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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Jan-2019

## 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	129,567,246.07		8,214,219.76	121,353,026.31	67.4%	0.00	0.00	368,095.22	368,095.22
Class A2	24,617,776.75		1,560,701.76	23,057,074.99	67.4%	0.00	0.00	81,437.63	81,437.63
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	81,321.49	81,321.49
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	103,562.51	103,562.51
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	78,285.62	78,285.62
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	89,237.96	89,237.96
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	44,755.93	44,755.93
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	22,207.89	22,207.89
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	34,129.73	34,129.73

### 1. GENERAL

Current Payment Date	10-Jan-19
Collection Period (start)	1-Dec-18
Collection Period (end)	31-Dec-18
Interest Period (start)	10-Dec-18
Interest Period (end)	9-Jan-19
Days in Interest Period	31
Next Payment Date	11-Feb-19

### 2. COLLECTIONS

#### a. Total Available Income

Interest on Mortgage Loans	1,278,405.92
Early Repayment Fees	50,039.85
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	7,778.92
<b>Total Available Income</b>	<b>1,336,224.69</b>

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

#### b. Total Principal Principal

Principal Received on the Mortgage Loans	9,774,921.52
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>9,774,921.52</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)	99,946.61
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	368,095.22
Class A2 Interest	81,437.63
Class B Interest	81,321.49
Class C Interest	103,562.51
Class D Interest	78,285.62
Class E Interest	89,237.96
Class F Interest	44,755.93
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	22,207.89
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	34,129.73
Other Expenses	0.00
Excess Spread	333,244.10

### 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	8,214,219.76
Class A2 Principal Payment	1,560,701.76
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	239,999,047.86
Plus: Capitalised Charges	4,867.30
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	9,721,639.12
 Loan Balance at End of Collection Period	 230,282,276.04

### b. Repayments

Principal received on Mortgage Loans during Collection Period	9,721,639.12
CPR (%)	39.1%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.09%	6.85%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.40%	6.85%	OK

### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	5	1	1	7
Balance Outstanding	3,911,013	3,031,934	966,067	7,909,015
% Portfolio Balance	1.70%	1.32%	0.42%	3.43%

### 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	%
Full Doc	158	50.3%	132,999,237	57.8%
Mid Doc	65	20.7%	43,464,463	18.9%
Quick Doc	28	8.9%	16,889,408	7.3%
SMSF	63	20.1%	36,929,168	16.0%
Total	314	100.0%	230,282,276	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	33	11%	12,541,646	5.4%
40%	50.0%	39	12%	27,450,507	11.9%
50%	55.0%	14	4%	6,475,020	2.8%
55%	60.0%	24	8%	16,034,372	7.0%
60%	65.0%	41	13%	34,415,940	14.9%
65%	70.0%	86	27%	67,568,882	29.3%
70%	75.0%	76	24%	65,230,101	28.3%
75%	80.0%	1	0%	565,808	0.2%
80%	100.0%	0	0%	0	0.0%
Total		314	100.0%	230,282,276	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	1.9%	405,592	0.2%
100,000	200,000	32	10.2%	5,055,858	2.2%
200,000	300,000	46	14.6%	11,802,475	5.1%
300,000	400,000	38	12.1%	13,231,252	5.7%
400,000	500,000	35	11.1%	16,097,527	7.0%
500,000	1,000,000	85	27.1%	59,432,249	25.8%
1,000,000	1,500,000	34	10.8%	42,270,693	18.4%
1,500,000	2,000,000	18	5.7%	32,543,487	14.1%
2,000,000	2,500,000	12	3.8%	27,054,964	11.7%
2,500,000	5,000,000	8	2.5%	22,388,179	9.7%
Total		314	100%	230,282,276	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	156	49.7%	115,069,477	50.0%	
ACT	2	0.6%	3,545,433	1.5%	
VIC	96	30.6%	69,277,255	30.1%	
QLD	38	12.1%	28,891,713	12.5%	
SA	18	5.7%	8,251,267	3.6%	
WA	3	1.0%	4,736,881	2.1%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		314	100%	230,282,276	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	249	79.3%	185,148,207	80.4%	
Non metro	54	17.2%	35,991,284	15.6%	
Inner City	11	3.5%	9,142,785	4.0%	
Total		314	100%	230,282,276	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	158	50.3%	132,999,237	57.8%	
Med Doc	65	20.7%	43,464,463	18.9%	
Low Doc	28	8.9%	16,889,408	7.3%	
SMSF	63	20.1%	36,929,168	16.0%	
Total		314	100%	230,282,276	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	15	4.8%	9,995,333	4.3%	
Non NCCP loans	299	95.2%	220,286,943	95.7%	
Total		314	100%	230,282,276	100%

Summary	
Loans	314
Balance	230,282,276
Avg Balance	733,383
Max Balance	3,031,934
WA Current LVR	63.92%
Max Current LVR	75%
WA Yield	6.85%
BBSW 30	1.8950%
Yield over BBSW30	4.95%
WA Seasoning	28.4
% IO	68.9%
% SMSF	16.0%
% of Loans Fixed	0.00%
% of Loans Investor	61.83%

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	0	0.0%	0	0.0%
15.0	18.0	25	8.0%	15,574,964	6.8%
18.0	21.0	68	21.7%	50,209,262	21.8%
21.0	24.0	56	17.8%	38,483,509	16.7%
24.0	27.0	52	16.6%	39,240,874	17.0%
27.0	30.0	49	15.6%	29,094,642	12.6%
30.0	33.0	17	5.4%	17,460,938	7.6%
33.0	36.0	7	2.2%	4,330,713	1.9%
36.0	39.0	8	2.5%	4,506,016	2.0%
39.0	150.0	32	10.2%	31,381,357	13.6%
Total		314	100%	230,282,276	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	307	97.8%	222,373,261	96.6%
30.0	60.0	5	1.6%	3,911,013	1.70%
60.0	90.0	1	0.3%	3,031,934	1.3%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.3%	966,067	0.4%
Total		314	100%	230,282,276	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	5	2%	1,162,584	0.5%
15.0	20.0	17	5%	13,020,969	5.7%
20.0	25.0	226	72%	164,477,522	71.4%
25.0	30.0	66	21%	51,621,202	22.4%
Total		314	100%	230,282,276	100%

