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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Apr-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	119,242,669.30		2,396,652.61	116,846,016.69	48.0%	64.9%	0.00	0.00	313,118.18	313,118.18
Class A2	22,656,107.16		455,363.99	22,200,743.17	38.2%	64.9%	0.00	0.00	69,392.86	69,392.86
Class B	23,100,000.00		0.00	23,100,000.00	27.9%	100.0%	0.00	0.00	75,340.81	75,340.81
Class C	23,700,000.00		0.00	23,700,000.00	17.3%	100.0%	0.00	0.00	96,127.85	96,127.85
Class D	15,000,000.00		0.00	15,000,000.00	10.7%	100.0%	0.00	0.00	72,758.22	72,758.22
Class E	12,900,000.00		0.00	12,900,000.00	4.9%	100.0%	0.00	0.00	83,070.70	83,070.70
Class F	5,700,000.00		0.00	5,700,000.00	2.4%	100.0%	0.00	0.00	41,687.30	41,687.30
Class G	2,400,000.00		0.00	2,400,000.00	1.3%	100.0%	0.00	0.00	20,698.85	20,698.85
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	31,832.47	31,832.47

## 1. GENERAL

Current Payment Date	10-Apr-19
Collection Period (start)	1-Mar-19
Collection Period (end)	31-Mar-19
Interest Period (start)	12-Mar-19
Interest Period (end)	9-Apr-19
Days in Interest Period	29
Next Payment Date	10-May-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,168,070.81
Early Repayment Fees	24,092.56
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	4,363.93
<b>Total Available Income</b>	<b>1,196,527.30</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	2,874,016.60
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>2,874,016.60</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)	93,918.06
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	313,118.18
Class A2 Interest	69,392.86
Class B Interest	75,340.81
Class C Interest	96,127.85
Class D Interest	72,758.22
Class E Interest	83,070.70
Class F Interest	41,687.30
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,698.85
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	31,832.47
Other Expenses	0.00
Excess Spread	298,582.00

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	22,000.00
Class A1 Principal Payment	2,396,652.61
Class A2 Principal Payment	455,363.99
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	227,717,179.67
Plus: Capitalised Charges	-20,592.53
Plus: Further Advances / Redraws	22,000.00
Less: Principal Collections	2,768,030.14
 Loan Balance at End of Collection Period	 224,950,557.00

#### b. Repayments

Principal received on Mortgage Loans during Collection Period	2,768,030.14
CPR (%)	13.6%

#### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.98%	6.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.39%	6.84%	OK

#### d. Arrears

##### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	5	1	1	7
Balance Outstanding	5,035,511	3,034,472	982,115	9,052,098
% Portfolio Balance	2.24%	1.35%	0.44%	4.02%

#### 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	153	51.0%	130,748,089	58.1%
Mid Doc	60	20.0%	41,664,418	18.5%
Quick Doc	27	9.0%	16,758,498	7.4%
SMSF	60	20.0%	35,779,551	15.9%
Total	300	100.0%	224,950,557	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	30	10%	11,659,884	5.2%
40%	50.0%	40	13%	27,855,117	12.4%
50%	55.0%	11	4%	5,142,798	2.3%
55%	60.0%	25	8%	16,862,058	7.5%
60%	65.0%	39	13%	32,850,507	14.6%
65%	70.0%	82	27%	65,897,655	29.3%
70%	75.0%	73	24%	64,682,539	28.8%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		300	100.0%	224,950,557	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.0%	385,778	0.2%
100,000	200,000	31	10.3%	4,835,713	2.1%
200,000	300,000	39	13.0%	10,098,167	4.5%
300,000	400,000	36	12.0%	12,587,110	5.6%
400,000	500,000	33	11.0%	15,132,138	6.7%
500,000	1,000,000	83	27.7%	57,848,666	25.7%
1,000,000	1,500,000	34	11.3%	42,232,628	18.8%
1,500,000	2,000,000	18	6.0%	32,502,630	14.4%
2,000,000	2,500,000	12	4.0%	26,968,774	12.0%
2,500,000	5,000,000	8	2.7%	22,358,954	9.9%
Total		300	100%	224,950,557	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	149	49.7%	112,282,287	49.9%	
ACT	2	0.7%	3,545,433	1.6%	
VIC	92	30.7%	67,878,005	30.2%	
QLD	37	12.3%	27,901,145	12.4%	
SA	16	5.3%	8,093,905	3.6%	
WA	3	1.0%	4,739,531	2.1%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		300	100%	224,950,557	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	236	78.7%	180,321,754	80.2%	
Non metro	53	17.7%	35,519,436	15.8%	
Inner City	11	3.7%	9,109,367	4.0%	
Total		300	100%	224,950,557	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	153	51.0%	130,748,089	58.1%	
Med Doc	60	20.0%	41,664,418	18.5%	
Low Doc	27	9.0%	16,758,498	7.4%	
SMSF	60	20.0%	35,779,551	15.9%	
Total		300	100%	224,950,557	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.7%	9,135,900	4.1%	
Non NCCP loans	286	95.3%	215,814,657	95.9%	
Total		300	100%	224,950,557	100%

Summary	
Loans	300
Balance	224,950,557
Avg Balance	749,835
Max Balance	3,034,472
WA Current LVR	64.00%
Max Current LVR	75%
WA Yield	6.84%
BBSW 30	1.8850%
Yield over BBSW30	4.96%
WA Seasoning	31.1
% IO	69.9%
% SMSF	15.9%
% of Loans Fixed	0.00%
% of Loans Investor	61.86%

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	0	0.0%	0	0.0%
18.0	21.0	25	8.3%	15,709,369	7.0%
21.0	24.0	67	22.3%	49,834,613	22.2%
24.0	27.0	53	17.7%	37,301,239	16.6%
27.0	30.0	52	17.3%	39,154,258	17.4%
30.0	33.0	49	16.3%	32,193,122	14.3%
33.0	36.0	13	4.3%	13,074,595	5.8%
36.0	39.0	6	2.0%	3,222,523	1.4%
39.0	150.0	35	11.7%	34,460,837	15.3%
Total		300	100%	224,950,557	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	293	97.7%	215,898,459	96.0%
30.0	60.0	5	1.7%	5,035,511	2.24%
60.0	90.0	1	0.3%	3,034,472	1.3%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.3%	982,115	0.4%
Total		300	100%	224,950,557	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	4	1%	1,121,883	0.5%
15.0	20.0	14	5%	11,829,479	5.3%
20.0	25.0	220	73%	162,154,818	72.1%
25.0	30.0	62	21%	49,844,377	22.2%
Total		300	100%	224,950,557	100%

