
Investor Report - Think Tank Series 2017-1

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

Payment Date of 11-Jun-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	116,659,655.17		4,501,018.17	112,158,637.00	48.8%	62.3%	0.00	0.00	319,104.11	319,104.11
Class A2	22,165,334.48		855,193.45	21,310,141.03	39.1%	62.3%	0.00	0.00	71,317.72	71,317.72
Class B	23,100,000.00		0.00	23,100,000.00	28.6%	100.0%	0.00	0.00	79,388.05	79,388.05
Class C	23,700,000.00		0.00	23,700,000.00	17.8%	100.0%	0.00	0.00	102,228.16	102,228.16
Class D	15,000,000.00		0.00	15,000,000.00	10.9%	100.0%	0.00	0.00	77,852.05	77,852.05
Class E	12,900,000.00		0.00	12,900,000.00	5.1%	100.0%	0.00	0.00	89,571.95	89,571.95
Class F	5,700,000.00		0.00	5,700,000.00	2.5%	100.0%	0.00	0.00	45,075.29	45,075.29
Class G	2,400,000.00		0.00	2,400,000.00	1.4%	100.0%	0.00	0.00	22,450.85	22,450.85
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	34,638.90	34,638.90

1. GENERAL

Current Payment Date	11-Jun-19
Collection Period (start)	1-May-19
Collection Period (end)	31-May-19
Interest Period (start)	10-May-19
Interest Period (end)	10-Jun-19
Days in Interest Period	32
Next Payment Date	10-Jul-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,305,919.30
Early Repayment Fees	62,520.40
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	4,985.90
Total Available Income	1,373,425.60

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	5,361,711.62
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	5,361,711.62

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)	97,025.47
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	319,104.11
Class A2 Interest	71,317.72
Class B Interest	79,388.05
Class C Interest	102,228.16
Class D Interest	77,852.05
Class E Interest	89,571.95
Class F Interest	45,075.29
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	22,450.85
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00
Class H Interest	34,638.90
Other Expenses	0.00
Excess Spread	434,773.05

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	5,500.00
Class A1 Principal Payment	4,501,018.17
Class A2 Principal Payment	855,193.45
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	224,687,846.97
Plus: Capitalised Charges	-10,857.64
Plus: Further Advances / Redraws	5,500.00
Less: Principal Collections	5,368,779.12
 Loan Balance at End of Collection Period	 219,313,710.21

b. Repayments

Principal received on Mortgage Loans during Collection Period	5,368,779.12
CPR (%)	25.2%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.84%	6.84%	OK
Test (b)			
Bank Bill Rate plus 4.50%	6.17%	6.84%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	3	0	0	3
Balance Outstanding	4,068,446	0	0	4,068,446
% Portfolio Balance	1.86%	0.00%	0.00%	1.86%

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	149	51.0%	127,188,270	58.0%
Mid Doc	58	19.9%	40,496,579	18.5%
Quick Doc	25	8.6%	15,935,409	7.3%
SMSF	60	20.5%	35,693,452	16.3%
Total	292	100.0%	219,313,710	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	28	10%	10,789,470	4.9%
40%	50.0%	41	14%	28,285,753	12.9%
50%	55.0%	8	3%	3,720,827	1.7%
55%	60.0%	28	10%	18,193,309	8.3%
60%	65.0%	37	13%	30,791,318	14.0%
65%	70.0%	77	26%	63,014,436	28.7%
70%	75.0%	73	25%	64,518,597	29.4%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		292	100.0%	219,313,710	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.1%	383,627	0.2%
100,000	200,000	31	10.6%	4,781,257	2.2%
200,000	300,000	38	13.0%	9,876,065	4.5%
300,000	400,000	33	11.3%	11,545,546	5.3%
400,000	500,000	34	11.6%	15,494,027	7.1%
500,000	1,000,000	79	27.1%	54,869,782	25.0%
1,000,000	1,500,000	34	11.6%	42,213,502	19.2%
1,500,000	2,000,000	17	5.8%	30,886,588	14.1%
2,000,000	2,500,000	12	4.1%	26,932,629	12.3%
2,500,000	5,000,000	8	2.7%	22,330,689	10.2%
Total		292	100%	219,313,710	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	146	50.0%	109,707,977	50.0%	
ACT	2	0.7%	3,545,433	1.6%	
VIC	90	30.8%	66,564,861	30.4%	
QLD	37	12.7%	27,806,456	12.7%	
SA	13	4.5%	6,445,724	2.9%	
WA	3	1.0%	4,733,009	2.2%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		292	100%	219,313,710	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	229	78.4%	176,375,432	80.4%	
Non metro	52	17.8%	33,850,321	15.4%	
Inner City	11	3.8%	9,087,957	4.1%	
Total		292	100%	219,313,710	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	149	51.0%	127,188,270	58.0%	
Med Doc	58	19.9%	40,496,579	18.5%	
Low Doc	25	8.6%	15,935,409	7.3%	
SMSF	60	20.5%	35,693,452	16.3%	
Total		292	100%	219,313,710	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.8%	9,131,518	4.2%	
Non NCCP loans	278	95.2%	210,182,192	95.8%	
Total		292	100%	219,313,710	100%

Summary	
Loans	292
Balance	219,313,710
Avg Balance	751,074
Max Balance	3,026,616
WA Current LVR	64.00%
Max Current LVR	75%
WA Yield	6.84%
BBSW 30	1.6700%
Yield over BBSW30	5.17%
WA Seasoning	33.1
% IO	69.5%
% SMSF	16.3%
% of Loans Fixed	0.00%
% of Loans Investor	61.60%

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	1	0.3%	340,000	0.2%
21.0	24.0	48	16.4%	32,044,802	14.6%
24.0	27.0	63	21.6%	45,378,059	20.7%
27.0	30.0	49	16.8%	36,100,095	16.5%
30.0	33.0	46	15.8%	32,611,296	14.9%
33.0	36.0	37	12.7%	27,374,242	12.5%
36.0	39.0	12	4.1%	11,528,260	5.3%
39.0	150.0	36	12.3%	33,936,956	15.5%
					0%
Total		292	100%	219,313,710	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	289	99.0%	215,245,264	98.1%
30.0	60.0	3	1.0%	4,068,446	1.86%
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		292	100%	219,313,710	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	4	1%	1,096,875	0.5%
15.0	20.0	14	5%	11,749,017	5.4%
20.0	25.0	214	73%	159,231,227	72.6%
25.0	30.0	60	21%	47,236,591	21.5%
Total		292	100%	219,313,710	100%

