
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Apr-2019 to 30-Apr-2019

Payment Date of 10-May-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	116,846,016.69		186,361.52	116,659,655.17	48.1%	64.8%	0.00	0.00	303,873.27	303,873.27
Class A2	22,200,743.17		35,408.69	22,165,334.48	38.2%	64.8%	0.00	0.00	67,771.87	67,771.87
Class B	23,100,000.00		0.00	23,100,000.00	27.9%	100.0%	0.00	0.00	75,263.60	75,263.60
Class C	23,700,000.00		0.00	23,700,000.00	17.4%	100.0%	0.00	0.00	96,697.95	96,697.95
Class D	15,000,000.00		0.00	15,000,000.00	10.7%	100.0%	0.00	0.00	73,530.00	73,530.00
Class E	12,900,000.00		0.00	12,900,000.00	4.9%	100.0%	0.00	0.00	84,441.28	84,441.28
Class F	5,700,000.00		0.00	5,700,000.00	2.4%	100.0%	0.00	0.00	42,464.69	42,464.69
Class G	2,400,000.00		0.00	2,400,000.00	1.3%	100.0%	0.00	0.00	21,134.66	21,134.66
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	32,582.71	32,582.71

1. GENERAL

Current Payment Date	10-May-19
Collection Period (start)	1-Apr-19
Collection Period (end)	30-Apr-19
Interest Period (start)	10-Apr-19
Interest Period (end)	9-May-19
Days in Interest Period	30
Next Payment Date	11-Jun-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,333,790.66
Early Repayment Fees	0.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	21,779.57
Total Available Income	1,355,570.23

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	271,770.21
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	271,770.21

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)	115,062.37
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	303,873.27
Class A2 Interest	67,771.87
Class B Interest	75,263.60
Class C Interest	96,697.95
Class D Interest	73,530.00
Class E Interest	84,441.28
Class F Interest	42,464.69
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	21,134.66
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	32,582.71
Other Expenses	0.00
Excess Spread	442,747.83

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	50,000.00
Class A1 Principal Payment	186,361.52
Class A2 Principal Payment	35,408.69
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	224,950,557.00
Plus: Capitalised Charges	-65,681.20
Plus: Further Advances / Redraws	50,000.00
Less: Principal Collections	247,028.83
 Loan Balance at End of Collection Period	 224,687,846.97

b. Repayments

Principal received on Mortgage Loans during Collection Period	247,028.83
CPR (%)	1.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.90%	6.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.21%	6.84%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	9	0	0	9
Balance Outstanding	8,642,334	0	0	8,642,334
% Portfolio Balance	3.85%	0.00%	0.00%	3.85%

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%	130,484,656	58.1%
Mid Doc	60	20.0%	41,716,397	18.6%
Quick Doc	27	9.0%	16,755,119	7.5%
SMSF	60	20.0%	35,731,675	15.9%
Total	300	100.0%	224,687,847	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	30	10%	11,622,550	5.2%
40%	50.0%	41	14%	28,302,222	12.6%
50%	55.0%	8	3%	3,724,471	1.7%
55%	60.0%	29	10%	19,771,688	8.8%
60%	65.0%	37	12%	30,810,208	13.7%
65%	70.0%	82	27%	66,091,330	29.4%
70%	75.0%	71	24%	62,781,045	27.9%
75%	80.0%	2	1%	1,584,334	0.7%
80%	100.0%	0	0%	0	0.0%
Total		300	100.0%	224,687,847	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.0%	384,976	0.2%
100,000	200,000	31	10.3%	4,800,290	2.1%
200,000	300,000	39	13.0%	10,091,934	4.5%
300,000	400,000	35	11.7%	12,210,787	5.4%
400,000	500,000	34	11.3%	15,496,512	6.9%
500,000	1,000,000	83	27.7%	57,701,517	25.7%
1,000,000	1,500,000	34	11.3%	42,230,009	18.8%
1,500,000	2,000,000	18	6.0%	32,469,792	14.5%
2,000,000	2,500,000	12	4.0%	26,956,604	12.0%
2,500,000	5,000,000	8	2.7%	22,345,426	9.9%
Total		300	100%	224,687,847	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	149	49.7%	112,134,216	49.9%	
ACT	2	0.7%	3,545,433	1.6%	
VIC	92	30.7%	67,807,320	30.2%	
QLD	37	12.3%	27,859,873	12.4%	
SA	16	5.3%	8,090,891	3.6%	
WA	3	1.0%	4,739,863	2.1%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		300	100%	224,687,847	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	236	78.7%	180,119,100	80.2%	
Non metro	53	17.7%	35,469,447	15.8%	
Inner City	11	3.7%	9,099,299	4.0%	
Total		300	100%	224,687,847	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	153	51.0%	130,484,656	58.1%	
Med Doc	60	20.0%	41,716,397	18.6%	
Low Doc	27	9.0%	16,755,119	7.5%	
SMSF	60	20.0%	35,731,675	15.9%	
Total		300	100%	224,687,847	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.7%	9,140,261	4.1%	
Non NCCP loans	286	95.3%	215,547,586	95.9%	
Total		300	100%	224,687,847	100%

Summary	
Loans	300
Balance	224,687,847
Avg Balance	748,959
Max Balance	3,030,580
WA Current LVR	63.94%
Max Current LVR	75%
WA Yield	6.84%
BBSW 30	1.7141%
Yield over BBSW30	5.13%
WA Seasoning	32.1
% IO	69.7%
% SMSF	15.9%
% of Loans Fixed	0.00%
% of Loans Investor	61.87%

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	8	2.7%	5,520,742	2.5%
21.0	24.0	66	22.0%	46,143,881	20.5%
24.0	27.0	63	21.0%	46,547,747	20.7%
27.0	30.0	44	14.7%	32,450,718	14.4%
30.0	33.0	56	18.7%	33,444,449	14.9%
33.0	36.0	18	6.0%	19,230,103	8.6%
36.0	39.0	10	3.3%	6,940,774	3.1%
39.0	150.0	35	11.7%	34,409,434	15.3%
					0%
Total		300	100%	224,687,847	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	291	97.0%	216,045,513	96.2%
30.0	60.0	9	3.0%	8,642,334	3.85%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		300	100%	224,687,847	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	4	1%	1,102,052	0.5%
15.0	20.0	14	5%	11,782,325	5.2%
20.0	25.0	220	73%	161,972,207	72.1%
25.0	30.0	62	21%	49,831,263	22.2%
Total		300	100%	224,687,847	100%

