
Investor Report - Think Tank Series 2017-1

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

Payment Date of 10-Jan-2020

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	93,792,689.02		587,709.70	93,204,979.32	52.6%	51.8%	0.00	0.00	182,022.06	182,022.06
Class A2	17,820,610.92		111,664.84	17,708,946.08	43.6%	51.8%	0.00	0.00	42,908.61	42,908.61
Class B	23,100,000.00		0.00	23,100,000.00	31.9%	100.0%	0.00	0.00	60,525.16	60,525.16
Class C	23,700,000.00		0.00	23,700,000.00	19.8%	100.0%	0.00	0.00	82,226.01	82,226.01
Class D	15,000,000.00		0.00	15,000,000.00	12.2%	100.0%	0.00	0.00	64,781.51	64,781.51
Class E	12,900,000.00		0.00	12,900,000.00	5.6%	100.0%	0.00	0.00	77,624.42	77,624.42
Class F	5,700,000.00		0.00	5,700,000.00	2.7%	100.0%	0.00	0.00	39,624.37	39,624.37
Class G	2,400,000.00		0.00	2,400,000.00	1.5%	100.0%	0.00	0.00	20,047.23	20,047.23
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	31,428.90	31,428.90

1. GENERAL

Current Payment Date	10-Jan-20
Collection Period (start)	1-Dec-19
Collection Period (end)	31-Dec-19
Interest Period (start)	10-Dec-19
Interest Period (end)	9-Jan-20
Days in Interest Period	31
Next Payment Date	10-Feb-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	956,303.91
Early Repayment Fees	6,975.75
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	2,584.75
Total Available Income	965,864.41

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

b. Total Principal Principal

Principal Received on the Mortgage Loans	751,846.29
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	751,846.29

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)	84,050.12
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	182,022.06
Class A2 Interest	42,908.61
Class B Interest	60,525.16
Class C Interest	82,226.01
Class D Interest	64,781.51
Class E Interest	77,624.42
Class F Interest	39,624.37
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	20,047.23
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	31,428.90
Other Expenses	0.00
Excess Spread	280,626.02

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	52,471.75
Class A1 Principal Payment	587,709.70
Class A2 Principal Payment	111,664.84
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	197,444,579.66
Plus: Capitalised Charges	50,148.06
Plus: Further Advances / Redraws	52,471.75
Less: Principal Collections	767,751.42
 Loan Balance at End of Collection Period	 196,779,448.05

b. Repayments

Principal received on Mortgage Loans during Collection Period	767,751.42
CPR (%)	4.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	4.04%	6.21%	OK
Test (b)			
Bank Bill Rate plus 4.50%	5.55%	6.21%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	6	0	1	7
Balance Outstanding	7,994,230	0	925,654	8,919,884
% Portfolio Balance	4.06%	0.00%	0.47%	4.53%

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	141	51.5%	114,782,561	58.3%
Mid Doc	51	18.6%	34,248,335	17.4%
Quick Doc	23	8.4%	12,826,892	6.5%
SMSF	59	21.5%	34,921,660	17.7%
Total	274	100.0%	196,779,448	100.0%

Current LVR	Number		Balance	
	Amount	%	Amount	%
0%	35	13%	12,925,647	6.6%
40%	38	14%	24,270,543	12.3%
50%	7	3%	3,210,830	1.6%
55%	23	8%	19,745,592	10.0%
60%	37	14%	27,431,929	13.9%
65%	67	24%	47,229,984	24.0%
70%	65	24%	59,404,792	30.2%
75%	2	1%	2,560,129	1.3%
80%	0	0%	0	0.0%
Total	274	100.0%	196,779,448	100%

Current Balance	Number		Balance	
	Amount	%	Amount	%
0	7	2.6%	441,158	0.2%
100,000	28	10.2%	4,357,454	2.2%
200,000	39	14.2%	10,061,895	5.1%
300,000	31	11.3%	10,951,823	5.6%
400,000	32	11.7%	14,386,198	7.3%
500,000	74	27.0%	50,538,489	25.7%
1,000,000	31	11.3%	38,178,522	19.4%
1,500,000	15	5.5%	26,314,631	13.4%
2,000,000	10	3.6%	21,961,193	11.2%
2,500,000	7	2.6%	19,588,084	10.0%
Total	274	100%	196,779,448	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	134	48.9%	94,716,634	48.1%
ACT	2	0.7%	3,552,448	1.8%
VIC	86	31.4%	60,229,967	30.6%
QLD	35	12.8%	26,837,523	13.6%
SA	13	4.7%	6,215,100	3.2%
WA	3	1.1%	4,717,526	2.4%
TAS	1	0.4%	510,250	0.3%
Total	274	100%	196,779,448	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	215	78.5%	157,322,253	79.9%
Non metro	48	17.5%	30,454,040	15.5%
Inner City	11	4.0%	9,003,155	4.6%
Total	274	100%	196,779,448	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	141	51.5%	114,782,561	58.3%
Med Doc	51	18.6%	34,248,335	17.4%
Low Doc	23	8.4%	12,826,892	6.5%
SMSF	59	21.5%	34,921,660	17.7%
Total	274	100%	196,779,448	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	13	4.7%	7,367,009	3.7%
Non NCCP loans	261	95.3%	189,412,439	96.3%
Total	274	100%	196,779,448	100%

Summary	
Loans	274
Balance	196,779,448
Avg Balance	718,173
Max Balance	3,011,183
WA Current LVR	63.26%
Max Current LVR	75%
WA Yield	6.21%
BBSW 30	1.0473%
Yield over BBSW30	5.17%
WA Seasoning	39.8
% IO	59.4%
% SMSF	17.7%
% of Loans Fixed	0.00%
% of Loans Investor	63.52%

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	0	0.0%	0	0.0%
24.0	27.0	0	0.0%	0	0.0%
27.0	30.0	23	8.4%	13,633,812	6.9%
30.0	33.0	63	23.0%	44,508,553	22.6%
33.0	36.0	52	19.0%	35,013,913	17.8%
36.0	39.0	48	17.5%	34,841,727	17.7%
39.0	200.0	88	32.1%	68,781,443	35.0%
Total		274	100%	196,779,448	100%

Arrears (Days Past Due)	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	267	97.4%	187,859,564	95.5%
30.0	60.0	6	2.2%	7,994,230	4.1%
60.0	90.0	0	0.0%	0	0.0%
90.0	120.0	0	0.0%	0	0.0%
120.0	1000.0	1	0.4%	925,654	0.5%
Total		274	100%	196,779,448	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	818,466	0.4%
15.0	20.0	14	5%	11,474,753	5.8%
20.0	25.0	199	73%	138,068,447	70.2%
25.0	30.0	58	21%	46,417,783	23.6%
Total		274	100%	196,779,448	100%

