
Investor Report - Think Tank Series 2017-1

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

Payment Date of 12-Aug-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	110,041,514.11		5,078,688.80	104,962,825.31	50.2%	58.3%	0.00	0.00	256,185.69	256,185.69
Class A2	20,907,887.68		964,950.87	19,942,936.81	40.7%	58.3%	0.00	0.00	59,071.94	59,071.94
Class B	23,100,000.00		0.00	23,100,000.00	29.8%	100.0%	0.00	0.00	70,486.64	70,486.64
Class C	23,700,000.00		0.00	23,700,000.00	18.5%	100.0%	0.00	0.00	93,744.86	93,744.86
Class D	15,000,000.00		0.00	15,000,000.00	11.4%	100.0%	0.00	0.00	72,893.84	72,893.84
Class E	12,900,000.00		0.00	12,900,000.00	5.3%	100.0%	0.00	0.00	86,014.73	86,014.73
Class F	5,700,000.00		0.00	5,700,000.00	2.6%	100.0%	0.00	0.00	43,675.27	43,675.27
Class G	2,400,000.00		0.00	2,400,000.00	1.4%	100.0%	0.00	0.00	21,969.86	21,969.86
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	34,243.15	34,243.15

1. GENERAL

Current Payment Date	12-Aug-19
Collection Period (start)	1-Jul-19
Collection Period (end)	31-Jul-19
Interest Period (start)	10-Jul-19
Interest Period (end)	11-Aug-19
Days in Interest Period	33
Next Payment Date	10-Sep-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,168,801.76
Early Repayment Fees	35,907.34
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	18,839.72
Total Available Income	1,223,548.82

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	6,047,639.67
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	6,047,639.67

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)	93,386.24
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	256,185.69
Class A2 Interest	59,071.94
Class B Interest	70,486.64
Class C Interest	93,744.86
Class D Interest	72,893.84
Class E Interest	86,014.73
Class F Interest	43,675.27
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	21,969.86
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Couterparty & Dealer Payments	0.00
Class H Interest	34,243.15
Other Expenses	0.00
Excess Spread	391,876.60

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	4,000.00
Class A1 Principal Payment	5,078,688.80
Class A2 Principal Payment	964,950.87
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	216,823,502.55
Plus: Capitalised Charges	-22,125.39
Plus: Further Advances / Redraws	4,000.00
Less: Principal Collections	6,051,204.79
 Loan Balance at End of Collection Period	 210,754,172.37

b. Repayments

Principal received on Mortgage Loans during Collection Period	6,051,204.79
CPR (%)	28.8%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.32%	6.39%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.63%	6.39%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	3	0	1	4
Balance Outstanding	5,566,660	0	930,353	6,497,014
% Portfolio Balance	2.64%	0.00%	0.44%	3.08%

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	146	51.2%	122,783,276	58.3%
Mid Doc	56	19.6%	39,180,762	18.6%
Quick Doc	24	8.4%	13,557,091	6.4%
SMSF	59	20.7%	35,233,044	16.7%
Total	285	100.0%	210,754,172	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	26	9%	10,195,104	4.8%
40%	50.0%	41	14%	26,098,348	12.4%
50%	55.0%	9	3%	4,400,261	2.1%
55%	60.0%	26	9%	17,137,943	8.1%
60%	65.0%	37	13%	30,791,513	14.6%
65%	70.0%	74	26%	58,709,999	27.9%
70%	75.0%	72	25%	63,421,004	30.1%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		285	100.0%	210,754,172	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.1%	368,012	0.2%
100,000	200,000	29	10.2%	4,464,779	2.1%
200,000	300,000	38	13.3%	9,820,696	4.7%
300,000	400,000	32	11.2%	11,232,365	5.3%
400,000	500,000	33	11.6%	14,972,396	7.1%
500,000	1,000,000	79	27.7%	54,144,855	25.7%
1,000,000	1,500,000	34	11.9%	42,194,974	20.0%
1,500,000	2,000,000	15	5.3%	26,841,136	12.7%
2,000,000	2,500,000	11	3.9%	24,413,356	11.6%
2,500,000	5,000,000	8	2.8%	22,301,606	10.6%
Total		285	100%	210,754,172	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	141	49.5%	102,335,847	48.6%	
ACT	2	0.7%	3,545,433	1.7%	
VIC	89	31.2%	65,866,065	31.3%	
QLD	36	12.6%	27,337,756	13.0%	
SA	13	4.6%	6,434,430	3.1%	
WA	3	1.1%	4,724,390	2.2%	
TAS	1	0.4%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		285	100%	210,754,172	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	225	78.9%	170,790,606	81.0%	
Non metro	49	17.2%	30,902,627	14.7%	
Inner City	11	3.9%	9,060,940	4.3%	
Total		285	100%	210,754,172	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	146	51.2%	122,783,276	58.3%	
Med Doc	56	19.6%	39,180,762	18.6%	
Low Doc	24	8.4%	13,557,091	6.4%	
SMSF	59	20.7%	35,233,044	16.7%	
Total		285	100%	210,754,172	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	14	4.9%	9,127,329	4.3%	
Non NCCP loans	271	95.1%	201,626,844	95.7%	
Total		285	100%	210,754,172	100%

Summary	
Loans	285
Balance	210,754,172
Avg Balance	739,488
Max Balance	3,017,997
WA Current LVR	64.01%
Max Current LVR	75%
WA Yield	6.39%
BBSW 30	1.1250%
Yield over BBSW30	5.27%
WA Seasoning	34.7
% IO	66.3%
% SMSF	16.7%
% of Loans Fixed	0.00%
% of Loans Investor	61.48%

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	7	2.5%	3,897,243	1.8%
24.0	27.0	64	22.5%	43,435,267	20.6%
27.0	30.0	63	22.1%	46,329,334	22.0%
30.0	33.0	42	14.7%	31,248,997	14.8%
33.0	36.0	55	19.3%	33,159,274	15.7%
36.0	39.0	15	5.3%	17,555,461	8.3%
39.0	200.0	39	13.7%	35,128,595	16.7%
					0%
Total		285	100%	210,754,172	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	281	98.6%	204,257,159	96.9%
30.0	60.0	3	1.1%	5,566,660	2.64%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	1	0.4%	930,353	0.4%
120.0	1000.0	0	0.0%	0	0.0%
Total		285	100%	210,754,172	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	836,375	0.4%
15.0	20.0	14	5%	11,604,472	5.5%
20.0	25.0	208	73%	150,460,225	71.4%
25.0	30.0	60	21%	47,853,101	22.7%
Total		285	100%	210,754,172	100%