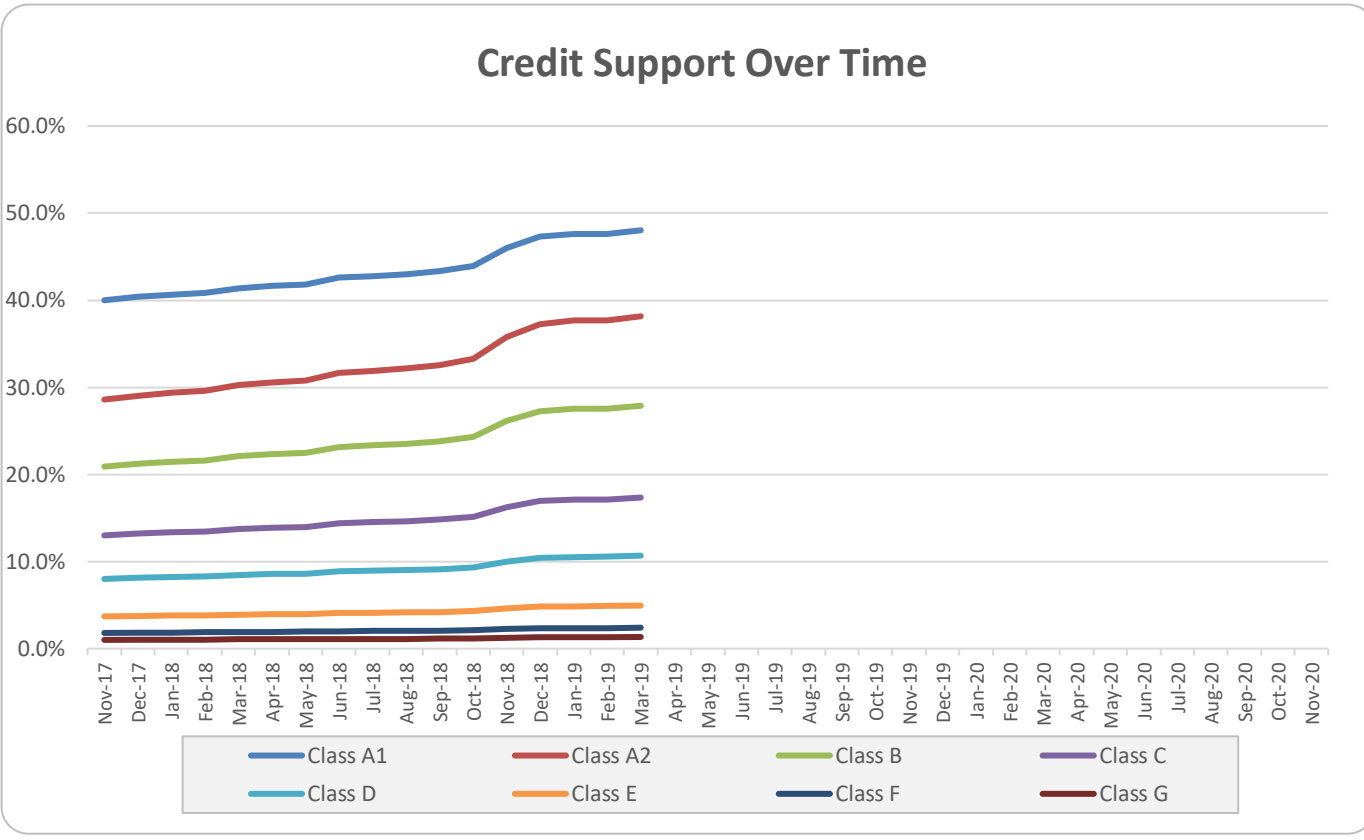
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.33%	16,244,363	7.2%	
Self Employed	263	87.67%	208,706,194	92.8%	
Total		300	100%	224,950,557	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	300	100.00%	224,950,557	100.0%	
1	0	0.00%	0	0.0%	
Total		300	100%	224,950,557	100%

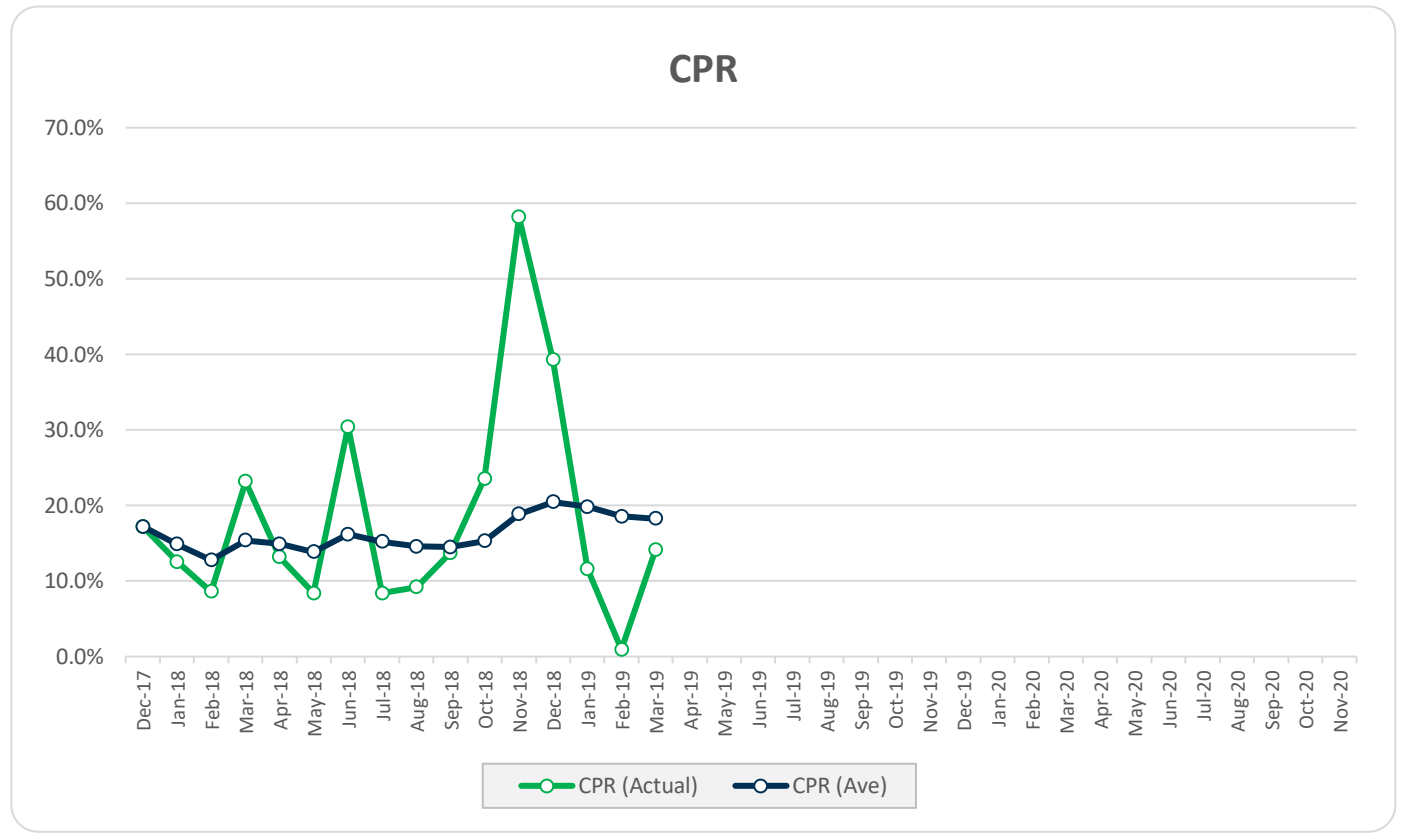
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	64	21.3%	41,699,132	18.5%	
Industrial	133	44.3%	111,005,427	49.3%	
Office	54	18.0%	31,646,455	14.1%	
Professional Suites	3	1.0%	638,303	0.3%	
Residential	26	8.7%	22,058,906	9.8%	
Commercial Other	20	6.7%	17,902,334	8.0%	
Total		300	100%	224,950,557	100%