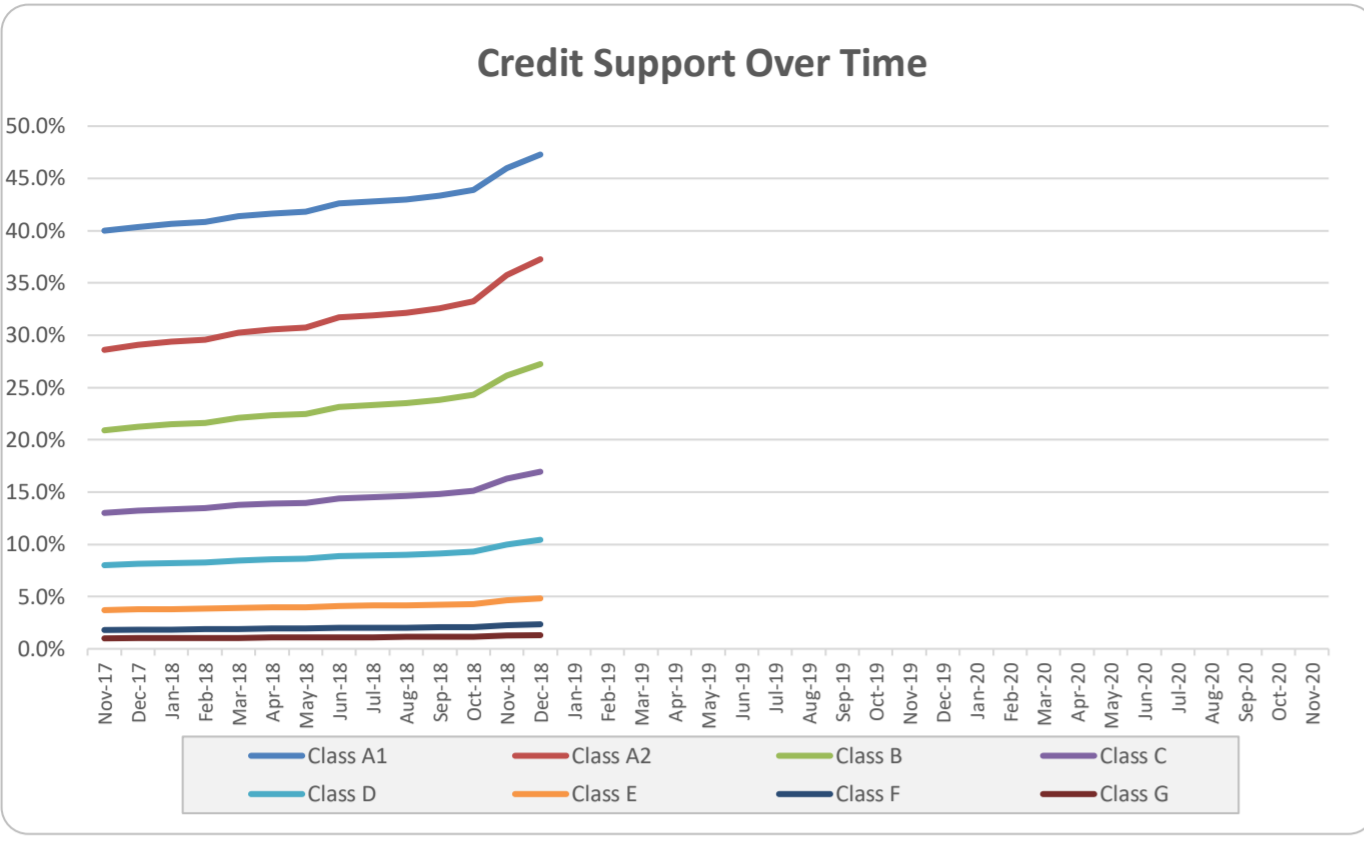
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	11.78%	16,277,944	7.1%	
Self Employed	277	88.22%	214,004,332	92.9%	
Total		314	100%	230,282,276	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	314	100.00%	230,282,276	100.0%	
1	0	0.00%	0	0.0%	
Total		314	100%	230,282,276	100%

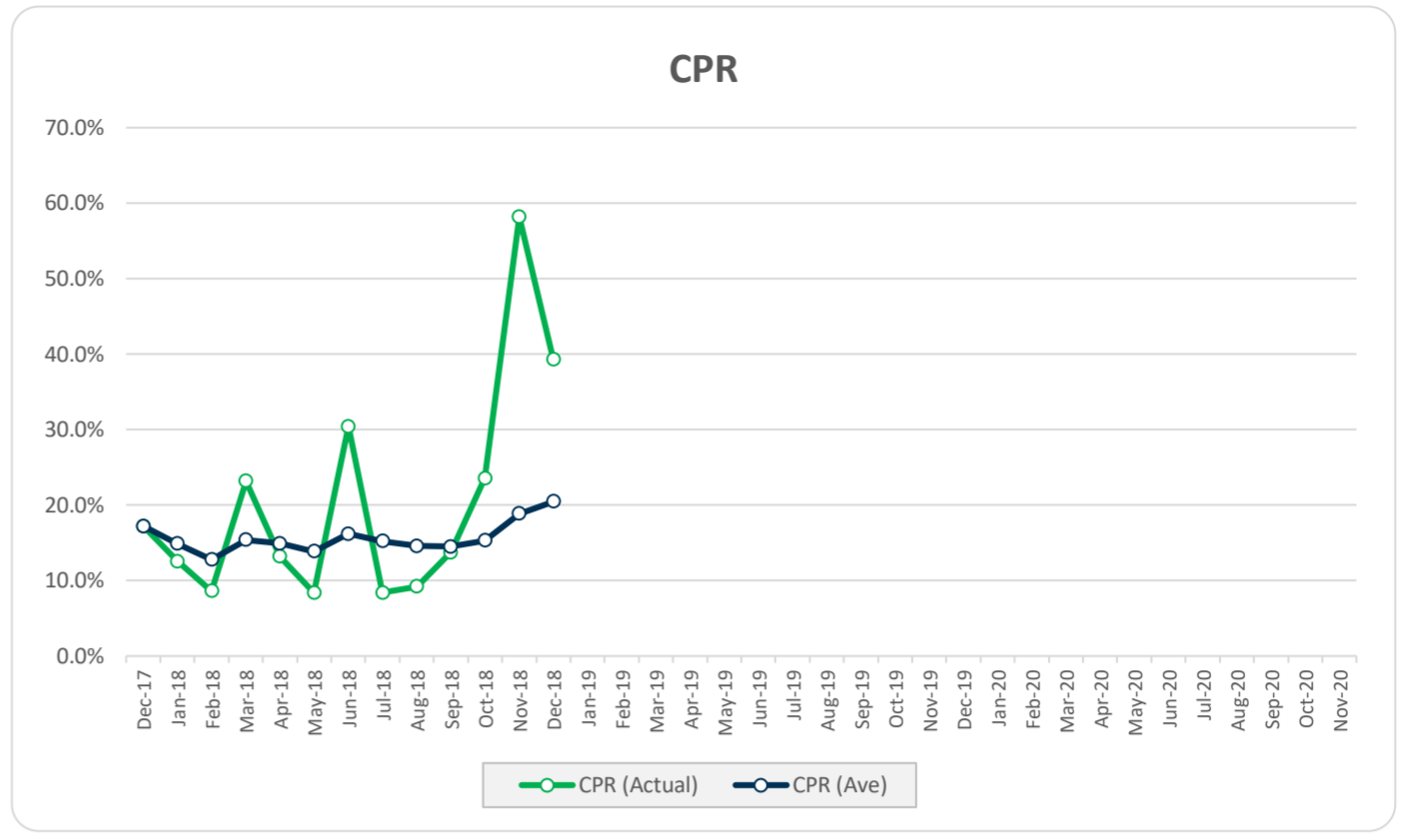
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	67	21.3%	43,146,691	18.7%	
Industrial	143	45.5%	113,844,690	49.4%	
Office	54	17.2%	31,734,618	13.8%	
Professional Suites	3	1.0%	639,503	0.3%	
Residential	33	10.5%	28,203,646	12.2%	
Commercial Other	14	4.5%	12,713,128	5.5%	
Total		314	100%	230,282,276	100%