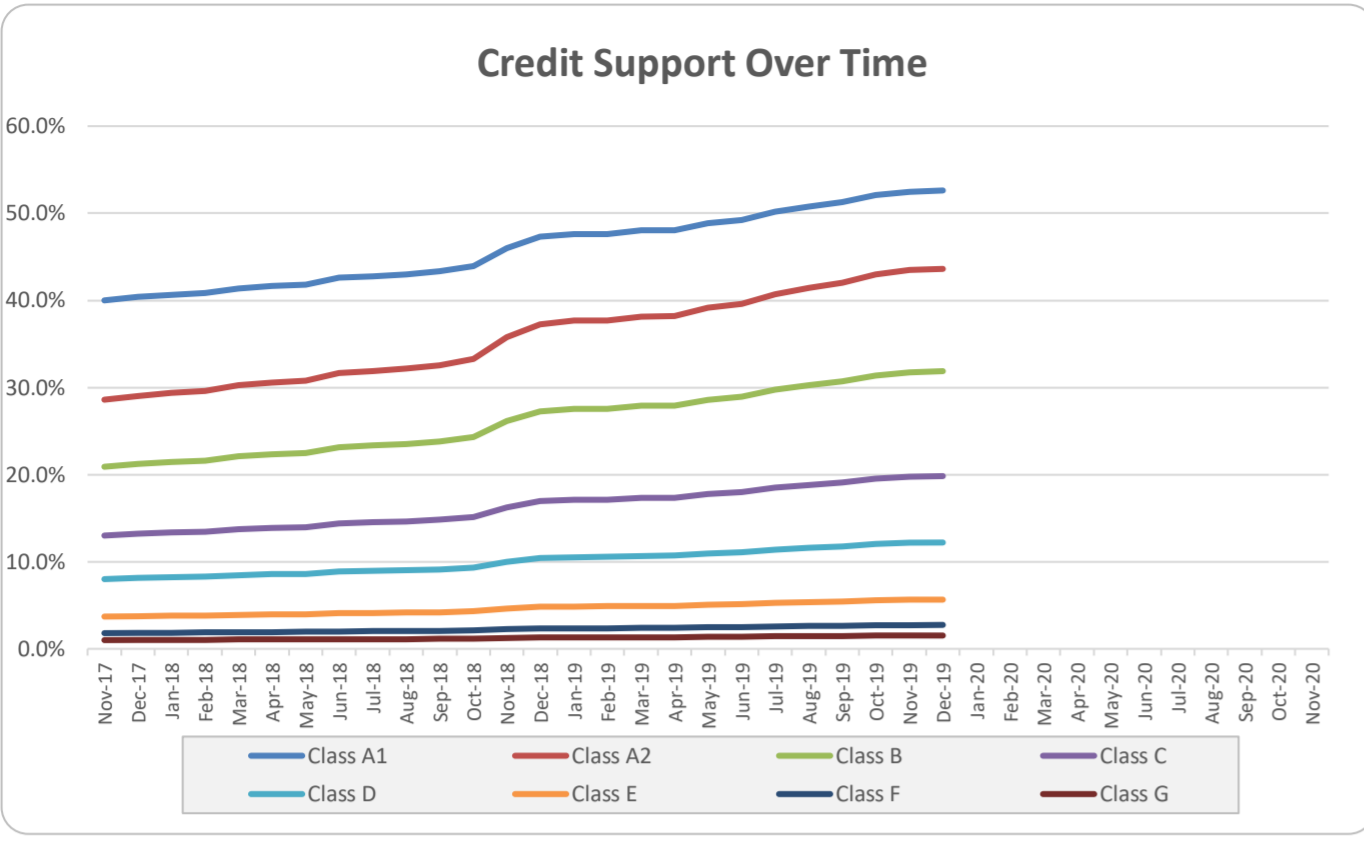
Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	37	13.50%	16,164,487	8.2%
Self Employed	237	86.50%	180,614,961	91.8%
Total	274	100%	196,779,448	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	274	100.00%	196,779,448	100.0%
1	0	0.00%	0	0.0%
Total	274	100%	196,779,448	100%

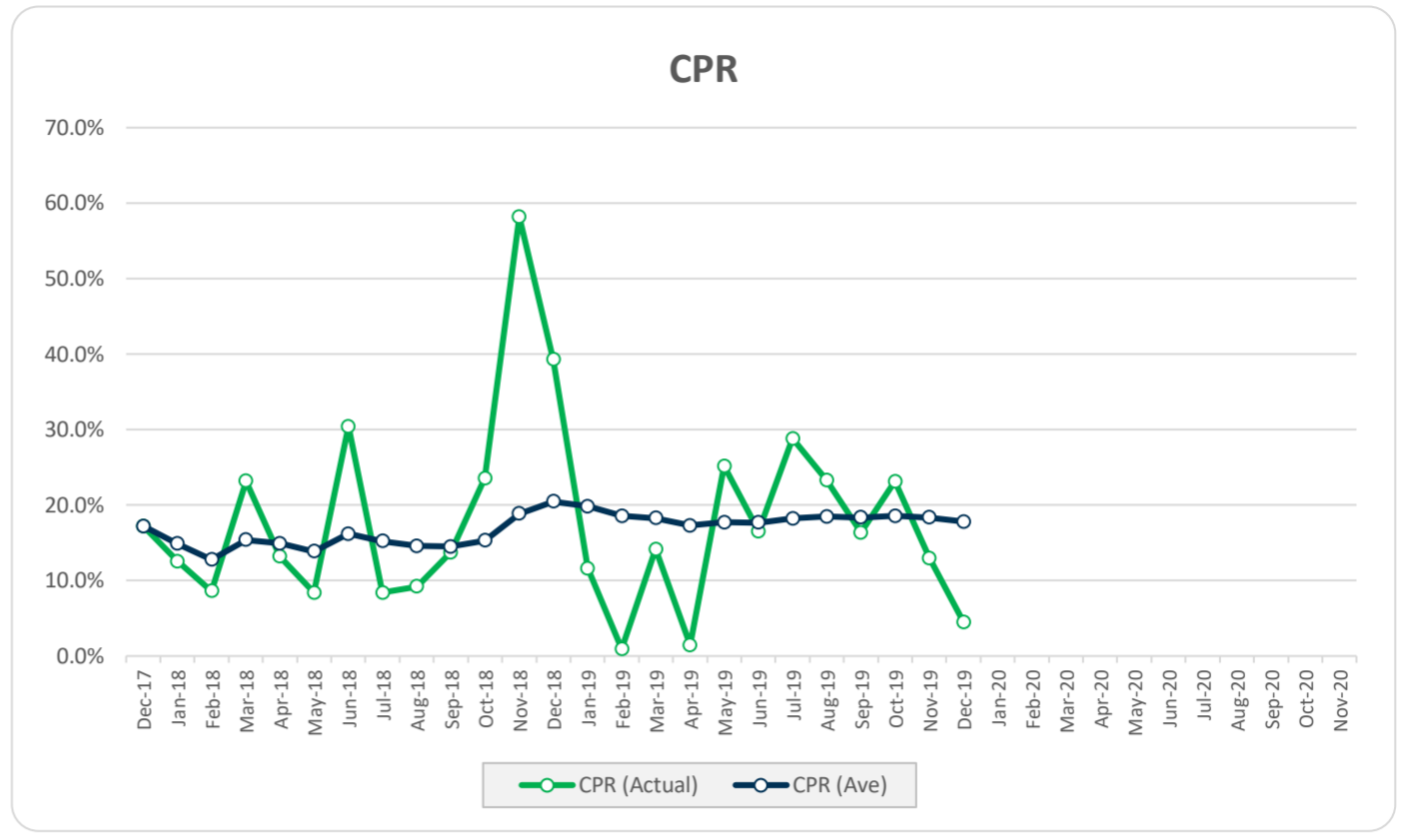
Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	61	22.3%	39,674,662	20.2%
Industrial	119	43.4%	93,357,457	47.4%
Office	51	18.6%	29,943,983	15.2%
Professional Suites	3	1.1%	675,582	0.3%
Residential	24	8.8%	19,115,740	9.7%
Commercial Other	16	5.8%	14,012,024	7.1%
Total	274	100%	196,779,448	100%

