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## Investor Report - Think Tank Series 2017-1

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Collection Period from 01-Feb-2019 to 28-Feb-2019

Payment Date of 12-Mar-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	119,391,304.49		148,635.19	119,242,669.30	47.6%	66.2%	0.00	0.00	324,891.54	324,891.54
Class A2	22,684,347.85		28,240.69	22,656,107.16	37.7%	66.2%	0.00	0.00	71,642.14	71,642.14
Class B	23,100,000.00		0.00	23,100,000.00	27.5%	100.0%	0.00	0.00	77,543.22	77,543.22
Class C	23,700,000.00		0.00	23,700,000.00	17.1%	100.0%	0.00	0.00	98,387.47	98,387.47
Class D	15,000,000.00		0.00	15,000,000.00	10.5%	100.0%	0.00	0.00	74,188.36	74,188.36
Class E	12,900,000.00		0.00	12,900,000.00	4.9%	100.0%	0.00	0.00	84,300.62	84,300.62
Class F	5,700,000.00		0.00	5,700,000.00	2.4%	100.0%	0.00	0.00	42,230.75	42,230.75
Class G	2,400,000.00		0.00	2,400,000.00	1.3%	100.0%	0.00	0.00	20,927.67	20,927.67
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	32,118.49	32,118.49

## 1. GENERAL

Current Payment Date	12-Mar-19
Collection Period (start)	1-Feb-19
Collection Period (end)	28-Feb-19
Interest Period (start)	11-Feb-19
Interest Period (end)	11-Mar-19
Days in Interest Period	29
Next Payment Date	10-Apr-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,405,225.04
Early Repayment Fees	789.14
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	23,090.02
<b>Total Available Income</b>	<b>1,429,104.20</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	180,675.88
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>180,675.88</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)	92,070.00
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	324,891.54
Class A2 Interest	71,642.14
Class B Interest	77,543.22
Class C Interest	98,387.47
Class D Interest	74,188.36
Class E Interest	84,300.62
Class F Interest	42,230.75
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,927.67
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,118.49
Other Expenses	0.00
Excess Spread	510,803.94

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	3,800.00
Class A1 Principal Payment	148,635.19
Class A2 Principal Payment	28,240.69
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	227,988,191.91
Plus: Capitalised Charges	17,098.62
Plus: Further Advances / Redraws	3,800.00
Less: Principal Collections	291,910.86
 Loan Balance at End of Collection Period	 227,717,179.67

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	291,910.86
CPR (%)	1.5%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	5.03%	6.85%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.48%	6.85%	OK

#### d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
<b>Current Period</b>				
No. of Loans	5	0	2	7
Balance Outstanding	3,258,497	0	4,041,301	7,299,798
% Portfolio Balance	1.43%	0.00%	1.77%	3.21%

#### 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	155	50.3%	131,811,830	57.9%
Mid Doc	63	20.5%	42,288,420	18.6%
Quick Doc	27	8.8%	16,771,018	7.4%
SMSF	63	20.5%	36,845,912	16.2%
Total	308	100.0%	227,717,180	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	31	10%	11,943,547	5.2%
40%	50.0%	39	13%	26,373,242	11.6%
50%	55.0%	12	4%	6,635,086	2.9%
55%	60.0%	26	8%	17,988,457	7.9%
60%	65.0%	40	13%	32,598,467	14.3%
65%	70.0%	85	28%	66,414,769	29.2%
70%	75.0%	74	24%	65,197,804	28.6%
75%	80.0%	1	0%	565,808	0.2%
80%	100.0%	0	0%	0	0.0%
Total		308	100.0%	227,717,180	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	5	1.6%	307,194	0.1%
100,000	200,000	33	10.7%	5,197,092	2.3%
200,000	300,000	43	14.0%	11,104,767	4.9%
300,000	400,000	37	12.0%	12,930,283	5.7%
400,000	500,000	34	11.0%	15,580,905	6.8%
500,000	1,000,000	84	27.3%	58,458,203	25.7%
1,000,000	1,500,000	33	10.7%	40,744,678	17.9%
1,500,000	2,000,000	19	6.2%	34,017,457	14.9%
2,000,000	2,500,000	12	3.9%	26,975,096	11.8%
2,500,000	5,000,000	8	2.6%	22,401,505	9.8%
Total		308	100%	227,717,180	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	156	50.6%	114,691,839	50.4%	
ACT	2	0.6%	3,545,433	1.6%	
VIC	93	30.2%	68,147,348	29.9%	
QLD	37	12.0%	27,950,830	12.3%	
SA	16	5.2%	8,098,101	3.6%	
WA	3	1.0%	4,773,378	2.1%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		308	100%	227,717,180	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	243	78.9%	182,693,776	80.2%	
Non metro	54	17.5%	35,900,403	15.8%	
Inner City	11	3.6%	9,123,001	4.0%	
Total		308	100%	227,717,180	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	155	50.3%	131,811,830	57.9%	
Med Doc	63	20.5%	42,288,420	18.6%	
Low Doc	27	8.8%	16,771,018	7.4%	
SMSF	63	20.5%	36,845,912	16.2%	
Total		308	100%	227,717,180	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.5%	9,146,338	4.0%	
Non NCCP loans	294	95.5%	218,570,842	96.0%	
Total		308	100%	227,717,180	100%

Summary	
Loans	308
Balance	227,717,180
Avg Balance	739,341
Max Balance	3,064,207
WA Current LVR	64.03%
Max Current LVR	75%
WA Yield	6.85%
BBSW 30	1.9750%
Yield over BBSW30	4.87%
WA Seasoning	30.3
% IO	69.0%
% SMSF	16.2%
% of Loans Fixed	0.00%
% of Loans Investor	61.46%

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	1	0.3%	340,000	0.1%
18.0	21.0	51	16.6%	35,117,338	15.4%
21.0	24.0	65	21.1%	45,996,454	20.2%
24.0	27.0	50	16.2%	35,728,973	15.7%
27.0	30.0	46	14.9%	32,653,389	14.3%
30.0	33.0	41	13.3%	30,964,870	13.6%
33.0	36.0	11	3.6%	9,635,102	4.2%
36.0	39.0	10	3.2%	4,864,670	2.1%
39.0	150.0	33	10.7%	32,416,383	14.2%
Total		308	100%	227,717,180	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	301	97.7%	220,417,382	96.8%
30.0	60.0	5	1.6%	3,258,497	1.4%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	2	0.6%	4,041,301	1.8%
Total		308	100%	227,717,180	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	4	1%	1,152,233	0.5%
15.0	20.0	14	5%	11,892,527	5.2%
20.0	25.0	225	73%	164,169,921	72.1%
25.0	30.0	65	21%	50,502,499	22.2%
Total		308	100%	227,717,180	100%