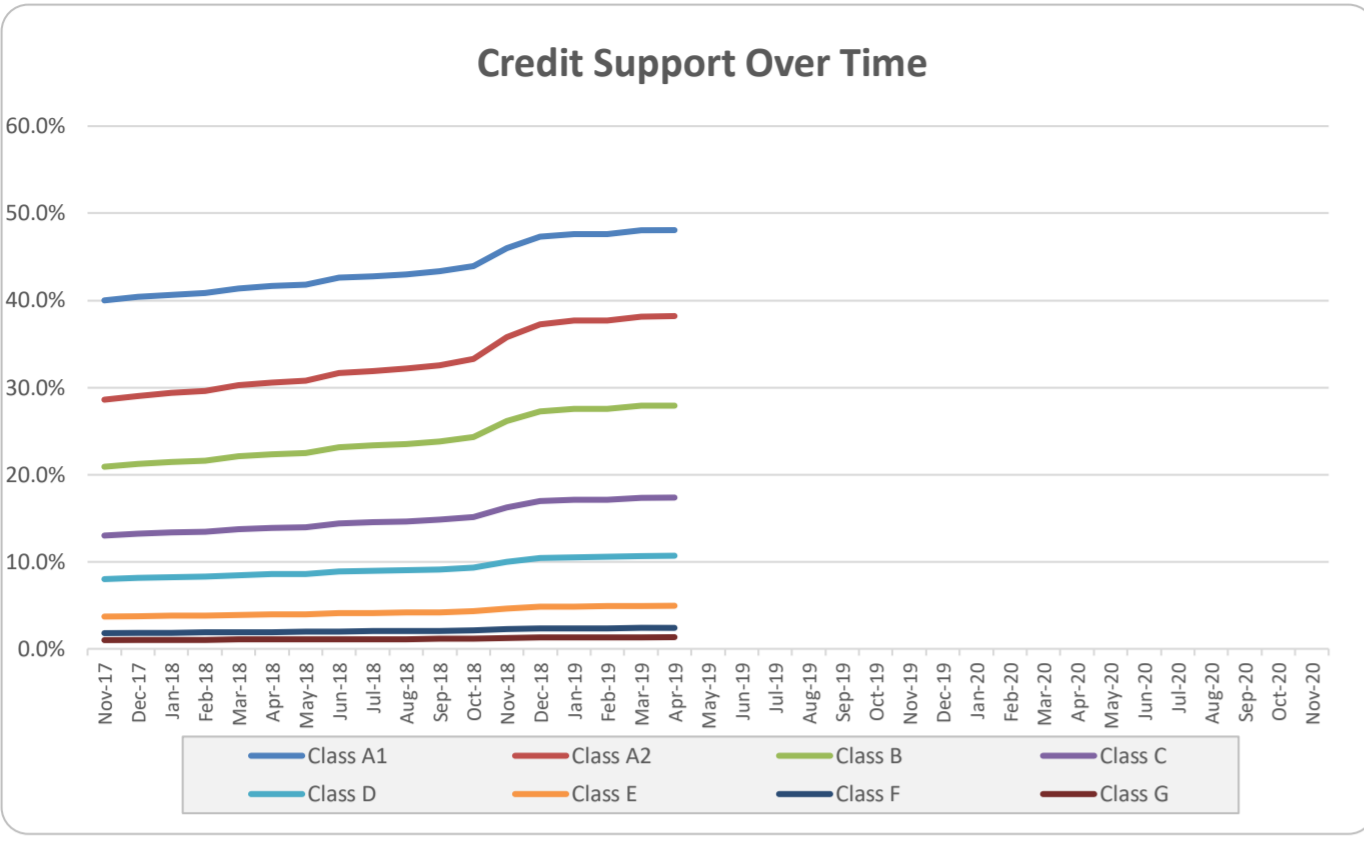
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.33%	16,235,460	7.2%	
Self Employed	263	87.67%	208,452,387	92.8%	
Total		300	100%	224,687,847	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	300	100.00%	224,687,847	100.0%	
1	0	0.00%	0	0.0%	
Total		300	100%	224,687,847	100%

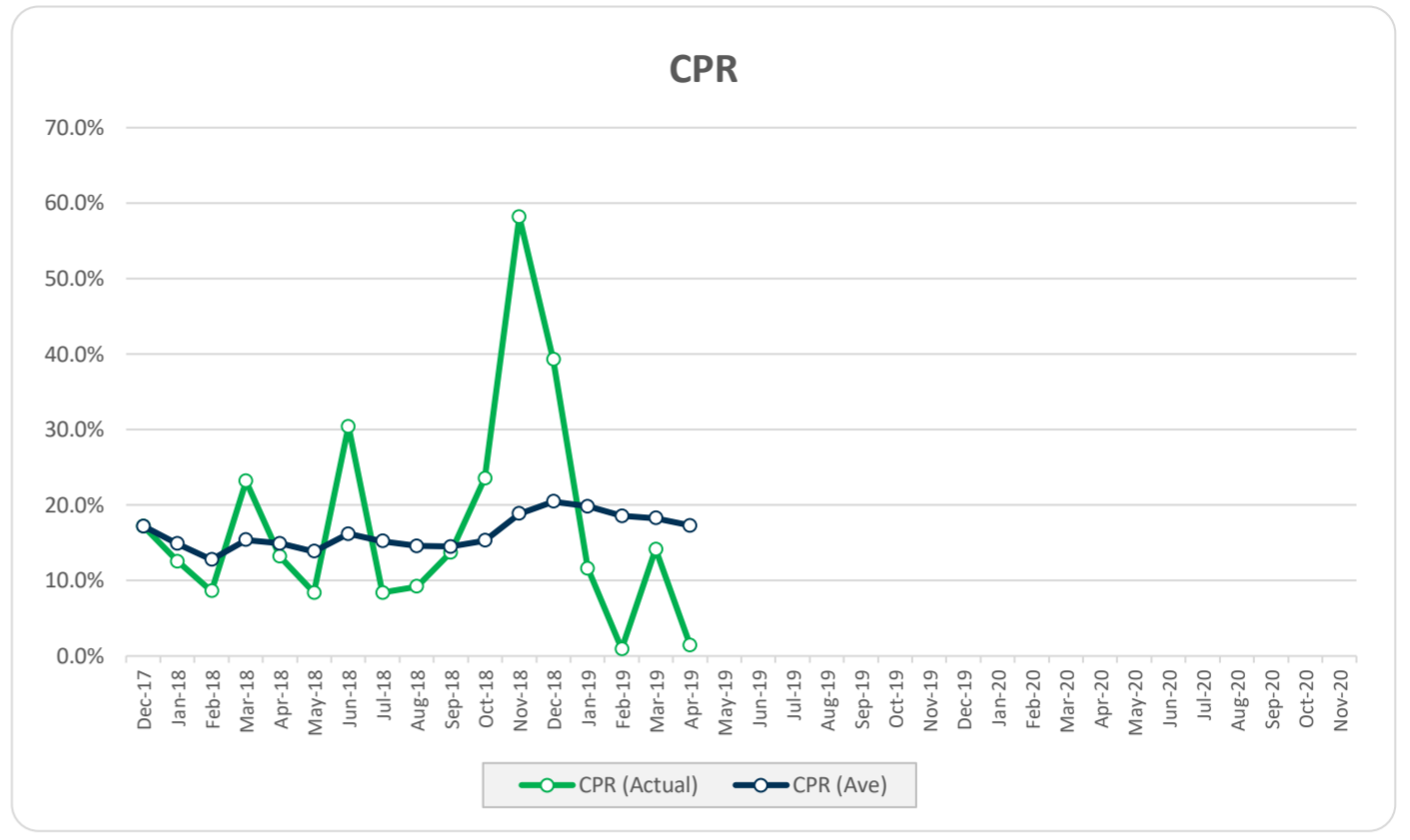
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	64	21.3%	41,685,388	18.6%	
Industrial	133	44.3%	110,836,026	49.3%	
Office	54	18.0%	31,575,487	14.1%	
Professional Suites	3	1.0%	638,303	0.3%	
Residential	26	8.7%	22,048,925	9.8%	
Commercial Other	20	6.7%	17,903,718	8.0%	
Total		300	100%	224,687,847	100%

