
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Oct-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	101,973,581.80		2,551,770.81	99,421,810.99	51.3%	55.2%	0.00	0.00	210,121.45	210,121.45
Class A2	19,374,980.54		484,836.45	18,890,144.09	42.0%	55.2%	0.00	0.00	48,681.63	48,681.63
Class B	23,100,000.00		0.00	23,100,000.00	30.7%	100.0%	0.00	0.00	62,787.70	62,787.70
Class C	23,700,000.00		0.00	23,700,000.00	19.1%	100.0%	0.00	0.00	83,898.00	83,898.00
Class D	15,000,000.00		0.00	15,000,000.00	11.8%	100.0%	0.00	0.00	65,428.77	65,428.77
Class E	12,900,000.00		0.00	12,900,000.00	5.4%	100.0%	0.00	0.00	77,474.22	77,474.22
Class F	5,700,000.00		0.00	5,700,000.00	2.6%	100.0%	0.00	0.00	39,386.22	39,386.22
Class G	2,400,000.00		0.00	2,400,000.00	1.5%	100.0%	0.00	0.00	19,838.47	19,838.47
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	30,962.47	30,962.47

1. GENERAL

Current Payment Date	10-Oct-19
Collection Period (start)	1-Sep-19
Collection Period (end)	30-Sep-19
Interest Period (start)	10-Sep-19
Interest Period (end)	9-Oct-19
Days in Interest Period	30
Next Payment Date	11-Nov-19

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	1,087,861.84
Early Repayment Fees	20,356.19
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	3,620.06
Total Available Income	1,111,838.09

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	3,060,607.26
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	3,060,607.26

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)	89,404.98
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	210,121.45
Class A2 Interest	48,681.63
Class B Interest	62,787.70
Class C Interest	83,898.00
Class D Interest	65,428.77
Class E Interest	77,474.22
Class F Interest	39,386.22
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	19,838.47
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,962.47
Other Expenses	0.00
Excess Spread	383,854.18

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	24,000.00
Class A1 Principal Payment	2,551,770.81
Class A2 Principal Payment	484,836.45
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	207,151,482.75
Plus: Capitalised Charges	3,161.16
Plus: Further Advances / Redraws	24,000.00
Less: Principal Collections	3,046,021.00
 Loan Balance at End of Collection Period	 204,132,622.91

b. Repayments

Principal received on Mortgage Loans during Collection Period	3,046,021.00
CPR (%)	16.3%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.29%	6.39%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.56%	6.39%	OK

d. Arrears

Current Period

	30 - 59 Days	60 - 89 Days	90 + Days	Total
No. of Loans	6	1	0	7
Balance Outstanding	4,429,144	920,923	0	5,350,067
% Portfolio Balance	2.17%	0.45%	0.00%	2.62%

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	144	51.4%	120,638,865	59.1%
Mid Doc	54	19.3%	35,494,690	17.4%
Quick Doc	23	8.2%	12,905,459	6.3%
SMSF	59	21.1%	35,093,609	17.2%
Total	280	100.0%	204,132,623	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	27	10%	10,155,122	5.0%
40%	39	14%	24,896,850	12.2%
50%	9	3%	4,391,915	2.2%
55%	27	10%	17,805,765	8.7%
60%	37	13%	29,338,536	14.4%
65%	69	25%	53,425,691	26.2%
70%	72	26%	64,118,743	31.4%
75%	0	0%	0	0.0%
80%	0	0%	0	0.0%
Total	280	100.0%	204,132,623	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	6	2.1%	363,846	0.2%
100,000	30	10.7%	4,624,218	2.3%
200,000	37	13.2%	9,574,660	4.7%
300,000	32	11.4%	11,219,894	5.5%
400,000	34	12.1%	15,394,901	7.5%
500,000	74	26.4%	50,280,807	24.6%
1,000,000	35	12.5%	43,178,972	21.2%
1,500,000	14	5.0%	24,884,562	12.2%
2,000,000	10	3.6%	22,340,604	10.9%
2,500,000	8	2.9%	22,270,161	10.9%
Total	280	100%	204,132,623	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	138	49.3%	98,403,626	48.2%
ACT	2	0.7%	3,545,433	1.7%
VIC	88	31.4%	63,492,631	31.1%
QLD	35	12.5%	27,037,626	13.2%
SA	13	4.6%	6,429,065	3.1%
WA	3	1.1%	4,713,992	2.3%
TAS	1	0.4%	510,250	0.2%
Total	280	100%	204,132,623	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	221	78.9%	164,448,850	80.6%
Non metro	48	17.1%	30,644,746	15.0%
Inner City	11	3.9%	9,039,027	4.4%
Total	280	100%	204,132,623	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	144	51.4%	120,638,865	59.1%
Med Doc	54	19.3%	35,494,690	17.4%
Low Doc	23	8.2%	12,905,459	6.3%
SMSF	59	21.1%	35,093,609	17.2%
Total	280	100%	204,132,623	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.6%	7,373,619	3.6%
Non NCCP loans	267	95.4%	196,759,004	96.4%
Total	280	100%	204,132,623	100%

Summary	
Loans	280
Balance	204,132,623
Avg Balance	729,045
Max Balance	3,007,649
WA Current LVR	63.94%
Max Current LVR	75%
WA Yield	6.39%
BBSW 30	1.0570%
Yield over BBSW30	5.33%
WA Seasoning	36.7
% IO	65.0%
% SMSF	17.2%
% of Loans Fixed	0.00%
% of Loans Investor	62.63%

Seasoning (months)	Number		Balance	
	Amount	%	Amount	%
0.0	0	0.0%	0	0.0%
3.0	0	0.0%	0	0.0%
6.0	0	0.0%	0	0.0%
9.0	0	0.0%	0	0.0%
12.0	0	0.0%	0	0.0%
15.0	0	0.0%	0	0.0%
18.0	0	0.0%	0	0.0%
21.0	0	0.0%	0	0.0%
24.0	23	8.2%	13,650,930	6.7%
27.0	66	23.6%	46,736,171	22.9%
30.0	52	18.6%	35,202,932	17.2%
33.0	50	17.9%	37,931,183	18.6%
36.0	45	16.1%	30,412,670	14.9%
39.0	44	15.7%	40,198,736	19.7%
Total	280	100%	204,132,623	100%

Arrears (Days Past Due)	Number		Balance	
	Amount	%	Amount	%
0.0	273	97.5%	198,782,556	97.4%
30.0	6	2.1%	4,429,144	2.2%
60.0	1	0.4%	920,923	0.5%
90.0	0	0.0%	0	0.0%
120.0	0	0.0%	0	0.0%
Total	280	100%	204,132,623	100%

