
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Apr-2018

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	171,537,198.32		5,134,640.13	166,402,558.19	92.4%	0.00	0.00	423,720.38	423,720.38
Class A2	32,592,067.68		975,581.63	31,616,486.05	92.4%	0.00	0.00	94,258.05	94,258.05
Class B	23,100,000.00		0.00	23,100,000.00	100.0%	0.00	0.00	71,236.60	71,236.60
Class C	23,700,000.00		0.00	23,700,000.00	100.0%	0.00	0.00	91,267.73	91,267.73
Class D	15,000,000.00		0.00	15,000,000.00	100.0%	0.00	0.00	69,271.23	69,271.23
Class E	12,900,000.00		0.00	12,900,000.00	100.0%	0.00	0.00	79,365.04	79,365.04
Class F	5,700,000.00		0.00	5,700,000.00	100.0%	0.00	0.00	39,878.14	39,878.14
Class G	2,400,000.00		0.00	2,400,000.00	100.0%	0.00	0.00	19,828.60	19,828.60
Class H	3,000,000.00		0.00	3,000,000.00	100.0%	0.00	0.00	30,539.18	30,539.18

1. GENERAL

Current Payment Date	10-Apr-18
Collection Period (start)	1-Mar-18
Collection Period (end)	31-Mar-18
Interest Period (start)	13-Mar-18
Interest Period (end)	9-Apr-18
Days in Interest Period	28
Next Payment Date	10-May-18

2. COLLECTIONS

a. Total Available Income	
Interest on Mortgage Loans	1,529,432.13
Early Repayment Fees	64,725.49
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	4,779.08
Total Available Income	1,598,936.70

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

b. Total Principal Principal	
Principal Received on the Mortgage Loans	6,297,021.76
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,297,021.76

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)	117,731.04
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	423,720.38
Class A2 Interest	94,258.05
Class B Interest	71,236.60
Class C Interest	91,267.73
Class D Interest	69,271.23
Class E Interest	79,365.04
Class F Interest	39,878.14
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	19,828.60
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,539.18
Other Expenses	0.00
Excess Spread	561,840.71

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	186,800.00
Class A1 Principal Payment	5,134,640.13
Class A2 Principal Payment	975,581.63
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	289,961,446.38
Plus: Capitalised Charges	-18,006.65
Plus: Further Advances / Redraws	186,800.00
Less: Principal Collections	6,287,208.55
 Loan Balance at End of Collection Period	 283,843,031.18

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,287,208.55
CPR (%)	23.1%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.78%	6.65%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.26%	6.65%	OK

d. Arrears

Current Period	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	0	3
Balance Outstanding	4,452,637	0	0	4,452,637
% Portfolio Balance	1.57%	0.00%	0.00%	1.57%

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	%
65% LVR Mid Doc	37	10.1%	25,336,734	8.9%
65% LVR Full Doc	71	19.3%	56,212,598	19.8%
65% LVR Quick Doc	32	8.7%	17,986,489	6.3%
70% LVR Mid Doc	37	10.1%	25,913,951	9.1%
70% LVR Full Doc	43	11.7%	43,300,672	15.3%
70% LVR Quick Doc Mid	1	0.3%	249,533	0.1%
75% LVR Lite Doc Standard	1	0.3%	62,468	0.0%
75% LVR Pro Pack	0	0.0%	0	0.0%
75% LVR Quick Doc Standard	0	0.0%	0	0.0%
75% LVR Full Doc	77	21.0%	75,280,726	26.5%
80% LVR High Lend	0	0.0%	0	0.0%
85% LVR Maxi Lend	2	0.5%	754,331	0.3%
75% LVR SMSF	24	6.5%	16,848,235	5.9%
70% LVR SMSF	21	5.7%	10,382,044	3.7%
65% LVR SMSF	21	5.7%	11,515,251	4.1%
Total	367	100.0%	283,843,031	100.0%
SMSF Sub-Total	66	18.0%	38,745,530	13.7%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	31	8%	11,435,843	4.0%
40%	50.0%	48	13%	35,756,538	12.6%
50%	55.0%	15	4%	9,132,611	3.2%
55%	60.0%	26	7%	18,826,533	6.6%
60%	65.0%	48	13%	38,057,863	13.4%
65%	70.0%	98	27%	79,493,167	28.0%
70%	75.0%	101	28%	91,140,474	32.1%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		367	100.0%	283,843,030	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	9	2.5%	502,118	0.2%
100,000	200,000	34	9.3%	5,455,568	1.9%
200,000	300,000	51	13.9%	13,272,466	4.7%
300,000	400,000	44	12.0%	15,560,042	5.5%
400,000	500,000	41	11.2%	18,998,739	6.7%
500,000	1,000,000	95	25.9%	67,031,871	23.6%
1,000,000	1,500,000	42	11.4%	51,182,582	18.0%
1,500,000	2,000,000	24	6.5%	43,910,257	15.5%
2,000,000	2,500,000	14	3.8%	32,009,308	11.3%
2,500,000	5,000,000	13	3.5%	35,920,081	12.7%
Total		367	100%	283,843,031	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	183	49.9%	145,798,727	51.4%
ACT	2	0.5%	3,545,500	1.2%
VIC	110	30.0%	82,416,342	29.0%
QLD	47	12.8%	36,915,418	13.0%
SA	19	5.2%	8,825,928	3.1%
WA	3	0.8%	4,706,000	1.7%
TAS	3	0.8%	1,635,116	0.6%
NT	0	0.0%	0	0.0%
Total	367	100%	283,843,031	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	292	79.6%	230,559,341	81.2%
Non metro	62	16.9%	42,663,890	15.0%
Inner City	13	3.5%	10,619,799	3.7%
Total	367	100%	283,843,031	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	193	52.6%	175,548,327	61.8%
Med Doc	75	20.4%	51,313,154	18.1%
Low Doc	33	9.0%	18,236,021	6.4%
SMSF	66	18.0%	38,745,530	13.7%
Total	367	100%	283,843,031	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	20	5.4%	16,759,601	5.9%
Non NCCP loans	347	94.6%	267,083,430	94.1%
Total	367	100%	283,843,031	100%

Summary	
Loans	367
Balance	283,843,031
Avg Balance	773,414
Max Balance	3,000,000
WA Current LVR	64.70%
Max Current LVR	75%
WA Yield	6.65%
BBSW 30	1.7600%
Yield over BBSW30	4.89%
WA Seasoning	19.2
% IO	72.7%
% SMSF	13.7%
% of Loans Fixed	0.00%
% of Loans Investor	64.23%