Think Tank Series 2017-1: Time Series Charts

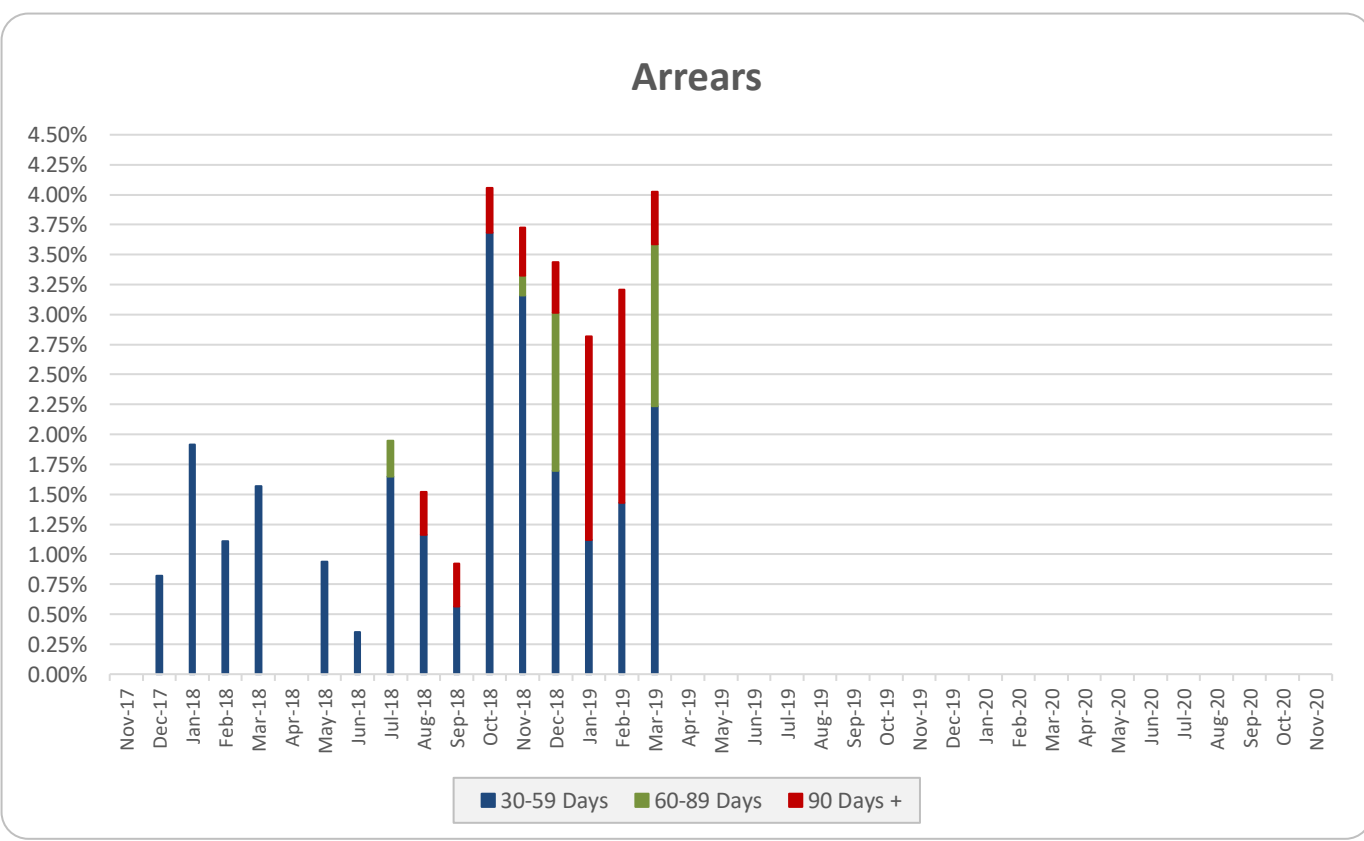
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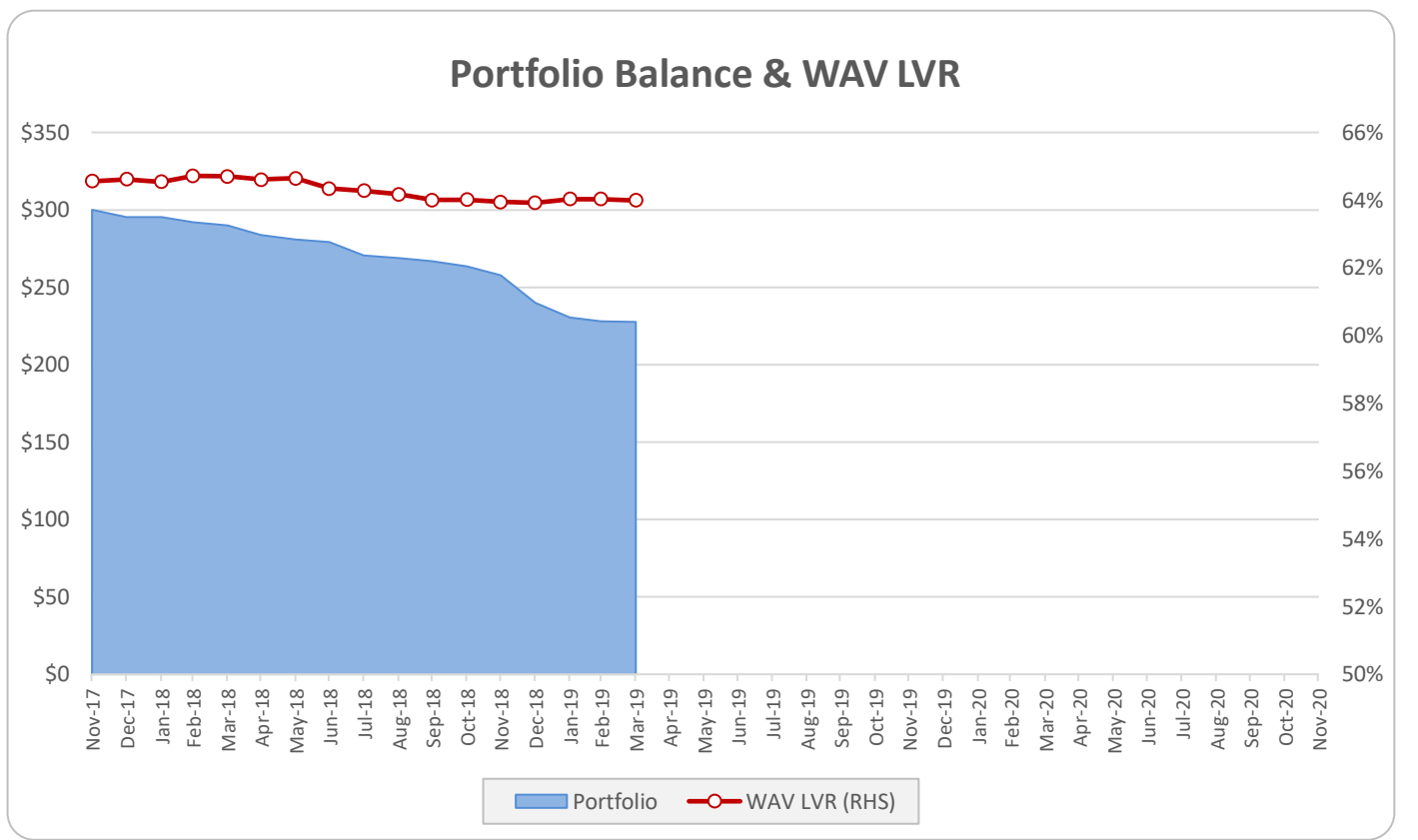