Think Tank Series 2017-1: Time Series Charts

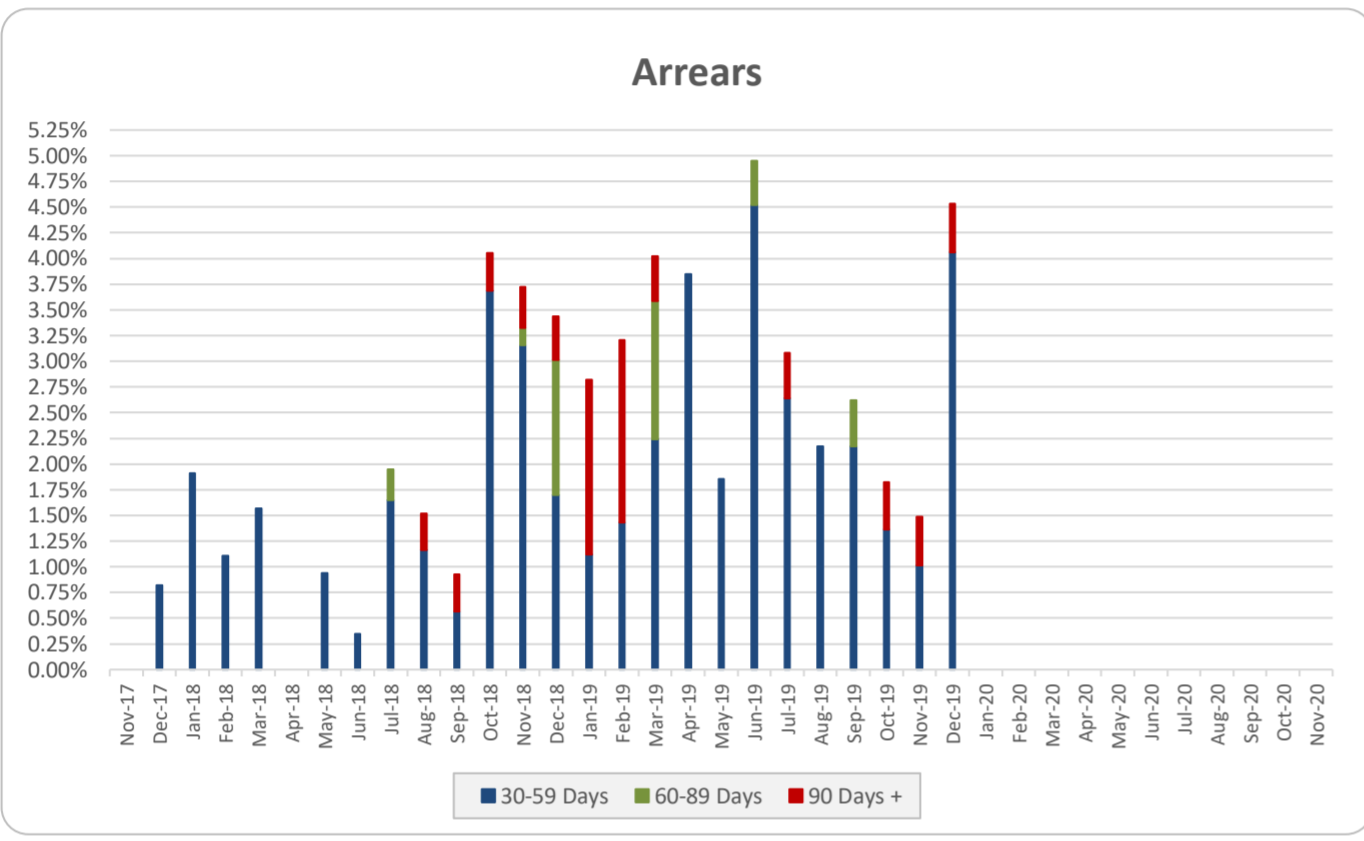
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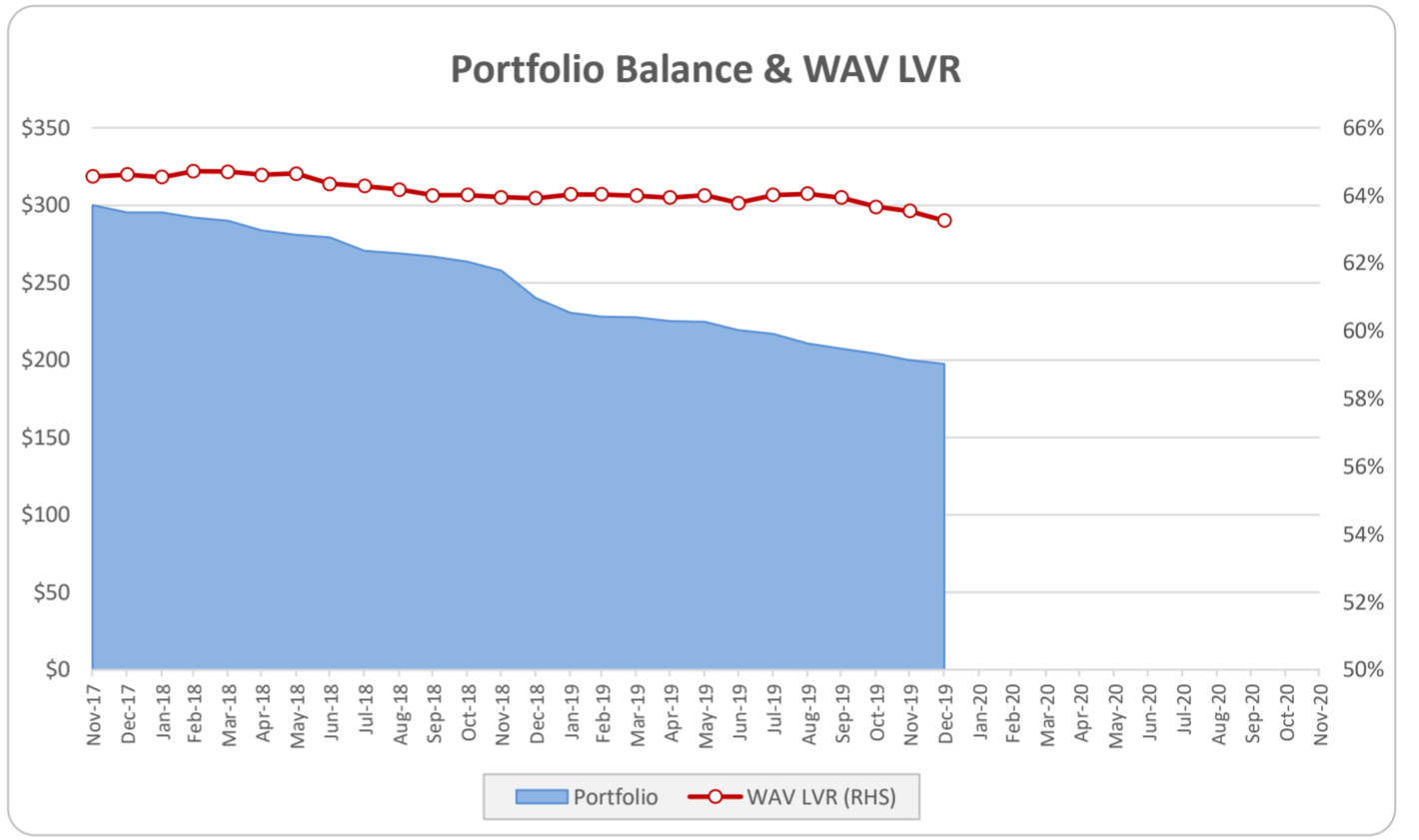
