
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Jul-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	112,158,637.00		2,117,122.89	110,041,514.11	49.2%	61.1%	0.00	0.00	251,091.85	251,091.85
Class A2	21,310,141.03		402,253.35	20,907,887.68	39.6%	61.1%	0.00	0.00	57,019.69	57,019.69
Class B	23,100,000.00		0.00	23,100,000.00	28.9%	100.0%	0.00	0.00	66,397.18	66,397.18
Class C	23,700,000.00		0.00	23,700,000.00	18.0%	100.0%	0.00	0.00	86,951.92	86,951.92
Class D	15,000,000.00		0.00	15,000,000.00	11.1%	100.0%	0.00	0.00	66,950.67	66,950.67
Class E	12,900,000.00		0.00	12,900,000.00	5.1%	100.0%	0.00	0.00	78,076.21	78,076.21
Class F	5,700,000.00		0.00	5,700,000.00	2.5%	100.0%	0.00	0.00	39,480.43	39,480.43
Class G	2,400,000.00		0.00	2,400,000.00	1.4%	100.0%	0.00	0.00	19,769.64	19,769.64
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	30,670.96	30,670.96

1. GENERAL

Current Payment Date	10-Jul-19
Collection Period (start)	1-Jun-19
Collection Period (end)	30-Jun-19
Interest Period (start)	11-Jun-19
Interest Period (end)	9-Jul-19
Days in Interest Period	29
Next Payment Date	12-Aug-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,203,495.55
Early Repayment Fees	3,075.00
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,630.76
Total Available Income	1,210,201.31

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,273,376.24
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,273,376.24

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)	96,513.17
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	251,091.85
Class A2 Interest	57,019.69
Class B Interest	66,397.18
Class C Interest	86,951.92
Class D Interest	66,950.67
Class E Interest	78,076.21
Class F Interest	39,480.43
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	19,769.64
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,670.96
Other Expenses	0.00
Excess Spread	417,279.59

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	754,000.00
Class A1 Principal Payment	2,117,122.89
Class A2 Principal Payment	402,253.35
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	219,313,710.21
Plus: Capitalised Charges	31,875.86
Plus: Further Advances / Redraws	754,000.00
Less: Principal Collections	3,276,083.52
 Loan Balance at End of Collection Period	 216,823,502.55

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,276,083.52
CPR (%)	16.5%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.56%	6.60%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.87%	6.60%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	7	1	0	8
Balance Outstanding	9,804,502	925,409	0	10,729,912
% Portfolio Balance	4.52%	0.43%	0.00%	4.95%

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	148	51.0%	125,404,856	57.8%
Mid Doc	58	20.0%	40,498,478	18.7%
Quick Doc	25	8.6%	15,563,511	7.2%
SMSF	59	20.3%	35,359,192	16.3%
Total	290	100.0%	216,826,036	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	28	10%	11,513,183	5.3%
40%	50.0%	41	14%	27,861,728	12.8%
50%	55.0%	9	3%	4,102,295	1.9%
55%	60.0%	26	9%	17,554,438	8.1%
60%	65.0%	38	13%	31,048,837	14.3%
65%	70.0%	75	26%	60,151,180	27.7%
70%	75.0%	72	25%	64,028,752	29.5%
75%	80.0%	1	0%	565,624	0.3%
80%	100.0%	0	0%	0	0.0%
Total		290	100.0%	216,826,036	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.1%	472,150	0.2%
100,000	200,000	30	10.3%	4,667,077	2.2%
200,000	300,000	38	13.1%	9,922,369	4.6%
300,000	400,000	32	11.0%	11,239,218	5.2%
400,000	500,000	33	11.4%	14,985,792	6.9%
500,000	1,000,000	81	27.9%	55,683,497	25.7%
1,000,000	1,500,000	34	11.7%	42,211,558	19.5%
1,500,000	2,000,000	16	5.5%	28,866,258	13.3%
2,000,000	2,500,000	12	4.1%	26,460,888	12.2%
2,500,000	5,000,000	8	2.8%	22,317,230	10.3%
Total		290	100%	216,826,036	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	145	50.0%	107,887,361	49.8%	
ACT	2	0.7%	3,545,433	1.6%	
VIC	89	30.7%	65,944,861	30.4%	
QLD	37	12.8%	27,765,742	12.8%	
SA	13	4.5%	6,443,363	3.0%	
WA	3	1.0%	4,729,025	2.2%	
TAS	1	0.3%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		290	100%	216,826,036	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	227	78.3%	173,975,139	80.2%	
Non metro	52	17.9%	33,772,514	15.6%	
Inner City	11	3.8%	9,078,383	4.2%	
Total		290	100%	216,826,036	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	148	51.0%	125,404,856	57.8%	
Med Doc	58	20.0%	40,498,478	18.7%	
Low Doc	25	8.6%	15,563,511	7.2%	
SMSF	59	20.3%	35,359,192	16.3%	
Total		290	100%	216,826,036	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.8%	9,129,712	4.2%	
Non NCCP loans	276	95.2%	207,696,324	95.8%	
Total		290	100%	216,826,036	100%

Summary	
Loans	290
Balance	216,826,036
Avg Balance	747,676
Max Balance	3,022,632
WA Current LVR	63.78%
Max Current LVR	75%
WA Yield	6.60%
BBSW 30	1.3677%
Yield over BBSW30	5.23%
WA Seasoning	34.0
% IO	69.0%
% SMSF	16.3%
% of Loans Fixed	0.00%
% of Loans Investor	62.34%

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	0	0.0%	0	0.0%
21.0	24.0	24	8.3%	14,083,402	6.5%
24.0	27.0	67	23.1%	49,293,789	22.7%
27.0	30.0	55	19.0%	38,484,297	17.7%
30.0	33.0	49	16.9%	37,658,438	17.4%
33.0	36.0	47	16.2%	31,557,379	14.6%
36.0	39.0	11	3.8%	11,774,187	5.4%
39.0	200.0	37	12.8%	33,974,543	15.7%
					0%
Total		290	100%	216,826,036	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	282	97.2%	206,096,125	95.1%
30.0	60.0	7	2.4%	9,804,502	4.52%
60.0	90.0	1	0.3%	925,409	0.4%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	0	0.0%	0	0.0%
Total		290	100%	216,826,036	100%