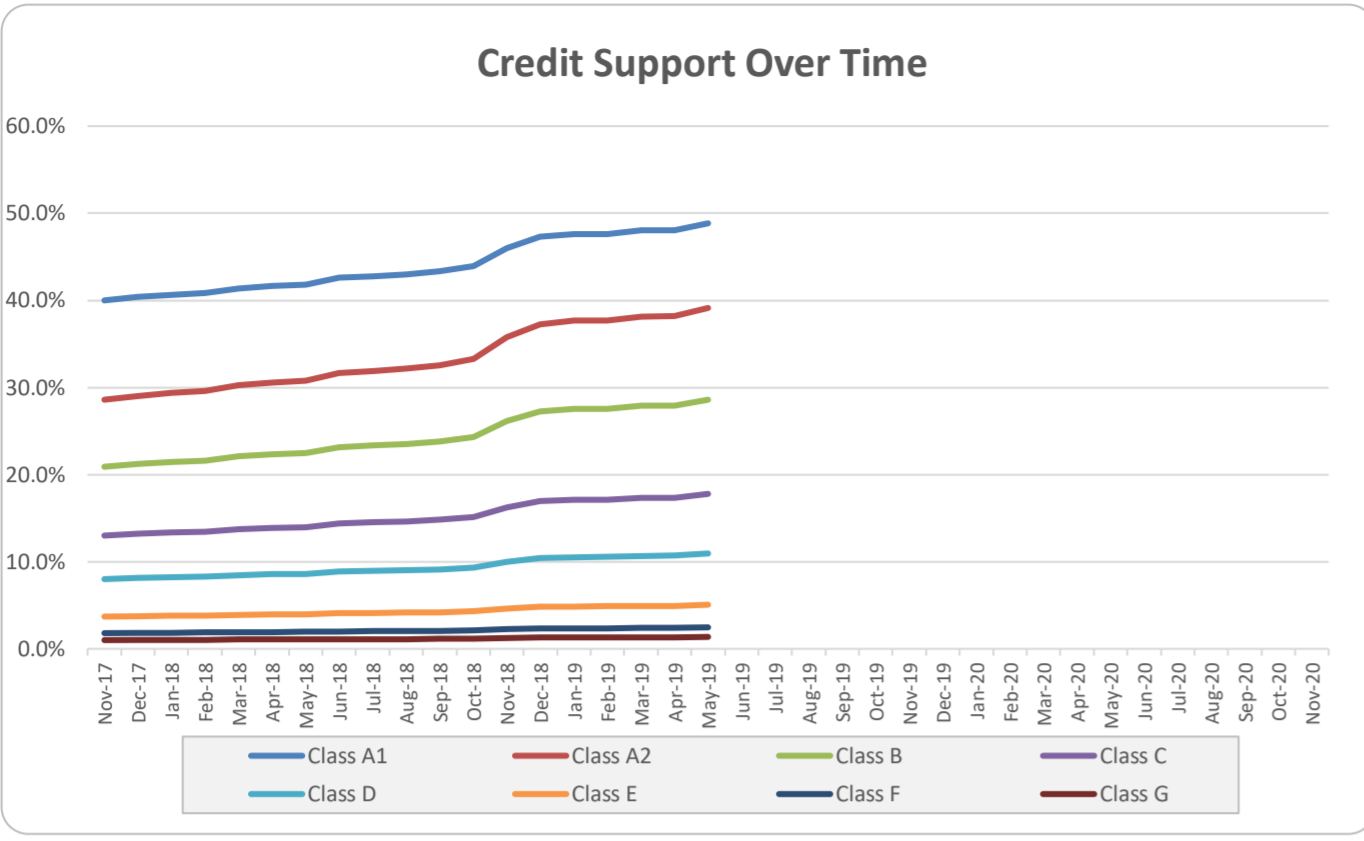
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.67%	16,232,666	7.4%	
Self Employed	255	87.33%	203,081,045	92.6%	
Total		292	100%	219,313,710	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	292	100.00%	219,313,710	100.0%	
1	0	0.00%	0	0.0%	
Total		292	100%	219,313,710	100%

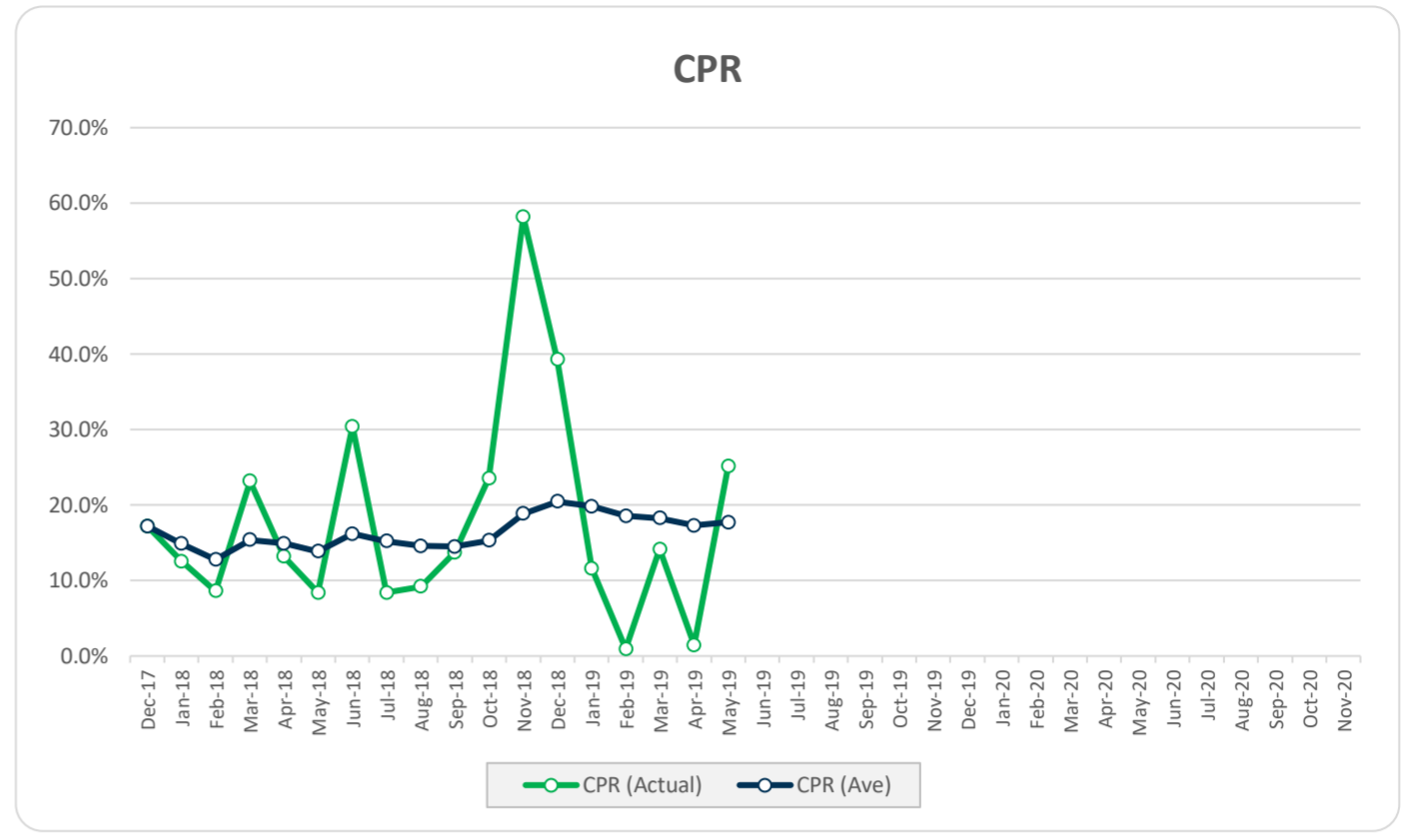
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	63	21.6%	40,099,449	18.3%	
Industrial	131	44.9%	109,564,744	50.0%	
Office	51	17.5%	30,376,428	13.9%	
Professional Suites	3	1.0%	643,803	0.3%	
Residential	26	8.9%	22,015,340	10.0%	
Commercial Other	18	6.2%	16,613,947	7.6%	
Total		292	100%	219,313,710	100%

