
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Jan-2019 to 31-Jan-2019

Payment Date of 11-Feb-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 Credit Support	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	121,353,026.31		1,961,721.82	119,391,304.49	47.6%	66.3%	0.00	0.00	367,051.35	367,051.35
Class A2	23,057,074.99		372,727.14	22,684,347.85	37.7%	66.3%	0.00	0.00	80,857.69	80,857.69
Class B	23,100,000.00		0.00	23,100,000.00	27.5%	100.0%	0.00	0.00	86,071.23	86,071.23
Class C	23,700,000.00		0.00	23,700,000.00	17.1%	100.0%	0.00	0.00	109,084.93	109,084.93
Class D	15,000,000.00		0.00	15,000,000.00	10.5%	100.0%	0.00	0.00	82,191.78	82,191.78
Class E	12,900,000.00		0.00	12,900,000.00	4.9%	100.0%	0.00	0.00	93,304.11	93,304.11
Class F	5,700,000.00		0.00	5,700,000.00	2.4%	100.0%	0.00	0.00	46,724.38	46,724.38
Class G	2,400,000.00		0.00	2,400,000.00	1.3%	100.0%	0.00	0.00	23,145.21	23,145.21
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	35,506.85	35,506.85

1. GENERAL

Current Payment Date	11-Feb-19
Collection Period (start)	1-Jan-19
Collection Period (end)	31-Jan-19
Interest Period (start)	10-Jan-19
Interest Period (end)	10-Feb-19
Days in Interest Period	32
Next Payment Date	11-Mar-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,278,040.42
Early Repayment Fees	10,793.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	7,254.36
Total Available Income	1,296,088.53

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	2,354,448.96
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	2,354,448.96

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)	113,603.04
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	367,051.35
Class A2 Interest	80,857.69
Class B Interest	86,071.23
Class C Interest	109,084.93
Class D Interest	82,191.78
Class E Interest	93,304.11
Class F Interest	46,724.38
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	23,145.21
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	35,506.85
Other Expenses	0.00
Excess Spread	258,547.96

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	20,000.00
Class A1 Principal Payment	1,961,721.82
Class A2 Principal Payment	372,727.14
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	230,282,276.04
Plus: Capitalised Charges	38,966.08
Plus: Further Advances / Redraws	20,000.00
Less: Principal Collections	2,353,050.21
 Loan Balance at End of Collection Period	 227,988,191.91

b. Repayments

Principal received on Mortgage Loans during Collection Period	2,353,050.21
CPR (%)	11.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.15%	6.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.50%	6.84%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	2	0	2	4
Balance Outstanding	2,560,711	0	4,019,593	6,580,304
% Portfolio Balance	1.12%	0.00%	1.76%	2.89%

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	156	50.3%	131,928,522	57.9%
Mid Doc	63	20.3%	42,309,986	18.6%
Quick Doc	28	9.0%	16,869,508	7.4%
SMSF	63	20.3%	36,880,176	16.2%
Total	310	100.0%	227,988,192	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	49	16%	19,689,579	8.6%
40%	36	12%	26,195,762	11.5%
50%	9	3%	3,786,136	1.7%
55%	25	8%	17,746,116	7.8%
60%	39	13%	32,357,969	14.2%
65%	82	26%	62,239,916	27.3%
70%	70	23%	65,972,684	28.9%
75%	0	0%	0	0.0%
80%	0	0%	0	0.0%
Total	310	100.0%	227,988,164	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	7	2.3%	403,551	0.2%
100,000	32	10.3%	5,032,592	2.2%
200,000	44	14.2%	11,318,271	5.0%
300,000	37	11.9%	12,938,481	5.7%
400,000	34	11.0%	15,589,189	6.8%
500,000	84	27.1%	58,518,562	25.7%
1,000,000	34	11.0%	42,252,705	18.5%
1,500,000	17	5.5%	30,531,450	13.4%
2,000,000	13	4.2%	28,995,270	12.7%
2,500,000	8	2.6%	22,408,120	9.8%
Total	310	100%	227,988,192	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	156	50.3%	114,754,376	50.3%
ACT	2	0.6%	3,558,726	1.6%
VIC	93	30.0%	68,173,278	29.9%
QLD	37	11.9%	27,991,443	12.3%
SA	18	5.8%	8,247,145	3.6%
WA	3	1.0%	4,752,975	2.1%
TAS	1	0.3%	510,250	0.2%
NT	0	0.0%	0	0.0%
Total	310	100%	227,988,192	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	245	79.0%	182,919,235	80.2%
Non metro	54	17.4%	35,936,032	15.8%
Inner City	11	3.5%	9,132,925	4.0%
Total	310	100%	227,988,192	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	156	50.3%	131,928,522	57.9%
Med Doc	63	20.3%	42,309,986	18.6%
Low Doc	28	9.0%	16,869,508	7.4%
SMSF	63	20.3%	36,880,176	16.2%
Total	310	100%	227,988,192	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	14	4.5%	9,139,751	4.0%
Non NCCP loans	296	95.5%	218,848,441	96.0%
Total	310	100%	227,988,192	100%