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	27	7.4%	18,057,343	6.4%
9.0	12.0	79	21.5%	62,780,731	22.1%
12.0	15.0	64	17.4%	44,494,213	15.7%
15.0	18.0	64	17.4%	48,758,625	17.2%
18.0	21.0	61	16.6%	43,160,157	15.2%
21.0	24.0	15	4.1%	14,021,239	4.9%
24.0	27.0	12	3.3%	9,776,441	3.4%
27.0	30.0	8	2.2%	4,354,251	1.5%
30.0	33.0	6	1.6%	12,738,715	4.5%
33.0	36.0	6	1.6%	4,070,316	1.4%
36.0	39.0	0	0.0%	0	0.0%
39.0	150.0	25	6.8%	21,631,002	7.6%
Total		367	100%	283,843,031.18	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	364	99.2%	279,390,394	98.4%
30.0	60.0	3	0.8%	4,452,637	1.57%
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		367	100%	283,843,031	100%

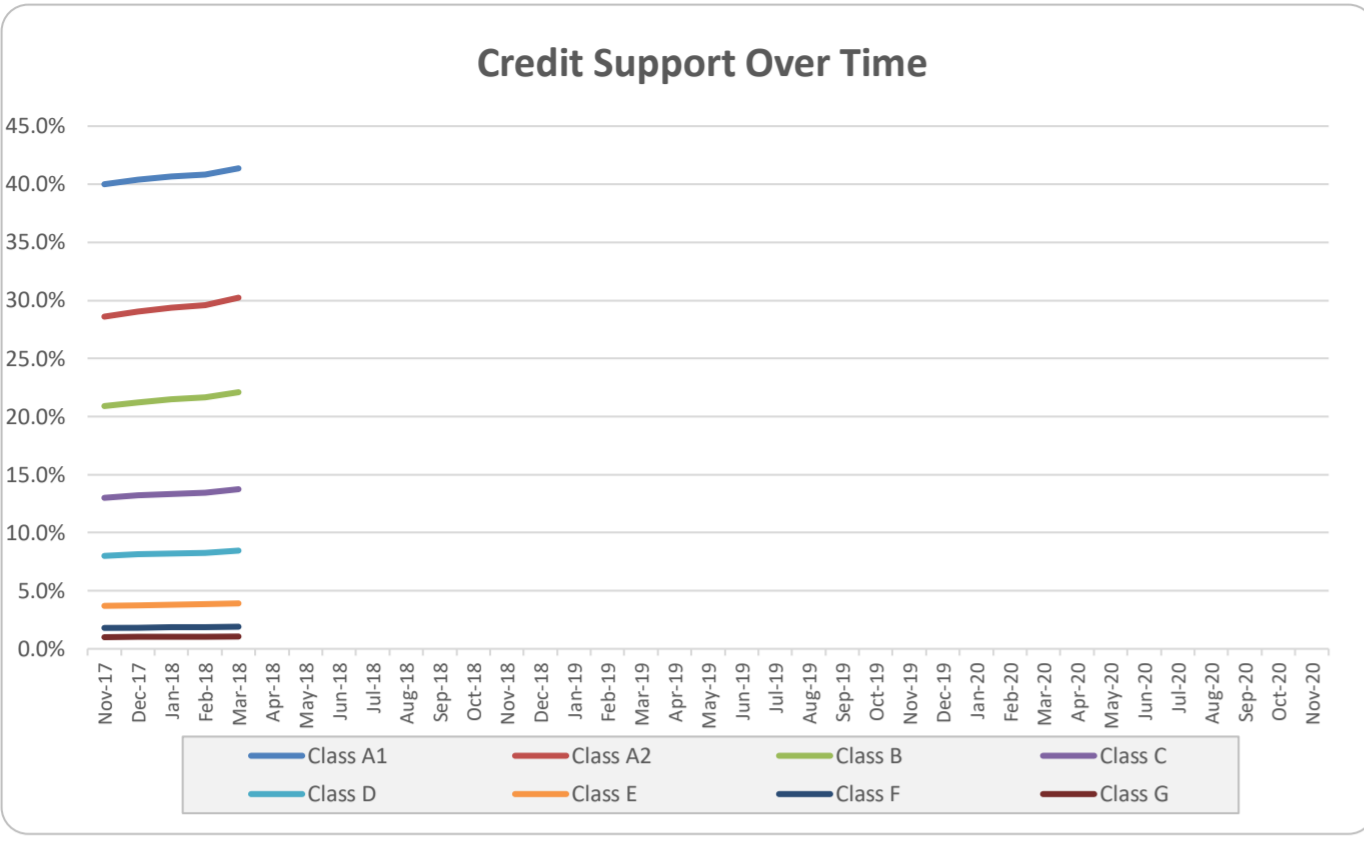
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	8	2%	1,777,883	0.6%
15.0	20.0	21	6%	17,293,651	6.1%
20.0	25.0	264	72%	206,003,687	72.6%
25.0	30.0	74	20%	58,767,810	20.7%
Total		367	100%	283,843,031	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	45	12.26%	22,987,144	8.1%
Self Employed	322	87.74%	260,855,887	91.9%
Total	367	100%	283,843,031	100%