Think Tank Series 2017-1: Time Series Charts

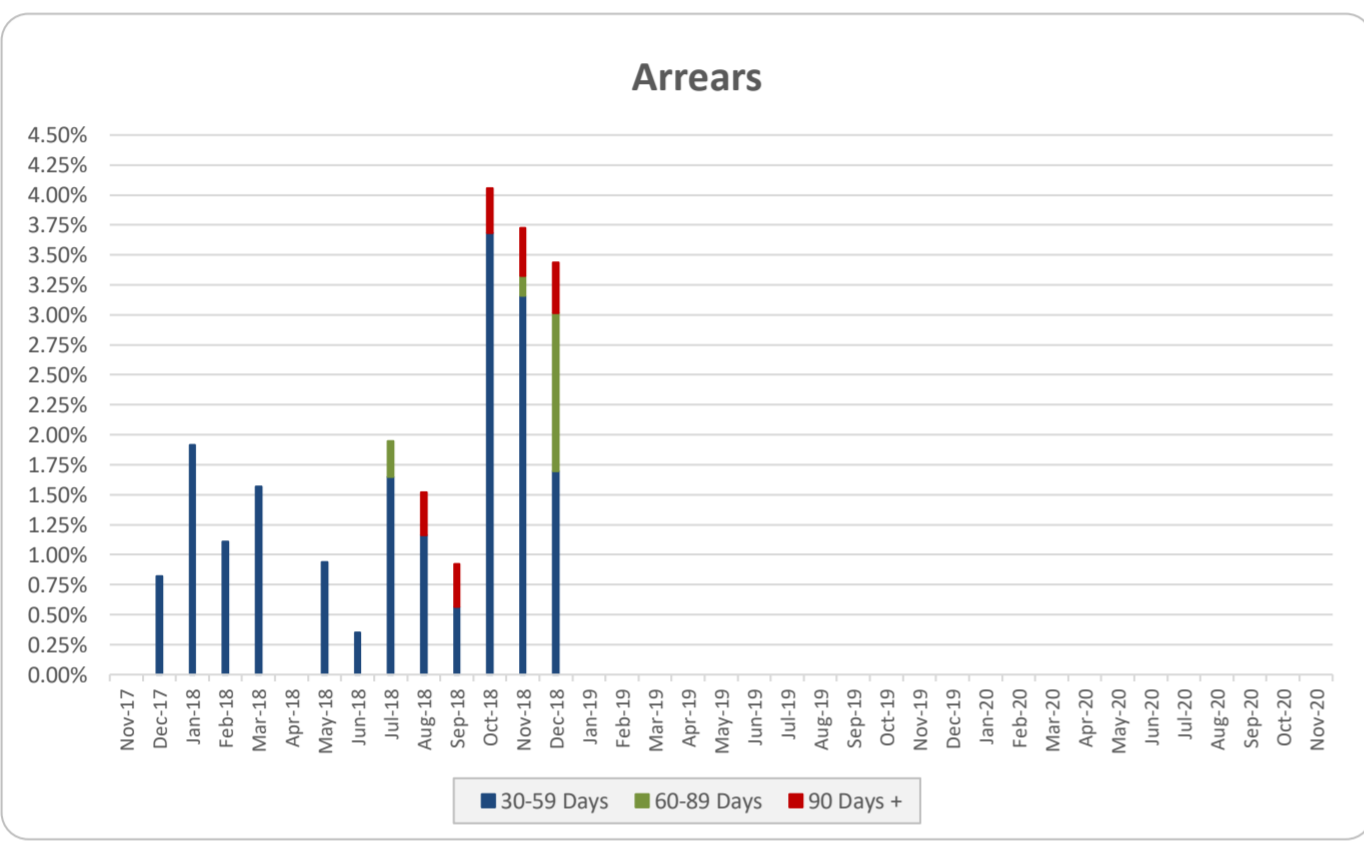
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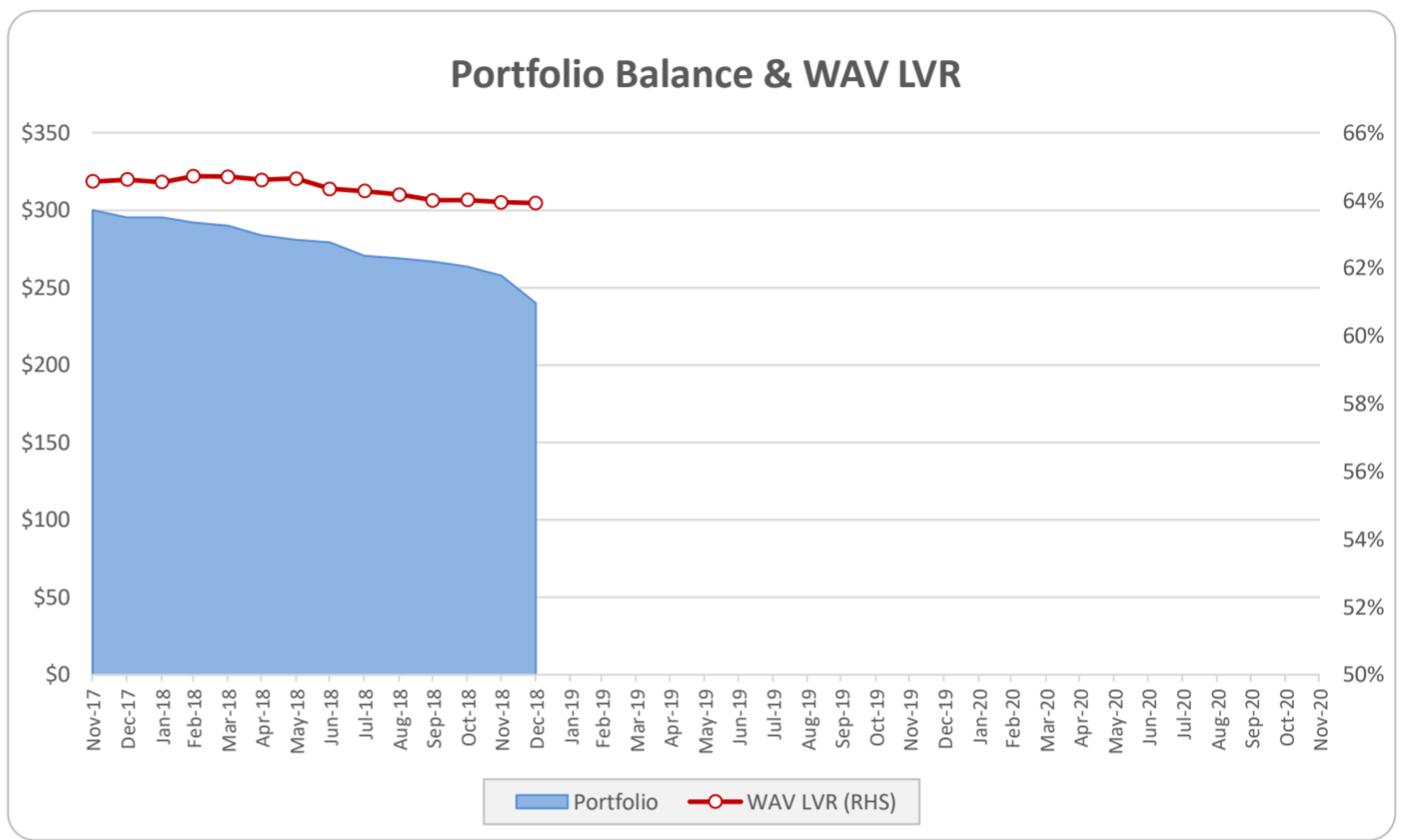