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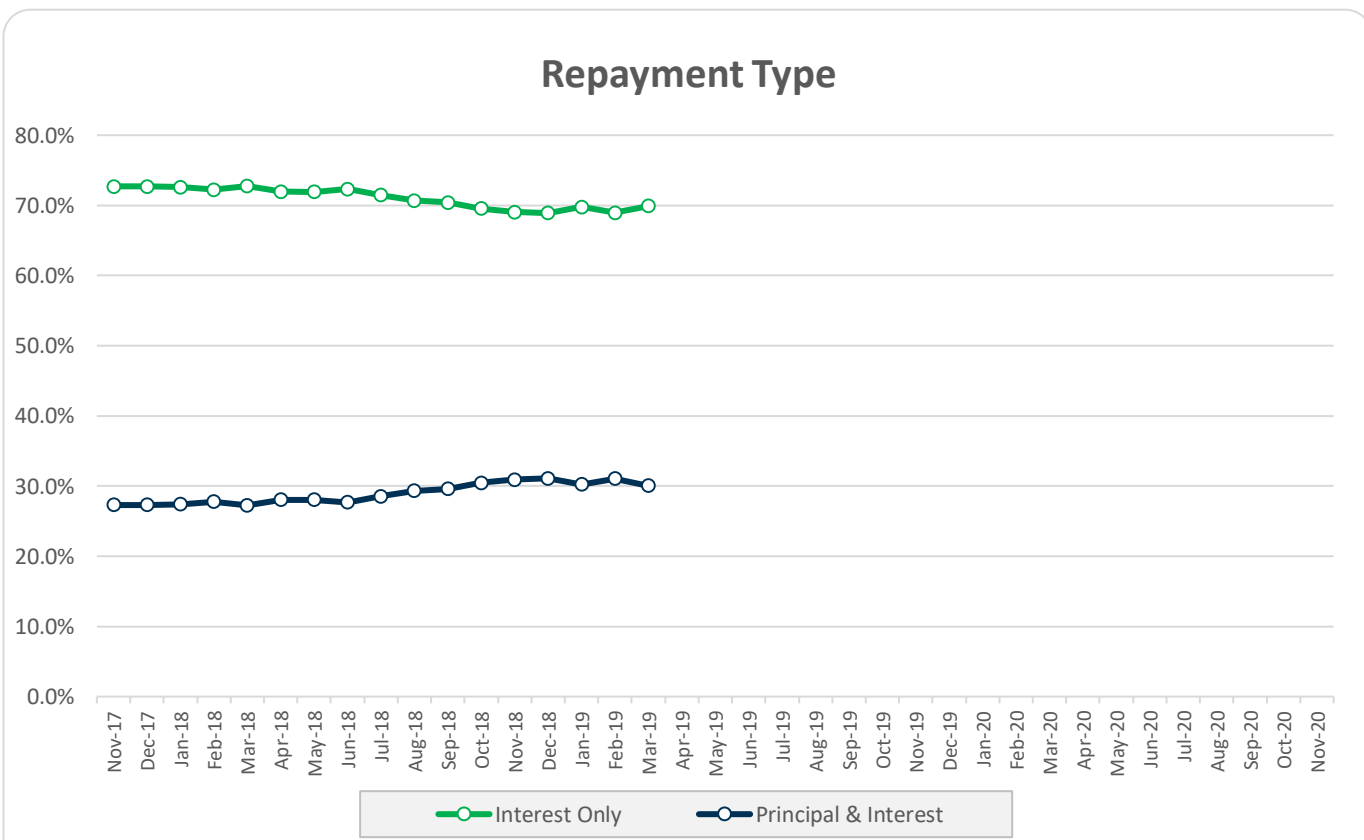
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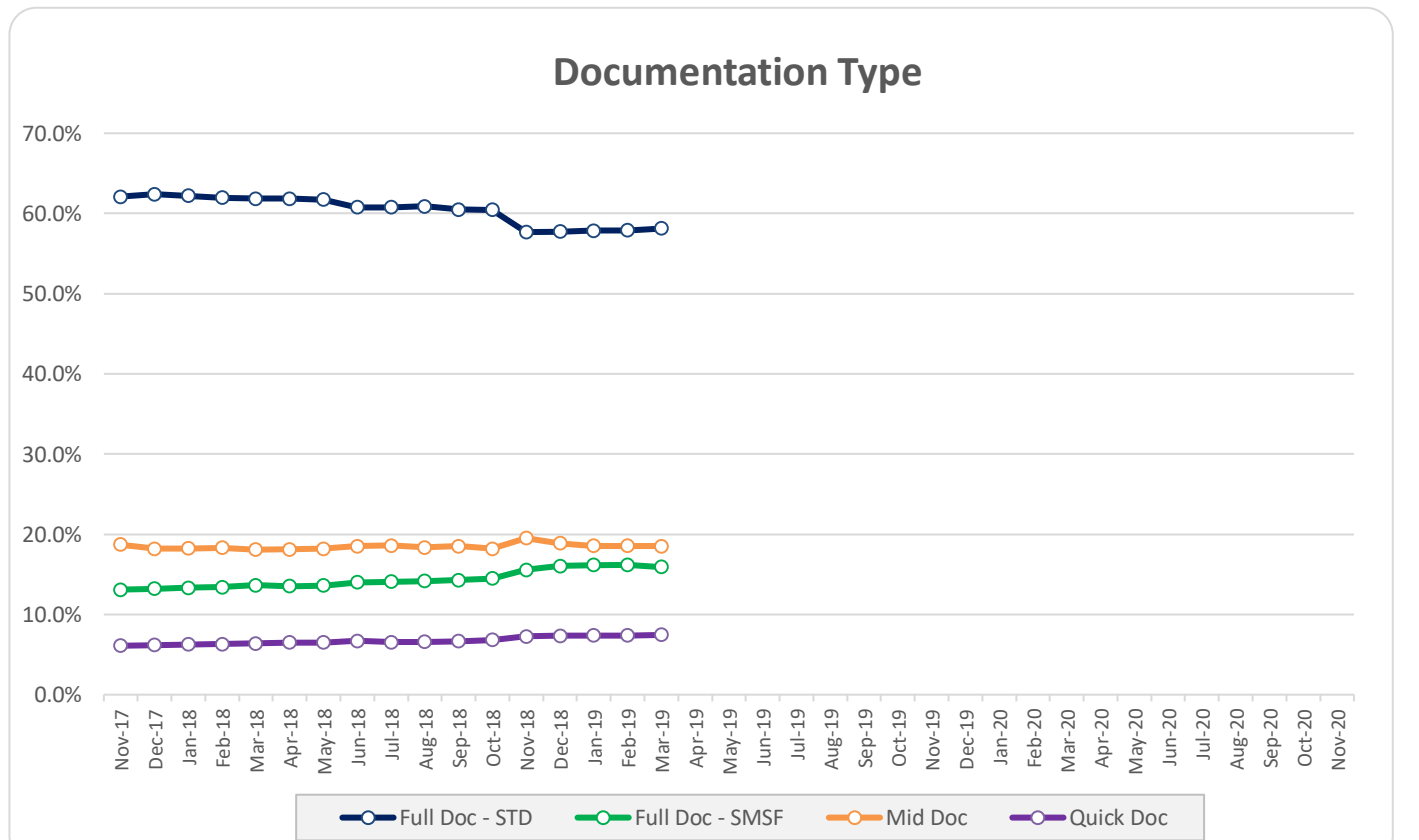