Think Tank Series 2017-1: Time Series Charts

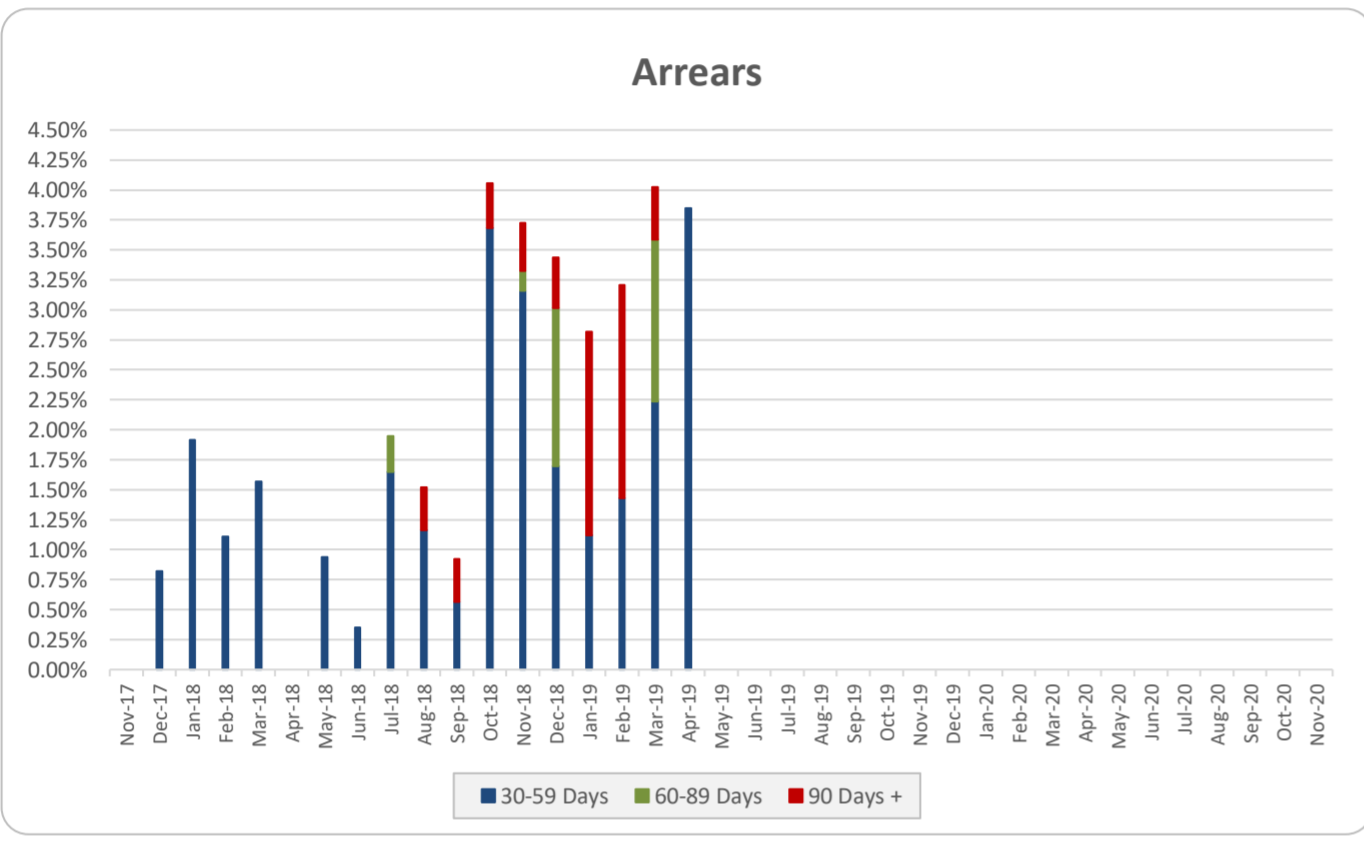
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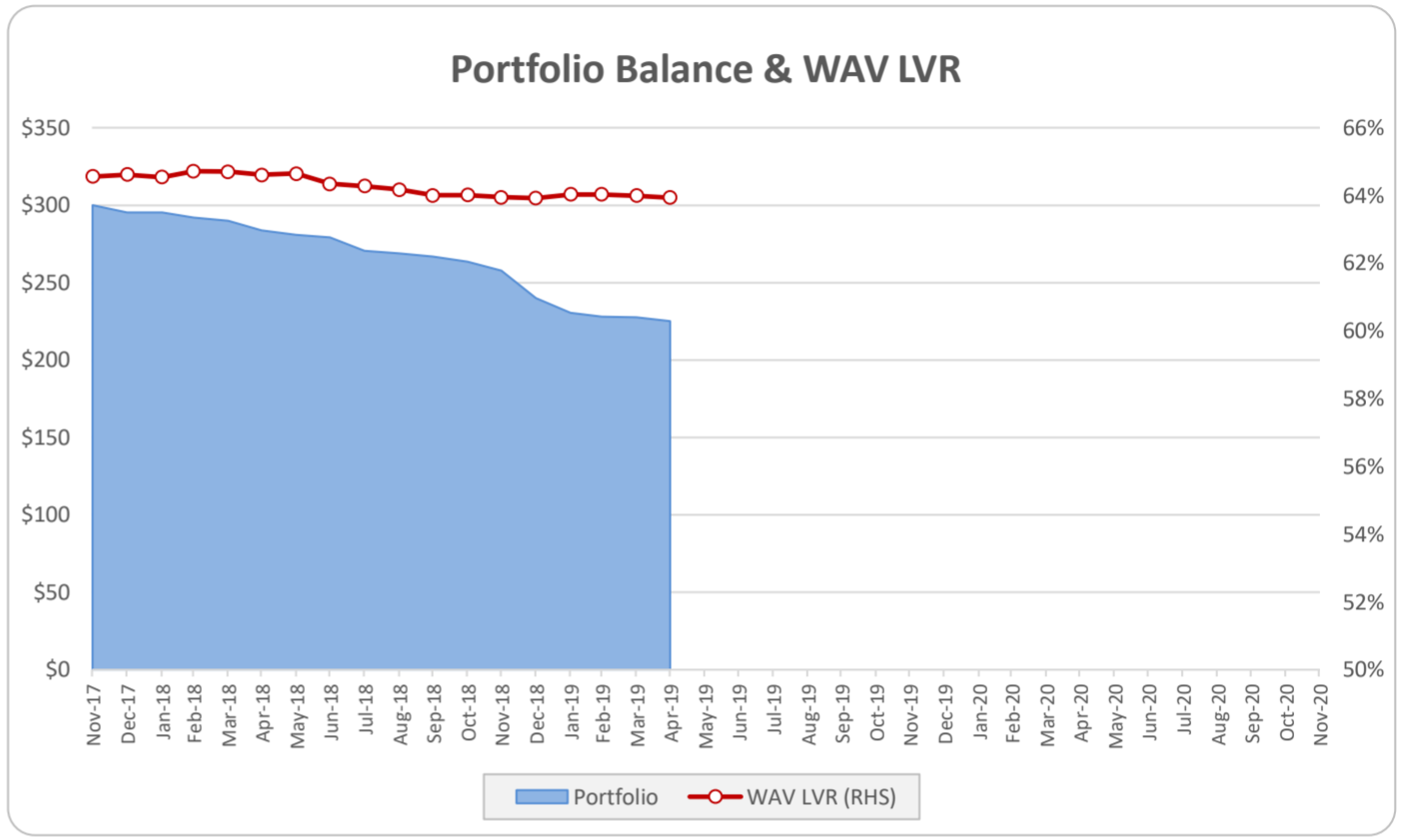