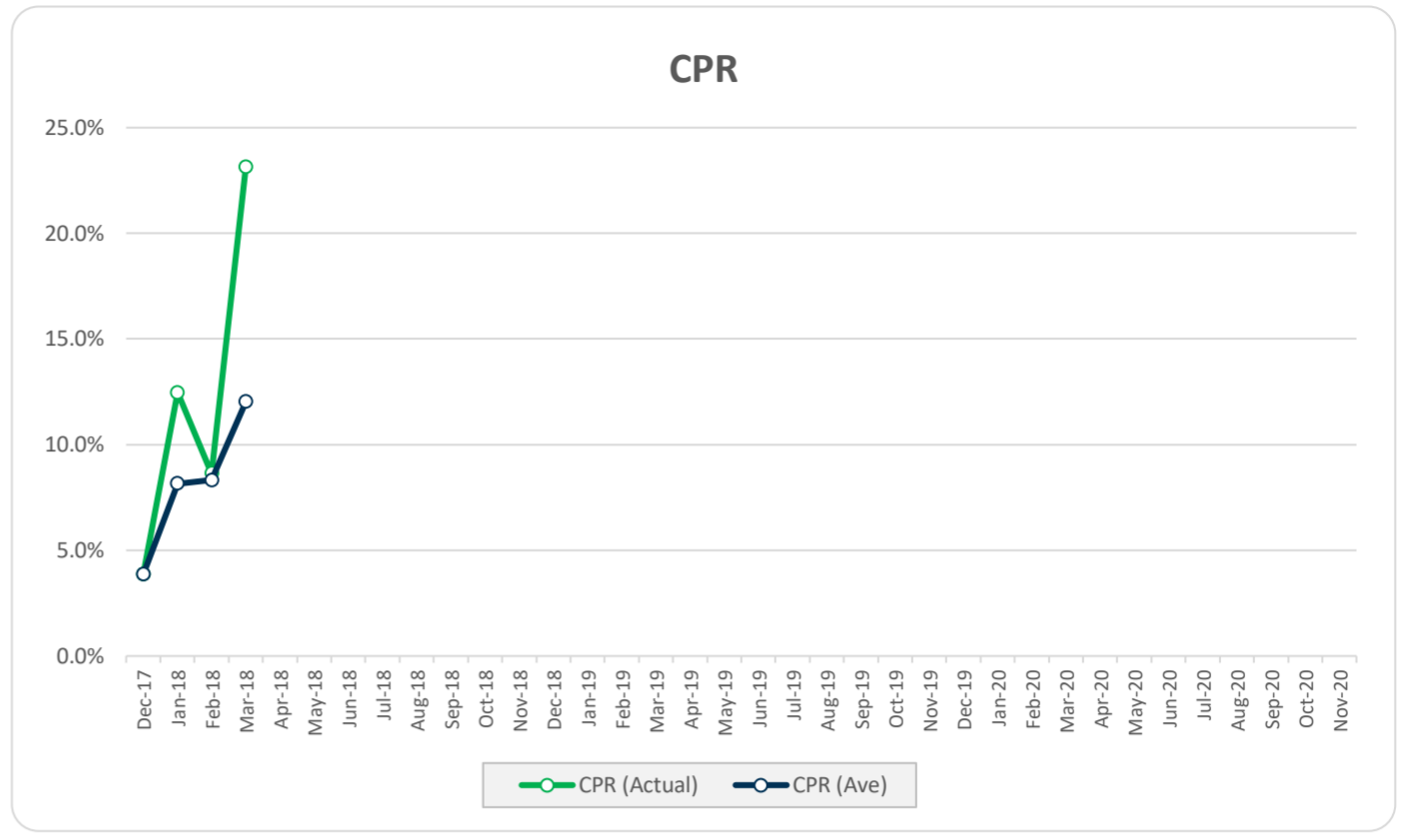
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	79	21.5%	53,680,424	18.9%
Industrial	167	45.5%	133,032,806	46.9%
Office	58	15.8%	38,061,601	13.4%
Professional Suites	3	0.8%	598,903	0.2%
Residential	44	12.0%	42,491,948	15.0%
Commercial Other	16	4.4%	15,977,349	5.6%
Total	367	100%	283,843,031	100%

