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## Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Sep-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	104,962,825.31		2,989,243.51	101,973,581.80	50.8%	56.7%	0.00	0.00	208,262.64	208,262.64
Class A2	19,942,936.81		567,956.27	19,374,980.54	41.4%	56.7%	0.00	0.00	48,284.69	48,284.69
Class B	23,100,000.00		0.00	23,100,000.00	30.3%	100.0%	0.00	0.00	60,516.75	60,516.75
Class C	23,700,000.00		0.00	23,700,000.00	18.8%	100.0%	0.00	0.00	80,918.75	80,918.75
Class D	15,000,000.00		0.00	15,000,000.00	11.6%	100.0%	0.00	0.00	63,132.21	63,132.21
Class E	12,900,000.00		0.00	12,900,000.00	5.4%	100.0%	0.00	0.00	74,792.33	74,792.33
Class F	5,700,000.00		0.00	5,700,000.00	2.6%	100.0%	0.00	0.00	38,029.42	38,029.42
Class G	2,400,000.00		0.00	2,400,000.00	1.4%	100.0%	0.00	0.00	19,158.69	19,158.69
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	29,907.26	29,907.26

## 1. GENERAL

Current Payment Date	10-Sep-19
Collection Period (start)	1-Aug-19
Collection Period (end)	31-Aug-19
Interest Period (start)	12-Aug-19
Interest Period (end)	9-Sep-19
Days in Interest Period	29
Next Payment Date	10-Oct-19

## 2. COLLECTIONS

### a. Total Available Income

Interest on Mortgage Loans	1,168,535.23
Early Repayment Fees	53,060.14
Principal Draws	0.00
Liquidity Draws	0.00
Other Income <sup>(1)</sup>	5,683.02
<b>Total Available Income</b>	<b>1,227,278.39</b>

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

### b. Total Principal Principal

Principal Received on the Mortgage Loans	4,611,049.78
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
<b>Total Principal Collections</b>	<b>4,611,049.78</b>

## 3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
<b>Closing Balance</b>	<b>0.00</b>

## 4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	94,751.55
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	208,262.64
Class A2 Interest	48,284.69
Class B Interest	60,516.75
Class C Interest	80,918.75
Class D Interest	63,132.21
Class E Interest	74,792.33
Class F Interest	38,029.42
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	19,158.69
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	29,907.26
Other Expenses	0.00
Excess Spread	509,524.10

## 5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	1,053,850.00
Class A1 Principal Payment	2,989,243.51
Class A2 Principal Payment	567,956.27
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	210,754,172.37
Plus: Capitalised Charges	-17,454.30
Plus: Further Advances / Redraws	1,053,850.00
Less: Principal Collections	4,639,085.32
 Loan Balance at End of Collection Period	 207,151,482.75

### b. Repayments

Principal received on Mortgage Loans during Collection Period	4,639,085.32
CPR (%)	23.4%

### c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.31%	6.39%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.55%	6.39%	OK

### d. Arrears

#### Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	0	0	6
Balance Outstanding	4,494,769	0	0	4,494,769
% Portfolio Balance	2.17%	0.00%	0.00%	2.17%

### 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	145	51.2%	122,756,897	59.3%
Mid Doc	55	19.4%	35,718,580	17.2%
Quick Doc	24	8.5%	13,547,202	6.5%
SMSF	59	20.8%	35,128,803	17.0%
Total	283	100.0%	207,151,483	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	26	9%	9,553,054	4.6%
40%	50.0%	41	14%	26,122,762	12.6%
50%	55.0%	9	3%	4,396,138	2.1%
55%	60.0%	27	10%	17,604,151	8.5%
60%	65.0%	37	13%	29,358,466	14.2%
65%	70.0%	71	25%	55,959,610	27.0%
70%	75.0%	72	25%	64,157,302	31.0%
75%	80.0%	0	0%	0	0.0%
80%	100.0%	0	0%	0	0.0%
Total		283	100.0%	207,151,483	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	6	2.1%	365,936	0.2%
100,000	200,000	30	10.6%	4,608,861	2.2%
200,000	300,000	38	13.4%	9,820,336	4.7%
300,000	400,000	32	11.3%	11,225,939	5.4%
400,000	500,000	34	12.0%	15,416,897	7.4%
500,000	1,000,000	76	26.9%	51,939,929	25.1%
1,000,000	1,500,000	34	12.0%	42,185,267	20.4%
1,500,000	2,000,000	14	4.9%	24,902,942	12.0%
2,000,000	2,500,000	11	3.9%	24,399,442	11.8%
2,500,000	5,000,000	8	2.8%	22,285,933	10.8%
Total		283	100%	207,151,483	100%

State	Number		Balance		
	Amount	%	Amount	%	
NSW	139	49.1%	100,503,320	48.5%	
ACT	2	0.7%	3,545,433	1.7%	
VIC	89	31.4%	64,129,943	31.0%	
QLD	36	12.7%	27,307,571	13.2%	
SA	13	4.6%	6,431,760	3.1%	
WA	3	1.1%	4,723,205	2.3%	
TAS	1	0.4%	510,250	0.2%	
NT	0	0.0%	0	0.0%	
Total		283	100%	207,151,483	100%

Location	Number		Balance		
	Amount	%	Amount	%	
Metro	223	78.8%	167,190,744	80.7%	
Non metro	49	17.3%	30,910,720	14.9%	
Inner City	11	3.9%	9,050,019	4.4%	
Total		283	100%	207,151,483	100%

Income Verification	Number		Balance		
	Amount	%	Amount	%	
Full Doc	145	51.2%	122,756,897	59.3%	
Med Doc	55	19.4%	35,718,580	17.2%	
Low Doc	24	8.5%	13,547,202	6.5%	
SMSF	59	20.8%	35,128,803	17.0%	
Total		283	100%	207,151,483	100%

NCCP Loans	Number		Balance		
	Amount	%	Amount	%	
NCCP regulated loans	13	4.6%	7,375,484	3.6%	
Non NCCP loans	270	95.4%	199,775,999	96.4%	
Total		283	100%	207,151,483	100%

Summary	
Loans	283
Balance	207,151,483
Avg Balance	731,984
Max Balance	3,012,836
WA Current LVR	64.05%
Max Current LVR	75%
WA Yield	6.39%
BBSW 30	1.0473%
Yield over BBSW30	5.35%
WA Seasoning	35.7
% IO	65.7%
% SMSF	17.0%
% of Loans Fixed	0.00%
% of Loans Investor	62.17%