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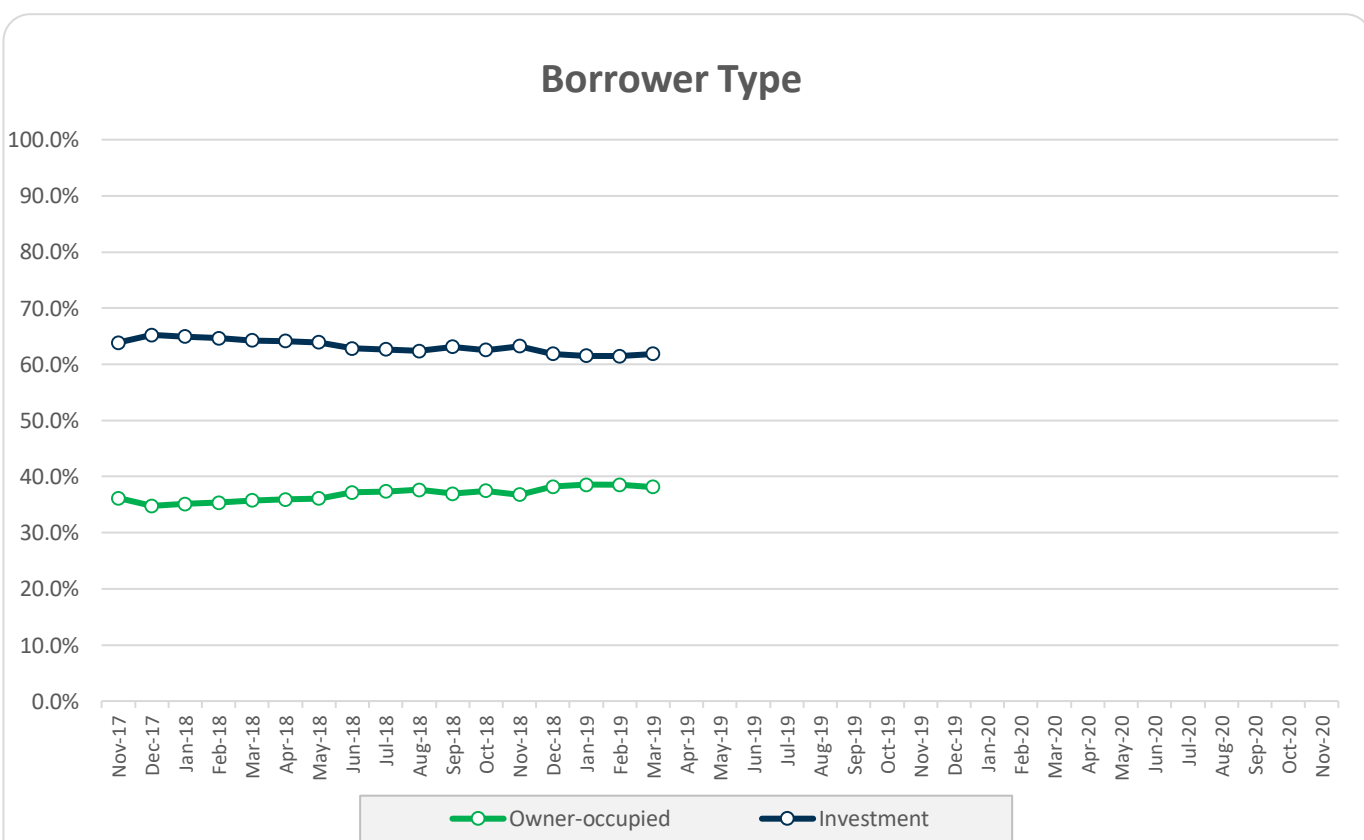
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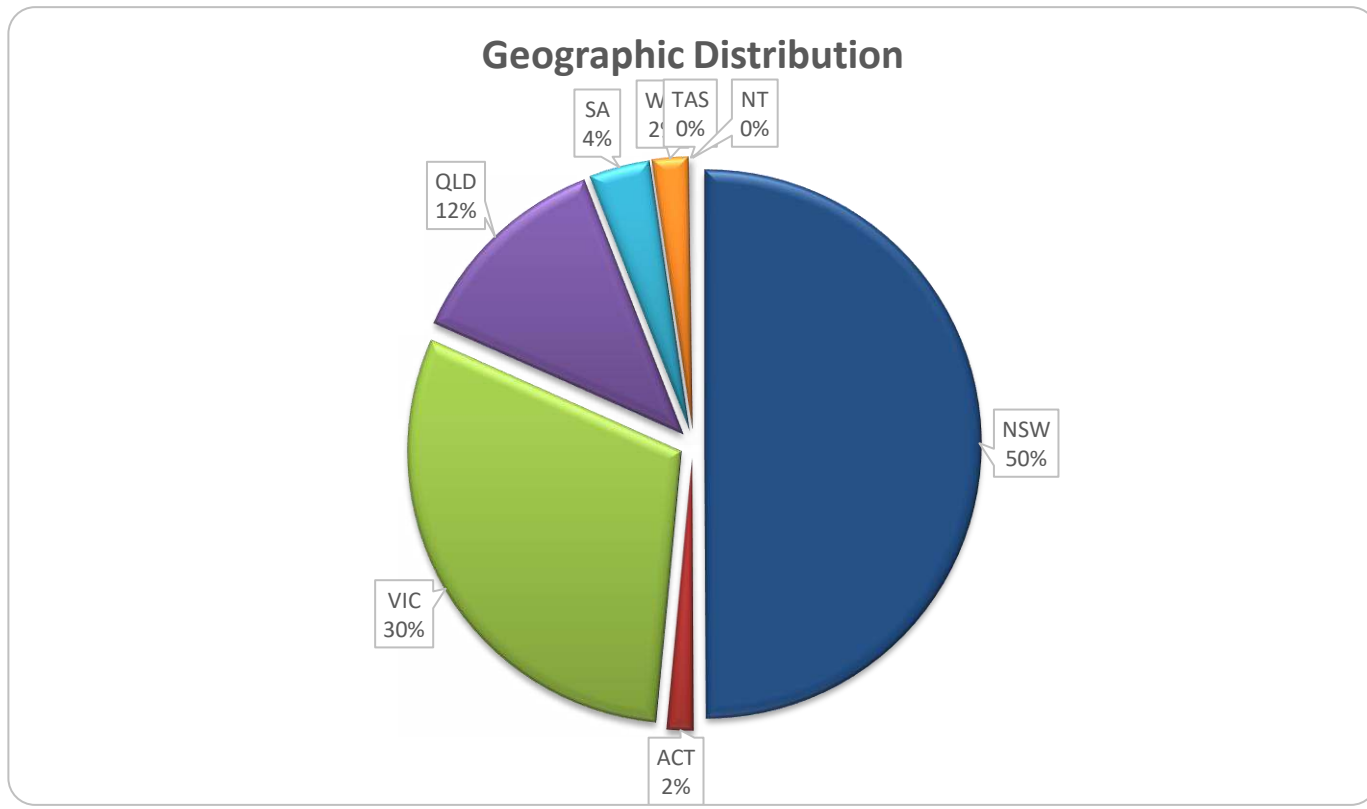


