37,303,387	15.5%
Total	324	100%	239,999,048	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	17	5.2%	13,362,663	5.6%
Non NCCP loans	307	94.8%	226,636,385	94.4%
Total	324	100%	239,999,048	100%

Summary	
Loans	324
Balance	239,999,048
Avg Balance	740,738
Max Balance	3,015,925
WA Current LVR	63.95%
Max Current LVR	75%
WA Yield	6.84%
BBSW 30	1.8700%
Yield over BBSW30	4.97%
WA Seasoning	27.2
% IO	69.1%
% SMSF	15.5%
% of Loans Fixed	0.00%
% of Loans Investor	63.21%

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	1	0.3%	340,000	0.1%
15.0	18.0	51	15.7%	36,565,272	15.2%
18.0	21.0	68	21.0%	47,699,577	19.9%
21.0	24.0	52	16.0%	39,111,665	16.3%
24.0	27.0	49	15.1%	33,149,455	13.8%
27.0	30.0	44	13.6%	32,093,199	13.4%
30.0	33.0	13	4.0%	12,396,444	5.2%
33.0	36.0	11	3.4%	6,037,730	2.5%
36.0	39.0	3	0.9%	3,535,000	1.5%
39.0	150.0	32	9.9%	29,070,705	12.1%
Total		324	100%	239,999,048	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	315	97.2%	231,063,544	96.3%
30.0	60.0	7	2.2%	7,582,626	3.16%
60.0	90.0	1	0.3%	392,102	0.2%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.3%	960,776	0.4%
Total		324	100%	239,999,048	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	5	2%	1,168,456	0.5%
15.0	20.0	18	6%	15,053,754	6.3%
20.0	25.0	234	72%	171,633,471	71.5%
25.0	30.0	67	21%	52,143,366	21.7%
Total		324	100%	239,999,048	100%

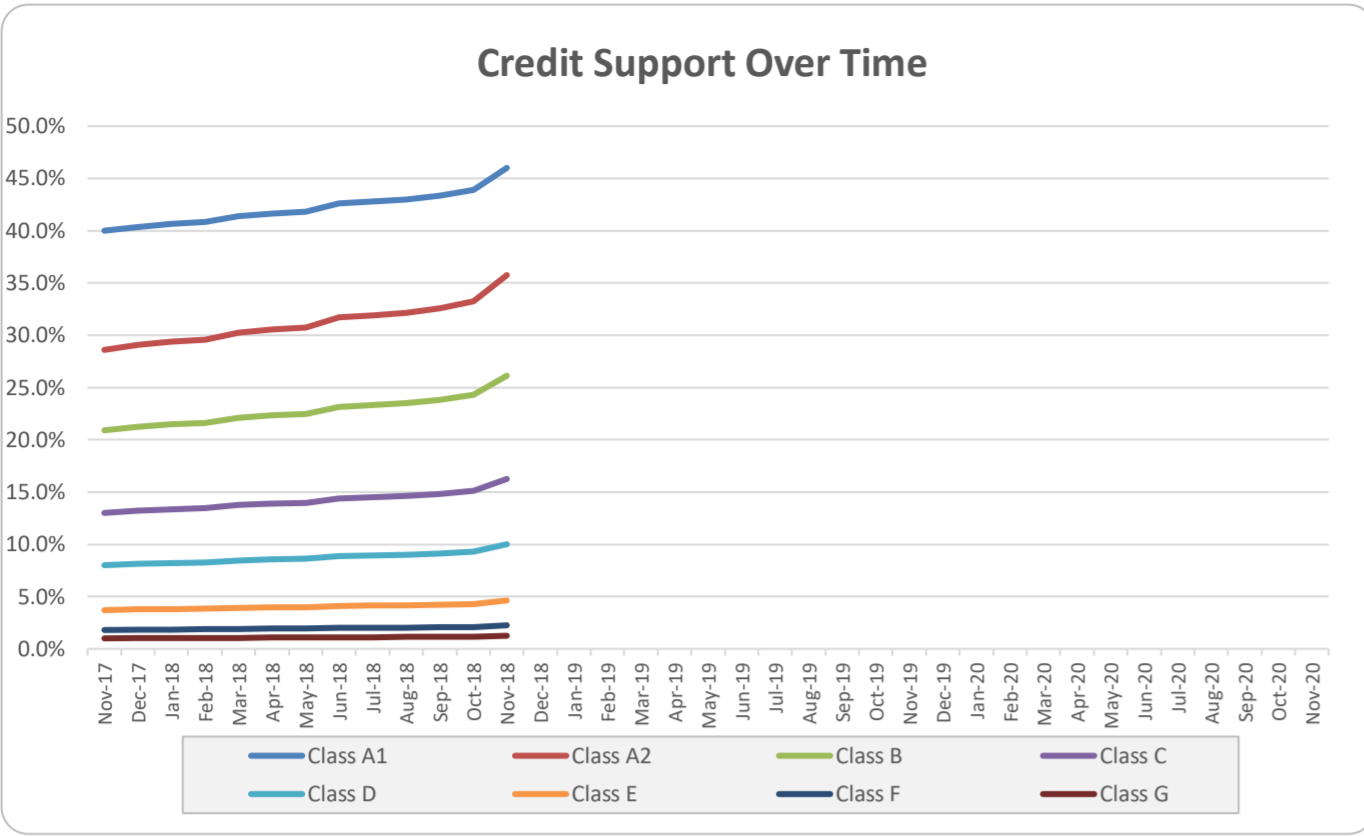
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	39	12.04%	18,505,888	7.7%
Self Employed	285	87.96%	221,493,160	92.3%
Total	324	100%	239,999,048	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	324	100.00%	239,999,048	100.0%
1	0	0.00%	0	0.0%
Total	324	100%	239,999,048	100%