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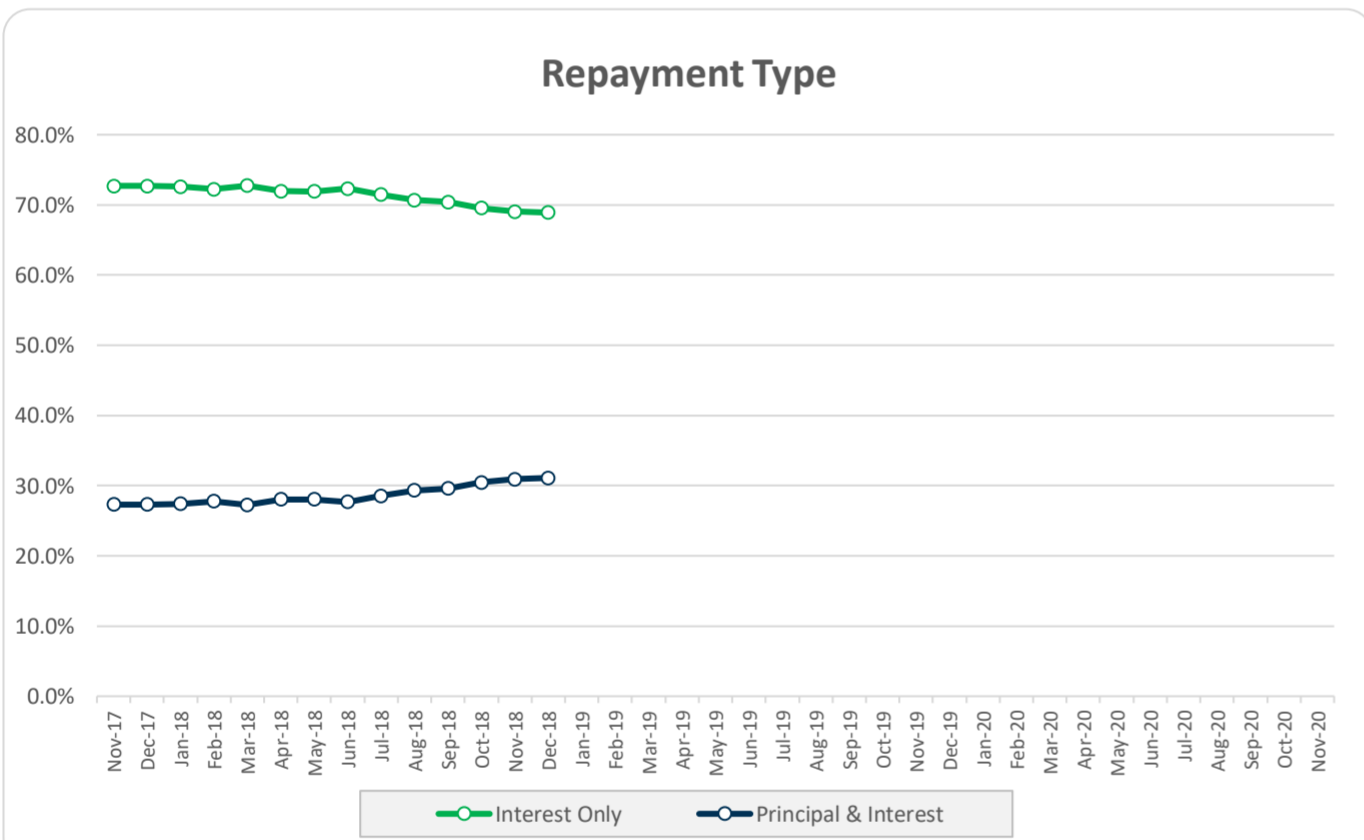
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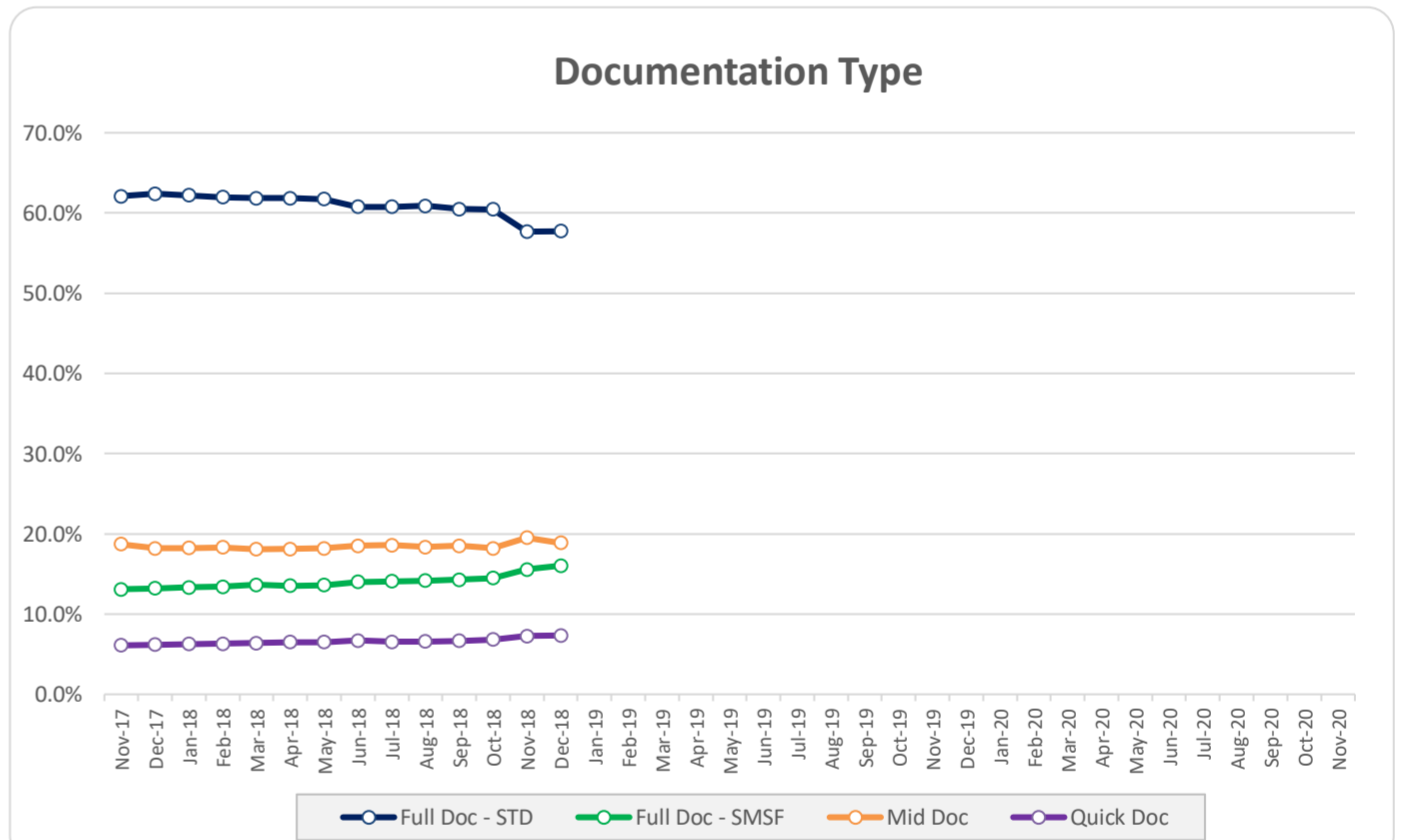