Original Loan Term (Years)	Number		Balance	
	Amount	%	Amount	%
0.0	3	1%	829,421	0.4%
15.0	14	5%	11,575,553	5.7%
20.0	204	73%	143,923,774	70.5%
25.0	59	21%	47,803,875	23.4%
Total	280	100%	204,132,623	100%

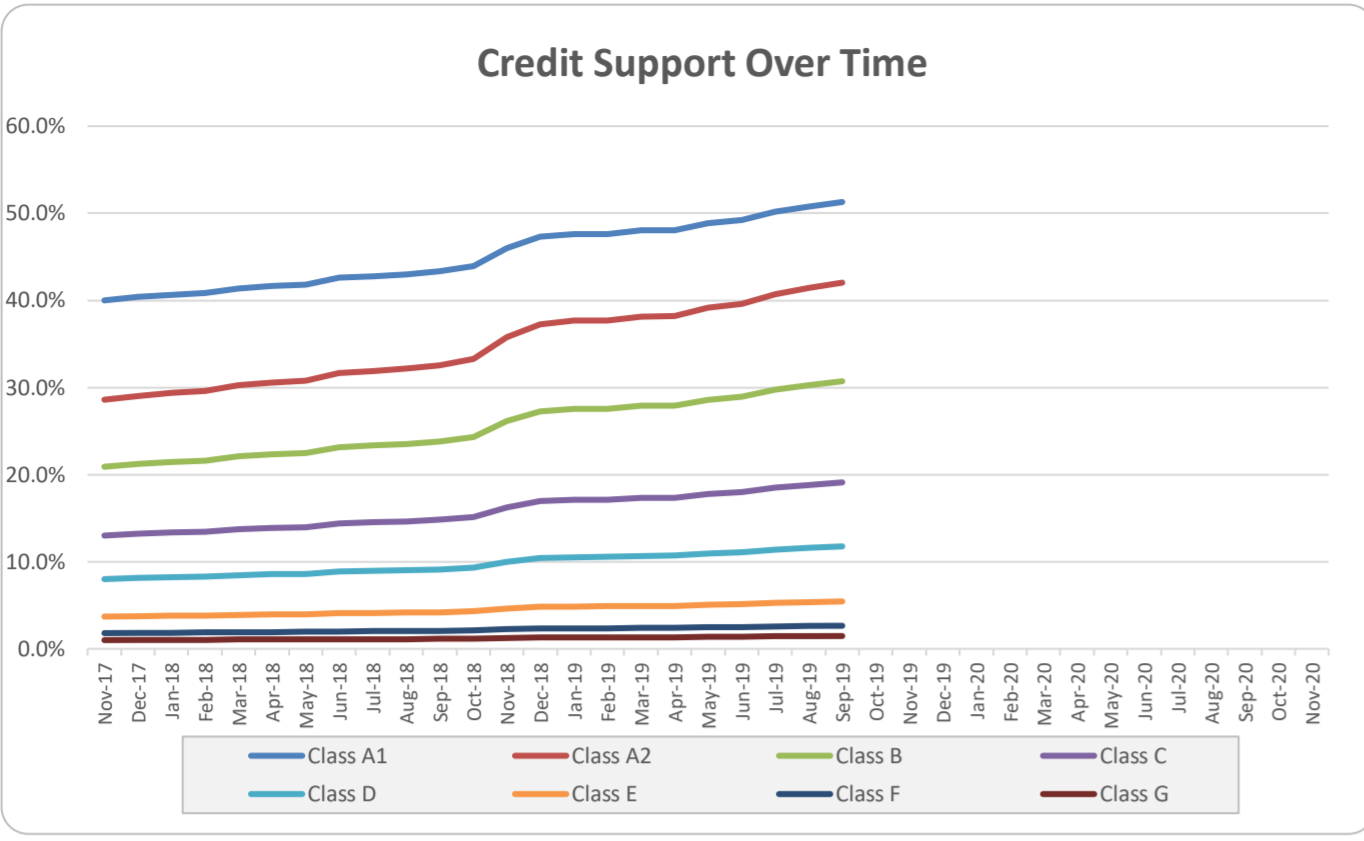
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	37	13.21%	16,188,795	7.9%
Self Employed	243	86.79%	187,943,828	92.1%
Total	280	100%	204,132,623	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	280	100.00%	204,132,623	100.0%
1	0	0.00%	0	0.0%
Total	280	100%	204,132,623	100%