Think Tank Series 2017-1: Time Series Charts

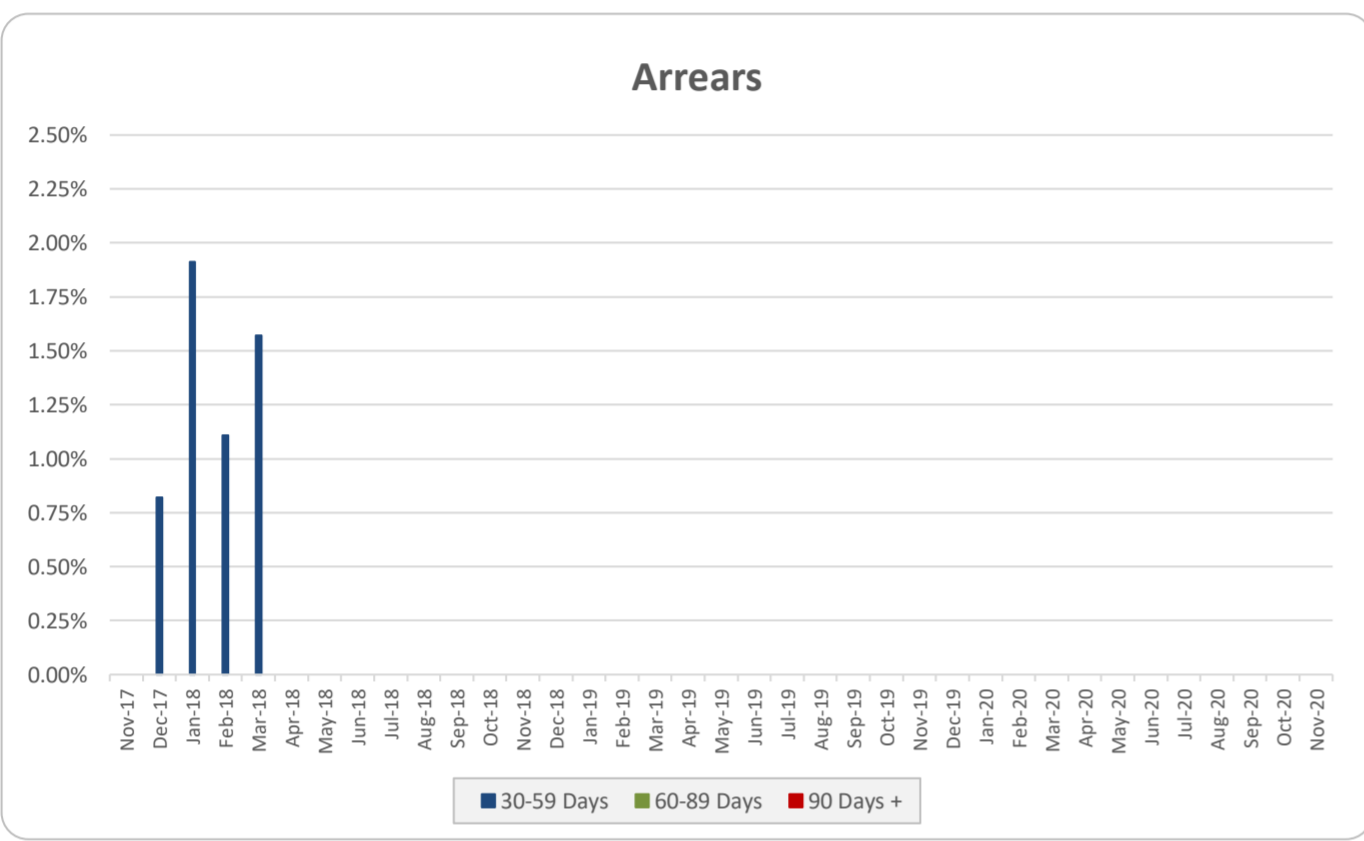
1



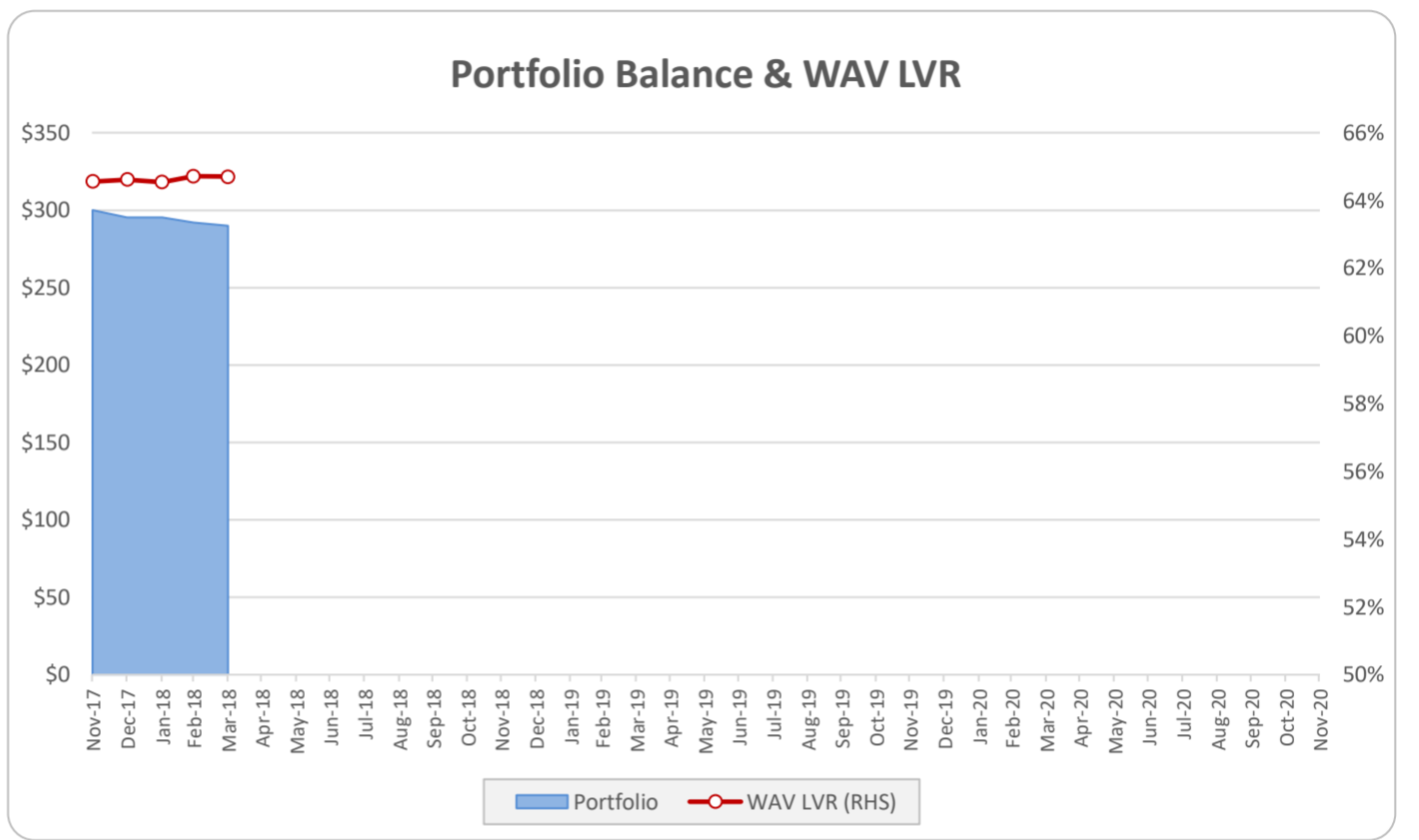