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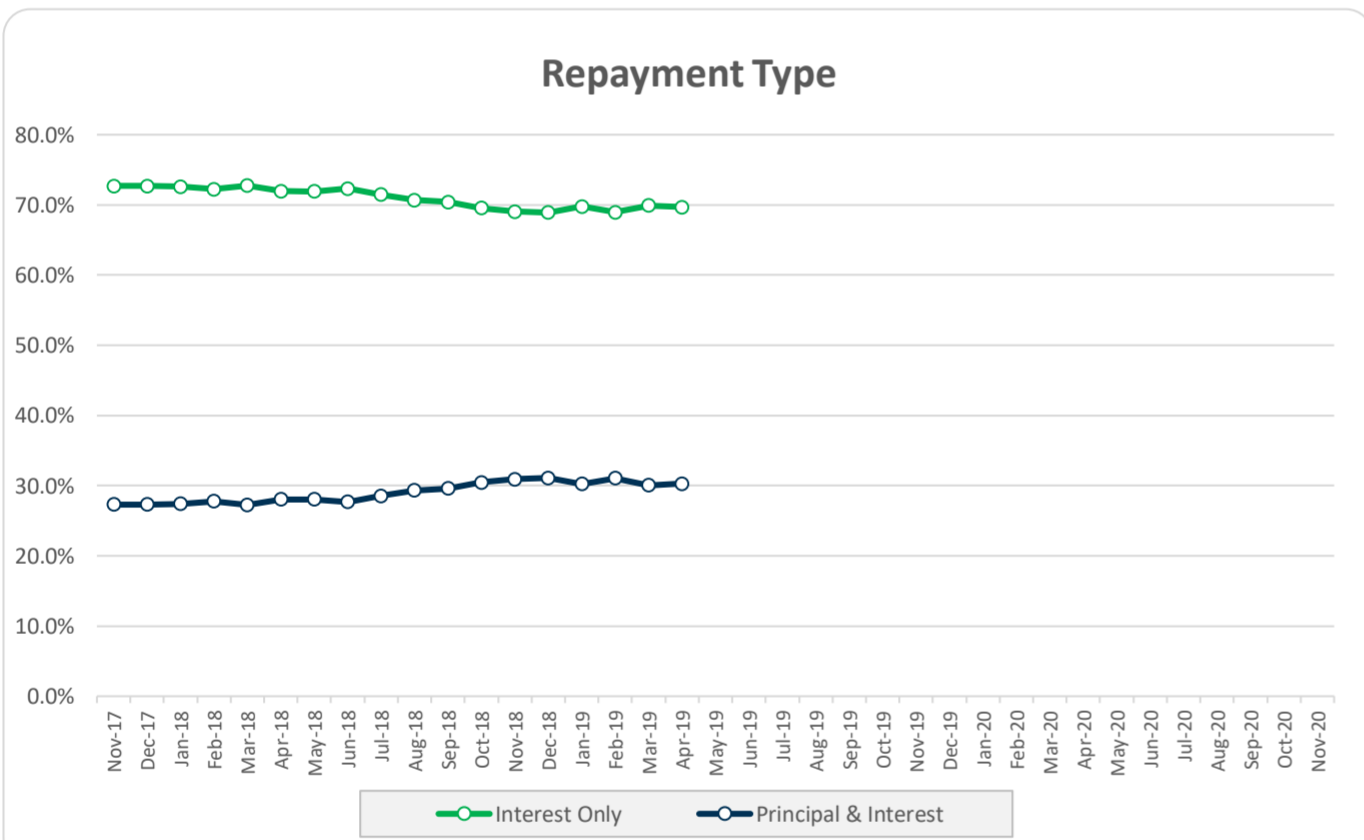
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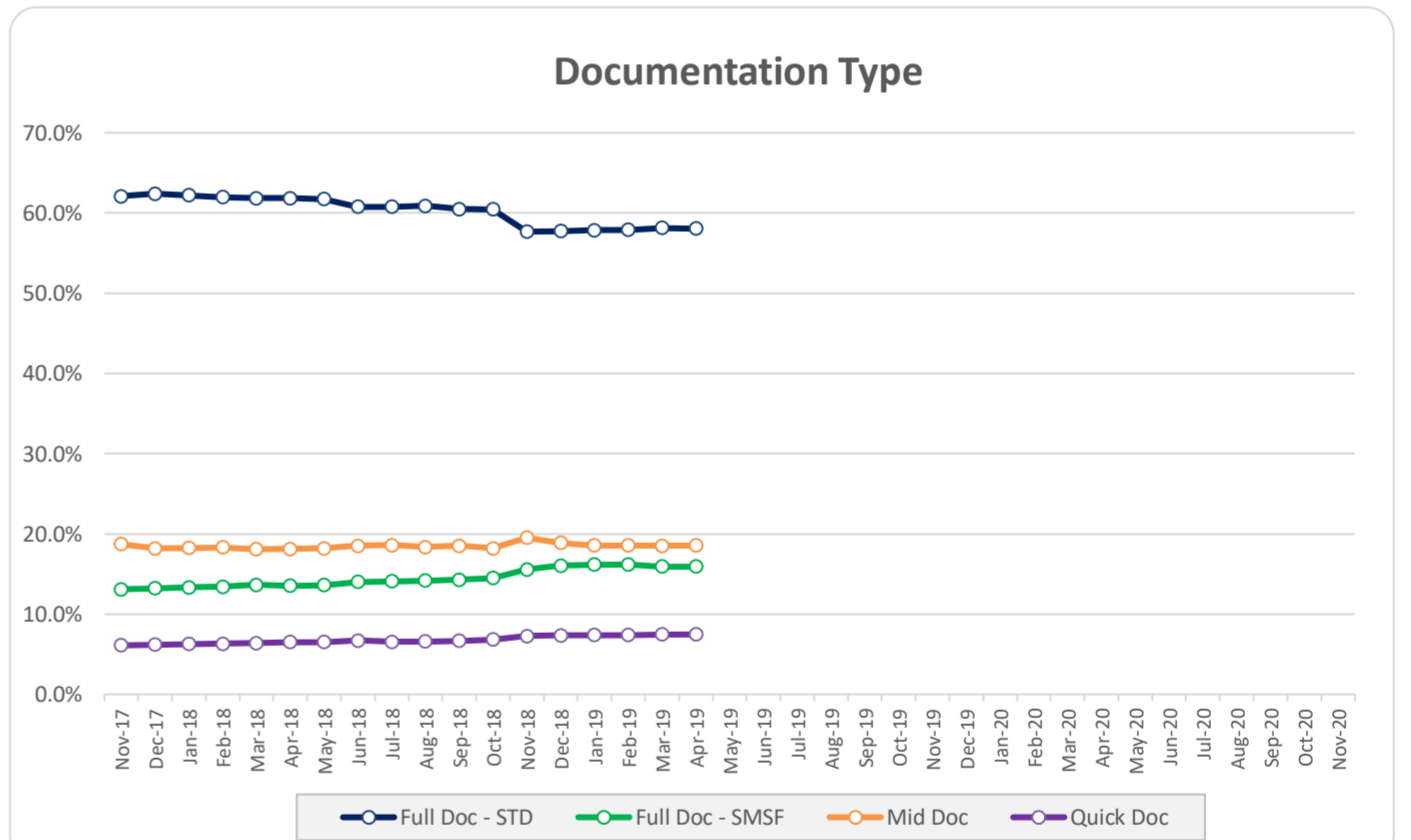