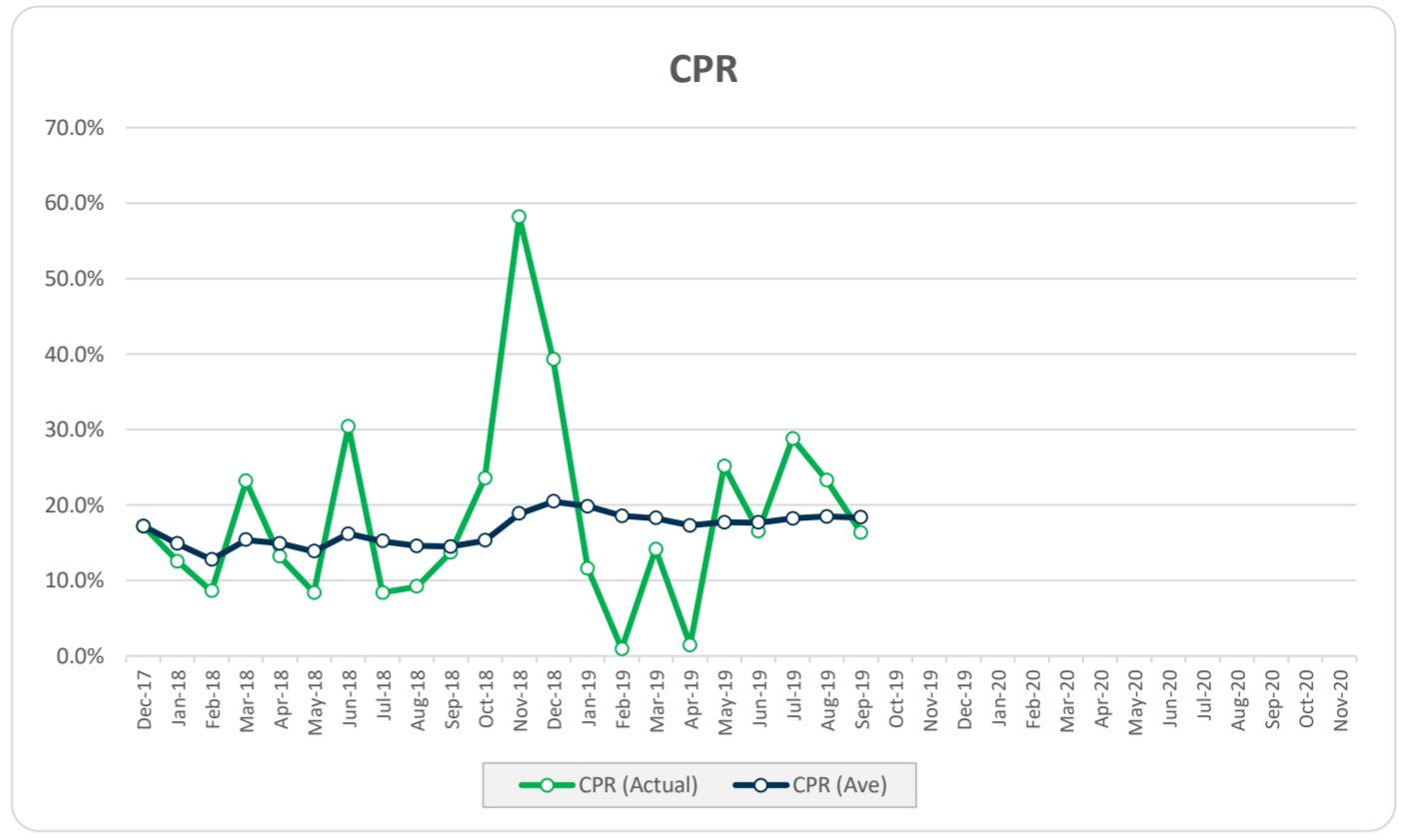
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	63	22.5%	41,543,086	20.4%
Industrial	123	43.9%	98,404,619	48.2%
Office	51	18.2%	30,126,863	14.8%
Professional Suites	3	1.1%	660,653	0.3%
Residential	24	8.6%	19,314,468	9.5%
Commercial Other	16	5.7%	14,082,935	6.9%
Total	280	100%	204,132,623	100%