Summary	
Loans	310
Balance	227,988,192
Avg Balance	735,446
Max Balance	3,048,028
WA Current LVR	62.59%
Max Current LVR	75%
WA Yield	6.84%
BBSW 30	2.0000%
Yield over BBSW30	4.84%
WA Seasoning	29.4
% IO	69.7%
% SMSF	16.2%
% of Loans Fixed	0.00%
% of Loans Investor	61.49%

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	7	2.3%	4,881,565	2.1%
18.0	21.0	68	21.9%	47,093,289	20.7%
21.0	24.0	66	21.3%	47,781,470	21.0%
24.0	27.0	44	14.2%	32,484,737	14.2%
27.0	30.0	57	18.4%	33,616,164	14.7%
30.0	33.0	18	5.8%	19,251,871	8.4%
33.0	36.0	10	3.2%	7,010,915	3.1%
36.0	39.0	6	1.9%	3,439,792	1.5%
39.0	150.0	34	11.0%	32,428,390	14.2%
Total		310	100%	227,988,192	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	306	98.7%	221,407,888	97.1%
30.0	60.0	2	0.6%	2,560,711	1.12%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.3%	3,048,028	1.3%
120.0	1000.0	1	0.3%	971,565	0.4%
Total		310	100%	227,988,192	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	5	2%	1,156,899	0.5%
15.0	20.0	14	5%	11,921,002	5.2%
20.0	25.0	226	73%	164,364,421	72.1%
25.0	30.0	65	21%	50,545,870	22.2%
Total		310	100%	227,988,192	100%