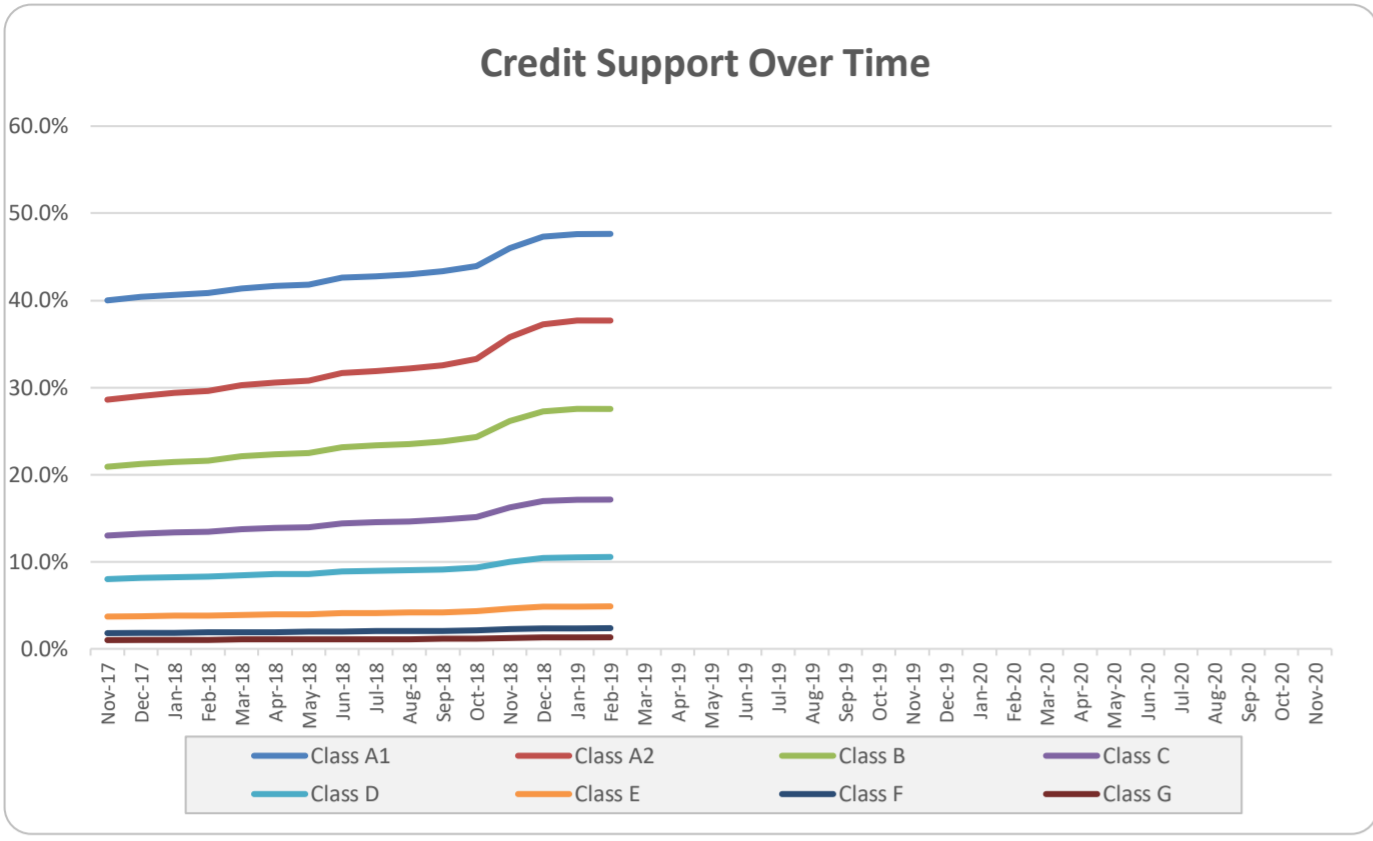
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.01%	16,259,180	7.1%	
Self Employed	271	87.99%	211,458,000	92.9%	
Total		308	100%	227,717,180	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	308	100.00%	227,717,180	100.0%	
1	0	0.00%	0	0.0%	
Total		308	100%	227,717,180	100%

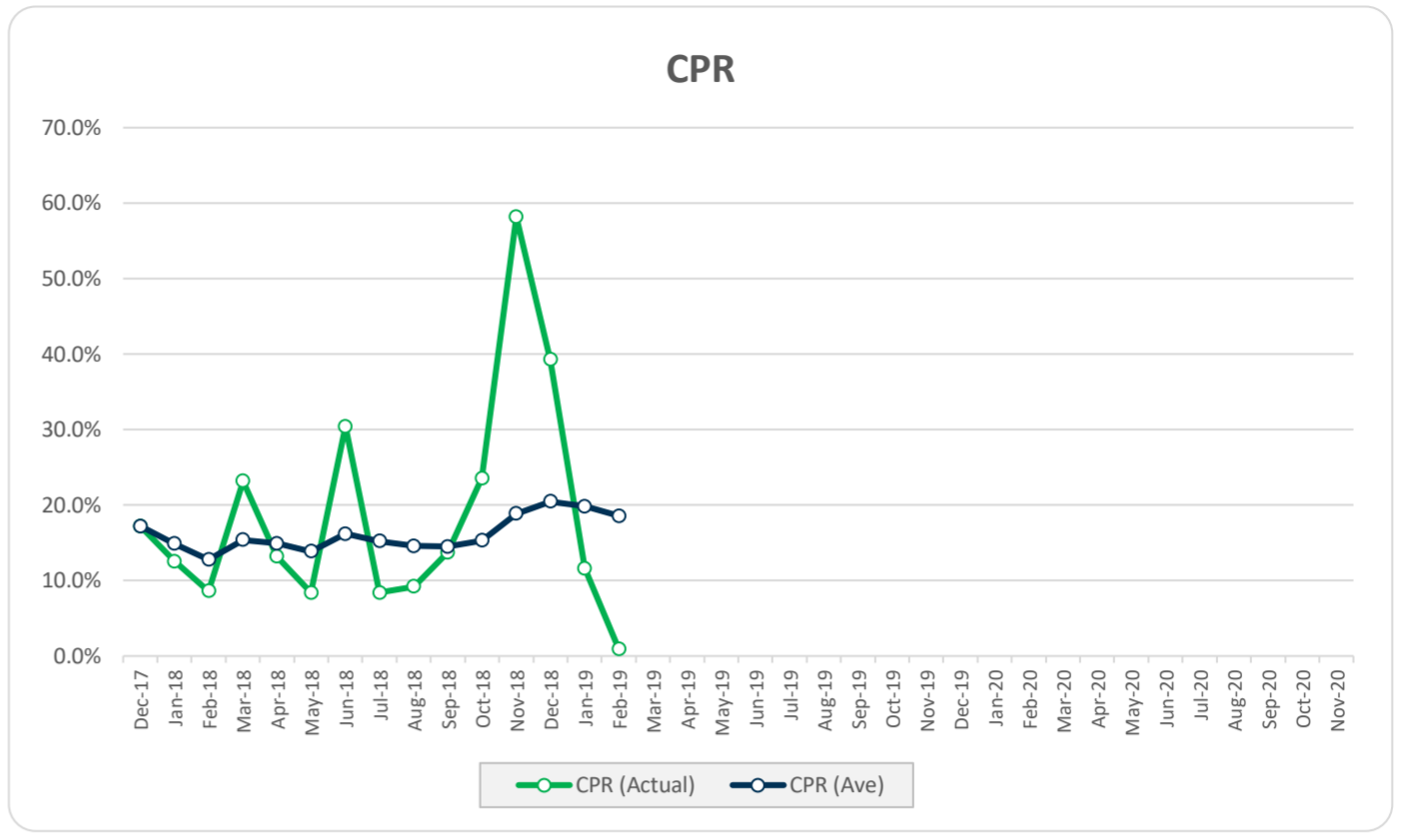
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	66	21.4%	42,631,116	18.7%	
Industrial	139	45.1%	112,764,221	49.5%	
Office	54	17.5%	31,708,662	13.9%	
Professional Suites	3	1.0%	636,303	0.3%	
Residential	26	8.4%	22,083,920	9.7%	
Commercial Other	20	6.5%	17,892,958	7.9%	
Total		308	100%	227,717,180	100%