Think Tank Series 2017-1: Time Series Charts

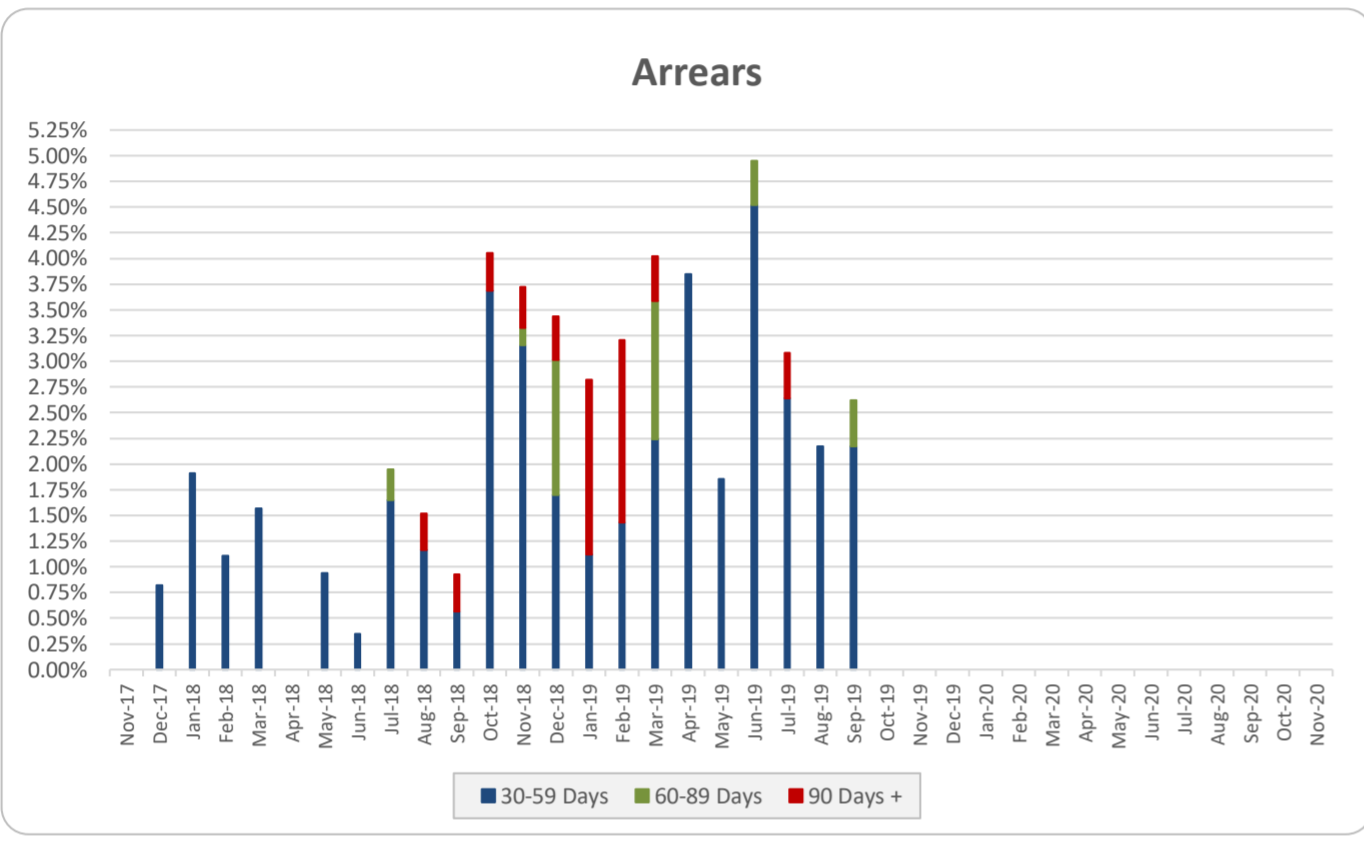
1



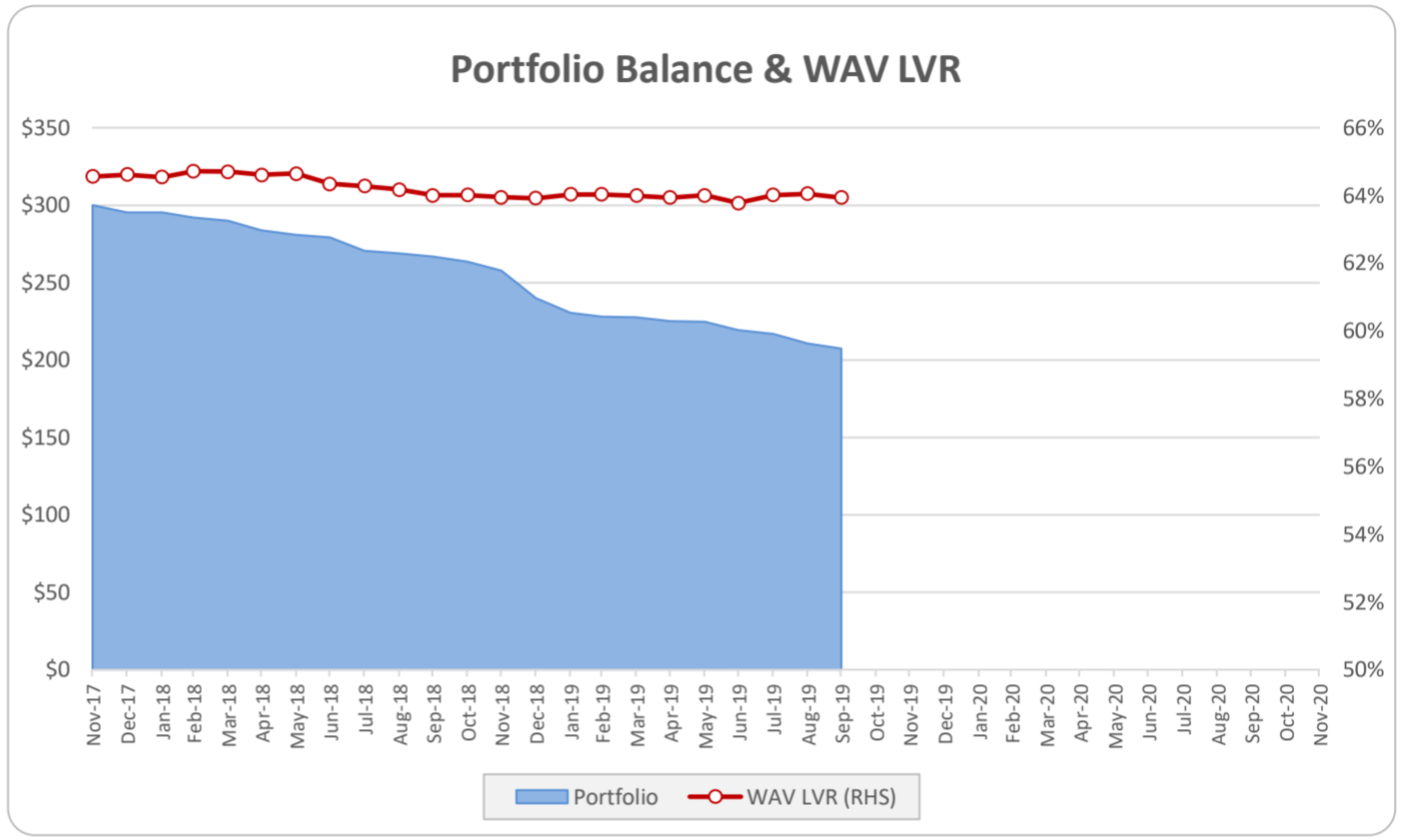