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	1	0.4%	340,000	0.2%
24.0	27.0	47	16.6%	31,204,094	15.1%
27.0	30.0	63	22.3%	43,309,496	20.9%
30.0	33.0	47	16.6%	33,273,606	16.1%
33.0	36.0	44	15.5%	31,858,581	15.4%
36.0	39.0	37	13.1%	26,917,841	13.0%
39.0	200.0	44	15.5%	40,247,866	19.4%
Total		283	100%	207,151,483	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	277	97.9%	202,656,714	97.8%
30.0	60.0	6	2.1%	4,494,769	2.17%
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		283	100%	207,151,483	100%

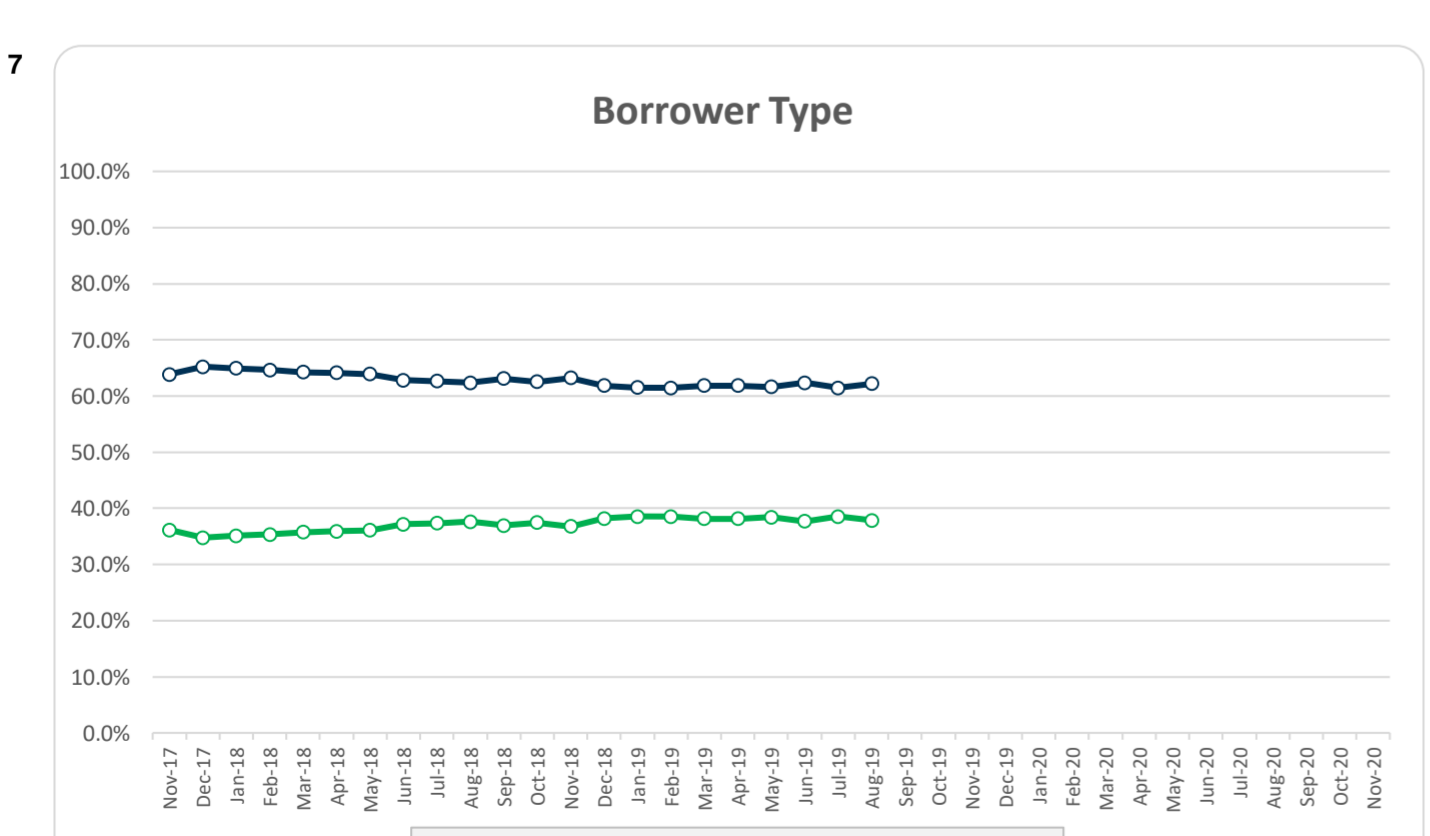
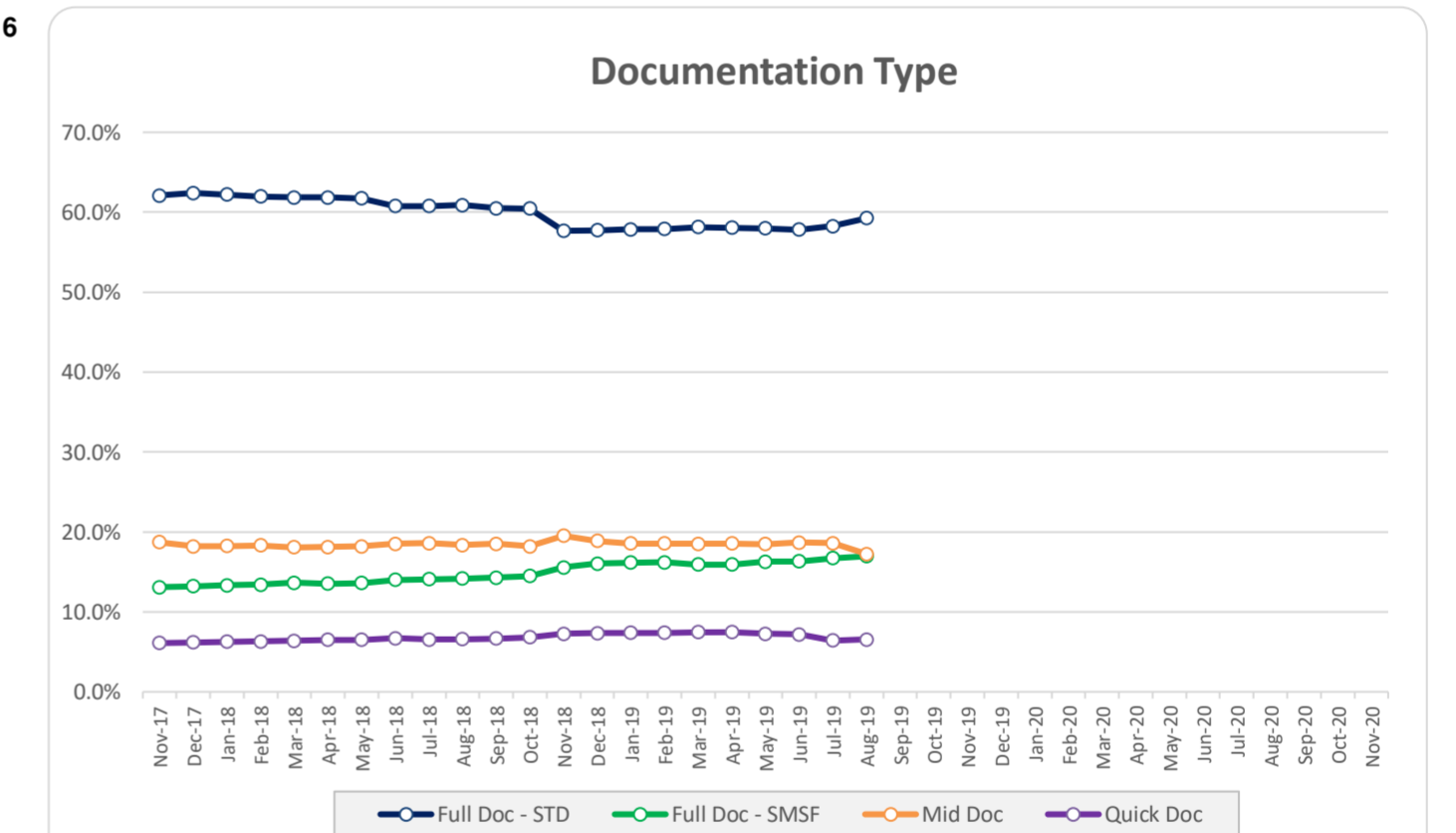
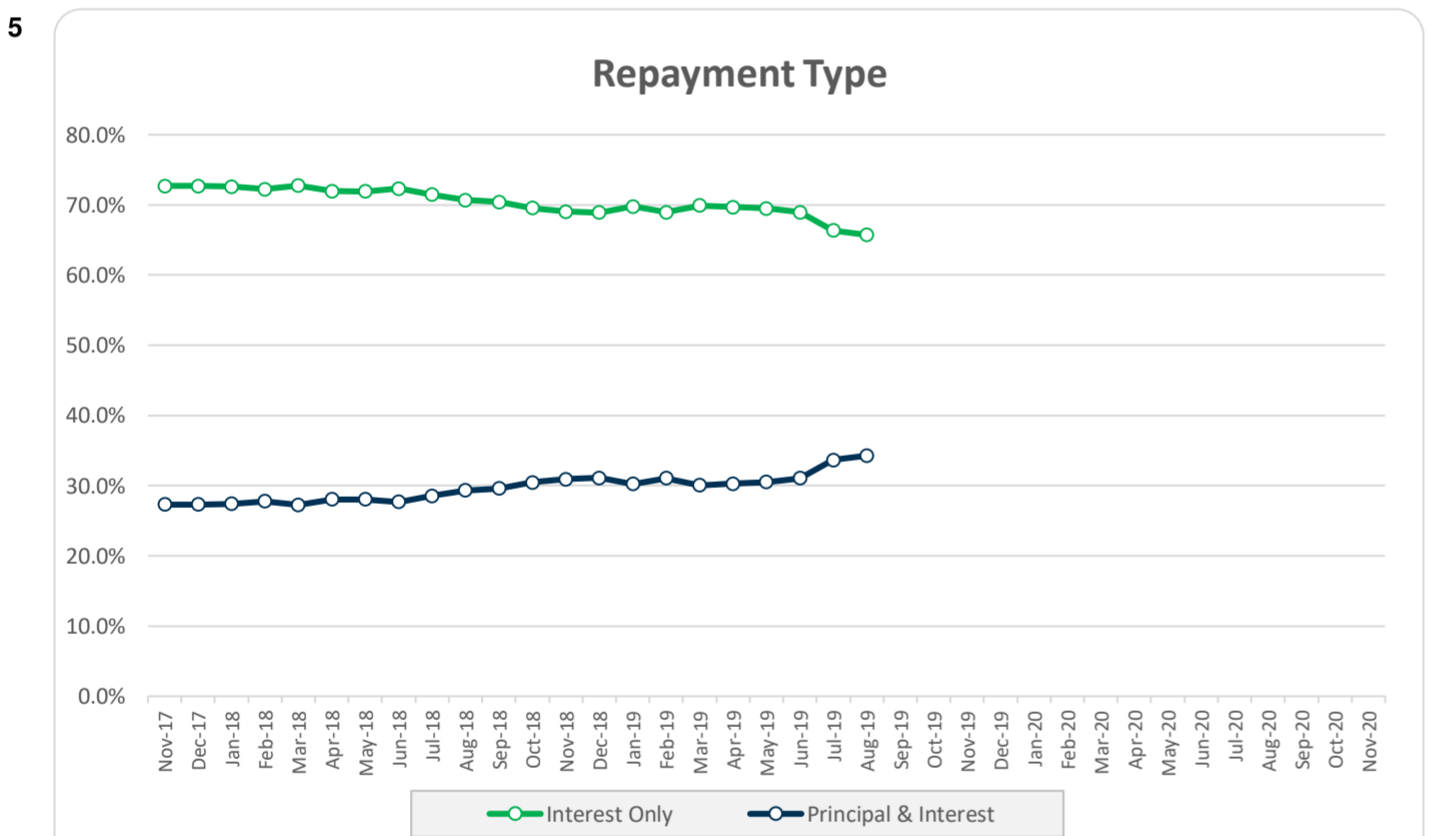
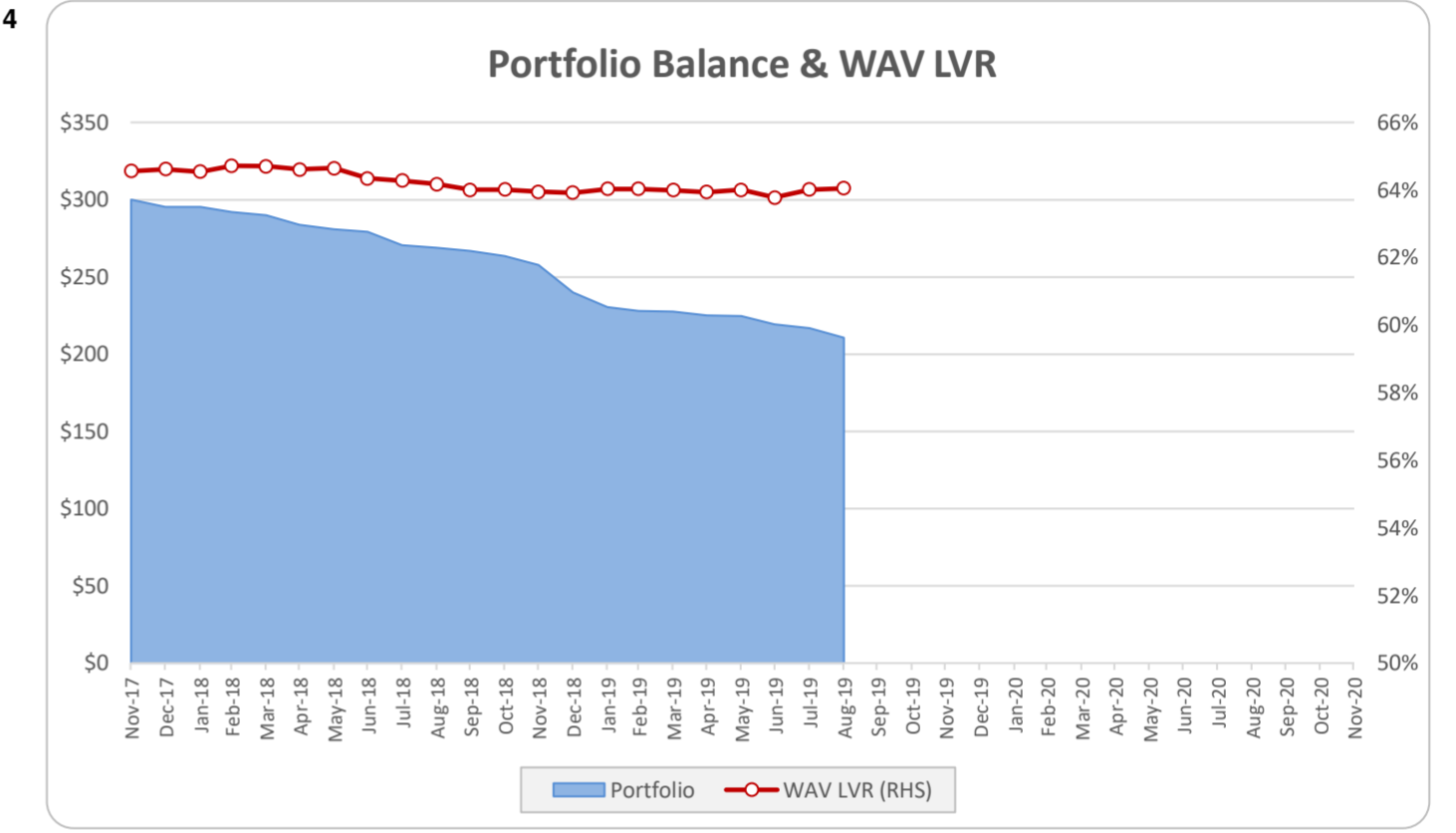
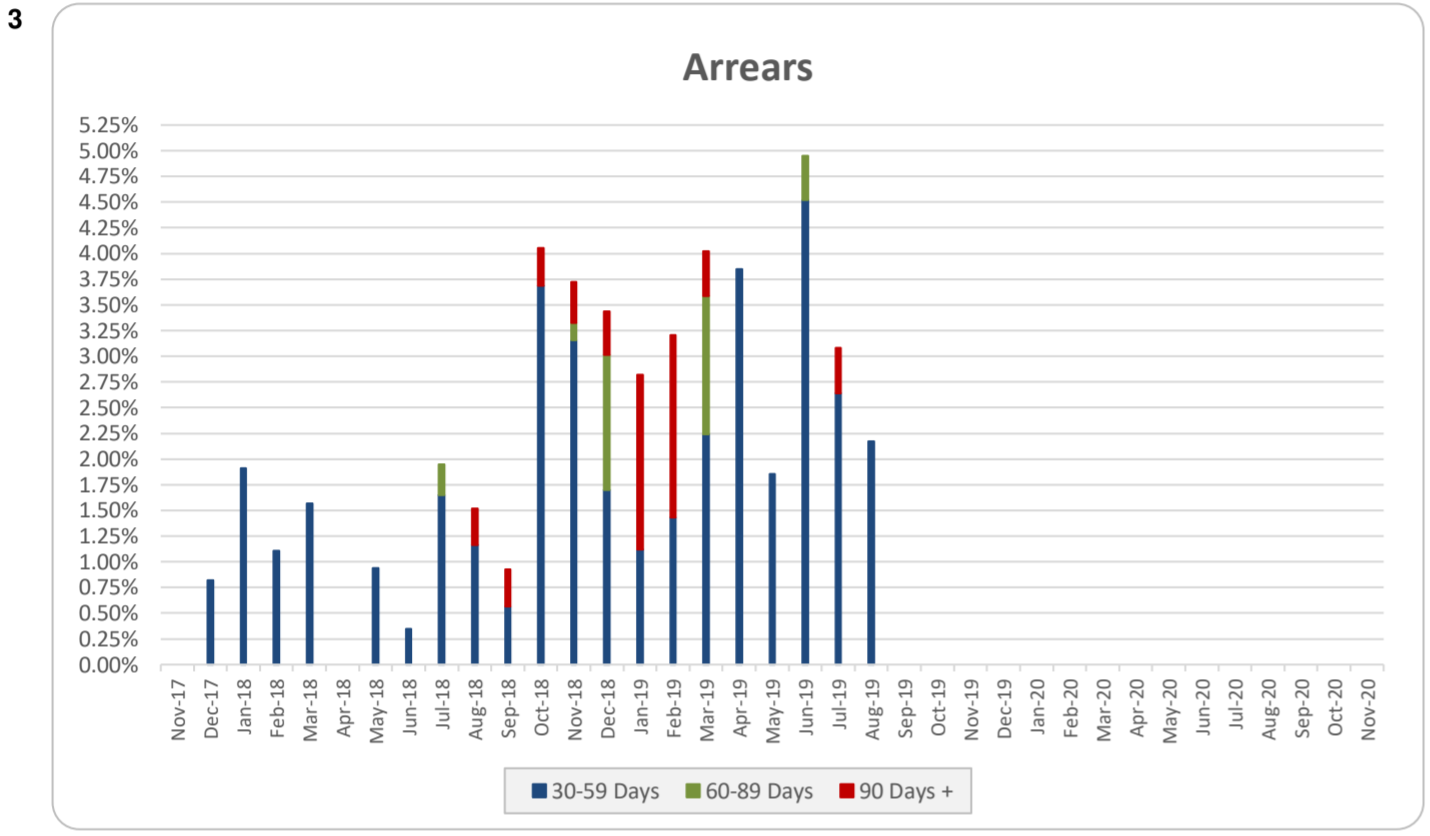
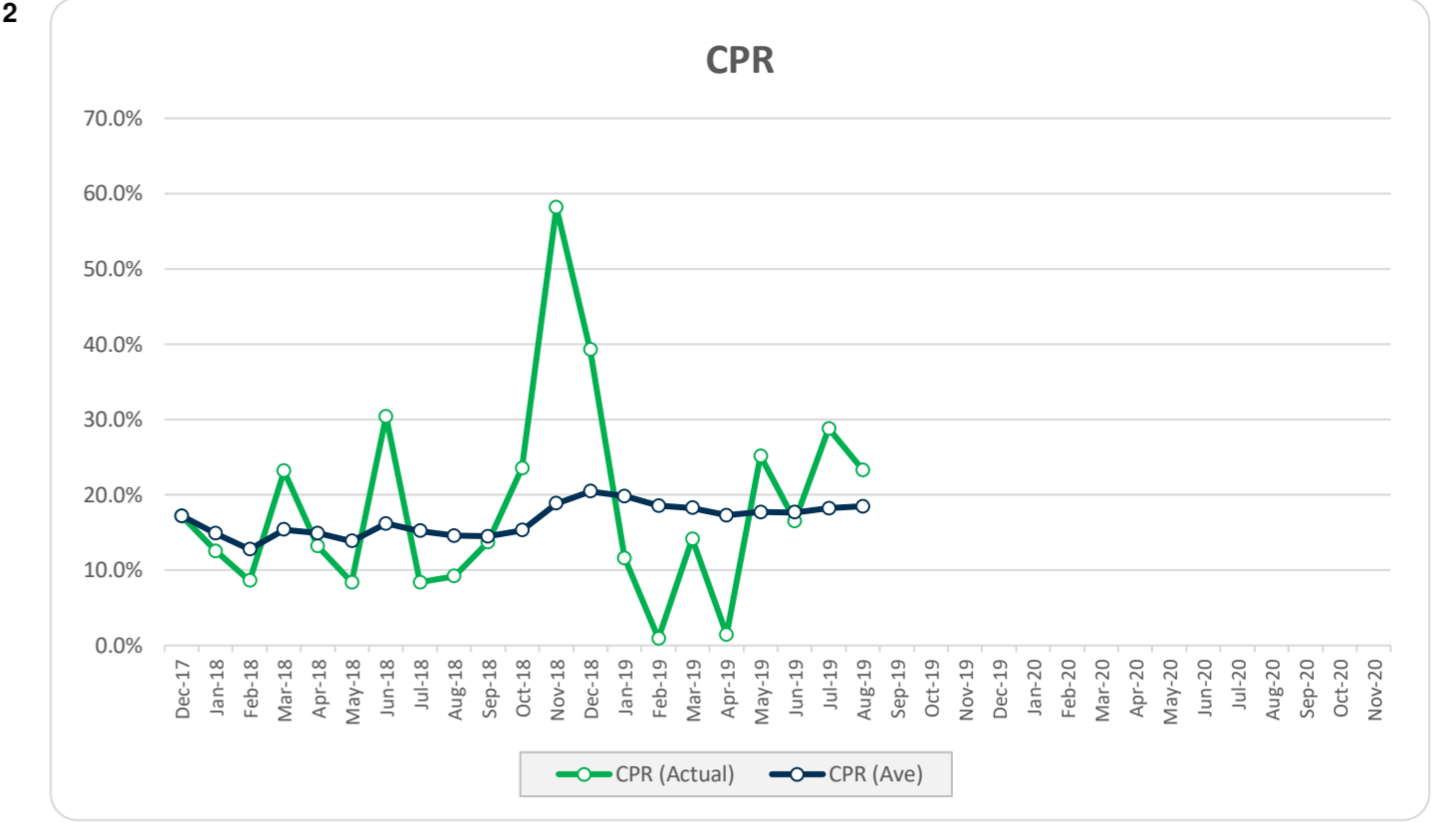