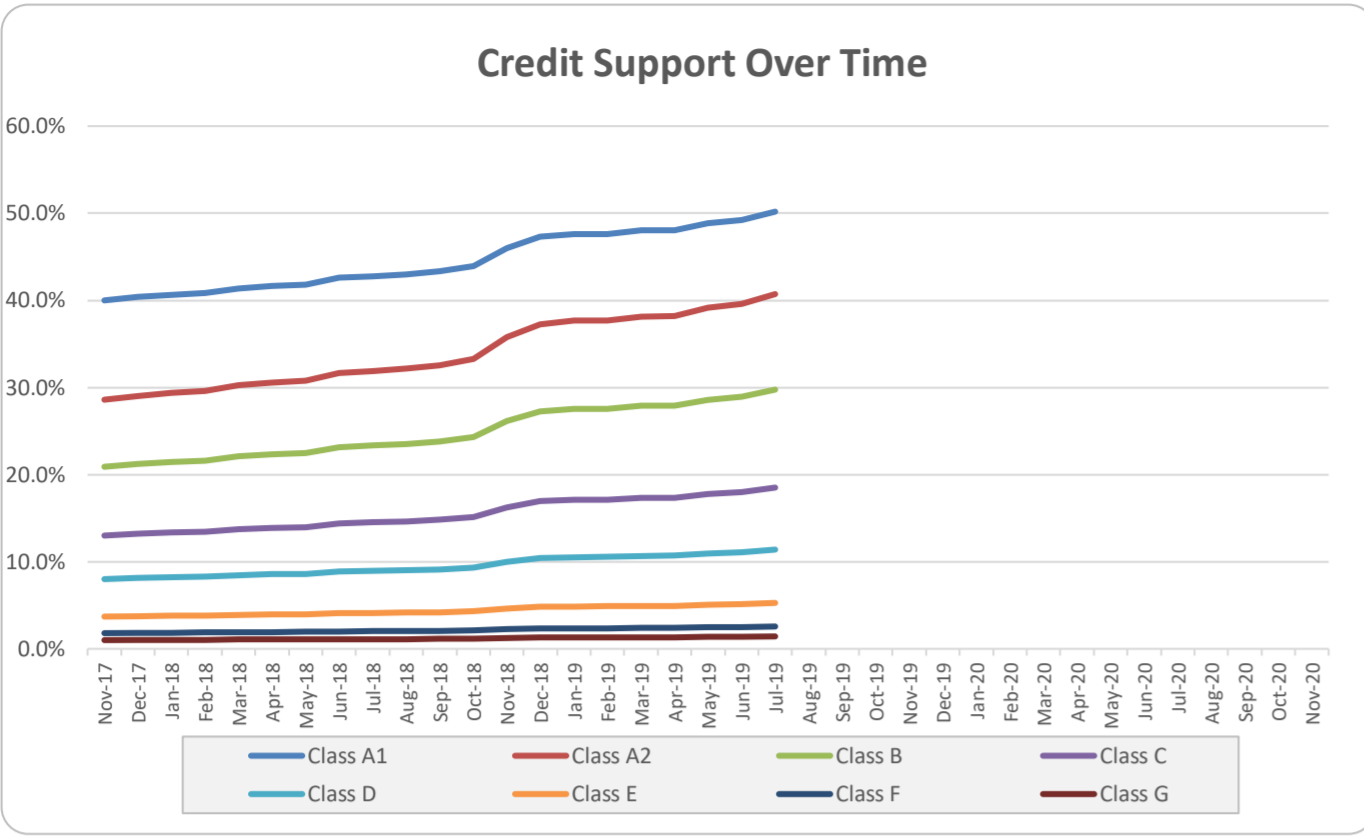
Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	12.98%	16,214,321	7.7%	
Self Employed	248	87.02%	194,539,851	92.3%	
Total		285	100%	210,754,172	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	285	100.00%	210,754,172	100.0%	
1	0	0.00%	0	0.0%	
Total		285	100%	210,754,172	100%

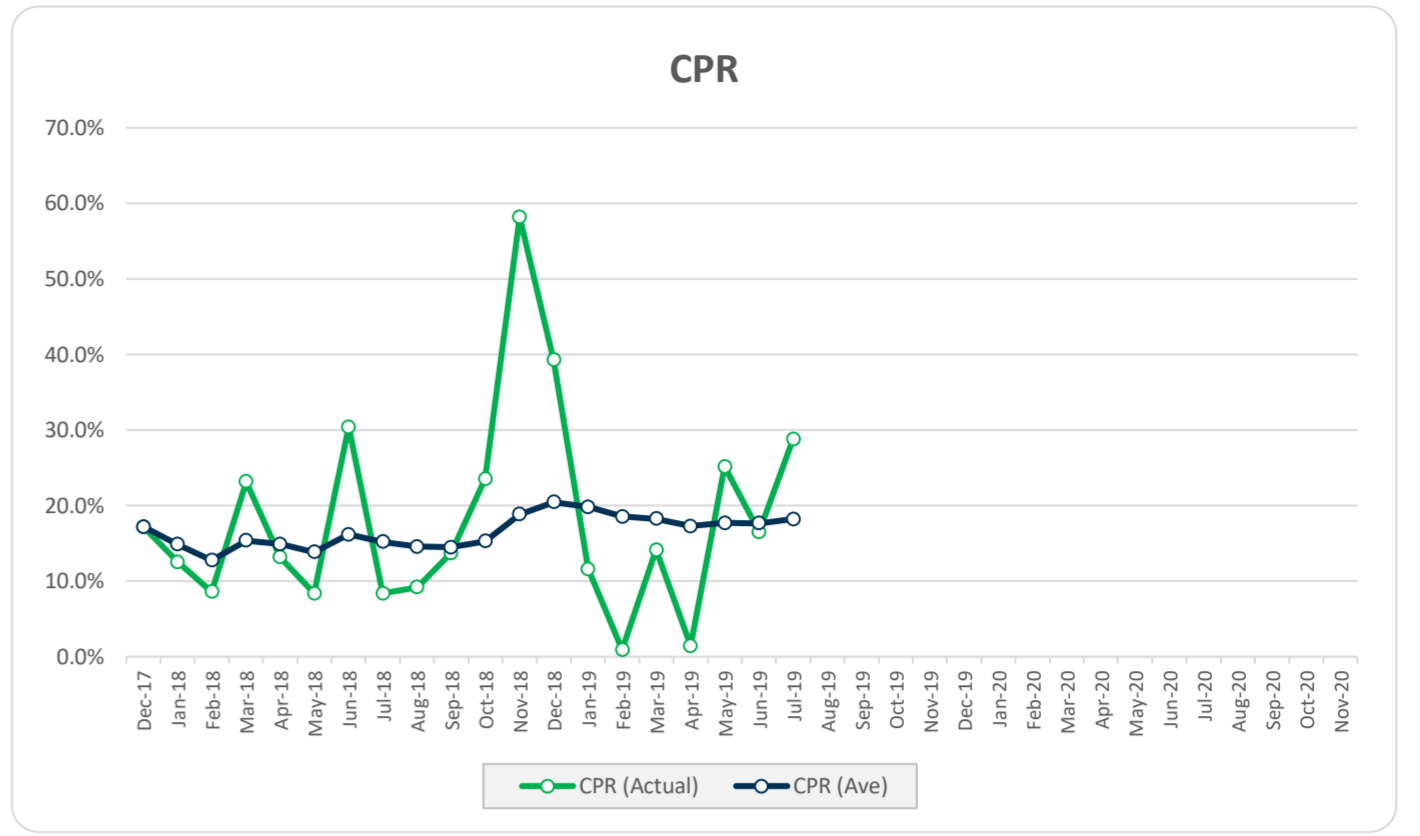
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	63	22.1%	40,697,251	19.3%	
Industrial	128	44.9%	104,220,127	49.5%	
Office	50	17.5%	30,029,351	14.2%	
Professional Suites	3	1.1%	651,803	0.3%	
Residential	25	8.8%	21,069,111	10.0%	
Commercial Other	16	5.6%	14,086,529	6.7%	
Total		285	100%	210,754,172	100%