2



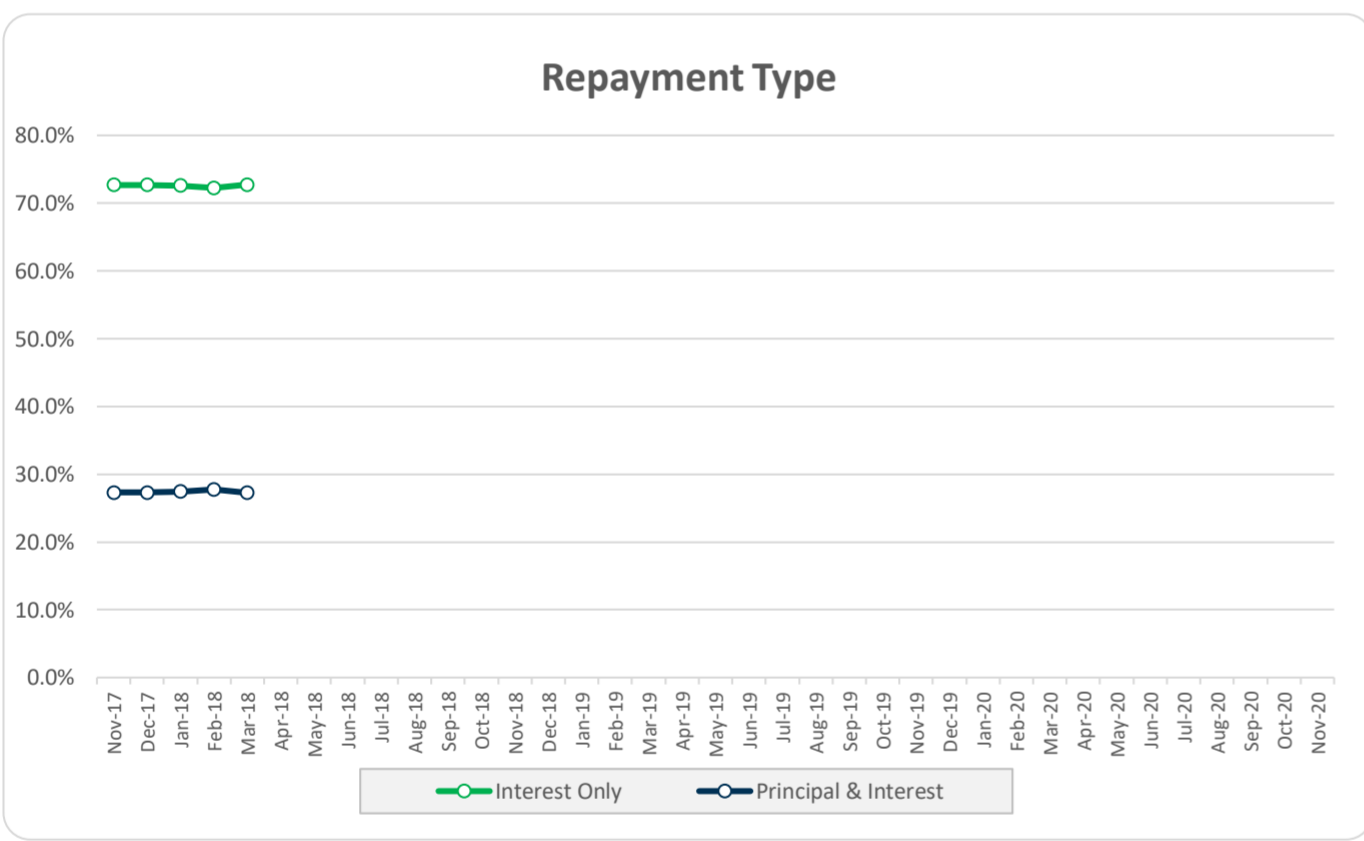
3



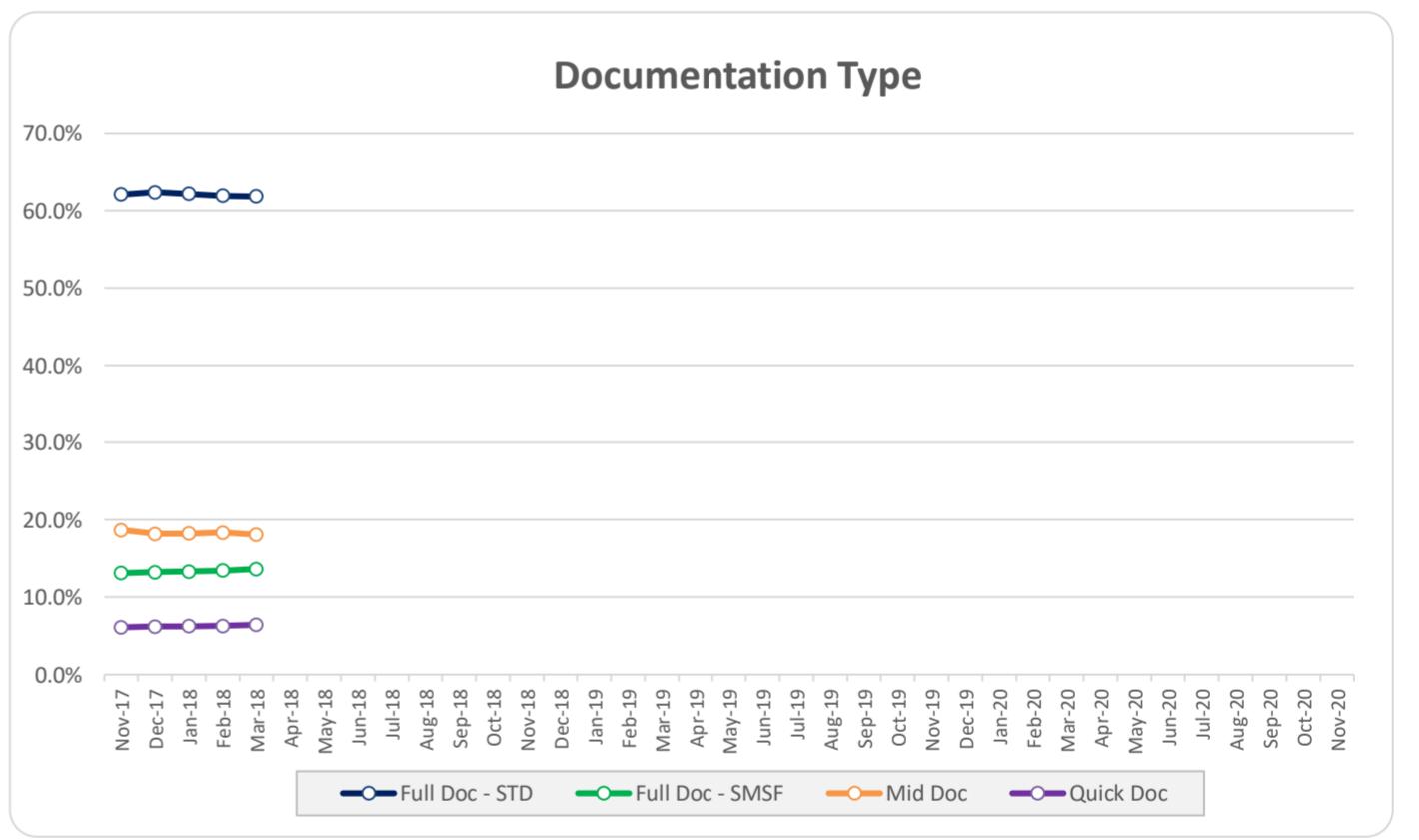