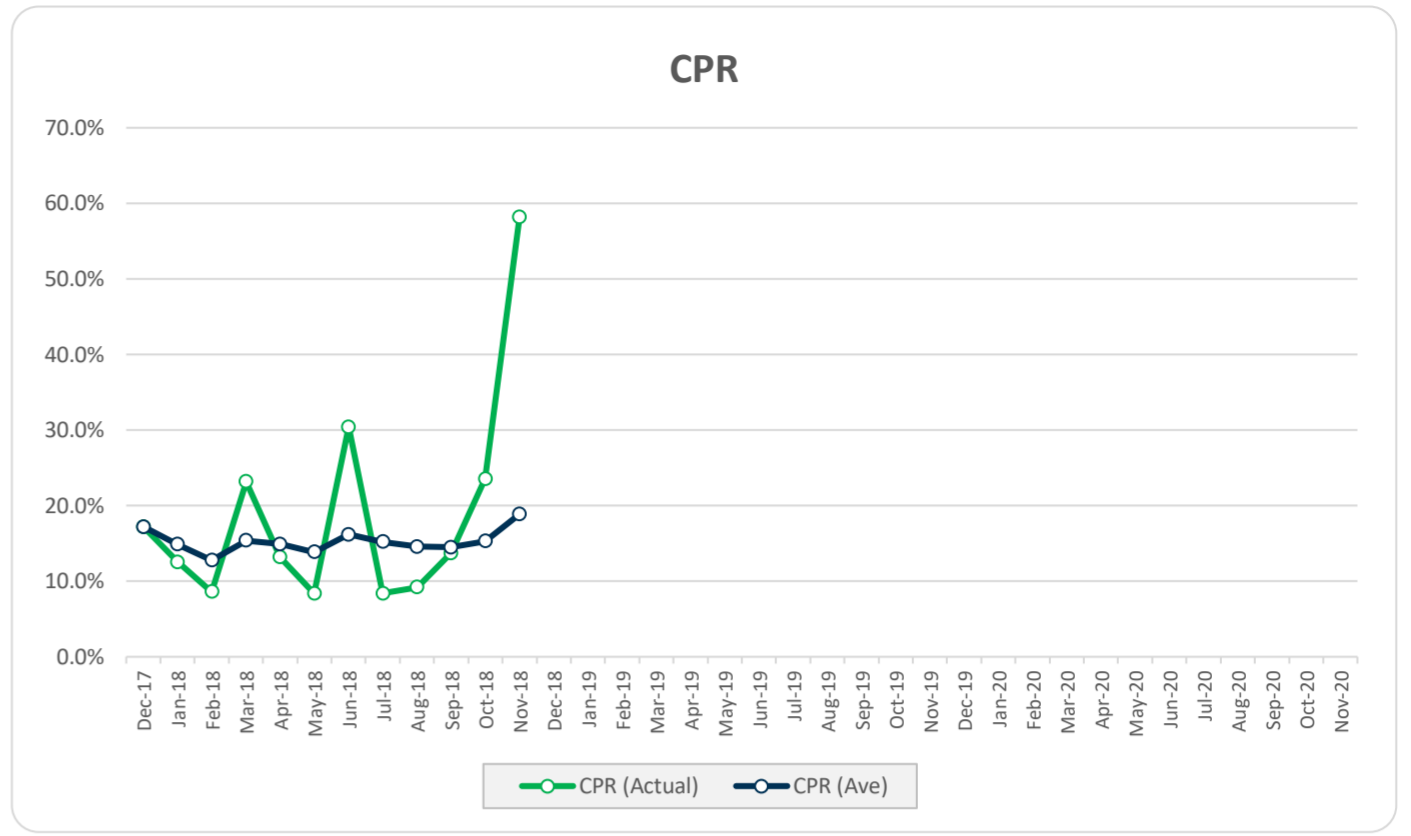
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	69	21.3%	45,574,299	19.0%
Industrial	148	45.7%	115,733,445	48.2%
Office	54	16.7%	31,783,234	13.2%
Professional Suites	3	0.9%	639,503	0.3%
Residential	35	10.8%	31,224,436	13.0%
Commercial Other	15	4.6%	15,044,132	6.3%
Total	324	100%	239,999,048	100%