Think Tank Series 2017-1: Time Series Charts

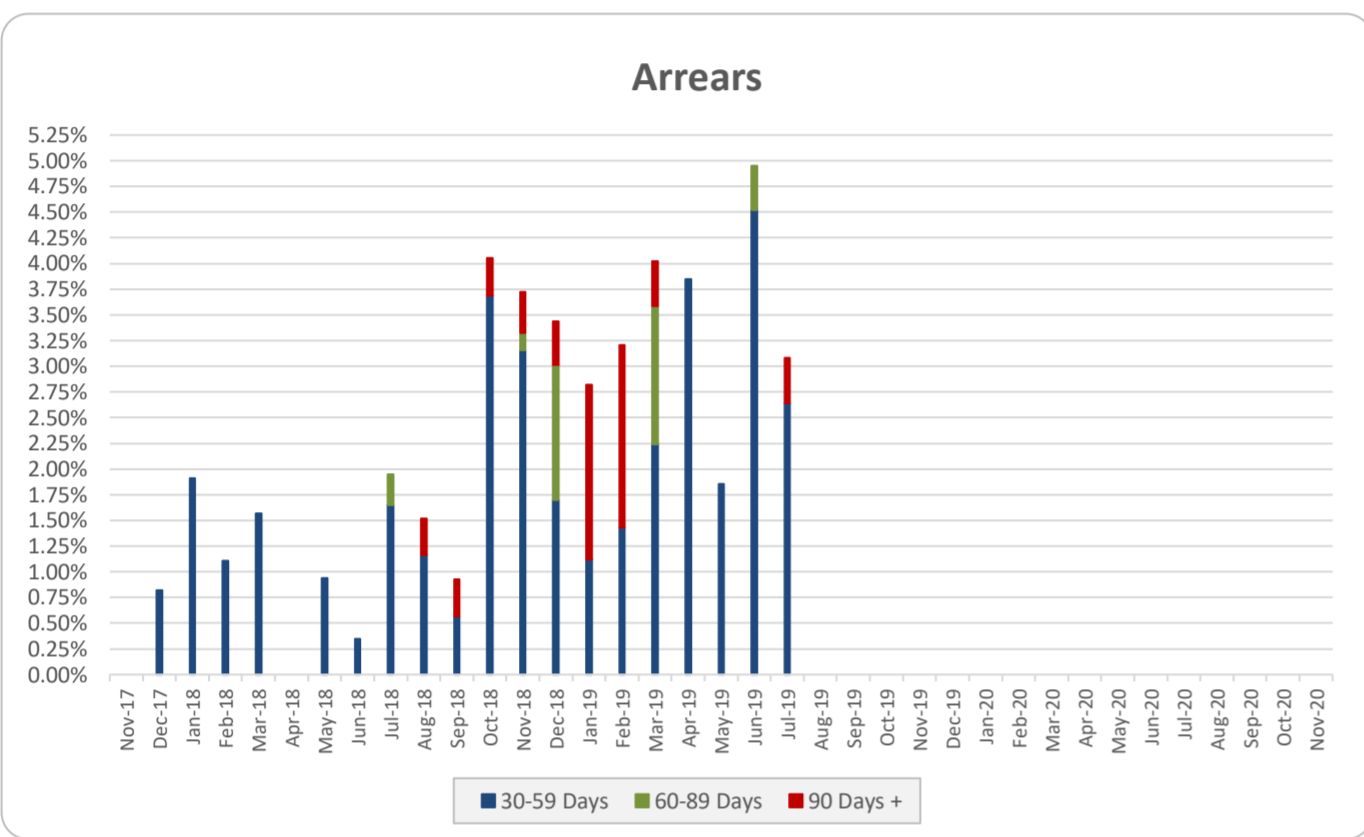
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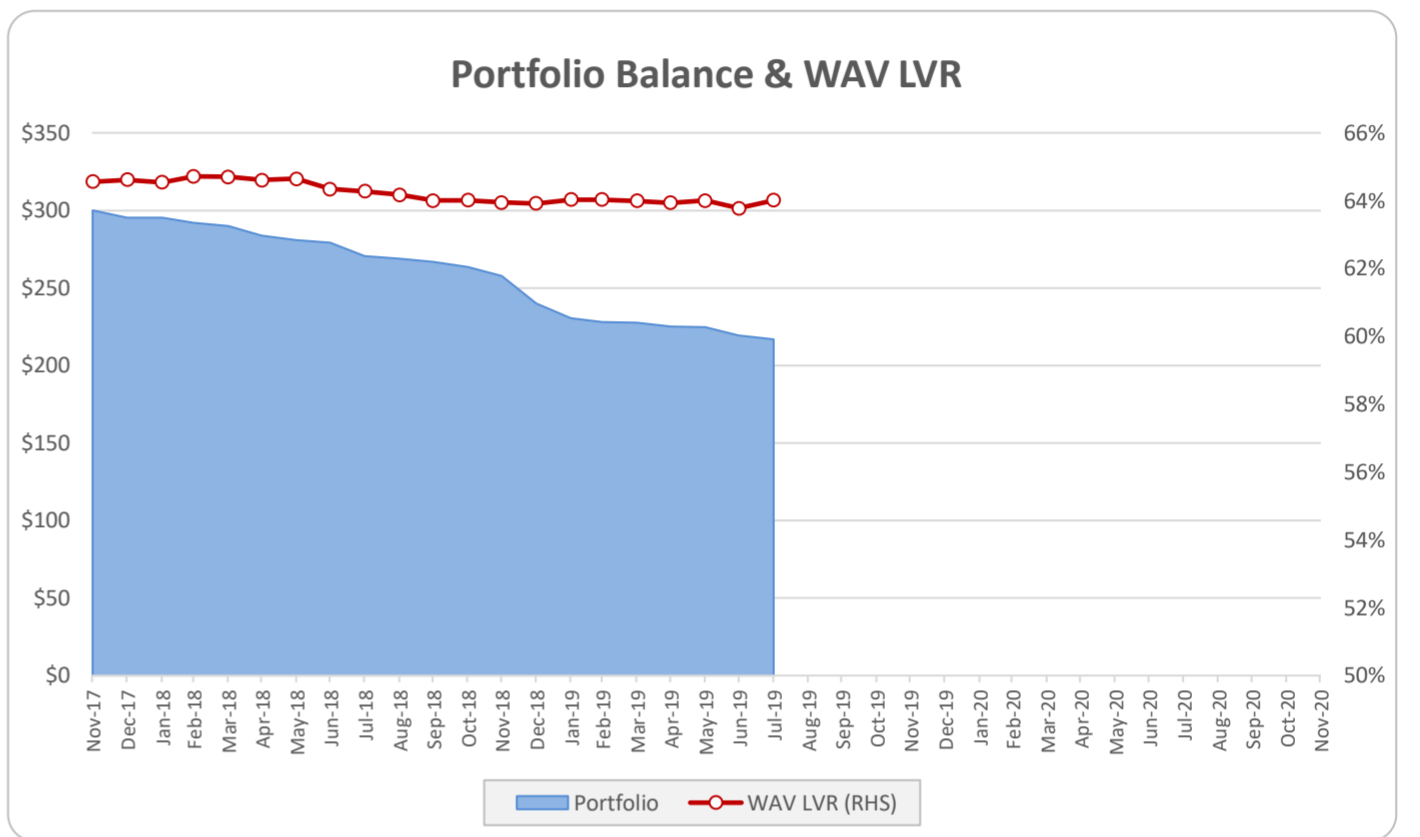