4



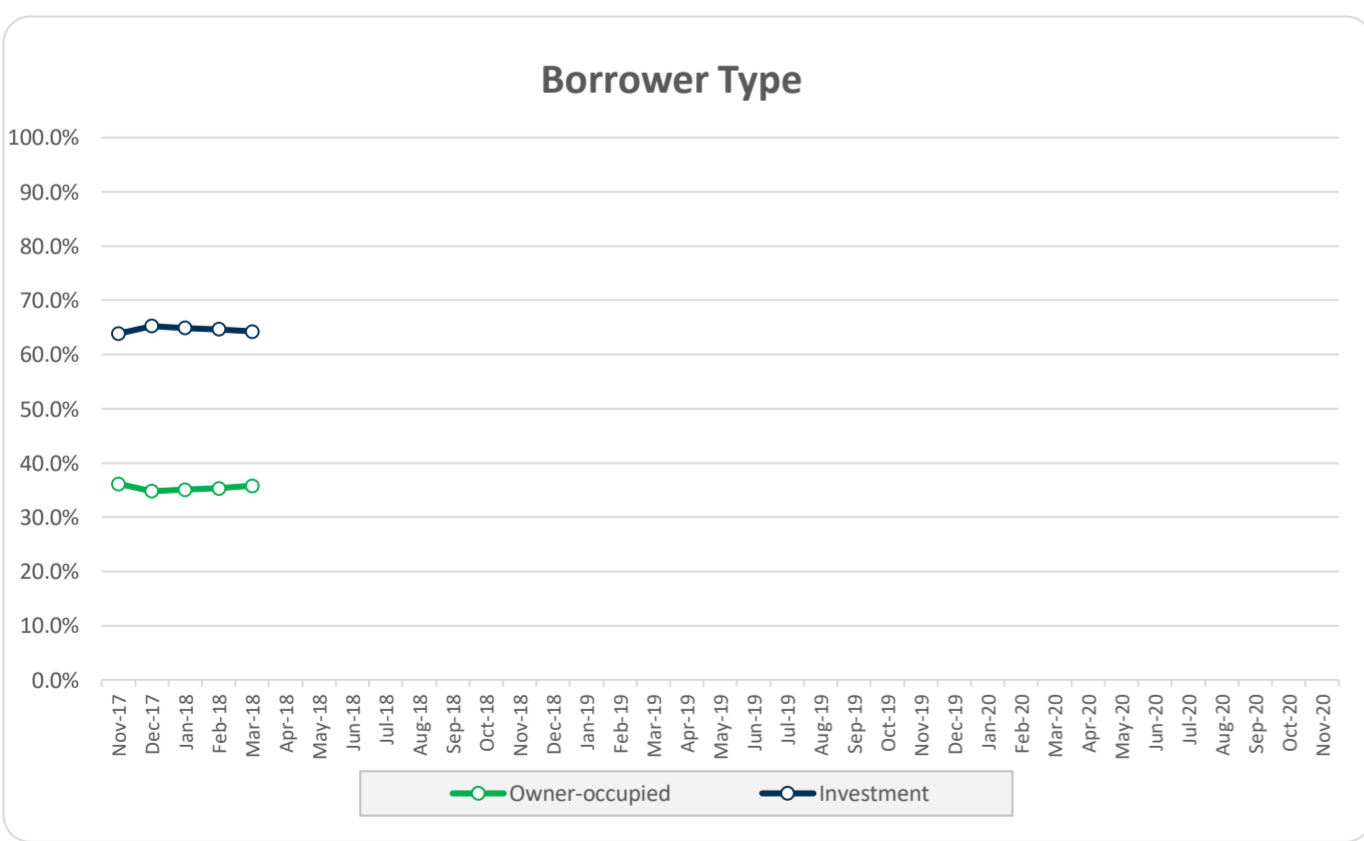
5



6

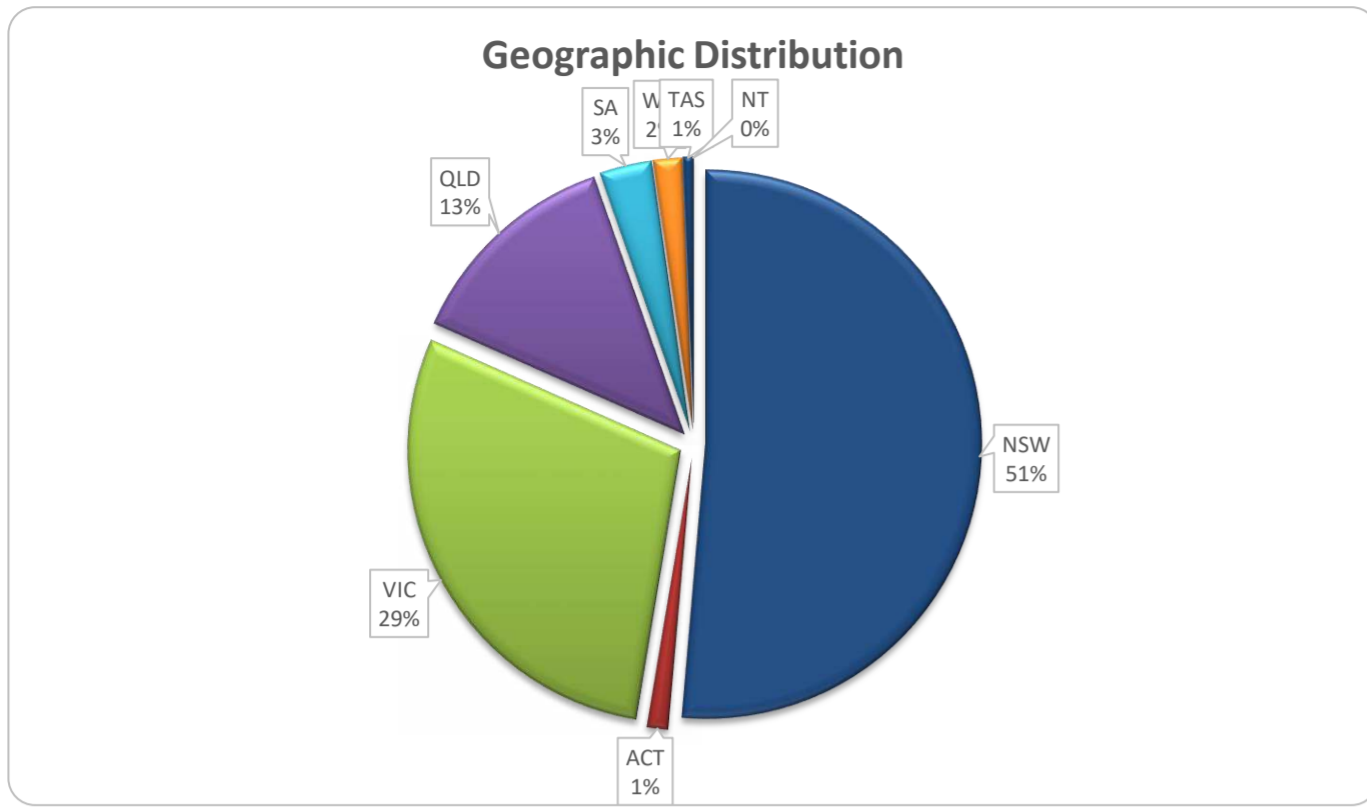


7