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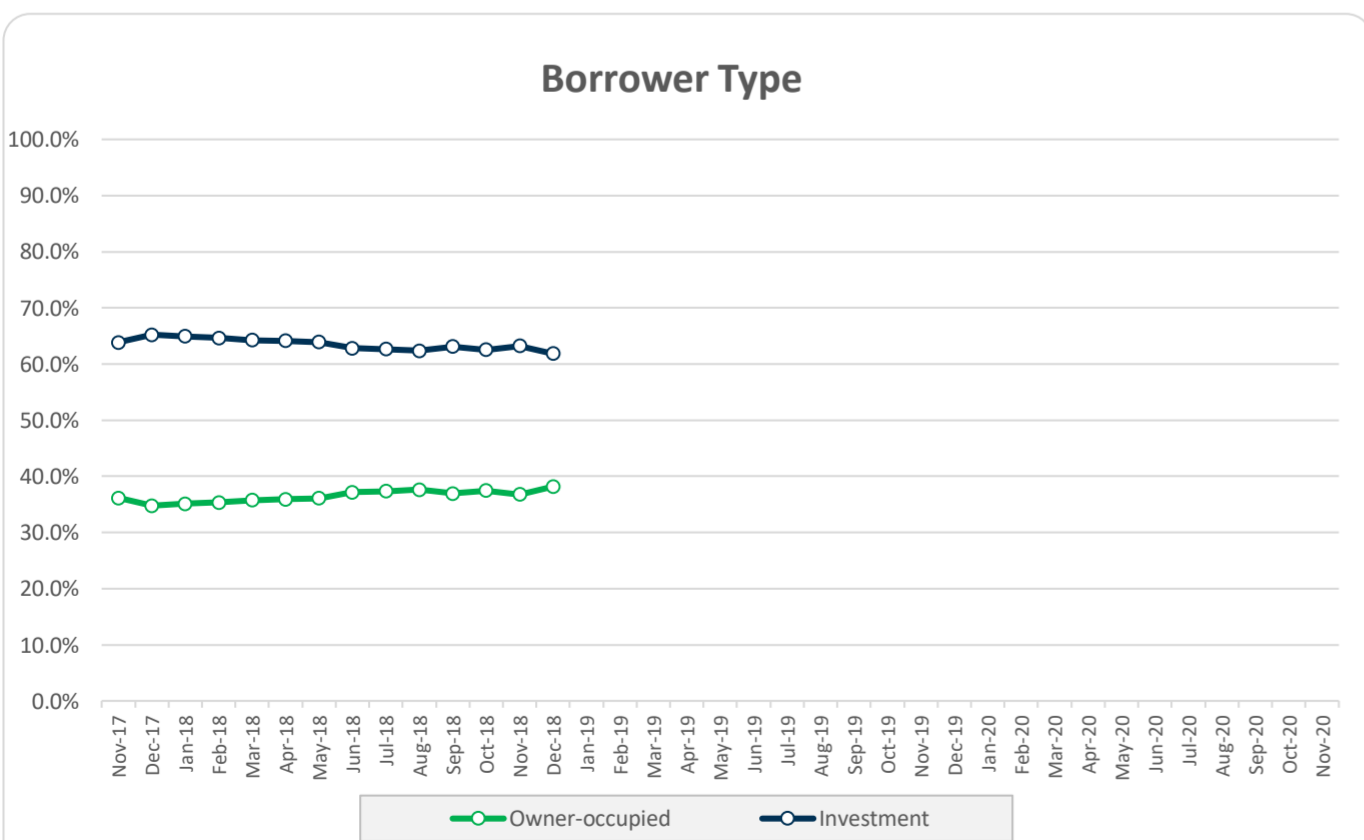
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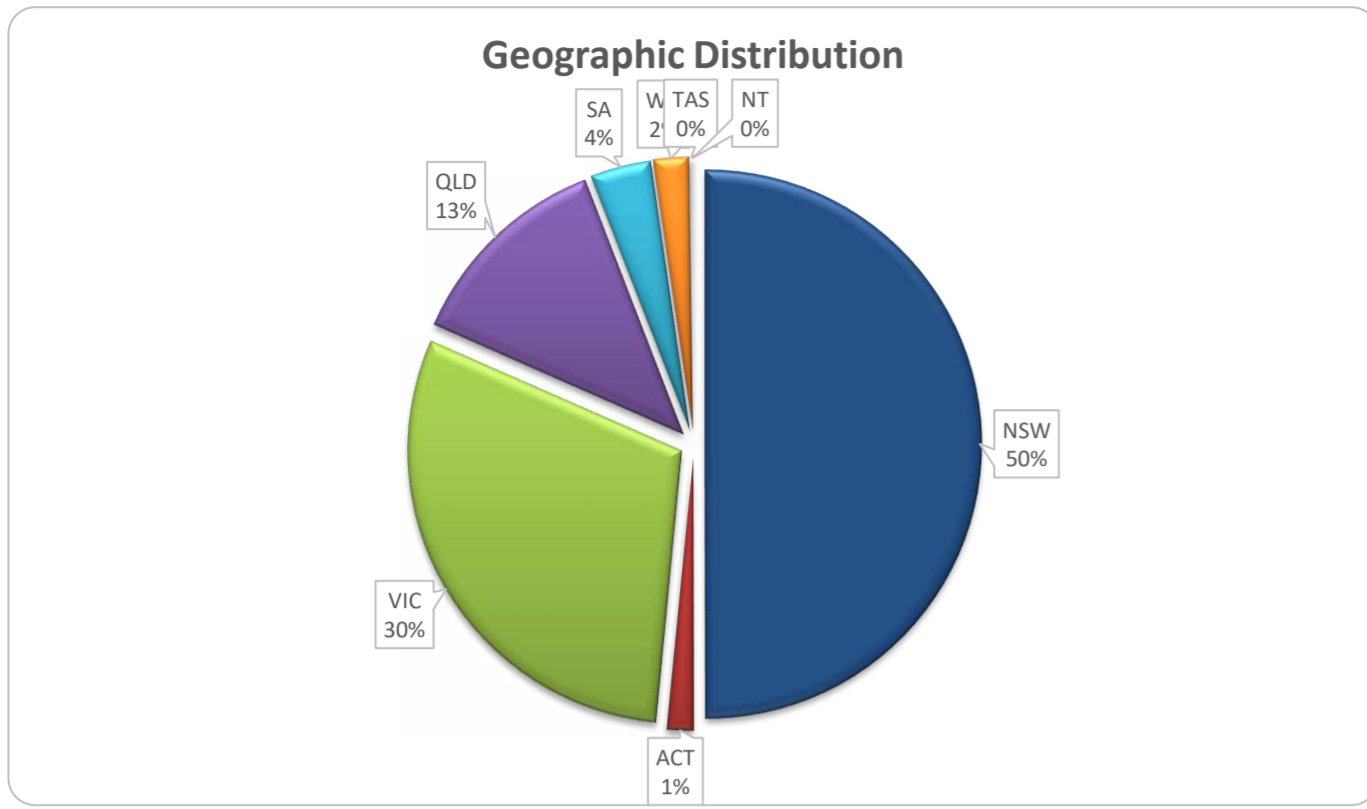