Think Tank Series 2017-1: Time Series Charts

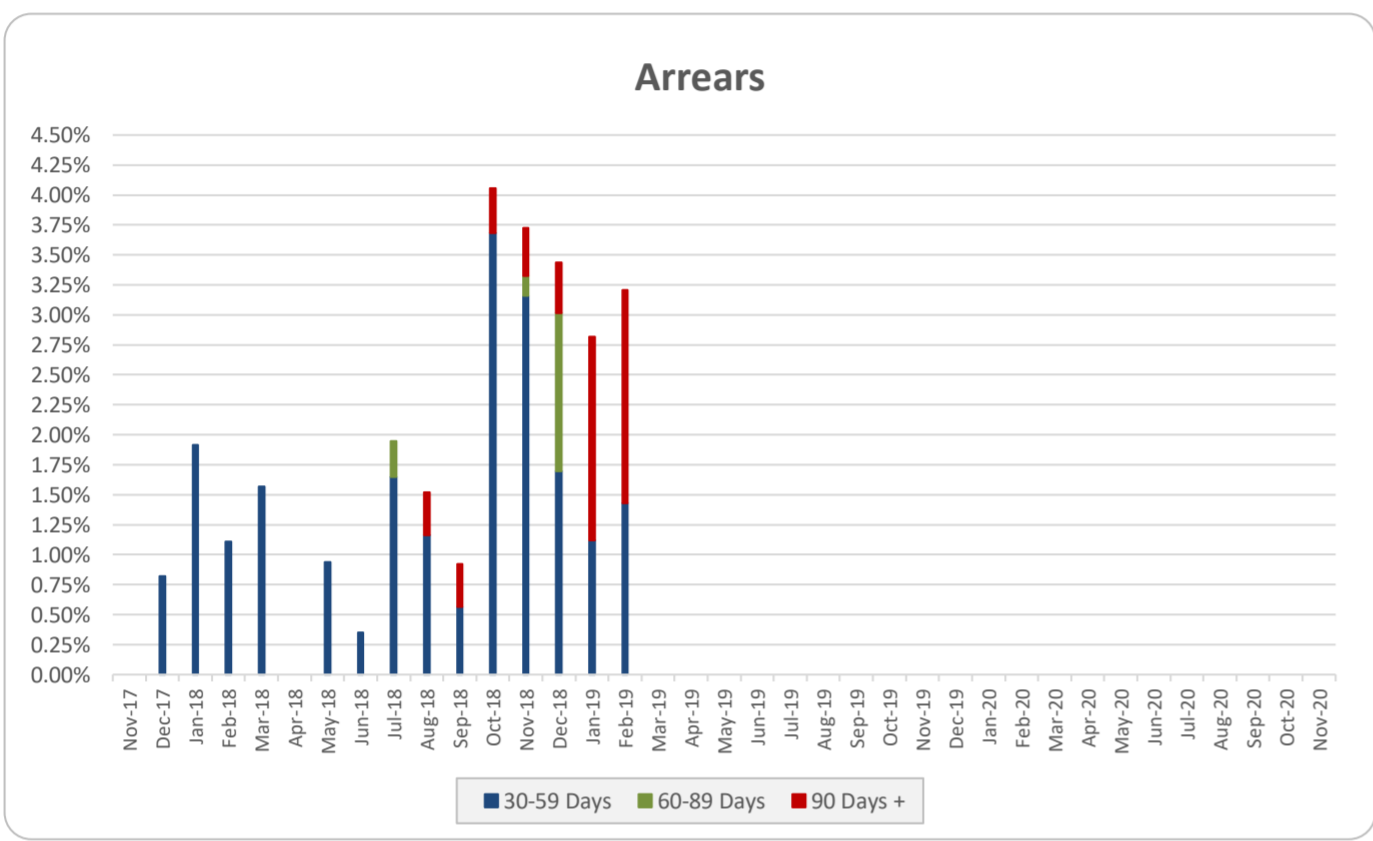
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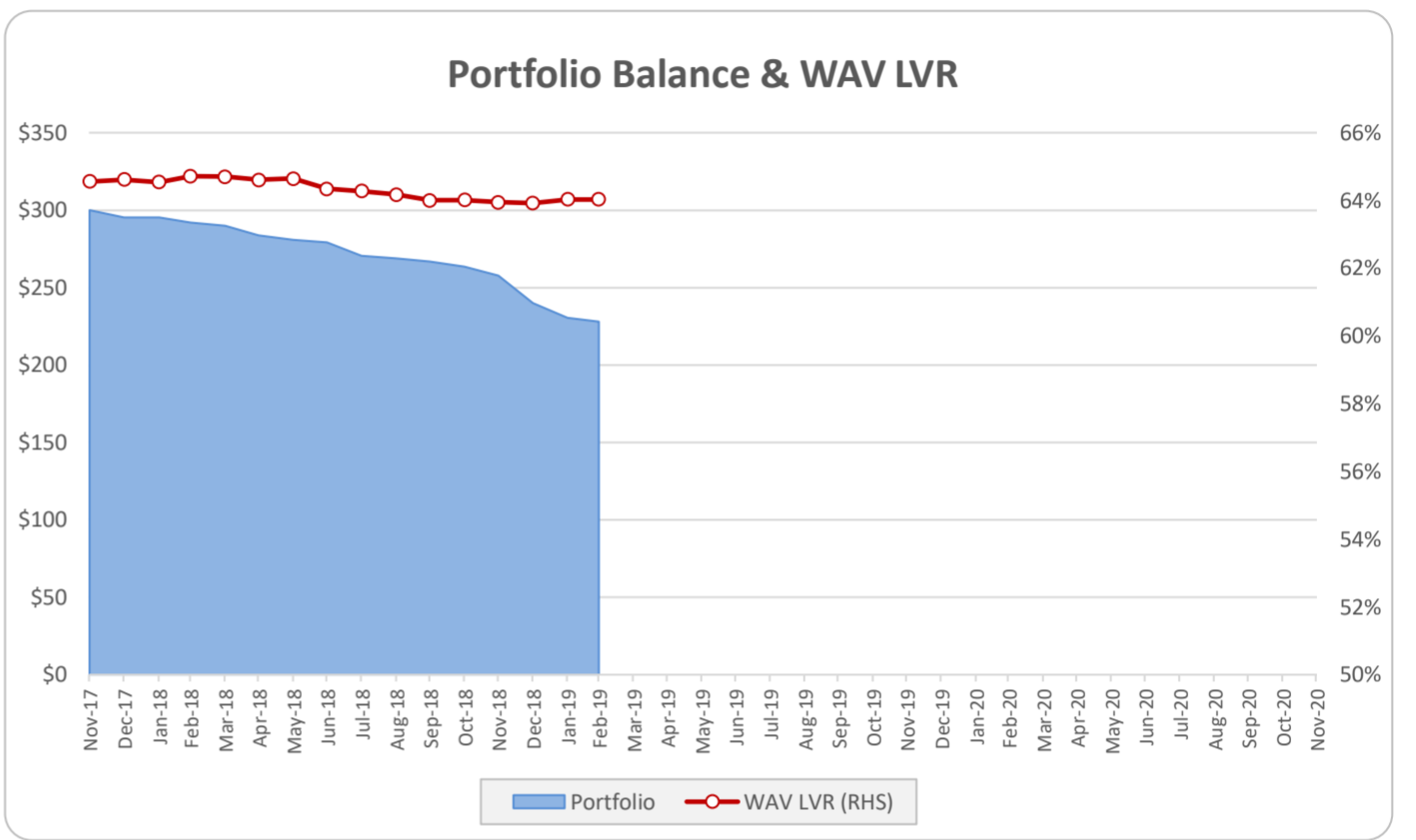