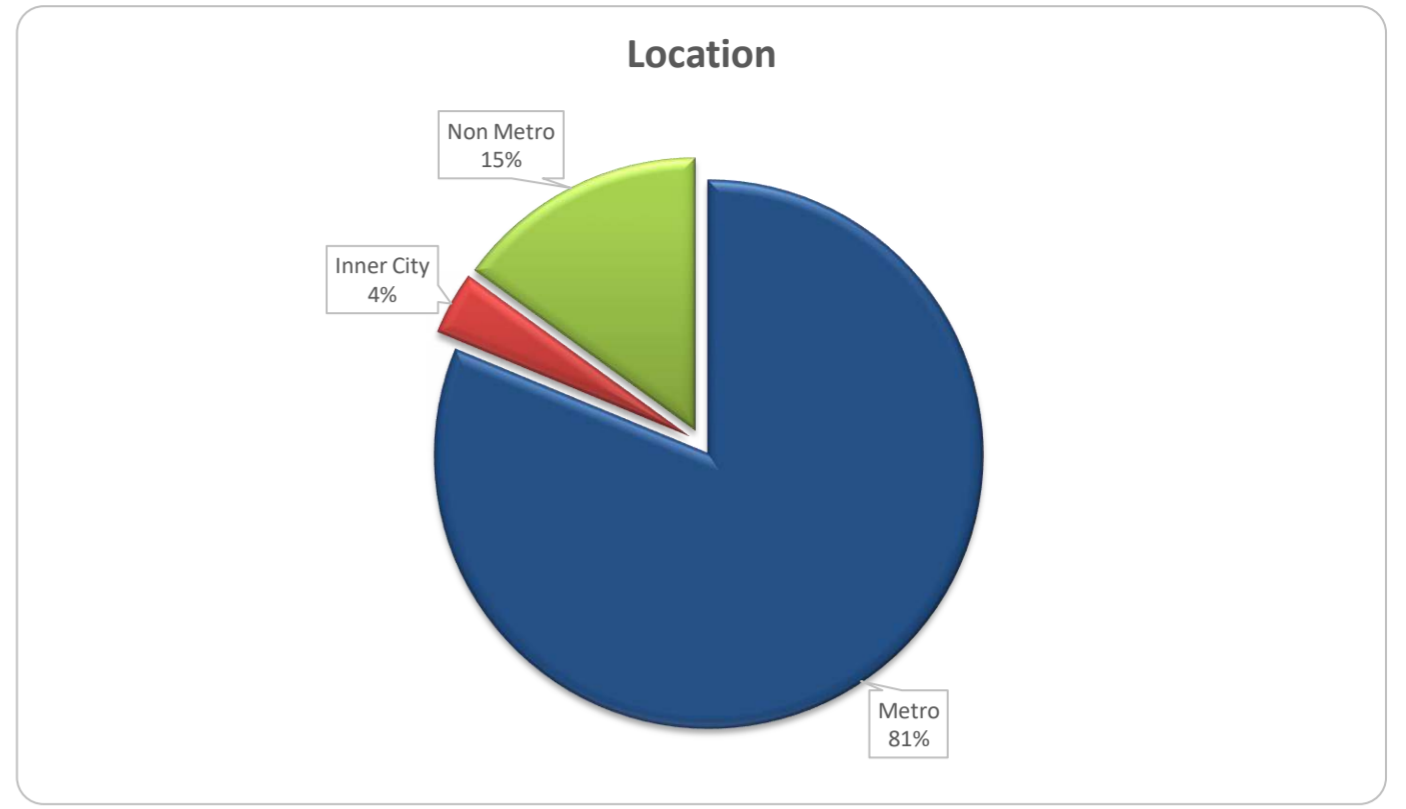


Think Tank Series 2017-1: Current Charts

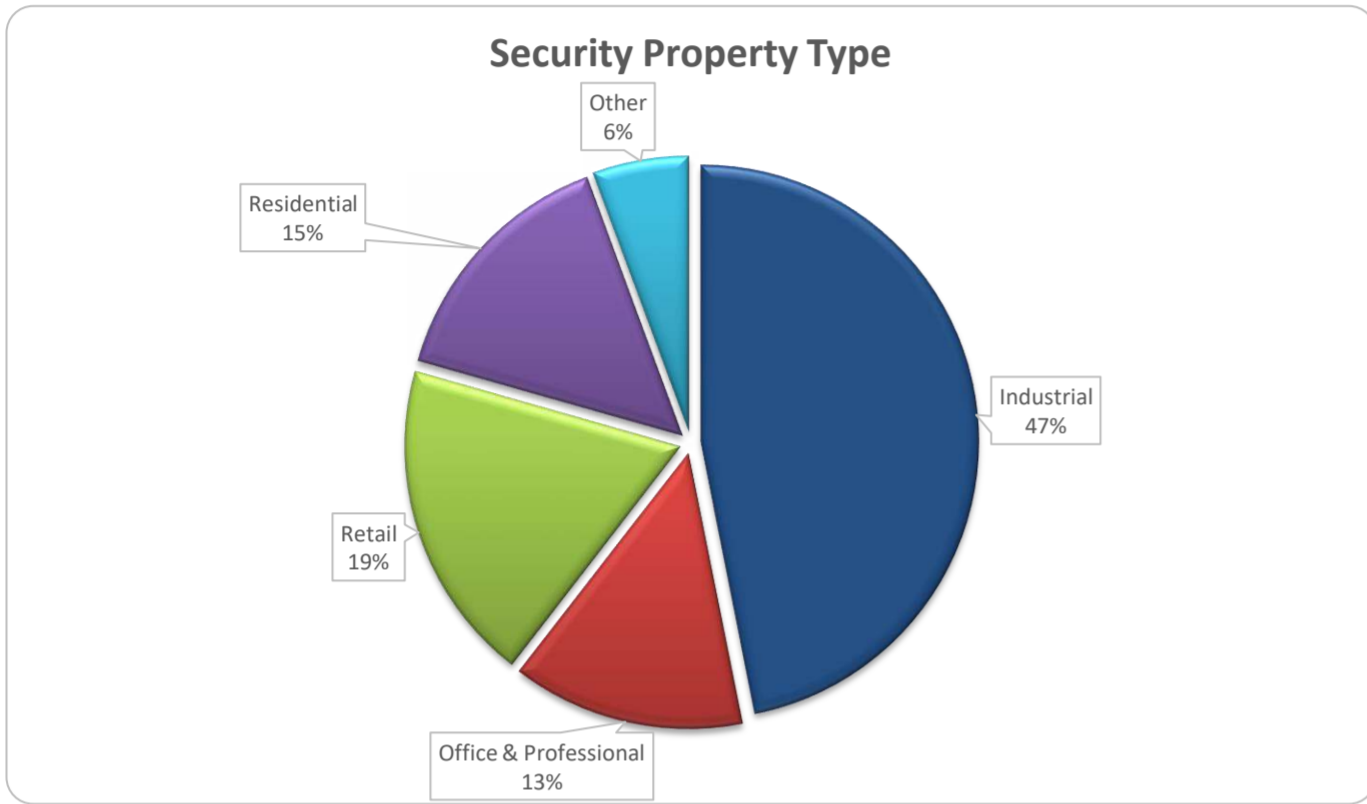