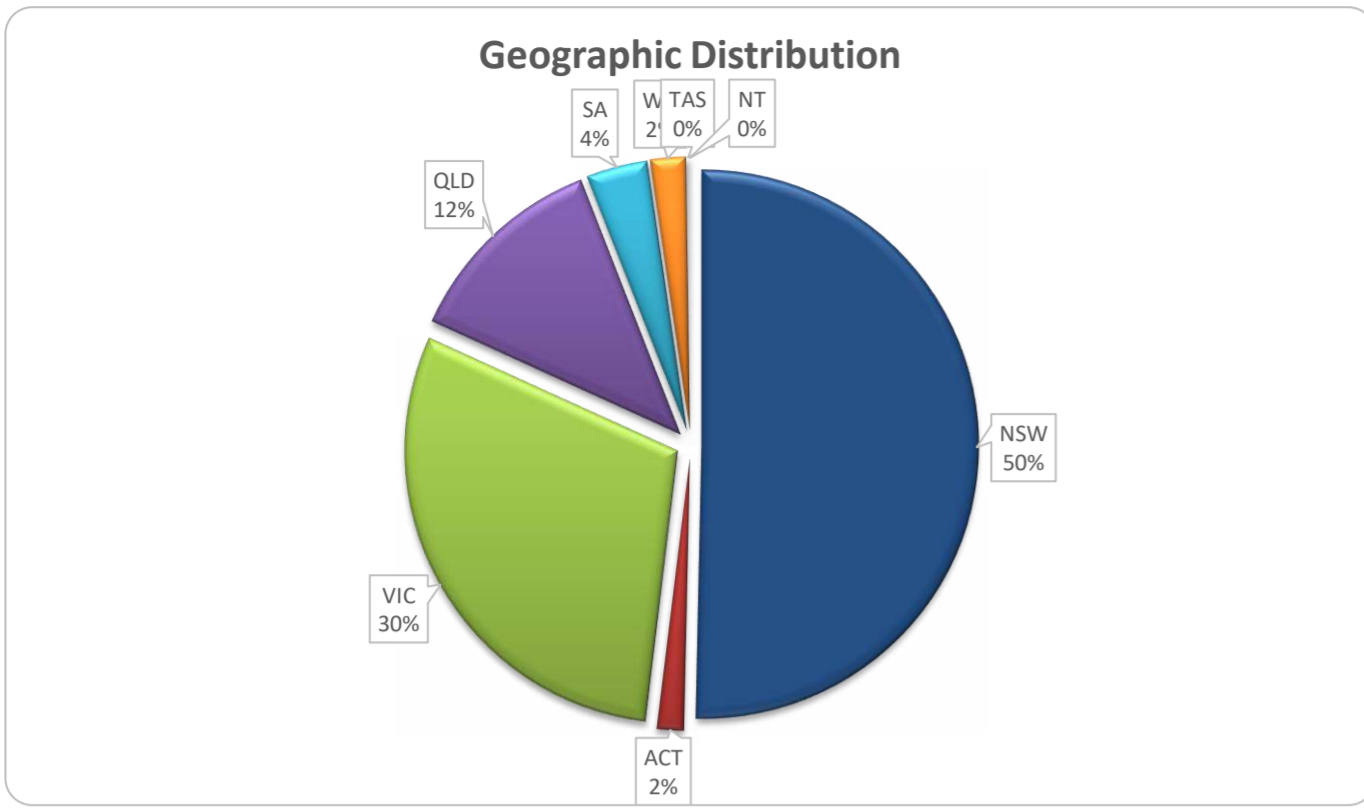
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	37	11.94%	16,271,707	7.1%
Self Employed	273	88.06%	211,716,485	92.9%
Total	310	100%	227,988,192	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	310	100.00%	227,988,192	100.0%
1	0	0.00%	0	0.0%
Total	310	100%	227,988,192	100%