2



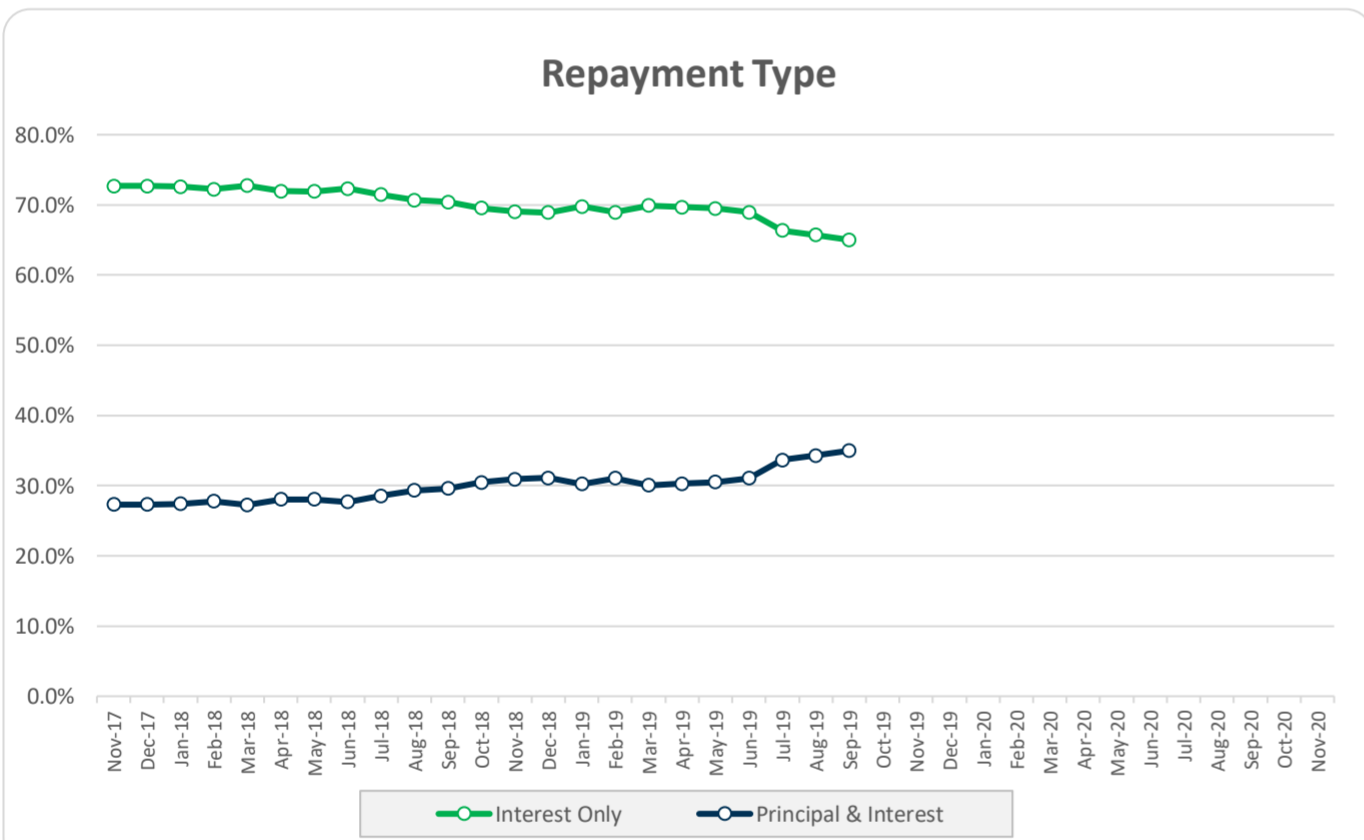
3



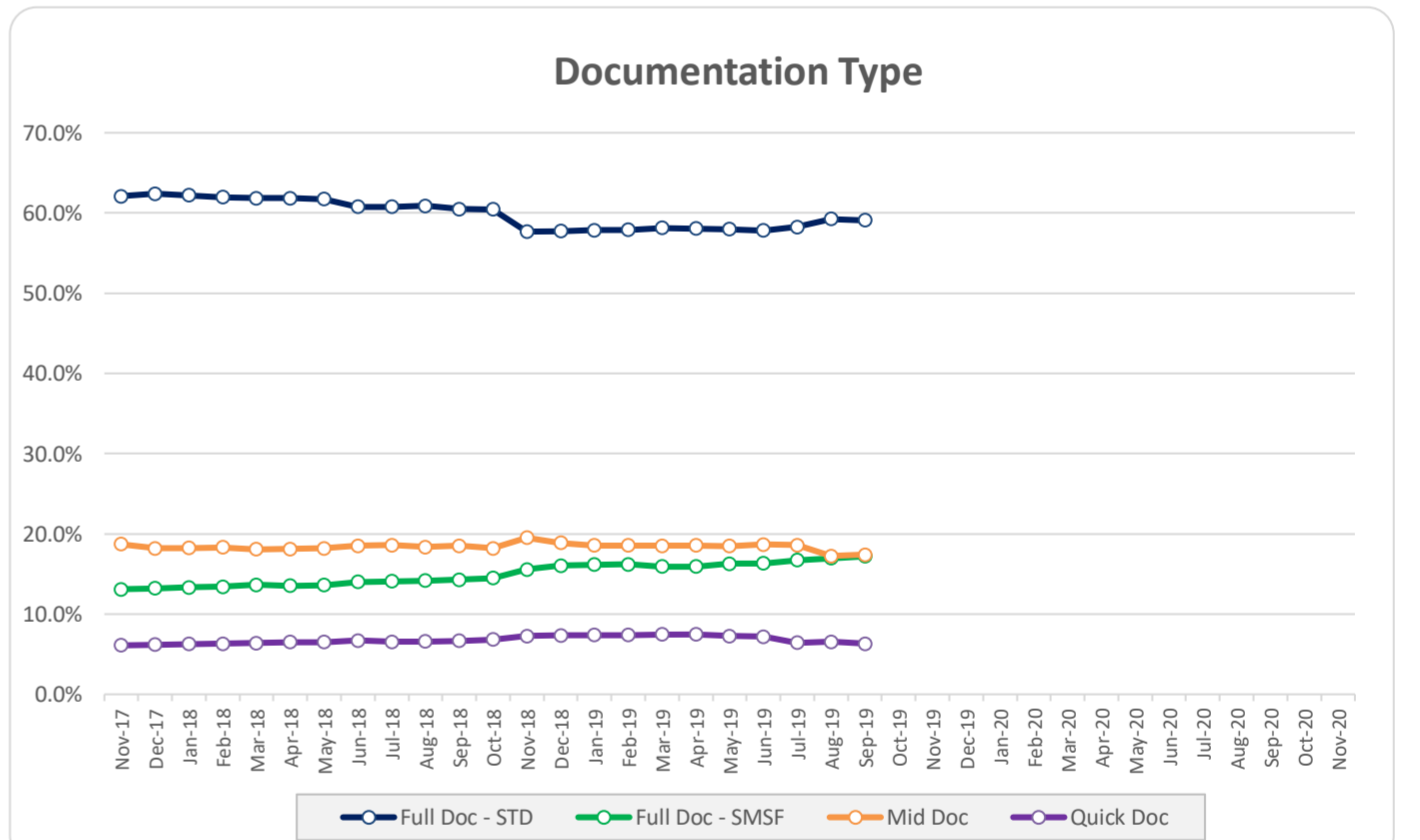