Think Tank Series 2017-1: Time Series Charts

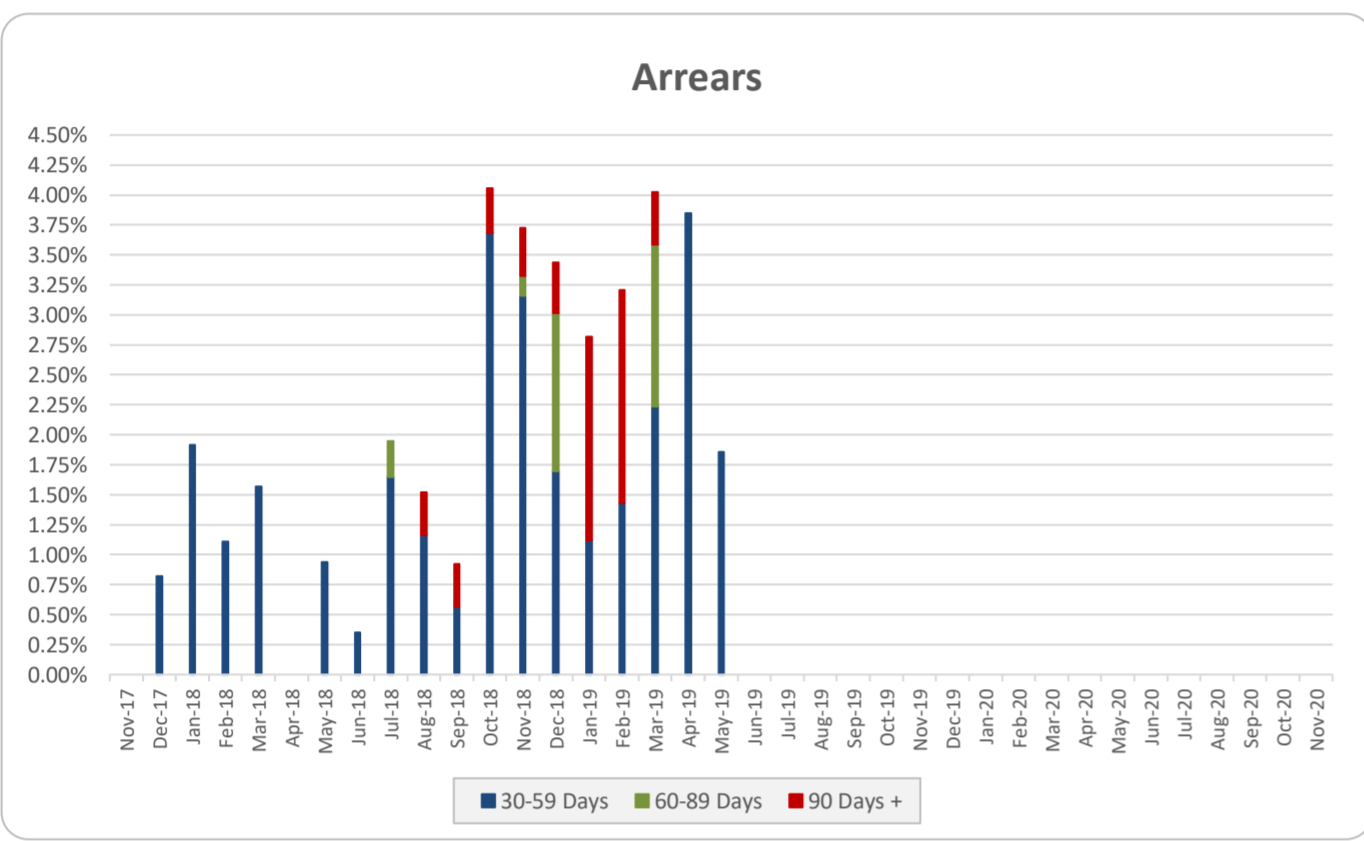
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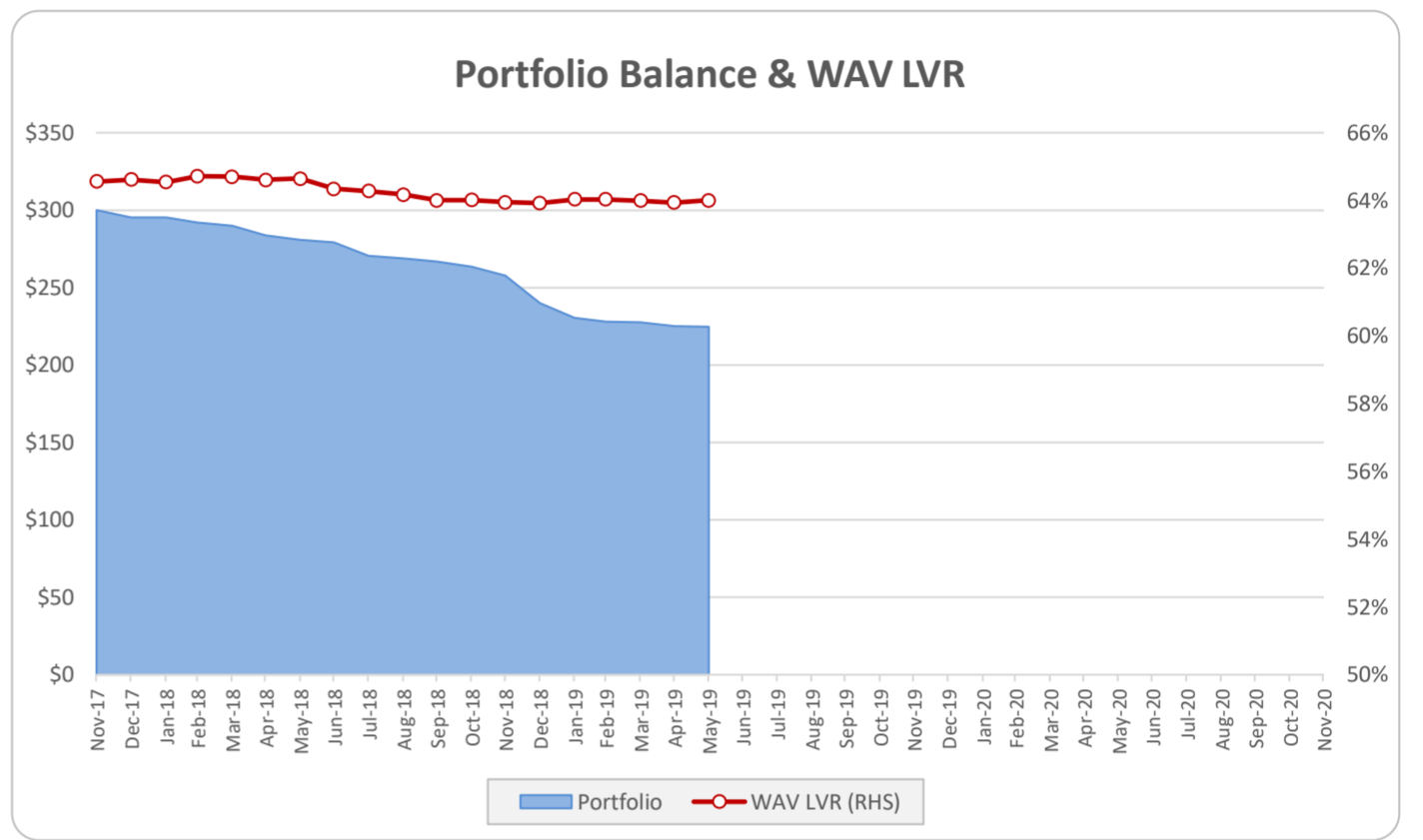