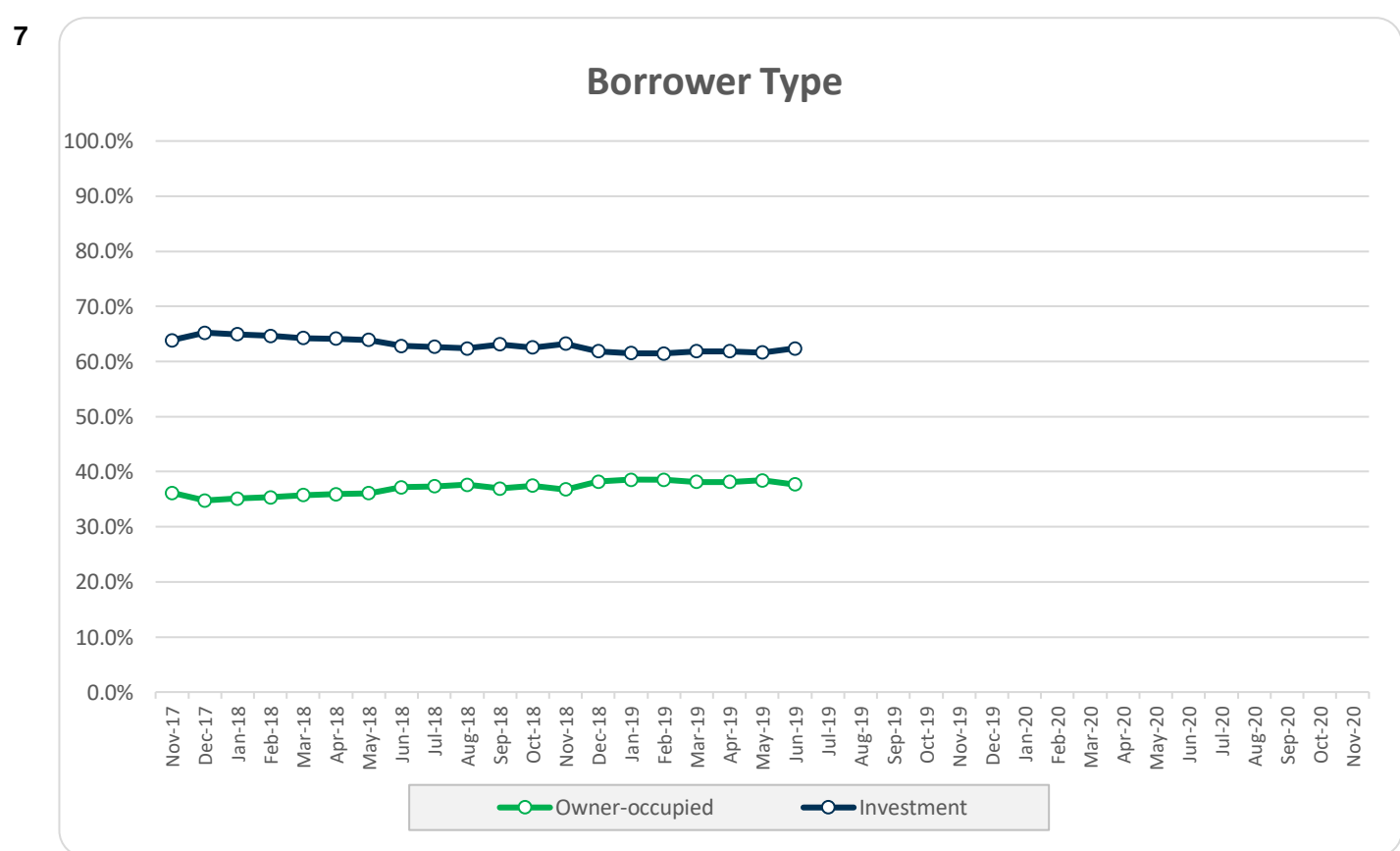
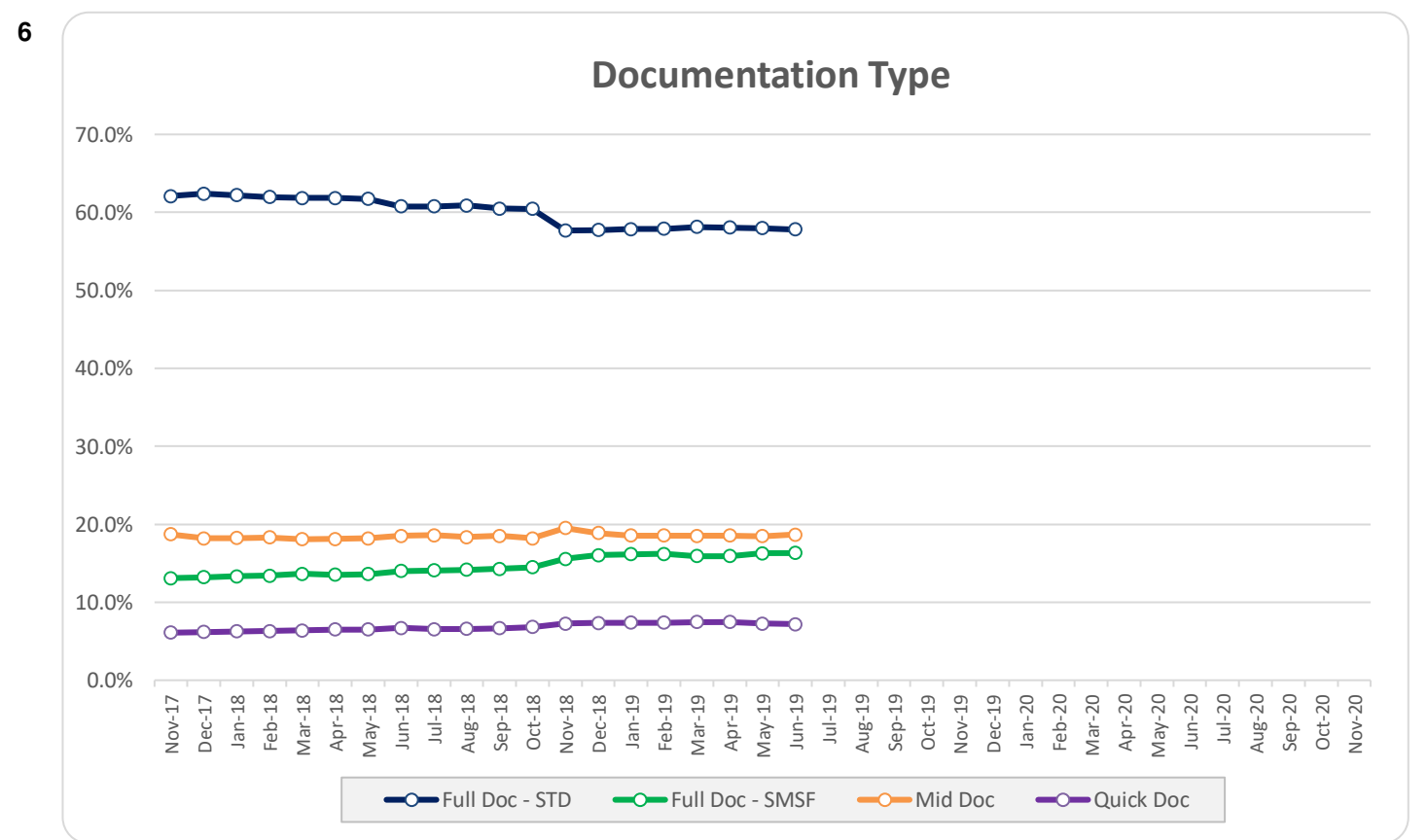
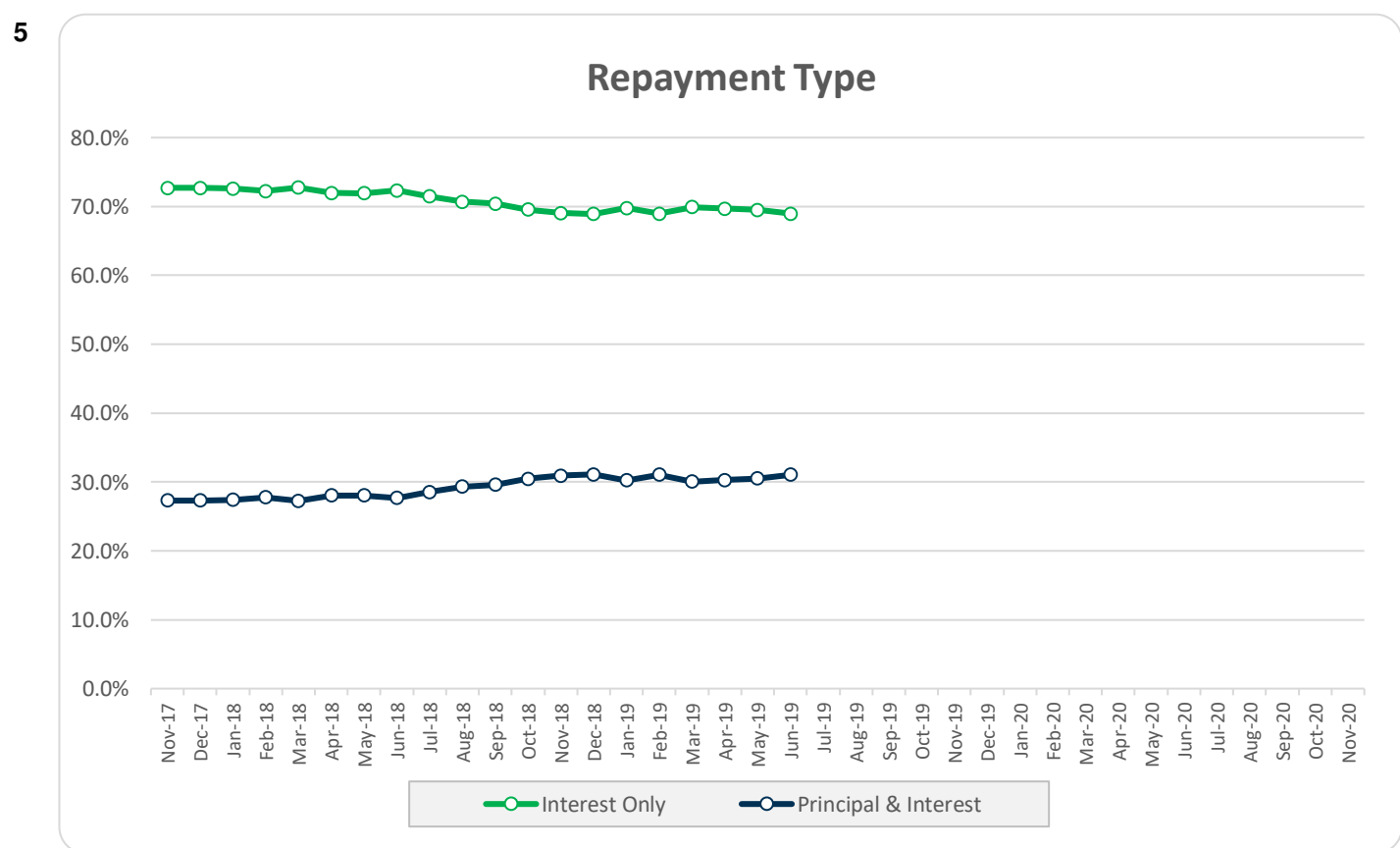
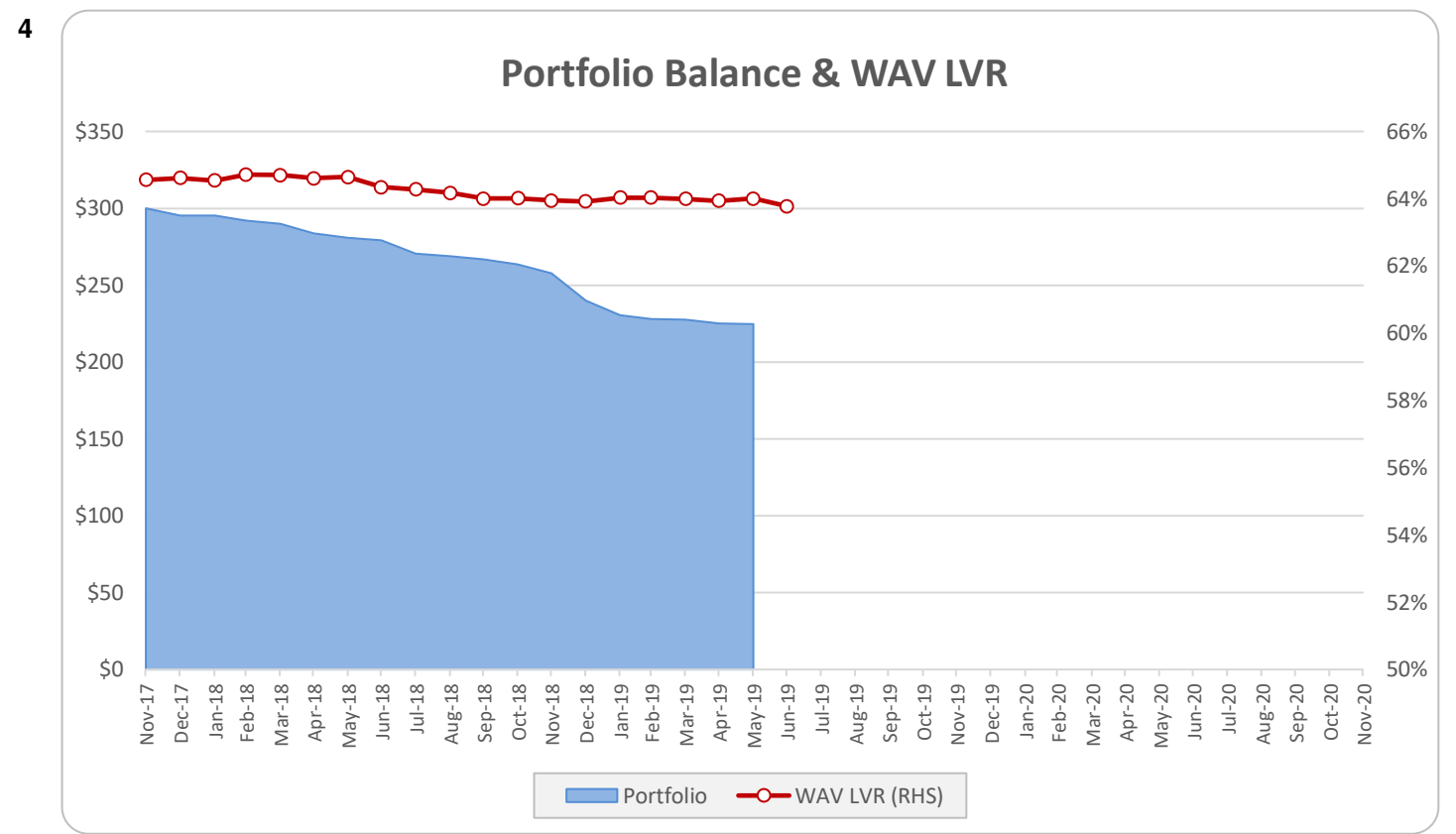
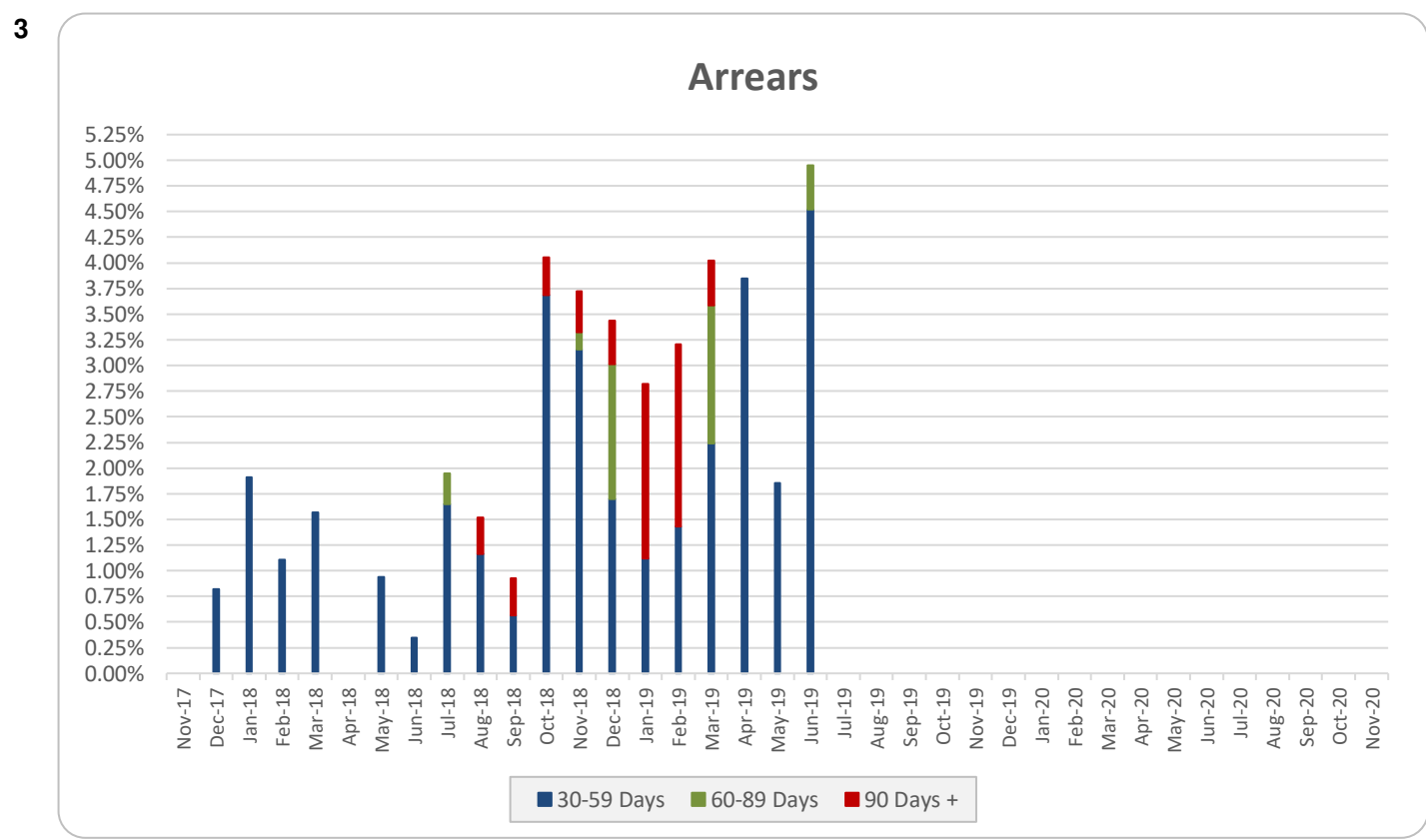