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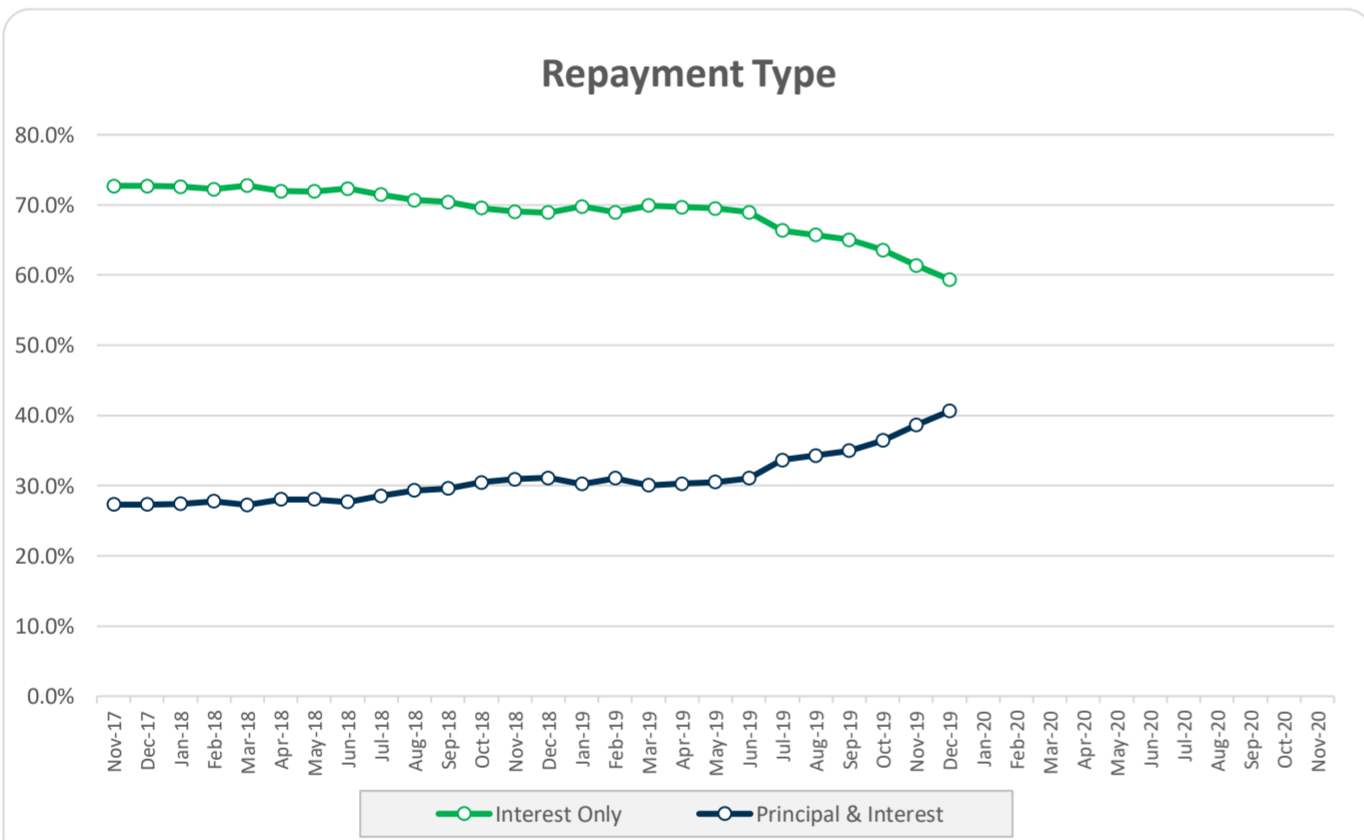
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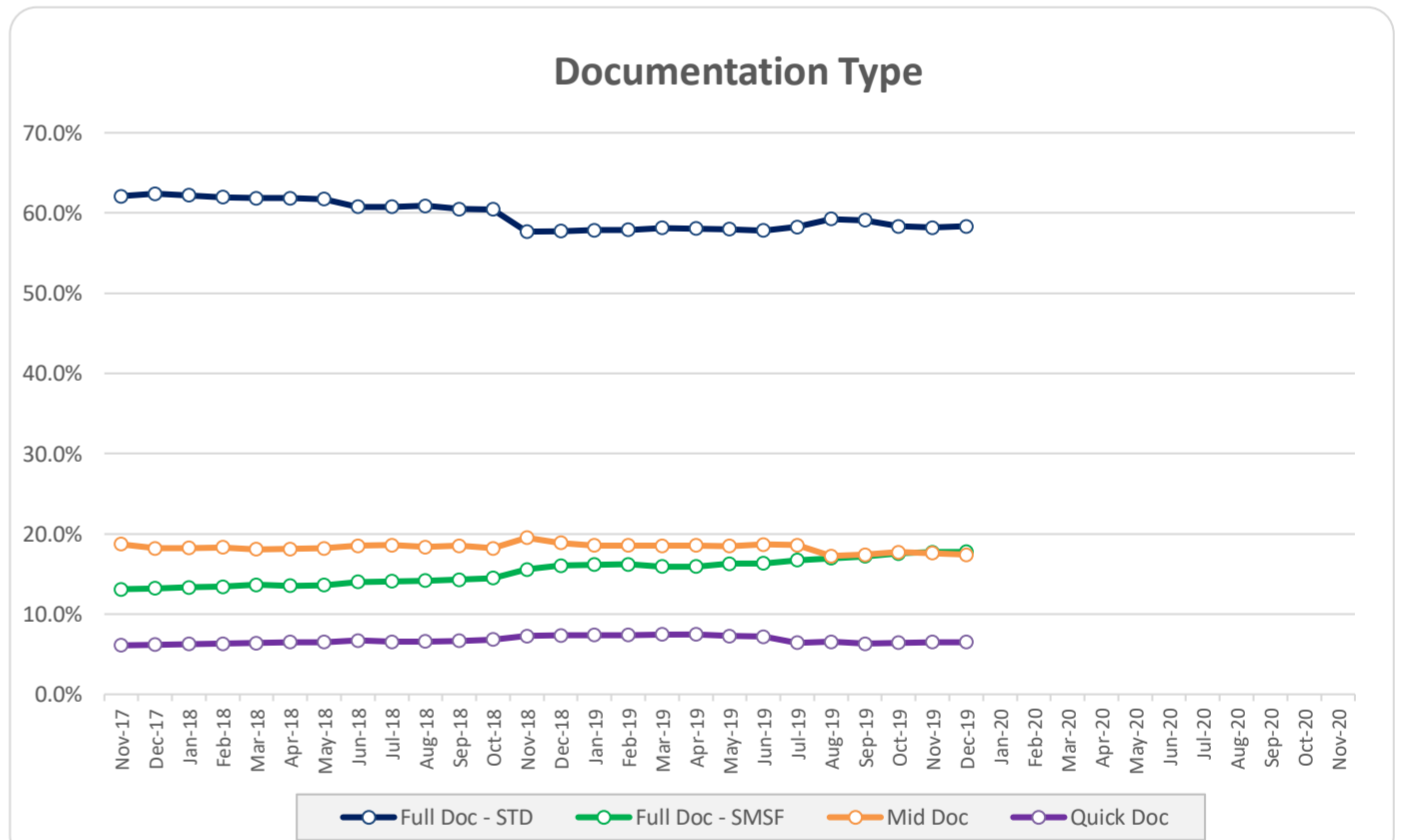