Think Tank Series 2017-1: Time Series Charts

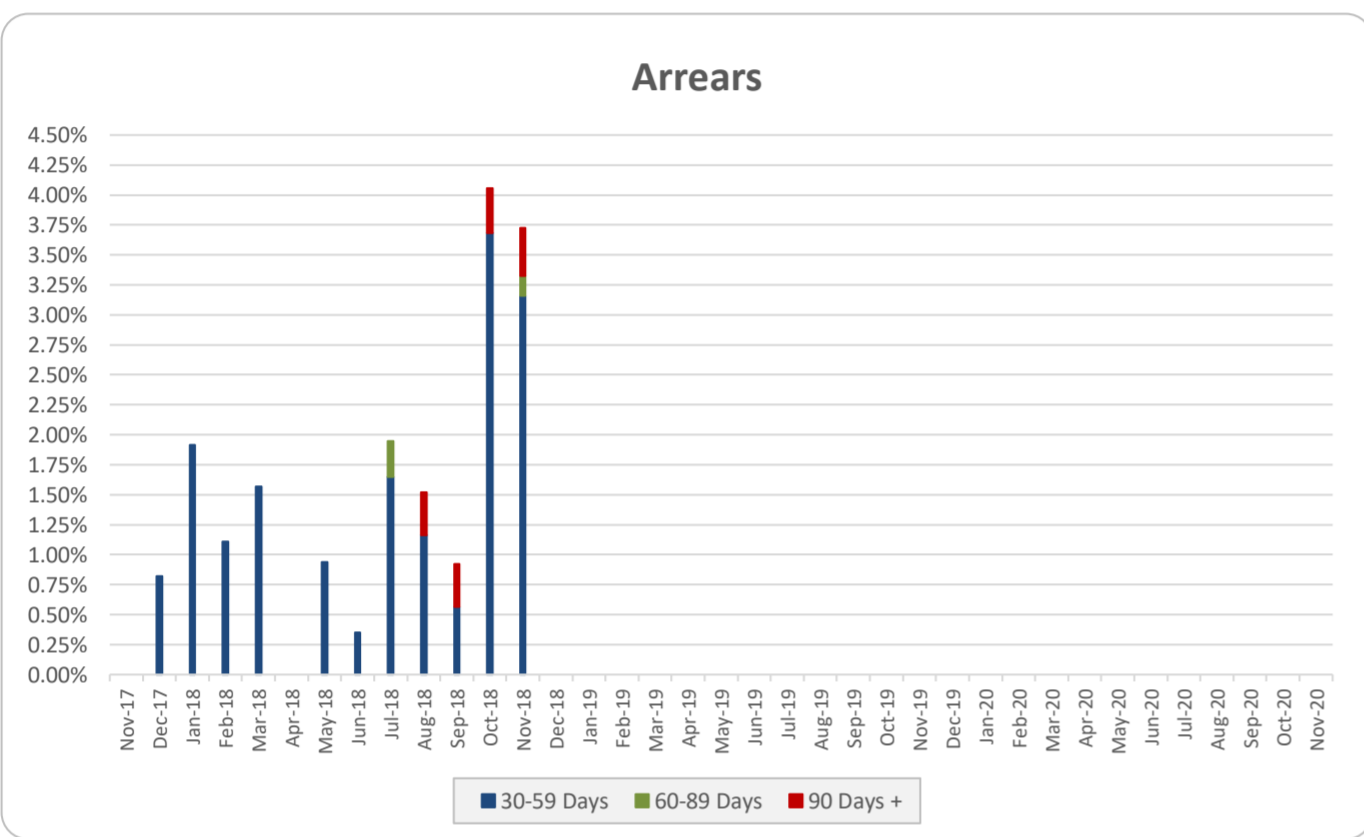
1