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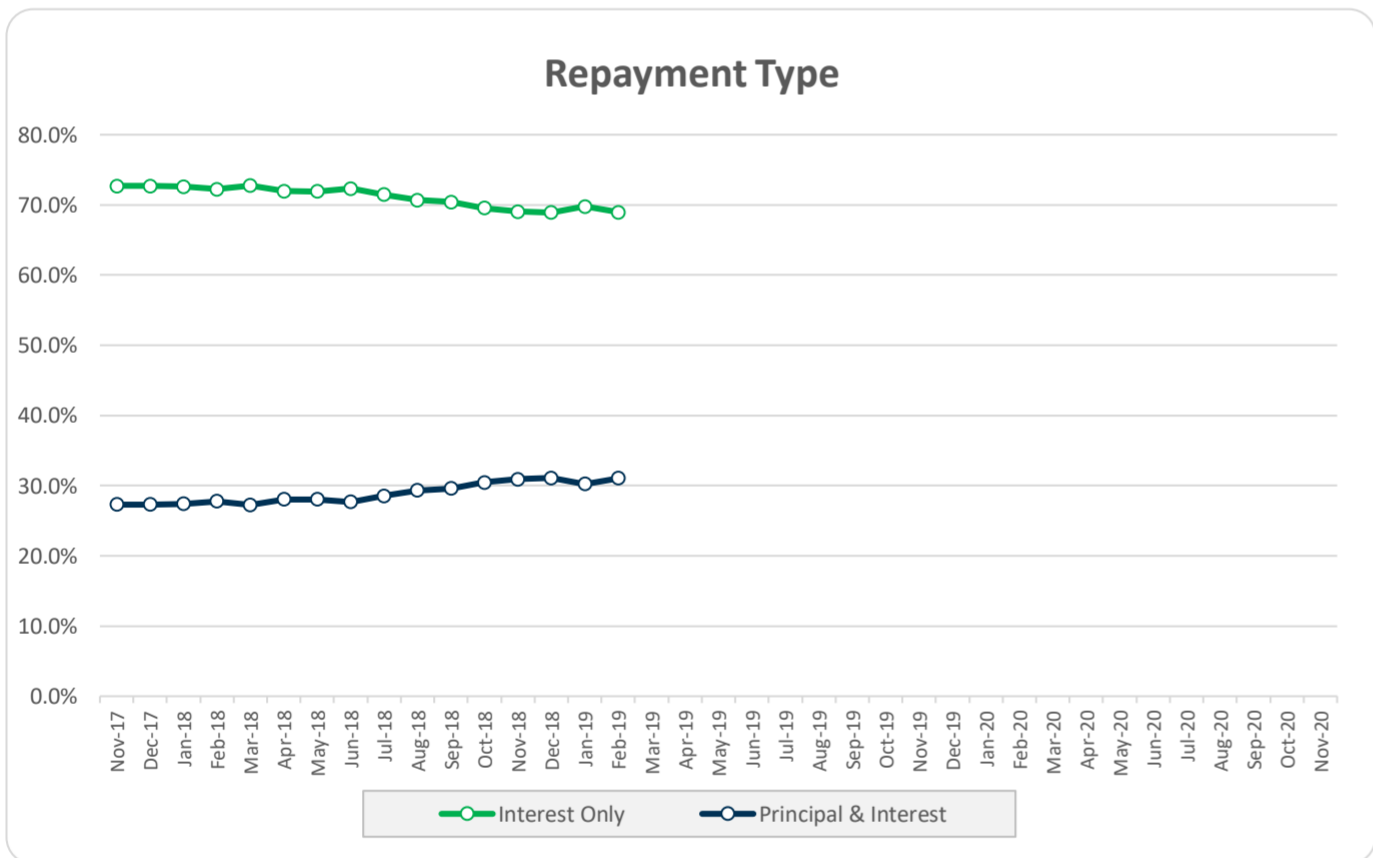
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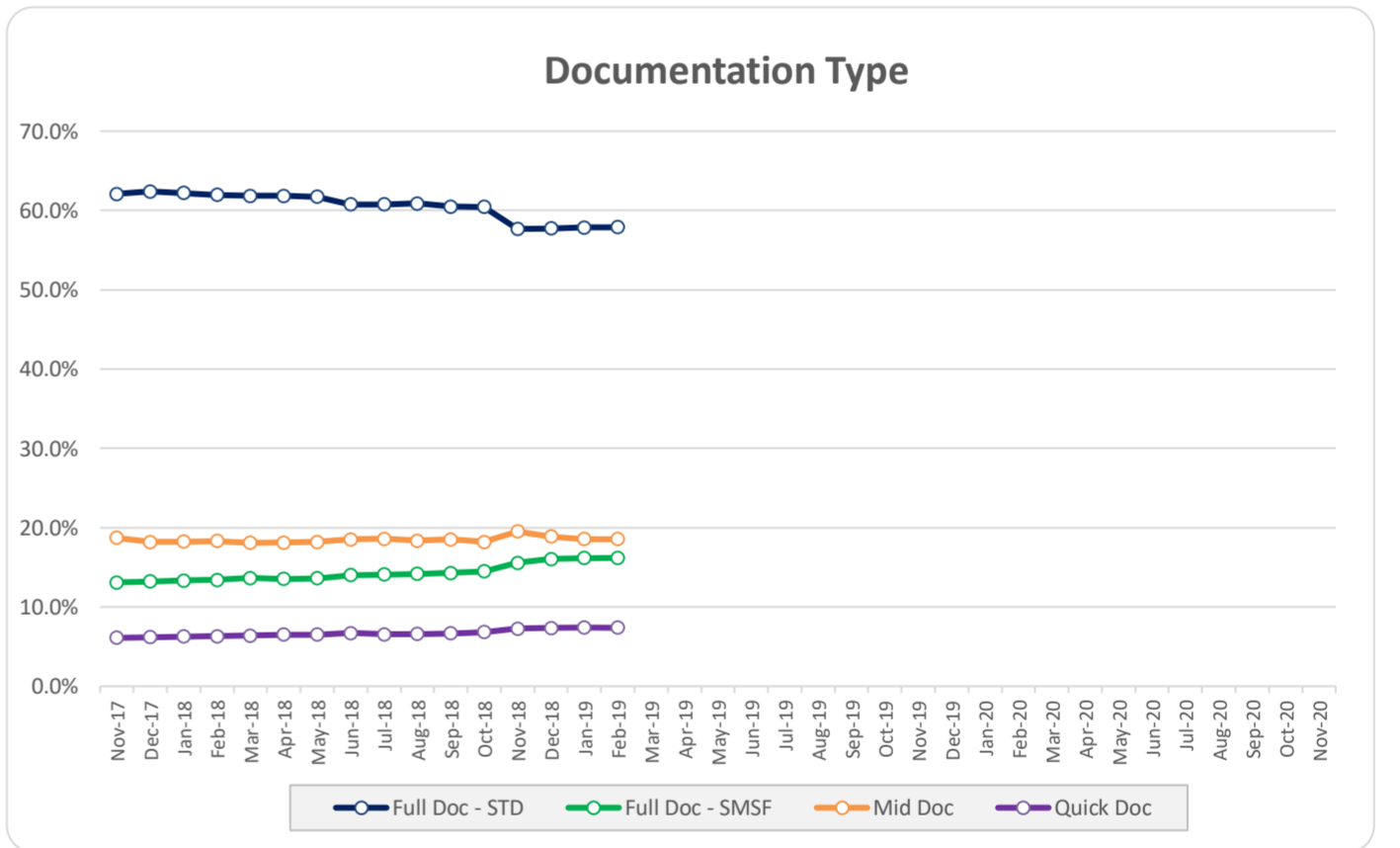