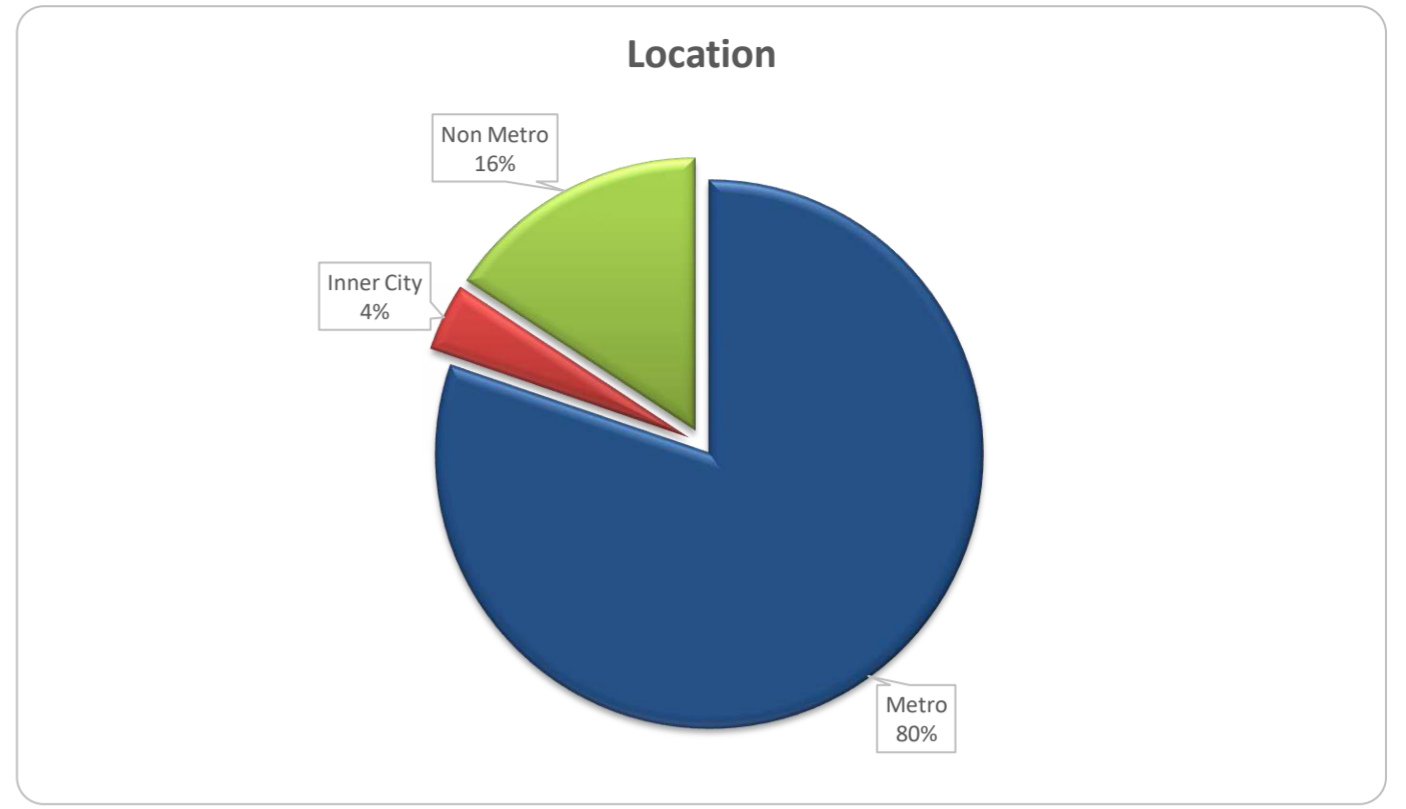
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	66	21.3%	42,642,005	18.7%
Industrial	141	45.5%	112,960,978	49.5%
Office	54	17.4%	31,709,250	13.9%
Professional Suites	3	1.0%	639,503	0.3%
Residential	33	10.6%	28,177,512	12.4%
Commercial Other	13	4.2%	11,858,943	5.2%
Total	310	100%	227,988,192	100%