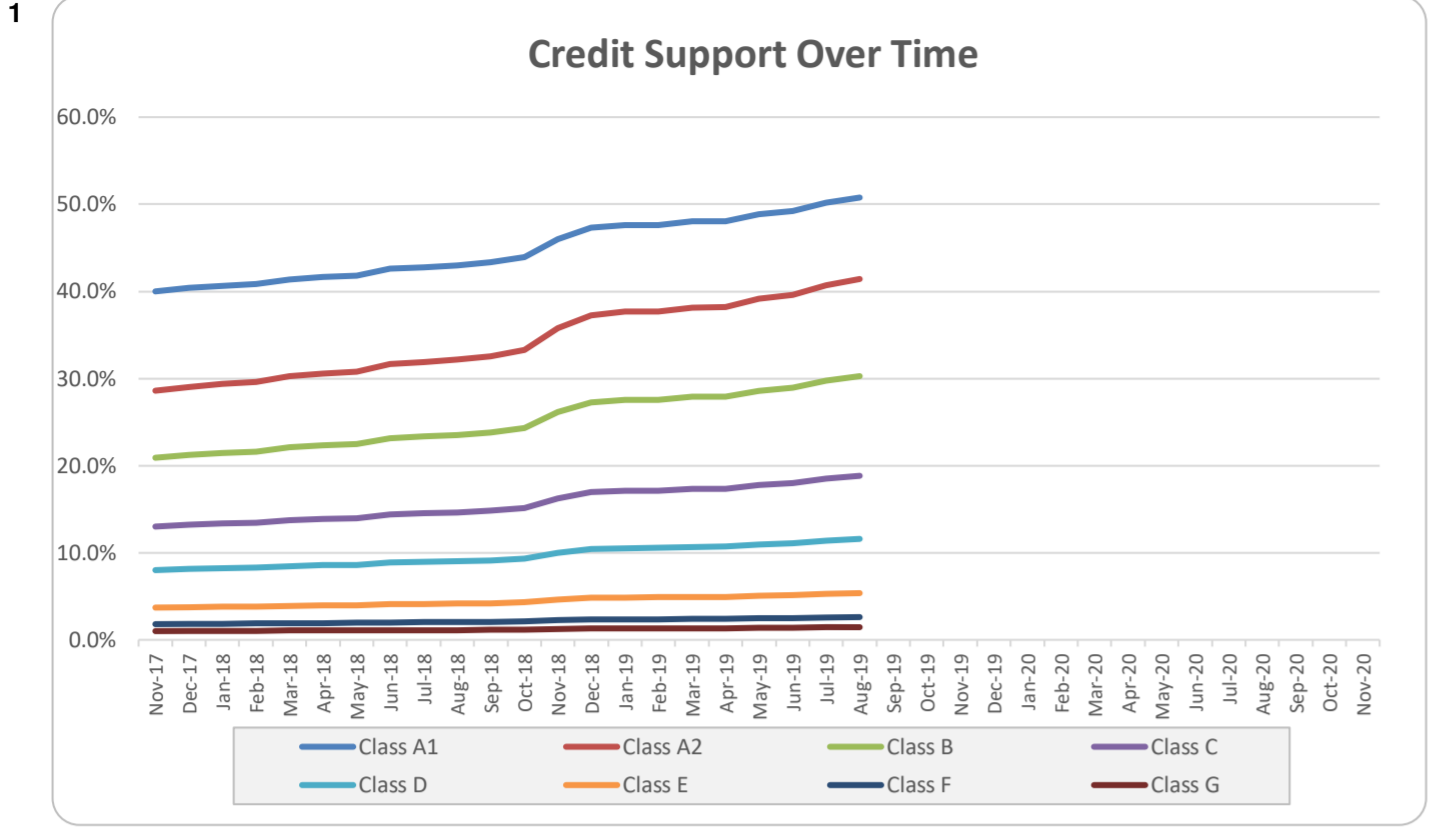
Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	832,909	0.4%
15.0	20.0	14	5%	11,589,530	5.6%
20.0	25.0	207	73%	146,901,425	70.9%
25.0	30.0	59	21%	47,827,618	23.1%
Total		283	100%	207,151,483	100%