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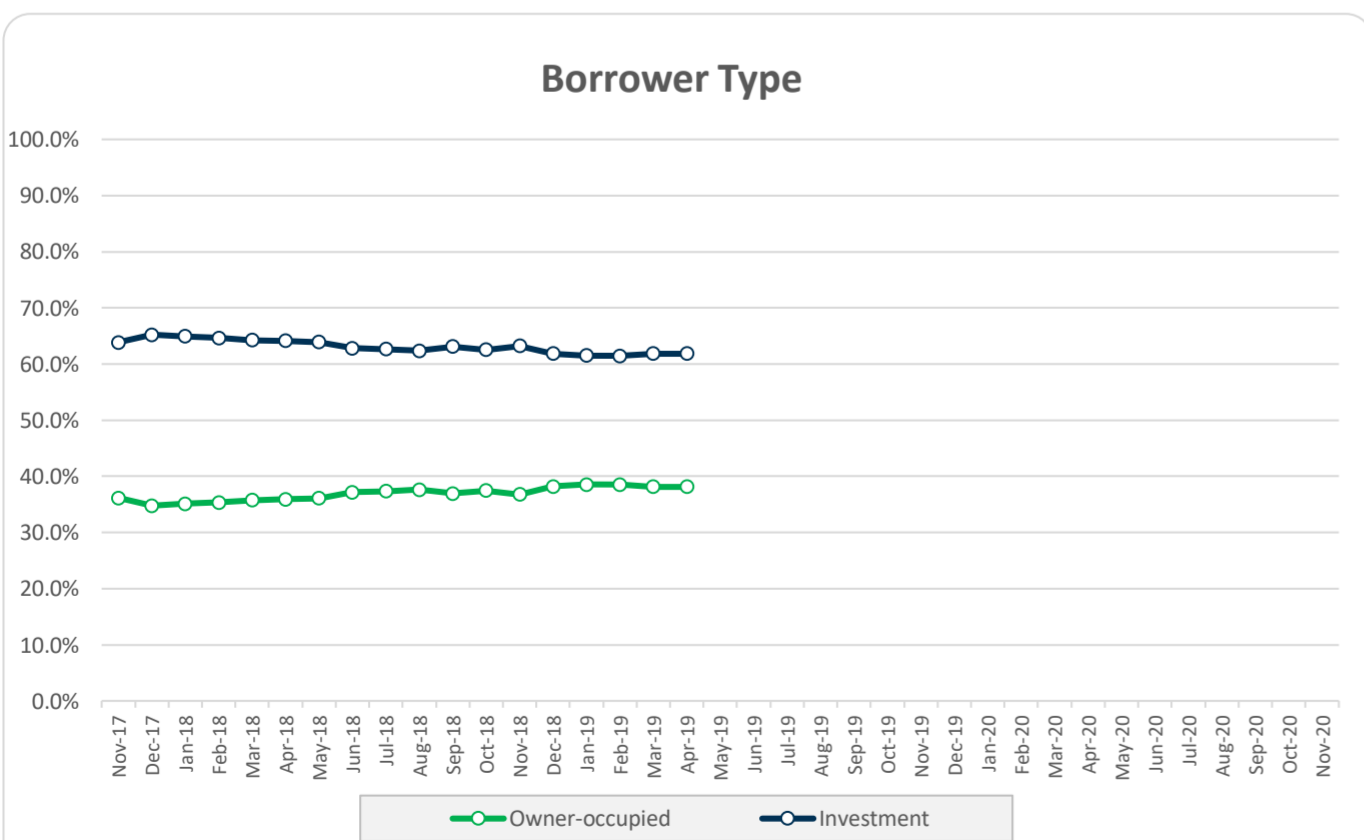
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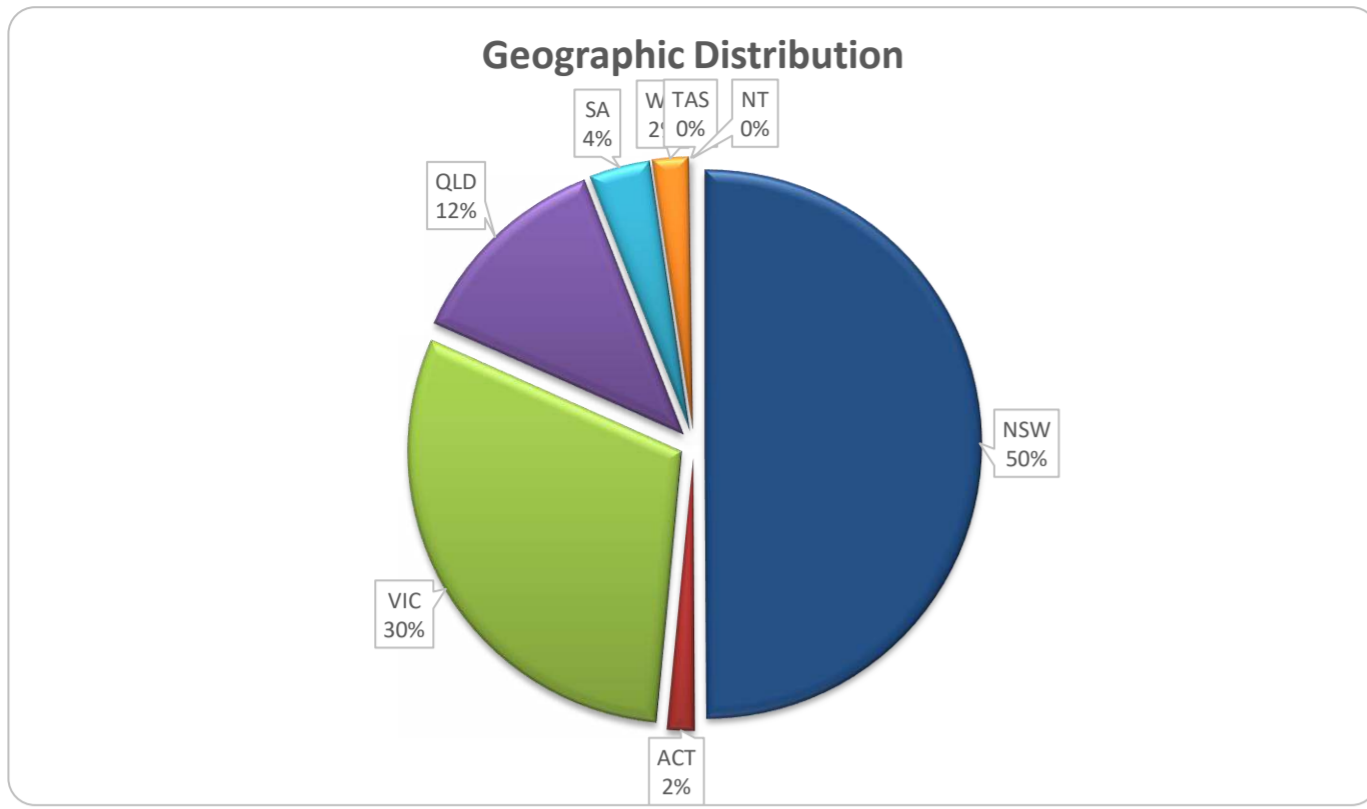