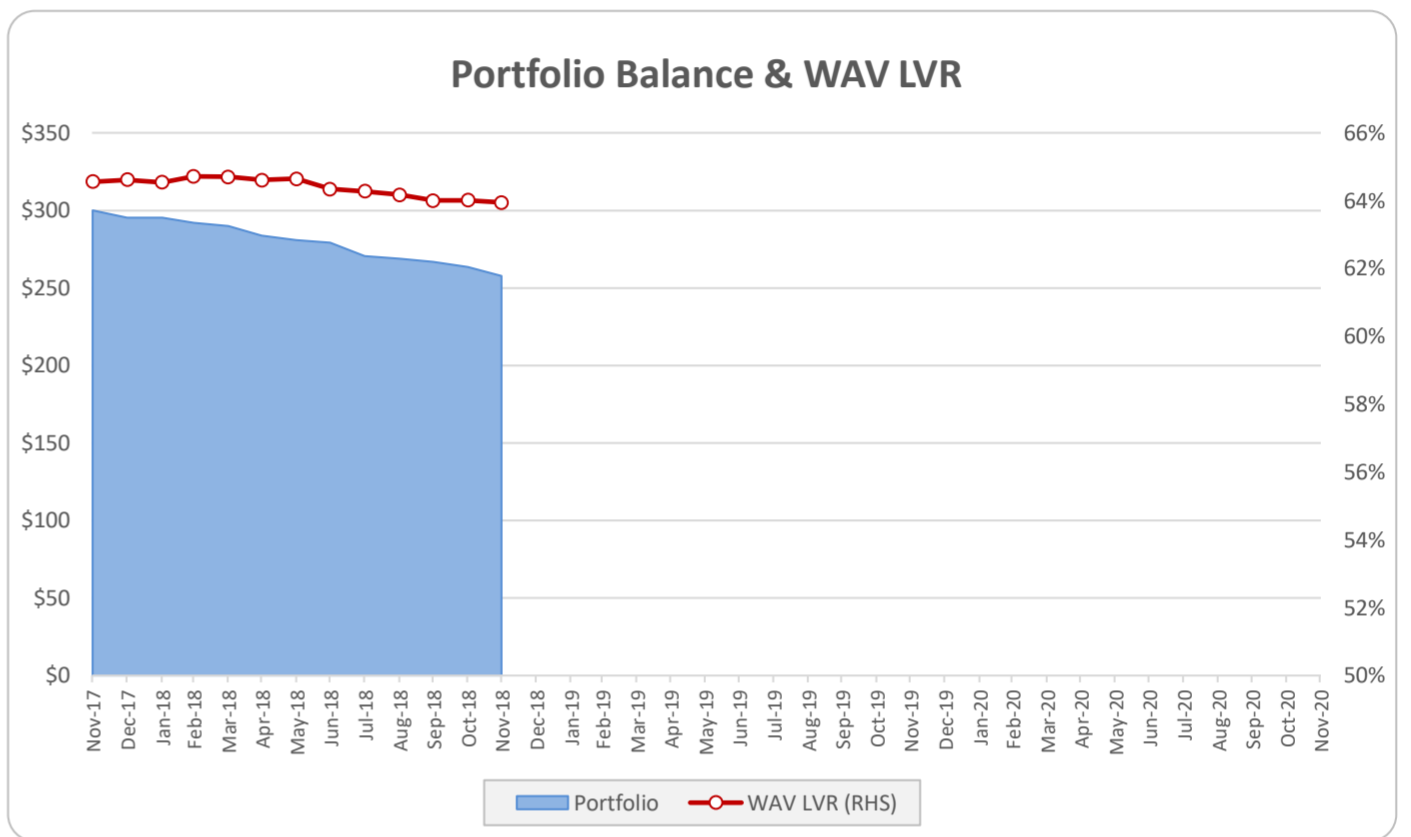
2



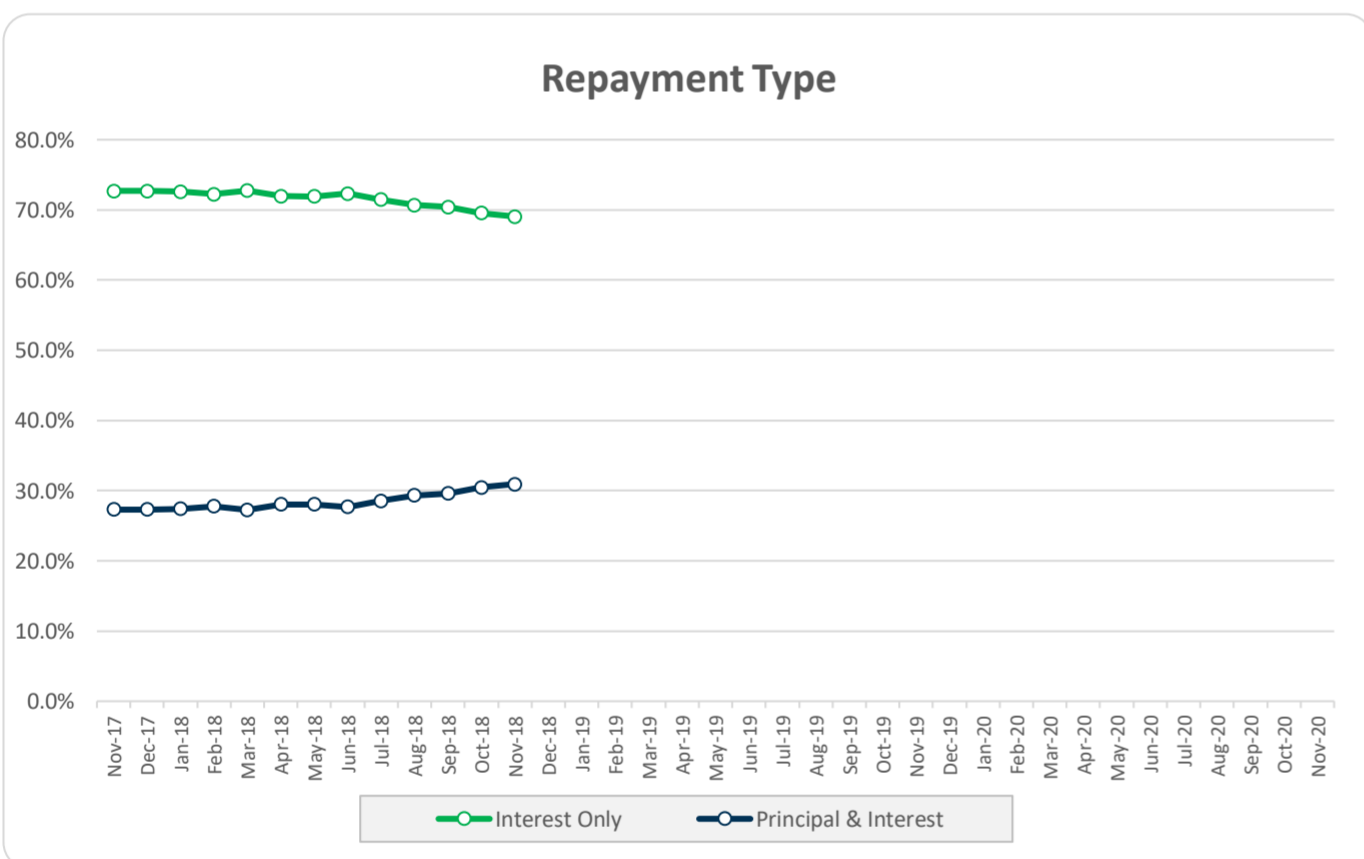
3