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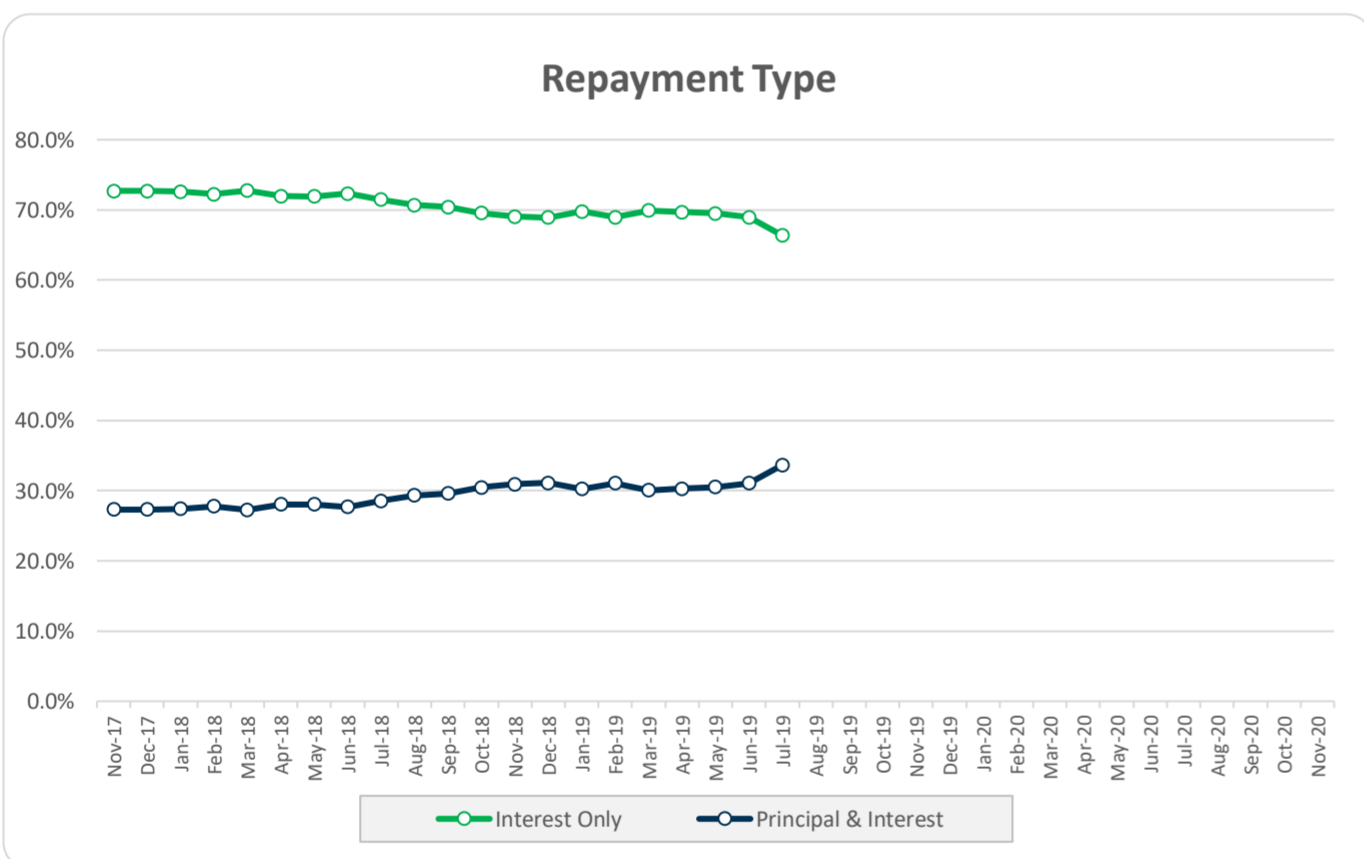
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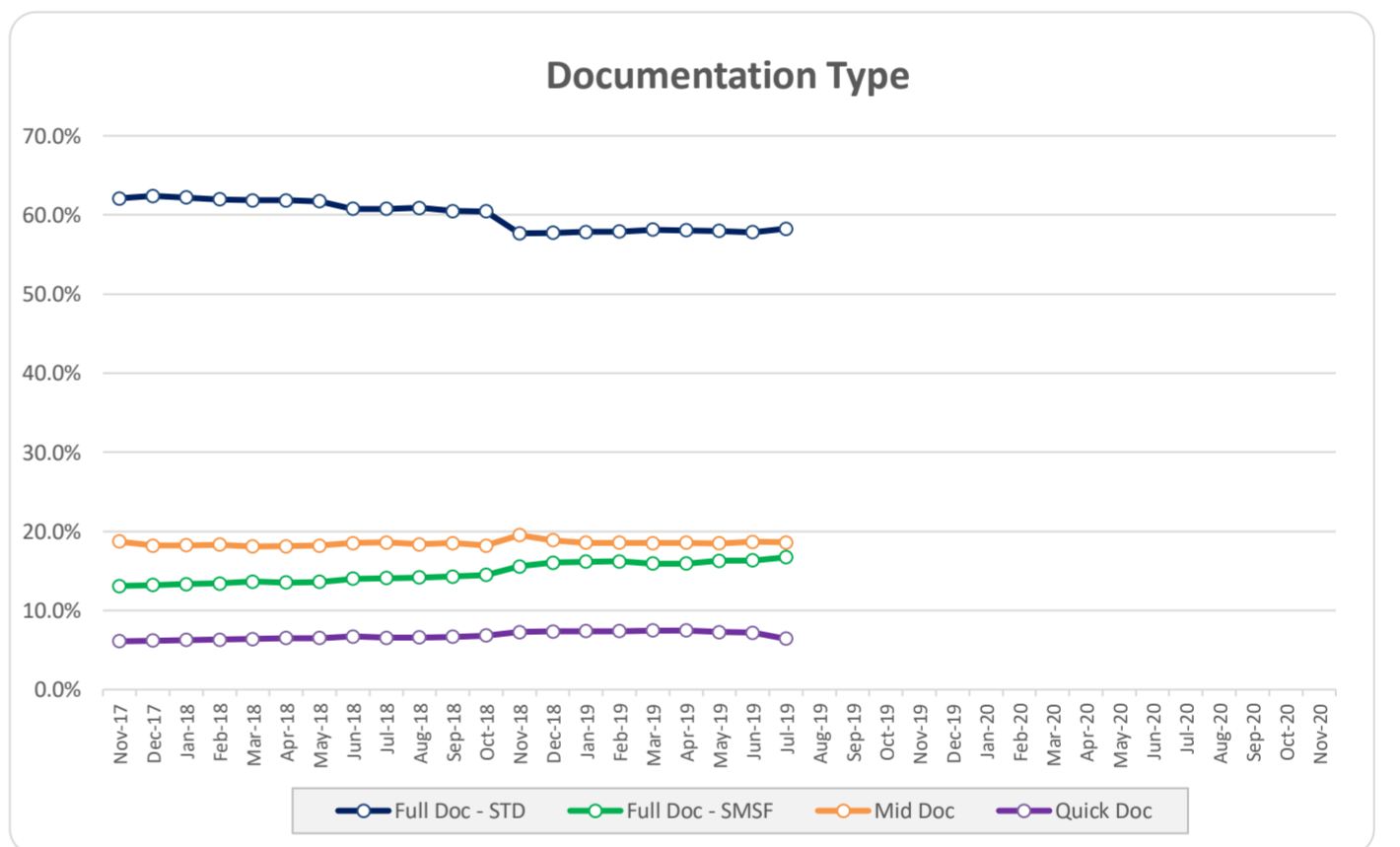