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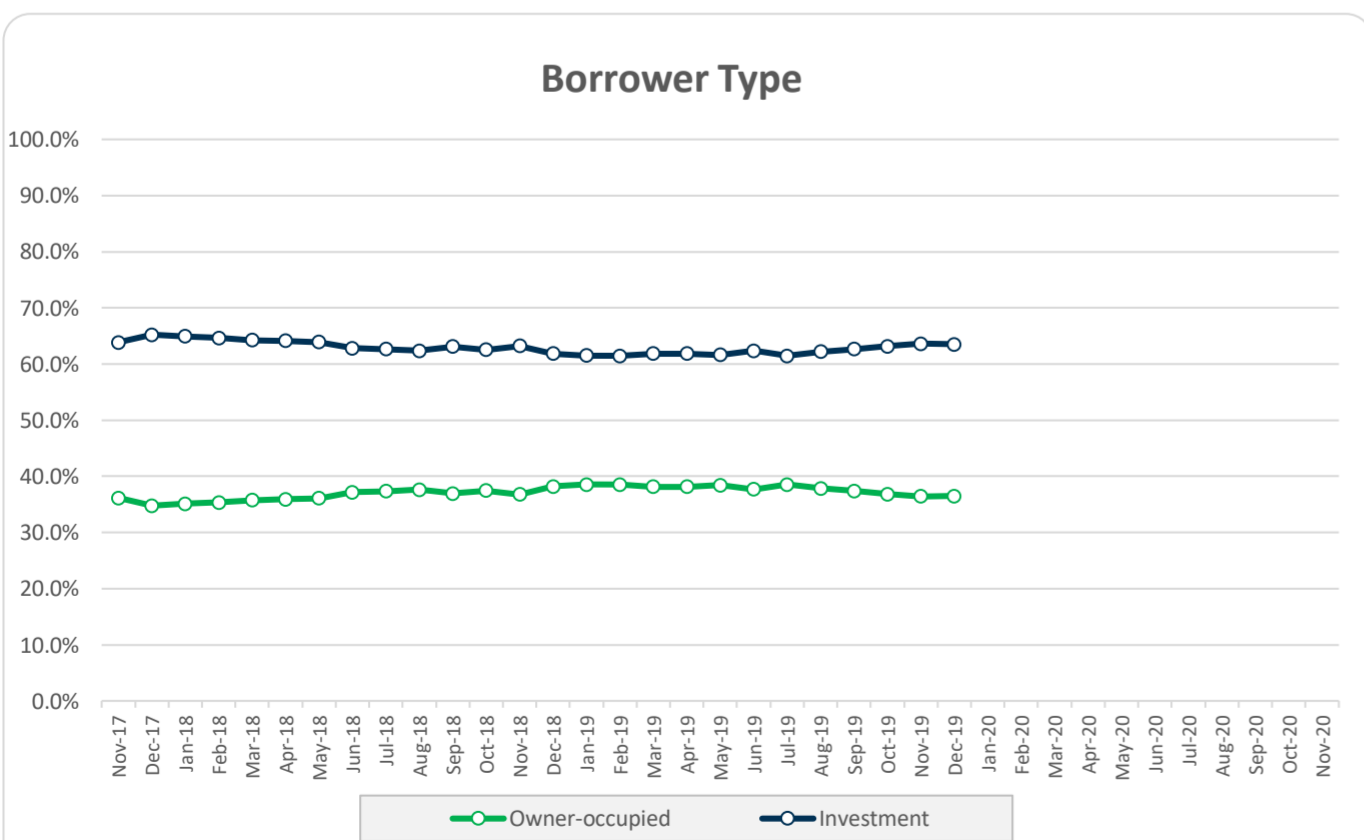
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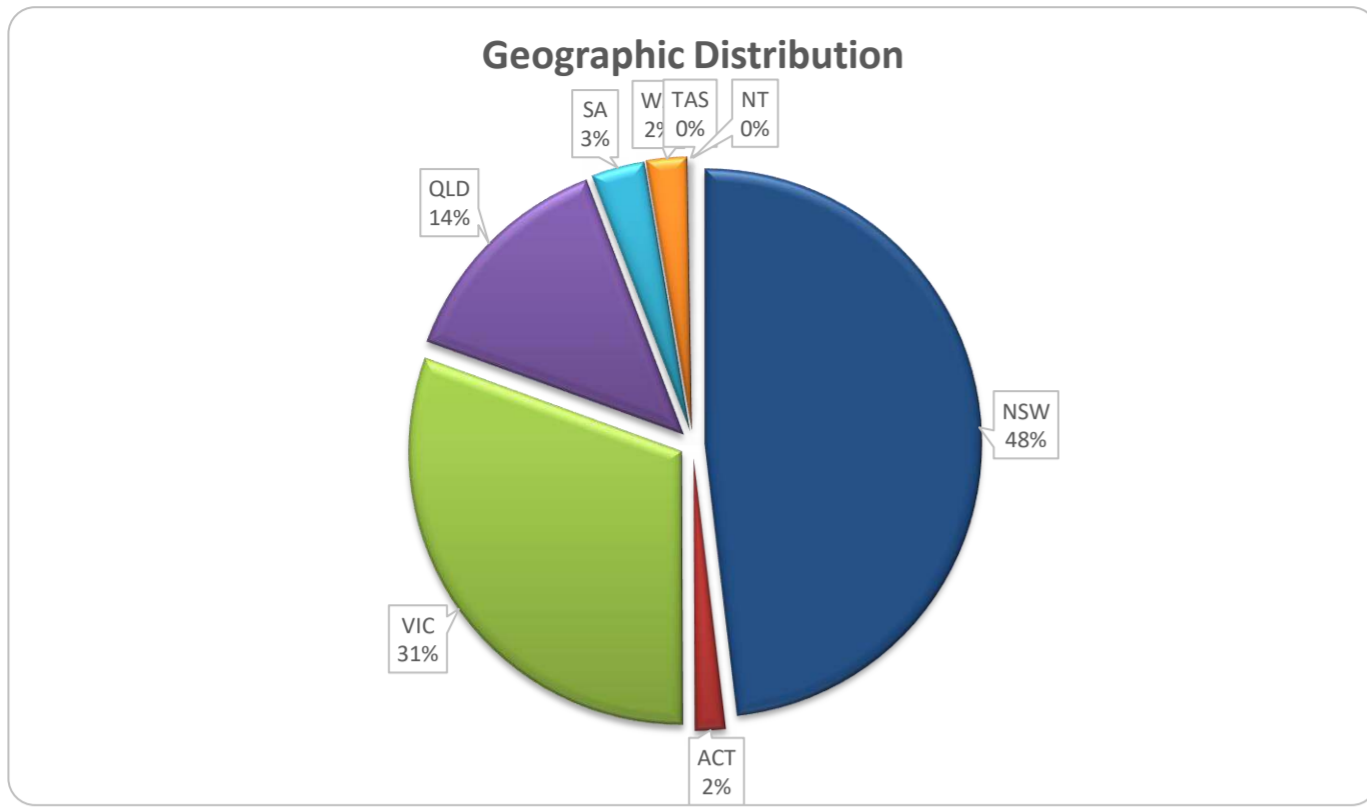