Employment Type	Number		Balance		
	Amount	%	Amount	%	
PAYG	37	13.07%	16,206,806	7.8%	
Self Employed	246	86.93%	190,944,677	92.2%	
Total		283	100%	207,151,483	100%

Credit Events	Number		Balance		
	Amount	%	Amount	%	
0	283	100.00%	207,151,483	100.0%	
1	0	0.00%	0	0.0%	
Total		283	100%	207,151,483	100%

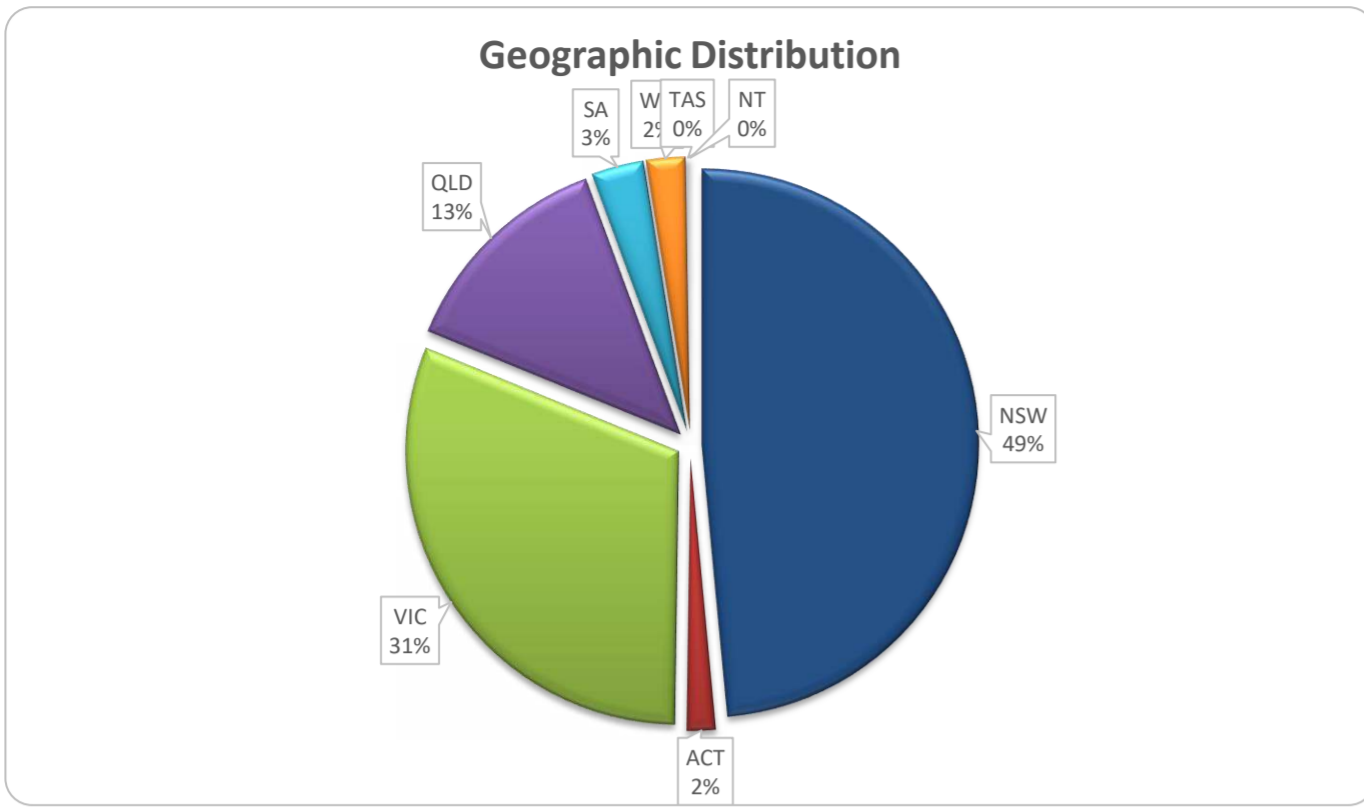
Property Type	Number		Balance		
	Amount	%	Amount	%	
Retail	63	22.3%	41,572,024	20.1%	
Industrial	126	44.5%	101,388,402	48.9%	
Office	51	18.0%	30,132,792	14.5%	
Professional Suites	3	1.1%	656,653	0.3%	
Residential	24	8.5%	19,316,868	9.3%	
Commercial Other	16	5.7%	14,084,744	6.8%	
Total		283	100%	207,151,483	100%