4



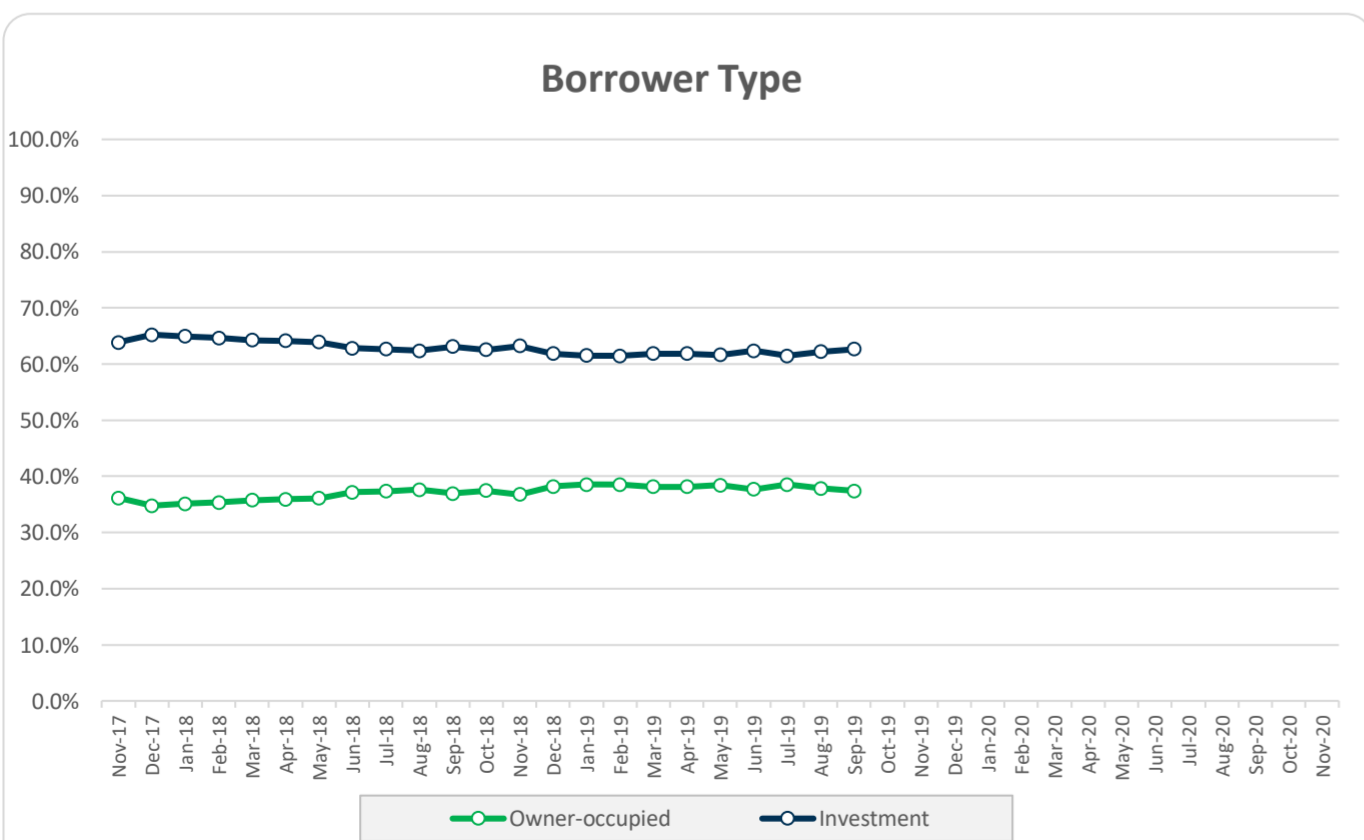
5



6

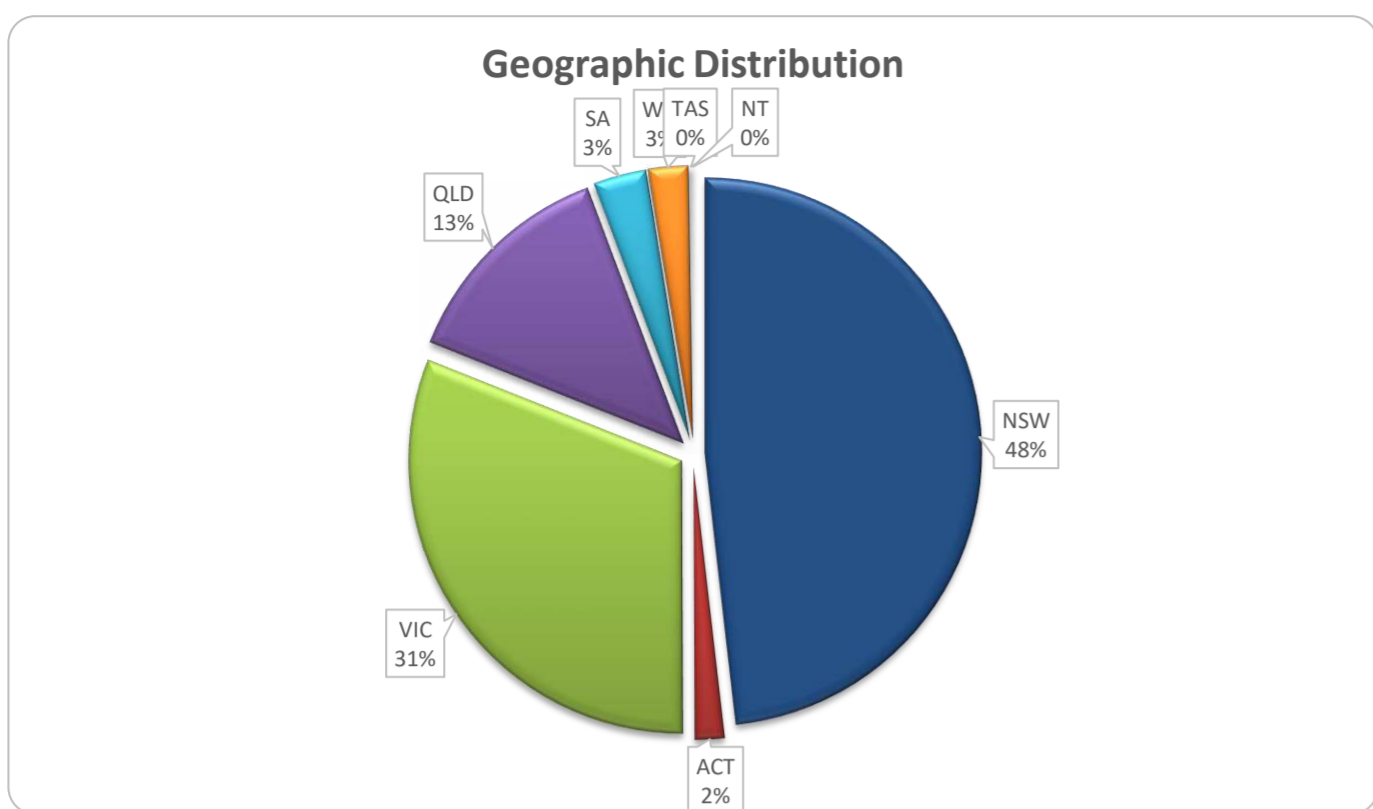


7