Think Tank Series 2017-1: Current Charts

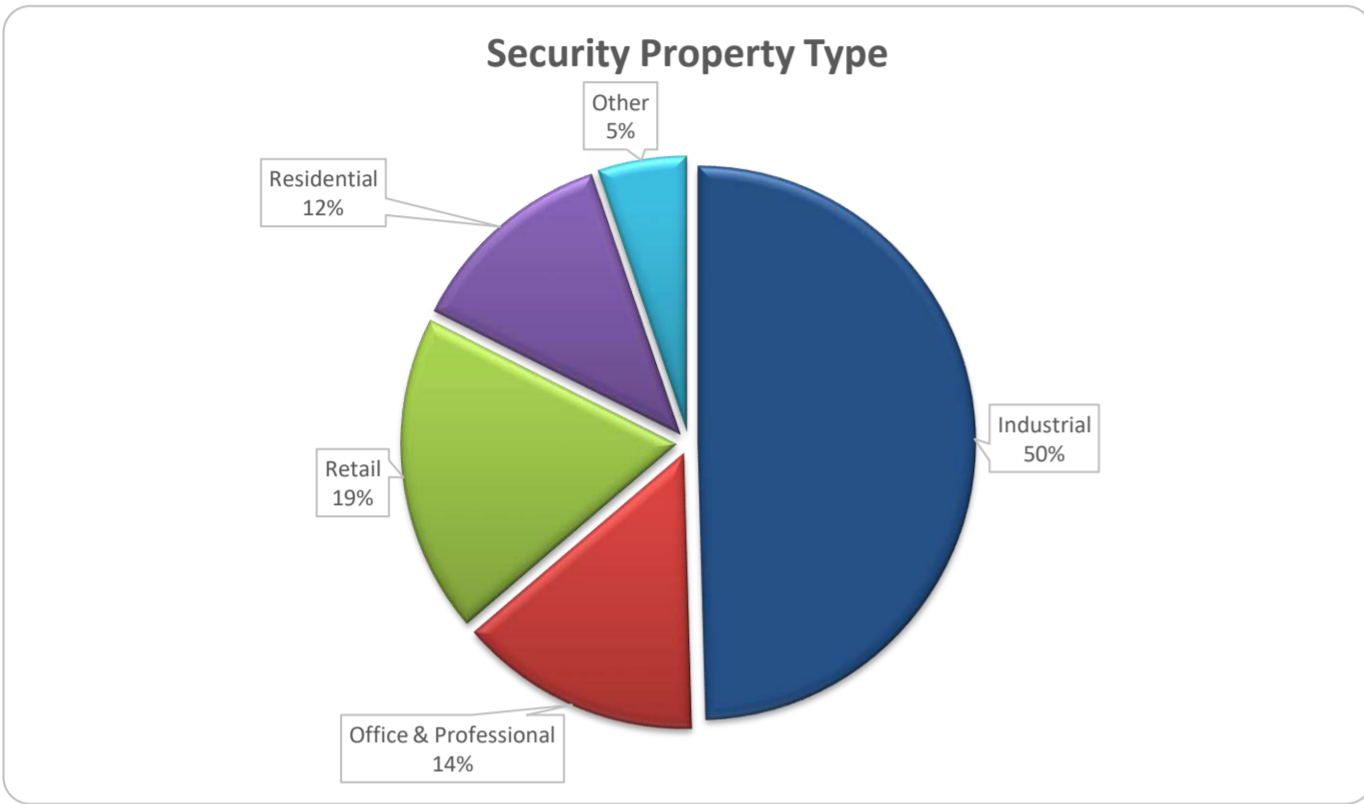
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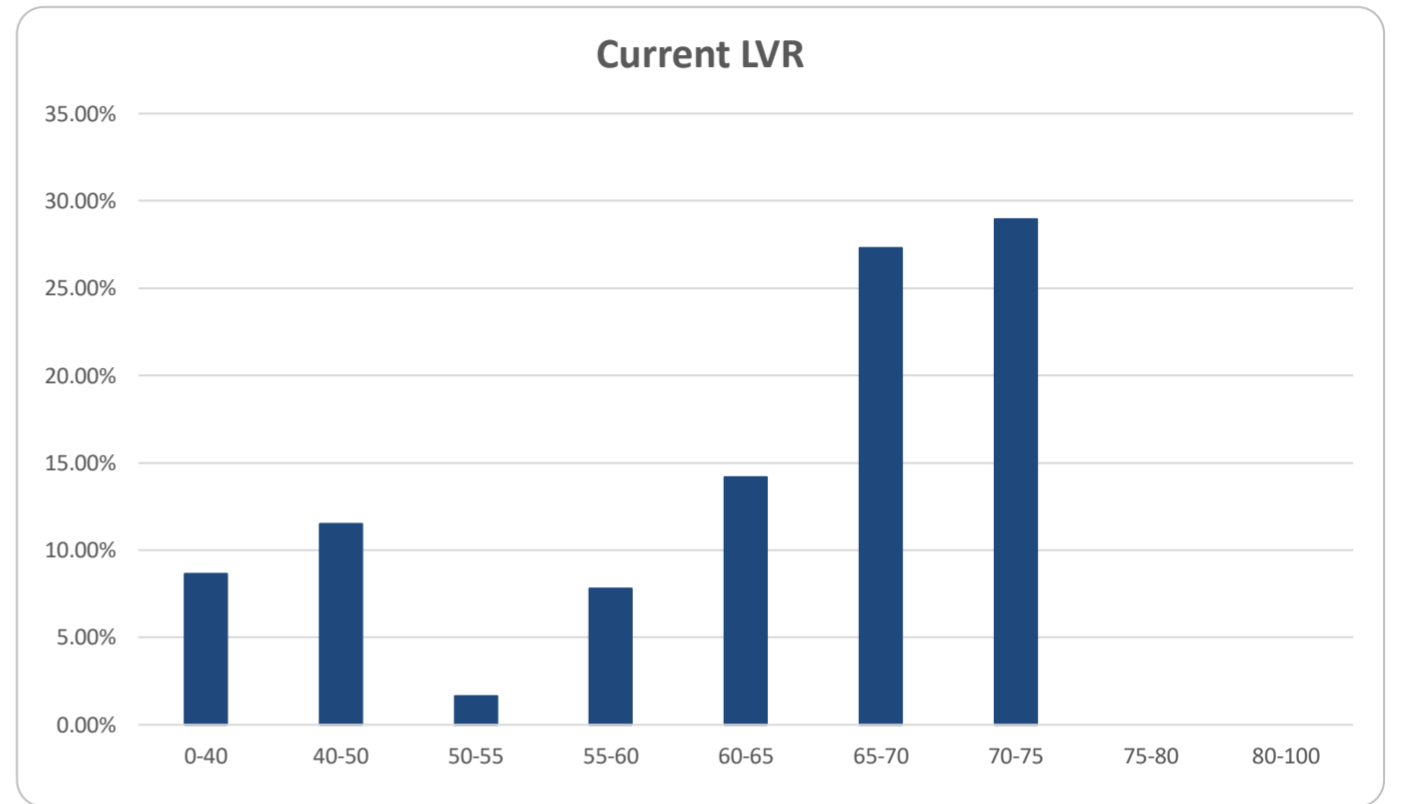