Think Tank Series 2017-1: Time Series Charts

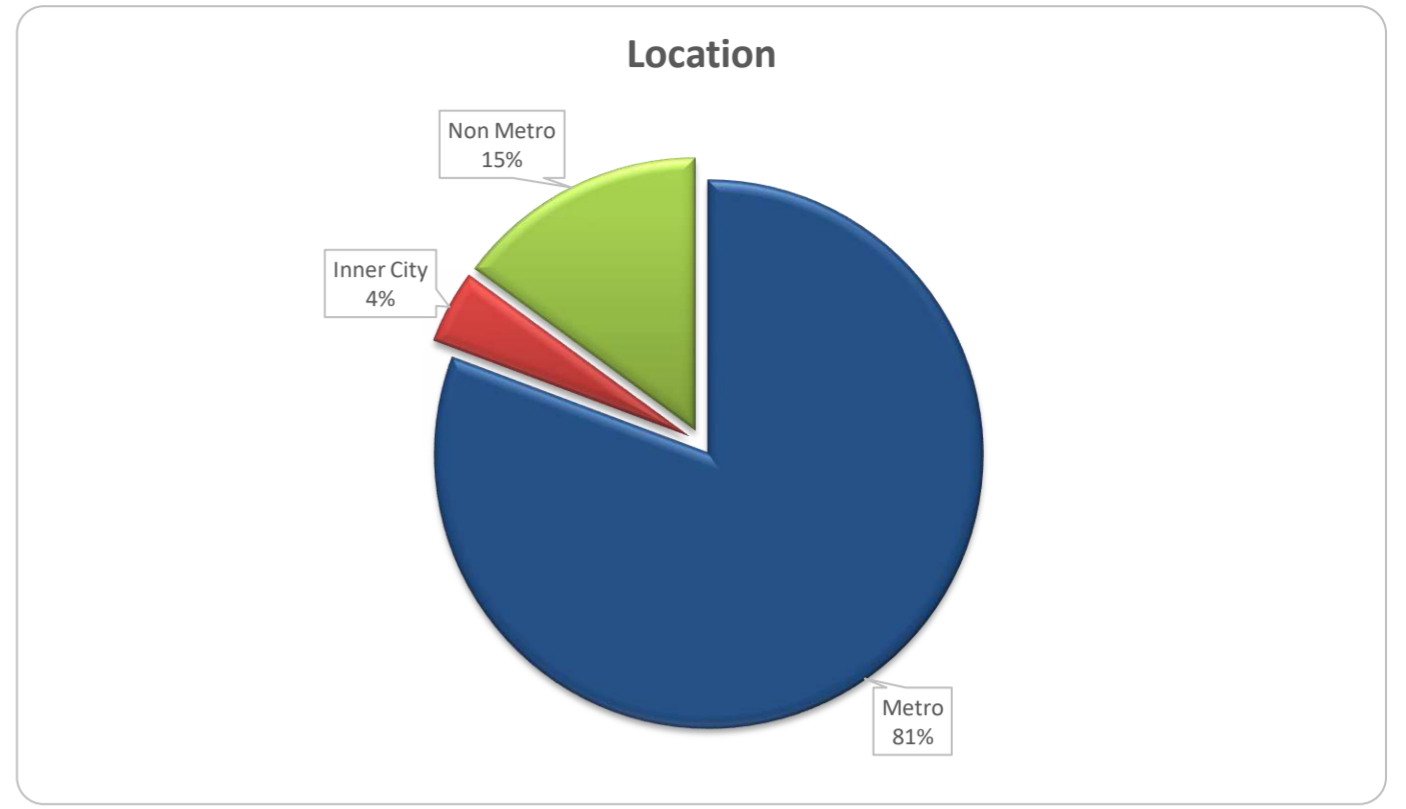


Think Tank Series 2017-1: Current Charts

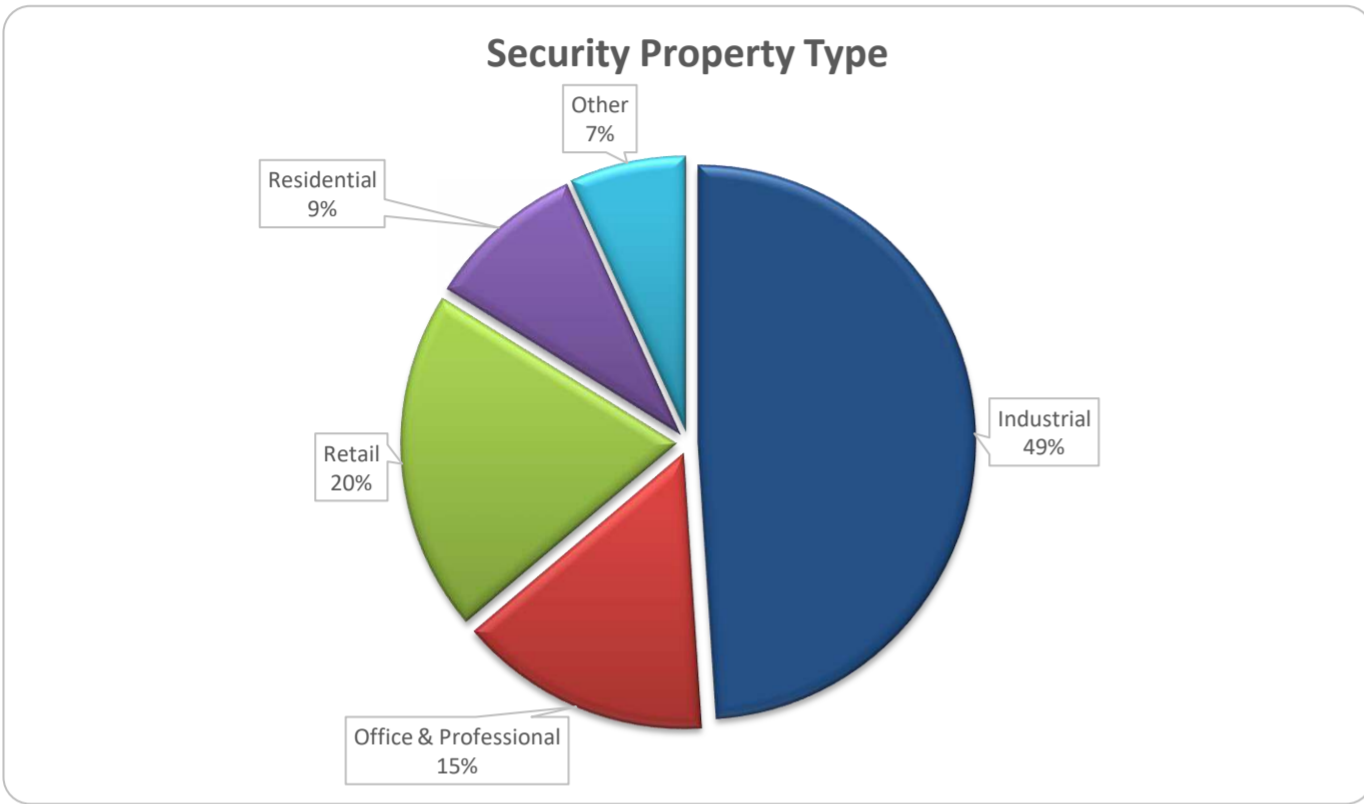
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