8



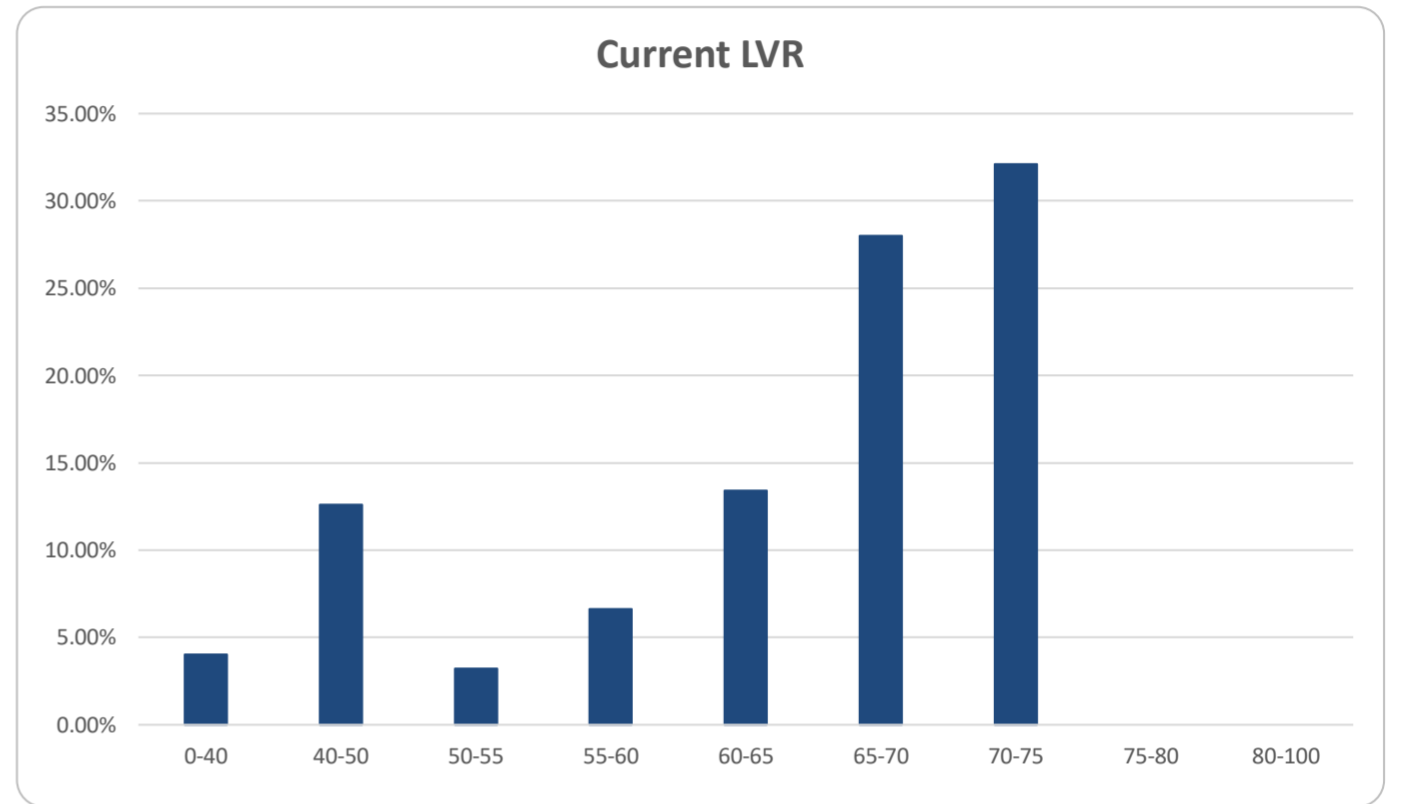
9



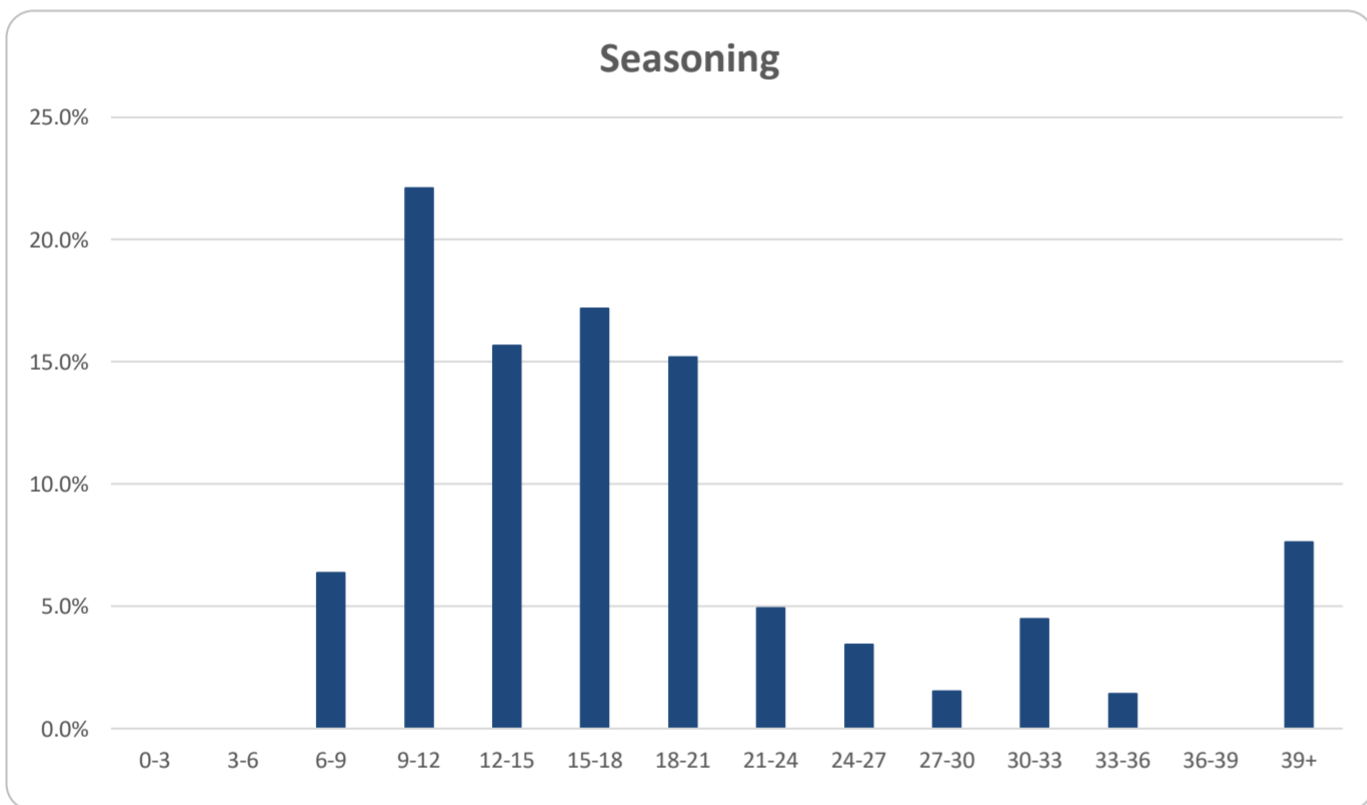
10



11



12



13