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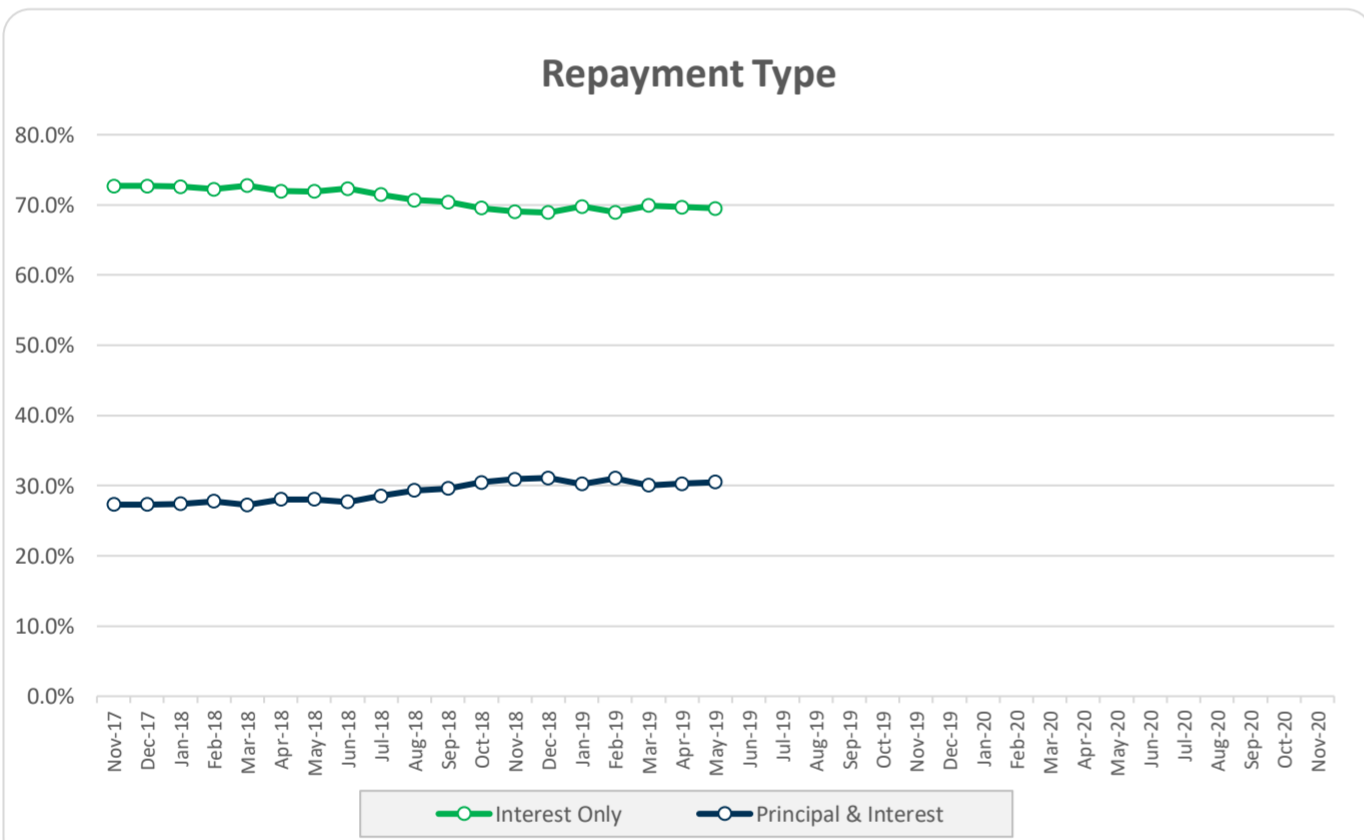
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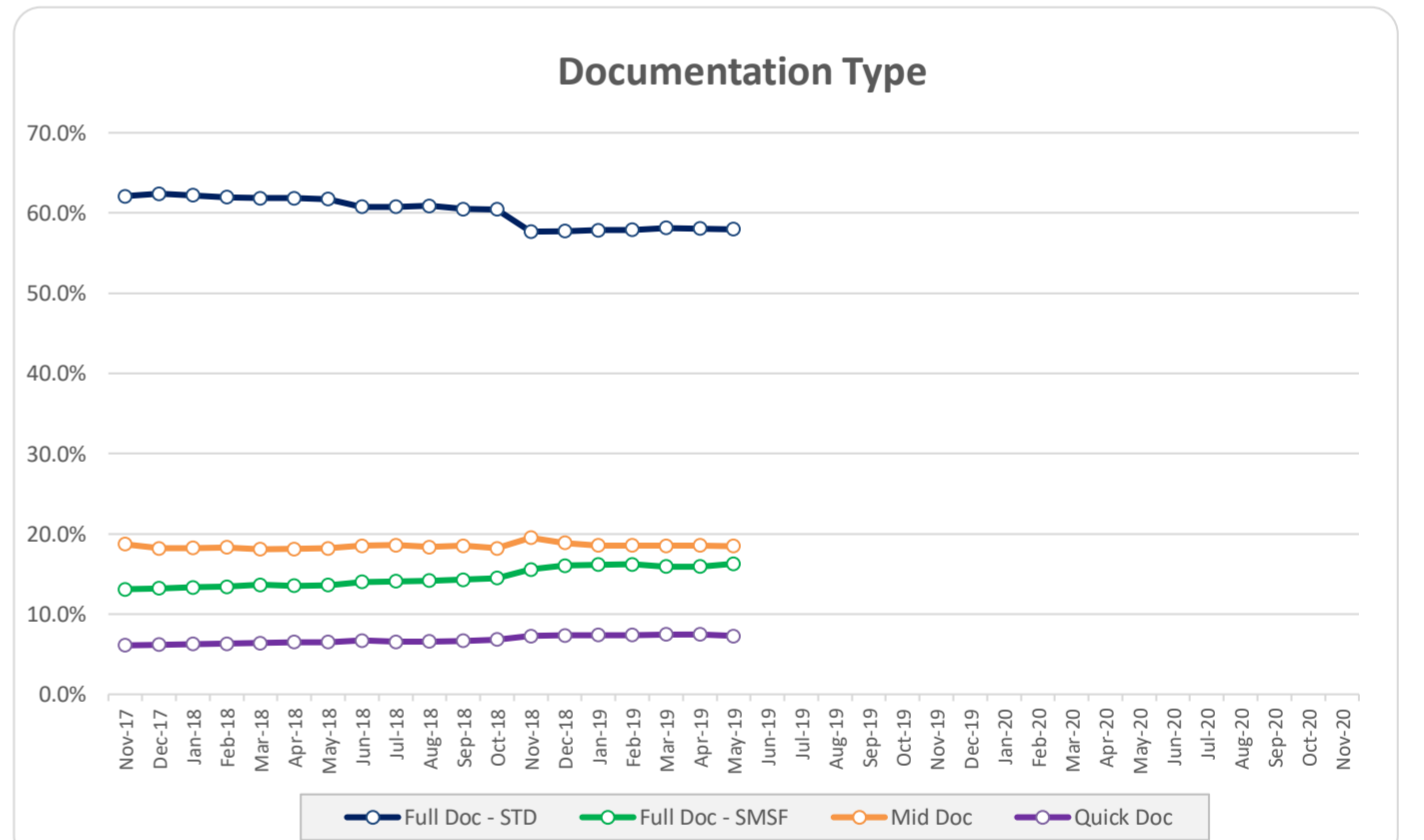