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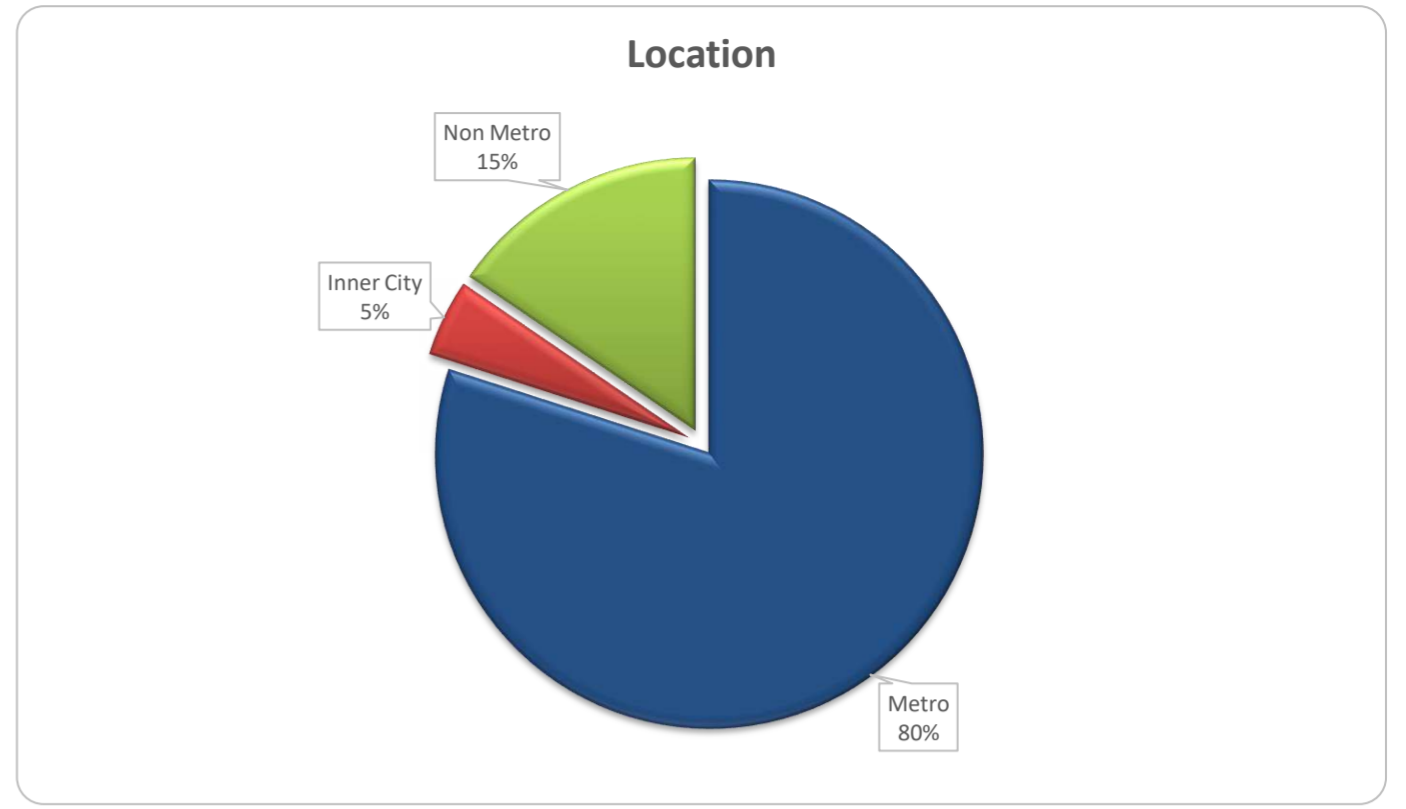