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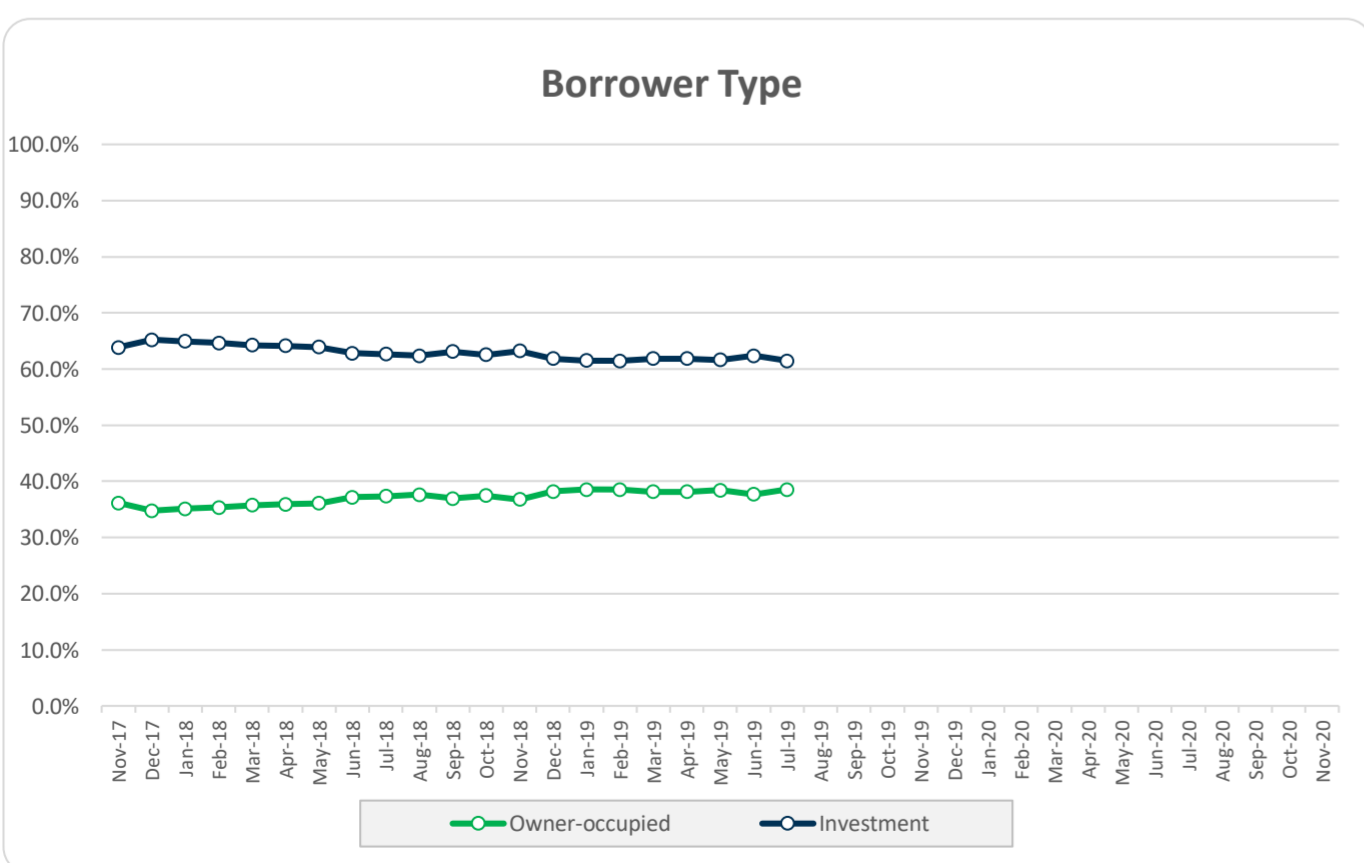
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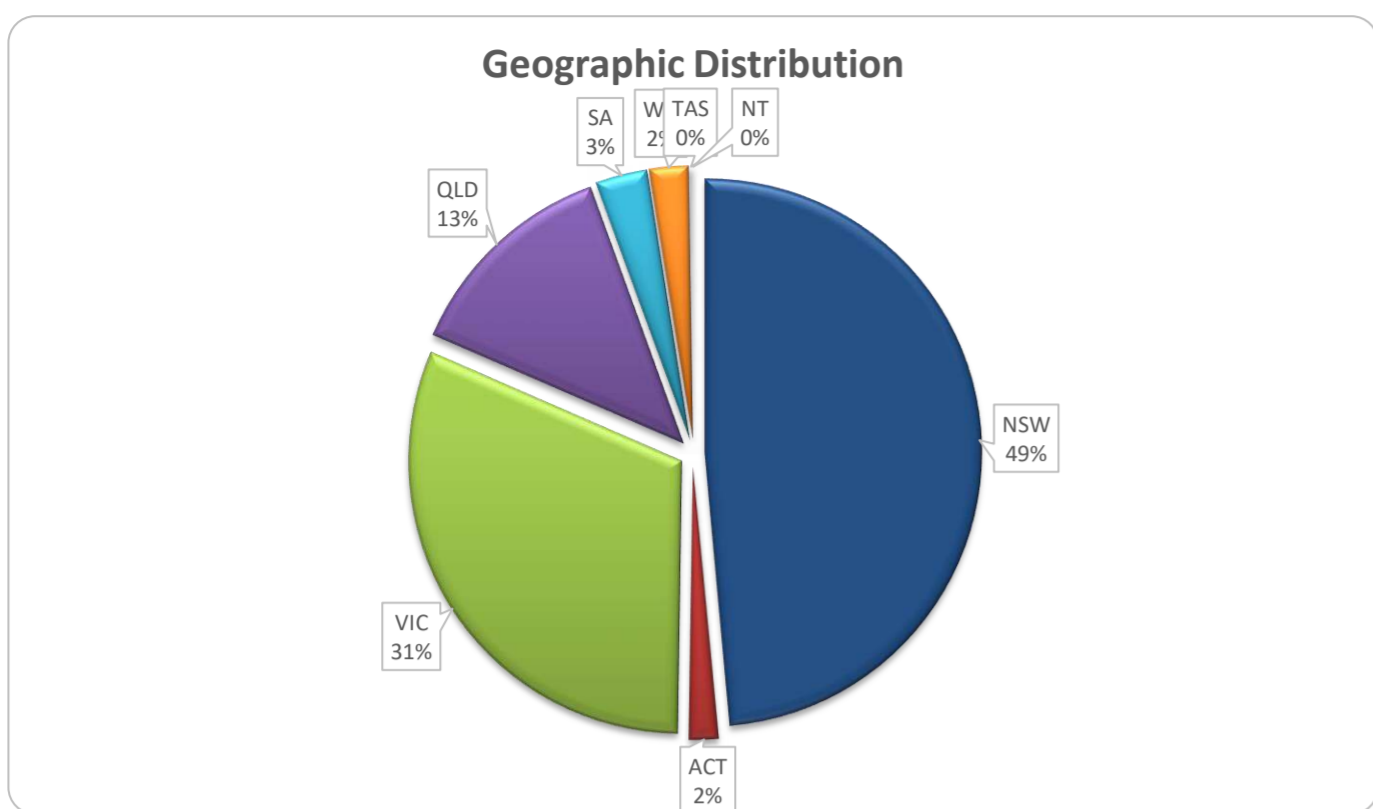