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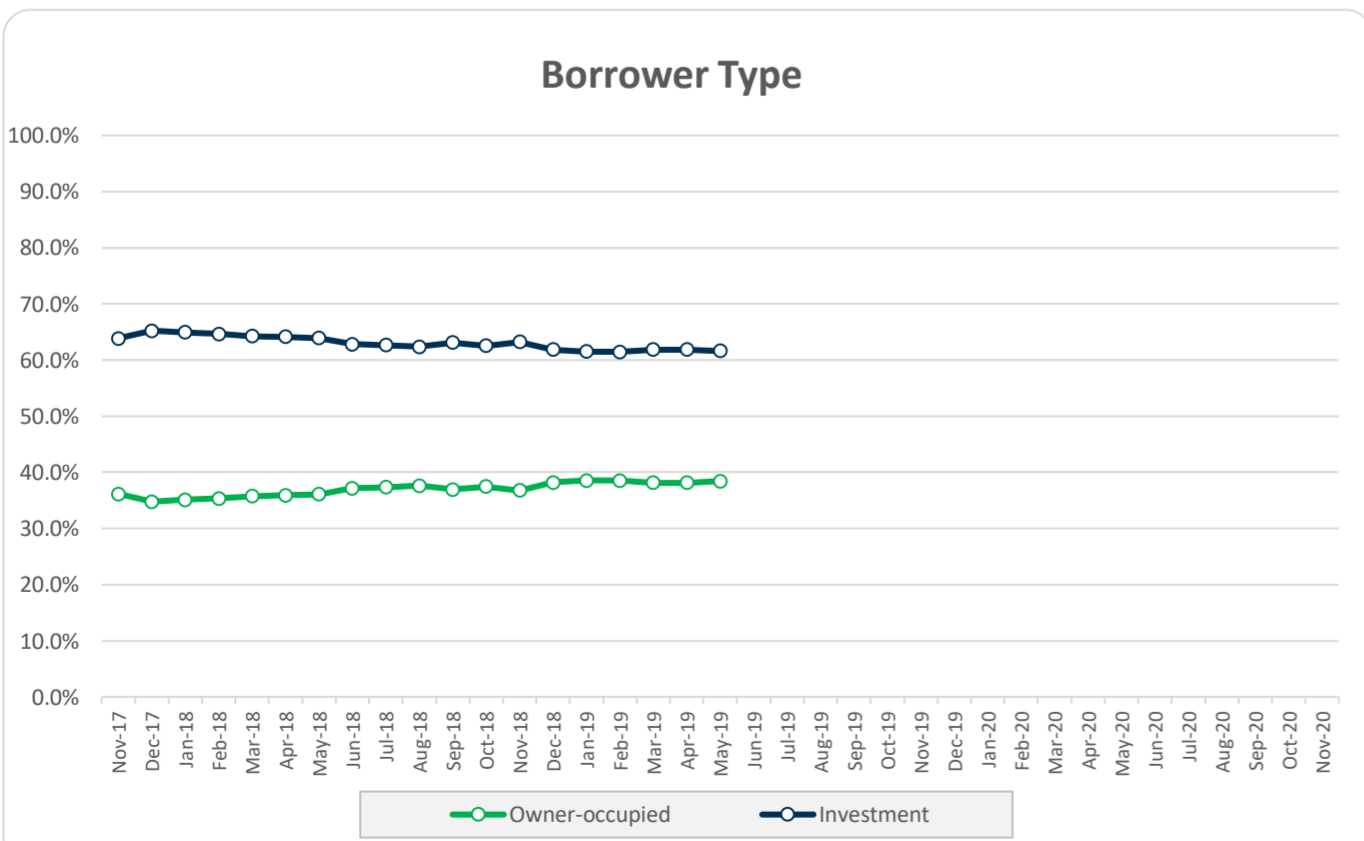
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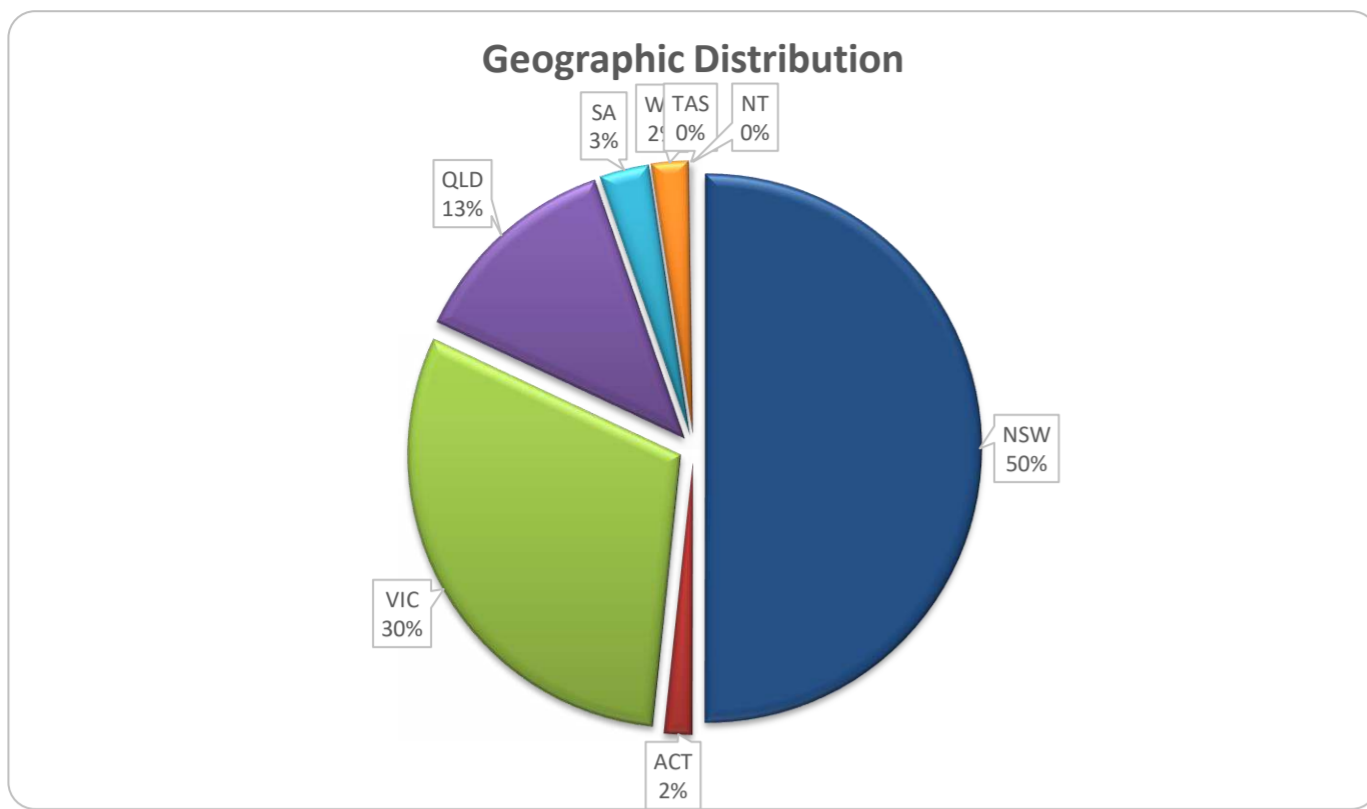