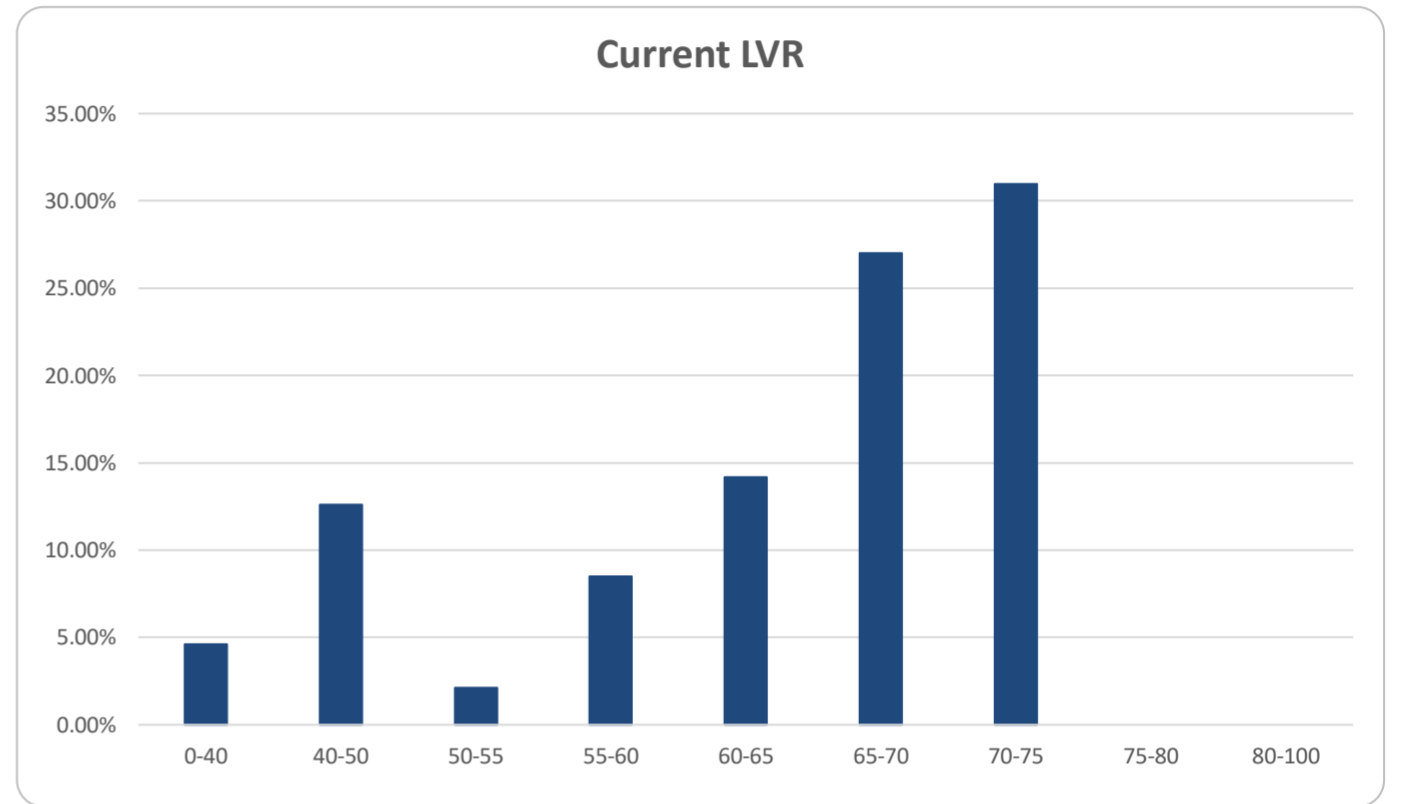
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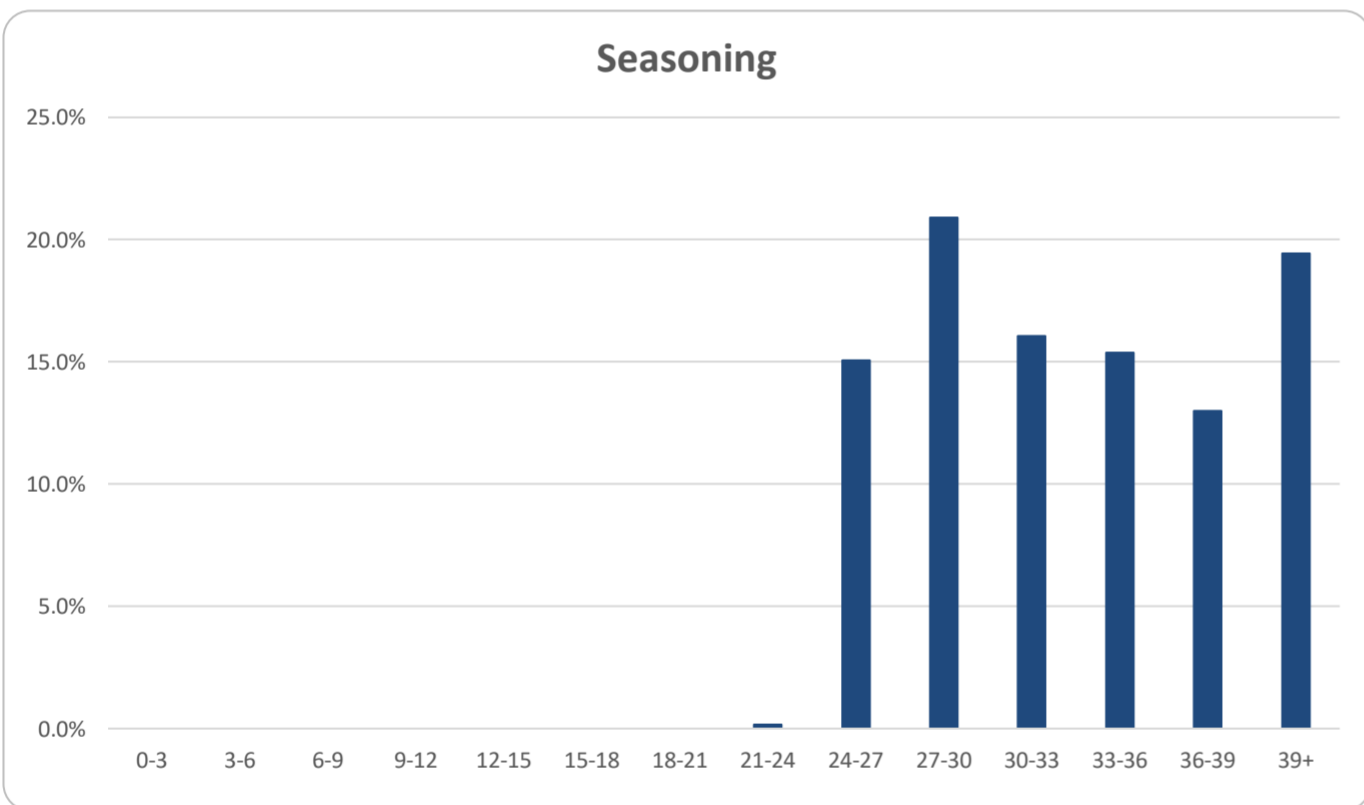
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