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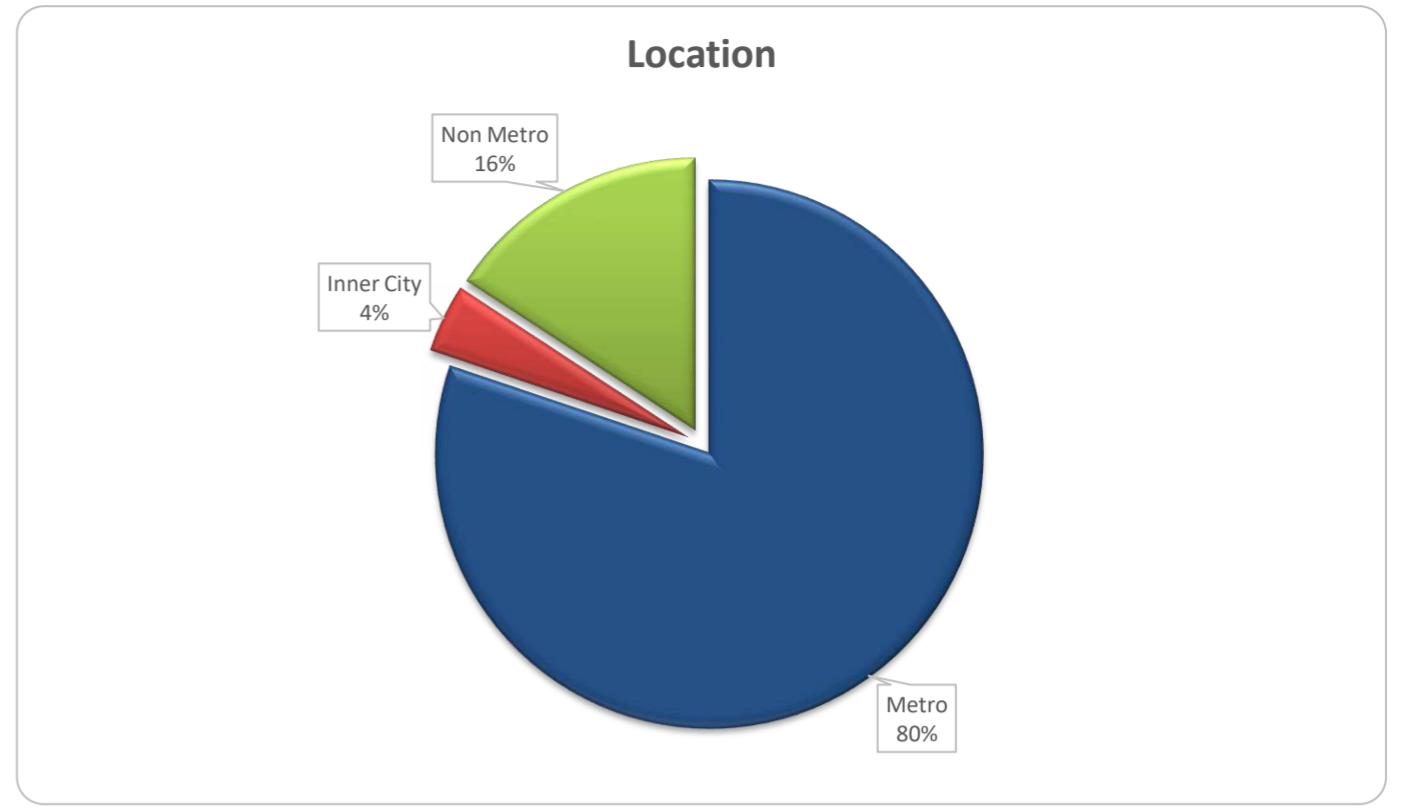