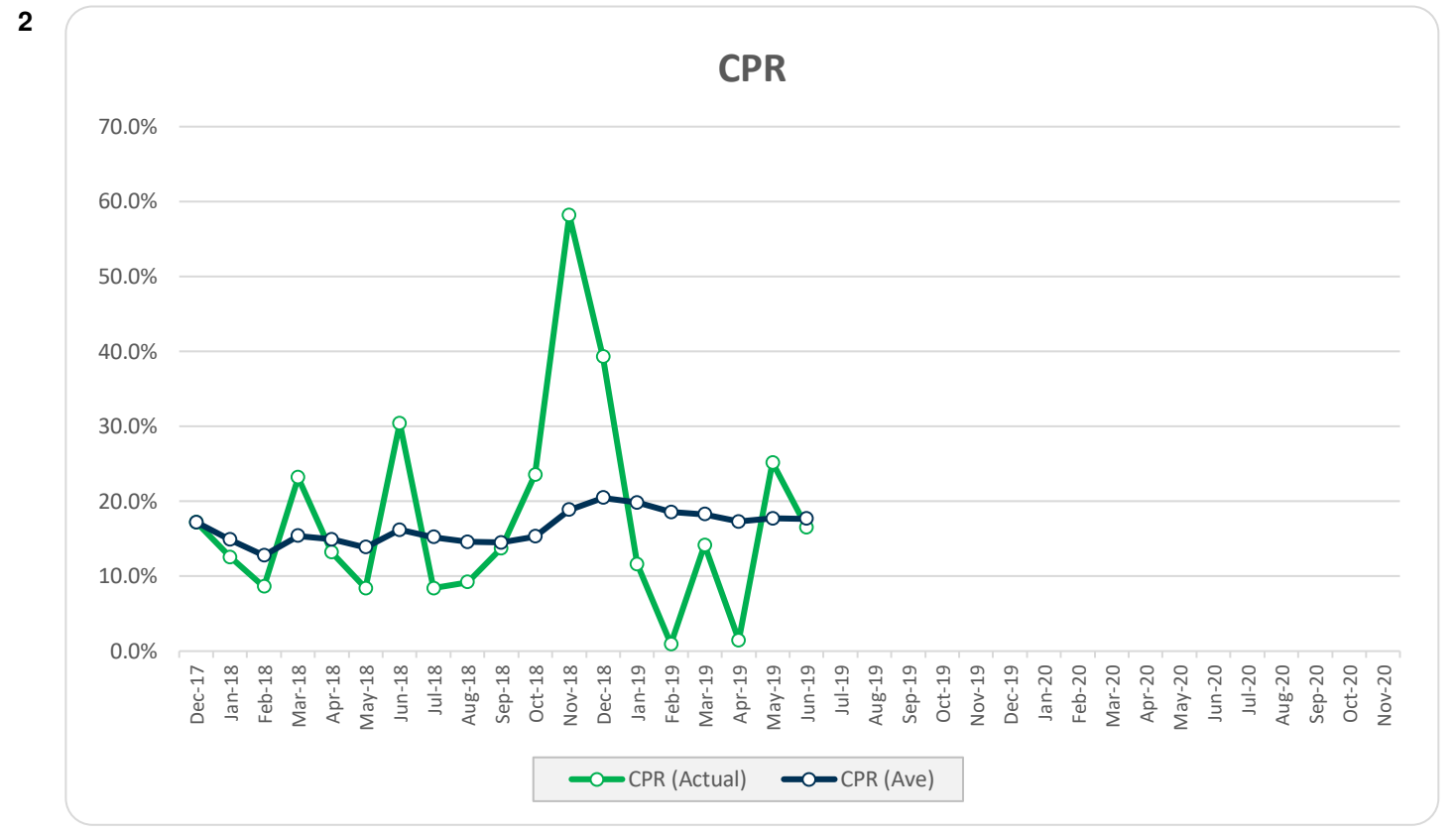
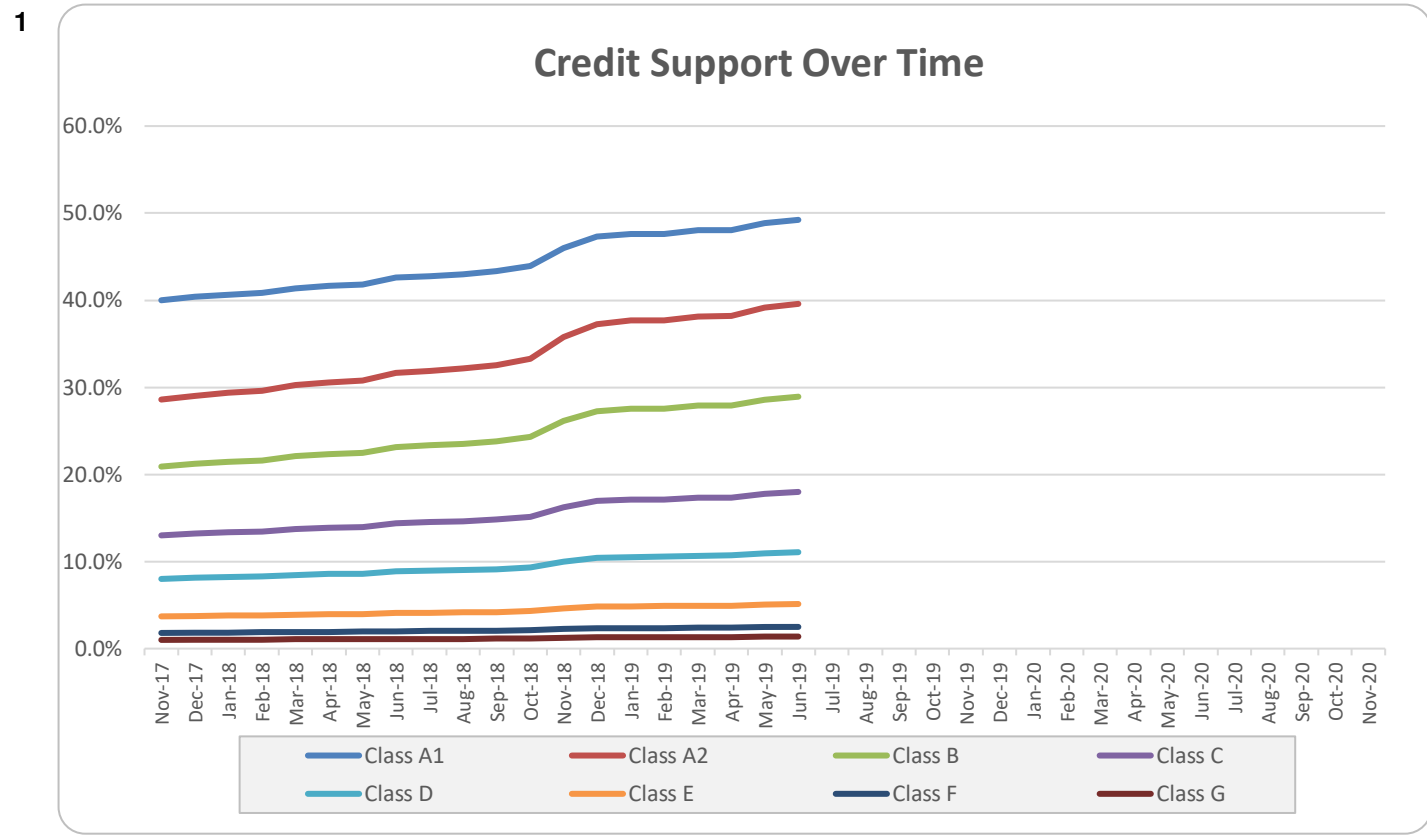
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	839,889	0.4%
15.0	20.0	14	5%	11,721,834	5.4%
20.0	25.0	213	73%	156,340,198	72.1%
25.0	30.0	60	21%	47,924,116	22.1%
Total		290	100%	216,826,036	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.76%	16,222,810	7.5%	
Self Employed	253	87.24%	200,603,226	92.5%	
Total		290	100%	216,826,036	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	290	100.00%	216,826,036	100.0%	
1	0	0.00%	0	0.0%	
Total		290	100%	216,826,036	100%