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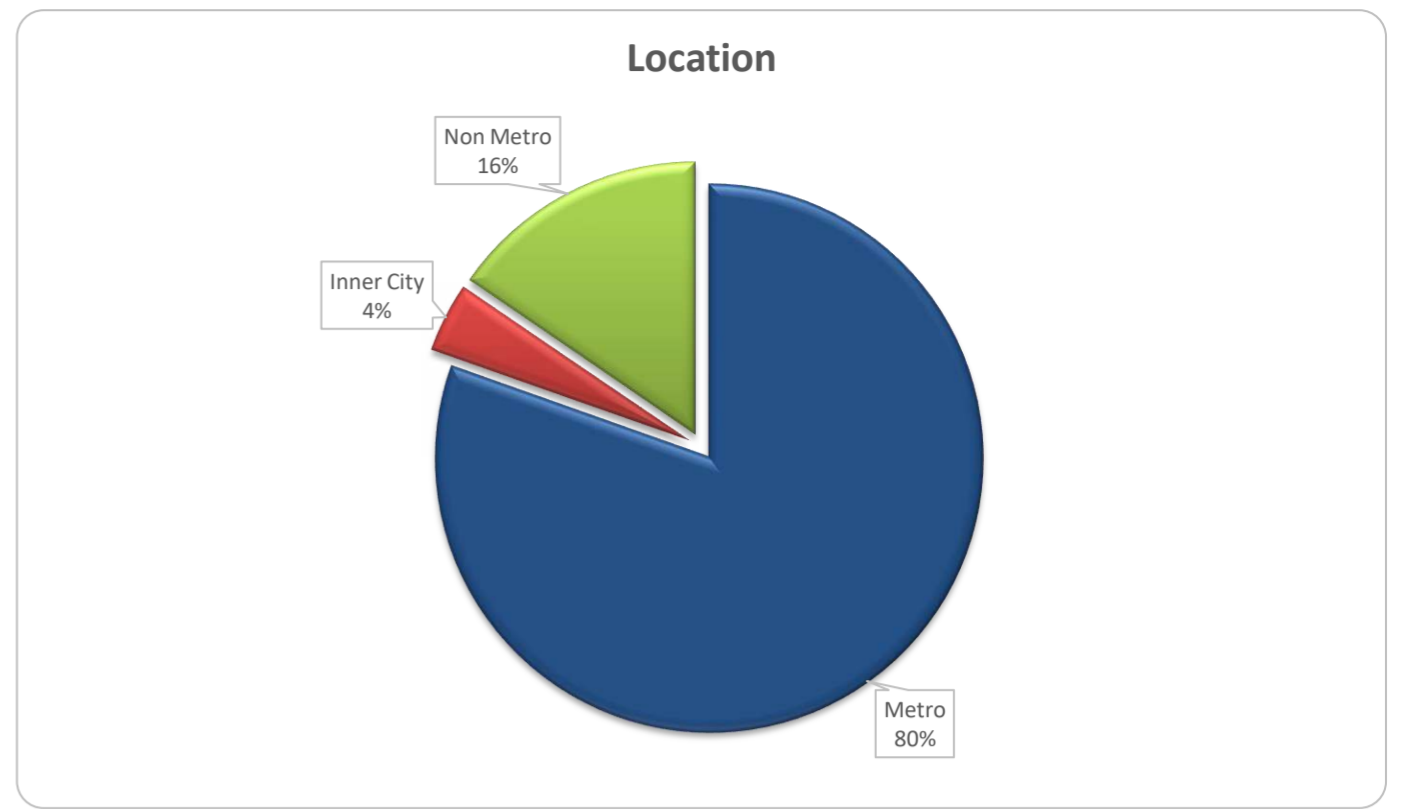