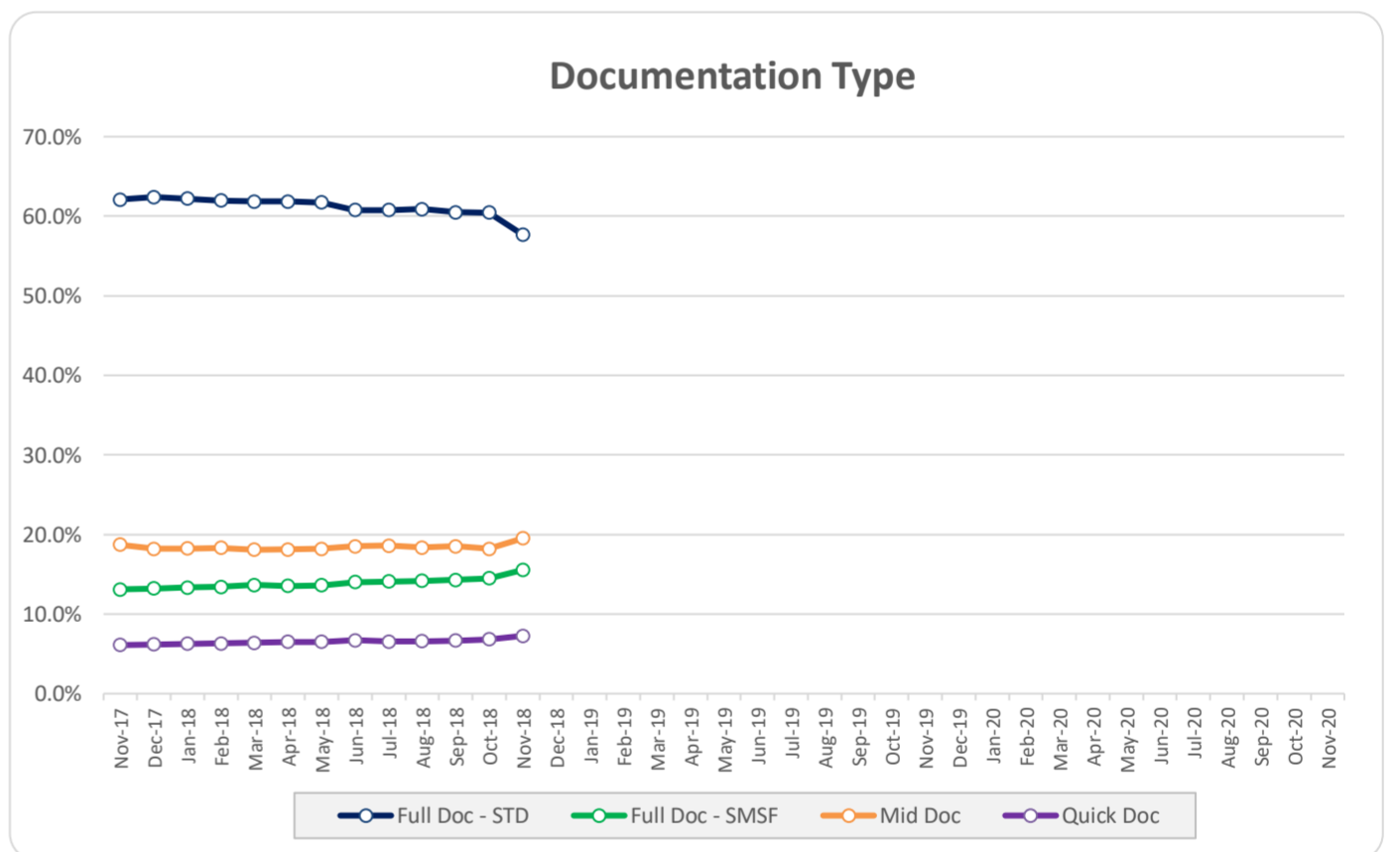
4



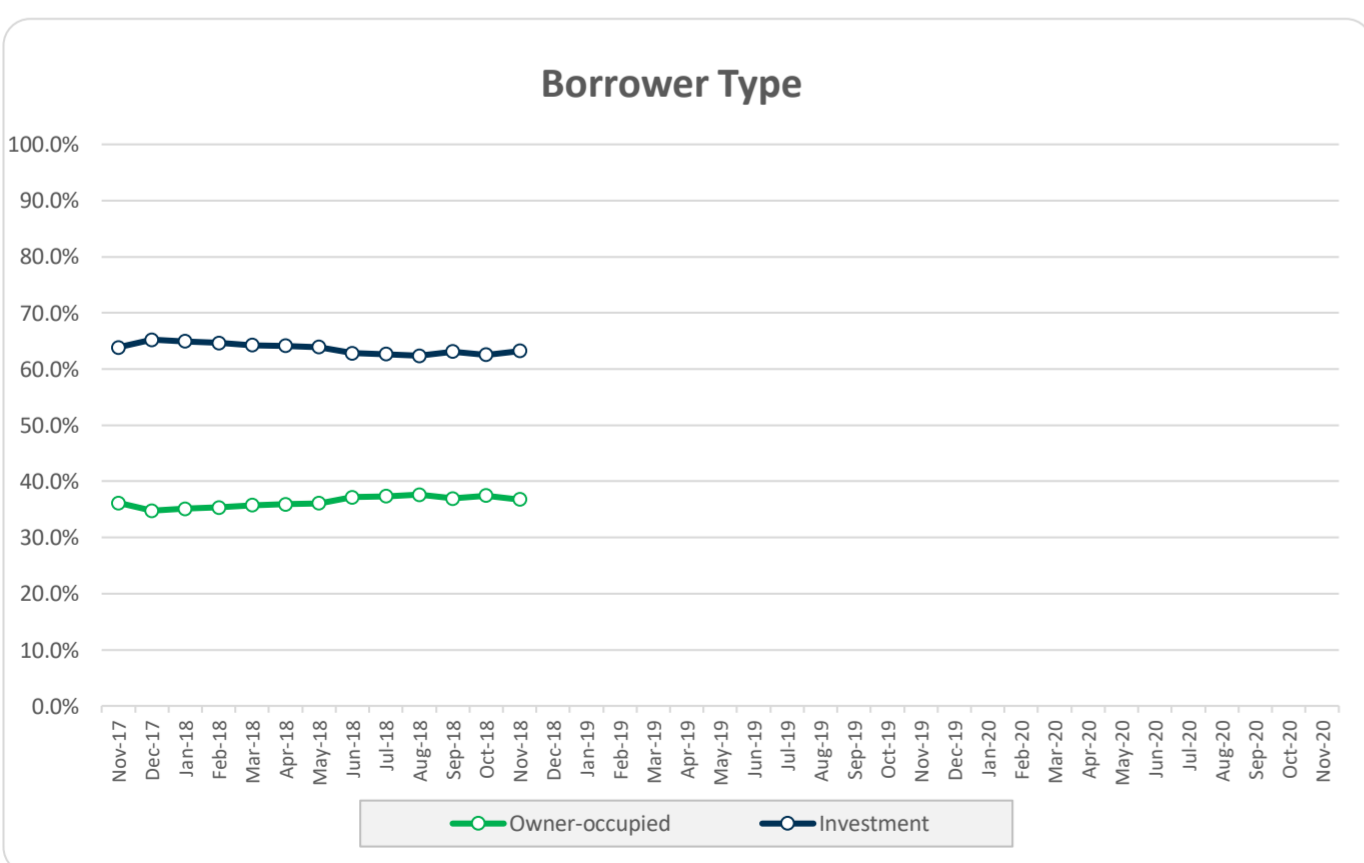
5



6