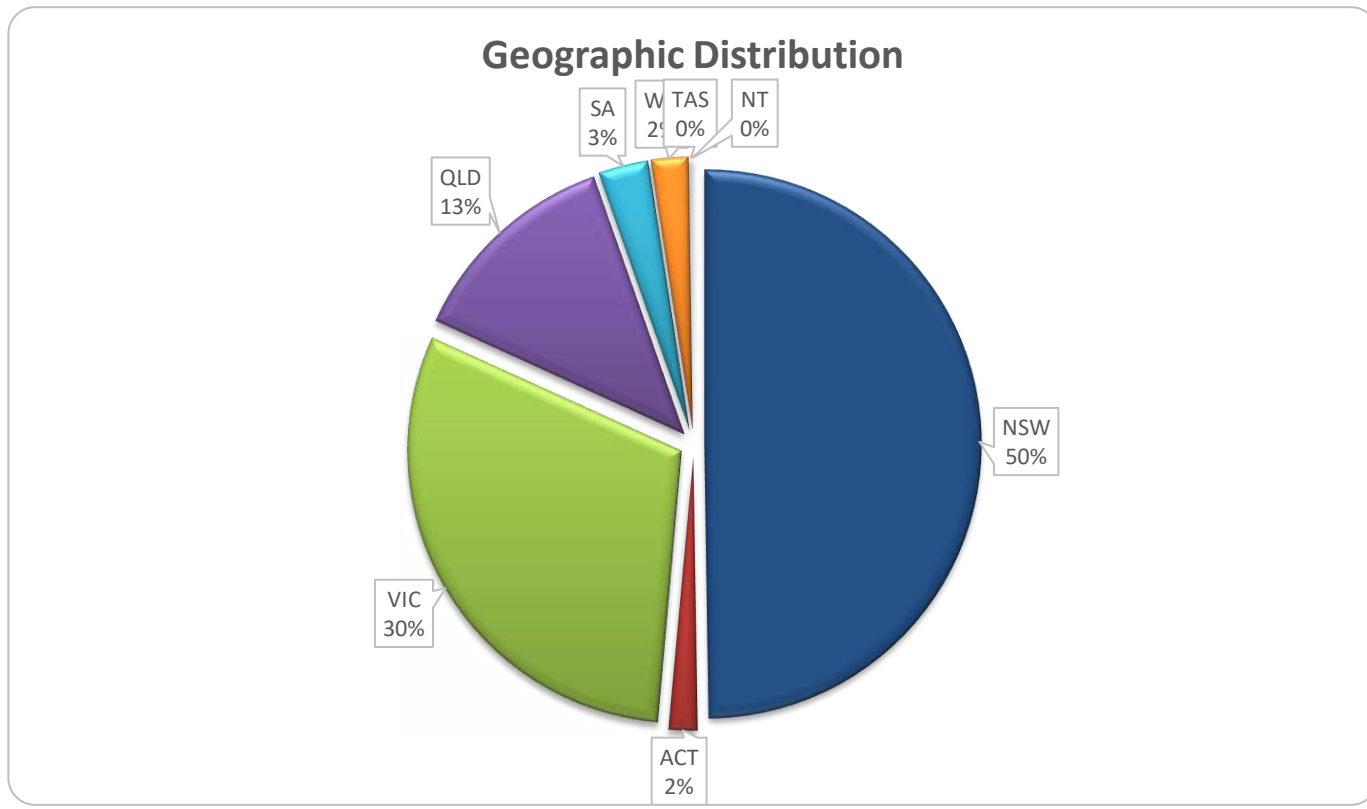
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	63	21.7%	40,827,505	18.8%	
Industrial	129	44.5%	106,375,722	49.1%	
Office	51	17.6%	30,353,299	14.0%	
Professional Suites	3	1.0%	647,803	0.3%	
Residential	26	9.0%	22,000,034	10.1%	
Commercial Other	18	6.2%	16,621,674	7.7%	
Total		290	100%	216,826,036	100%