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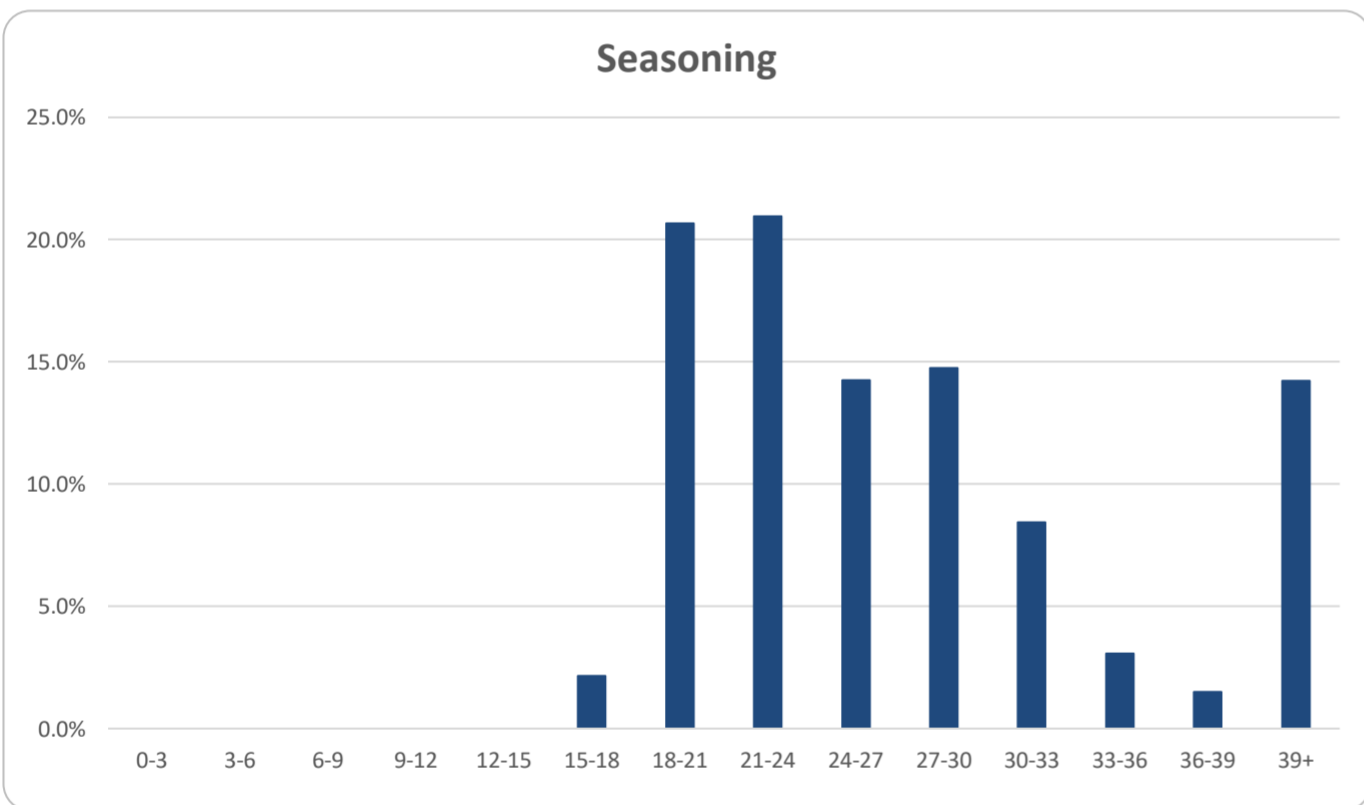
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