Think Tank Series 2017-1: Current Charts

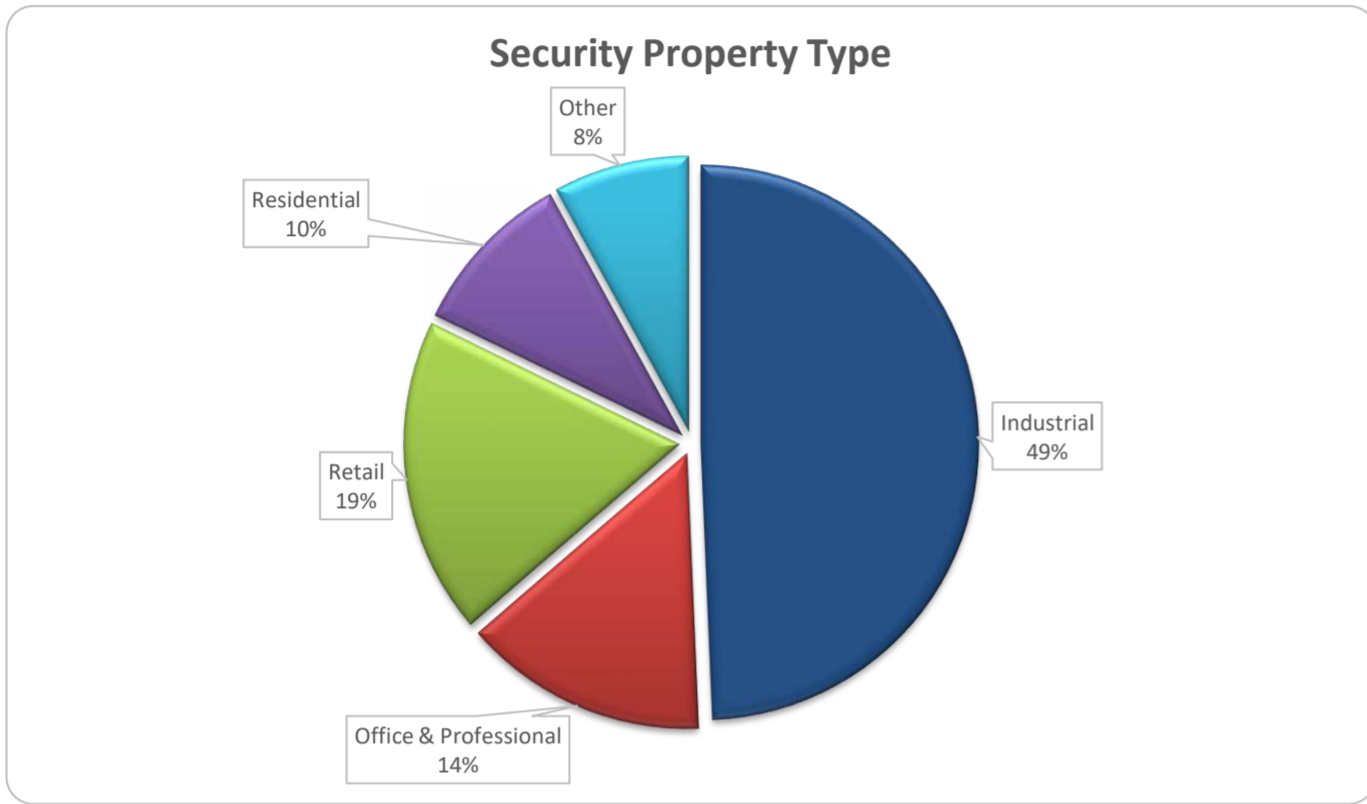
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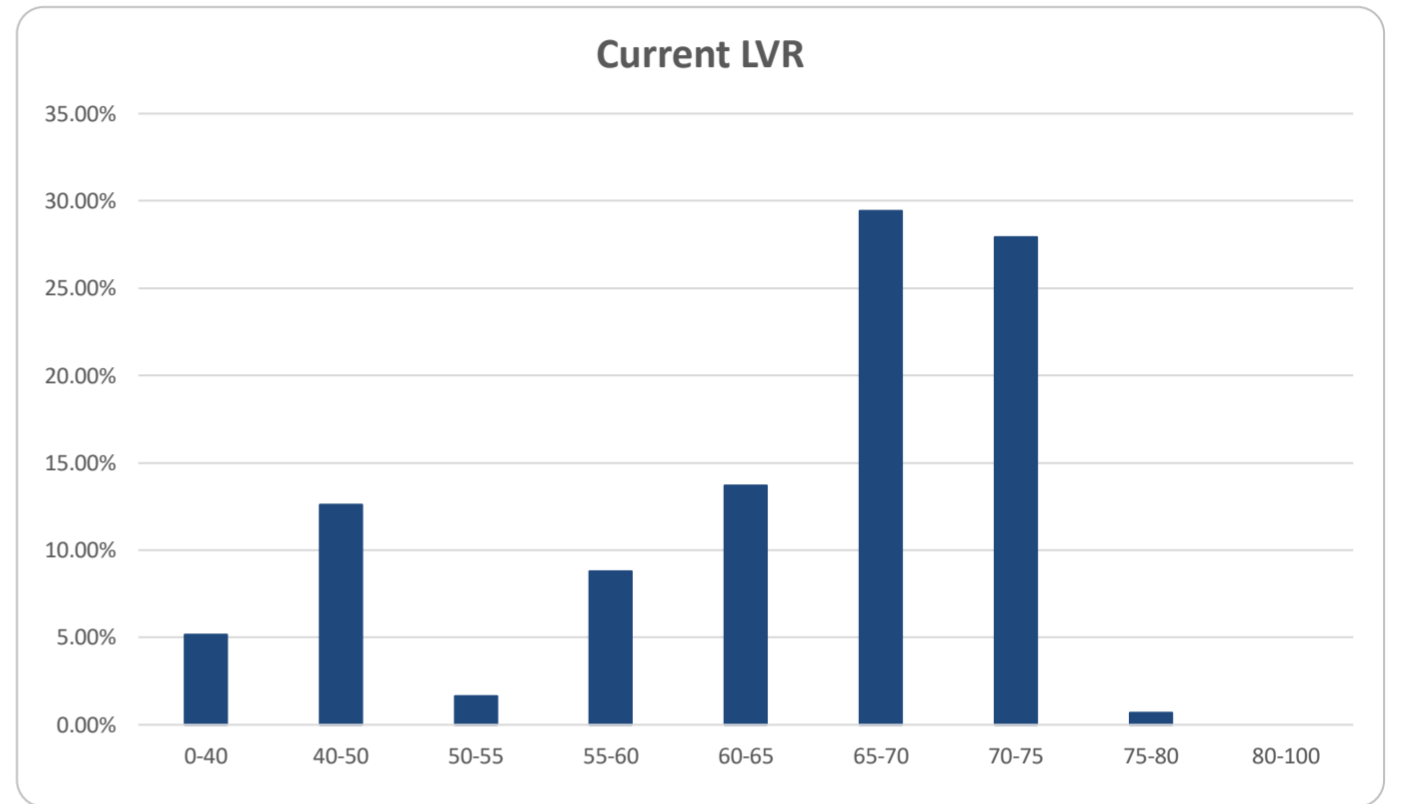