Think Tank Series 2017-1: Time Series Charts

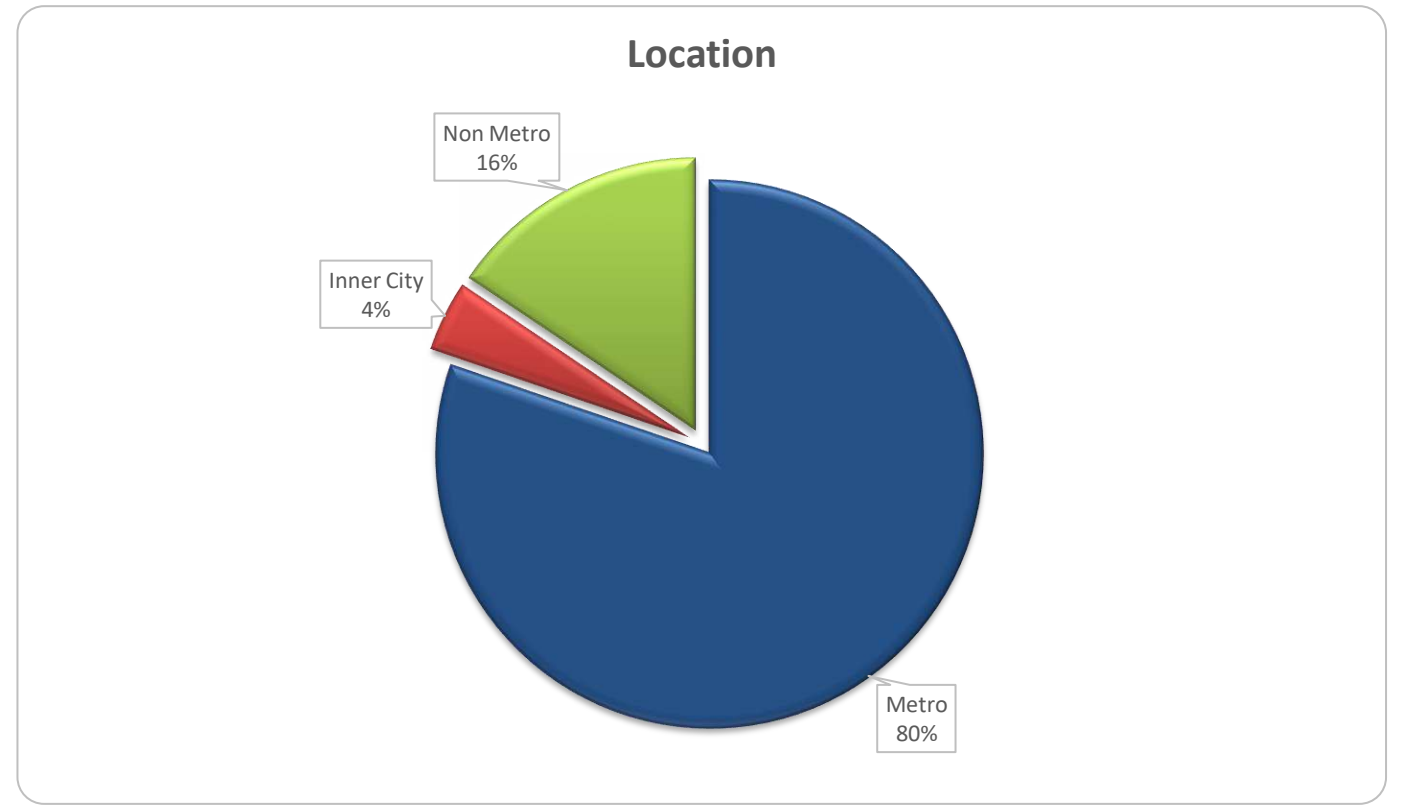


Think Tank Series 2017-1: Current Charts