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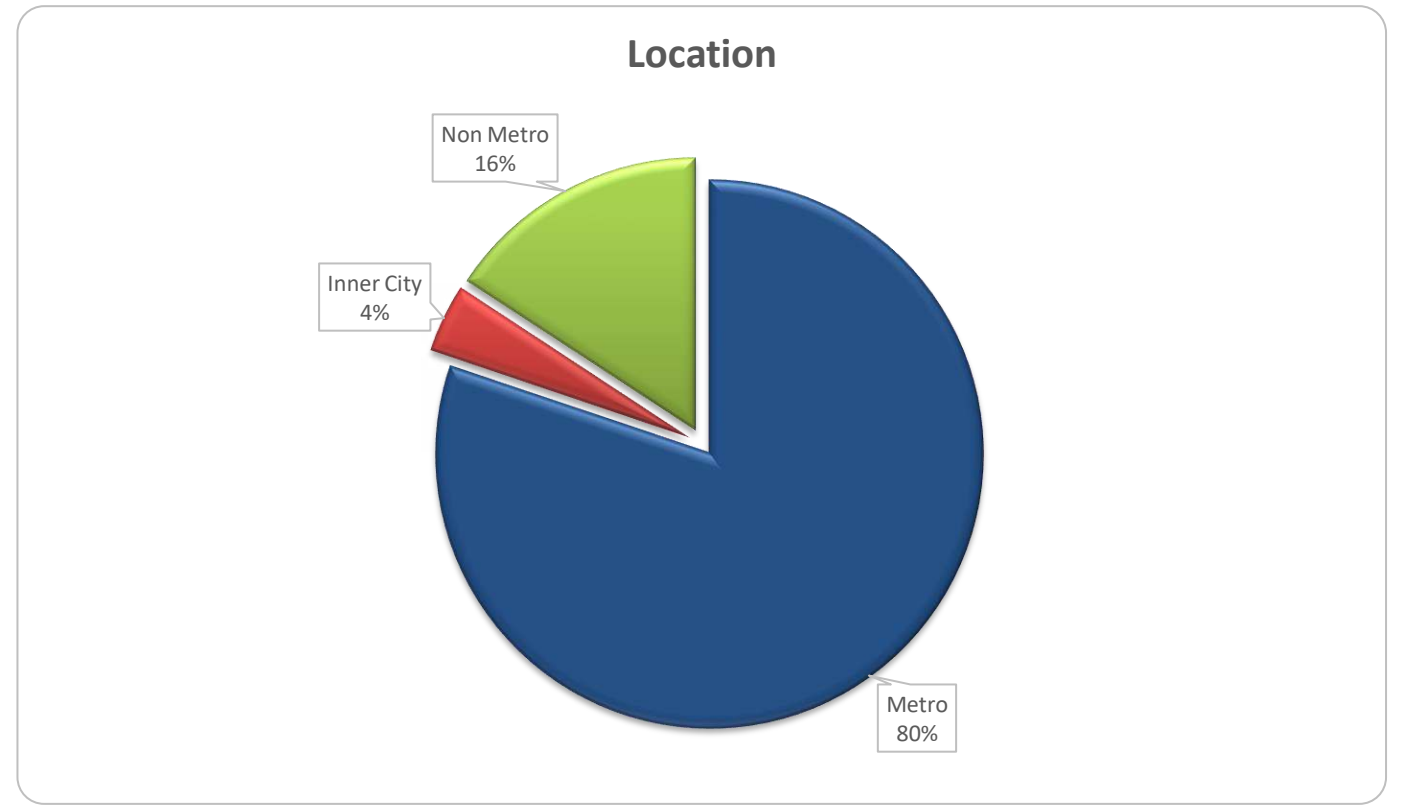