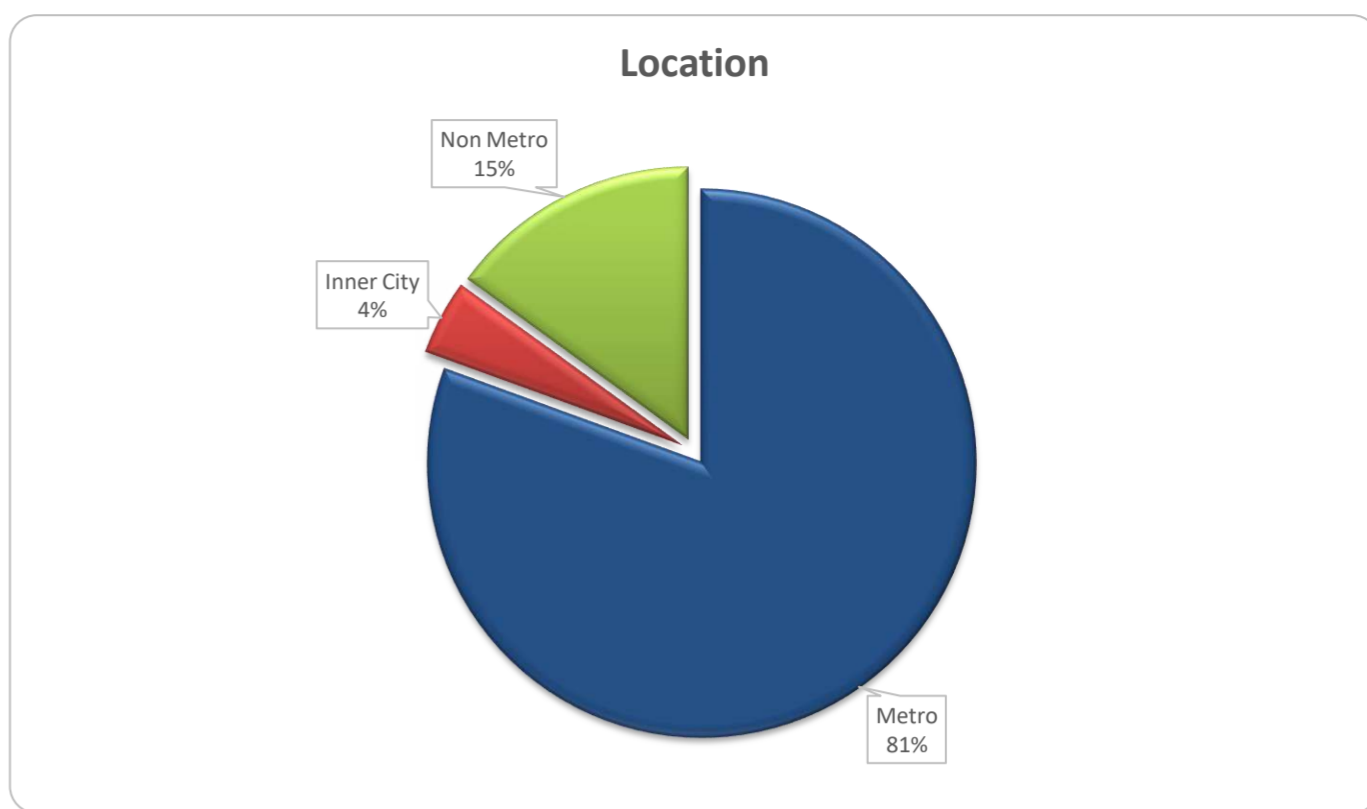


Think Tank Series 2017-1: Current Charts

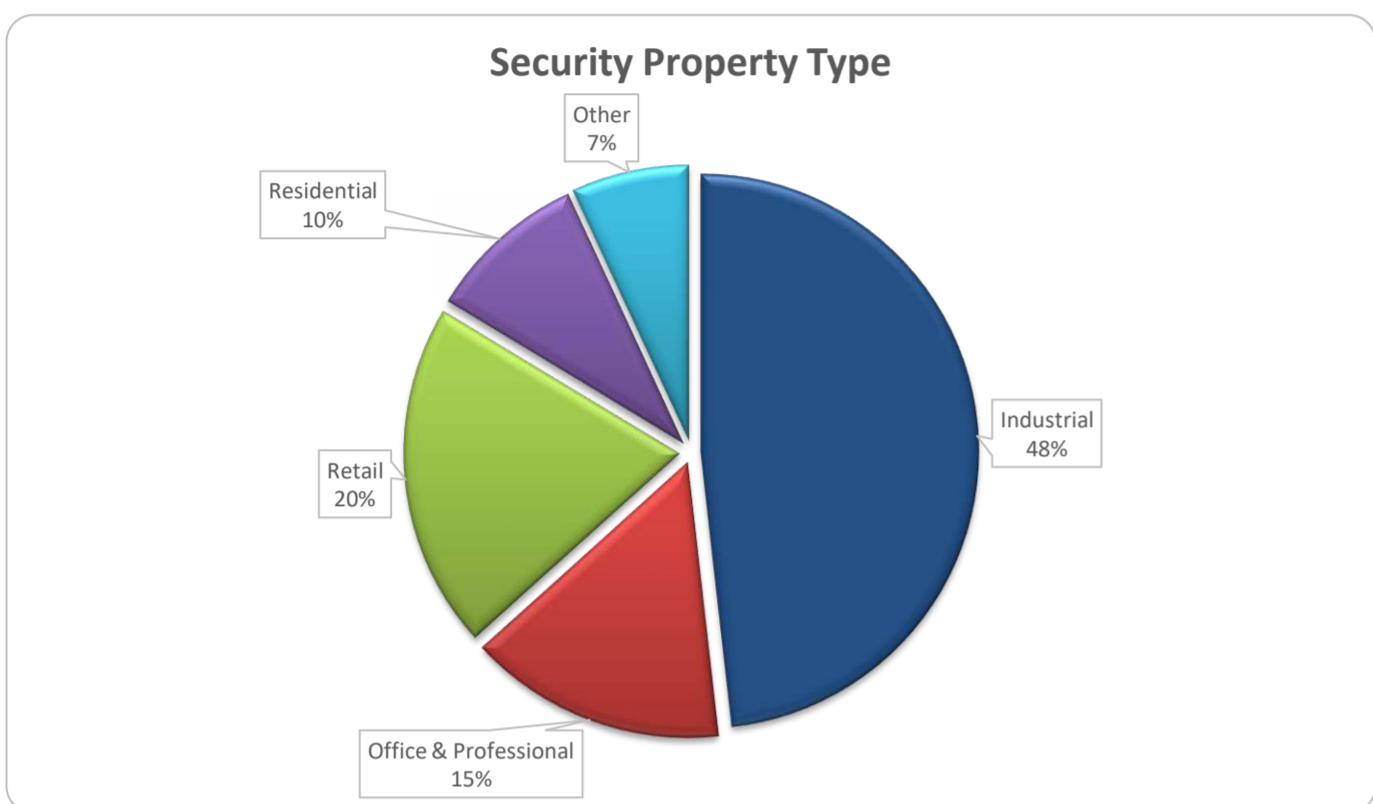