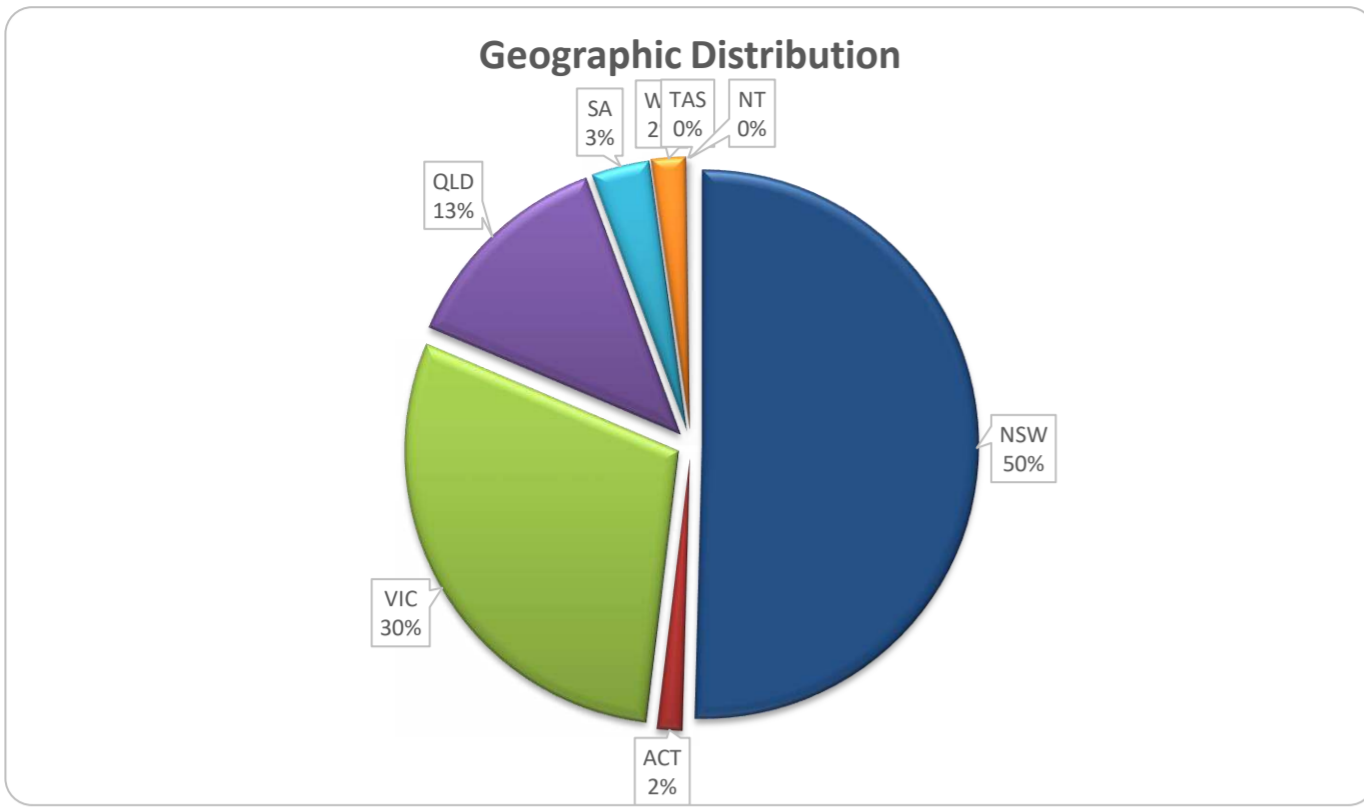


7

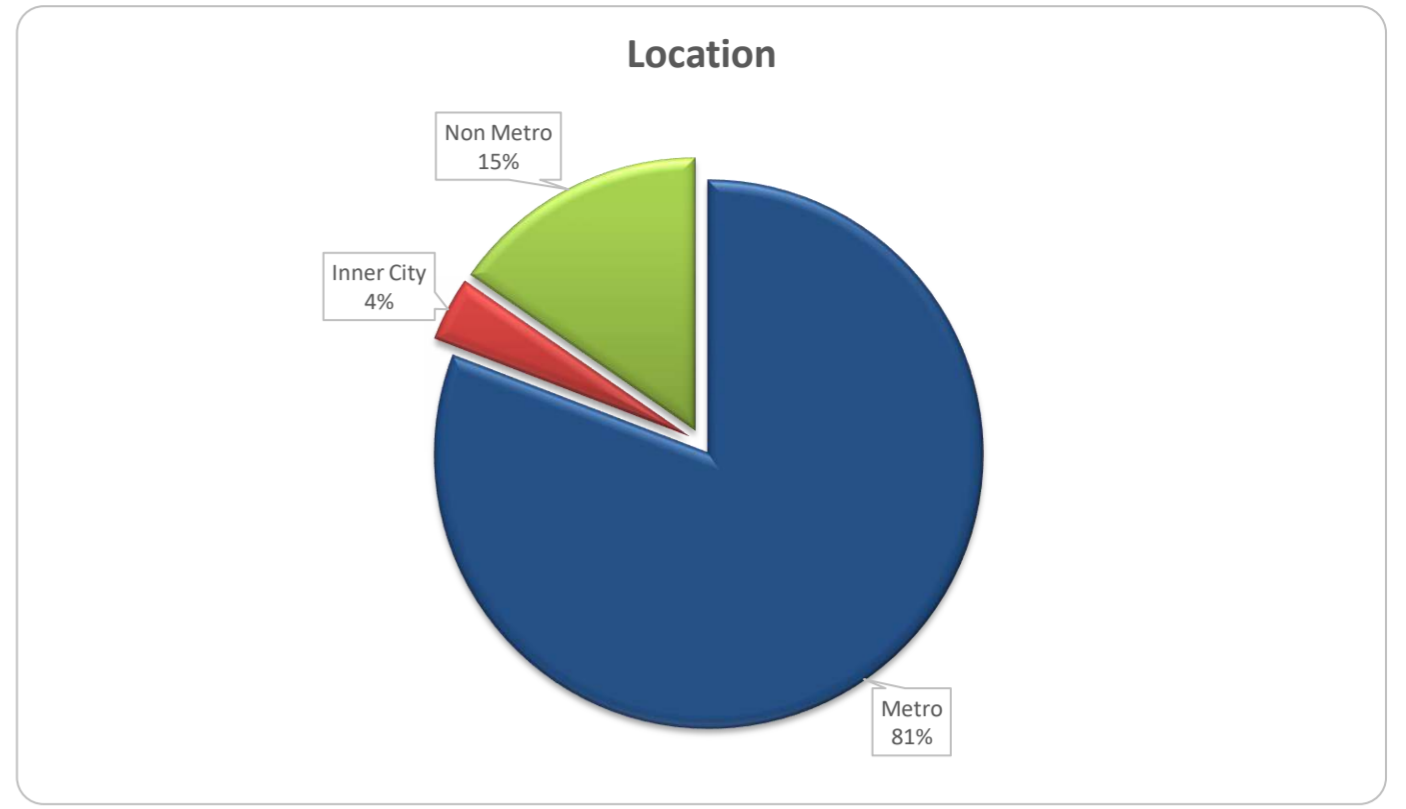