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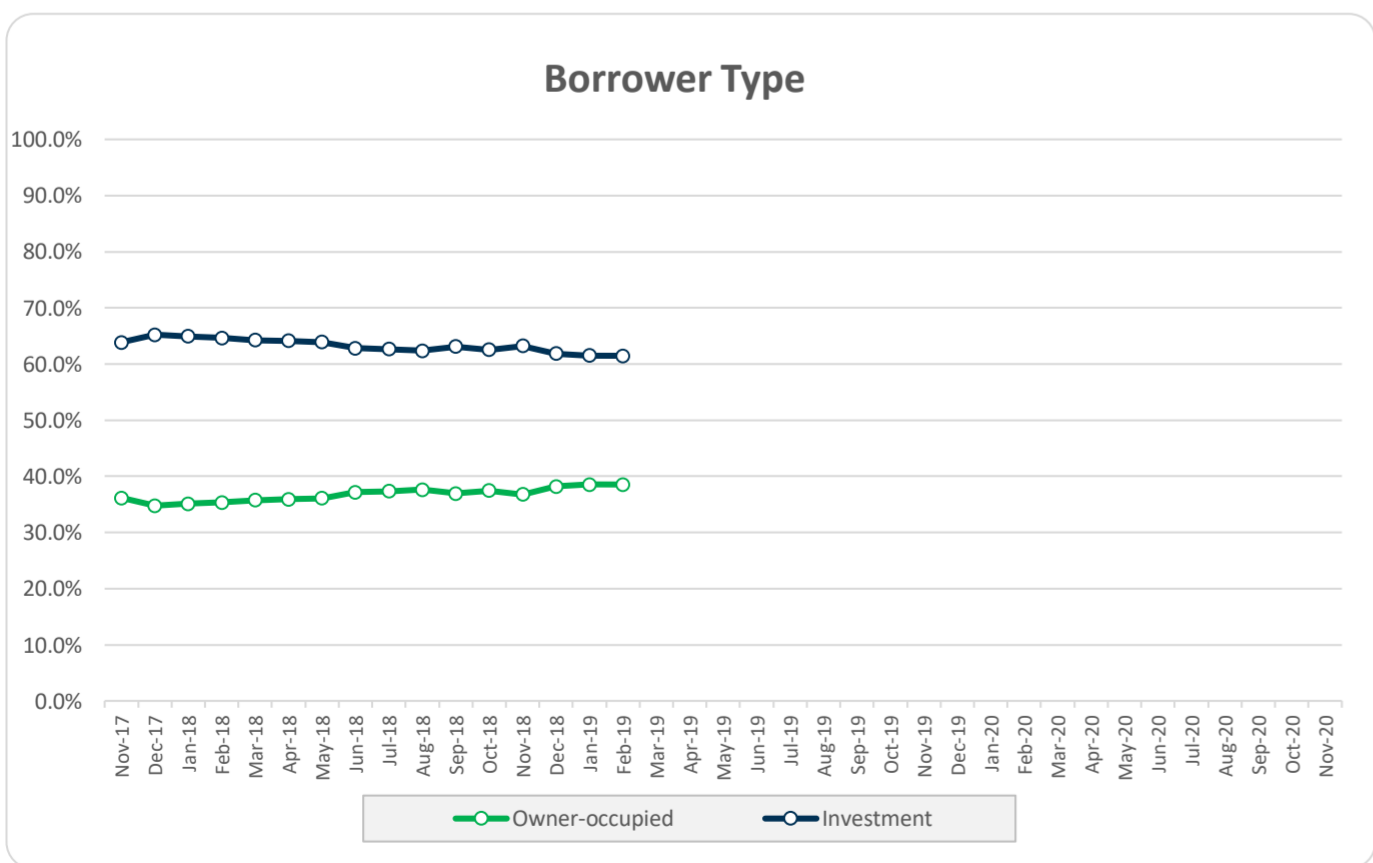
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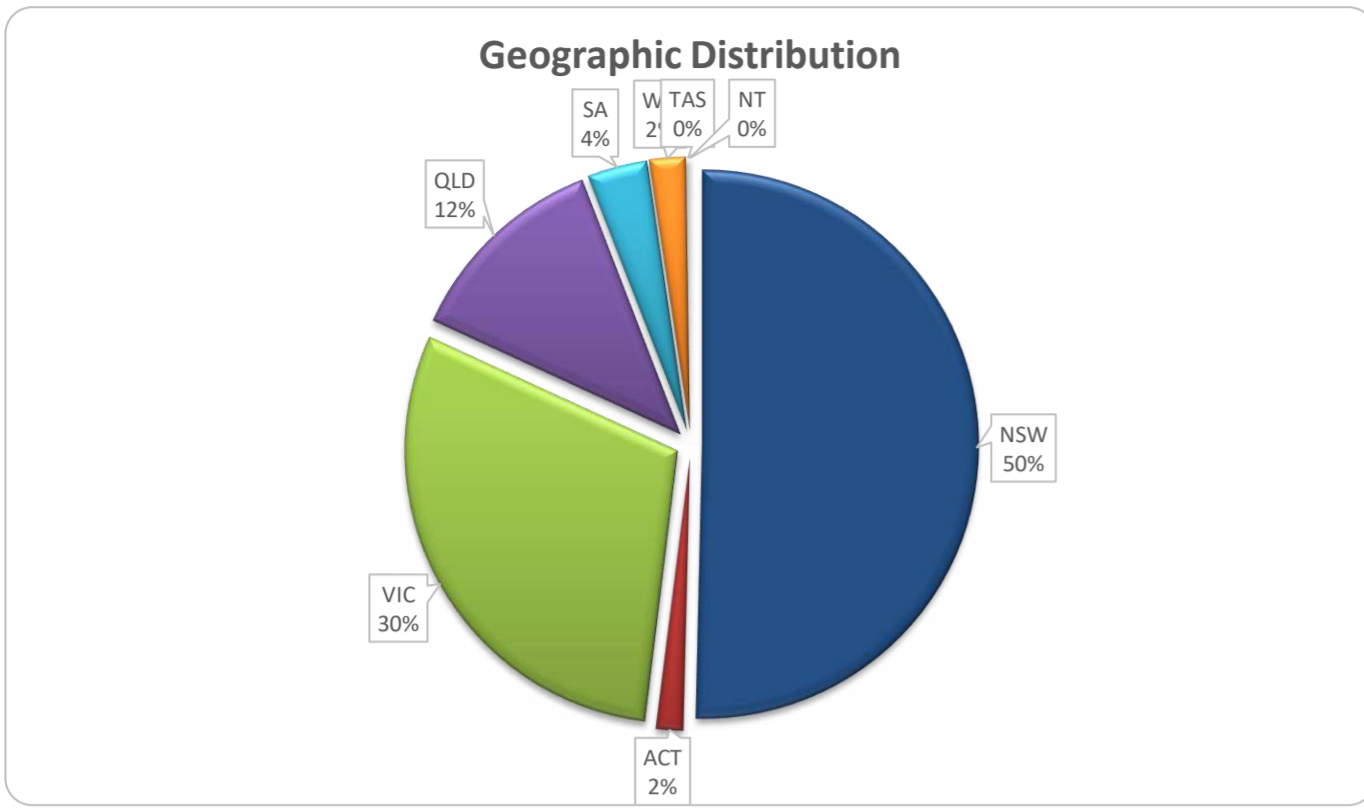