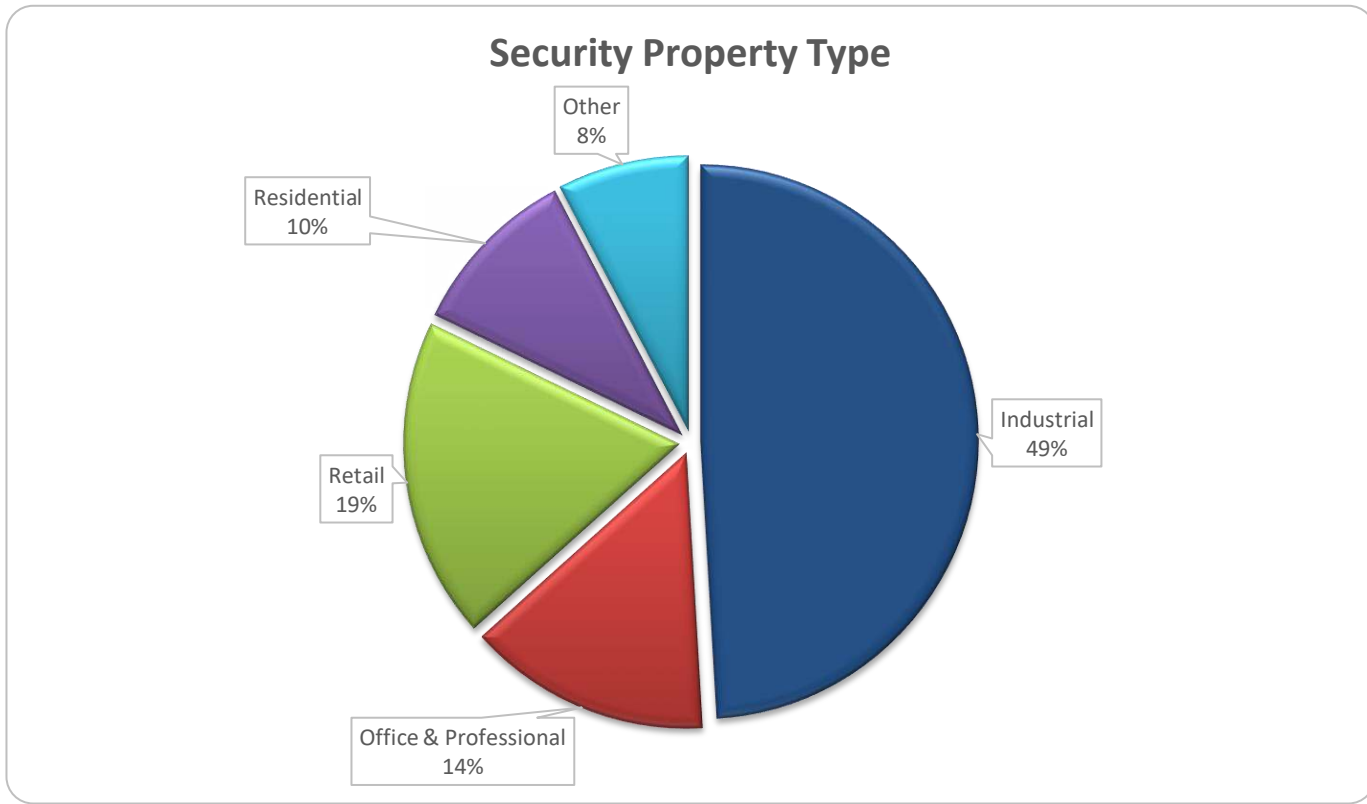
8



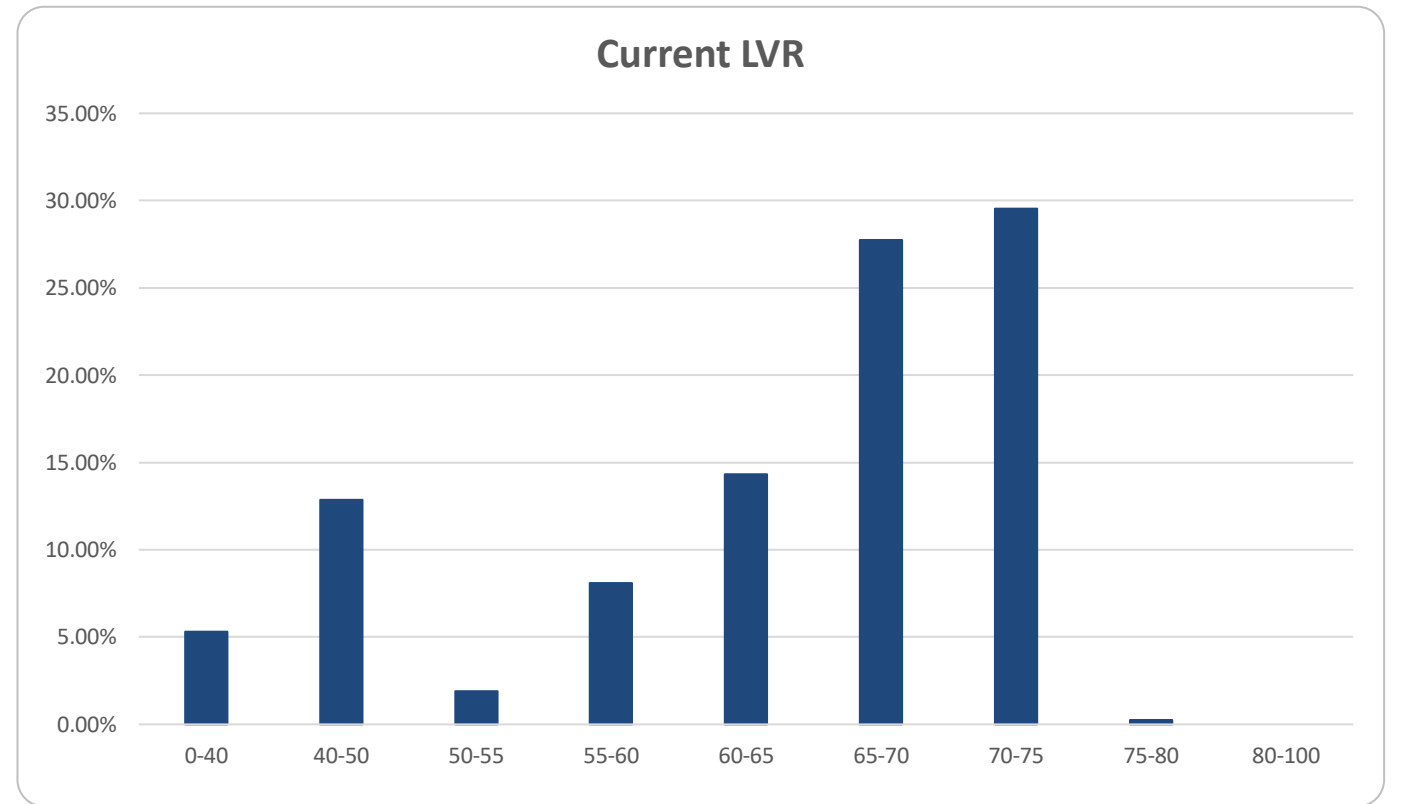
9



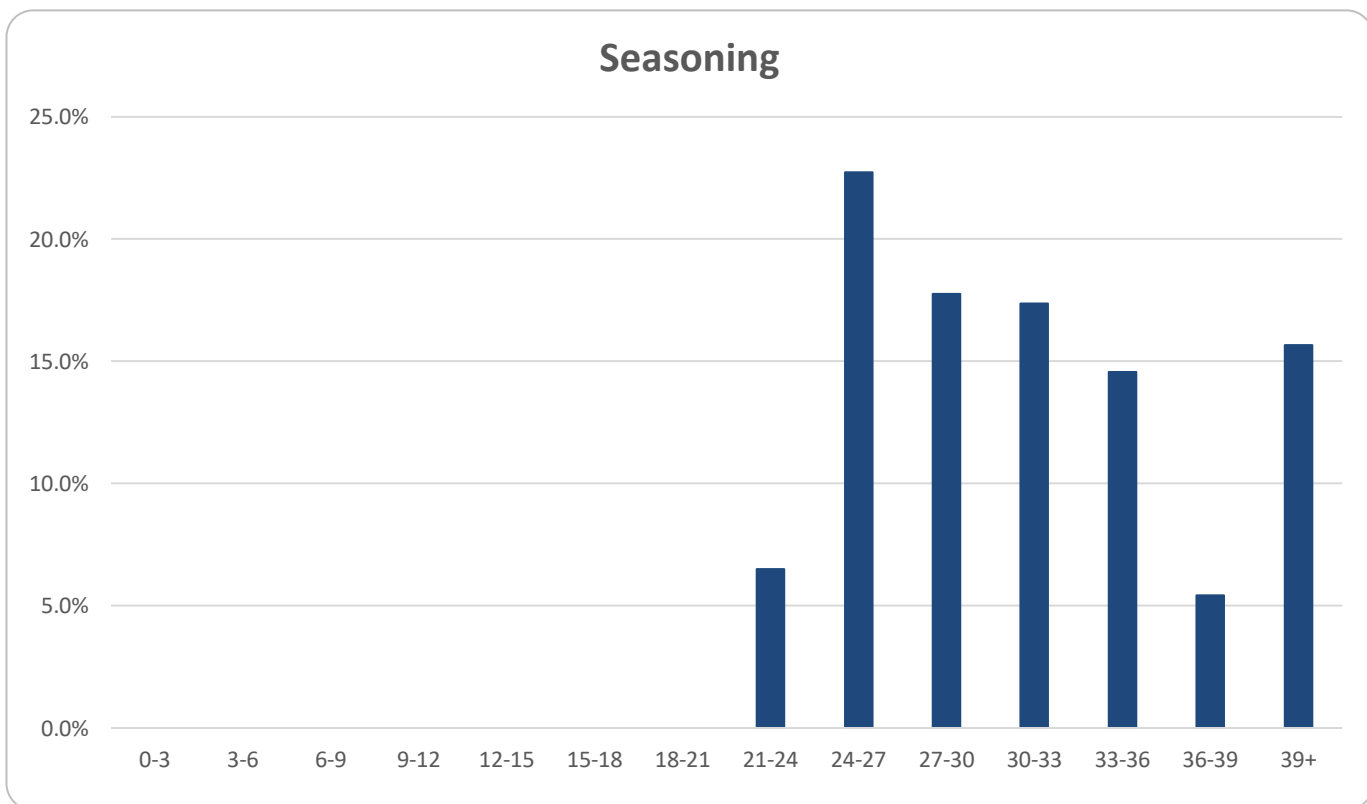
10



11



12



13