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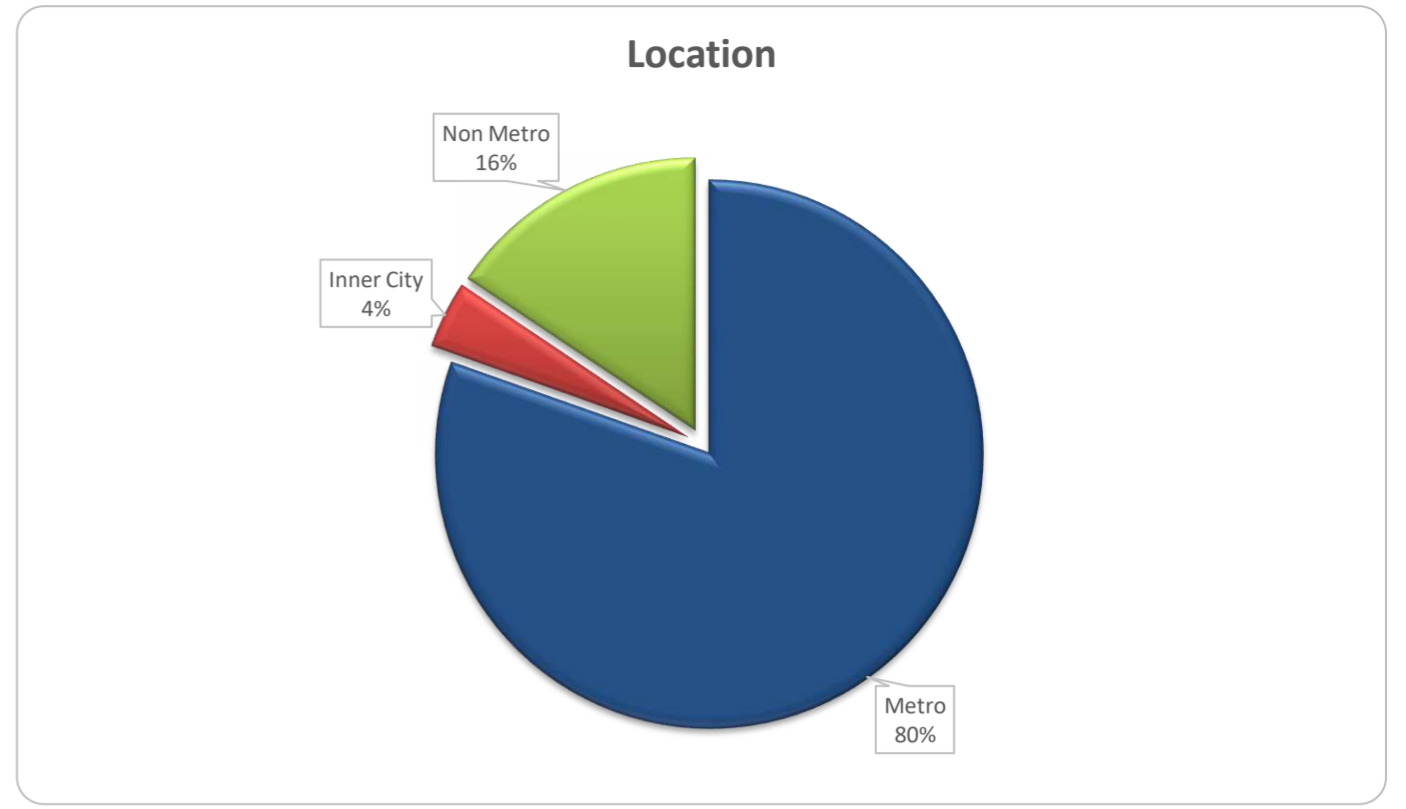