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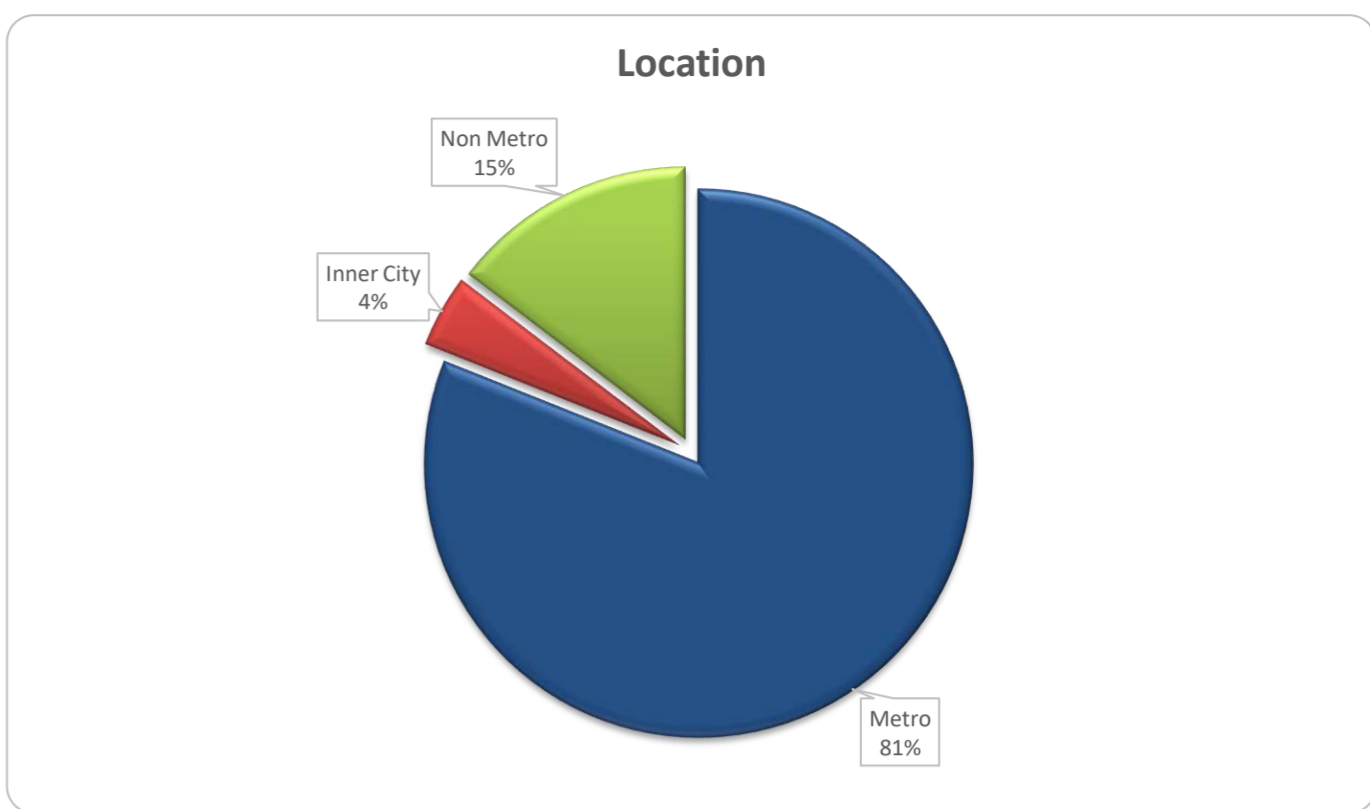