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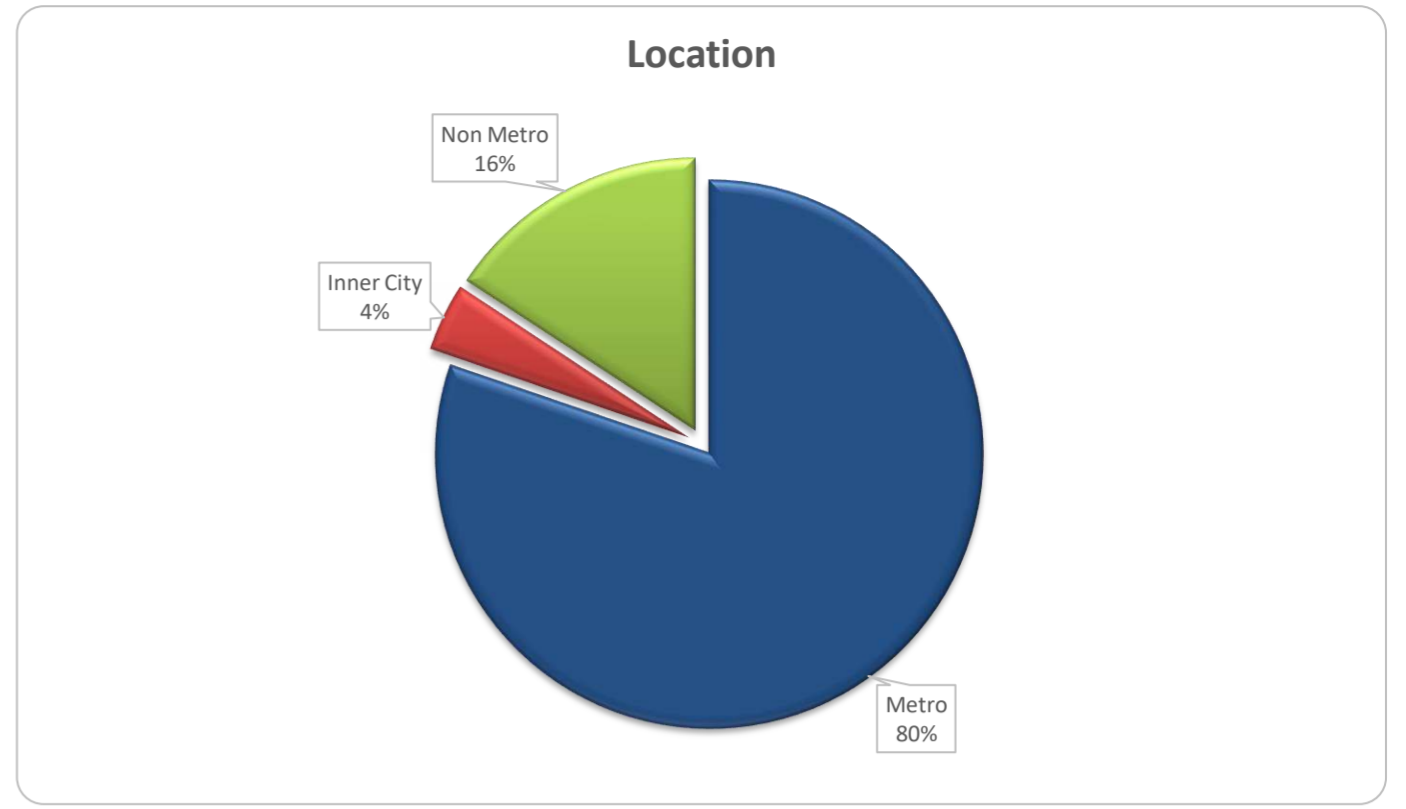