Think Tank Series 2017-1: Current Charts

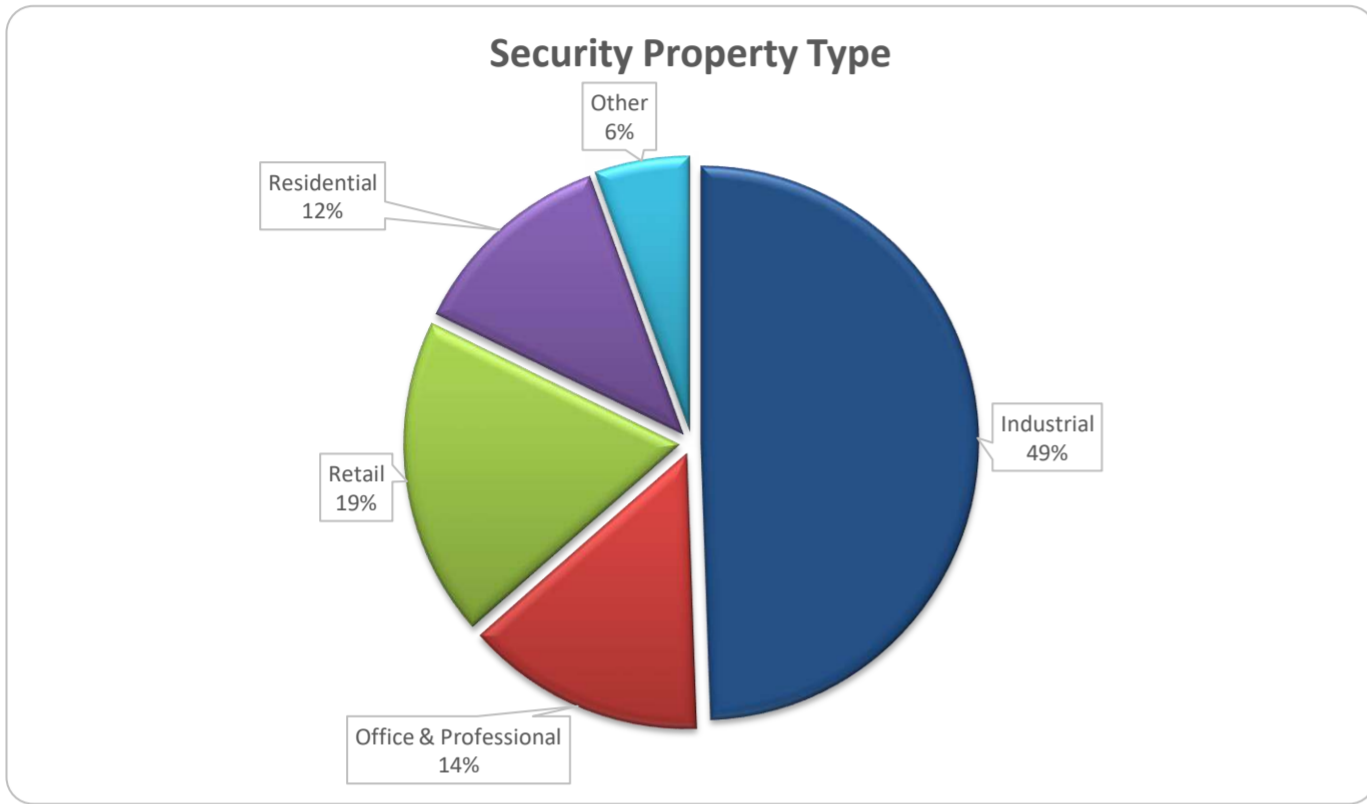
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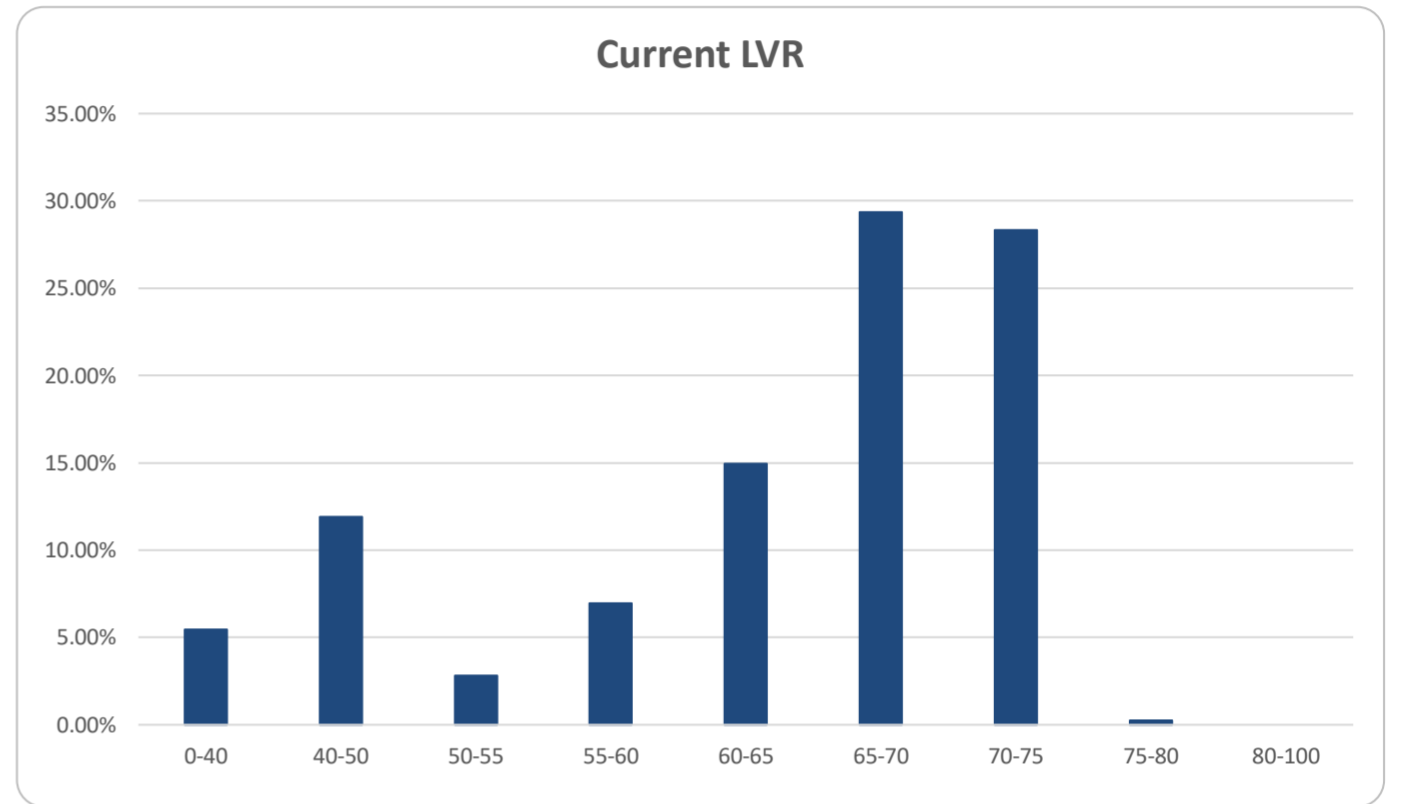