Think Tank Series 2017-1: Current Charts

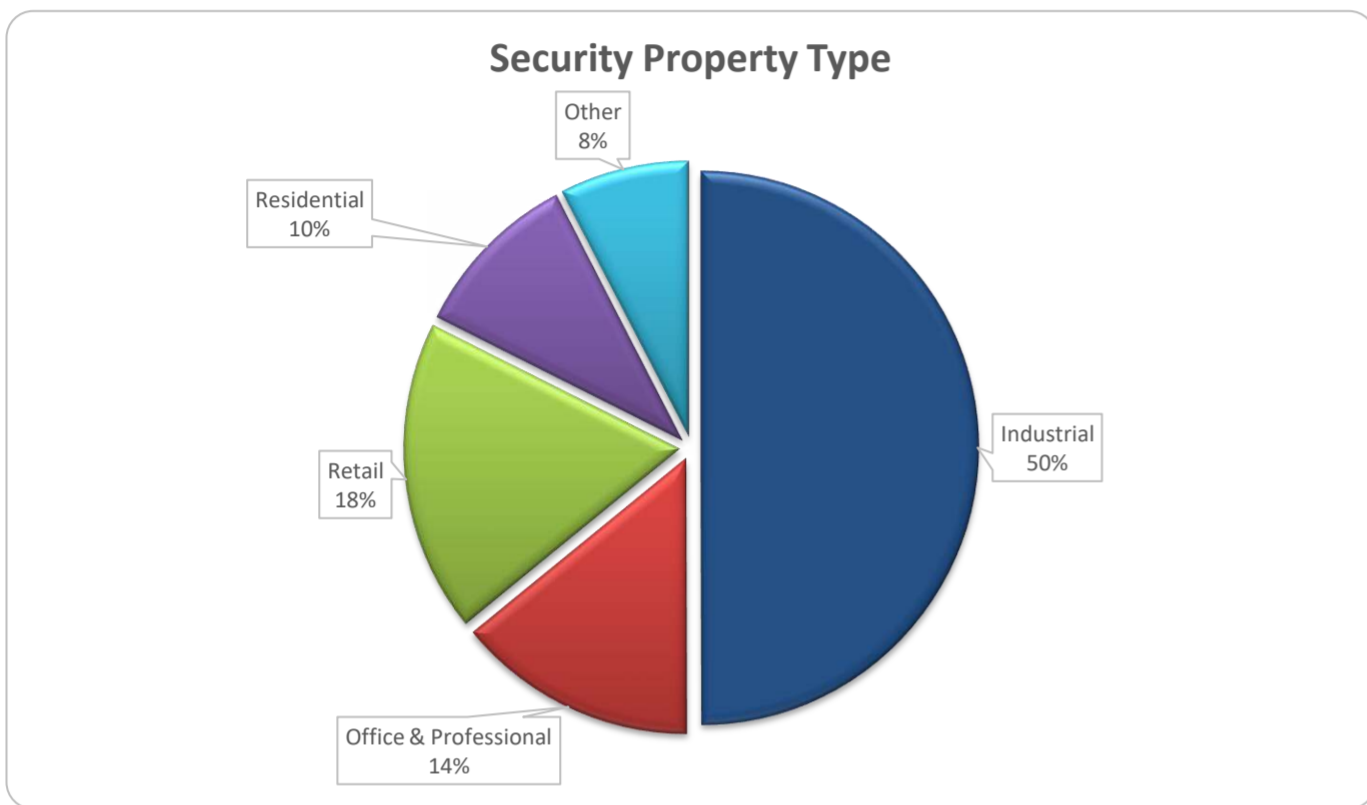
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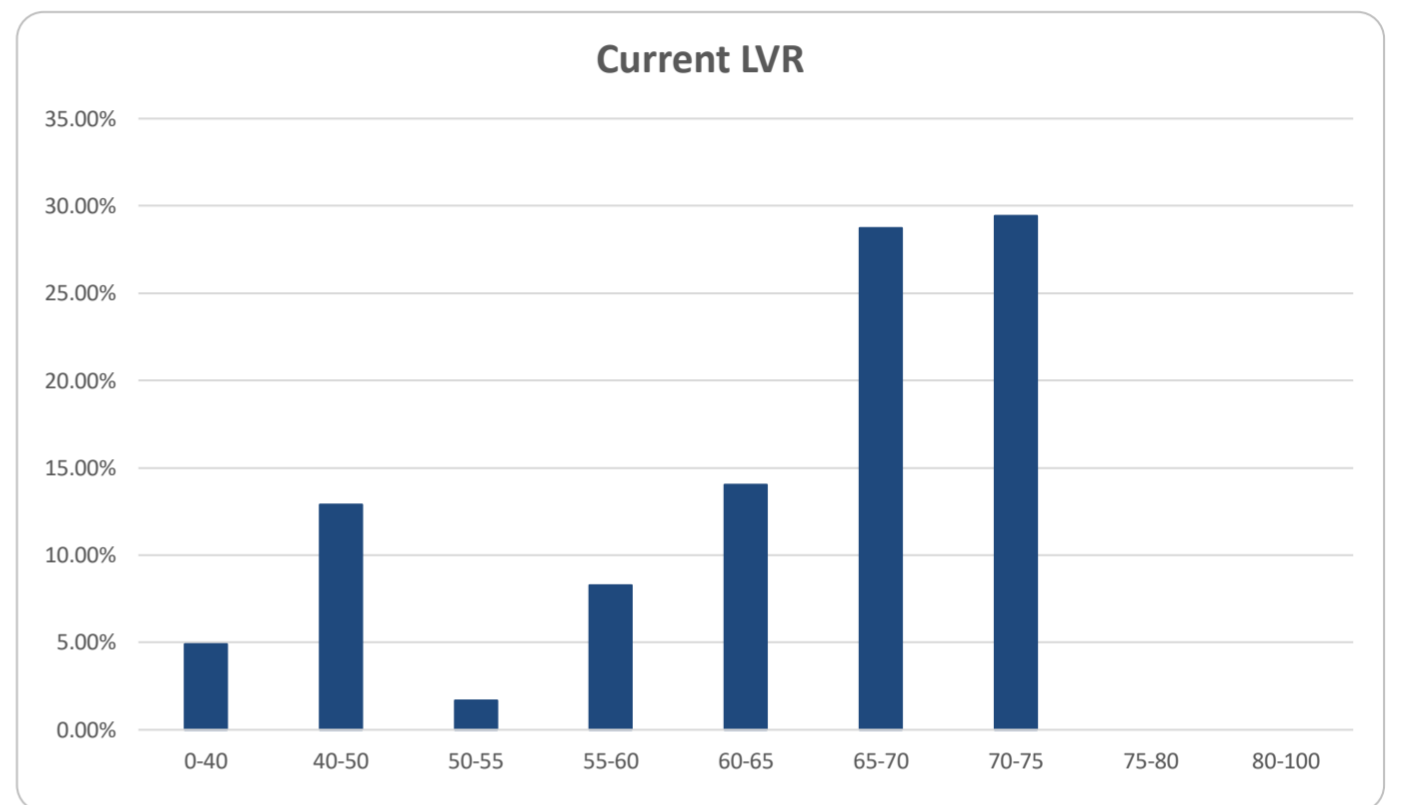