Think Tank Series 2017-1: Current Charts

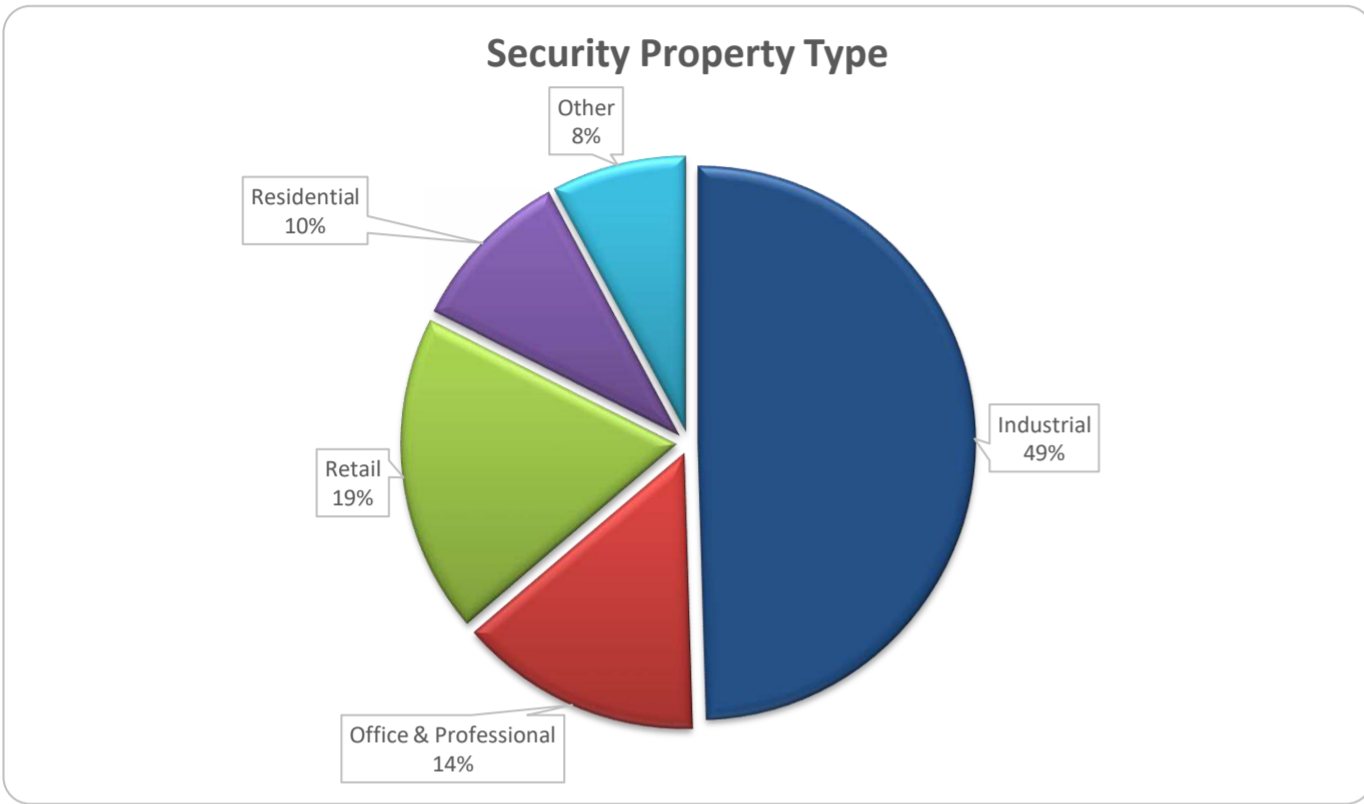
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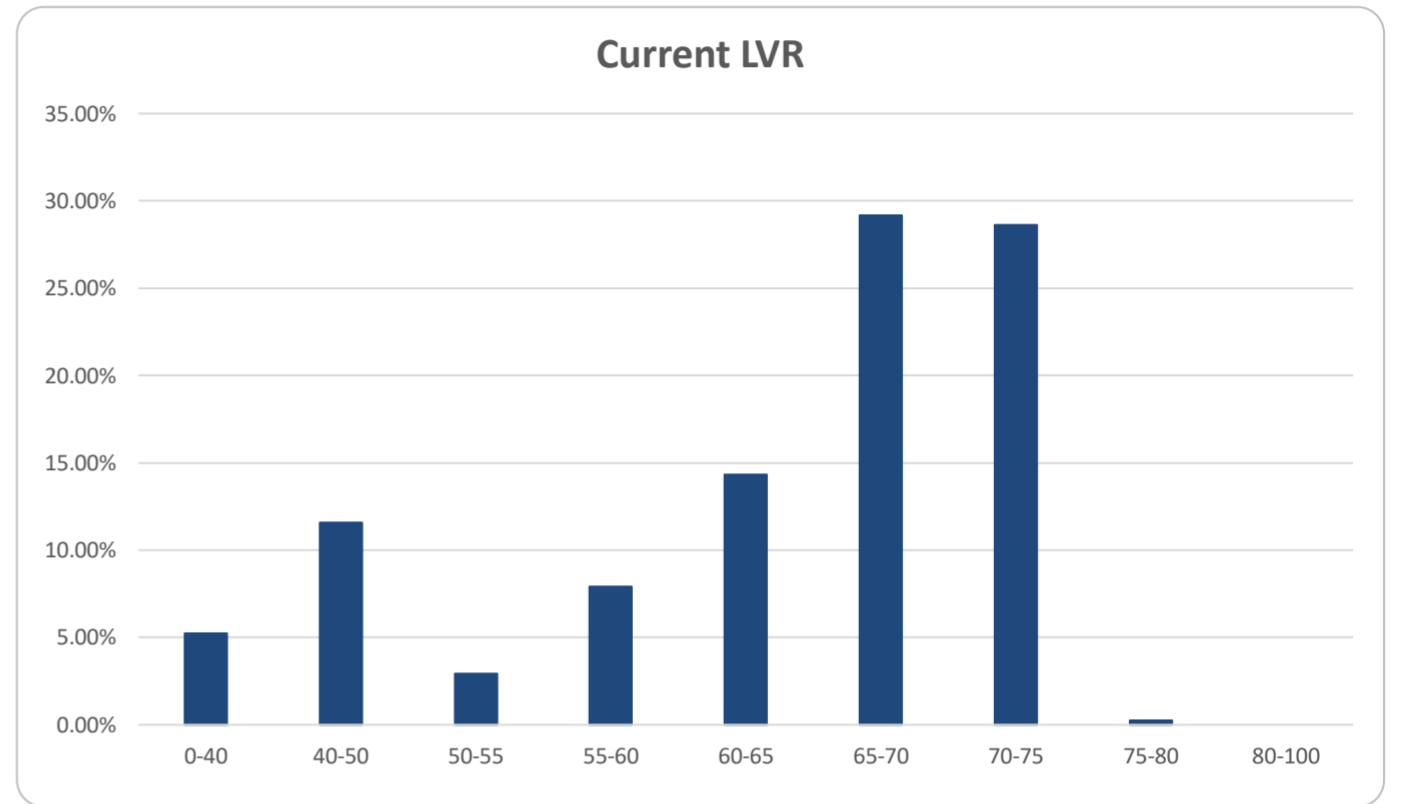