Think Tank Series 2017-1: Current Charts

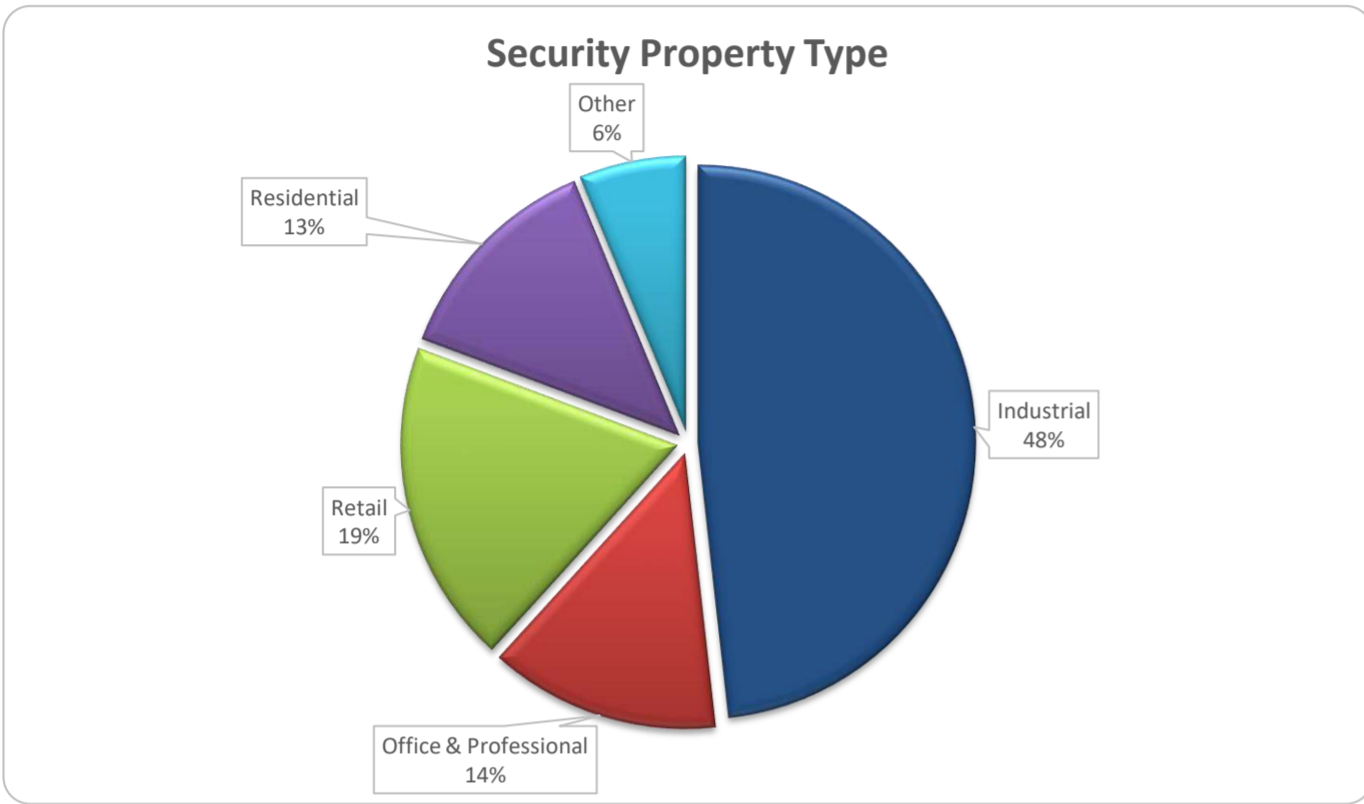
8