Think Tank Series 2017-1: Current Charts

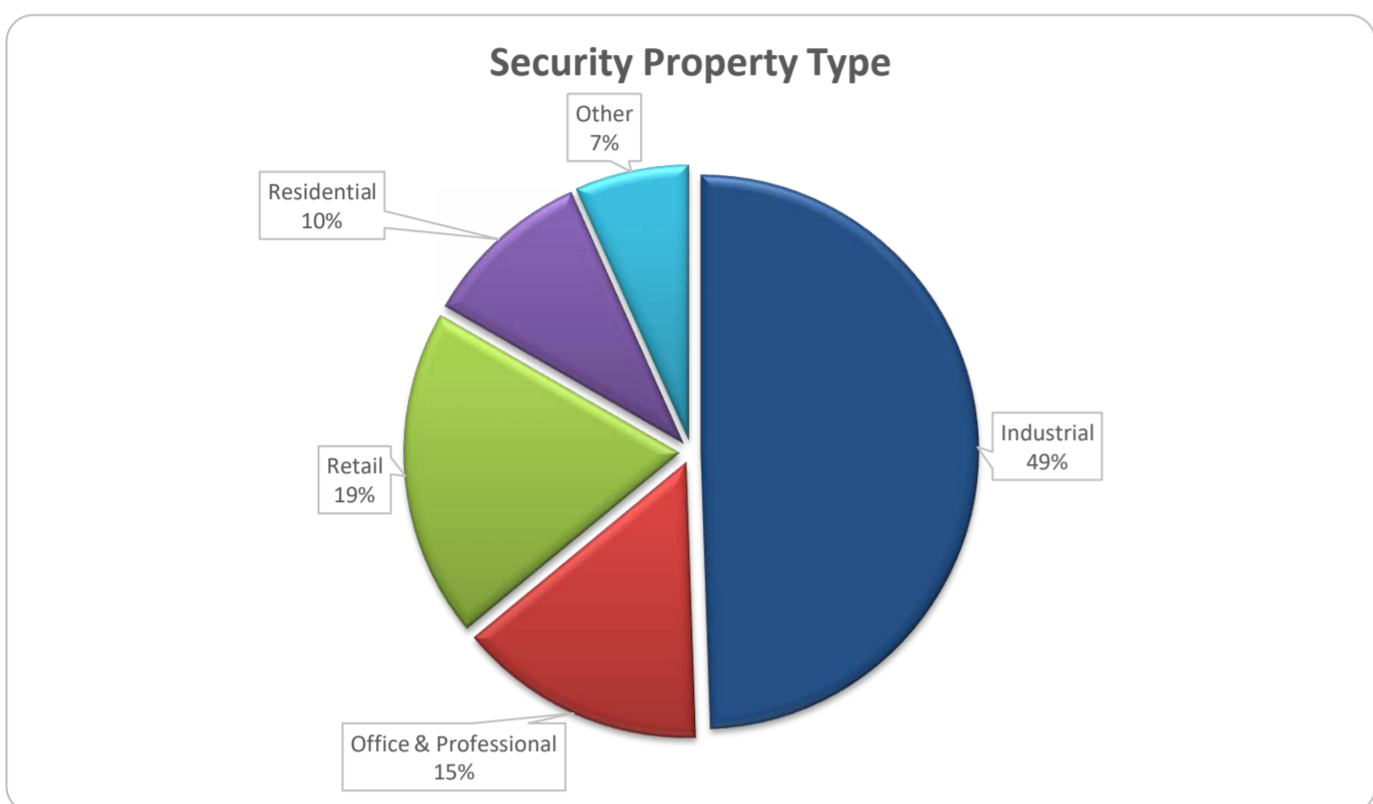
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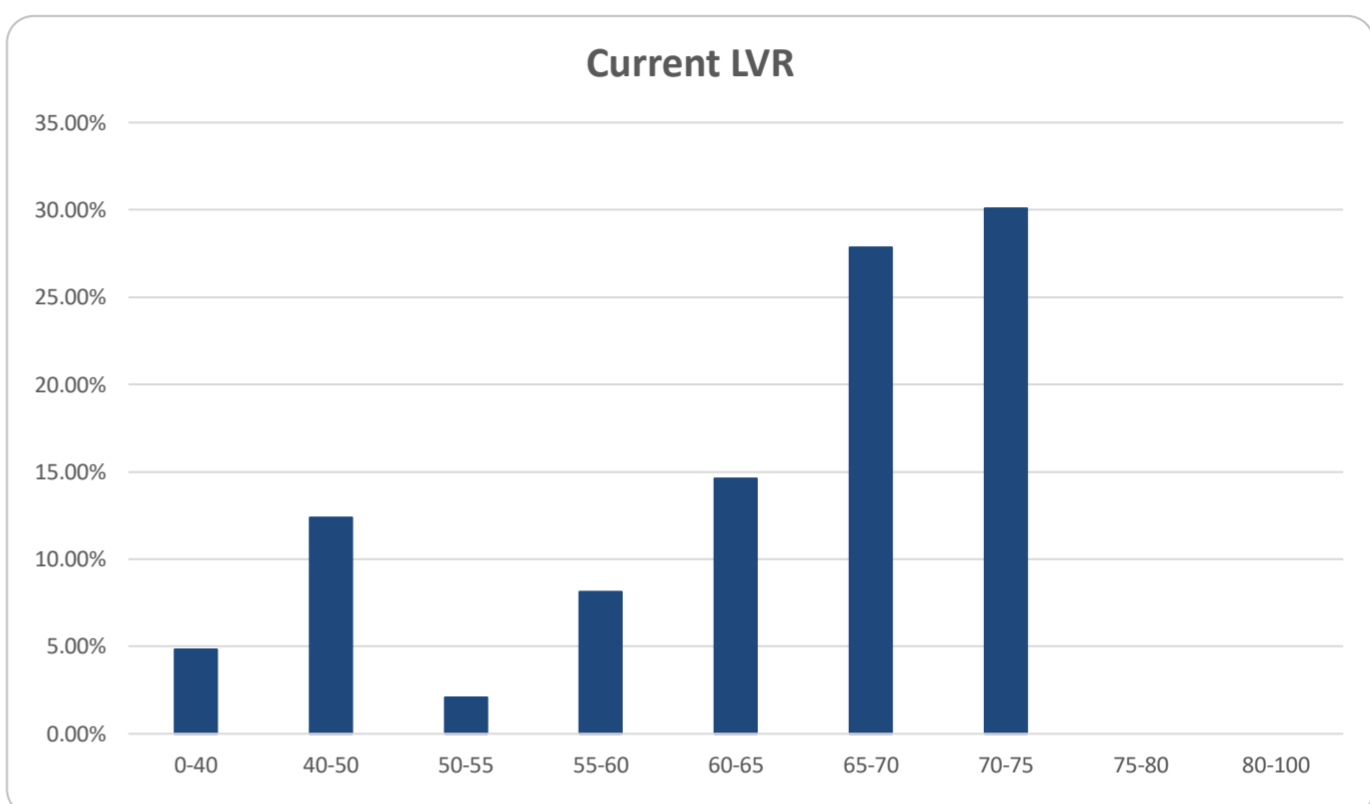