Think Tank Series 2017-1: Current Charts

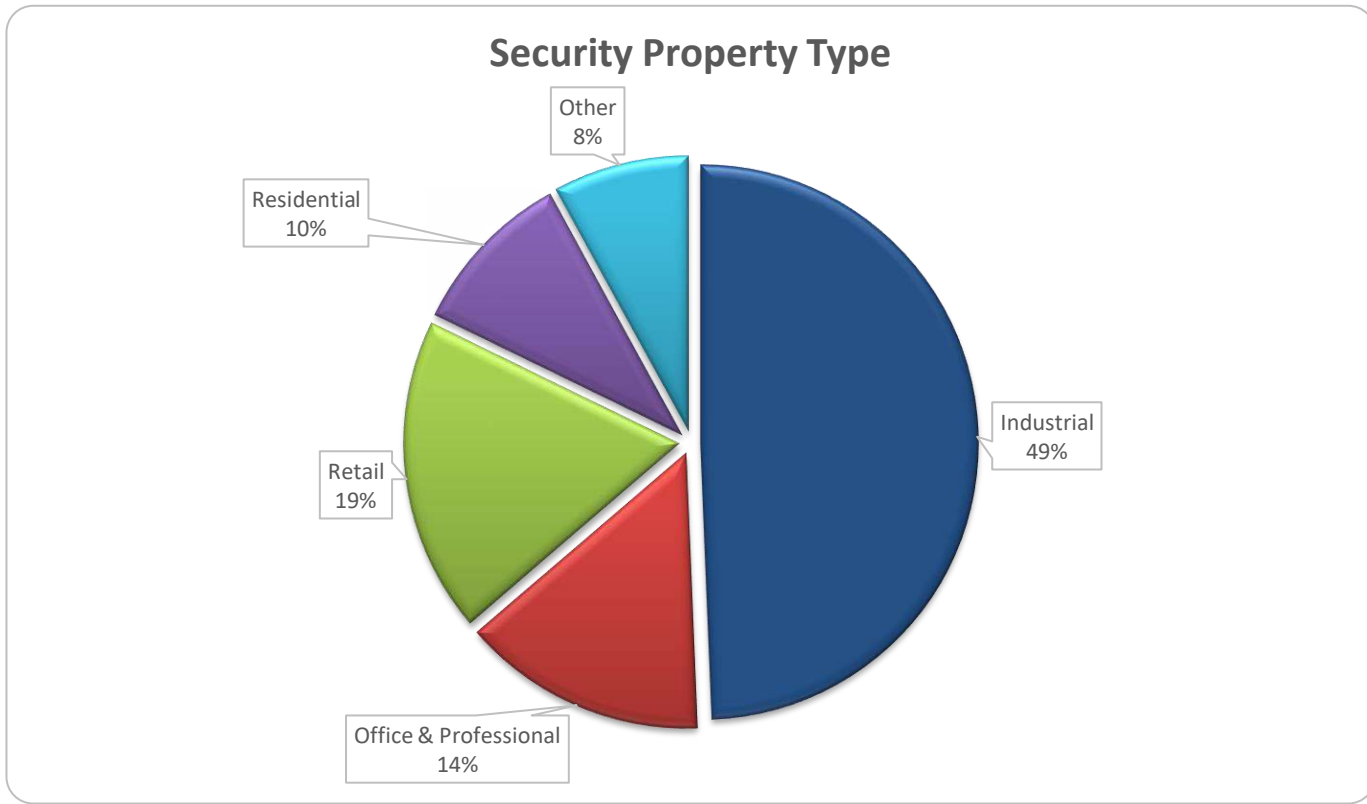
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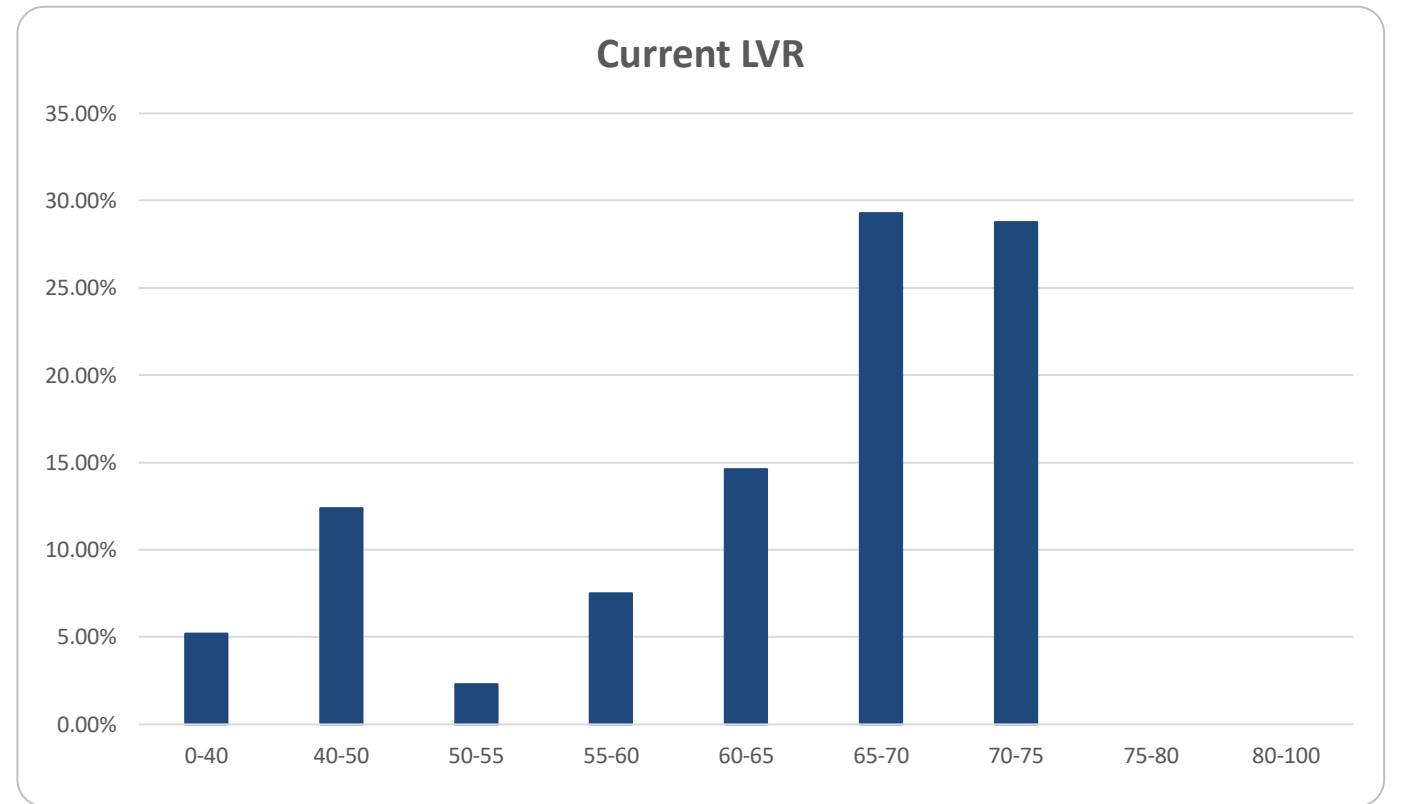