8



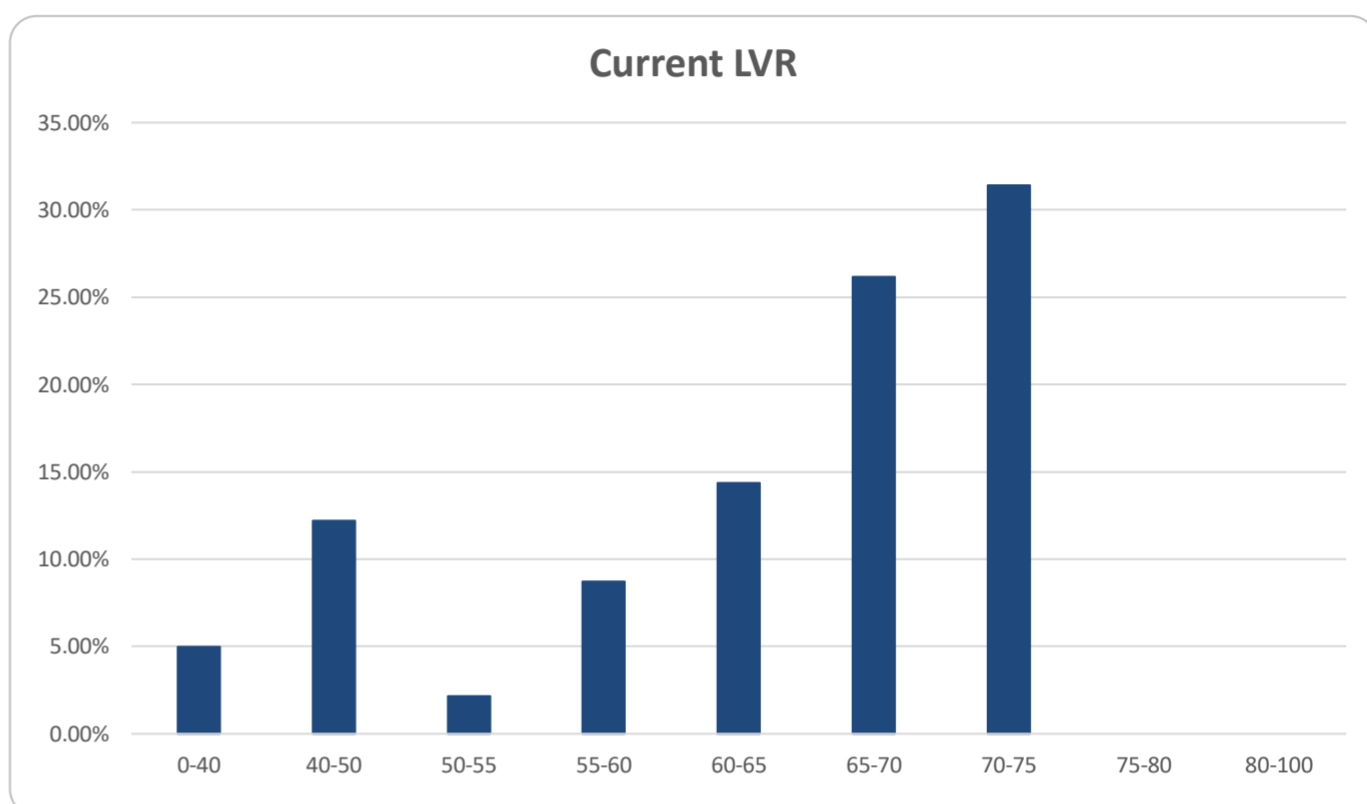
9



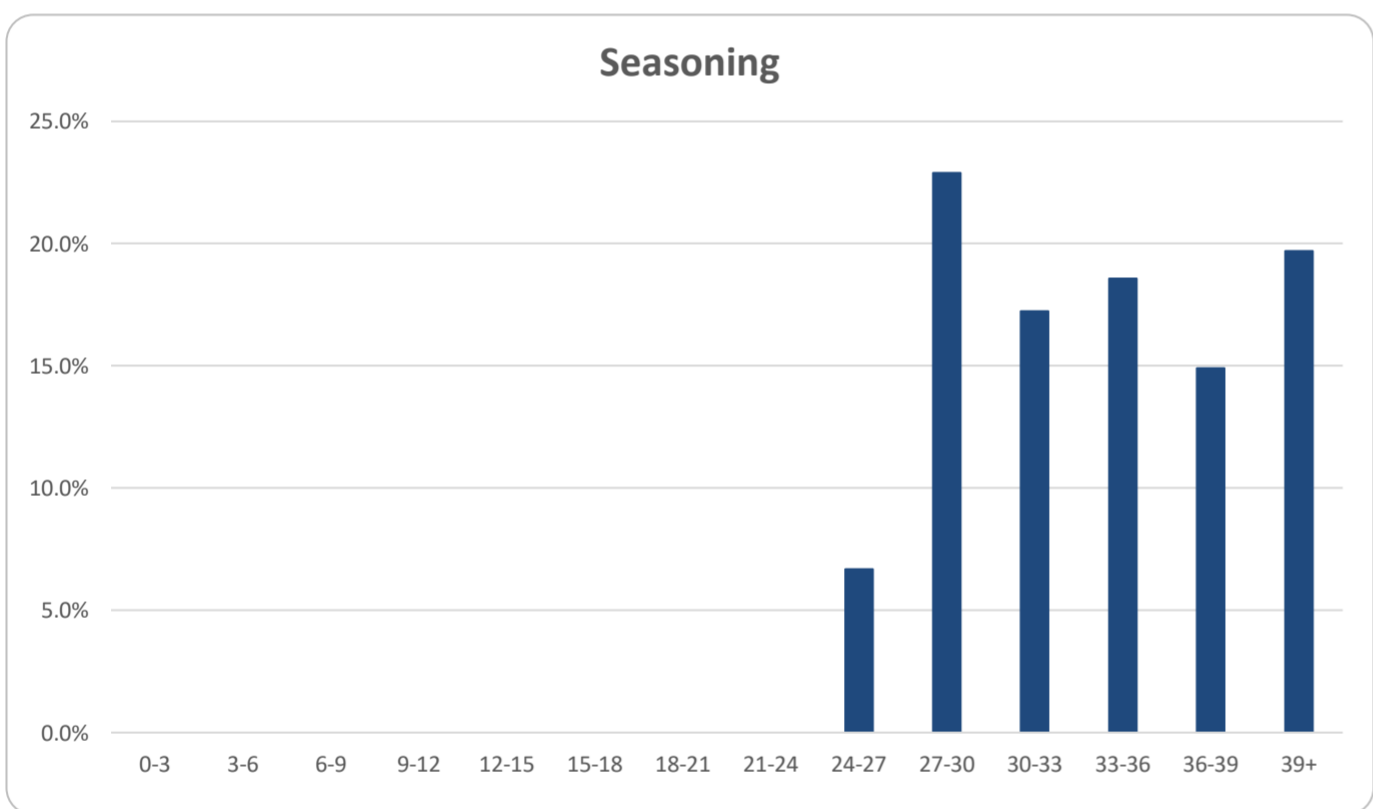
10



11



12



13