Think Tank Series 2017-1: Current Charts

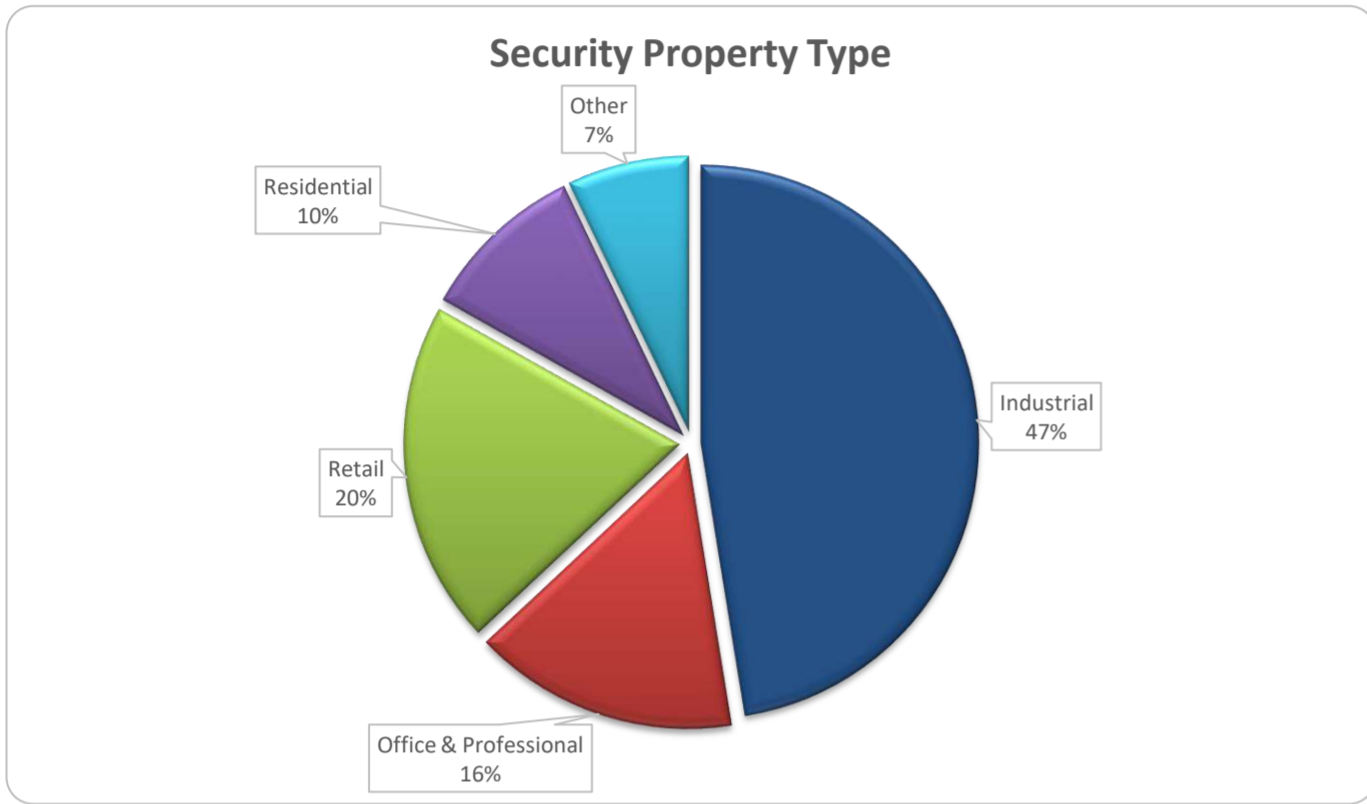
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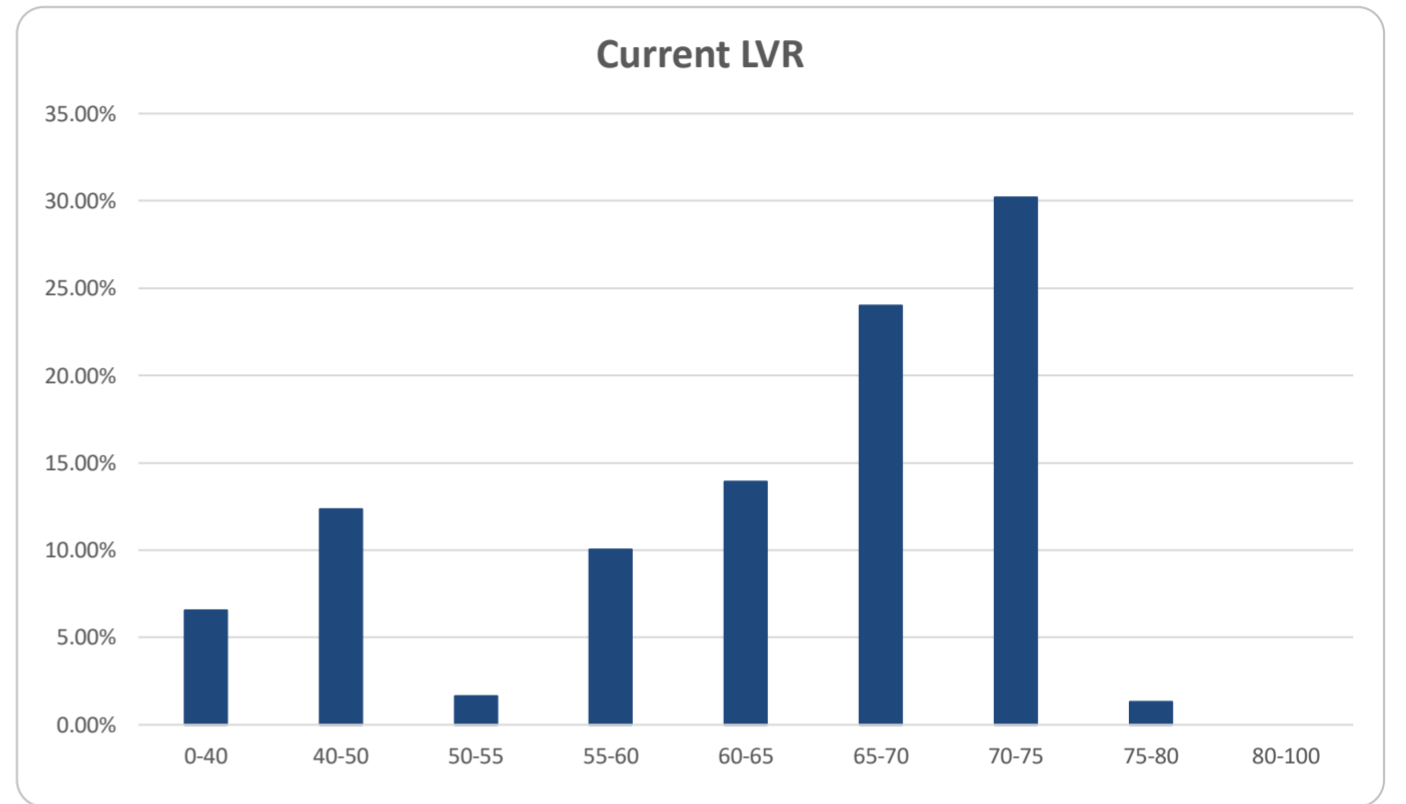