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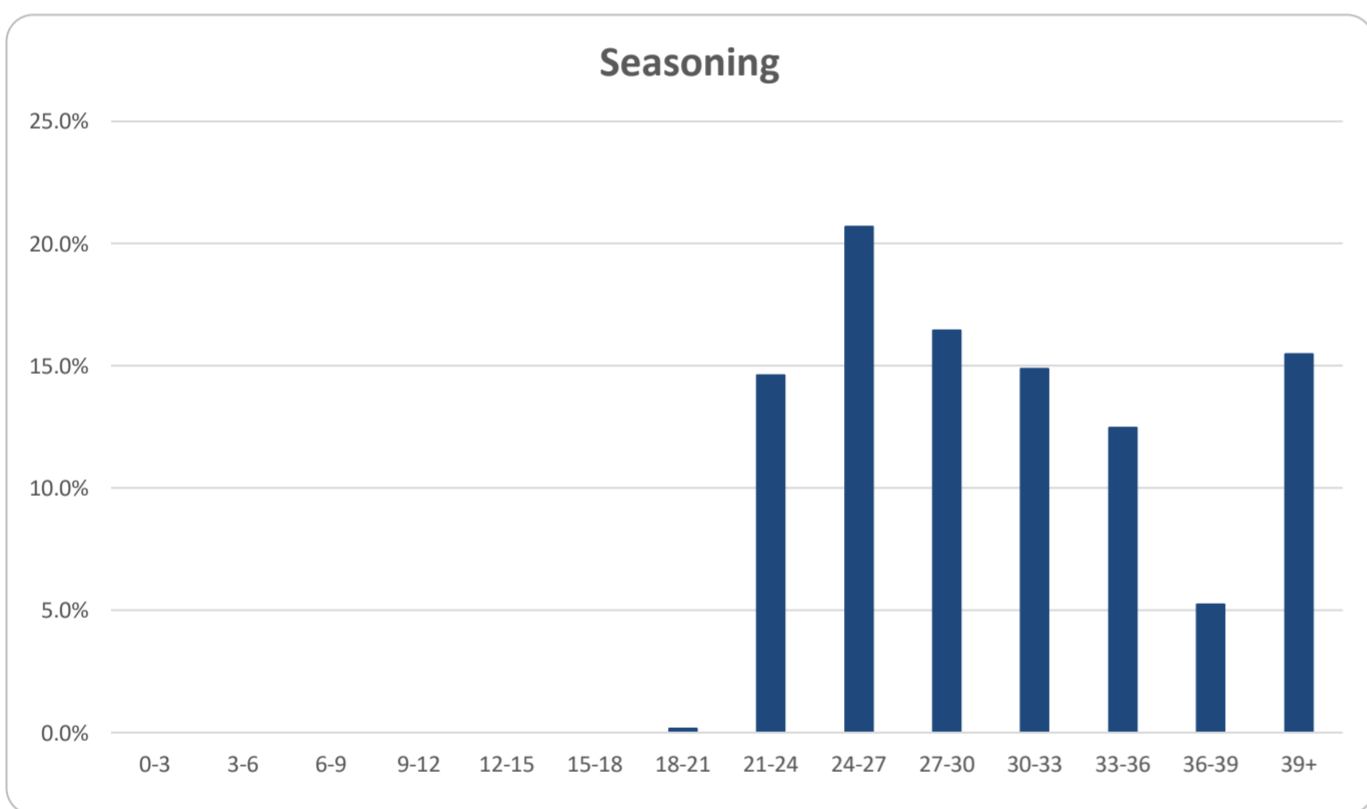
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