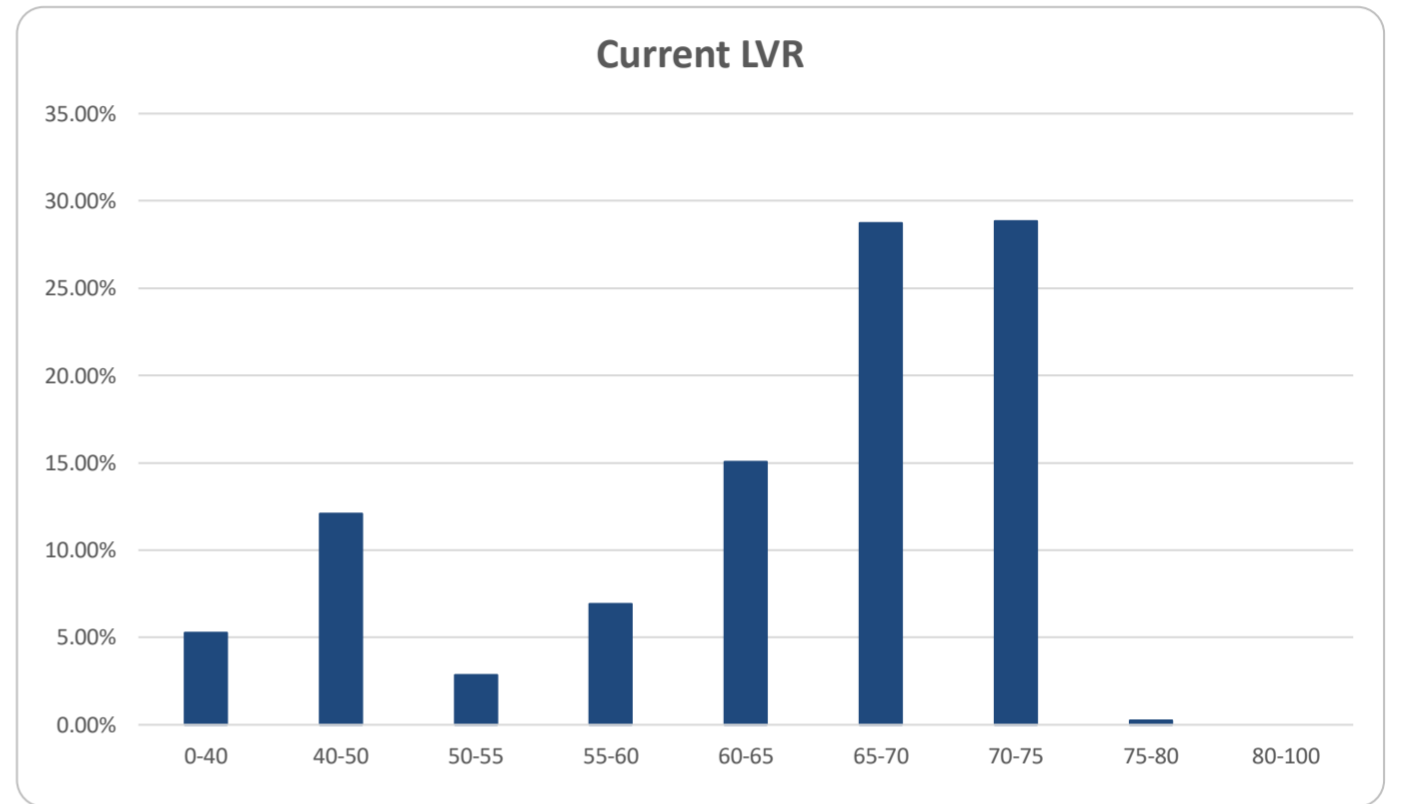
9



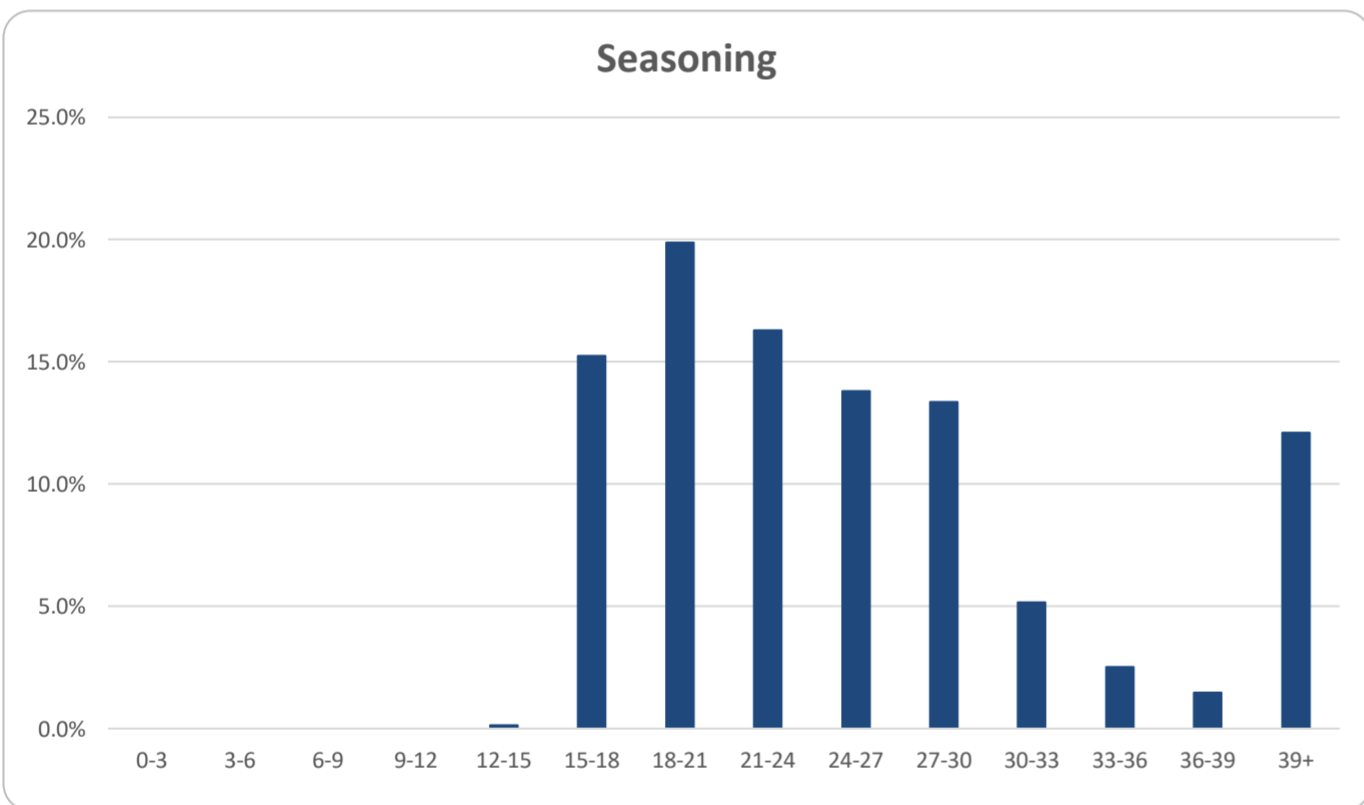
10



11



12



13