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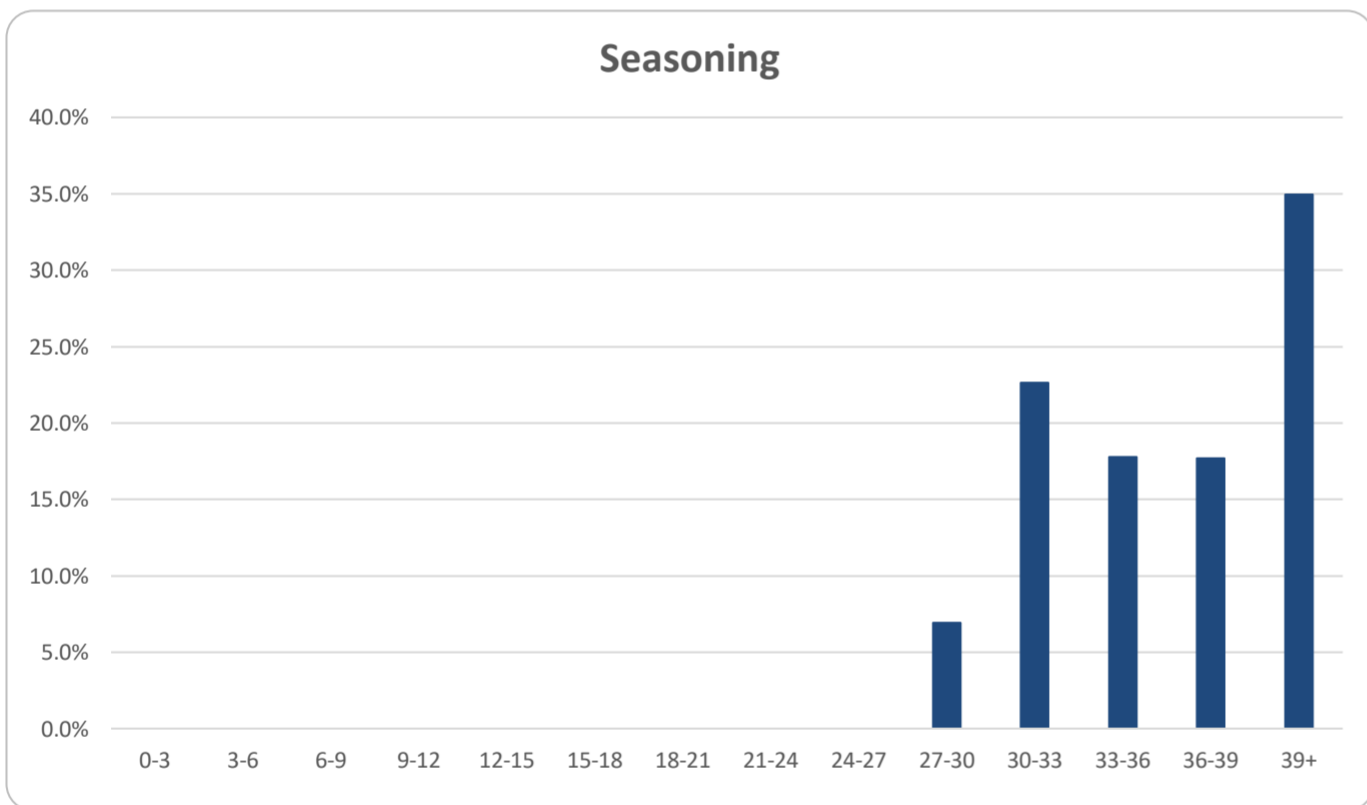
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