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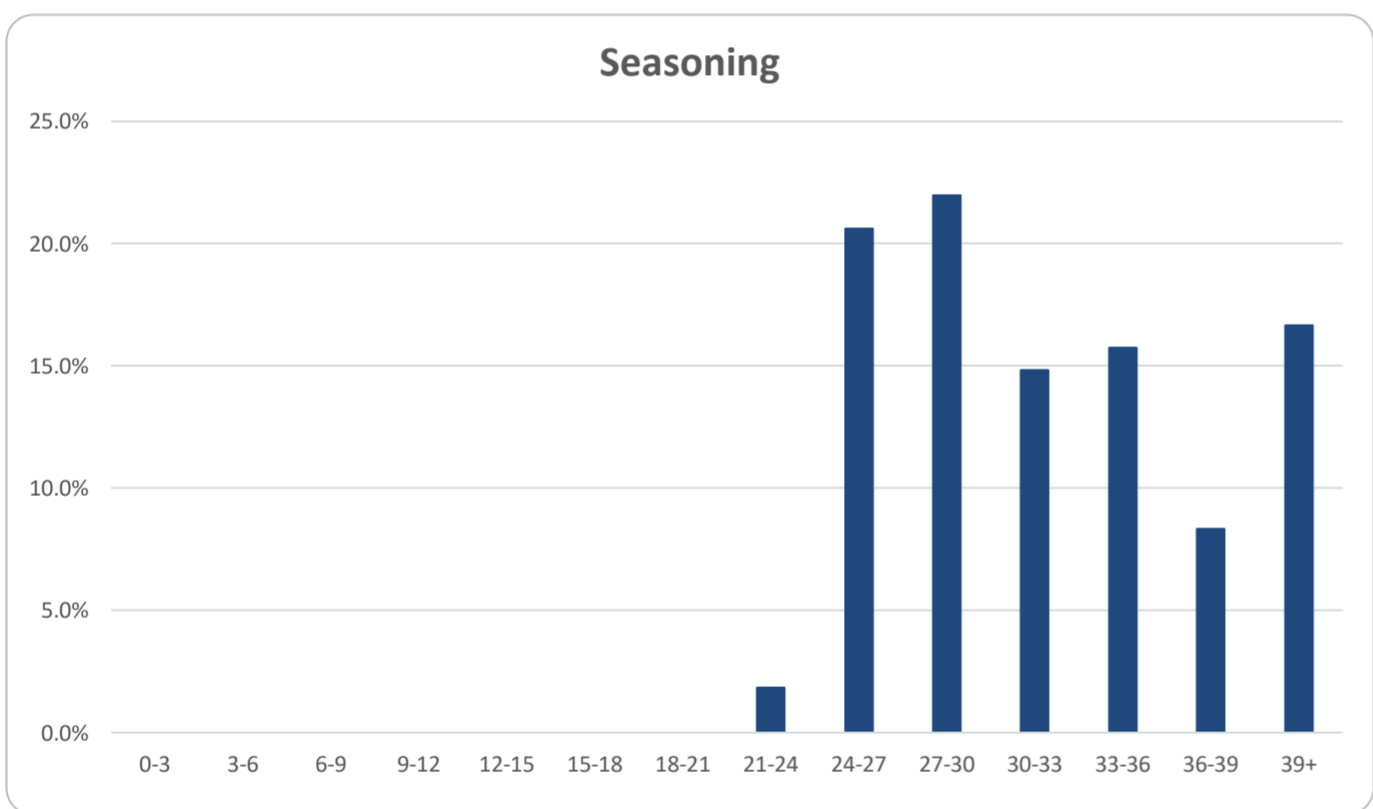
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