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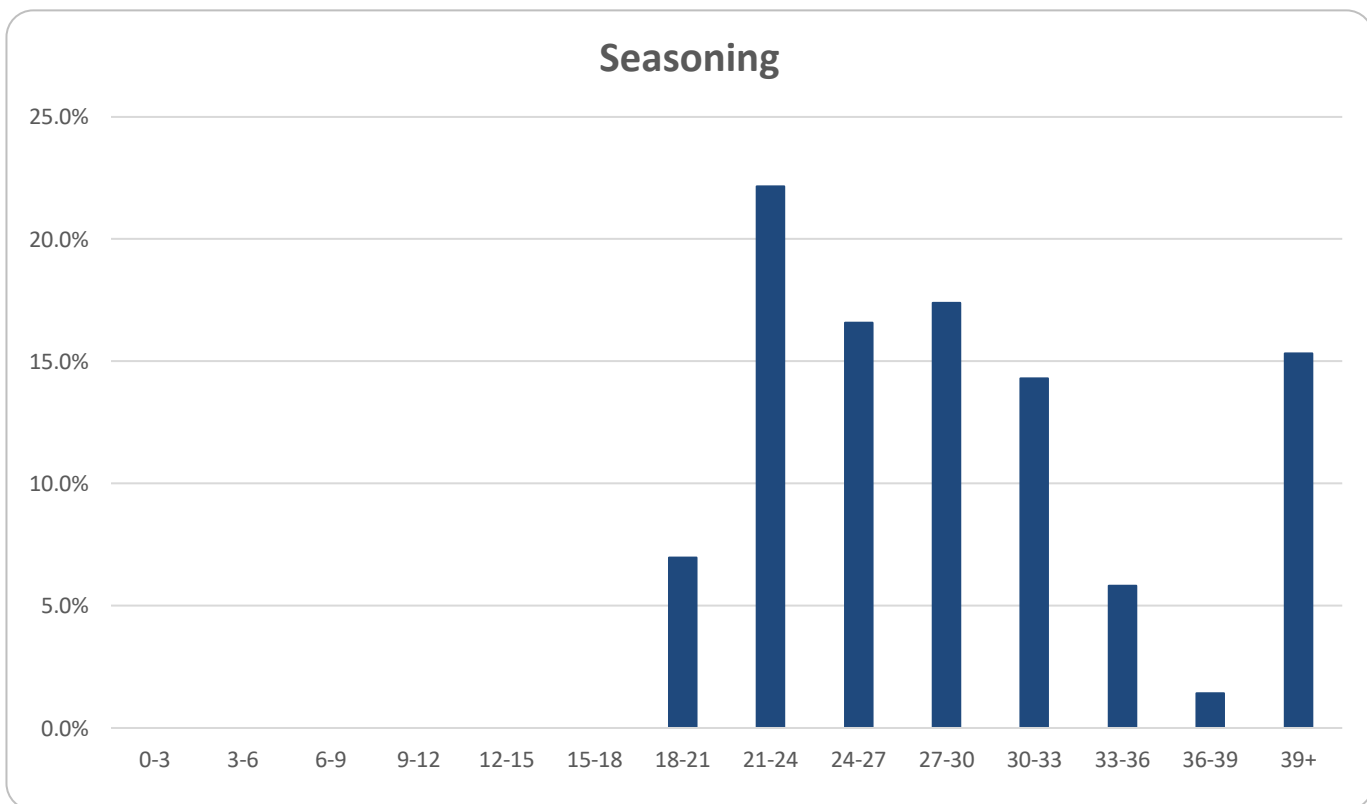
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