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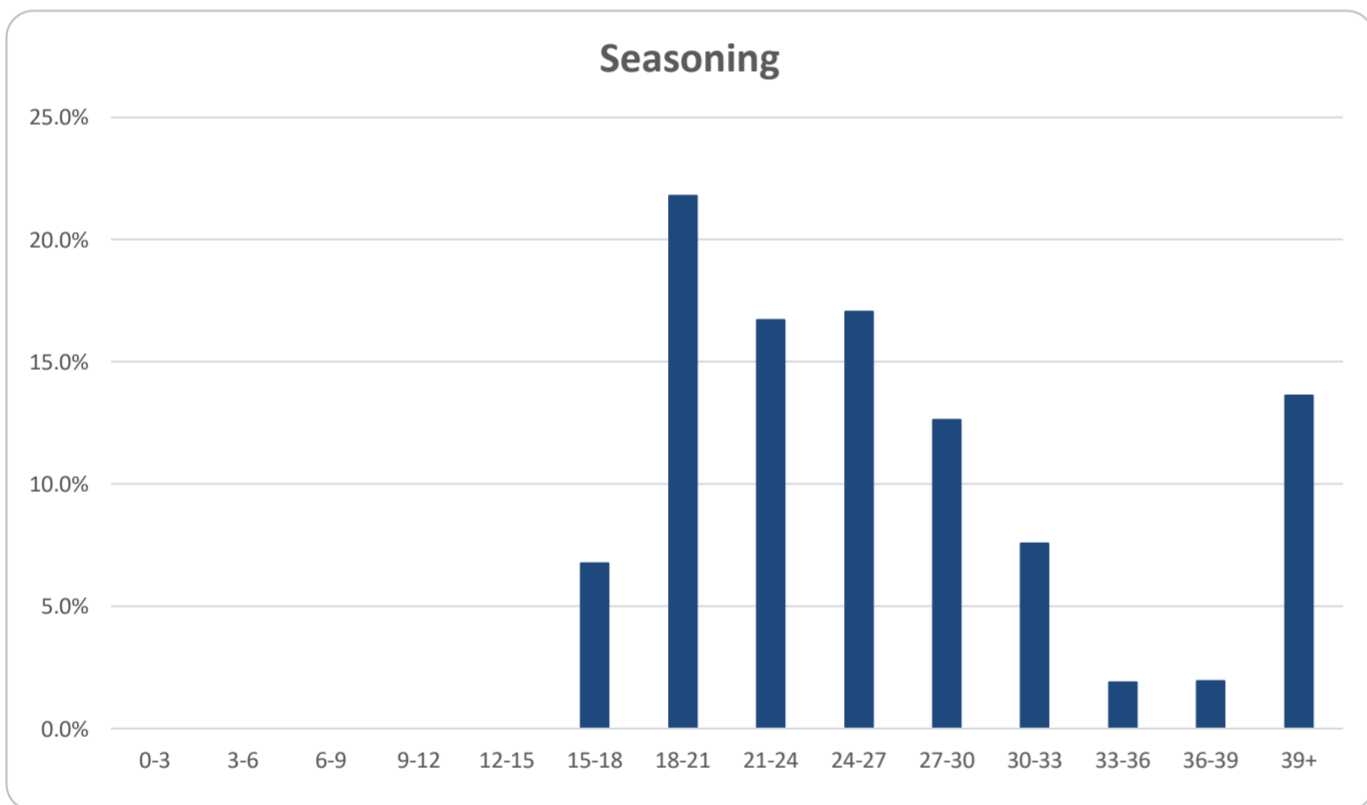
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