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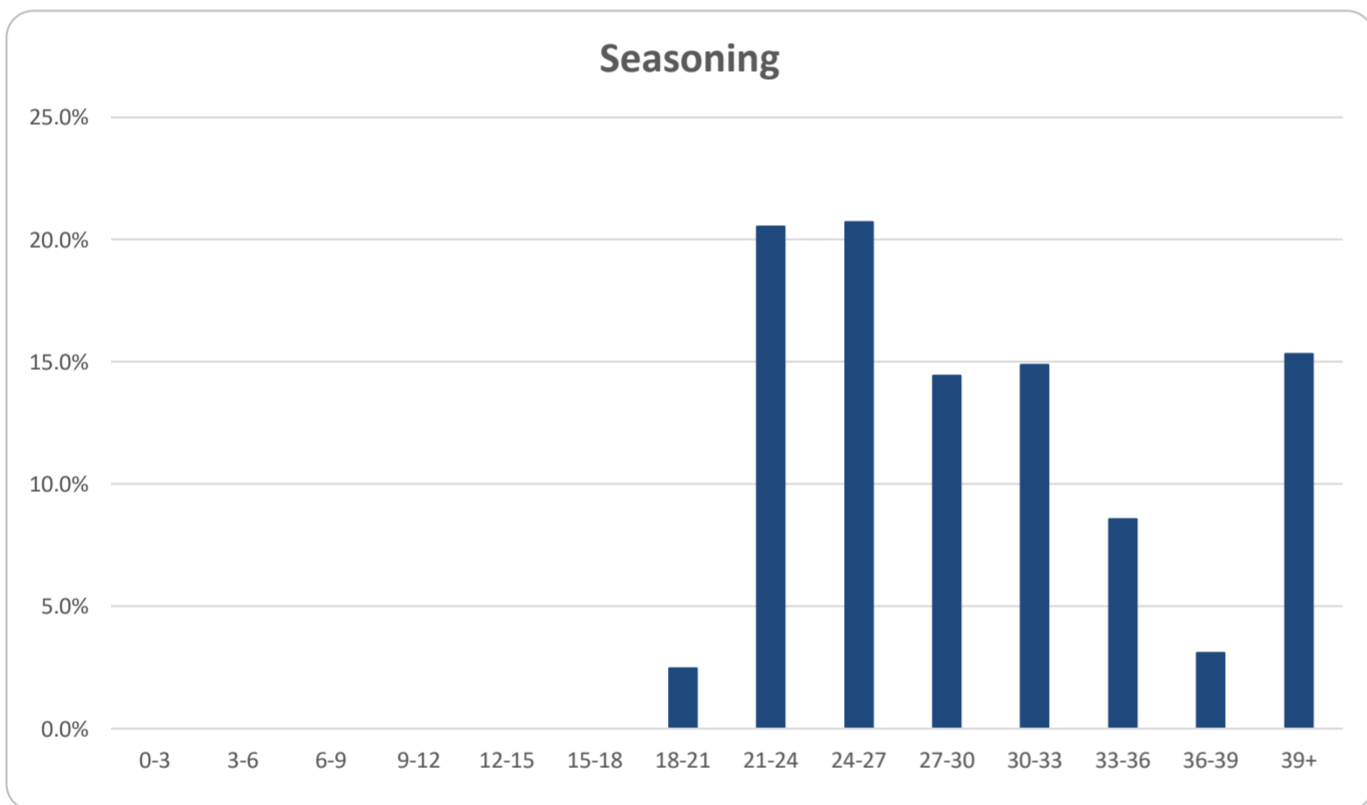
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