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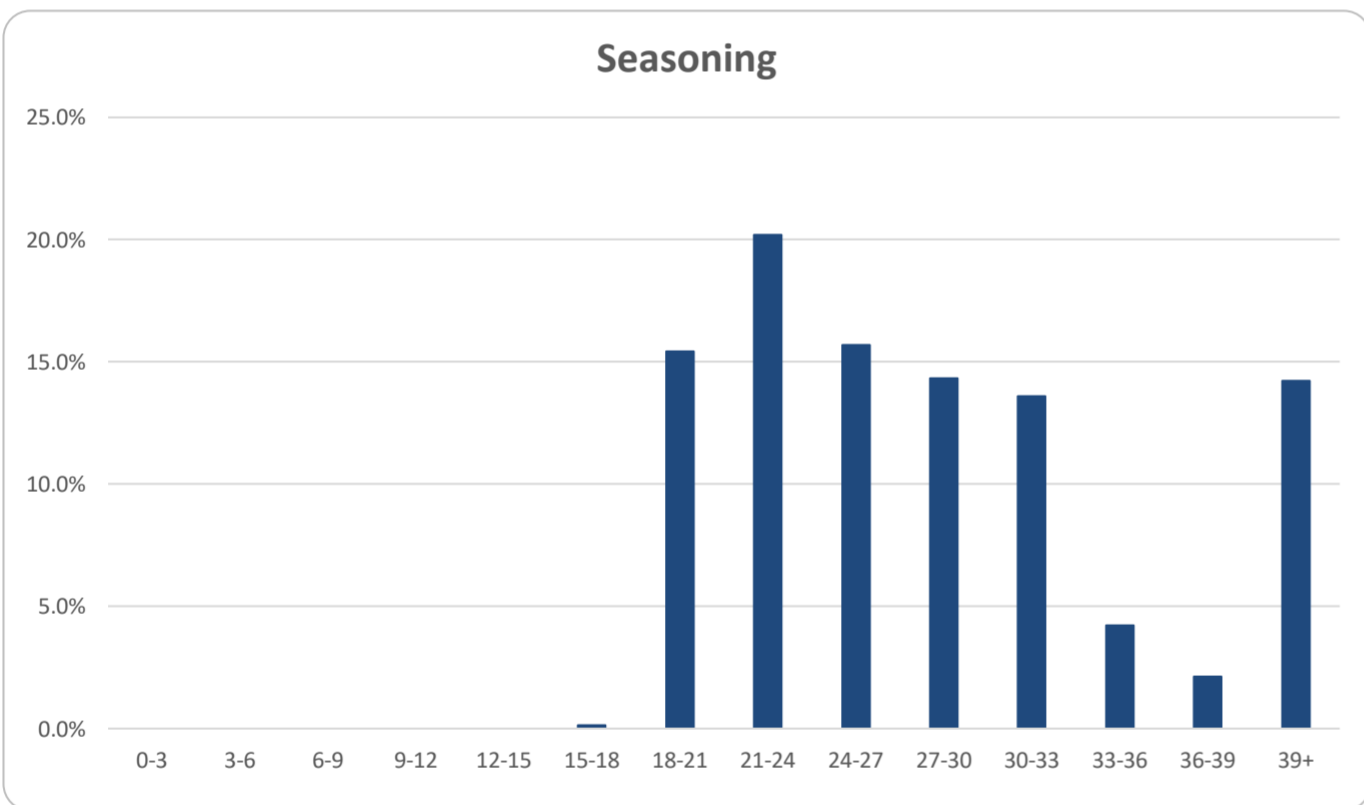
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